

# Endorsements for House Guard Tenants Contents

## Standard Endorsements

Endorsement Code	Endorsement name	Endorsement trigger	Endorsement wording	House Guard Tenants Contents
3	Non Standard Construction	Applied when the roof and or the walls are not of standard construction but are acceptable within the tables and underwriting rules.	You have told us that the buildings are not of standard construction. We have recorded this information and agreed to cover you under the policy.	✓
6	Stamp Collection	Applied in all cases where a stamp collection has been specified.	The most we will pay for any stamp is either: <ul style="list-style-type: none"> <li>• The maximum claim limit shown on the schedule, or</li> <li>• <math>\frac{2}{3}</math> of the value of the stamp as given in the Stanley Gibbons catalogue, current at the time of the incident, whichever is the lower.</li> </ul>	✓
7	Safe	Applied when an item of jewellery has a sum insured of £5,000 or more and when total high risk items exceed £10,000.	Any specified item marked '7' on the schedule is only covered when: <ul style="list-style-type: none"> <li>• It is being worn</li> <li>• It is in arms reach, or</li> <li>• It is being kept in a locked safe.</li> </ul>	✓
8	High risk items in the bank	Applied when cover on specified items is restricted to being covered only whilst it is in a safe deposit box.	Any specified item marked '8' on the schedule is covered only when it is in a bank.	✓
9	High risk items in the home	Applied when cover on specified items is restricted to the home.	Any specified item marked '9' on the schedule is covered only when it is in the home described in the schedule.	✓
10	Jewellery Inspection Warranty	Applied when items of jewellery with a sum insured of £3,000 or more are covered.	You agree that any specified item marked '10' on the schedule will be inspected by a professional jeweller at least once every two years.	✓
E4	Additional £50 Compulsory excess – All contents sections	1 Theft claim under contents within the last 3 years but not in the last 12 months.	A £50 excess applies in respect of each and every claim under Section 1 – Contents – causes 1 to 6, 8 - 10 and 15 to 27. Section 1 – Contents optional cover – Unspecified personal belongings extension. Section 1 – Contents optional cover – Specified personal belongings extension Section 1 – Contents optional cover – Pedal cycles extension. This excess is in addition to any other excess that is shown in your schedule and for which you are responsible.	✓
1T	Tenants Contents	To be applied on every tenants contents policy	This is a tenants contents policy and you or at least one person named in the schedule must be a tenant. You have advised us that the whole of your building is solely occupied by you and members of your family. Family is defined as: any person who normally lives with you in your home and who is not a lodger, exchange student, or any other paying guest or domestic employee.	✓

## Security Endorsements

Endorsement Code	Endorsement name	Endorsement trigger	House Guard Prestige
M5	Mandatory Locks & Alarm	<p>You have agreed that the security protections shown below are fitted to your home where appropriate. Under the contents section of the policy, you will not be covered for loss or damage involving theft or attempted theft or malicious damage unless the security protections are in working order and were being used at the time of the loss.</p> <ol style="list-style-type: none"> <li>1 The main entrance door must be fitted with locks defined in A, B, C or D below.</li> <li>2 All other external doors (including access doors from integral garages) must be fitted with locks defined in A, B, C, D or E below.</li> <li>3 Sliding patio doors must be fitted with the security highlighted in A, B, D or E below.</li> <li>4 Double leaf French doors must be fitted with the security highlighted in D or F.</li> <li>5 All accessible windows and skylights (accessible from the ground or from adjoining roofs and porches or via downpipes) must be fitted with locks and bolts defined in D or G below.</li> <li>6 All doors on domestic outbuildings and garages must be fitted with locks and bolts defined in H below.</li> <li>7 All external doors and windows specified above must be secured with the security devices defined above and the keys withdrawn from the locks, whenever your home is left unattended.</li> <li>8 When your family retires for the night all external doors and windows on the ground floor and those accessible from adjoining structures, must be secured using the security devices defined below.</li> <li>9 A NACOSS, SSAIB or NSI alarm fitted and maintained under contract.</li> </ol> <p>Lock definitions</p> <p>A Mortise deadlock approved to the BS3621:1980.            B Mortise deadlock with the physical strength and security requirements of BS3621:1980.            C Rim automatic deadlock approved to the BS3621:1980 and with a key lockable handle on the inside.            D Key operated integral multipoint locking system.            E Integral locks plus two key operated security bolts.            F Integral locks plus four key operated security bolts.            G Key operated window locking devices.            H Any key operated security devices.</p>	✓
M6	Mandatory locks	<p>You have agreed that your home will have the following security protections installed within 30 days of the inception of the policy. Under Section 1 of the policy, you will not be covered for loss or damage involving theft attempted theft or malicious damage if any or all of the protections are not fitted, or if they are not maintained in full working order and if they were not being used at the time of the loss.</p> <ol style="list-style-type: none"> <li>1 The main entrance door must be fitted with locks defined in A, B, C or D below.</li> <li>2 All other external doors (including access doors from integral garages) must be fitted with the locks defined in A, B, C, D or E below.</li> <li>3 Sliding patio doors must be fitted with locks defined in A, B, D or E below.</li> <li>4 Double leaf French doors must be fitted with locks and bolts defined in D or F below.</li> <li>5 All accessible windows and skylights (accessible from the ground or from adjoining roofs and porches or via downpipes) must be fitted with locks and bolts defined in D or G below.</li> <li>6 All doors on domestic outbuildings and garages must be fitted with the locks and bolts defined in H below.</li> <li>7 All external doors and windows specified above must be secured using the security devices defined above and the keys withdrawn from the locks, whenever your home is left unattended.</li> </ol>	✓

