Contractual arrangements for types of property security measures against theft and vandalism

Article 1 Opening provisions

1. These contractual arrangements for types of property security measures against theft and vandalism (hereinafter as the "ZDOV") set out the types of property security measures against theft by breaking and entering, hold-up and vandalism and the amount of payment limits.
2. The amount of the payment shall be pursuant to these ZDOV limited by the type and level of the security measure of the insured property the offender has overcome during the occurrence of the insured event.
3. The types and the level of security measure with payment limits higher than specified in these ZDOV or other type and level of security measure may be agreed upon individually in the policy.

Article 2 Duties of the insured

1. The insured shall ensure:
   (a) that all closing and locking mechanisms are fully operational,
   (b) the operation, maintenance and check of electronic security system in accordance with the operating and maintenance instructions; unless provided otherwise, the electronic security system must be at least once per year revised in a provable manner including performance of a functional testing by the manufacturer or by an authorized service company,
   (c) the keys and controllers to the doors and gateways from the place of insurance kept in the same place of insurance must be kept in:
      (i) a duly closed and locked safe-deposit vault or locked box placed in a duly closed and locked closed area secured at least at the same level as the area the keys and controllers pertain to,
      (ii) a permanently guarded closed area (e.g. a gatehouse with a door guard),

   in case it is not possible to meet the conditions set out in (i) and (ii) the keys and controllers must be kept off the place of insurance,
   (d) in case of electronically controlled entry based on chip keys, key cards, biometrics data or unique access codes, i.e. when unlocking the lock due to successful verification of an identification element (chip key, key card, biometric data, access code) to keep records of issued identification elements with the identification of person to whom the identification element has been issued.
2. The insured shall ensure that in the time of the occurrence of the damaging event:
   (a) openable windows, skylights, shop-windows etc. are duly closed from the inside and in case these are openable from the outside are duly locked,
   (b) doors, gates and gateways are duly closed and locked,
   (c) the electronic security system is set in security mode (activated),
   (d) safe-deposit vaults are duly closed and locked,
   (e) bags and briefcases used for transport of cash/ cash equivalents are duly closed and if required under these ZDOV also locked.

Article 3 Security level of mechanical barriers

1. Where mechanical barriers are required to meet a required safety class these mechanical barriers must be of a safety class certified by a certificate of conformity issued by a an authority of certification accredited by the Slovak National Accreditation Service or by a similar foreign authority of certification based on tests performed by an accredited testing laboratory.

Article 4 Security measures for construction parts and structural attachments placed on the outside of the building

1. This article sets out the types of security measures for construction parts and structural attachments placed on the outside of the external walls or on the rooftops of buildings (for the purpose of this article hereinafter jointly as the "external parts") in case of their:
   (a) theft and damage caused while attempted theft,
   (b) damage caused while attempted breaking and entering into the building these are placed on,
   (c) damage as result of act of vandalism (vandalism).

Tab. no. 1

TYPE OF SECURITY MEASURE
External parts the lower edge of which or the lower edge of their structural fixing is in the height of up to **3.5 m** above the level of the surrounding terrain or up to **1.5 m** from a place accessible in horizontal direction must be structurally fastened by a non-dismountable joint.
Internal parts the bottom border or the bottom border of their structural fixing is in the height above **3.5 m** above the level of the surrounding terrain or above **1.5 m** from a place accessible in horizontal direction may be structurally fastened by a dismountable joint.

