

## **Vehicle Security Requirements**

(Registration No.: 09AD2022000210339)

The following Conditions shall apply to any vehicle owned/hired by the Assured or under their control containing the subject-matter Insured.

**The Underwriter shall not be liable for any loss of, or damage to, the subject-matter insured arising from theft or any attempt thereat**

**1. whilst on or contained in any vehicle when left unattended at all times** unless all doors and the boot are securely locked, the ignition key removed to a place of safety, and all windows and other means of access are securely closed and all security devices are put into effect.

**2. At any time prior to or after completion of the drivers working day**

**3. On non-working days** Unless

- i. such vehicles shall be garaged at all time in a fully enclosed building or compound of substantial construction which is locked or under constant surveillance; and
- ii. All locking and security devices shall be installed and maintained in accordance with the manufacturers' recommendations, in operation, properly and adequately maintained and neither withdrawn nor varied without the Underwriter's consent; and
- iii. All interests insured are to be locked in the boot or, where the vehicle is an estate vehicle or similar type of vehicle without a boot, they must be hidden from view.

Nevertheless the Assured's right to recover any loss arising from theft shall not be prejudiced by failure of the Assured to comply with the conditions above solely through the mechanical breakdown of locks or security devices as a result of damage by fire or an accident to the vehicle provided always that such locks and devices were in efficient working order at the commencement of the journey during which theft occurred and provided also that all reasonable precautions were taken by the Assured to protect the subject-matter insured following the breakdown or damage.

**WHERE THE ASSURED IS UNABLE TO COMPLY WITH (i), (ii) and (iii) ABOVE, THE UNDERWRITER WILL PAY 80% OF THE AMOUNT OF THE LOSS (AFTER DEDUCTION OF THE APPLICABLE EXCESS) WITH THE ASSURED RETAINING (as indicated herein) %**