



## **Pen Home Plus Endorsement Library for OGI Brokers**

### **H202: Physical Security Condition**

It is a condition precedent to liability that the **home** complies with the following minimum security requirements:

- Final exit doors must be secured by a mortice deadlock with a least 5 levers or a rim deadlock confirming to British Standard 3621 or, if the door(s) are UPVC or double glazed, a multi-point locking system with either a lever or built-in deadlocking cylinder
- All other external doors must be secured by a mortice deadlock or a deadlock confirming to British Standard 3621 or by a multi-point locking system with either a lever or built-in deadlocking cylinder or key-operated security bolts fitted internally to the top and bottom.
- All opening sections of the basement, ground floor and easily accessible windows, fanlights and skylights to the **buildings** secured by key-operated window locks

**IMPORTANT:** If it is found at the time of a theft loss that **you** have not complied with this condition **we** do not have to pay **your** claim.

### **H114: Protections Maintenance Clause**

It is understood and agreed that this insurance that all protections provided for the safety of the **home** be maintained in good order throughout the **period of insurance** and be in use at all times when the **home** is left unattended. Such protection shall not be withdrawn or varied without **our** consent. If **you** fail to comply with this clause **we** may cancel the insurance or refuse to deal with any claim for theft and/or malicious damage.

### **H009: Alarm Clause (NSI/NACOSS)**

It is a condition of this insurance that:-

- a) the NSI / NACOSS approved intruder alarm is put into full and effective operation overnight and when no authorised person is in the **home**
- b) the alarm is maintained in full working order under a contract with a NSI / NACOSS approved installer or as otherwise approved by **us**;
- c) **you** correct any fault with the alarm immediately **you** become aware of such a fault.
- d) the intruder alarm system is not altered without **our** prior agreement.

If **you** fail to comply with any of the above conditions, this insurance may become invalid in respect of loss or damage caused by theft or attempted theft from the private dwelling of the **home**.

Theft cover will not be affected in the event that a fault in the alarm is due to circumstances beyond **your** control.

### **H010: Alarm Condition**

A NACOSS/NSI approved alarm system to be installed within 30 days of inception.

If you fail to comply with this condition **we** may cancel the insurance or refuse to deal with any claim.

### **H008: Alarm Clause (NSI/NACOSS – Central Station)**

It is a condition of this insurance that:-

- a) the NSI / NACOSS approved intruder alarm is put into full and effective operation overnight and when no authorised person is in the **home**
- b) the alarm is maintained in full working order under a contract with a NSI / NACOSS approved installer or as otherwise approved by **us**;
- c) **you** correct any fault with the alarm immediately **you** become aware of such a fault.
- d) the intruder alarm system is not altered without **our** prior agreement.
- e) **you** immediately tell Customer Services if central station response to alarm calls is withdrawn by the intruder alarm installer.

If **you** fail to comply with any of the above conditions, this insurance may become invalid in respect of loss or damage caused by theft or attempted theft from the private dwelling of the **home**.

Theft cover will not be affected in the event that a fault in the alarm is due to circumstances beyond **your** control.

### **H004: Alarm Condition**

A NACOSS/NSI approved central station alarm system to be installed within 30 days of inception.

If you fail to comply with this condition **we** may cancel the insurance or refuse to deal with any claim.

### **H005: Alarm Maintenance**

Where the **home** is protected by a burglar alarm, it is understood and agreed that this insurance that in respect of theft from the **home** that:-

- a) the burglar alarm system is in full and effective operation whenever the **home** is left unattended,
- b) the burglar alarm system is in full and effective operation when **you** retire for the night,
- c) the burglar alarm system should have been maintained in good order throughout the **period of insurance** under a maintenance contract with the installing company.

If **you** fail to comply with this clause **we** may cancel the insurance or refuse to deal with any claim for theft.

Theft cover will not be affected in the event that a fault in the alarm is due to circumstances beyond **your** control.

### **H082: Jewellery Clause**

This insurance does not cover loss of jewellery and/or watches by theft or disappearance unless the items are:

- a) being worn; or
- b) deposited in a bank or locked safe or hotel/motel safe; or
- c) carried by hand under the personal supervision of the **insured**.

It is also noted that exclusion I) section 3 **Personal Possessions** does not apply.