Article 5 Security measures for movable property against theft by breaking and entering into a closed area

Tab. no. 2

TYPE AND LEVEL OF SECURITY MEASURE		Code	Payment limit [EUR]			
			Without ESA	ESA with a local endpoint [1)]	ESA with an ATS [1)]	ESA on AMC [1)]
DOORS AND GATES	**Basic model**	D1	12 000	18 000	30 000	60 000
	Advanced model	D2	28 000	42 000	70 000	140 000
	Security model	D3	40 000	60 000	100 000	200 000
WINDOWS AND STRUCTURAL OPENINGS	**Mechanically unsecured**, the lower edge of which is lower than 3.5 m above the surrounding terrain (in a vertical direction) or up to 1.5 m from a place available in a horizontal direction.	01	4 000	6 000	10 000	20 000
	Mechanically secured, the lower edge of which is **lower** than 3.5 m above the surrounding terrain (in a vertical direction) or up to 1.5 m from a place available in a horizontal direction or **Mechanically unsecured,** the lower edge of which is **higher** than 3.5 m above the surrounding terrain (in a vertical direction) or in excess of 1.5 m from a place available in a horizontal direction.	02	40 000	60 000	100 000	200 000
WALL, CEILING, FLOOR	Walls and ceilings are made of corrugated or trapezoidal sheet or of a material of the same resistance to puncturing fastened to the supporting structure of sectional steel or any similar material.	S1	10 000	15 000	25 000	50 000
	Walls are made of sandwich panels or of any material of same resistance to puncturing fastened to the supporting structure of sectional steel or any similar material.	S2	20 000	30 000	50 000	100 000
	Walls, ceilings and floors are made of: (a) bricks of minimal thickness of 15 cm or (b) concrete or ferro-concrete of minimal thickness of 15 cm or (c) metal of minimal thickness of 10 cm or (d) any other material with a minimal resistance to puncturing as (a) to (c).	S3	40 000	60 000	100 000	200 000

1) For the payment limit up to EUR 150,000 a spatial or shell-type protection is required, above EUR 150,000 the combination of spatial and shell-type protection is required.

Article 6 Security measures for movable property against robbery

Tab. no. 3

TYPE AND LEVEL OF SECURITY MEASURE	Code	Payment limit [EUR]
The place of insurance does not meet the requirements specified for **LM2**.	LM1	2 000
The place of insurance is equipped with an ESA against hold-up and the alarm signal is transmitted to the a AMC.	LM2	20 000
The place of insurance is equipped with: (a) an ESA against hold-up and the alarm signal is transmitted to the AMC and at the same time (b) guarded by a security guard with a firearm.	LM3	40 000

Article 7 Security measures for cash, cash equivalents and valuables against theft by breaking and entering a safe-deposit vault

Tab. no. 4

TYPE AND LEVEL OF SECURITY MEASURE			Code	Payment limit [EUR]			
				Without ESA	ESA with a local endpoint	ESA with an ATS	ESA on AMC
CASH, CASH EQUIVALENTS AND VALUABLES PLACED OUTSIDE THE SAFE-DEPOSIT VAULT		Cash, cash equivalents and valuables are located in a closed area and the offender has overcome a security with a level of at least D1 (basic model) or 01 or S2.	T1	400	600	800	2 000
CASH, CASH EQUIVALENTS AND VALUABLES PLACED IN A SAFE-DEPOSIT VAULT OF A SECURITY CLASS	0	The safe-deposit vault is located in a closed area and the offender has overcome a security with a level of at least **D1 (basic model)** or 01 or S2.	T2.0	1 000	1 500	2 000	4 000
	I		T2.I	2 000	2 500	3 500	8 000
	II		T2.II	3 500	5 000	7 000	16 000
	0	The safe deposit vault is located in a closed area and the offender has overcome a security with a level of at least **D2 (advanced model)** or **02** or **S2**.	T3.0	1 500	2 000	2 500	6 000
	I		T3.I	3 500	5 000	7 000	16 000
	II		T3.II	7 000	10 000	13 000	32 000
	0	The safe-deposit vault is located in a closed area and the offender has overcome a security with a level of at least **D3 (security model)** or **02** or **S3**.	T4.0	2 000	2 500	3 500	8 000
	I		T4.I	8 000	10 000	13 000	32 000
	II		T4.II	13 000	20 000	26 000	65 000

Article 8 Security measures for cash, cash equivalents and valuables against robbery in the place of insurance

