Protection Conditions

Insurance involves the spreading of the claims of the few among the many participants. Inevitably, if the number of claims increases substantially, the cost of
cover will rise also. It therefore makes sense to take reasonable steps to prevent or reduce losses, as a few pounds wisely spent now on security could pay
dividends in lower premiums later on. Not to mention the avoidance of the heartbreak that serious damage or destruction of *your Group's* "Home" would undoubtedly cause.

FACT The level of serious malicious damage and arson attacks have increased over the last 10 years and the number is growing faster than ever before.
FACT Major losses have occurred as a result of entry to *buildings* via inadequately protected Fire Exit Doors.
FACT Scout *buildings* are likely to be more vulnerable in terms of location and length of time unoccupied (especially at night).

The protection requirements listed here MUST be complied with by all *Groups* who insure their *buildings, contents* or *equipment* under the Scout Property and Equipment Insurance (except where variations are agreed with *Insurers*). They are
common sense practical requirements which are not intended to hinder *your* application for cover but are to help *you* avoid unnecessary losses.

POSSIBLE ALTERNATIVES
Whilst the protection requirements, once implemented, will offer a high degree of security, some *buildings* may be impractical to secure in this way. If *you* cannot comply with the requirements but feel that *your* alternative is as affective, *you* should consult *your* local Crime Prevention Officer and submit his comments, together with photographs of *your building*, for Insurers' consideration.

ALARM SYSTEMS
These are becoming a cost effective option in improving security but should be viewed as ADDITIONAL to physical protection, not instead of it. Premium discounts may be available, dependant on the buildings situation and alarm type.

Unity Insurance Services can advise further.

The REQUIREMENTS are shown in bold type, helpful hints are in light type.

A. WHERE THE BUILDINGS ARE OWNED BY, OR ARE THE RESPONSIBILITY OF, THE INSURED

– Testing of electrical circuits every 5 years is advised.
– It is recommended that either the hatches to the roof void are propped open during the winter months or internal permanent ventilation of this space is installed.
– It is recommended the current CORGI regulations (Council for Registered Gas Installers) are complied with. See www.corgi-gas.com

1. WINDOWS

One of the following conditions must be complied with:
Cover with metal shutters or shutters of wood not less than $^{1}/_{2}$" or 1.27cm thick secured in place.
Metal or wooden shutters should be simply hinged onto the window frame on the inside and be secured with bolts after leaving. A suitable material would be builders internal or external plywood, at least $^{1}/_{2}$" or 1.27cm thick which can be purchased cheaply from Do-it-Yourself supermarkets.

or **Install iron bars not less than $^{5}/_{8}$"" or 1.6cm thick either let into brickwork or else secured to the window frame. Bars should be spaced not more than 5" or 12.7cm apart.**
Unless *buildings* are built of brickwork, this form of protection would normally have to be screwed to the window frame and will cause permanent disfigurement whilst also being costly. Unless bars ready drilled for screws can be obtained it would be better to consider the shutters described above.

or **Fit "Weldmesh".** Weldmesh is the type of welded reinforcement used in reinforced concrete by builders. It can usually be obtained from builders merchants quite easily, but *you* should aim to use a small mesh less than 3" or 7.62cm by 3" or 7.62cm. It should be screwed to the window frame.

or **Fit Polycarbonate sheeting (such as "Lexan", Makrolon"or "Meshlite").**

or **Georgian Wired Glass, with opening windows being fitted with security locks.**
These are likely to be more expensive ways of securing windows and would involve reglazing plus the cost of additional locks for the window frames. Where windows are being replaced, however, favourable terms for the purchase and fitting of these two may be obtained locally.

or **Sealed double glazed units.**

2. EXTERNAL DOORS

One of the following must be complied with:
Wood panel doors having stiles not less than $1^{3}/_{4}$" or 4.5cm thick.
Wood panel doors refer to the typical front door of a house having a substantial frame around the outside with cross members (the "stiles") plus infill panels of lighter timber.

or **Ledged and braced doors having a frame not less than $1^{3}/_{4}$" or 4.5cm thick and otherwise made of wood not less than $^{5}/_{8}$" or 1.6cm thick.**
Ledged and braced doors manufactured with upright timber planks screwed or nailed to a "Z"shaped frame on the inside. There might sometimes be two "Z" frames, one above the other. One should ensure that the door is thick enough – doors of this sort are often made with flimsy thicknesses of timber.

or **Solid wood doors not less than $1^{3}/_{4}$" or 4.5cm thick.**
These are difficult to obtain except as purpose-made hardwood doors, and they are likely to be expensive.

or **"Flush" doors, or doors "lighter" than the above, should be lined with metal not less than 1mm thick.**
Metal should be screwed in place by screws not more than 6" or 15.24cm apart around the edge.
Flush doors are most commonly used these days and are obtainable in both inside and outside grades. Drilling and screwing 1mm steel is quite an easy operation and can be carried out with hand tools without any problems. For many Scout Groups, this is likely to be the most effective way of ensuring an adequate level of security on the external door.

