

Engineering Insurance - Endorsements

52 Intruder Alarm System – Computer Section

Definitions

For the purpose of this endorsement the following definitions apply:

Intruder Alarm System

An electrical installation to detect and indicate the presence, entry or attempted entry of an intruder into Protected Premises.

Protected Premises

The Premises or those portions of The Premises protected by the Intruder Alarm System.

Responsible Person

You or any person authorised by You to be responsible for the security of The Premises.

Keyholder

You or any person or keyholding company authorised by You who must be available at all times to accept notification of faults or alarm signals relating to the Intruder Alarm System, attend, and allow access to The Premises.

Intruder Alarm System

If in relation to any claim for Damage caused by theft or attempted theft involving entry into or exit from The Premises by forcible and violent means, You have failed to fulfil any of the following conditions, You will lose Your right to indemnity or payment for that claim.

Whilst The Premises are unattended You must ensure that

- (1) The Premises are protected by an Intruder Alarm System and means of communication used to transmit signals from such an Intruder Alarm System designed, installed and maintained as agreed by Us.
- (2) The Protected Premises must not be left without at least one Responsible Person in attendance
 - (i) unless the Intruder Alarm System is set in its entirety with all means of communication used to transmit signals in full operation
 - (ii) if the police have withdrawn their response to alarm callsunless we agree otherwise.
- (3) In the event of notification of any activation of the Intruder Alarm System or interruption of any of the means of communication during any period that the Intruder Alarm System is set, a Keyholder shall attend The Premises as soon as reasonably possible, in order to confirm the security of The Premises and reset the Intruder Alarm System in its entirety.

If the Intruder Alarm System cannot be reset in its entirety or all the means of communication used to transmit signals are not in full operation, a Keyholder must remain at The Premises unless We agree otherwise in writing.

52 Intruder Alarm System – Computer Section (continued)

- (4) You shall advise Us as soon as possible and in any event not later than 10.00am or Our next working day
- (i) that police attendance in response to alarm signals/calls from the Intruder Alarm System may be withdrawn or the level of response reduced or delayed
 - (ii) of notice from any Local Authority or Magistrate imposing any requirement for abatement of nuisance
 - (iii) that the Intruder Alarm System and the means of communication used to transmit signals from such installation cannot be returned to or maintained in full working order
- and You must comply with any of Our subsequent requirements.
- (5) No alteration or substitution of
- (i) any part of the Intruder Alarm System
 - (ii) the structure of The Premises or changes to the layout of The Premises which would affect the effectiveness of the Intruder Alarm System
 - (iii) the means of communication used to transmit signals from the Intruder Alarm System
 - (iv) the procedures agreed with Us for police or any other response to any activation of the Intruder Alarm System
 - (v) the maintenance contract
- shall be made without Our written agreement.
- (6) You and each Keyholder maintain secrecy of codes and security of keys and setting/unsetting devices for the operation of the Intruder Alarm System. All keys and other setting/unsetting devices for the Intruder Alarm System must be removed from The Premises when they are left unattended.
- (7) The Intruder Alarm System is maintained in full and efficient working order under a contract to provide both corrective and preventative maintenance with the installing company or other such company, as agreed by Us.
- (8) You must appoint at least two Keyholders and lodge written details (which must be kept up to date) with the alarm company contracted to maintain the Intruder Alarm System, and with the police if they so require.

55 Software in the Course of Development exclusion – Computer Section

We will not indemnify You against any claim involving the development of software or programs.

57 Minimum Security – Computer Section

If in relation to any claim for Damage as insured by this Section, occurring more than 30 days after the inception of this Section, You have failed to fulfil any of the following conditions, You will lose Your right to indemnity or payment for that claim.

You must ensure that

- (1) Final exit doors are secured as follows
 - (i) timber doors – by mortice deadlocks having five or more levers or conforming to BS3621 with matching boxed striking plate
 - (ii) aluminium doors – by cylinder mortice lock operating a swinging lock bolt
 - (iii) PVCu doors – by key operated multi-point locking devices having three or more locking points
 - (iv) the first closing leaf of double leaf doors must be fitted internally with bolts top and bottom.

When The Premises are closed for business all locks fitted to final exit doors must be put into effect.

- (2) All other external doors and internal doors leading to common areas or other premises are secured
 - (i) by the means set out in (1), or
 - (ii) by key operated security bolts fitted top and bottom.
- (3) All opening windows or rooflights accessible from the ground or via roofs, pipework or other structures are secured by key operated locking devices or screwed permanently shut.
- (4) Any security measures stipulated or agreed by Us in writing.

Any door or window officially designated a fire exit by the Fire Authority is excluded from these requirements.

SURVEY CONDITION

This quotation is subject to Insurers carrying out a survey within 60 days of cover. Following completion of the survey you will be informed in writing of any Risk Improvements required and the timescales in which these must be completed.

Cover under the Policy is subject to You completing all of the Risk Improvements made by the Insurers Risk Advisor, within the specified timescales. We will contact You with the Insurers decision and where applicable, specify the date(s) by which any action(s) agreed need to be completed by You and/or any decision by Insurers will take effect.

Upon completion of the requirements (or if they are not completed by the required dates), Insurers may, at their option

- a) modify the premium,
- b) make amendments to the terms and conditions of the quotation / cover,
- c) require You to make alterations to the Premises by the required date(s),
- d) withdraw any quotation provided or exercise cancellation rights,
- e) leave the terms and conditions of the quotation / Policy and the premium, unaltered,
- f) agree alternative timescales for completion of Risk Improvements