### **H236: Specified Collections**

It is a condition of this insurance that in respect of the specified collection insured under this **policy** a full and current inventory must be maintained by **you** and provided in the event of any claim. The onus of proof of value rests with **you** where professional valuations have not been seen and agreed by **underwriters** and **you** will be asked to provide receipts and / or professional valuations in support of **your** claim.

## **H051: Flat Roof**

Section 1 Buildings, is hereby amended to include the following. This insurance does not cover:

- the first £250 of every claim for loss or damage to flat roofed areas of the buildings.
- storm damage to flat roofs which have not been maintained and or replaced within the last 12 years. You must retain evidence of any inspections and repairs.
- loss or damage arising as a result of water leaking through your flat roof, unless the loss or damage is caused by wind storm or tempest.

## **H171: Water Ingress**

We will not pay for any loss or damage arising as a result of water leaking through **your** flat roof, unless the loss or damage is caused by an insured storm event.

## **H122 Theft Limitation**

In respect of this insurance, theft cover from the insured **building/s** is restricted to following forcible and violent entry.

## **H029: Business use**

In consideration of the property being used for non clerical business purposes, cover excludes the below.

- liability arising out of advice given or services rendered in respect of **your** profession, occupation or business and a separate policy insuring this needs to be in place at all times.
- **Accidental Damage** in its entirety.
- Cover excludes all stock, equipment and money used in connection with the Insured's trade/profession.

## **H153: Jewellery Protection**

There is no liability under Sections 2 and 3 of this Policy for loss or damage to jewellery by theft or attempted theft from the Home unless the jewellery is kept in a locked safe with adequate cash rating, which has been installed under the manufacturer's recommendations.

The keys and duplicate keys of the safe must be removed from the Home when the Home is left unattended.

## **H208: Safe Instalment Clause**

It is a condition of this insurance that an approved safe is installed in accordance with the manufacturers recommendations, within 30 days of the inception date of this policy.

**IMPORTANT:** If it is found at the time of a theft loss that **you** have failed to comply with this condition **we** do not have to pay **your** claim for jewellery and / or watches.

## **H038: Contract Work Exclusion**

This insurance excludes all loss, damage or liability either to or arising from the contract works and/or materials on site.

## H168: Unoccupancy Clause (2)

The following terms are applicable to this insurance while **your home** is **unoccupied**:

- a. Loss or damage caused by escape of water from water tanks apparatus and pipes is excluded.
- b. The **home** must be inspected both internally and externally at least once every 7 days by a responsible adult.
- c. The **contents** under Section 2 (if included in your schedule) are restricted to household goods, furniture, furnishings and appliances.
- d. Theft or disappearance of **valuables** (if included in your schedule) from the **home** is excluded.
- e. It is a condition of cover that all protections provided for the safety of the insured property be maintained in good order and be in use at all times. Such protection shall not be withdrawn or varied without our consent.
- f. An additional **excess** of £100 is payable by **you** in addition to the excess(es) noted in **your schedule** for any claim for physical loss or damage other than arising from subsidence, landslip or heave which remains as stated in **your schedule**.

**Important:** The definition of **unoccupied / unoccupancy** within **your policy** wording is hereby amended to read:

'**Your home** is considered to be unoccupied whenever it is insufficiently furnished for normal living purposes or although furnished has been left without an **occupant** for a period of 24 hours or greater.'

This **endorsement** applies with immediate effect from the first day that **your home** is left **unoccupied** and for the duration of any **unoccupancy** regardless of the intended period

## H109: Property Inspection Clause

The **home** must be inspected both internally and externally at least twice a week by either **you** or **your** representative. A record of dates, times and any observations must be recorded, and be available for inspections by **us**.

## H096: Mortgagee's Interest Clause

It is understood and agreed that the interest of the Mortgagee in this Insurance shall not be prejudiced by any act or neglect of the Mortgagor or occupier of any **building** insured whereby the danger of loss or damage is increased without the authority or knowledge of the Mortgagee, provided the Mortgagee, as soon as reasonably possible after becoming aware, shall give notice to **us** and pay an additional premium if required.