Tab. no. 5

TYPE AND LEVEL OF SECURITY MEASURE	Code	Payment limit [EUR]
The place of insurance is equipped with an ESA with an emergency button with an endpoint of the alarm signal to the AMC. Cash/cash equivalents/valuables are kept in a safe-deposit vault of a minimal security class I..	LP1	20 000
The place of insurance is equipped with: (a) an ESA with an emergency button with an endpoint of the alarm signal to the AMC and at the same time (b) guarded by a security guard with a firearm. Cash/cash equivalents/valuables are kept in a safe-deposit vault of a minimal security class I..	LP2	40 000

Article 9 Security measures for cash and cash equivalents against robbery during transportation

Tab. no. 6

TYPE AND LEVEL OF SECURITY MEASURE	Code	Payment limit [EUR]
The transportation is carried out by 1 person and the cash/cash equivalents/valuables are kept in a firm duly closed bag or briefcase.	PP1	2 000
The transportation is carried out by 1 person equipped with an electroshock weapon or a self-defence spray. The cash/cash equivalents/valuables are kept in a firm duly closed bag or briefcase.	PP2	5 000
The transportation is carried out by 2 persons of whom each is equipped with an electroshock weapon or a self-defence spray. The cash/cash equivalents/valuables are kept in a firm duly closed bag or briefcase.	PP3	15 000
The transportation is carried out by at least 2 persons by a motor vehicle. At least one person is equipped with a firearm. The cash/cash equivalents/valuables are kept in a firm duly closed and locked security briefcase.	PP4	30 000
The transportation is carried out by at least 2 persons by a motor vehicle. Both persons are equipped with a firearm. The cash/cash equivalents/valuables are kept in a firm duly closed and locked security briefcase.	PP5	50 000

Article 10 Security measures for movable property located outside a building

Tab. no. 7

TYPE AND LEVEL OF SECURITY MEASURE		Code	Payment limit [EUR]		
			without ESA	ESA on AMC or 1 guard [2)]	2 guards
FENCING	The fencing is in a minimal height of 180 cm and is made of netting or fence panels (metal, wood or combination thereof). The supporting posts are embedded into the ground.	OP1	4 000	6 000	20 000
	The same as the **OP1**, however, the supporting posts or the retaining wall are firmly connected with the ground (e.g. embedded in concrete).	OP2	12 000	18 000	60 000
	The same as the **OP2** and the fenced land is at night and in low light illuminated.	OP3	20 000	30 000	100 000
	The fencing is of a minimal height of **180 cm** and is made of fence panels (e.g. metal, brick, concrete). The supporting posts or the retaining wall are firmly connected with the ground (e.g. embedded in concrete). The fencing is protected against climbing (e.g. barbed wire). The fenced land is at night and in low light illuminated.	OP4	28 000	42 000	140 000
ENTRY GATE	The structure of the entry gate and the technique of its locking are at the minimum level of **D1 (basic model)**.	VB1	12 000	18 000	60 000
	The structure of the entry gate and the technique of its locking are at the minimum level of **D2 (advanced model)**.	VB2	28 000	42 000	140 000

2) For the payment limit of up to EUR 100,000 EUR a spatial or shell-type protection is required, above EUR 100,000 the combination of spatial and shell-type protection is required.

Article 11 Security measures for portable (mobile) machinery and electronic equipment located or machinery and electronic equipment inbuilt into motor vehicles or self-propelled work machines

