QUDOS INSURANCE BROKERS

Insurance Guide: Security Requirements – Locks, Alarms, Shutters & Risk Management

Why Security Matters to Insurers

Security is a critical consideration for insurers when quoting or assessing claims for any property — especially:

- Commercial premises (restaurants, shops, offices)
- Mixed-use or high-value residential properties
- Properties with cash, stock, or high-tech equipment onsite

Insurers look at how well a property is protected from burglary, vandalism, and unauthorised access. If security is inadequate or requirements are not met, your policy may be:

- Invalidated
- Subject to higher excess
- Offered with reduced cover for theft or attempted theft

Basic Security Measures Every Insurer Looks For

1. Locks (Minimum Standard: BS3621 or Multi-Point)

- External doors must have:
  - 5-lever mortice deadlocks to BS3621
  - Or a multi-point locking system (common in UPVC/metal doors)
- Patio/French doors should have anti-lift devices or internal bolts
- Accessible windows (ground floor or near flat roofs) must have:
  - Key-operated window locks
  - Laminated or toughened glass where required

2. Alarms

- Monitored intruder alarm systems (Grade 2 or Grade 3) are required for:
  - High-value stock
  - Cash-handling premises
  - Vacant properties
- Must be installed and maintained by an NSI or SSAIB-approved company

3. Shutters, Grilles & Bars

- Insurers often require:
  - Roller shutters on shop fronts
  - Removable window bars or permanent grilles on rear access windows
- Especially in:
  - High-crime areas
  - Town centres
  - Businesses with previous break-ins

4. Safes (Where Cash or Valuables Are Stored Overnight)

- A safe may be required if:
  - More than £1,000 cash is left on site
  - You store valuables, such as jewellery, electronics, or takings
- Safes should:
  - Be bolted to floor or wall
  - Be insurance-rated (ask your broker for guidance on cash rating)

QUDOS INSURANCE BROKERS
www.qudosinsurance.com

Qudos Insurance Brokers
9 East Parade
Leeds
West Yorkshire
England
LS1 2AJ

T: 0113 323 8210

E: info@qudosinsurance.com

QUDOS
INSURANCE BROKERS

Insurance Guide: Security Requirements – Locks, Alarms, Shutters & Risk Management

Common Risk Profiles (and Security Considerations)

Restaurants / Takeaways

- Risks: TVs, alcohol, tills, tip jars, weekend cash build-up
- Security: Window grilles, rear door bolts, alarm with movement sensors, safe for overnight cash

Retail Shops

- Risks: Electronics, clothing stock, alcohol, cigarettes, till systems
- Security: Roller shutters, laminated front windows, door contact alarms

Clinics / Offices / Surgeries

- Risks: Laptops, prescription pads, controlled substances
- Security: Alarmed locked cabinets, motion detection, key-controlled access

Warehouses / Storage Units

- Risks: High volume of goods (possibly seasonal stock)
- Security: CCTV, PIR motion sensors, steel exit doors, racking alarms

What Insurers Typically Require

Sum Insured / Risk Type	Minimum Security Requirements
< £50,000 stock	BS3621 door locks, window locks
£50k–£150k stock or £2k+ cash	Alarm system with police response, grilles, shutter
Cash held overnight (>£1,000)	Insurance-rated safe, bolted to concrete
Vacant or unoccupied	Steel security doors, alarm, weekly inspection log

What Happens If You Don't Meet the Security Terms?

- Your theft cover may be restricted or excluded
- Insurers may refuse to pay a burglary claim
- Premiums may increase or be loaded at renewal
- Claims may be paid at reduced settlement (if terms weren't met)

Always read your policy endorsements – these are often where security conditions are set out in full.

Risk Management Tips for Business Owners

- Keep a security maintenance log (alarm checks, shutter repairs, lock inspections)
- Share your alarm certificate and safe specification with your broker
- Don't leave float/cash visible overnight
- Ensure staff lock rear access and storerooms properly
- Conduct quarterly reviews of access points and lighting

Bonus: Security Upgrades Can Lower Premiums

Insurers are more willing to offer competitive terms where:

- Security is above minimum standards
- Alarm response is monitored
- CCTV is present and operational

Let us help you present the right risk profile to the market.

CALL QUDOS TODAY **T: 0113 323 8210**

QUDOS
INSURANCE BROKERS
www.qudosinsurance.com

Qudos Insurance Brokers
9 East Parade
Leeds
West Yorkshire
England
LS1 2AJ

T: 0113 323 8210

E: info@qudosinsurance.com