## H165: Holiday Home Clause

In respect of the holiday **home** detailed on **your schedule** the following terms will apply:

- a. An **excess** of £250 is payable by **you** (unless a higher **excess** is stated within **your schedule**) for any claim for physical loss or damage other than arising from subsidence, landslip or heave which is as stated in **your schedule**.
- b. It is a condition precedent to our liability that all protections provided for the safety of the insured property be maintained in good order and be in use at all times when the **home** is left unattended. Such protection shall not be withdrawn or varied without our consent.
- c. The **home** must be inspected both internally and externally at least once a month by either you or your representative. Dates, times and any observations must be recorded in a central inspection record.

While the **home** is not occupied this insurance excludes:

- a. Loss or damage by escape of water from and frost damage to fixed water tanks, apparatus or pipes UNLESS the water is turned off at the mains and all tanks and pipes are drained, OR the central heating system is in continuous operation to maintain a minimum temperature of 60 degrees Fahrenheit / 15 degrees Celsius between the 1st October and the 1st April inclusive.
- b. Theft or disappearance of **valuables**, gold, silver, gold and silver plated articles (if included in **your schedule**) from the **home**.

## H063: Heating Warranty

The following General Conditions apply in addition to the conditions contained within the policy booklet whenever the **home** is left **unoccupied** for in excess of 7 consecutive days between 1st November and 31st March (both days inclusive), either:-

- i) the water supply to the **home** is switched off at the mains and the entire water system and central heating system be drained of all water,
- or
- ii) where the entire **home** has the benefit of a central heating system it is set to operate continuously for 24 hours of each day and the thermostat set at not less than 10 degrees Celsius/50 degrees Fahrenheit. Where fitted the loft hatch door is left open.

**You** must retain utility bills relating to the **home** as **we** may request sight of these following a claim for loss or damage caused by escape of water from and frost damage to fixed water tanks, heating installations, apparatus or pipes

Failure to comply with these conditions may result in this insurance becoming invalid.

## H050: Flats Clause

The **sum insured** showing under Section 1 - **Buildings** represents the value of that portion of the **building** owned by **you** (including external walls, roof and foundations and such common parts of the **building** for which **you** are legally responsible). In the event of a loss resulting from an insured event to any part of the property not occupied by **you** but for which **you** are legally responsible, **we** will only pay such portion of that loss as the **sum insured** bears to the reinstatement of the **building**.

### **H078: Subsidence Excess £2,500**

**We** will not pay for the first £2,500 in respect of each and every claim caused by subsidence or heave of the land that the **Buildings** stand on, or landslip. It is important to note that this excess replaces any other excess stated within your schedule or policy wording.

### **H079: Subsidence Excess £5,000**

**We** will not pay for the first £5,000 in respect of each and every claim caused by subsidence or heave of the land that the **Buildings** stand on, or landslip. It is important to note that this excess replaces any other excess stated within your schedule or policy wording.

### **H235: Subsidence Excess £1,500**

**We** will not pay for the first £1,500 in respect of each and every claim caused by subsidence or heave of the land that the **Buildings** stand on, or landslip. It is important to note that this excess replaces any other excess stated within your schedule or policy wording.

### **H179: Pedal Cycle Clause**

**We** will not pay for theft of the pedal cycles(s) **specified** under this insurance under Section 3 (**Valuables and Personal Possessions**) unless at the time of the theft:

a) the pedal cycle(s) was either in the **home** or, whilst at the **home**, stored in a garage, shed or outbuilding and securely chained to an immovable object by the frame or rear wheel.

Or

b) the pedal cycle(s) was away from the **home** and kept securely chained in a locked building or to an immovable object by the frame or rear wheel.

The liability of the Underwriters shall not exceed the **sum insured** stated in the **schedule** and is subject to the terms and exclusions as stated within the **policy**.

### **H201: Onus of Proof**

The onus of proof of value rests with the **insured** in the event of a claim where professional valuations have not been seen and agreed by underwriters.

**IMPORTANT:** If **you** are unable to provide proof of value at the time of a loss **we** do not have to pay **your** claim.

### **H042: Evidence of Value**

It is a requirement of this Policy for loss or damage to **Contents** with a value that exceeds £2,000 that **You** provide a receipt or professional valuation in support of **Your** claim.

## H170: Settings and mounting Clause

It is a condition of this Insurance that in respect of any watch or jewellery with an individual value of £10,000 or greater, all settings, mountings, clips and fastenings must be inspected and if necessary overhauled by a competent Jeweller every 2 years.

**Important:** In the event of a claim we will require written evidence that this condition has been complied with. Failure to provide this evidence could result in your claim not being paid.