1. For the purposes of this article motor vehicles and self-propelled work machines together are hereinafter to be referred as the “vehicles” and portable (mobile) machinery and electronic equipment and machinery and electronic equipment inbuilt into vehicles are to be referred together as the “equipment”.
2. For the purposes of this article:
   (a) portable (mobile) machinery and electronic equipment are to be referred to as such equipment that are normally used in other places subject to performance of a work activity and the relocation or transportation thereof for the performance of the work activity is a standard,
   (b) machinery and electronic equipment inbuilt into vehicles or self-propelled work machines are to be referred to as such equipment that are in motor vehicles or self-propelled work machines firmly mechanically fastened and may not be demounted without use of tools.
3. For the purposes of this article the following types of vehicle immobilization shall be distinguished:
   (a) **without surveillance**, for which it shall apply that the vehicle is parked for a necessary time within the time between 6am and 10pm at the place designed for parking within a municipality or at a parking lot designated by appropriate traffic markings outside the municipality,
   (b) in a **secured area**, for which it shall apply that the vehicle is parked:
      (i) in an area enclosed by an operational fencing with a minimum height of 190 cm and with locked entrance gateways,
      (ii) in a locked garage without allowing access to unauthorized persons,
      (iii) in a parking lot the entire area of which is under a permanent camera surveillance with footage archiving of at least 7 days; the surveillance during night hours must be carried out with a scotopic vision function,
      (iv) in a parking lot under permanent security guard surveillance designated to control the vehicles driving in and out of the parking lot.
   (c) **under permanent surveillance,** for which it shall apply that the vehicle is parked:
      (i) and there is permanently a person present who is able to intervene in order to protect the equipment and the vehicle in which the equipment is located,
      (ii) and is permanently physically guarded by a person present in the imminent proximity to the vehicle; the person is able to intervene in order to protect the equipment and the vehicle by which the transport is being conveyed,
      (iii) in an area enclosed by a operational fencing with a minimum height of 180 centimetres and with locked entrance gateways while the area is being permanently guarded.
4. The types of security measures for this article are indicated in tab no. 8.

Tab. no. 8

TYPE AND LEVEL OF SECURITY MEASURE	Code	Payment limit [EUR]		
		without surveillance	secured area	under permanent surveillance
For **theft of the equipment by breaking and entering the vehicle** it applies that: (a) all windows and the folding roof of the vehicle, if any, are duly closed and at the same time (b) the doors and the storage compartment of the vehicle are locked by functional locks and at the same time (c) the equipment is kept in a in a duly locked storage compartment of the vehicle or in the cargo compartment made of solid box trailer body (not of curtain).	**PZV1**	**2 500**	**5 000**	**15 000**
For **theft of the vehicle along with the equipment** it applies that: (a) the vehicle is equipped with a functional and activated immobilizer or with a functional mechanical security device that is firmly affixed to the vehicle (e.g. Construct, Mul-T-Lock) and is duly locked and at the same time (b) the vehicle is secured to the extent of the **PZV1** (a) and (b).	**PZK1**			
For **theft of the vehicle by breaking and entering the vehicle** it applies that the vehicle is secured just like the **PZV1** and at the same time the vehicle is equipped with a functional and activated car alarm with a local alarm signalling siren. The same also applies to the storage compartment.	**PZV2**	**10 000**	**15 000**	**45 000**
For **theft of the vehicle along with the equipment** it applies that the vehicle is secured just like the **PZK1** and at the same time the vehicle is equipped with a functional and activated car alarm with a local alarm signalling siren. The same also applies to the storage compartment.	**PZK2**			

Article 12 Security measures for tractors, self-propelled work machines, conveyed work machines and machines that are semi-trailer vehicles against theft

1. In case of placement of the subject of the insurance in **a closed area** the types and level of security measures set out in article 5 Security measures for movable property against theft by breaking and entering into a closed area shall apply.
2. In case of placement of the subject of the insurance in **a fenced area** the types and level of security measures set out in article Security measures for movable property located outside a building shall apply.
3. In case of placement of the subject of the insurance outside a closed area or fenced area the types and level of security measures set out in tab no. 9 shall apply.
4. For storage of keys and controllers to machines and keys to security padlocks that secure machines it shall apply that:
   (a) are kept in a duly closed and locked safe-deposit vault or box placed in a closed area or
   (b) are in a permanently guarded closed area (e.g. a gatehouse with a door guard),
   (c) are in the possessesion of the insured, employee of the insured or other authorized person for a necessary time if due to objective reasons it is not possible to observe the methods (a) or (b).

