

# Ecoinsure Security Requirements Brief

## security requirements

The cover provided is subject to certain Security Requirements when the insured cycle(s) is at home, at a temporary location, away from home and left unattended, or when it is in or on a motor vehicle. In brief, these Security Requirements are:-

- When a cycle is kept at home, all your normal physical and electronic Security protections must be operational and, at appropriate times, be put into proper use by **You**.
- When the cycle(s) is being left unattended in an outbuilding or shed, the doors of the outbuilding and shed must be locked either by a five lever mortice deadlock or a five lever close shackle padlock on a reinforced hasp and staple, and the windows must be either locked or screwed down, and the cycle(s) must be locked through the frame by an Approved Lock to a solid, immovable object.
- When the cycle(s) is away from home and left unattended by **You** it must be locked through the frame by an Approved Lock to a solid, immovable object which is fixed into stone, concrete, brick or steel and is itself incapable of being lifted under or over the cycle(s) or carried away with it.
- When the cycle(s) is away from home and left unattended at a railway station it must be secured through the frame by an Approved Lock to an official cycle rack provided by the railway station within the jurisdiction of British Transport Police.
- When the cycle(s) is in or on a motor vehicle it must be stored within the vehicle completely out of sight or secured through the frame by an Approved Lock to a proprietary roof rack or cycle rack properly fitted to the vehicle. All doors, windows, sun roofs and other openings of the vehicle should be securely closed and locked, the car alarm and/or anti-theft device fitted to the vehicle should be set and operational. Thefts from the vehicle should be as a result of violent and forcible entry; and the vehicle must be licensed for road use, comprehensively insured, have a valid MOT and be in good physical condition.
- When the cycle(s) is in or on a vehicle which is left in a car park between the hours of 9pm and 7am. The car park must be an official, private, enclosed and secure car park and the theft must be as the result of violent and forcible entry to or exit from the car park and violent and forcible entry to the vehicle if the cycle(s) was within the vehicle.

**These Security Requirements are extremely important and, if a claim is to succeed, You must demonstrate that the Security Requirements which apply in the particular circumstances of your loss were being fully complied with.**