



TAKING THE **RISK** OUT OF PROPERTY RENTAL

Tenant's Protection Policy Wording

Please read carefully and retain

HOMELET



Here is your new policy

The schedule sets out your sums insured and the sections of the policy which are operative. May we please ask you to examine the policy, schedule and any endorsement pages to make sure they give you protection according to your present needs. Almost certainly these needs will change. If they do, please let us know – your policy is designed for easy amendment or extension and an updated schedule or endorsement page will be issued each time there is an alteration to sums insured or cover. Your policy is index linked - revised sums insured applicable at renewal will be advised to you on your renewal notice. Please ensure that this produces an adequate sum insured.

Our Promise of Service

We aim to provide all our customers with a first class standard of service. Should you wish to contact us or if you are unhappy with the service you receive, or have any cause for dissatisfaction you should in the first instance contact us either by writing to us at:

HomeLet Customer Service Department
Phoenix House
11 Wellesley Road
Croydon CR0 2NW

You can telephone our Customer Service Department on 0845 117 6000
Or send us a fax on 0845 117 6001
Or send us an e-mail to enquiries@homelet.co.uk
Or visit our website at www.homelet.co.uk
When contacting us please quote your policy number.

Should your concern not be resolved to your satisfaction you can either contact your insurer direct, full details for which are provided below, or you can write to the General Insurance Standards Council, of which HomeLet is a member. You can write to them at 110 Cannon Street, London, EC4N 6EU, telephone them on 020 7648 7810 or contact them by e-mail at enquiries@gisc.co.uk. Alternatively you can contact the Association of British Insurers Consumer Information Department at 51 Gresham Street, London EC2V 7HQ, or the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

Your policy is administered by HomeLet on behalf of Groupama Insurance Company Limited. HomeLet is a trading name of Hanover Park Commercial Limited.

Law applicable to the contract

The parties to a contract of insurance covering a risk in the United Kingdom are allowed to choose the law applicable to the contract. In the absence of any written agreement to the contrary, the law applicable to this contract will be that of the country where the policyholder is usually resident where this is within the United Kingdom, the Channel Islands or the Isle of Man. Otherwise English law will apply.

Definition of Words

At the beginning of each Section of your Policy certain words have been defined. These have the same meaning wherever they are used in the Section or Schedule and they and other important words are highlighted by the use of bold print. **Groupama Insurance/Our/The Company/Us/We** means Groupama Insurance Company Limited.

Groupama Insurance Tenant's Contents Insurance

In consideration of the Insured named in the Schedule (you) paying to **Groupama Insurance** (the Company/us/we) the First Premium mentioned in the Schedule, we agree to insure in the manner and to the extent provided for in the respective Sections specified in the Schedule in respect of events occurring during the Period of Insurance set out in the Schedule or any subsequent period for which you shall pay and we shall accept the premium required.



Pierre Lefèvre
Chairman and Chief Executive
Groupama Insurance Company Limited
Groupama House
24-26 Minories
London
EC3N 1DE

Members of the Association of British Insurers.
Authorised and regulated by the Financial Services Authority.

A Guide to your Policy

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Your policy schedule which is enclosed separately shows which of the following sections you have selected. It also indicates whether the Minimum Standard of Protection Endorsement applies to you	
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General Conditions (which apply to the whole policy)