Tab. no. 9

TYPE AND LEVEL OF SECURITY MEASURE		Code	Payment limit [EUR]	
			without surveillance	min. 1 guard
TRACTORS, SELF-PROPELLED WORK MACHINES	The machine is duly closed and locked, i.e. the access of the offender to the controller of the machine is prevented by locking of the cabin if furnished with a lock and/or by mechanical security system that blocks the gearing necessary for setting the machine into motion. In case the cabin of the machine is equipped with a lock it must be locked.	**PS1**	**50 000**	**100 000**
	The machine is secured just like the **PS1** and is equipped with an immobilizer.	**PS2**	**75 000**	**150 000**
	The machine is secured just like the**PS2** and is equipped with an active **search system**.	**PS3**	**100 000**	**200 000**
MACHINE – SEMI-TRAILER VEHICLE, SEMI-TRAILER TO TRACTORS, CONVEYED WORK MACHINES	The machine/semi-trailer vehicle is: (a) connected to the tractor or to the self-propelled work machine secured under the **PS1** to **PS3** and locked if equipped with a lock system, or (b) fastened to a solid structure by a steel rope or chain with a minimal section of 1 cm^2 locked with a security padlock; the connection may not be violated without a destructive violation of the security padlock, steel rope or chain, structure to which the object is fastened to or of the fastened machine.	**PV1**	**15 000**	**30 000**
	The machine/semi-trailer vehicle is secured just like the PV1 and is equipped with an active **search system**.	**PV2**	**30 000**	**60 000**

Article 13 Interpretation of defined terms

1. **Security door** constitutes a set of elements of the door securing the closure of the doorway, i.e. the door casing (doorframe), door hinges, door wing and the security lock. A door is regarded as a security door where all door components meet the conditions of at least security class 3 under the STN EN 1627.
2. **Security fitting** (shield) covers the cylinder inset from the outside of door and prevents its break, drill-out or ripping out. The security fitting may not be mountable from the outside of the door.
3. **Security Briefcase** is a briefcase or a container designed for transport of cash, cash equivalents and valuables. It is professionally manufactured by an accredited manufacturer and is equipped with a security chain with a bracelet that shall be worn by a person carrying out the transport. The security briefcase is locked by a security lock system and furnished by a combination of at least 2 elements – siren, smoke shell, dye module (a smoke-and-dying module is deemed as 2 elements).
4. **Security padlock** is a padlock meeting the requirements of at least security class 3 under the STN EN 1627. The padlock has a hardened shackle with a minimum diameter of 10 mm. Haspas and staples through which goes the shackle must be of mechanical resistance against breaking and entering that is comparable to the shackle of the padlock while the haspa and staples are affixed from the outside by a non- dismountable joint.
5. **Security lock** is a lock consisting of a mortise lock, security cylinder inset and security fitting. All its parts meet the requirements of at least the security class 3 under the STN EN 1627. The inset is resistant to forced displacement and lock snapping. An electromechanical lock is also regarded as a security lock if it meets the requirements on resistance indicated in this paragraph.
6. **Security latch** means a minimum two-pieced metal lock system of vertical or horizontal type or the combination thereof in a design firmly affixed to or detachable from the door. The latch or its ejecting securing points are to be inserted into the brackets firmly affixed to the wall or to the doorframe in case the doorframe is secured against crushing. In case the latch is from the outside of the door it must be locked by a lock with a security cylinder inset furnished with a security fitting (shield) or security padlock and the securing points must be secured by a firm a non-dismountable joint (e.g. weld joints).
7. **Gate** means a garage gate or any other closable structural opening of a building, except of doors, that serve for entry or passage into the building. The gate is inbuilt into the building and evinces at least the same resistance to breaking and entering (forced entry) as a door for the given security code. In case the gate is electrically controlled the electromotor may not be accessible from the outside of the building, the same applies also to the static inbuilt controller of the electromotor if not secured against unauthorized manipulation.
8. **Electronic security alarm (ESA)** is a system designed to detect intrusion, attempt of intrusion and presence of an unauthorized person into a building, area or in a land. The ESA also signals an attempt to sabotage the ESA components or their malfunction. The design, operation, mounting (installation), maintenance and revision of the ESA must be carried out in accordance with the requirements set out by the technical norms by a service company having the relevant authorizations for such activities. The maintenance and revision of the ESA must be carried out by the manufacturer or by an authorized service company. After the mounting (installation) the functioning of the ESA as well as the signal transmission must be tested. The same also applies to additional changes of the ESA. For cases of power cuts the ESA is furnished by a back-up power supply. The signal from the ESA may be transmitted by the following ways:

