

Protection warranties

The schedule will show if any of the following warranties are in force.

Fire alarm warranty

It is warranted that when a fire alarm system is installed at the **premises**:

- (1) the system shall be installed in accordance with the specification agreed in writing by **us** and no alteration or variation of the system or any structural alteration to the **premises** which would affect the system shall be made without **our** written consent;
- (2) the system shall be maintained in full and efficient working order at all times and be serviced under a maintenance contract approved by **us** and immediate notice of any apparent defect in the fire alarm system or its signalling shall be given to the maintenance contractor.

Security warranty

Applicable to all protective devices other than intruder alarms.

It is warranted that all protective devices including locks and bolts fitted to the **premises** be brought into use whenever the **premises** are not attended by **you** or by any other person authorised by **you** to be responsible for the security of the **premises**.

Intruder alarm warranty

It is warranted that when an intruder alarm system is installed at the **premises**:

- (1) the **intruder alarm system** shall be installed in accordance with the specification agreed in writing by **us** and no alteration or variation of the system or any structural alteration to the **premises** which would affect the system shall be made without **our** written consent;

- (2) the **intruder alarm system** shall be maintained in full and efficient working order at all times and be serviced under a maintenance contract approved by **us** and immediate notice of any apparent defect in the intruder alarm or its signalling shall be given to the maintenance contractor;
- (3) the **intruder alarm system** shall be tested and set whenever the alarmed portion of the **premises** is not attended by **you** or any person authorised by **you** to be responsible for the security of the **premises** provided that any detection devices and their circuits connected for continuous protection shall be fully operative at all times;
- (4) all keys including duplicate keys and notes of combination locks, electronic pass codes, letters and numbers relative to the **intruder alarm system** shall be removed from the **premises** whenever they are left unattended;
- (5) **you** must tell **us** immediately of any notice from the Police or a security organisation that **intruder alarm system** signals may be or will be disregarded;
- (6) **you** shall appoint at least two **keyholders** and lodge written details (which must be kept up to-date) with the alarm company and police authorities;
- (7) 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 is reasonably possible

Definitions specific to intruder alarm warranty

Intruder alarm system

means the component parts including the means of communication used to transmit signals.

Keyholder(s)

means **you** or any person or keyholding company authorised by **you** who is available at all times to accept notification of faults or alarm signals relating to the **intruder alarm system** and attend and allow access to the **premises**.

Protection of windows warranty

It is warranted that external windows containing stained glass, grisaille, figured glass or etched glass are externally protected by polycarbonate sheeting or stainless steel grilles which entirely cover the windows.

Escort warranty

It is warranted that money in transit in excess of the stated amounts shown below shall be accompanied by at least the stated number of escorts, being responsible able-bodied adults.

Amount	Number of escorts
£2,500	2
£5,000	3
£7,500	4

Memoranda

Unused premises

*Note 1: for the purposes of this extension a **premises** is unused when*

- (i) *church services cease either on a temporary or a permanent basis;*
- or
- (ii) *in the case of a private dwelling house, it is not adequately furnished for living purposes or is not lived in for 60 consecutive days.*

Notwithstanding General condition 2 if the **premises** becomes unused **we** will continue to insure it for a period of 30 days subject to the undernoted Restrictions in cover (or until **we** advise **you** of **our** decision made in accordance with General condition 2 of the policy).

Provided that

- (a) all locks, bolts and other protective devices are put into operation;
- and
- (b) the **premises** is inspected externally and internally by a responsible person at least once a week;
- and

- (c) **you** comply with General condition 2 of this policy and advise **us** within 30 days of the **premises** becoming unused. If **you** do not **we** will be entitled to exercise **our** rights under General condition 2 of the policy and **we** may void the policy.

Restrictions in cover

Under the Property damage section of the policy:

- (a) the sums insured relative to the unused **premises** are reduced to 10%;
- (b) insured event 15 (Theft), if operative, is subject to a limit of £2,000 any one claim in respect of the unused **premises**.

Contracts – (Rights of Third Parties)

A person or company who is not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.