		<p>8 When your household retires for the night all external doors and windows on the ground floor and those accessible from adjoining structures, must be secured using the security devices defined below.</p> <p>Lock definitions</p> <p>A Mortise deadlock approved to the BS3621:1980.</p> <p>B Mortise deadlock with the physical strength and security requirements of BS3621:1980.</p> <p>C Rim automatic deadlock approved to the BS3621:1980 with a key lockable handle on the inside.</p> <p>D Key operated integral multipoint locking system.</p> <p>E Integral locks plus two key operated security bolts.</p> <p>F Integral locks plus four key operated security bolts.</p> <p>G Key operated window locking devices.</p> <p>H Any key operated security devices.</p>	
M7	Mandatory alarm	<p>You have agreed that the security protections shown below are fitted to your home, where appropriate. Under Section 1 of the policy, you will not be covered for loss or damage involving theft or attempted theft or malicious damage unless the security protections are in working order and were being used at the time of the loss.</p> <p>A NACOSS, SSAIB or NSI alarm fitted and maintained under contract.</p>	✓
V4	Voluntary locks and alarm	<p>You have agreed that the security protections shown below are fitted to your home, where appropriate. Under Section 1 of the policy, we will not pay the first £250 of any claim for loss or damage involving theft or attempted theft or malicious damage unless:</p> <ol style="list-style-type: none"> <li>1 The main entrance door must be fitted with locks defined in A, B, C or D below.</li> <li>2 All other external doors (including access doors from integral garages) must be fitted with the locks defined in A, B, C, D or E below.</li> <li>3 Sliding patio doors must be fitted with locks defined in A, B, D or E below.</li> <li>4 Double leaf French doors must be fitted with locks and bolts defined in D or F below.</li> <li>5 All accessible windows and skylights (accessible from the ground or from adjoining roofs and porches or via downpipes) must be fitted with locks and bolts defined in D or G below.</li> <li>6 All doors on domestic outbuildings and garages must be fitted with locks and bolts defined in H below.</li> <li>7 All external doors and windows specified above must be secured with the security devices above and the keys withdrawn from the locks, whenever your home is left unattended.</li> <li>8 When your household retires for the night all external doors and windows on the ground floor and those accessible from adjoining structures must be secured using the security devices defined below.</li> <li>9 A NACOSS, SSAIB or NSI alarm fitted and maintained, under contract.</li> </ol> <p>Lock definitions</p> <p>A Mortise deadlock approved to the BS3621:1980.</p> <p>B Mortise deadlock with the physical strength and security requirements of BS3621:1980.</p> <p>C Rim automatic deadlock approved to the BS3621:1980 and with a key lockable handle on the inside.</p> <p>D Key operated integral multipoint locking system.</p> <p>E Integral locks plus two key operated security bolts.</p> <p>F Integral locks plus four key operated security bolts.</p> <p>G Key operated window locking devices.</p> <p>H Any key operated security devices.</p>	✓

V5	Voluntary locks	<p>You have agreed that the security protections shown below are fitted to your home, where appropriate. Under Section 1 of the policy, we won't pay the first £250 of any claim for loss or damage involving theft or attempted theft or malicious damage unless the security protections are in working order and being used at the time of the loss:</p> <ol style="list-style-type: none"> <li>1 The main entrance door is fitted with the locks defined in A, B, C or D below.</li> <li>2 All other external doors (including access doors from integral garages) must be fitted with the locks defined in A, B, C, D or E below.</li> <li>3 Sliding patio doors must be fitted with the locks defined in A, B, D or E below.</li> <li>4 Double leaf French doors must be fitted with locks and bolts defined in D or F below.</li> <li>5 All accessible windows and skylights (accessible from the ground or from adjoining roofs and porches or via downpipes) must be fitted with locks and bolts defined in D or G below.</li> <li>6 All doors on domestic outbuildings and garages must be fitted with locks and bolts defined in H below.</li> <li>7 All external doors and windows specified above must be secured using the security devices defined above and the keys withdrawn from the locks, whenever your home is left unattended.</li> <li>8 When your household retires for the night all external doors and windows on the ground floor and those accessible from adjoining structures must be secured using the security devices defined below.</li> </ol> <p>Lock definitions</p> <p>A Mortise deadlock approved to the BS3621:1980.  B Mortise deadlock with the physical strength and security requirements of BS3621:1980.  C Rim automatic deadlock approved to BS3621:1980 with a key lockable handle on the inside.  D Key operated integral multipoint locking system.  E Integral locks plus two key operated security bolts.  F Integral locks plus four key operated security bolts.  G Key operated window locking devices.  H Any key operated security devices.</p>	✓
V6	Voluntary alarm	<p>You have agreed that the security protections shown below are fitted to your home, where appropriate. Under Section 1 of the policy, we won't pay the first £250 of any claim for loss or damage involving theft or attempted theft or malicious damage unless the security protections are in working order and were being used at the time of the loss.</p> <p>A NACOSS, SSAIB or NSI alarm fitted and maintained under contract.</p>	✓