1. We will act in good faith in all our dealings with you. Equally the payment of claims is dependent on:
Your own observance of the following:
 - a) taking reasonable steps to safeguard against accident, injury, loss or damage
 - b) notifying **us** as soon as reasonably possible of any change of address of your permanent residence
 - c) advising **us** if your **Home** is loaned or let while all members of your **Household** are living elsewhere for more than 30 consecutive days
 - d) reporting in writing within thirty days of any incident which may result in a claim under this policy
 - e) forwarding to **us** every writ, summons, legal process or other communication in connection with the claim immediately upon receipt
 - f) giving all necessary information and assistance that **we** may require
 - g) not admitting liability or making an offer or promise of payment without **our** written consent
 - h) notifying the police as soon as you become aware of
 - the fact that any insured property has been lost outside your **Home**
 - loss or damage caused by theft
 - loss or damage caused by malicious act**Your recognition of our right:**
 - i) to take over and deal with in your name the defence or settlement of any claim
 - j) to take proceedings in your name, but at **our** expense, to recover for **our** benefit the amount of any payment made under this policy
 - k) to avoid paying any claim which is in any respect fraudulent
 - l) to settle your claim on a proportionate basis if you have other insurance covering the same loss, damage or liability
 - m) where **we** have accepted a claim but the amount to be paid is in dispute - to refer the matter to an independent arbitrator acceptable to the parties involved. This does not affect your right to refer also to the Insurance Ombudsman**Any other person entitled to claim the benefit of this policy must also observe its terms and conditions.**
2. The Sum Insured for each item shown on your Schedule will be adjusted monthly by the latest percentage change in the Consumer Durables Section of the Government's Retail Price Index or other appropriate index. No additional premium during the current period of insurance will be required for this adjustment.
At each renewal the premium will be recalculated on your new **Sum Insured** and will be shown on your renewal invitation.
3. **Cancellation**
 - a) You may cancel the policy at any time by letter
 - b) **We** may cancel your policy or any section by sending 7 days notice by recorded delivery to your last known address
 - c) If the premium is payable by instalments and a payment is not made, your policy will be automatically cancelled. We are not obliged to give you notice of this cancellation
 - d) In the event of cancellation, any return of premium will depend on how long the policy has been in force, and whether any claims have been made

General Exceptions (which apply to the whole policy)

This policy does not insure any destruction of or loss of or damage to any property or any consequential loss or any legal liability directly or indirectly caused by, or contributed to, by, or arising from

1. **Radioactive contamination**
 - a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
 - b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component
2. **War risks**
war, invasion, act of foreign enemy, hostilities, (whether war be declared or not), civil war, rebellion, revolution or military or usurped power
3. **Sonic bangs**
pressure waves caused by aircraft and other aerial devices
4. **Deliberate acts or omissions**
any deliberate act or omission of adult members of your **Household** which could reasonably have been expected by them having regard to the nature and circumstances of such act or omission
5. **Pollution**
any general liability under the Liability Cover to this Policy for pollution or contamination other than caused by a sudden identifiable unintended and unexpected incident which takes place in its entirety at a specific time and place during the Period of Insurance
 - a all pollution or contamination which arises out of one incident will be deemed to have happened at the time such incident took place
 - b the liability of the **COMPANY** for all damages other than liquidated damages payable in respect of all pollution or contamination which is deemed to have happened during the Period of Insurance will not exceed the Sum stated in The Appendix to the Liability Cover as the Amount of Indemnity for any one Event

For the purpose of this Exclusion — pollution or contamination means

 - i all pollution or contamination of Buildings or other structures or of water or land or the atmosphere and
 - ii all loss or damage or injury directly or indirectly caused by such pollution or contamination
6. **Date Recognition**
Any claim of whatsoever nature which arises directly or indirectly from or consists of the failure or inability of any
 - a electronic circuit microchip integrated circuit microprocessor embedded system hardware software firmware program computer data processing equipment telecommunication equipment or systems or any similar device
 - b media or systems used in connection with any of the foregoing whether the property of the Insured or not at any time to achieve any or all of the purposes and consequential effects intended by the use of any number symbol or word to denote a date including without limitation the failure or inability to recognise capture save or retain or restore and/or correctly to manipulate interpret transmit return calculate or process any date data information command logic or instruction as a result of
 - i recognising using or adopting any date day of the week or period of time otherwise than as or other than the true or correct date day of the week or period of time

- ii the operation of any command or logic which has been programmed or incorporated into anything referred to in a and b above

Provided always that this General Exception shall not apply

- 1 to any claim for subsequent loss or destruction of or damage to any property otherwise indemnifiable by this Policy
- 2 to any claim made arising under insurance in respect of Employers Liability if provided by this Policy

Section 1 Contents

Definition of words

Contents

- a) Household furniture and furnishings, clothing and personal belongings subject to the following limitations:
- Pedal Cycles up to £200 in value any one cycle
 - **Money** up to £100 in total value
 - **Valuables** in total up to 33¹/₃ per cent of the **Sum Insured on Contents**
 - Films, tapes, cassettes, cartridges, records or discs up to their value as unused material or where purchased pre-recorded at maker's latest list price
- b) Oil contained in a fixed installation
- c) Metered domestic water

all owned by or the responsibility of members of your **Household** or owned by your domestic staff

Credit Cards

Any credit card, charge card or cash card belonging to any members of your **Household**.

