



Unity Insurance Services

Depot/Shop Insurance

POLICY DOCUMENT

 **Girlguiding UK**
girls in the lead



Contents

Introduction	p3
Warranties	p4
Stock, Contents and Equipment Cover Section	p5
Money Cover Section	p9
Conditions	p10
General Exclusions	p12
Making a Claim/Complaints Procedure/Legal Matters	p14
Glossary	p17
Protection Conditions for Girlguiding UK Stock, Contents and Equipment Insurance	p19

Unity Insurance Services

SERVICES FOR MEMBERS OF GIRLGUIDING UK

INTRODUCTION

This wording sets out the various sections of insurance available to *You* and the precise terms of the insurance available under each section.

Words typed in italic print are defined in more detail in the glossary in case further clarification is required.

Those sections of insurance which *You* have chosen to buy together with the specific limits agreed are set out in the *Schedule* attached to this policy.

Please check that this *Schedule* and policy wording together reflect the insurance bought. **Read carefully through the warranties which *You* have agreed to comply with because failure to do so may entitle us to invalidate the insurance.**

In return for *You*, the *Insured*, having paid or agreed to pay the premium, *We*, the *Insurer*, will provide insurance against loss or damage as described in those sections of this policy specified in the *Schedule*, occurring during the period of insurance, subject to the warranties, conditions, exclusions, limits, *Insured Values* and any endorsements.

The Proposal and Declaration completed by *You*, the *Insured* is the basis of and forms part of the contract.

The Policy, *Schedule* and Endorsements shall be read together as one contract.

The Policy is effected at Lloyd's of London.

This is to certify that in accordance with the authorisation granted under the Contract (the number of which is specified in the *Schedule*) to the undersigned by certain Underwriters at Lloyd's, whose definitive numbers and the proportions underwritten by them, which will be supplied on application, can be ascertained by reference to the said Contract which bears the Seal of Lloyd's Policy Signing Office and in consideration of the payment of the premium specified herein, the said Underwriters are hereby bound, severally and not jointly, their Executors and Administrators, to insure in accordance with the terms and conditions contained herein or endorsed hereon.



Hira Choudhury, Managing Director,
Unity Insurance Services for and on behalf of the *Insurer*.

Unity Insurance Services
(a trading name of Scout Insurance Services Limited).
Registered number: 5038294 England and Wales.
Registered address: Gilwell House, Gilwell Park, Chingford, E4 7QW.
Authorised and regulated by the Financial Services Authority.

Warranties

Read carefully through the warranties *You* have agreed to comply with because failure to do so may entitle us to invalidate the insurance.

1. It is warranted that, where applicable, the “Protection Conditions for Girlguiding UK *Stock, Contents and Equipment* Insurance” contained at the end of this Policy are and will continue to be kept in full effect during the period of insurance.

2. Where *Premises* are owned by the *Insured*, it is warranted that water pipes are to be lagged against freezing and that if the *Building(s)* are left unoccupied for more than 7 days, either

- the water is to be turned off at the mains or the meter and the water drained from the system insofar as possible
- or the *Building(s)* are to be kept at not less than 55 degrees Fahrenheit/13 degrees Celsius
- or the *Building(s)* are to be fitted with a frost stat and inspected at least once a week and any fault likely to cause loss or damage is to be rectified immediately.

3. It is warranted that *Stock, Contents and Equipment at Premises* not owned by *You* will be kept in locked cupboards or storage accommodation when those *Premises* are not occupied by *You*.

4. It is warranted in relation to the Money Cover Section that the following attendance Schedule will be adhered to:

Situation	Attendance
In excess of £75 and not contained in a private dwelling house	Constantly attended by 1 responsible adult
In transit up to £2,000	Accompanied by 1 responsible adult
In transit over £2,000	Accompanied by 2 responsible adults

Stock, Contents and Equipment Cover Section – only covered if listed in the Schedule

WE WILL PAY FOR:

Physical loss or damage to the *Stock, Contents and Equipment* including tills, credit card machines and telephone installations, of the *Premises* including tenants' improvements, which are *Your* property whilst at the *Premises* or whilst temporarily removed to alternative locations elsewhere in the *United Kingdom*, including up to £2,000 any one loss or 10% of the *Stock* sum insured (shown in the *Schedule*) whichever is the greater, whilst in transit, caused by the perils listed below:

Any newly acquired *Stock, Contents, Equipment* and any additions and improvements to the existing *Stock, Contents, Equipment*.

