

Supplementary insurance terms and conditions for securing of property of sole traders and small-sized enterprises against theft and vandalism

Article 1 Introductory provisions

1. These Supplementary insurance terms and conditions for securing of property of sole traders and small-sized enterprises against theft and vandalism (hereinafter referred to as the "DPP-SME-ZMOV") provide for the types of securing property against theft by burglary, robbery, and vandalism and the amount of claim payment limits.
2. The amount of the claim payment shall be limited by the type and level of security of the insured property pursuant to these DPP-SME-ZMOV, which the offender has overcome during the insured event.
3. Any type and level of security together with the claim payment limits higher than specified in these DPP-SME-ZMOV or any other type and level of security may be agreed upon individually in the insurance policy.

Article 2 Security of movable property, works of art, and exhibition models

By way of derogation from Article 9 Definitions of the OPP-SME-HV, mobile machinery and machinery and electrical equipment (electronics) mounted on mobile machinery shall not be regarded as movable property under these OPP-SME-HV.

1. Movable property - Theft from an enclosed area:

Tab no. 1

Code	TYPE AND LEVEL OF SECURITY MEASURE		Claim payment limit [EUR]			
			no ESS	ESS with local endpoint ¹⁾	ESS with ATS ¹⁾	ESS to AMC ¹⁾
DOORS AND GATES:						
D0	Door / Swing gate:	solid	2 000			
	Doorframe:	unspecified				
	Door hardware:	unspecified				
	Lock:	unspecified mortise lock or unspecified padlock				
	Insert:	unspecified				
D1	Door / Swing gate:	firm	10 000	20 000	50 000	100 000
	Doorframe:	unspecified				
	Door hardware:	security				
	Lock:	mortise lock insert or security padlock				
	Insert:	cylindrical				
Sectional/ rolling/ pivot		manually operated				
D2	Door / Swing gate:	firm	20 000	50 000	100 000	200 000
	Doorframe:	resistant				
	Door hardware:	security				
	Lock:	mortise lock insert				
	Insert:	security				
Sectional/ rolling/ pivot		automatically operated				
D3	Door / Swing gate:	resistant	50 000	100 000	200 000	500 000
	Doorframe:	resistant				
	Door hardware:	security				
	Lock:	a) shooting bar lock, or b) mortise lock insert and security latch, or c) mortise lock insert and auxiliary safety lock.				
	Insert:	security				
Sectional/ rolling/ pivot		automatically operated combined with a safety lock against prying the gate open				

Code	TYPE AND LEVEL OF SECURITY MEASURE	Claim payment limit [EUR]			
		no ESS	ESS with local endpoint ¹⁾	ESS with ATS ¹⁾	ESS to AMC ¹⁾
WINDOWS and STRUCTURAL OPENINGS:					
O1	Mechanically unsecured , the lower edge of which is less than 3.5 m above the surrounding terrain (in the vertical direction) or up to 1.5 m from a point accessible in the horizontal direction ²⁾	10 000	20 000	50 000	100 000
O2	Mechanically secured , the lower edge of which is less than 3.5 m above the surrounding terrain (in the vertical direction) or up to 1.5 m from a point accessible in the horizontal direction ²⁾ or	50 000	100 000	200 000	500 000
	Mechanically unsecured , the lower edge of which is higher than 3.5 m above the surrounding terrain (in the vertical direction) and more than 1.5 m from a point accessible in the horizontal direction ²⁾ .				
WALLS, CEILINGS and FLOORS					
S1	Walls and ceilings are made of corrugated or trapezoidal sheet metal or material of equal or similar puncture resistance, mounted on a supporting structure of steel sections or other similar material.	10 000	20 000	50 000	100 000
S2	The walls are made of sandwich panels or material of equal or similar puncture resistance, mounted on a supporting structure of steel sections or other similar material.	20 000	50 000	100 000	200 000
S3	The walls, ceilings and floors are made of: (a) bricks with minimum thickness of 25 cm, or (b) concrete or reinforced concrete with a minimum thickness of 15 cm, or (c) metal with minimum thickness of 10 cm, or (d) other material of at least the same puncture resistance as (a) to (c).	50 000	100 000	200 000	500 000

¹⁾ Where ESS is used as security, up to the claim payment limit of EUR 200 000, either spatial or shield protection is required; above EUR 200 000, a combination of spatial and shield protection is required.