Incident Excess

The sum shown in your schedule which is the amount to be deducted from your claim for loss or damage resulting from the same incident and insured under sections 1 or 2 of this policy.

Home

The property, including domestic outbuildings, occupied either in part or in whole as your private residence situate at the address shown in your current policy schedule.

Household

You, your partner and all members of your/their family permanently living in your **Home**.

Money

Cash, bank or currency notes, bankers' drafts, cheques, postal and money orders, securities or current stamps and travel tickets.

Sum Insured

The amount shown in your current schedule or subsequent renewal invitation, for which your **Contents** are insured and, subject to index linking, being the maximum amount **we** will normally pay in respect of a claim for **Contents**.

Unoccupied

When your private residence is not being lived in by anyone with your permission, or is insufficiently furnished for normal habitation.

Valuables

Items composed of precious metals or precious stones, jewellery, watches, furs, curios and works of art.

Motor Vehicle

Any electrically or mechanically powered vehicle including models and toys.

Audio and Video Equipment

Radio and television equipment, personal computers, record, disc and cassette players and recorders, video cassette players and recorders and accessories of all the foregoing.

Value

The amount of money you would have received by selling the article or property immediately prior to the loss or damage occurring.

This definition does not include

Contents

- **Motor Vehicles**, caravans, trailers, aircraft, watercraft or parts and accessories while attached to or in any of them
- Any part of the structure of your **Home**
- Animals
- Contact Lenses
- Property held for business or professional purposes
- Property owned by your domestic staff which is insured elsewhere
- Mobile telephones
- Pagers

Household

- Boarders, lodgers or paying guests

Motor Vehicle

- Gardening implements and pedestrian controlled models and toys

Audio and Video Equipment

- Radio transmitters, telephones and video cameras

Section 1 Contents (continued)

We will pay:

1. Events insured

Up to the **Sum Insured** on **Contents** for loss of or damage to the **Contents** in your **Home** caused by:

- a) Fire, explosion, lightning, earthquake
- b) Storm or flood
- c) Collision or impact with your private residence or outbuildings involving any:
 - i) vehicle, train, aircraft or other aerial devices or anything dropped from them
 - ii) animal
- d) Riot, civil commotion, labour and political disturbances
- e) Malicious act

- f) Escape of water or oil from any fixed water or fixed heating installation or washing machine
- g) Theft or attempted theft

- h) Breakage or collapse of any aerial
- i) Falling trees or branches

- j) Subsidence or ground heave of the site on which your **Home** stands, or landslide

2. Contents temporarily removed

Up to 15% of the **Sum Insured** on **Contents** while temporarily removed from your **Home** but still within the British Isles for:

- loss or damage (except by theft or attempted theft) as described in paragraph 1 above
- theft or attempted theft from any:
 - i) bank safe deposit
 - ii) private residence
 - iii) building in which any member of your **Household** is living, employed or carrying on business
 - iv) other building provided violent means are used to gain entry to or exit from such building

3. Mirrors and glass in furniture

Up to the replacement cost for accidental breakage of mirrors, glass tops to furniture and fixed glass in furniture in your **Home**

4. Replacement of external door locks

Up to £250 for the replacement and installation costs for external door locks of your **Home** if the keys of such locks have been stolen, anywhere in the world

We will not pay for:

1. • The Incident Excess.

- Loss or damage:

- e) while your **Home** remains **Unoccupied** for more than 30 consecutive days
- f) while your **Home** remains **Unoccupied** for more than 30 consecutive days
- g) - while any part of your **Home** or outbuildings is loaned or let to anyone other than your relatives or personal friends
- while your **Home** remains **Unoccupied** for more than 30 consecutive days
- from any outbuilding in excess of £500
- while your **Home** is left without a responsible person in attendance unless involving entry to or exit from the **Home** by forcible and violent means
- caused by persons lawfully in your **Home**
- to **Contents** in the open
- j) - as a result of damage to solid floors by the compaction of infill caused by the use of defective materials or faulty workmanship
- as a result of **erosion** of the coast or riverbank

2. • The Incident Excess

3. • The Incident Excess

We will pay:

5. Alternative accommodation or loss of rent

Up to 30% of the **Sum Insured** on **Contents** for:

- the necessary cost of reasonable alternative accommodation for your **Household** and the necessary cost of temporary storage of your furniture

or

- rent which continues to be payable by you while your **Home** remains uninhabitable due to damage by any cause covered by this section of your policy.