WE WILL NOT PAY FOR:

Anything within the General Exclusions on page 12.
And also, unless specifically agreed by *Us*:

1. The first £100 of each and every claim.
2. Personal effects and personal property of members of the *Unit*.
3. *Money*.
4. Generators, strimmers, mowers and other fuel operated machines unless specifically agreed by *Us* as insured.
5. Cameras, Photographic, Computer, Electrical *Equipment* (other than tills, credit card machines and telephone installations) Cigarettes, Tobacco, Wines, Spirits, Jewellery, Precious stones and metals, unless specifically agreed by us as insured and shown in the *Schedule*.
6. Loss or damage caused by Storm flood or escape of water from tanks apparatus or pipes to *Stock* in any cellar or basement unless stored on racks at least 30 centimetres above the floor.
7. More than £1,000 in respect of any one item unless specified in the *Schedule*.
8. Trailers and *Accessories and Equipment* whilst not contained in the *Buildings* at the *Premises*.
9. Loss or damage arising from Clerical error or omission, any unexplained cause or shortage discovered after inventory, or due to shortage in supply or delivery.
10. *Property* more specifically insured elsewhere.
11. *Mysterious Disappearance*.
12. Any amount exceeding 10% of the limit shown in the *Schedule* or £20,000 in total, whichever is the lesser.

THE PERILS:**WE WILL NOT PAY FOR:**

1. Fire, lightning, explosion, earthquake, subterranean fire.

2. Aircraft or aerial devices or articles dropped from them.

3. Storm, tempest or flood.

The first £100 of each and every claim.

4. Bursting or overflowing of fixed water or fuel tanks, apparatus or pipes.

The first £100 of each and every claim.

5. Impact by any external moving object.

The first £100 of each and every claim.

6. Any person taking part in a riot, civil commotion or by any person of malicious intent.

7. Theft or attempted theft.

The first £100 of each and every claim but the first £500 of each claim relating to permanent campsite *Contents* and *Equipment*.

8. Collapse due to weight of snow and/or ice.

The first £100 of each and every claim.

THE PERILS:

9. Accidental loss or damage to the *Stock, Contents and Equipment* within the *Premises*.

WE WILL NOT PAY FOR:

- (a) Loss or damage or any proportion of loss or damage which *We* specifically exclude elsewhere under this section.
- (b) Loss damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upon.
- (c) Any amount over £1,000 in total for porcelain, china, glass and other brittle articles.
- (d) Loss or damage caused by insects, vermin, infestation, corrosion, damp, wet or dry rot, mould or frost.
- (e) Loss or damage arising out of faulty design, specification, workmanship or materials.
- (f) Loss or damage from mechanical or electrical faults or breakdown.
- (g) Loss or damage caused by dryness, dampness, extremes of temperature and exposure to light.
- (h) Loss or damage caused by or contributed to by or arising from any kind of pollution and/or contamination.
- (i) The first £100 of every claim.

We will also pay for:

10. Costs necessarily incurred for replacing locks to safes, external doors and alarms of the *Building(s)* following loss of keys by *You* or any permanent member of the *Unit*.

More than £200.

SPECIAL CONDITIONS – STOCK, CONTENTS AND EQUIPMENT

Claims settlement

In the event of the total loss or destruction by any of the insured perils of any article, the basis of settlement will be the cost of replacing the article new, provided that the replacement is substantially the same as, but not better than, the original article when new, and that *You* incur the cost of replacement.

Where a claim has not been resolved within 12 months at the date of loss, *We* may at our discretion settle, at no more than 80% of the agreed value of the loss as determined by Adjusters appointed by *Us* less any amount already paid by *Us*.