## H181: Wine Collection Clause

**We** do not cover loss or damage to wine direct or indirectly caused by or resulting from:

- substitution
- loss of labels
- ullage
- natural loss of contents
- inherent vice
- cork-fly
- mysterious disappearance
- dryness, dampness, extremes of temperature or exposure to the light.

If the wine collection is held in a wine storage facility the following additional exclusion must apply:

- Bankruptcy or any book-keeping failure or any wine storage facility.
- Theft unless by forcible and violent entry or exit.

It is also a condition that a cellar book is kept recording the description, value and movement of the wine collection.

**IMPORTANT:** If **you** do not comply with this condition **we** do not have to pay a claim under this insurance.

## H014: Bank/Safety Deposit Clause

Cover in respect of items as specified deposited at a Bank/safety deposit is limited to whilst within the custody of the bank/safety deposit only

## H088: Portable Electronic Equipment Clause

Cover in respect of Section 3 - **Personal Possessions**, is extended to include the electronic equipment specified in the **schedule** subject to the following additional terms and conditions:

- Theft away from the **home** whilst travelling on/in any form of public transport or in a public place is excluded if the electronic equipment is left unattended
- Theft of the equipment from any unattended motor vehicle is excluded unless the equipment is concealed in a locked boot and all the vehicle's security systems have been activated.
- Theft from any **building/s** is excluded unless force, resulting in damage to the **building** or premises, was used to gain entry
- Loss of or damage to accessories of any kind is not covered
- The theft, loss or disappearance must be reported to the police within 24 hours of the event being discovered.
- Any loss of or damage to information or data or software contained in or stored on the electronic equipment whether arising as a result of a claim paid by this insurance or otherwise is specifically excluded.

### **H092: Mobile Phone**

Cover in respect of Section 3 - **Personal Possessions**, is extended to include the mobile phone(s) specified in the **schedule** subject to the following additional terms and conditions:

- Theft away from the **home** whilst travelling on/in any form of public transport or in a public place is excluded if the mobile phone is left unattended
- Theft from any **building/s** is excluded unless force, resulting in damage to the **building/s**, was used to gain entry
- Theft of the equipment is excluded whilst on/in any form of public transport or public place except where the mobile phone is taken from **you** by actual or threatened force.
- Theft of the equipment from any unattended motor vehicle is excluded.
- The theft, loss or disappearance must be reported to the police within 24 hours of the event being discovered.
- **You** are not covered for the cost of replacing any personalised ring tones or graphics, or any additional software/features.

### **H180: Brittle Article Clause**

It is a condition of this insurance that all porcelain, china, glass, or other brittle articles are dusted and cleaned only by the Insured or an expert and all such items are kept within a locked cabinet.

### **H093: Mobility Scooter**

Section 3 **Personal Possessions** of this insurance is extended to cover the Mobility Scooter(s) as specified in the **schedule** subject to the following additional terms and conditions:

In respect of the mobility scooter(s), this insurance does not cover:-

- a) theft or attempted theft where the keys or any other device which enables the scooter to be started are left in or on the scooter whilst it is unattended.
- b) theft between the hours of 23:00 and 07:00 whilst the scooter is not in use unless from a locked **building**.
- c) loss or damage to tyres, lamps and accessories unless the scooter is stolen or damaged at the same time.
- d) damage arising from mechanical or electrical faults or breakdown
- e) loss or damage while the scooter is used for racing or pace-making or is let out on hire or is used other than for private purposes.

### **H058: Foster Children Clause**

Whilst foster children are resident at the home section 2 - **Contents** will not include cover for **accidental damage** and cover in respect of insured event 7 theft or attempted theft is excluded unless such loss or damage is consequent upon violent and forcible entry.

Loss or damage caused by a deliberate act of any occupant or their guests is excluded.

## H176: Lodgers Clause (2)

The following terms are applicable to **your** insurance cover:

- This Insurance excludes theft or attempted theft from the premises named in the Schedule unless consequent upon violent and/or forcible entry.
- Cover under all sections of this **policy** is limited to **your** possessions only.
- Loss or damage caused by a deliberate act of any occupant or their guests is excluded.

Subject also to all other terms and exclusions as stated within the **policy**.