²⁾ A place from which the subject of the insurance or a building and its structural elements are horizontally accessible, are as follows: a terrace, an extension, a fire ladder, a tree, etc. Lightning conductors and rainwater downpipes are not considered as such a place.

2. Movable property - Theft from a fenced area:

Code	TYPE AND LEVEL OF SECURITY MEASURE	Claim payment limit [EUR]			
		no ESS	ESS with local endpoint ¹⁾ or a security guard ²⁾	ESS with ATS ¹⁾ or a security guard ³⁾	ESS to AMC ¹⁾
OP0	Fencing and gate to a fenced area - unspecified.	2 000			
OP1	Fencing of a minimum height of 180 cm, made of wire mesh or fence panels (made of metal, wood or a combination thereof), with supporting posts planted in the ground. The gate to the fenced area is secured against unhinging, with mortise insert lock or security.	5 000	10 000	20 000	50 000
OP2	Fencing with a minimum height of 180 cm made of fence panels (e.g. metal, brick, concrete), supporting posts or foundation wall are firmly connected to the ground (e.g. set in concrete). The gate to the fenced area is secured against unhinging, with mortise insert lock or security.	10 000	20 000	50 000	100 000
OP3	Fencing as OP2 and also: a) fencing is secured against coming through (e.g. barbed wire) or b) the fenced area is at night and during poor visibility illuminated. The gate to the fenced area is secured against unhinging, equipped with mortise lock with safety insert or the gate is automatically operated.	20 000	50 000	100 000	200 000

¹⁾ Where ESS is used as security, up to the claim payment limit of EUR 100 000, either spatial or perimeter protection is required; above EUR 100 000, a combination of spatial and perimeter protection is required.

²⁾ guarded by one security guard.

³⁾ guarded by one security guard with a security service dog, or with a firearm, or by two security guards.

3. Movable property - Robbery from the place of insurance:

Code	TYPE AND LEVEL OF SECURITY MEASURE	Claim payment limit [EUR]
LM0	Security - unspecified	2 000
LM1	The place of insurance is equipped: (a) ESS with emergency call point or (b) guarded by a <i>security guard</i> with a firearm or a security service dog.	50 000
LM2	The place of insurance is equipped with: (a) ESS with emergency call point and at the same time (b) guarded by a security guard with a firearm or a security service dog.	100 000

Article 3 Security of cash, stamps, and vouchers, and valuables

1. Valuables - Theft from a closed area:

Tab no. 4

Code	TYPE AND LEVEL OF SECURITY MEASURE		Claim payment limit [EUR]			
			no ESS	ESS with local endpoint	ESS with ATS	ESS to AMC
MT	Placed outside a safe-deposit vault	<i>Closed area</i> secured at least at D0, O1 and S1 level, items placed in an <i>unspecified storage object</i> .	2 000			
T0	Placed in a safe-deposit vault	<i>Closed area</i> secured at least at D1, O1 and S1 level, items placed in a safe-deposit vault that meets the requirements of security class 0 ¹⁾ .	5 000	10 000	20 000	50 000
T1		<i>Closed area secured at least at</i> D2, O2 and S2 level, items placed in a <i>safe-deposit vault</i> that meets the requirements of security class I ¹⁾ .	10 000	20 000	50 000	100 000
T2		<i>Closed area secured at least at</i> D3, O2 and S3 level, items placed in a <i>safe-deposit vault</i> that meets the requirements of security class II ¹⁾ .	20 000	50 000	100 000	200 000

¹⁾ In order to meet the requirements for classifying a safe-deposit vault in a given security class, it is necessary to follow the manufacturer's recommendation regarding the professional installation of the safe-deposit vault.

2. Valuables - Robbery at the place of insurance:

Tab no. 5

Code	TYPE AND LEVEL OF SECURITY MEASURE	Claim payment limit [EUR]
LP1	The place of insurance is equipped: (a) ESS with emergency call point or (b) guarded by a <i>security guard</i> with a firearm / security service dog.	20 000
LP2	The place of insurance is equipped: (a) ESS with emergency call point and at the same time (b) guarded by a <i>security guard</i> with a firearm / security service dog.	50 000