(a) **local endpoint** from the ESA represents an endpoint of the alarm signal into the acoustic and optic alerting devices mounted (installed) in the secured area or in its imminent proximity; if objectively possible, the signalling parts must be placed in an adequate height to prevent any manipulation without using a ladder etc.; acoustic alerting devices must be furnished by a back-up power supply,

(b) **automatic telephone switch (ATS)** is a device serving for signal transmission form the ESA to minimum of two telephone stations while outside the operating hours of the secured operation there is always at least one person able to instantly react to the received signal and carry out adequate measures to avert or mitigate damage,

(c) **alarm monitoring center (AMC)** receives alarm signals from the ESA on intrusion of the secured building, area or land. The AMC displays, evaluates and keeps records on alert information; it is permanently operated by the police or by a private security company (PSC) having a valid authorization for such activity; the AMC at regular intervals verifies the availability of the connection of the transmission system and of the ESA and in case it is not possible to prove the safe signal transmission between the AMC and the ESA such situation is interpreted as a sabotage and malfunction of the ESA; the PSC must be fitted with an emergency unit with a maximum time of arrival up to 15 minutes since the alarm signal reception, sabotage or ESA malfunction.

9. **Immobilizer** means an electronic security device firmly inbuilt into a machine and preventing an unauthorized drive with the machine as it disconnects the ignition-starter switch, disconnects the motor unit, disrupts the activity of the jetting etc.

10. **Mechanically unsecured** windows and structural openings are those not meeting the security under the point 10 of this article.

11. **Mechanically secured** windows and structural openings are those secured with any of the following mechanical barriers:

(a) **safety glass**, as safety glass is regarded a laminated safety glass, glass with additionally installed security film or a glass with a wired inset evincing a minimal P2A resistance category under the technical standard STN EN 356; in case of additionally installed security film the security film must be installed on the glass with a minimal thickness in accordance with the certificate of conformity and meet the requirements of the relevant resistance category under the STN EN 356; after the installation of the security film on the glass the glazing must evince a minimal P2A resistance category under the STN EN 356; the security film must be professionally installed by a company having a valid authorization for such activity; the security film must be glued to the inside of the glass and must reach to its edges,

(b) **security grille**, as security grille is regarded a grille consisting of steel bars with a minimal section of 100 mm^2 with the size of the grille slits of maximum 400 cm^2; the grille must be sufficiently solid and resistant to stretching. The bars must be mutually joined in a non-dismountable way; the grille may be demounted from the outside only by gross violence while using e.g. a hammer, files for iron, grinding machines; according to the method of installation we divide the grilles into:

(i) **firmly mounted grille** which must be firmly and in a non-demountable manner anchored from the outside (walled-in, embedded in concrete etc.) by at least 4 points in the wall or in the frame of a window or other opening,

(ii) **removable grille** which is locked by a minimum of 4 security padlocks; the haspas and staples through which goes the shackle must be of at least such mechanical resistance against forced violation equivalent to the shackle of padlocks and must be affixed (joined) from the outside in a non-demountable manner,

(iii) **openable grille** the structure of which and anchoring of its hinges must be affixed from the outside in a non-demountable manner; the grille must be secured against displacement (e.g. embedding into the frame); the grille must be locked by at least one security padlock and the haspas and staples through which goes the shackle must be of at least such mechanical resistance against forced violation equivalent to the shackle of padlocks and must be affixed from the outside in a non-demountable manner,