Under-insurance

If the *Insured Value* is less than 85% of the actual value of the *Property* covered by this insurance, without prejudice to *Our* rights in respect of non disclosure or misrepresentation, *You* shall only be entitled to recover such proportion of *Your* loss as the *Insured Value* bears to the actual value.

Money Cover Section – only covered if listed in the Schedule

WE WILL PAY FOR:

1. Loss of *Money* which is *Your* property or held in trust by *You* for which *You* are responsible, resulting from any cause not excluded whilst anywhere within the *Geographical Limits* stated in the *Schedule*, during the period of insurance.

2. Loss or damage to the clothing or personal effects of any member(s) of the *Insured* as a result of any other person stealing or attempting to steal *Money* insured under this section.

3. Loss or damage to any safe caused by any attempt to steal *Money* insured under this section.

WE WILL NOT PAY FOR:

Anything within the General Exclusions on page 12.

And also:

1. The first £25 of each and every claim.
2. More than £75 in relation to *Money* whilst left unattended other than in a private dwelling house.
3. More than the *Insured Value* shown in the *Schedule* up to a maximum of £4,000 in respect of *Money* whilst attended.
4. Shortages due to error or omission or depreciation in value.
5. Confiscation by Customs or other government officials.
6. Dishonesty of any of the *Unit's* officers or members.
7. *Mysterious Disappearance*.

More than £150 any one person.

More than £1,000 any one safe.

Conditions - Applicable to all sections (Special Conditions in the Insurance Sections override these conditions where inconsistent)

1. YOUR OBLIGATIONS

Failure to carry out *Your* obligations may entitle *Us* to invalidate the insurance or decline to pay claims.

Disclosure

If *You* misrepresent or fail to disclose a material fact *We* shall be entitled to invalidate this insurance. A fact is material if an insurer would want to know of it, so they may decide whether to take the risk and if so, what premium to charge.

Change in risk

As soon as *You* become aware of any change in a material fact affecting the risk of loss or damage, *You* must inform Unity Insurance Services immediately, and if *You* want the Policy to continue agree to accept any additional terms, clauses and conditions that may be applied including the payment of any additional premium.

We may at *Our* option, decide that the insurance will be deemed cancelled from the date of change in risk and *You* will be entitled to a rateable return of *Your* premium.

Precautions

In addition to *Your* obligations under the warranties, *You* must take all reasonable precautions to minimise loss. All *property* insured must be kept in reasonably good order.

2. OTHER INSURANCES

If any loss or damage covered by this insurance is also covered under another policy, the other policy shall respond first. *We* shall only provide insurance, subject to policy terms, to the extent of any excess beyond the amount insured by the other policy.

3. OUR RIGHT TO CANCEL

We may cancel this insurance or any section of it at any time by giving *You* 30 days' notice by registered letter to *You*. If *We* cancel the insurance, *You* will be entitled to a rateable return of premium.

4. LIMIT OF INSURANCE

Our liability for any claim is limited to the *Insured Value* stated in the *Schedule* for the relevant insurance section.

5. REINSTATEMENT OF LIMIT

The *Insured Value* will not be reduced following payment of a claim provided *You* carry out any recommendations *We* make to prevent further loss.

6. WAIVER OF SMALL ADDITIONAL OR RETURN PREMIUMS

Additional or return premiums of less than £10 for adjustments made under this insurance shall be waived.

7. ALARM (WHERE INSTALLED) AND PROTECTION CONDITION

It is a condition precedent to *Our* liability under this insurance (in addition to *Your* obligations under the warranties and under the "Protection Conditions for Girlguiding UK *Stock, Contents and Equipment* Insurance") that, where applicable:

- a) The burglar alarm system and all locks, bolts and padlocks shall have been put into full and effective operation at all times when *Your Premises* are closed for business, and at all other appropriate times.
- b) The burglar alarm system shall have been maintained in good order throughout the currency of this Insurance under a maintenance contract with the installing company.

c) All other protections provided for the safety and security of the insured *Property* shall be maintained in good order throughout the currency of this insurance and shall be in full and effective operation at all times.

d) In the case of business *Premises* (but not residential *Premises*) all keys and duplicate keys for the above alarm and protections are removed from the *Premises*, when the *Premises* are closed for business, and at all other relevant times.

e) Immediate advice shall be given to *Us* of any notice of withdrawal of police or any other security force protection.

f) In the event of confirmed notification that police will no longer attend due to false alarms, *We* must be advised immediately.