3. Valuables - Robbery during transit outside the place of insurance:

Tab no. 6

Code	TYPE AND LEVEL OF SECURITY MEASURE	Claim payment limit [EUR]
PP0	<i>1 person carrying cash and stamps and vouchers</i> .	2 000
PP1	<i>1 person carrying cash and stamps and vouchers</i> placed in a <i>case/bag</i> .	5 000
PP2	<i>1 person carrying cash and stamps and vouchers</i> equipped with <i>electric stun gun</i> or <i>self-defence spray</i> , with <i>cash and stamps and vouchers</i> placed in a <i>case/bag</i> .	10 000
PP3	<i>2 persons carrying cash and stamps and vouchers</i> equipped with <i>electric stun gun</i> or <i>self-defence spray</i> , with <i>cash and stamps and vouchers</i> placed in a <i>case/bag</i> .	20 000
PP4	<i>2 persons carrying cash and stamps and vouchers</i> by a motor vehicle, of which at least one is equipped with a firearm, with <i>cash and stamps and vouchers</i> placed in a <i>security case</i> .	50 000

Article 4 Security of mobile machinery and machinery and electrical equipment mounted on mobile machinery.

1. Machinery - Theft from a closed area :

Where the subject of the insurance is placed in a *closed area* , the type and level of security specified in Tables 1 and 7 shall apply, with the amount of the claim payment being limited by the sum of the claim payment limits from these tables in terms of the type and level of security of the insured property according to these DPP-SME-ZMOV, which the offender has overcome at the origin of the insured event.

2. Machinery - Theft from a fenced area :

If the insured object is located in a *fenced area* , the type and level of security specified in Tables 1 and 7 shall apply, with the amount of the claim payment being limited by the sum of the claim payment limits from these tables in terms of the type and level of security of the insured property according to these DPP-SME-ZMOV, which the offender has overcome at the origin of the insured event.

3. Machinery - Open air theft

Code	TYPE AND LEVEL OF SECURITY MEASURE	Claim payment limit [EUR]	
		Surveillance	
		no surveillance	permanent surveillance
Mobile machinery and machinery and electrical equipment mounted on mobile machinery:			
PS1	The subject of the insurance is properly closed and locked, i.e. the offender's access to its control is prevented by locking the cabin, if there is a lock. If there is no lock, the subject of the insurance must have a device that sets it in motion by the use of a key (e.g. a starter) or it is closed and locked by a <i>mechanical security system</i> .	50 000	100 000
PS2	The subject of the insurance is secured as PS1 above and at the same time it is secured by one of the following security systems: - <i>mechanical security system</i> - <i>immobilizer</i> - <i>car alarm</i>	100 000	200 000
PS3	The subject of the insurance is secured as PS2 above and at the same time is equipped with an active electronic tracking system.	200 000	500 000
Trailed or towed machinery:			
PV1	The subject of the insurance is: a) attached and locked to mobile machinery secured in accordance with PS1 to PS3 if equipped with a locking system, or b) attached to a fixed structure by a steel rope or chain with a minimum cross-section of 1 cm ² locked by a <i>security padlock</i> ; the connection cannot be violated without destructive violation of the security padlock, steel rope or chain, the structure to which is the subject of the insurance attached or of the attached mobile machinery.	20 000	50 000
PV2	The subject of the insurance is secured as PV1 above and is equipped with an active electronic tracking system.	50 000	100 000

Article 5 Definitions

1. **Car alarm** is an automatic audio safety device permanently installed in a mobile machinery having an alarm function.
2. **Gate:**
 - (a) **to a closed area** - a garage gate or other filling of a closeable structural opening of a building or other structure, which serves to enter or drive into a *closed area*. The gate is incorporated into the building or other structure and has at least the same resistance to burglary (forced entry) as the door with the same security code. If the gate is automatically operated, the electric motor may not be accessible from the outside of the building or other structure; the same shall apply to the manual operation of the electric motor if it is not tamper-proof.

We distinguish the following gates:
(aa) swing gate - made up of two leaves which close to each other,
(ab) pivot gate - formed by a tilting leaf which opens to the outside,
(ac) rolling gate - formed by lamellas which roll on a roller fixed to the ceiling of the garage,
(ad) sectional gate - formed by panels moving on side rails on the ceiling of the garage.
 - (b) **to a fenced area** - a gate or other filling that serves to enter or drive into a *fenced area*. Where the gate is automatically operated, the electric motor may not be accessible from the outside of the gate; the same also applies to the manual operation of the electric motor if it is not tamper-proof.
3. **Surveillance** over parked mobile machinery:
 - (a) with no surveillance - the mobile machinery is parked for a necessary time in a designated place in the *open air*,
 - (b) permanent surveillance - the mobile machinery is parked in the open air and at the same time:
 - (ba) a person able to intervene is permanently present in the mobile machinery,
 - (bb) the mobile machinery is permanently guarded by a person in its immediate vicinity and this person is able to intervene.
4. **Door:**
 - (a) **solid** - has a continuous panel filling without any spaces (e.g. iron, wood, plastic) and meets the requirements of resistance class 1 in accordance with the relevant applicable STN EN standards,
 - (b) **firm** - has a continuous panel filling without any spaces and meets the requirements of resistance class 2 as defined in the relevant applicable STN EN standards; doors made of hardboard filled with paper honeycomb and other doors of similar resistance against forced entry (burglary) shall be considered as firm doors if reinforced on the inside (thick steel plate of at

