Safes

The earliest safes were substantial wooden boxes (mainly teak or ebony), secured by padlocks. The contents of these boxes were safe because the boxes were stronger than the tools then available to open them, Today such boxes would be opened within seconds with tools available from a standard DIY store and therefore can not be regarded as Safe.

The same principle applies today. Safes are made to counter the tools that are available to open them. Thus the safe with the highest degree of protection (and the most expensive!) will give a high degree of resistance to every known form of attack. However, given enough time and the opportunity every safe can be opened.

Safes vary from lightweight office quality saes whose purpose is solely to protect the contents against fire to the maximum security safe that has the highest degree of protection and resistance to every known form of attack.

There are a huge variety of safes available from a variety of different manufacturers.

There is a European standard now used for safe ratings. Previously safes were assessed upon a factor known as Cash Rating. Not all safes currently manufactured have been tested under the new European Standard and there are known shortcomings in some units. A chart has been prepared and is displayed below in order to show the old Cash Rating classification with the new. However it must be emphasised that these are only guidelines and specific approval must be obtained from Insurers or their Risk Assessors on all safes.

Classification & Cash Rating

Tested Safes LPS 1183 Issue 4*	Insurers (ABI) Suggested Cash Rating	LUTS Grading & Present Suggested Rating for Untested Safes of Similar Specifications	
Grade 0**	£5,000	2	£5,000
Grade I	£10,000	2/1 (c)	£10,000
Grade II	£17,500	1 (c)	£15,000
Grade III	£35,000	1 (B)	£30,000
Grade IV	£60,000	1A(4)	£50,000
Grade V	£100,000	1A(3)	£75,000
Grade VI	£150,000	1A(2)	£100,000 Plus
Grade VII	***	1A(1)	Special

*The LPC were testing to an earlier version of the standard (LPS 1183 Issue 2) and Tann had safes tested and approved to this. The agreed cash limits for these safes were less than under the later test (LPS 1183 Issues 3 and 4). Unfortunately Tann have not changed the name of their safes tested under the later standard and it is necessary to check the plate showing test grade and LPS issue within the safe. Details on the relevant safes are shown on the list with the ABI agreed cash ratings.

Eight to ten times the Cash Value continues to be the rule of thumb followed by Insurers in order to assess the safe capacity for jewellery value. For example a safe with Cash Value of £10,000 will be good for a jewellery limit of say £100,000 . providing the safe is located within a secure area protected by an intruder alarm with remote signalling caperbility to an approved Alarm Receiving Centre.

Some dealers offer second hand reconditioned safes. Such safes should be viewed with extreme caution and should only be purchased from a reputable dealer. Any purchase should also come with a written guarantee that the key lock has been changed and that you are in sole possession of the only keys.

There is a fierce debate as to whether a combination or a key lock is the best option. The ideal is to have both so that a safe can be kept key locked during the day with the combination being used at night. This means that the key holder can leave the premises content in the knowledge that if someone steals the key, they can not open the safe.

Always bear in mind that alarm and safe keys must never be left on the premises outside of business hours.

Strong rooms/Secure Areas

Secure Room not Strong room!

For storage of jewellery where the unit cost is low (a guideline would be any one article not more than £25.00 to £50.00 at cost price to the Assured).

It is assumed that any such area is an internal construction, i.e. a "room within a room" where none of the walls are externally exposed to attack from the perimeter of the building. This does not necessarily mean that the room has to be completely freestanding but details of the perimeter walls and protection will have to be considered on their own merits and the security agreed. The location of the premises, exterior wall construction and thickness will be relevant points. Enhanced intruder alarm protection such as inertia vibration switches attached to the secure room walls and back up passive infra red space protection within the area will normally provide an adequate level of protection under such circumstances.

None of the following suggestions are conclusive and doubtless there will need to be variations to the suggested categories and suggestions detailed below dependent upon location and the risks involved.

Category One

Solid concrete block construction - (not breezeblock).