8. FRAUD

In the event of fraud or bad faith *We* may invalidate this insurance.

9. STATUTORY DECLARATIONS

A statutory declaration by *You* with regard to any loss, that *You* believe it to have been caused by any risk covered by this insurance, and that *You* have no reason to suspect or believe that such loss has been caused by an excluded risk, shall be satisfactory evidence that the loss falls within the terms of this insurance unless *We* produce contradictory evidence.

General Exclusions

Applicable to all sections

1. WEAR AND TEAR

We will not pay for the cost of wear, tear or gradual deterioration including but not limited to mould and/or mildew, or damage by moth and vermin, or mechanical or electrical defect, breakdown or derangement.

2. LOSS FROM MOTOR VEHICLES

We will not pay for loss or damage to *Property* from motor vehicles unless the vehicle is locked with the *Property* locked in the boot, or the vehicle is garaged in a locked garage or attended. In addition, We will not pay for loss or damage to *Property* from motor vehicles, during the hours of darkness, unless the vehicle is locked and kept in a locked garage.

3. RADIOACTIVITY

We will not pay for loss or damage arising from:

- (a) Ionising radiations or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from the combustion of any nuclear fuel.
- (b) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of it.

4. WAR

We will not pay for loss or damage in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of, or damage to *Property* by, or under the order of, any government or public or local authority.

5. SONIC BANGS

We will not pay for loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

6. TERRORISM EXCLUSION CLAUSE

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto, it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss. For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public in fear.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism. If We allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon You. In the event any part of this term is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

7. NORTHERN IRELAND

We will not pay for loss or damage to property within Northern Ireland caused by civil commotion or any unlawful, wanton or malicious act committed maliciously by a person or persons acting on behalf of, or in connection with, any *Unlawful Association*. You will have the burden of proving that a claim does not fall within this exclusion.

8. SEEPAGE AND POLLUTION

This insurance does not cover loss, destruction or damage caused by or arising from any kind of seepage or any kind of pollution and/or contamination unless such pollution or contamination arises from an insured peril and is the direct result of a sudden identifiable unintended and unexpected incident occurring in its entirety at a specific time and place during the period of this Policy.

9. ELECTRONIC DATA EXCLUSION CLAUSE

This insurance does not cover loss or damage or any legal liability directly or indirectly arising from *Computer Viruses* or from erasure or corruption of electronic data.

Making a Claim/Complaints Procedure/Legal Matters

MAKING A CLAIM

WHAT YOU SHOULD DO

1. *You* must notify any claim as soon as reasonably possible in writing to Unity Insurance Services Limited. If suspected theft or malicious damage occurs *You* must report it as soon as reasonably possible to the Police and all practical steps must be taken to recover lost property. *You* must supply at *Your* expense, all details, information and assistance *We* may reasonably require.
2. *You* must not admit, reject or negotiate any claim without *Our* written consent.

WHAT WE WILL DO

1. *We* may be able to settle *Your* claim on the basis of the information set out on *Your* completed claim form.
2. *We* may require further information in order to evaluate and assess *Your* claim. This may include appointing a loss adjuster at our expense to visit *You*, inspect the damage and make any necessary enquiries.

OUR RIGHTS

1. *We* may enter any *Building* where loss or damage has occurred and deal with the salvage, but *You* may not abandon *Property* to us without our prior agreement.
2. *We* may take over and conduct in *Your* name, with complete and exclusive control, the defence or settlement of any claim.
3. *We* may start legal action in *Your* name (at *Our* expense and for *Our* benefit) to recover from others compensation in respect of anything covered by the policy.

