APPENDIX ONE: SECURITY REQUIREMENTS

You must adhere to these **security requirements** otherwise **your** insurance may be invalid and **we** may reject **your** claim.

Significant words and phrases	
home	a private house of standard construction built of brick, stone, or concrete with a slate, tiled, or multi-layered roof where **you** normally live
apartment ¦ shared rooms	the self-contained room(s) within a building of standard construction built of brick, stone, or concrete with a slate, tiled, or multi-layered roof where **you** normally live
locked non-domestic building	a building (or part of a building) not used for domestic purposes

Location	Security Requirement
home ¦ apartment ¦ shared rooms	• all external doors must be locked with the keys removed from the locks; and • all external windows must be closed and securely fastened, locked, or bolted, except those in occupied bedrooms at night; and • security systems must be activated.
locked non-domestic building	• all external doors must be secured by a 5 lever mortise lock or closed shackle padlock and the windows securely locked
unattended vehicle	• stored out of sight in an enclosed storage compartment, boot, or luggage space; and • all vehicle doors and windows must be closed and securely locked, and • all vehicle security systems activated.

NOTE: unattended vehicle cover does not apply when the vehicle is at **your home. Your saddlery and tack** and/or **riding clothes** must be removed and stored within **your home.**