6. Fatal Accident Benefit

£5,000 maximum cash sum if you or your spouse, separately or together, die within 3 months of an injury caused in your **Home** by fire or thieves.

7. Legal Liability and Worldwide Personal Liability

a) Up to £1,000,000, plus costs agreed between **us** in writing which a member of your **Household**, as occupier of your **Home** or in a personal capacity could become legally liable to pay for:

- injury, illness or disease of any person
- loss or damage to property which neither belongs to, nor is in the charge of a member of your **Household**
- loss or damage caused by fire, explosion, lightning, earthquake or escape of water from any fixed water or fixed heating installation to any private residence and/or its **Contents**, temporarily occupied for holiday purposes by a member of your **Household**

occurring during the period of insurance.

b) Solicitors' fees for:

- representation at any coroner's inquest or fatal accident enquiry
- defence in any court of summary jurisdiction arising out of any possible claim accepted under Section 7a).

We will not pay for:

5. • The Incident Excess

7. • Compensation or other costs arising from accidents involving the following if owned by or in the charge of a member of your Household:

- **Motor Vehicles** and any trailers attached
- aircraft, motor boats, yachts or caravans
- animals which escape from land (other than your **Home**) on which they are usually kept
- any dog described in Section 1 of the Dangerous Dogs Act
- property usually kept on land other than your **Home**

• Loss or damage to property, or injury, illness or disease:

- arising out of any deliberate act or omission of adult members of your **Household** which could reasonably have been expected by them having regard to the nature and circumstances of such act or omission
- arising out of the employment, business or profession of any member of your **Household**
- suffered by anyone under a contract of service with a member of your **Household** and arising out of the work they are employed to do
- arising directly or indirectly from the transmission of any communicable disease or virus by any member of your **Household**
- suffered by any member of your **Household**.

Section 1 Contents (continued)

We will pay:

8. Liability as a tenant

If you are liable under a tenancy agreement

- a) up to 10% of the **Sum Insured on Contents** for damage to your **Home** caused by:
 - storm or flood, escape of oil or water from any fixed water or fixed heating installation or washing machine
 - theft or attempted theft provided violent means are used to gain entry or exit
 - collapse of aerials
- b) up to the **Sum Insured on Contents** for accidental damage to:
 - service pipes and service cables
 - all fixed glass, fixed ceramic hobs, baths, bath panels, wash basins, pedestals, sinks, splashbacks, shower trays, bidets, toilet pans, toilet seats and toilet cisterns
 - fixed water pipes and tanks caused by internal stress due to freezing, overheating or excessive water pressure
- c) up to £2,500 for accidental damage to your **Home**, its fixtures, fittings and your landlord's furniture and furnishings for which you are responsible

9. Food in your Freezer

Up to £250 for loss of or damage to the food in your freezer at your **Home** as a result of failure of your freezer due to an inherent defect or failure of the Public Electricity Supply

10. Credit Cards

Up to £100 for financial loss if any **Credit Card** is used without the holder's permission anywhere in the world

11. Audio and Video Equipment

Up to the cost of replacement or repair for accidental damage to **Audio and Video Equipment**, whilst in your **Home**

We will not pay for:

8. • The Incident Excess

- b) • Damage resulting from corrosion or normal wear, or any gradually operating cause
- Loss or damage caused by chewing, scratching, tearing or fouling by your domestic pets
- c) • Damage resulting from corrosion or normal wear, or any gradually operating cause
- Loss or damage caused by chewing, scratching, tearing or fouling by your domestic pets

9. • The Incident Excess

- Loss or damage caused by the deliberate act of any Electricity Authority
- Food held for business purposes
- Consequential loss of any kind
- Loss or damage occurring while your private residence remains **Unoccupied** for more than 30 consecutive days

10. • Loss if the Credit Card conditions have not been complied with

11. • The Incident Excess.