COMPLAINTS PROCEDURE

a) *We* are dedicated to providing *You* with a high quality service and *We* want to ensure that *We* maintain this at all times. If *You* feel that *We* have not offered *You* a first class service please write and tell *Us* and *We* will do our best to resolve the problem. If *You* have a problem concerning any aspect of *Your* insurance please contact:

Insurance Manager,
Unity Insurance Services, Lancing Business Park, Lancing,
West Sussex BN15 8UG.
Tel: 0845 0945 704
Fax: 01903 751044
E-mail: guiding@unityins.co.uk

If any dispute arises between us out of this policy the parties will attempt to resolve it by negotiation. In the event that *We* are unable to resolve the situation and *You* wish to make a complaint *You* can do so at any time by referring the matter to the Complaints Department at Lloyd's.

Their address is:
Policyholder and Market Assistance,
Lloyd's Market Services, One Lime Street, London EC3M 7HA.
Telephone +44 (0)207 327 5693
Facsimile +44 (0)207 327 5225
E-mail complaints@lloyds.com

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

In the event that a dispute is not resolved, it shall be referred to, and finally resolved by, arbitration under the rules of AIDA Reinsurance and Insurance Arbitration Society of the UK (ARIAS).

The Arbitration Tribunal shall consist of three arbitrators, one to be appointed by the Claimant, one to be appointed by the Respondent and the third to be appointed by the two appointed arbitrators.

The third member of the Tribunal shall be appointed as soon as practicable (and no later than 28 days) after the appointment of the two party-appointed arbitrators. The Tribunal shall be constituted upon the appointment of the third arbitrator. The arbitrator shall be persons (including those who have retired) with no less than ten years' experience of insurance or reinsurance within the industry or as lawyers or other professional advisers serving the industry.

Where a party fails to appoint an arbitrator within 14 days of being called upon to do so or where the two party-appointed arbitrators fail to appoint a third within 28 days of their appointment, then upon application ARIAS (UK) will appoint an arbitrator to fill the vacancy. At any time prior to the appointment by ARIAS (UK) the party arbitrators in default may make such an appointment.

The Tribunal may, at its sole discretion make orders and directions as it considers to be necessary for the final determination of the matters in dispute. The Tribunal shall have the widest discretion permitted under the law governing the arbitration procedure when making such orders or directions. The seat of arbitration shall be in London.

REGULATORY DETAILS

Financial Services Compensation Scheme

Lloyd's underwriters are covered by the Financial Services Compensation Scheme. *You* may be entitled to compensation from the Scheme if a Lloyd's underwriter is unable to meet its obligations to *You* under this contract of Insurance. If *You* are entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract of Insurance. Further information about the Scheme is available from the Financial Services Compensation Scheme (7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN) and on their website (www.fscs.org.uk).

Lloyd's

The Girlguiding UK Depot Insurance is underwritten by Lloyd's Syndicate Number 570 managed by Atrium Underwriters Ltd at Lloyd's which are authorised and regulated by the Financial Services Authority. Registration No.204834. You can check the Financial Services Authority's Register by visiting the Financial Services Authority website www.fsa.gov.uk/register or by contacting the Financial Services Authority on 0845 606 1234.

Unity Insurance Services

Unity Insurance Services are authorised and regulated by the Financial Services Authority as an insurance intermediary, and with effect from 14th January 2005, to undertake insurance mediation under Registration No.312976. *You* can check the Financial Services Authority's Register by visiting the Financial Services Authority website as above.

LEGAL MATTERS

This insurance contract is between *Us*, the Insurers, and *You*, the Insured. The insurance booklet, *Schedule* and any endorsements shall be read together as a whole.

This insurance is issued and administered by Unity Insurance Services to whom all notices under the insurance shall be given.

The parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law.

DATA PROTECTION

You agree that any information provided to *Us* regarding *You* will be processed by *Us* in compliance with the provisions of the Data Protection Act 1998 for the purposes of providing insurance and handling claims, which may necessitate providing *Your* information to third parties.

