

Home Insurance Priority Line

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Securing your home

Important information about your cover against theft



DIRECT LINE[®] Home Insurance

Home security

It makes sense for us and it makes sense for you - the better your home security, the less likely you are to suffer a break-in.

This leaflet is important

A security condition (endorsement 6002) applies to your policy. The condition relates to your cover against theft and requires you to take certain precautions against a break-in.

Theft or attempted theft from your home is not covered unless the security measures outlined in this leaflet are in force at the time of the loss. When your home is left unattended all doors and windows must be closed and locked, and keys should not be visible from the outside.

If we have arranged a security survey for your home further precautions, such as a safe or an alarm, may be required.

We're committed to doing as much as we can to help you reduce the damage, loss and distress of burglaries. Each section of this leaflet explains in detail how to fit the required locks to your doors and windows. We've also negotiated some great deals for you on suitable locks, safes and fire safety equipment – **see the pull-out section in the middle of the leaflet.**



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Final exit door



By final exit door we mean the last door normally used when leaving your house. This door must be fitted with either:

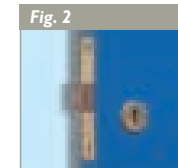
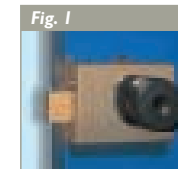
- i) a mortice deadlock with at least 5 levers; or
- ii) a lock conforming to British Standard (BS) 3621:1998 or a higher specification.

In addition, if your final exit doors are **double doors** the first closing door must also be fitted with key operated security bolts mounted at the top and the bottom of the door. These bolts must be positioned vertically to enter the frame of the door (not the opposing final closing door).

Suitable locks are:

- **Rim-cylinder deadlock (Fig. 1)**

This is a lock mounted on the **inside surface** of the door. When locked, the bolt cannot be moved from the outside without using a key. The inside handle should be key-operated particularly if the lock is next to glass. The lock must be manufactured to BS3621:1998 or a higher specification.



- **Mortice deadlock (Fig. 2)**

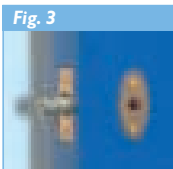
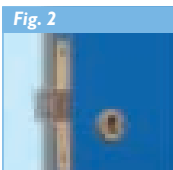
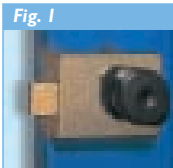
This is a lock that is usually **key-operated on both sides of the door** and is fixed into a hole or notch in the door. When locked, the bolt will not move without using a key. Mortice locks must have 5 or more levers or be manufactured to BS3621:1998 or a higher specification.

When your home is left unattended all doors must be closed and locked, and door keys should not be visible from the outside.

Suitable locks (for double doors also see page 6)

	Banham	Chubb	ERA	Yale
Rim-cylinder deadlocks	L2000	4L67	-	PBS1 / PBS2
Mortice deadlocks	M2002	3G114 / 3C10 3G110 / 3C20	208	M562

Other exit doors



By these, we mean all other single exit doors that can be used to leave the house (eg. back or side doors). These doors should normally be locked from the inside before leaving the house via the final exit door.

They must be fitted with either:

- i) key operated security bolts at the top and bottom; or
- ii) a mortice deadlock with at least 5 levers; or
- iii) a lock conforming to BS3621:1998 or a higher specification.

Suitable locks are:

- **Key operated security bolt (Fig. 3)**

This is a lock either morticed (i.e. cut into the wood) or surface-mounted which can be locked with a key. It should be key operated on the **inside of the door only** and cannot therefore be used on the final exit door. Security bolts can be mounted on the leading (i.e. non-hinged) edge of single doors only.

- **Rim-cylinder deadlock and Mortice deadlocks**

Described for final exit door on the previous page (Fig.1) & (Fig. 2)

When your home is left unattended all doors must be closed and locked, and door keys should not be visible from the outside.

Suitable locks and security bolts for Rim-cylinder & Mortice deadlocks see final exit door				
	Banham	Chubb	ERA	Yale
Mortice security bolts	RI02	8002	838	M444
Surface security bolts	BI19	8K116	809	P124

French or double doors



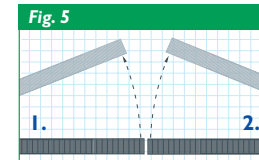
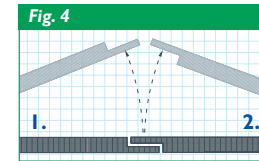
All French or double doors (other than the final exit door) must be fitted with key-operated security bolts at the **top and bottom** of the final closing door. If the doors are not rebated, locks need to be fitted to both doors. Top bolts must enter the top of the frame and bottom bolts must enter the bottom of the frame.

If French or double doors are your final exit doors, please go to page 4.

Extra precautions need to be taken when fitting locks to French or double doors as some locks can be easily forced. To lower the risk of forced entry, locks must be fitted vertically, as shown in Fig. 6, rather than horizontally. Figs. 4 and 5 illustrate the different arrangements for rebated and non-rebated.