least 1 mm, functional grille, etc.); if the glazed part of the door with a glass surface area of **more than 600 cm²** is overcome, the claim payment limit shall be determined according to the codes O1 and O2,

- (c) **resistant** – has adequate strength, e.g. strengthening of the door leaf by stiffener, sheet metal, or grille, and meets the requirements of resistance classes 3 and 4 as defined in the relevant applicable STN EN standards.
5. **Electric stun gun** is a hand-held, battery or accumulator-powered device that produces a strong electric current designed to temporarily paralyse the offender's muscular and nervous system.
 6. **Electronic tracking system** means a monitoring and locating system the detectors of which signal tampering with a mobile machine and at the same time the system sends a report to the control centre where the information is stored in the computer memory and at the same time it is possible to track the movement of the stolen mobile machine. The system is equipped with its own power supply in case of power failure.
 7. **Electronic security system (ESS)** is an automatic system for detecting and signalling entry, attempted entry, and the presence of an unauthorised person in a building, premises, or on land. The ESS also signals any attempt to sabotage the ESS elements or their malfunction. The design, operation, mounting (installation), maintenance, and inspection of the ESS must be carried out in accordance with the relevant applicable STN EN standards by a company that is duly authorised to carry out these activities. Maintenance and inspection of the ESS must be carried out by the manufacturer or an authorised servicing company. After the mounting (installation), the functionality of the ESS, including signal transmission, must be tested. The same applies to any additional modifications to the ESS. The ESS must have a backup power supply in case of a power failure.

The essential elements of the ESS:

- (a) **perimeter protection** - signals a breach of the perimeter of the protected area (e.g. premises, land). Perimeter protection detectors: infrared barriers (walls), microwave barriers, combined (infrared-microwave barriers), etc.
- (b) **shield protection** - signals an attempt to overcome the opening fillings of the building (e.g. doors, windows). Shield protection detectors: magnetic contacts, acoustic glass breakage detectors, etc.
- (c) **spatial protection** - signals intrusion inside the protected area (e.g. rooms, corridors). Spatial protection detectors: PIR (Passive Infra Red) detectors, microwave detectors, ultrasonic detectors, combined detectors, etc.
- (d) **object protection** - signals a change in the state of the protected object (e.g. paintings, statues, banknotes). Object protection detectors: pressure contacts, seismic contacts, etc.

The ESS signal may be transmitted in the following ways:

- (a) **local endpoint** from the ESS 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 at an adequate height to prevent any tampering without using a ladder, etc.; acoustic alerting devices must be equipped with a back-up power supply.
 - (b) **automatic telephone switch (ATS)** is a device which serves for signal transmission from the ESS to a 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 centre (AMC)** receives alarm signals from the ESS on any breach in 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 valid authorization for such activity; the AMC at regular intervals verifies the availability of the connection of the transmission system and of the ESS and in case it is not possible to prove the safe signal transmission between the AMC and the ESS, such situation is interpreted as sabotage and malfunction of the ESS; the PSC must have an emergency unit with a maximum time of arrival up to 15 minutes since the reception of the alarm signal, sabotage or ESS malfunction.
8. **ESS with an emergency call point** serves to trigger an undetected alarm in the event of a robbery, where the location of the emergency call point is known only to the stakeholders and its activation sends an alarm signal to the AMC.
 9. **Immobilizer** means an electronic security device firmly built into a mobile machine and that prevents any unauthorized drive with the machine as it disconnects the ignition-starter switch, disconnects the motor unit, disrupts the activity of the jetting, etc.
 10. **Security door hardware** overlaps the insert on the outside of the door and prevents it from being broken, drilled, or torn off. The hardware cannot be removed from the outside of the door.
 11. **Case** for storage of cash and valuables in transit:
 - (a) **case/bag** - a bag or case made of strong (e.g. hardened plastic, leather) and opaque material, which must be closed by a locking mechanism (e.g. zip, buckle),
 - (b) **security case** – a case or container designed for the transportation of cash, stamps and vouchers, and valuables. It is professionally made by an accredited manufacturer and is equipped with a security chain with a wristband to be worn by the carrying out the transport. The security case is locked with a security locking system and is equipped with a combination of at least 2 elements - a siren, smoke alarm, and colouring module (the smoke colouring module is regarded as two elements).
 12. **Mechanical security system** is a device that is removable or firmly fixed to a mobile machine (e.g. Construct, Mul-T-Lock) which mechanically prevents its unauthorised use by locking its steering or gearing (locking the steering lever, steering wheel or steering wheel and the pedal, etc.).
 13. **Mechanical means of restraint** are means for the protection of buildings, premises, or land against unauthorised entry (e.g. fences, gates, doors, locks, locking systems, windows, grilles, safe-deposit vaults). Unauthorised entry for the purposes of this definition is any unwelcome entry.