The *Insurers* do not require Fire Exit Doors to be fitted with locks other than a panic bar but it is recommended that locks, such as Chubb 3R35X or equivalent, are fitted to single leaf Fire Exit Doors.
Fire doors have become a major entry point for criminals and you must consider the security carefully. Many can be sprung simply by banging on them. Insurers may decline claims arising from entry through inadequately secured fire doors.

3. DOOR HINGES

One of the following must be fitted:
Butt Hinges
Butt Hinges refer to typical concealed hinges used on most common doors.

or **"T" Hinges bolted into place (heads outside).**
"T" Hinges are the most common type of fitting hinges commonly fitted to shed doors and garage doors and the like. In the case of Butt Hinges it is impossible to remove these without force or without having the door open in the first place, but "T" Hinges have all the screws exposed and it is, therefore, necessary to bolt these through the door and frame. Small ($^{1}/_{4}$" or 5 or 6mm) coach bolts should be fitted. They can usually be obtained from a local ironmonger.

4. DOOR LOCKS

Single-leaf final exit doors.
One of the following must be complied with:
(i) **Mortice deadlocks marked as complying with British Standard 3621. Door stiles must not be less than $1^{3}/_{4}$" or 4.5cm thick.**
The frame should also be at least $1^{3}/_{4}$" or 4.5cm thick. If fitted to a lighter frame than this, it will have little or no strength. If the door frame is substantial enough, such locks are very difficult to dislodge, particularly if they are fitted with a striking plate which incorporates a steel box around the bolt

or (ii) **Locking bars made of metal not less than $1^{3}/_{4}$" or 4.5cm thick secured by close shackle padlocks.**
Only good quality locks or locking bars should be obtained. Most of the cheaper locking bars and padlocks on the market have little or no security value. Good ones are much more expensive but they are necessary for the final exit door.

Two leaf final exit doors.
Requirements as above, but first closing leaf to be secured by mortice bolts or barrel bolts top and bottom.
Ordinary barrel bolts are much easier to fit than mortice bolts and, in most doors, unless they are very substantial, they are just as good.

External doors other than final exit doors.
Bolts top and bottom as above should supplement any locks provided.
This refers to doors which can be locked from the inside before the premises are vacated. In these circumstances, bolts are more important than the lock which might be fitted.

At all times keys should be kept by responsible persons.

5. SECURITY FOR GARAGES AND SIMILAR STORES

In addition to standard locks, "barn" type double doors should be fitted with a steel bar across the full width secured by quality padlocks. Up and over type doors should either be similarly protected or should have additional hasp and staple locks fitted at the sides or bottom.

6. UNDER FLOOR CAVITY

If a hut is raised on piles, wire mesh must be fitted securely to prevent access.
Weldmesh, or even simple expanded metal reinforcement, should be fitted both to prevent people gaining access to the under floor cavity and to reduce the possibility of fire being set underneath the floor.

7. WOODEN HUTS

Check walls regularly for loose or broken panels.

8. WATER-PIPES

It is warranted that the water-pipes are to be lagged against freezing and if the *buildings* are left unoccupied for more than 7 days, the water is to be turned off at the mains or the meter and water drained from the system insofar as possible, or the *buildings* are kept at 55 degrees fahrenheit/13 degrees celsius or fitted with frost stats and inspected at least once per week and any fault likely to cause loss acted upon.
The most effective way to protect water-pipes is by simple tubes of foam plastic obtainable from local DIY warehouses. These are slipped over the pipes and secured with short pieces of string, tape or sellotape. However, if the *buildings* are to be left for quite long periods (longer than say 2 days during winter), the wisest precaution is to turn the water tap off at the main and, if possible, drain down or at least open all pipes to relieve all pressure and the possibility of burst pipes.

B. WHERE THE *BUILDINGS* ARE NOT OWNED BY, OR THE RESPONSIBILITY OF, THE INSURED UNIT.

All equipment must be kept in locked cupboards or storage accommodation when not in use. If the storage accommodation is a room with windows, then these windows must be protected as indicated above. Door locks must comply with the protection conditions above.

Remember – ask local Police to include the *buildings* on their rounds.

Consult the Crime Prevention Officer for advice on general security – his advice will be particularly useful and is usually free!

If *you* feel that *your building* is vulnerable in any respect, please rectify it.

DON'T WAIT FOR A LOSS!