## H174: Childminders Clause (2)

It is hereby noted and agreed that whilst the **home** is being used as a nursery, supervising infants within **your** care, this insurance will not cover accidental damage and **we** will not pay for any theft/loss unless following forcible and violent entry or exit.

It is further noted and agreed that in respect of **your** activities as a child minder, Legal Liability cover is specifically excluded.

## H001: Accidental Damage Exclusion

Cover in respect of Accidental Damage for both Section 1 and Section 2 is excluded.

## H102: Notice Clause

**You** must tell us before there is any change in occupancy of the insured **buildings** (i.e. properties that become **unoccupied** and/or if any vacant **buildings** become occupied) as **we** may adjust the premium

and/or terms of **your** cover.

## H095: Musical Instrument Clause

This insurance provides cover against loss or damage to the musical instruments specified in the **schedule**, but does not cover:

- loss or damage caused by moth, vermin, wear, tear and gradual deterioration, scratching or denting,
- any loss caused by mechanical and/or electrical derangement unless such derangement arises solely from external causes,
- breakage of strings, reeds or drum heads
- any loss or damage caused by cleaning or repairing or atmospheric conditions.
- theft from any **building/s** is excluded unless force, resulting in damage to the **building/s** or premises, was used to gain entry
- theft away from the **home** whilst travelling on/in any form of public transport or in a public place is excluded if the instrument is left unattended
- theft of the equipment from any unattended motor vehicle is excluded unless the instrument is concealed in a locked boot and all the vehicle's security systems have been activated.

## **H084: Lawnmower Clause**

Section 3 **Personal Possessions** of this insurance is extended to cover the Lawnmowers as specified in the **schedule** subject to the following additional terms and conditions:

In respect of the Lawnmowers, this insurance does not cover:-

- a) theft or attempted theft where the keys or any other device which enables the lawnmower to be started are left in or on the lawnmower whilst it is unattended.
- b) theft between the hours of 23:00 and 07:00 whilst the lawnmower is not in use unless from a locked **building**.
- c) loss or damage to tyres, lamps and accessories unless the lawnmower is stolen or damaged at the same time.
- d) damage arising from mechanical or electrical faults or breakdown
- e) loss or damage while the lawnmower is used for racing or pace-making or is let out on hire or is used other than for private purposes.

## **H178: Stamp/Coin Collection Clause**

Underwriters, liability in respect of stamps or coins forming part of a collection is limited to 75% of the Stanley Gibbons catalogue price or Spinks catalogue price at the time of the loss or damage. Stamp collections are restricted to properly mounted stamps contained in albums and does not extend to loss or damage to individual stamps, unless the album suffers loss or damage at the same time and from the same cause. Cover for both stamps and coins is subject to a full and current inventory being maintained.

## **H013: Automobile and Vehicle Clause (2)**

This policy excludes theft or disappearance from road vehicles of every description owned by or under the control of the **insured** or their servants or agents or representatives when the vehicles, not being garaged, are left unattended.

## **H067: Increased Buildings £100 Policy Excess**

An increased policy **excess** of £100 applies to each and every **buildings** claim (except losses arising from Subsidence, Landslip and / or Heave, where the **excess** remains as per the **schedule**).

## **H068: Increased Buildings £150 Policy Excess**

An increased policy **excess** of £150 applies to each and every **buildings** claim (except losses arising from Subsidence, Landslip and / or Heave, where the **excess** remains as per the **schedule**).

## **H069: Increased Buildings £250 Policy Excess**

An increased policy **excess** of £250 applies to each and every **buildings** claim (except losses arising from Subsidence, Landslip and / or Heave, where the **excess** remains as per the **schedule**).

## **H072: Increased Contents £100 Policy Excess**

An increased policy **excess** of £100 applies to each and every **contents** claim (except losses arising from Subsidence, Landslip and / or Heave, where the **excess** remains as per the **schedule**).

### **H073: Increased Contents £150 Policy Excess**

An increased policy **excess** of £150 applies to each and every **contents** claim (except losses arising from Subsidence, Landslip and / or Heave, where the **excess** remains as per the **schedule**).

### **H074: Increased Contents £250 Policy Excess**

An increased policy **excess** of £250 applies to each and every **contents** claim (except losses arising from Subsidence, Landslip and / or Heave, where the **excess** remains as per the **schedule**).

### **H054: Increased Excess £1,000**

Cover in respect of Flood is subject to a standard policy **excess** of £1,000 for each and every loss.