- Loss or damage caused by:
 - chewing, scratching, tearing or fouling by your domestic pets
 - wear and depreciation, mechanical or electrical defect or electrical derangement
 - cleaning, alteration, restoration, repair or maintenance or
 - any gradually operating cause
- Computers used for business or professional purposes
- Loss or corruption of computer software or data caused by computer viruses or where no adequate back-up copies have been kept
- Consequential loss of any kind
- Accidental damage in your **Home** while it is loaned or let in total or in part to anyone other than your relatives or personal friends
- Accidental damage in your **Home** while it remains **Unoccupied** for more than 30 consecutive days

We will pay:

12. Contents outside your Home

Up to £200 for loss or damage to your **Contents** caused by theft or malicious act occurring in the open within the boundaries of the land belonging to your **Home**

We will not pay for:

12. • The Incident Excess.

- Theft of pedal cycles unless secured to an immovable object by a security device
- Theft of pedal cycle parts and accessories unless the cycle is stolen at the same time

Section 1 Contents (continued)

Basis of Claims Settlement

Repair

We will pay up to the Sum Insured, or any lower limit specified, for the cost of repair of each item that is partially damaged or, at our option, we will arrange for the repair of any such item

Subject to the overall limits shown above, we will not pay more for the repair of an item than the cost of replacing it as new

If a damaged item can be repaired but the repair is not carried out, we may, at our option, pay the reduction in the Value of the item as a result of the loss or damage but not exceeding the estimated cost of repair

Replacement

We will pay up to the Sum Insured, or any lower limit specified, for the cost of replacement as new of each item that is totally lost or damaged beyond repair or, at our option, we will arrange to replace any such item

If an item has been totally lost or damaged beyond repair and is not replaced, we will pay the Value of that item at the time of the loss or damage

Special Conditions

- 1 If at the time of loss or damage the cost of reinstating the whole of the Contents exceeds its sum insured then you will be considered as being your own insurer for the difference and shall accordingly bear a proportionate share of the loss
- 2 We will not pay for the replacement of or work on any undamaged or remaining items solely because they form part of a set, suite, group or collection of articles of a similar nature, colour, pattern or design
- 3 The Sum Insured on Contents will be reinstated automatically from the date of notification of any claim under this section

Section 2 Personal Possessions

Please look at your current schedule to see if this section is in force.

The insurance under this section applies anywhere in the world unless specifically stated otherwise.

Definition of words

Incident Excess

The sum shown in your schedule which is the amount to be deducted from your claim for loss or damage resulting from the same incident and insured under sections 1 or 2 of this policy.

Household

You, your partner and all members of your/their family permanently living in your **Home**.

Home

The property, including domestic outbuildings, occupied either in part or in whole as your private residence situate at the address shown in your current policy schedule.

Personal possessions

Private property including **Valuables**, **Money** up to £100 and pedal cycles up to £200 in value any one cycle owned by your **Household**.

Valuables

Items composed of precious metals or precious stones, jewellery, watches, furs, curios and works of art.

Unspecified personal possessions

Personal possessions which are not insured as individual articles by this section.

Specified personal possessions

Personal possessions which are individually described in the schedule to this section.

Valuation produced

When an item described in the schedule shows 'valuation produced' this means that the amount shown is accepted by you, and by us, as being the cost of replacement of the item as at the date of valuation.

Money

Cash, bank or currency notes, bankers' drafts, cheques, postal and money orders, securities, current stamps and travel tickets.

Sum Insured

The amount shown in your current schedule or subsequent renewal invitation, subject to index linking.

Motor Vehicle

Any electrically or mechanically powered vehicle including models or toys.

Value

The amount of money you would have received by selling the article or property immediately prior to the loss or damage occurring.

This definition does not include

Household

- Boarders, lodgers or paying guests

Personal possessions

- Furniture, furnishings, crockery, cutlery, glassware, domestic appliances and buildings
- **Motor Vehicles**, caravans, trailers, aircraft, watercraft or parts and accessories while attached to or in any of them
- Food in your freezer
- Animals
- Contact Lenses
- Property held for business or professional purposes
- Credit cards, Charge cards and Cash cards
- Trees, shrubs and plants growing in the open
- Mobile telephones
- Pagers
- Motor assisted pedal cycles

Unspecified personal possessions

- Mobile telephones
- Pagers

Motor Vehicle

- Gardening implements and pedestrian controlled models and toys

Section 2 Personal Possessions (continued)

We will pay:

1. Unspecified Personal Possessions

Up to the **Sum Insured** for this item in the schedule to this section for loss or accidental damage with a limit payable of 25% of such **Sum Insured** for any one article.

2. Specified personal possessions

Up to the **Sum Insured** for each item listed in the schedule to this section for loss or accidental damage.