Glossary

Building(s):

All buildings and/or outbuildings on the *Premises* including landlords' fixtures and fittings and boundary walls, gates and fences of the *Premises*.

Computer Virus:

A corrupting instruction from an unauthorised source that propagates itself via a computer system or network.

Geographical Limits:

The Geographical Limits are the *United Kingdom* unless otherwise stated under the appropriate section in the *Schedule*.

Insured:

The *Insured* stated in the *Schedule*.

Insured Value:

The financial limit of insurance set out in the *Schedule* for the particular section under which the claim falls.

Insurers:

The *Insurers* stated in the *Schedule*.

Money:

Cash, banknotes, cheques, travellers' cheques, giro cheques - crossed or uncrossed, securities for money, postal orders - crossed or uncrossed, money orders - crossed or uncrossed, bills of exchange, bank drafts, giro drafts, embossed or revenue stamps, postage stamps, National Savings Certificates, premium bonds, unexpired franking units, luncheon vouchers, credit, debit or charge card sales vouchers, trading stamps, gift tokens, consumer redemption vouchers, VAT purchase invoices and travel or other tickets.

Mysterious disappearance:

Unexplained loss which cannot reasonably be attributed to theft.

Premises:

The premises specified in the *Schedule*.

Property:

Includes *Stock*, *Contents*, *Equipment* and *Money*, and all real or personal property.

Stock, Contents and Equipment:

All the stock, contents and equipment of the *Premises* (whether appearing together or individually) including improvements, which are *Your Property*, up to the *Insured Value* stated in the *Schedule* whilst at the *Premises* stated in the *Schedule* or whilst in use anywhere else in the *United Kingdom* including whilst in transit up to the limit shown in the *Schedule*.

The Girlguiding UK County:

The *Insured's* Girlguiding UK County as defined by The Girlguiding UK Association.

The Schedule:

The Schedule attached to this booklet and where appropriate any certificate, cover note, temporary cover note, endorsement or similar document which sets out sections of the policy for which *You* are covered and Insured Values.

United Kingdom:

The Kingdom of Great Britain and Northern Ireland (including the Isle of Man and the Channel Islands).

Unlawful Association:

Any organisation which is engaged in terrorism and includes an organisation which at any relevant time is a proscribed organisation within the meaning of the Northern Ireland (Emergency Provisions) Acts.

We/us (including possessive and other forms):

Insurers.

You/the Unit (including possessive and other forms):

The Insured, namely, the Girlguiding UK County, District, Division, Girlguiding UK Unit, referred to in the *Schedule* including any member or officer of the Unit while engaged in Girlguiding UK business or activities.

Protection Conditions for Girlguiding UK *Stock, Contents and Equipment* Insurance

Note these do not apply to *Stock, Contents and Equipment* which is stored in a private dwelling house which is in regular occupation.

Insurance involves the spreading of the claims of the few among the many participants. Inevitably, if the number of claims increases substantially, the cost of cover will rise also. It therefore makes sense to take reasonable steps to prevent or reduce losses, as a few pounds wisely spent now on security could pay dividends in lower premiums later on. Not to mention the avoidance of the heartbreak that serious damage or destruction of *Your Depot's* "Home" would undoubtedly cause.

FACT: Major losses have occurred as a result of entry to *Buildings* via inadequately protected Fire Exit Doors.

FACT: Girlguiding UK *Buildings* are likely to be more vulnerable in terms of location and length of time unoccupied (especially at night).

The protection requirements listed here **MUST** be complied with by all *Units* who insure their *Contents, Stock or Money* under the Girlguiding UK Depot/Shop Insurance (except where variations are agreed with *Us*). They are common sense practical requirements which are not intended to hinder *Your* application for cover but are to help *You* avoid unnecessary losses.

POSSIBLE ALTERNATIVES

Whilst the protection requirements, once implemented, will offer a high degree of security, some *Buildings* may be impractical to secure in this way. If *You* cannot comply with the requirements but feel that *Your* alternative is as effective, *You* should consult *Your* local Crime Prevention Officer and submit his comments, together with photographs of *Your building*, for *Our* consideration.