In the case of mechanical means of restraint, where the term "unspecified" is used, only the presence of a mechanical restraint is required, without its exact specification.

For those mechanical means of restraint for which the required security class is required, such security class must be verified by a certificate of conformity issued by a certification body by the Slovak National Accreditation Service or by an equivalent foreign certification body based on tests carried out by an accredited testing laboratory.

14. **Non-demountable connection** is a type of joint/connection/fastening/anchoring from which the *mechanical means of restraint* may not be detached without destructive violation of the *mechanical means of restraint* or the property to which it is attached or to which it is joint/connected/fastened/anchored (e.g. weld joints, rivets, walling-in).

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

16. **Windows and structural openings:**

Window consists of a frame and of a filling of the structural opening, which is traditionally made of glass but may also be made of transparent plastic and is primarily used for the illumination of premises; for the purposes of insurance, windows shall mean windows, show-windows and full-glazed doors with a frame.

Structural openings are openings in the structure of a building of size more than 400 cm² that do not serve for entry or passage into a *closed area*, e.g. skylight, ventilating shaft, but also openings in doors or gates. A structural opening must have at least the same resistance against burglary (forced entry) as a window with the same security code.

Security of windows and structural openings:

(a) **Mechanically unsecured** windows and structural openings are those not meeting the security under point (b) of this paragraph.

(b) **Mechanically secured** windows and structural openings are those secured with any of the following *mechanical means of restraint*.

(ba) **safety glass** – safety glass means any laminated safety glass, glass with additionally installed security film, or glass with a wired inset having a minimal P2A resistance category under the applicable STN EN technical standard; in the event 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 applicable STN EN standard; after the installation of the security film on the glass, the glazing must have a minimal P2A resistance category under the applicable STN EN standard; 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 inner side of the glass and must reach to its edges,

(bb) **security grille** – security grille means any grille consisting of steel bars with a minimal section of 100 mm² and with the size of the grille slits of a maximum of 400 cm²; the grille must be sufficiently solid and resistant to stretching. The bars must be mutually joined by a *non-detachable connection*; the grille may be demounted from the outside only by gross violence while using e.g. a hammer, files for iron, or grinder; according to the method of installation the grilles are distinguished as follows:

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

(ii) **removable grille** which is locked with a minimum of 4 *security padlocks*; the hasps and staples through which goes the shackle must be of at least such mechanical resistance against forced violation as the shackles of the *security padlocks* and must be fixed (connected) from the outside by a *non-detachable connection*,

(iii) **openable grille** the structure of which and anchoring of its hinges must be affixed from the outside with a *non-detachable connection*; the grille must be secured against displacement (e.g. by embedding into the frame); the grille must be locked by at least one *security padlock* and the hasps and staples through which goes the shackle must have at least such mechanical resistance against forced violation as the shackles of the padlocks and must be affixed from the outside with a firm *non-detachable connection*,

(iv) **retractable grille**, which must be at least in the upper part of the grille opening anchored with a firm *non-detachable connection* (e.g. embedded in concrete, walled-in); must be locked with one *security lock* or at least with two *security padlocks* and the hasps and staples through which goes the shackle must be of at least such mechanical resistance against forced violation as the shackles of the padlocks and must be affixed from the outside with a *non-detachable connection*; the grille must be furnished with a mechanism preventing any unauthorized lifting of the grille,

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

(bd) **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 applicable STN EN standard; the roller must be sufficiently firm and resistant to stretching of the lamella; the roller is locked by a *security lock* or with two *security padlocks*; where the roller is electronically driven and controlled, the roller must be properly closed and may not be opened without the relevant controller; the roller may be overcome from the outside only by gross violence using a hammer, axe, etc.

