

# “Top 10 Things To Know Before Buying a Safe”

Searching for the right safe is sometimes a difficult task. You have probably come to our site searching for answers to questions about buying a safe that other people could not answer. Our goal at **The Safe House** is to answer your questions in an honest and clear way that cuts through all of the hype of other sources.

If you look around you will find safes that are nothing more than a metal box. Upon further investigation you will find that there is more to a safe than you originally thought. Search the Internet and you will find a myriad of self-proclaimed “experts” that tell you what you are supposed to know about buying a safe. Look long enough and you’ll start to see that there is often conflicting information.

In our experience, what usually happens is that the customer makes a guess as to what they need and often the decision centers on size and price. Some companies will say “that some protection is better than nothing at all” and sell you an cheap safe that can be easily pried open or will not protect your valuables in a fire. This is called security on sale. When you stop to consider the reasons to invest in a safe, it comes down to a very simple but extremely important issue: The contents we wish to protect are often some of the most important and valuable things we own.

This being the case, we feel it is our responsibility as professionals in the security and safety products industry to cut through the endless bits of information and misinformation and give you only the most important considerations as you seek the best solution to your challenge.

Before we go on, we need to address with you why our information is better than what other online “experts” will tell you:

1. Unlike a lot of online companies The Safe House has an actual showroom and warehouse where we have been serving our customers for over 16 years. We are located in Nashville Tennessee and specialize in Commercial, Residential, Gun Safes and Tornado shelters. We are registered Locksmiths and Security is our only business

2. We work with individuals and companies all over the U.S. for their security and safety needs. Many of our customers include state and federal agencies, jewelry stores, large corporations, and individuals like you.

For your benefit, we have compiled a "Top 10" summary for those that want to get to the heart of what is important in deciding what product best meets their specific needs. You could probably find this information by taking hours and hours of your time searching the Internet, but we've boiled it down to a simple but powerful list of the most important things you need to know before investing in a safe. Let us put our over 16 years of experience to work for you. Read this article. You'll be glad you did!

## **1. Not all gun safes are created equal. Don't buy one until you read this...**

Gun safes come in many different styles and sizes. Many are merely gun cabinets without fire or burglary protection. Construction, thickness of metal and type of locking mechanism should be your first concern, followed by fire rating. Gun cabinets have very thin metal similar to 16 or 18 gauge steel. A standard household hammer and large screw driver can easily break into a gun cabinet. A quality Gun safe should use a minimum of 12 gauge steel in the body of the safe and preferably 10 to 7 gauge steel.

Door construction is very important. Look for a gun safe with at least ¼” of solid plate steel or composite equivalent in the door. Better gun safes have ½” or thicker steel. The best gun safes have Underwriter Laboratory burglar ratings such as, RSC (Residential Security Container), B Rated, U.L. TL-15 (Tool Resistant) and U.L. TL-30.

Fire ratings are often overlooked but should be one of your top considerations. We recommend that you purchase a minimum 1 hour fire rated gun safe. Why? Safes with less than a 1 hour fire rating rarely survive a home or business fire. Why spend nearly \$1,000 or more for a gun safe that won't protect your guns and ammo during a fire? If your budget won't support a 1 hour fire rated gun safe, then go for the longest fire protection that you can afford.

Many customers are misled into thinking that a fire rated gun safe is adequate to protect your most important documents. Our recommendation is to look for a U.L. rated fire protection of 1 hour or an independent laboratory fire test that is at least 90 minutes if you are thinking of placing any important documents in the gun safe. Even better is to purchase a small U.L. rated fire lock box that you can place inside the gun safe for your more delicate items.

## **2. Don't rely on a fireproof safe to protect against a burglary and here's why:**

First, let's define what we mean by "fireproof." We use this term because many customers come looking for a fireproof safe. These safes are really fire "resistant" meaning that they resist heat and smoke (and some protect against water) over a given period of time.

Fireproof safes (actually fire resistant) do a great job of protecting paper documents (and even small amounts of cash) from heat and smoke damage, however, fireproof safes use very thin (16-18 gauge) metal in the construction of the safe which makes them easier to attack for a burglar. The metal is primarily used to hold the fire retardant material and can be easily punctured, cut or sawed with simple hand tools.

DO NOT store high value contents, such as large amounts of cash, jewelry or precious metals, in a fireproof safe. Over the past 16 years we have seen too many fireproof safes that have been easily broken into after the owners mistakenly thought the safe would be protected against a burglary attack. Instead, look at burglar fire safes that are burglar rated, or for content value above \$30,000, look at our high security burglar fire safes. These safes are engineered and designed to protect your valuables against both burglar attacks and fires.

## **3. Don't buy a burglar fire safe that is rated too LOW for the content value.**

Modern safes, called "composite safes," or (BF) burglar fire safes, have a combination of burglar and fire ratings. With these safes you get the best of both worlds: fire and burglary protection. We find that many customers want to protect both important documents as well as high value items. For these customers, a composite safe is a perfect solution.