ALARM SYSTEMS

These are becoming a cost effective option in improving security but should be viewed as **ADDITIONAL** to physical protection, not instead of it. Premium discounts may be available, dependant on the *Building's* situation and alarm type.

Unity Insurance Services can advise further.

The **REQUIREMENTS** are shown in bold type, helpful hints are in light type.

A. WHERE THE BUILDINGS ARE OWNED BY, OR ARE THE RESPONSIBILITY OF, THE INSURED

- Testing of electrical circuits every 5 years is advised.
- It is recommended that either the hatches to the roof void are propped open during the winter months or internal permanent ventilation of this space is installed.
- It is recommended the current Gas Safe Register of Regulations are adhered to.
See www.gassaferegister.co.uk, Helpline 0800 408 5500.

1. WINDOWS

One of the following conditions must be complied with:

Cover with metal shutters or shutters of wood not less than ½"

or 1.27cm thick secured in place.

Metal or wooden shutters should be simply hinged onto the window frame on the inside and be secured with bolts after leaving. A suitable material would be builders' internal or external plywood, at least ½" or 1.27cm thick which can be purchased cheaply from Do-it-Yourself supermarkets.

or Install iron bars not less than ⅝" or 1.6cm thick either let into brickwork or else secured to the window frame. Bars should be spaced not more than 5" or 12.7cm apart.

Unless Buildings are built of brickwork, this form of protection would normally have to be screwed to the window frame and will

cause permanent disfigurement whilst also being costly. Unless bars ready drilled for screws can be obtained it would be better to consider the shutters described above.

or Fit "Weldmesh". Weldmesh is the type of welded reinforcement used in reinforced concrete by builders. It can usually be obtained from builders' merchants quite easily, but You should aim to use a small mesh less than 3" or 7.62cm by 3" or 7.62cm. It should be screwed to the window frame.

or Fit Polycarbonate sheeting (such as "Lexan", "Makrolon" or "Meshlite").

or Georgian Wired Glass, with opening windows being fitted with security locks. These are likely to be more expensive ways of securing windows and would involve reglazing plus the cost of additional locks for the window frames.

Where windows are being replaced, however, favourable terms for the purchase and fitting of these two may be obtained locally.

or Sealed double glazed units.

2. EXTERNAL DOORS

One of the following must be complied with:

Wood panel doors having stiles not less than 1¾" or 4.5cm thick. Wood panel doors refer to the typical front door of a house having a substantial frame around the outside with cross members (the "stiles") plus infill panels of lighter timber.

or Ledged and braced doors having a frame not less than 1¾" or 4.5cm thick and otherwise made of wood not less than ⅝" or 1.6cm thick.

Ledged and braced doors manufactured with upright timber planks screwed or nailed to a “Z” shaped frame on the inside. There might sometimes be two “Z” frames, one above the other. One should ensure that the door is thick enough, doors of this sort are often made with flimsy thicknesses of timber.

or **Solid wood doors not less than 1¾” or 4.5cm thick.**

These are difficult to obtain except as purpose-made hardwood doors, and they are likely to be expensive.

or **“Flush” doors, or doors “lighter” than the above, should be lined with metal not less than 1mm thick. Metal should be screwed in place by screws not more than 6” or 15.24cm apart around the edge.**

Flush doors are most commonly used these days and are obtainable in both inside and outside grades. Drilling and screwing 1mm steel is quite an easy operation and can be carried out with hand tools without any problems. For many Girlguiding UK Units, this is likely to be the most effective way of ensuring an adequate level of security on the external door.

