

# Security Requirements for Towing Caravans

You must adhere to the following security requirements otherwise your insurance may be invalid and we may reject a claim:

LOCATION	PROPRIETARY WHEELCLAMP High security integral lock projecting into the recessed well on the inside of the wheel		AXLE WHEEL LOCK Attaches to the chassis of the caravan locking the wheel into place		PROPRIETARY HITCHLOCK Locks over the caravan's hitch to prevent connection to the tow ball		PROPRIETARY HITCHLOCK & HITCH POST Locks over the caravan's hitch to prevent connection to the tow ball and is connected to a hitch post that is cemented securely into the ground
<b>ON TOW</b> Attached to a towing vehicle but not continually supervised	✓	or	✓		n/a		n/a
<b>ON HOLIDAY</b> Detached from a towing vehicle and in 24-hour recreational use	✓	or	✓	or	✓	or	✓
<b>RESIDENTIAL PROPERTY</b> Within boundaries of permanent, non-commercial address as defined in the title deeds	✓	or	✓	or	✓	or	✓
<b>COMPOUND NOT APPROVED BY CASSOA</b> Securely locked area surrounded by a man-made structure made of posts of timber, concrete or metal connected by wire netting, rails or boards	✓	or	✓	or	✓	or	✓
<b>COMPOUND APPROVED BY CASSOA</b> Any security compound with CaSSOA Bronze, Silver or Gold Award for security	n/a		n/a		n/a		n/a

# Security Requirements for Gadgets and Mobile Phones

You must adhere to the following security requirements otherwise your insurance may be invalid and we may reject a claim:

## House/Apartment/Towing Caravan

- Brick, concrete or stone private house of standard construction with a slate, tiled or multi-layered roof
- A self-contained apartment within the above
- The Towing Caravan specified on your policy schedule

The gadgets and mobile phones must be kept inside with security devices in operation.

## Unattended Vehicle between 6am and 9pm

- All doors, windows and other openings of the vehicle are left closed, securely locked and fastened; AND

- Any security devices installed in the vehicle are in operation; AND
- The gadgets and mobile phones must be stored out of sight; AND
- Vehicle must have (i) valid motor insurance (ii) valid MOT where applicable (iii) current Vehicle Excise Duty where applicable and (iv) all windows and locks capable of rendering the vehicle secure.

## *Unattended Vehicle between 9pm and 6am*

- All doors, windows and other openings of the vehicle are left closed, securely locked and fastened; AND
- Any security devices installed in the vehicle are in operation; AND
- The Gadgets and Mobile Phones must be stored out of sight; AND
- Vehicle must be fitted with a Thatcham category 1 alarm / immobiliser OR category 2 immobiliser OR category 3 steering lock. If any category 1 or 2 device is not factory fitted, it must have been installed by an approved installer and evidence of this must be provided in the event of a claim; AND
- Vehicle must have (i) valid motor insurance (ii) valid MOT where applicable (iii) current Vehicle Excise Duty where applicable and (iv) all windows and locks capable of rendering the vehicle secure.