

Security Requirements for Saddlery and Tack and Riding Clothes

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

House / Apartment

- 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 saddlery and tack and riding clothes must be kept inside with security devices in operation.

Locked Building (non-domestic)

- A building (or part of a building) not used for domestic purposes.

The saddlery and tack and riding clothes must be kept inside with external doors secured by a 5 lever mortise deadlock or a 5 lever padlock AND steel bars or steel grids on all windows.

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 saddlery and tack and riding clothes 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 saddlery and tack and riding clothes 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.