Or **“Single leaf purpose built aluminium or uPVC Doors, which must have a multipoint locking system incorporating a 5 lever deadlock, and manufactured to British Standards BS 7412.”**

We do not require Fire Exit Doors to be fitted with locks other than a panic bar but it is recommended that locks, such as Chubb 3R35X or equivalent, are fitted to single leaf Fire Exit Doors. **Fire doors have become a major entry point for criminals and You must consider the security carefully. Many can be sprung simply by banging on them. Insurers may decline claims arising from entry through inadequately secured fire doors.**

3. DOOR HINGES

One of the following must be fitted:

Butt Hinges. Butt Hinges refer to typical concealed hinges used on most common doors.

or **“T” Hinges bolted into place (heads outside).**

“T” Hinges are the most common type of fitting hinges commonly fitted to shed doors and garage doors and the like. In the case of Butt Hinges it is impossible to remove these without force or without having the door open in the first place, but “T” Hinges have all the screws exposed and it is, therefore, necessary to bolt these through the door and frame. Small (¼” or 5/6mm) coach bolts should be fitted. They can usually be obtained from a local ironmonger.

4. DOOR LOCKS

Single-leaf final exit doors.

One of the following must be complied with:

(i) Mortice deadlocks marked as complying with British Standard 3621. Door stiles must not be less than 1¾” or 4.5cm thick.

The frame should also be at least 1¾” or 4.5cm thick. If fitted to a lighter frame than this, it will have little or no strength. If the door frame is substantial enough, such locks are very difficult to dislodge, particularly if they are fitted with a striking plate which incorporates a steel box around the bolt

or **(ii) Locking bars made of metal not less than 1¾” or 4.5cm thick secured by close shackle padlocks.**

Only good quality locks or locking bars should be obtained. Most of the cheaper locking bars and padlocks on the market have little or no security value. Good ones are much more expensive but they are necessary for the final exit door.

Two leaf final exit doors.

Requirements as above, but first closing leaf to be secured by mortice bolts or barrel bolts top and bottom.

Ordinary barrel bolts are much easier to fit than mortice bolts and, in most doors, unless they are very substantial, they are just as good.

External doors other than final exit doors.

Bolts top and bottom as above should supplement any locks provided. This refers to doors which can be locked from the inside before the Premises are vacated. In these circumstances, bolts are more important than the lock which might be fitted.

At all times keys should be kept by responsible persons.

5. SECURITY FOR GARAGES AND SIMILAR STORES

In addition to standard locks, “barn” type double doors should be fitted with a steel bar across the full width secured by quality padlocks. Up and over type doors should either be similarly protected or should have additional hasp and staple locks fitted at the sides or bottom.

6. UNDER FLOOR CAVITY

If a hut is raised on piles, wire mesh must be fitted securely to prevent access. Weldmesh, or even simple expanded metal reinforcement, should be fitted both to prevent people gaining access to the under floor cavity and to reduce the possibility of fire being set underneath the floor.

7. WOODEN HUTS

Check walls regularly for loose or broken panels.

8. WATER-PIPES

It is warranted that water pipes are to be lagged against freezing and if the Building(s) are left unoccupied for more than 7 days, either the water is to be turned off at the mains or the meter and the water drained from the system insofar as possible

or the Building(s) are to be kept at not less than 55 degrees Fahrenheit/13 degrees Celsius

or the Building(s) are to be fitted with a frost stat and inspected at least once a Week and any fault likely to cause loss or damage is to be rectified immediately.

The most effective way to protect water-pipes is by simple tubes of foam plastic obtainable from local DIY warehouses. These are slipped over the pipes and secured with short pieces of string, tape or sellotape. However, if the Buildings are to be left for quite long periods (longer than say 2 days during winter), the wisest precaution is to turn the water tap off at the main and, if possible, drain down or at least open all pipes to relieve all pressure and the possibility of burst pipes.

B. WHERE THE *BUILDINGS* ARE NOT OWNED BY, OR THE RESPONSIBILITY OF, THE INSURED GUIDING DEPOT.

All *Equipment* must be kept in locked cupboards or storage accommodation when not in use. If the storage accommodation is a room with windows, then these windows must be protected as indicated above. Door locks must comply with the protection conditions above.

Remember - ask local Police to include the *Buildings* on their rounds.

Consult the Crime Prevention Officer for advice on general security - his advice will be particularly useful and is usually free!
If *You* feel that *Your Building* is vulnerable in any respect, please rectify it.

DON'T WAIT FOR A LOSS!



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girls in the lead

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