(iv) **retractable grille**, which must affixed at least in the upper part of the grille opening in a firmly non-demountable manner (e.g. embedded in concrete, walled-in); must be locked by one security lock or at least by two security padlocks and the haspas and staples through which goes the shackle must be of at least such mechanical resistance against forced violation equivalent to the shackle of padlocks and must be affixed from the outside in a non-demountable manner; the grille must be furnished by a mechanism preventing any unauthorized lifting of the grille,

(c) **security shutter** is a shutter produced from wood or metal secured with a locking mechanism from the inside of the building and is secured against lock picking; anchoring of the shutter including the structure of the shutter is non-demountable from the outside; the hinges of the shutter are produced from a mechanically resistant structure and the shutter may be violated from the outside only by gross violence using a hammer, axe etc.,

(d) **security roller** is a roller made of corrugated sheet or steel or aluminium lamella in a security-made design meeting at least the requirements of the security class 3 under the STN EN 1627; the roller must be sufficiently solid and resistant to stretching of the lamella; the roller is locked by a security lock, two security padlocks; in case the roller is electronically driven and controlled the roller must be duly closed and may not be opened without the relevant controller; the roller may be violated from the outside only by gross violence using a hammer, axe etc.

12. **Mechanical barriers** are devices serving for protection of buildings, areas and lands against any unauthorized entry (e.g. fencing, gates, doors, locks, locking systems, windows, grilles, safe-deposit vaults). An unauthorized entry is for the purpose of this definition any unwelcome entry.

13. As **a place from which the subject of insurance** or the building and its structural parts are available **in a horizontal direction** is considered a terrace, building extension, fire escape ladder, tree etc. As for such a place are not regarded lightning rods and rain gutters.

14. A **non-demountable joint** is a type of juncture/connection/paste-up/fastening that the mechanical barrier may not be detached from without destructive violation of the barrier or of a piece of property it is attached to or juncture/connected/pasted-up/fastened (e.g. weld joints, rivets, walling-in).

15. **Self-defence spray** is a lachrymatory spray designed for a temporary paralysis of the offender by hurting the eyes and/or the respiratory tracts.

16. As **windows** are regarded windows, shopping windows and glass doors with a frame.

17. As **fencing** is regarded a solid barrier preventing free entry to the place enclosed by the fencing. The minimal height of the fencing is observed in all parts of the fencing including the entry gate. The distance, anchoring and mounting of the supporting posts must make any tearing down, digging under, and sneaking under the fencing impossible. The entry gate is also a component of the fencing.

18. A **person carrying out a transport of cash and cash equivalents** is a person older than 18 years that is legally competent and physically fit. The person has been provably professionally trained on how to carry out a transport and how to proceed in case of imminent danger. The person is equipped with a fully-working mobile phone, transmitter or any other similar communication device by means of which such person may call the police. If the person is equipped with a firearm, it must have a valid authorization for its possession and carrying.

19. A **firm bag or briefcase** is a bag or briefcase made of solid (e.g. hard plastic material, leather) and of non-transparent material and at the same time it must be closed by a closing mechanism (e.g. zip, buckle).

20. A **supplementary security lock** is a lock supplementing the master security lock. The supplementary security lock must be mounted on the door from the inside of the building. The securing points of the lock are usually conveyed to a supplementary device solidly attached to the doorframe. In

case of glass doors it must be a lock that cannot be unlocked without a key or a controller. The security class of the lock is to be at least equivalent with the security class of the main security lock.