17. **Fencing** means any solid barrier preventing free entry to the fenced area, and the minimal height of the fencing is observed in all parts of the fencing including the entry gate to the fenced area; the distance, anchoring, and mounting of the supporting posts must make any tearing down, digging under, and crawling under the fencing impossible.

18. **Person carrying out the transport of cash, stamps, and vouchers** is a person over the age of 18 who has legal capacity and is physically fit. The person must have demonstrable training in how to carry out the transport and how to deal with imminent danger. This person is equipped with a working mobile telephone, walkie-talkie, or similar communication device with which they can contact the police. If the person is equipped with a firearm, they shall have a valid permit to possess and carry firearms.

19. **Area:**

(a) **fenced** – an area (land, compound, or other area) bounded by functional fencing.

- (b) **closed** - a structurally defined area, the floor, walls, and ceiling of which are constructed of normal building materials and elements. *Doors, gates, windows, and other mechanical means of restraint* are properly closed and locked. The closed area does not include a *fenced area* and the *vehicle interior*.
 - (c) **vehicle interior** means the interior of the vehicle, including the luggage or load compartment of the vehicle.
20. **Security guard** is a regularly trained and skilled person physically fit and mentally capable of carrying out such activity and has contractually undertaken the obligation to carry out protection of entrusted property against theft during a given time and in a determined manner.
 21. **Storage object** - in derogation from Art. 9, para. 59 of the OPP-SME-HV, it is a space that ensures the protection of stored objects against theft:
 - (a) unspecified **storage objects** - a box, vault, cabinet, drawer, etc.
 - (b) **safe-deposit vault** - a special storage object the resistance of which to burglary is expressed by a security class determined by a certificate of conformity. The certification must be based on tests carried out by a state-accredited laboratory in accordance with the applicable relevant STN EN standard. A fireproof cabinet is not a safe deposit vault.
 22. **Insert** is a mechanism that is separated from the respective door *lock*, is operated by a key, and is used to unlock the *mortise insert lock*. For insurance purposes, we distinguish the following inserts:
 - (a) **cylindrical** - represents the basic level of security; meets the requirements of the security class 2 in accordance with the applicable relevant STN EN standards,
 - (b) **security** - represents a medium and high level of security; it meets the requirements of security classes 3 and 4 in accordance with the applicable relevant STN EN standards.
 23. **Open air** - within the meaning of Article 9, paragraph 66 of the OPP-SME-HV.
 24. **Lock** is a mechanism that ensures the opening and unlocking of the door. For insurance purposes, we distinguish the following locks:
 - (a) **mortise insert lock** - a lock with an *insert* embedded inside the door leaf,
 - (b) **security padlock** – a lock that meets the requirements of at least the security class 3 according to the applicable STN EN; the padlock has a hardened shackle with a minimum diameter of 10 mm; the hasps and staples through which goes the shackle of the padlock must have comparable mechanical resistance to burglary as the padlock shackle and hasps and staples must be fixed from the outer side with a *non-detachable connection*,
 - (c) **shooting bar lock** – a mortise lock with a minimum three-point lock safety release mechanism,
 - (d) **auxiliary safety lock** - a lock supplementing the main lock within the meaning of point (a) of this paragraph; the auxiliary lock must be mounted on the inside of the door; the locking points of the lock are normally routed to the auxiliary lock which is fixed to the doorframe; in the case of glazed doors, it must be a lock which cannot be unlocked without the use of a key or controller; the security class of the lock must be at least equal to that of the main lock.
 25. **Resistant doorframe** is a doorframe that is secured against stretching and firmly anchored to the wall.
 26. **Security latch** is a minimum two-point metal locking mechanism of vertical or horizontal type, or a combination thereof, either firmly or removably fixed to the door. The latch or its retractable locking points are inserted into brackets fixed to the wall or doorframe if the door frame is crush-resistant. If the latch is on the outside of the door, it must be locked with a *lock* with a security *insert* with *security door hardware* or *security padlock*, and the locking points must be secured with a firm *non-detachable connection* (e.g. weld joints).

Article 6 Closing provisions

1. The insurance policy may derogate from the provisions of these DPP-SME-ZMOV.
2. These DPP-SME-ZMOV shall enter into force on 01.07.2024.