When you're considering purchasing a safe, think about the maximum value and type of the contents you will EVER store inside the safe over the next 10+ years. Why? As your content value grows over a period of time, the safe you originally purchased some time ago may not be adequate to protect those contents.

Burglar ratings are a mix of manufacturer standards and Underwriters Laboratory burglar ratings. A general guideline for the type of safe versus content value is as follows (you should always ask your insurance broker to contact Underwriters Laboratory for additional recommendations on content value storage):

These ratings and content values are **guidelines** only:

B-Rated Up to \$5,000 content value

B/C Rated Up to \$10,000 content value

U.L. RSC Up to \$15,000 content value

C Rated Up to \$30,000 content value

U.L. TL-15 Up to \$200,000 content value

U.L. TL-30 Up to \$375,000 content value

U.L. TL-30X6 Up to \$500,000 to \$ 1,000,000 content value

U.L. TRTL-30X6 \$1,000,000 and up content value

While we're talking about what you might be putting into your safe over a long period of time, consider the size of the safe as you may find more items to store inside. Many of our customers have outgrown their safes and wish they'd invested in something a bit larger. Often, customers are surprised to find that they can purchase a safe that is substantially larger for just a bit more money.

## **4. Don't use a floor safe to protect against a fire.**

It used to be that floor safes offered burglary protection and some degree of fire protection (provided the safe was installed in the floor surrounded by concrete). Floor safes are great for gold, silver, coins, jewelry and other valuables because they are engineered to protect against burglary attacks. Most people assume floor safes will provide excellent fire protection because five sides of a floor safe are surrounded by concrete. With the door exposed and made of ONLY metal, heat from a fire rapidly enters the safe. Floor safe doors are made of plate steel that ranges from ½" to 1½" thick and unfortunately, nearly all floor safes do NOT have fire retardant material included in the door. Therefore, most floor safes are not a good product to protect against the ravages of a fire.

There are no floor safe manufacturers we are aware of that list a fire rating or fire test. For over 16 years we have been drilling open all kinds of safes including floor safes. When safes have a fire rating of 1-2 hours, in nearly every case, the paper documents or money have survived. If you need to protect money or important documents, you are much better off purchasing a free standing burglar fire safe or high security burglar fire safe that has a 1-2 hour fire rating and is anchored 4-5" into a concrete floor instead of a floor safe.

## 5. When should you use a wall safe?

Wall safes are popular in James Bond movies and spy flicks. You see large amounts of money stored in wall safes in Hollywood movies. This is not a good idea! Wall safes are wonderful little safes that can be concealed and don't take up a lot of room, but they have severe limitations when it comes to burglary and fire resistance.

Wall safes are typically constructed of thin gauge metal and are not the best place to keep large amounts of cash, high value jewelry or gold, silver and coins. Why? No need to break open the safe with heavy tools when all you need to do is saw the wall to extract the safe. The question always comes up, "But a wall safe can be hidden whereas the other safes are right there in plain sight." The problem with this reasoning is that we tend to underestimate the intelligence of burglars and must consider these people already plan on looking in odd places (like closets, refrigerators, mattresses and ovens) for your hidden valuables. A great use for a wall safe is to keep prescription drugs away from employees, children or family members. High end jewelry can be stored for very short periods of time, provided your home or business has a monitored burglar alarm system that is used. Burglar fire safes are more appropriate for long term storage of high value jewelry, precious metals or cash.

## 6. DO NOT store data/media or family photos in a fireproof safe. Here's why...

The word fireproof means "resistant to fire" and some buyers assume that a fireproof safe will protect everything. Data and media (photos, CDs/DVDs and computer disks/tapes, etc) are very sensitive to heat and humidity/moisture and your standard fireproof safe is not engineered to specifically protect against these things. Fireproof safes are engineered and designed to protect paper and keep the internal temperature of the safe below 350 degrees, which is the critical temperature where paper will start to char and burn. This method of protection creates steam (moisture) inside the safe. Any sensitive data or media will be badly damaged or destroyed at or above 135 degrees or 85% humidity.

If you have any special data or media that you need to protect against fire, a data/media safe is what you should consider purchasing. These safes will keep the inside temperature below 135 degrees as well as the humidity below 85%. Remember, most data and media safes do not offer burglary protection but if this is of concern, we can help you select a data/media safe that offers some burglary protection. As an option you can purchase a small U.L. rated fire lock box that you can place inside a larger fire safe ( Gun Safe) for your more delicate items, this is one way to protect you data / media without purchasing a more expensive data safe.