The walls should be constructed completely of at least 6-inch solid blocks. Alternatively they could be infill walls to a substantial steel frame in which the blocks are tied into the frame.

The door should be a "Book Room Quality" door as supplied by Chubb or other similar safe and strong room door manufacturers. This to be hung in a metal frame.

Alternatively of lesser quality and expense one of the following may provide alternatives:

- 1/4 inch steel plate and secured by 2 five lever mortise deadlocks and 2 hinge bolts
- 2 Ingersol Impregnable padlocks with fixings secured through the wall and 2 hinge bolts
  all to be housed in a metal frame
- One or two steel shutters secured by "bullet locks".

Or

The walls could be constructed of bonded 9-inch brick. This could be considerably enhanced by internal steel lining which would enable the secure area to be used for items of stock with a unit cost of say £50 to £75 at cost always providing there is good perimeter protection - both physical and alarm security.

The steel lining needs to be 1/16 or 1/8 inch thickness depending upon the circumstances.

The door construction will need to be as above detail.

Category Two

A steel cage or frame where the walls and roof are constructed of steel bars of not more than 5" centres with horizontal tie bars placed no more than I metre apart

Or

A room constructed of stud wall partitions with heavy-duty weld mesh or expanded metal placed between the plasterboards so as to create an internal lining, with the metal tied or welded to the frame.

The door could be constructed of the same expanded metal in a steel frame, or 1/4-inch plate, or the "book room" door (as above), or a one-hour fire door with 1/16-inch steel facing plus similar lining.

Locking will need to be as described above as if for an external door.

Category Three

Levels of strength inferior to the above may well be acceptable if the stock is contained within substantial steel cabinets or cupboards, which must be securely locked. As always the specification of any such cabinets would have to be agreed with Insurers. However the steel must be a minimum 1/8-inch thickness. Each cabinet must be locked securely with 5 lever mortise deadlocks and a cross bar secured by a 5 lever closed shackle padlock.

It is often possible to build cabinets like these and to house them in an alcove or area that can be protected by steel shutters. The shutters could then be locked with "bullett locks" and alarm protected which would enhance the security permitting consideration to higher values at risk.

Roof Construction - applicable to all categories.
In all cases the roof must be a minimum of 1/8-inch steel plate on a steel frame or expanded metal, such as "Expamet" of medium weight constructed on a steel frame and tied into the walls.

Note: The structures will require a good quality concrete floor and due to the weight of the overall structure, technical advice will need to be sought from a knowledgeable builder or chartered surveyor.

Summary: Each location must be considered on its own merits. Various versions of all the above could be considered, depending upon the stock type, the cover required and the general overall layout, location and security strengths and weaknesses of the premises as a whole.

The security of all such rooms could be enhanced by internal alarm protection operated on a separate zone.

Strong room

In order for an Insurer to provide cover for substantial values it is vital to be able to demonstrate that the strongroom has been constructed exactly in accordance with the manufacturer’s recommendations. The installation must also be completed by a company experienced in such work and that has 1st class reputation.

There are a few manufacturers that will supply a strongroom and door in a prefabricated or de-mountable format and its size can be customized to your requirements. Alternatively a strongroom can be built from the ground up when it is essential that the walls, floor and ceiling be constructed in concrete mixed to exact specification. These are likely to contain reinforced and/or twisted steel in the form of tang bars.

The thickness of the walls will depend upon the values at risk and also whether additional security such as safes inside the strongroom is incorporated. Typically they will vary from 13 to 21 inches.

Strongroom Door quality and fitting is as important as the remaining structure. Like safes, second hand doors are available. Whether the door is new or second hand it will be necessary to seek expert advice will be required to ensure that the door is suitable for the job.

The overall mass of the strongroom structure will be substantial and expert advice from a suitably qualified engineer will be necessary.

All specifications will need to be approved by Insurers and we shall be happy to discuss your requirements and guide you accordingly.

Note: It is recommended that all your security specifications are seen and approved by your insurers before you instruct your contractors or order your materials and equipment.