3. Pedal Cycles

Up to the **Sum Insured** for each item listed in the schedule to this section for loss or accidental damage.

We will not pay for:

1. ● The Incident Excess

2. ● Loss or damage caused:

& 3. - by washing, cleaning, dyeing, alteration, restoration, repair, maintenance, moth, vermin or frost

- by confiscation or detention by Custom or other officials

- to musical instruments while in transit, unless they are packed in a suitable container

- to films, tapes, cassettes, cartridges, records or discs other than for their value as unused material, unless purchased pre-recorded, when we will pay up to the maker's latest list price

● Wear and depreciation, mechanical or electrical defect

● Accidental damage:

- occurring in your **Home** while it is loaned in total or in part to anyone other than your relatives or personal friends

- arising from any gradually operating cause

● Theft from your **Home** while any part of your private residence or outbuildings is loaned to anyone other than your relatives or personal friends unless violent means are used to gain entry or exit

● Theft from your **Home** while it is left without a responsible person in attendance unless involving entry to or exit from the **Home** by forcible and violent means

● Loss or damage in your **Home** whilst it remains **Unoccupied** for more than 30 consecutive days

● Theft from an unlocked and unattended **Motor Vehicle**

● Theft from a locked and unattended **Motor Vehicle** unless the items were contained in a locked boot or in the case of hatch back or estate cars concealed from view

● Loss or corruption of computer software or data caused by computer viruses or where no adequate back-up copies have been kept

● Loss or damage to cycles while being used for racing

● Theft of unattended cycles unless:

- from a securely locked building

- secured to an immoveable object by a security device

● Theft of cycle parts or accessories unless the cycle is stolen at the same time

● Damage to cycle tyres unless the cycle is damaged at the same time

Basis of Claims Settlement

Repair

We will pay up to the **Sum Insured**, or any lower limit specified, for the cost of repair of each item that is partially damaged or, at our option, we will arrange for the repair of any such item.

Subject to the overall limits shown above, we will not pay more for the repair of an item than the cost of replacing it as new.

If a damaged item can be repaired but the repair is not carried out, we may, at our option, pay the reduction in the **Value** of the item as a result of the loss or damage but not exceeding the estimated cost of repair.

Replacement

We will pay up to the **Sum Insured**, or any lower limit specified, for the cost of replacement as new of each item that is totally lost or damaged beyond repair or, at our option, we will arrange to replace any such item.

If an item has been totally lost or damaged beyond repair and is not replaced, we may, at our option, pay the **Value** of that item at the time of the loss or damage.

NOTE: The **Sum Insured** will NOT be reinstated automatically for any item specified individually (other than **Money**) which has been totally lost or damaged beyond repair. If further insurance is required for replacement items, you must advise us accordingly.

Payment under the Personal Possessions section of your policy for either repair or replacement will be subject to the deduction of the **Incident Excess**.

Important! Check your schedule to see if this applies to you

MINIMUM STANDARD OF PROTECTION ENDORSEMENT

Applicable to Sections 1 (**Contents**), and 2 (**Personal Possessions**)

We will not pay for loss or damage by Theft, Attempted Theft or Malicious Act consequent upon Theft, occurring at your **Home**:

- i) **AT ANY TIME** when your **Home** is left without a responsible person **UNLESS** the external doors and windows are securely closed and the Protections described in paragraphs a) to c) below are in full and effective use
- ii) **EACH NIGHT** after the occupants have retired to bed **UNLESS** the external doors and windows are securely closed, other than in occupied rooms, and the Protections described in paragraphs a) to c) below are in full and effective use.

Protections

- a) A deadlock fitted to the **FRONT** or **FINAL EXIT DOOR**
- b) a lock as described in a) above or key operated bolts fitted top and bottom to each of the **OTHER EXTERNAL DOORS** including Patio Doors
- c) Key operated window locks fitted to all opening
 - i) **WINDOWS** and **FANLIGHTS** at basement and ground floor level
 - ii) **WINDOWS** and **FANLIGHTS** above ground floor level which are accessible*
 - iii) **SKYLIGHTS** which are accessible*

*By accessible we mean:

Those windows, fanlights and skylights where entry can be attempted from the outside by a person of normal physical ability without the need to bring anything to the site or to use any ladder, stepladder or scaffolding found on the site in order to do so.



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