Data and media include the following materials:

- Hard Drives
- Tape Backups
- CDs & DVDs
- Negatives & Photographs
- Thumb Drives/Flash Drives
- Diske ttes
- Cassette Tapes
- Microfiche
- Zip & Jazz Disks

## 7. What is the minimum fire rating to protect paper and money?

Fireproof safes and burglar fire safes should have a minimum of a 1 hour fire rating. Typically, a safe with less than a 1 hour fire rating will not likely protect any paper or money in the event of a fire. The problem is, you don't know where a fire could start – it may start right next to your safe and continue to subject the contents of your safe to high temperatures for a long period of time. Fireproof safes are great for protecting paper documents against fire. They are NOT recommended for protecting large amounts of cash or high value items from theft. When you want BOTH burglar and fire protection, look for a burglar fire safe or a high security burglar fire safe.

## 8. How do I calculate the interior size of the safe according to what I plan on placing in the safe?

Many customers forget to think about how big the inside of the safe needs to be in order to house all of your contents. Most safes are measured on the inside by what is called "cubic feet" which is calculated by using a simple math formula. To determine the inside size of the interior of the safe use the following calculation:

Multiply the height, width and depth of the interior of the safe and divide that total by 1728.

**Height x Width x Depth / 1728 (Example: 20" x 15" x 20" = 6000 cubic inches / 1728 = 3.47 cubic feet)**

This number will give you the total cubic feet of the interior of the safe which will help you better choose a safe in your size range. Always choose a size larger than what you think you will need because you will always collect and find more items to store and protect in the future. We recommend you plan for at least 5-10 years into the future.

## **9. Out of sight, out of mind. Where should I place my safe?**

In our experience, one of the most difficult decisions for customers is where to place their safe. If you do not have a burglar alarm system in your home or business, then placing your safe “out of sight, out of mind” is very important.

While not every situation is the same, we offer you some considerations BEFORE you invest in a safe:

Will the placement of the safe encourage you to use it? If your safe is hard to reach or in an area that you normally do not like to go (dark, dusky part of the basement) will you be committed to using it?

Is there adequate light to see inside the safe as well as operate the lock? A dark corner of a closet might be great for hiding the safe but if you cannot see the hash marks on the combination dial, you are going to be frustrated.

Is the location adequate to support your safe? A heavy safe needs strong flooring.

We always recommend bolting your safe to the floor. Concrete is better than wood.

We find that, due to the complexity of using a standard mechanical combination lock, it may be challenging for customers with eyesight problems. The small hash marks on the dial may be hard to see. Instead, an electronic lock is a perfect solution that is easy to use and is just as secure as standard locks. (Both locks are typically rated by Underwriter Laboratories.)

Burglars will go to the master bedroom or walk-in closet first to find small, high value items. New safe buyers often favor convenience over security and place their safe in the master bedroom. First, consider anchoring your safe into concrete vs. a wood floor. Concrete floors with a good concrete expansion anchor “fight back” against the burglars. Here are some ideas on places to put your new safe:

Under an enclosed stairway with an access door.

In a guest bedroom closet.

In a utility room.

Remember, if you do not have a burglar alarm, the burglars have plenty of time to look around your home or business. Without a siren going off or the police on their way, the burglars have nothing to fear. If you are storing cash, gold, silver or jewelry in a safe, we recommend you install a monitored burglar alarm system. National statistics show that, with a burglar alarm siren going off, a burglar will usually stay less than 10 minutes in your home or business. How are they going to get into your safe or remove a properly anchored safe from your home or business in 10 minutes?

## **10. Why you should always anchor your safe!**

Anchoring your safe is extremely important and we highly recommend it. Why? The easiest and most convenient way for a burglar to break into any safe is to move it somewhere else where they have the time and tools to get into it. You should even anchor heavy safes because, believe it or not, even those get carried out of homes and businesses by a few strong burglars with a utility dolly. Even if you think your safe is hidden, you still want to anchor it in case it is found by burglars. Being extra careful and taking extra security precautions will keep your items secure.

Almost all safes have anchor hole(s) and it is fairly simple to anchor a safe into either wood or concrete. If you decide to move and want to take your safe with you, simply remove the bolts. If you need help with this process, we would be happy to assist you.

## **11. We threw this in because, when you deal with The Safe House , you always get more value than you asked for.**

Last, but certainly not least, many burglaries occur because someone in the family or business tells someone else that they have a safe. It might be an innocent conversation, but somewhere down the line, a person that you don't know, or trust, may find out that you have a safe. We value the privacy of our customers and experience has shown that those who don't talk openly about what they're protecting with a safe are increasing their odds of avoiding becoming a target for burglaries. The good news is that if you have invested in the right safe, whether there is the threat of fire or burglary, you can peacefully go to sleep at night knowing that you are protected.

*If you are looking for more specific information according to your special needs, we encourage you to talk to one of our safe professionals.*

The content of this document is meant to provide general guidelines for the most commonly asked questions about safes. Every situation may be different and unique.