(Illustration Figs 4 and 5). Rebated doors viewed from above. If both doors open in the direction of the arrows, side 1 cannot move until side 2 has first been unlocked. It is therefore only necessary to fit key-operated security bolts to side 2.

Doors without rebate viewed from above. Both doors will move independently of one another and both must be fitted with key-operated security bolts (as in Fig. 6).



When your home is left unattended all doors must be closed and locked, and door keys should not be visible from the outside.

Suitable locks				
	Banham	Chubb	ERA	Yale
Key operated (surface fitted)	B119	8K116	807	-
Key operated bolt (morticed)	R102	8002	838	M444

Sliding patio doors

All sliding patio doors must have an anti-lift device to prevent the doors being lifted off their running track when closed and either:

- i) two key-operated patio door locks on the inside of the doors at the top and bottom of the frame; or
- ii) a key-operated multiple-point locking system with at least two locking points.

Figs. 7, 8 & 9 show suitable locks for patio doors.

Fig 7. Multiple-point locking system - in this diagram has 4 locking points controlled by a lever and a key.

Fig 8. Anti-lift device, which prevents the door being lifted off its running track whilst closed.

(The diagram shows a Chubb 8K122)

Fig 9. Key operated patio door lock.



When your home is left unattended all doors must be closed and locked, and door keys should not be visible from the outside.

Suitable locks				
	Banham	Chubb	ERA	Yale
Key operated patio door locks	-	8K107	100	PI14
Anti-lift device	-	8K122	-	-

Windows

Accessible windows

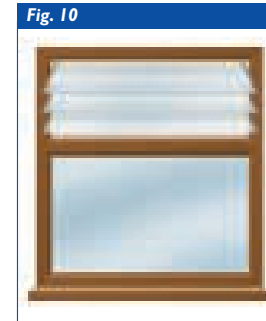
All opening ground floor and basement windows, and all windows which are accessible from roofs, walls, fences, balconies, landings, porches, soil pipes, drainpipes, trees or shrubs must be fitted with at least one key-operated metal lock. Alternatively, if these windows are never opened, they must be permanently fixed shut.

Be careful when fixing locks to windows to use screws that cannot easily be removed with a screwdriver – these are known as 'non-return' or 'defaced head' screws. Before fixing locks to double glazed PVC-U window frames you should seek the advice of the window manufacturer.

Louvre windows

Louvre windows are any set of parallel glass slats in a door or window, sloping outwards to throw off rain and admit air (as shown in Fig. 10).

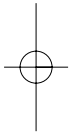
All opening ground floor, basement and other accessible louvre windows must have their panes secured. The panes can be secured to their brackets by epoxy or glass bonding adhesive - this will prevent their easy removal by thieves.



When your home is left unattended all windows must be closed and locked, and window keys should not be visible from the outside.



Window security



More tips to keep your home safe

Most burglaries are carried out by opportunist thieves, taking advantage of an open window, an unlocked door or just the fact that the property is obviously empty. By taking a few further precautions, you can reduce your chances of becoming the target of an opportunist thief.

Security weak spots

Check around your house for security weak spots such as concealed entrances, poor lighting, easily opening doors and windows. Make sure you always lock away your garden tools and ladders as leaving them around is an open invitation to thieves to use them to break in. Ensure garden sheds and garages are locked too – especially if the garage has an adjoining door into your home.

Your valuables

Security mark your valuables with your postcode and house number, or keep a photographic or video record of them. If you are burgled it can help to make recovery much easier and can help when making a claim.

Make sure you're fully covered

To ensure your contents are fully covered it's a good idea to go through the house room by room and write down what it would cost to replace each item at today's prices. Regularly review your cover, especially if you decide to upgrade 'thief attractive' items like audio and video equipment.



Fire safety

Fire prevention:

- Fit smoke alarms on each floor of your home making sure that you can hear the alarm throughout. Your local Fire Brigade may be able to advise you
- Test your smoke alarms every month. Make yourself a calendar note to change the batteries every year
- Ensure that as many appliances as possible are switched off before you go to bed
- Check appliances for damaged and discoloured electrical fittings. Get a qualified electrician to repair wiring and check for other common faults. Wiring should be checked professionally every ten years

For advice and information on how to draw up a fire action plan, visit the Community Fire safety website on:

www.community-fire-safety.org.uk

or contact your local Fire Brigade.

If a fire starts:

1. Raise the alarm straight away.
2. Leave as quickly as possible and **call 999**, either from a neighbouring property, phone box or mobile phone.
3. If you can, close the door of the room where the fire is when you leave and close all doors behind you to help slow down the spread of fire.
4. Never open a door unless you have to escape through it. Check doors with the back of your hand. If they're warm don't open them, as fire is likely to be on the other side.
5. If you can't go out, go into one room and close the door. Use towels, sheets or clothes to block any gaps under the door to stop the smoke spreading inside.
6. If there's a lot of smoke, stay as close to the floor as you can. It will be easier to breathe there because smoke rises.
7. If you are on the first floor and unable to escape, go to the window and try to attract attention.
8. Drop bedding, pillows or cushions to the ground to try to break your fall from the window.
9. Get out of the window feet first and lower yourself as far as you can before letting go.
10. **Do not re-enter the building.**