21. **As a solid door** is considered a door of minimal thickness of 40 mm made of materials such as metal, wood, plastic or the combination thereof. A door made of fibreboard filled with paper honeycomb and any other doors of similar resistance to forced entry (breaking and entering) are not considered solid doors unless hardened from the inside (steel sheet of minimal thickness of 1 mm, security grille etc.). The door is secured against displacement and embedded into a door casing (door frame) that is secured against stretching and is solidly fastened into the wall. Two-winged doors are secured in a such a manner that both wings are to evince the same resistance to breaking and entering (forced entry) as the one-winged doors and are equipped with a protection against throwing open the locked door by pushing out the anchoring, e.g. by latch, supplementary security lock with a lock system of the securing points into the concrete or steel shells. The glass parts of the door with a glass plate exceeding 600 cm^2 are protected by a mechanical security unless a security glass is embedded in the door. In case of frameless glass doors made of security glass embedding into a door casing is not required.
22. A **demountable joint** is a type of connection that may be dismounted and repeatedly mounted without any damage (e.g. screws, gussets). To dismantle them it is necessary to use at least manual tools.
23. A **box** is a cabinet-like object the structure of which is resistant to forced entry into its inside space and the size or weight of which does not prevent it from transport. The box must be locked by a security lock or by safe-deposit vault lock.
24. **Structural openings** are openings in the structure of a building of size in excess of 400 cm^2 that do not serve for entry or passage, e.g. skylight, ventilating shaft. As a structural opening is also regarded an opening in the doors, gate or gateways of size in excess of 400 cm^2.
25. A **security guard** is a regularly trained and skilled person physically fit and psychically capable to carry out such activity and is contractually bound to carry out protection of entrusted property against theft during a given time and in a determined manner. If the firearm is not indicated in these ZDOV as an equipment of the security guard, the security guard may be equipped with a firearm or a working dog with a certificate on passing training for security guards.
26. **Emergency button** of the ESA is a mobile or static device the activation of which transmits an alarm signal to the AMC.
27. **Safe-deposit vault** is a special deposit object which resistance to breaking and entering is indicated by the security class determined by the certificate of conformity. The certification must be carried out based on tests carried out by a state-accredited laboratory under the standard STN EN 1143-1. A fireproof cabinet is not regarded as a safe-deposit vault. Safe-deposit vaults with weight less than 200 kg must be solidly inbuilt in the floor or wall (e.g. embedded in concrete, walled-in) in such a manner that it is possible to take them only after their opening or making a hole into the floor or wall. The safe-deposit vault must be duly closed and locked and the keys or code combinations to the vault locks must not be freely kept (e.g. in a desk drawer, in a cabinet) in the place of insurance where the safe-deposit vault is placed.
28. A **closed area** is a structurally defined space the floor, walls and ceiling of which are made of standard building materials and elements in accordance with article 5 of these ZDOV. The doors, gates and other mechanical barriers are duly closed and locked. A fenced area and the space inside a vehicle are not closed areas.
29. The **entry gate** in the fencing does not need to be embedded into the frame; however, it must be secured against displacement.
30. A **search system** means a monitoring and positioning system the detectors of which signal any unauthorized manipulation with the machine and at the same time forward an alarm signal to the dispatching centre. The system is equipped with its own back-up power supply in case of a power cut.
31. The **model of doors/gates**:
    (a) **basic model** – all entries to the insured area are embedded with solid doors furnished with a security lock and security padlock,
    (b) **advanced model** – all entries to the insured area are embedded with solid doors furnished with:
        (i) a security lock of minimal 3-points security bolt lock or
        (ii) a security lock and security latch or
        (iii) a locked automatic mechanism if electrically driven and controlled.
    (c) **security model** – all entries to the insured area are embedded with security doors with security locks with minimum of 3 points security bolt lock.
32. **Lock with a cylinder** inset must be covered from the outside by a security fitting preventing its break, drill-out or ripping out. The fitting may not be dismountable from the outside of the door. The inset must be resistant to forced displacement and lock snapping.

Article 14 Closing provisions

1. The ZDOV form an inseparable part of the policy and the parties may modify by way of derogation the provisions thereof in the policy if not specifically prohibited in these ZDOV.
2. These ZDOV shall enter into force as of 1 January 2017.