### **H089: Limitation of Cover**

Cover in respect of Section 1 **Buildings** and Section 2 **Contents** is limited to fire, lightning, explosion, aircraft and impact only and Section 5A (i) in respect of **liability** to the public in respect of the **home** as stated in the **schedule**.

### **H028: Contractors Exclusion Clause**

This insurance excludes loss, damage or liability arising out of the activities of contractors

### **H142: Ingress of Water (2)**

This insurance excludes ingress of water through the roof unless following an insured event

### **H083: Jewellery Maintenance**

There is no liability under Sections 2 **Contents** and 3 **Personal Possessions** of this Policy for loss or damage to individual jewellery valued at over £5,000, unless

(a) an inspection is carried out at least every three years by a competent jeweller

(b) any defects in clasps, mountings and settings are immediately rectified.

### **H065: Hotel/Motel Jewellery Clause**

This Insurance excludes loss of or damage to jewellery whilst on the premises of hotels or motels **unless** the specified jewellery is being worn by **you**, or is contained in a locked safe or vault.

### **H047: Fire, Theft & Malicious Damage £500 Excess**

A standard **excess** in respect of Fire, Theft and Malicious Damage of £500 applies to each and every claim.

### **H070: Increased Buildings £500 Policy Excess**

An increased policy **excess** of £500 applies to each and every **buildings** claim (except losses arising from Subsidence, Landslip and / or Heave, where the **excess** remains as per the **schedule**).

### **H075: Increased Contents £500 Policy Excess**

An increased policy **excess** of £500 applies to each and every **contents** claim (except losses arising from Subsidence, Landslip and / or Heave, where the **excess** remains as per the **schedule**).

### **H090: Marquees Clause**

Section 2 **Contents** is extended to provide cover for Marquees within the premises that **you** are responsible for subject to the following terms and conditions:-

- a) The marquee must only be erected and dismantled by experienced persons
- b) Cover is not provided for loss or damage occurring whilst the marquee is being erected or dismantled
- c) An **excess** of £250 applies to each and every loss

### **H116: Quad Bike Clause**

Section 3 Personal Possessions of this insurance is extended to cover the Quad Bike(s) specified in the **schedule** subject to the following additional terms and conditions:

This insurance does not cover:-

- a) theft or attempted theft where the keys or any other device which enables the quad bike to be started are left in or on the bike whilst it is unattended.
- b) theft between the hours of 23:00 and 07:00 whilst the quad bike is not in use unless from a locked **building**.
- c) loss or damage to tyres, lamps and accessories unless the quad bike is stolen or damaged at the same time.
- d) damage arising from mechanical or electrical faults or breakdown.
- e) loss or damage while the quad bike is used for racing or pace-making or is let out on hire or is used other than for private purposes.
- f) loss or damage while the quad bike is being used on a public highway.

This insurance does not provide cover for any **legal liability** arising out of the use or ownership of quad bike(s).

### **H237: Escape of Water Exclusion Clause**

Cover for Loss or damage caused by escape of water from water tanks apparatus and pipes is hereby excluded under this policy.

### **H238: Extended Holiday Clause**

The following terms are applicable to this insurance for the duration of the extended holiday that you have notified us of:

- a. Loss or damage caused by escape of water from water tanks apparatus and pipes is excluded.
- b. The **home** must be inspected both internally and externally at least once every 7 days by a responsible adult.

It is a condition of cover that all protections provided for the safety of the insured property be maintained in good order and be in use at all times. Such protection shall not be withdrawn or varied without our consent.

### **H239 Increased Flood Excess £2,500**

Cover in respect of Flood is subject to a standard policy **excess** of £2,500 for each and every loss.

### **H240 Increased Flood Excess £5,000**

Cover in respect of flood is subject to a standard policy excess of £5,000 for each and every loss.

**H222 - Safe and Key Warranty (1)**

This insurance excludes theft or attempted theft in respect of Jewellery and/or watches at the premises described, unless kept in a locked safe which has been installed in line with the manufacturers recommendations, but this Warranty shall not apply to Personal Jewellery and Watches up to £10,000 in all. It is a condition precedent to the liability of Underwriters that all keys and duplicate keys of the said Safe(s) are removed from the Private Dwelling named in the Schedule, whenever the premises are left unattended.