

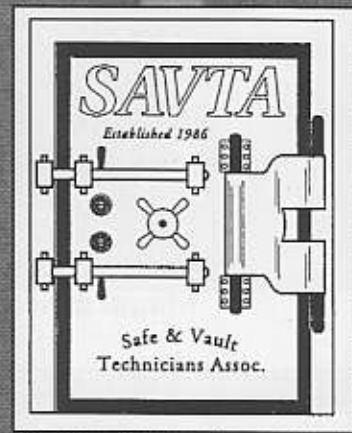
SAFE SALE!

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The Consumer's Guide To Buying A Safe

Provided By The Safe & Vault Technicians Association  
3500 Easy Street • Dallas, Texas 75247 • 214.819.9771



# Buy with confidence from your local safe and vault service company

*Buying a safe to protect your belongings is a good investment, if you buy the right one that is. Despite what you might see for quick purchase in many of the large discount stores, buying a new safe should be a well thought out decision and not just an impulse purchase. A safe is a specialty item and is always best purchased from a reputable dealer who can work with you and answer all of your important questions on construction, ratings, and levels of protection.*

Each year, thousands of homes and businesses are burglarized. No one is exempt from crime, regardless of where you live and work. Thieves are largely interested in items that are small enough to carry out of the home, such as jewelry, guns, cash, check books, credit cards, tools, spare keys and more. Many of these items can be sold to pawn shops and they are also "quick sale" items out on the streets.

Do you have a safe in your home or place of business? If not, now might be an ideal time to think about getting one. All of the items mentioned earlier can be locked away in a safe, thereby stopping personal loss.

This booklet is provided as a public service by the Safe & Vault Technicians Association and your local safe service company. In it you will find valuable information to help you in purchasing a new or used safe for your home or office. This booklet lets you see what is available and it should give answers to all of your questions. Pricing is not addressed however, as it will vary from state to state and from store to store. Contact your local safe and vault company for pricing.

**T**here are many manufacturers of safes, both foreign and domestic. There are also many manufacturers who are no longer in business, but, their products are still available as used equipment. In this booklet, no specific brand is mentioned. Instead, we will look at the types of safes that are available, how they are built and rated, and what they are designed to protect. When you get ready then to purchase a safe for your own use, you will have a firm understanding of what to look for.

## **Sections:**

- Should you buy a new or used safe?
- Types of safes available
- Construction
- Ratings
- Delivery and installation
- Maintenance

To start off, let's look at the differences between new safes and used equipment.

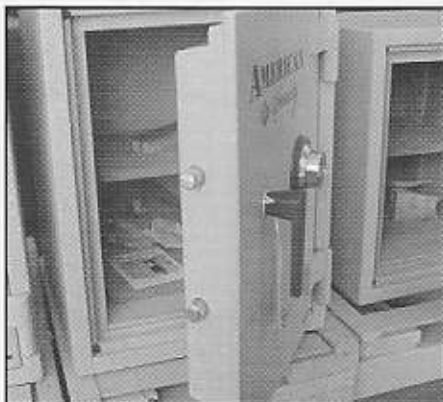
We can divide all safes into 3 available categories, to give you an idea of what to look for. The categories are New, Used, and Antique.

**Should you buy new, used, or antique? That depends upon your needs.**

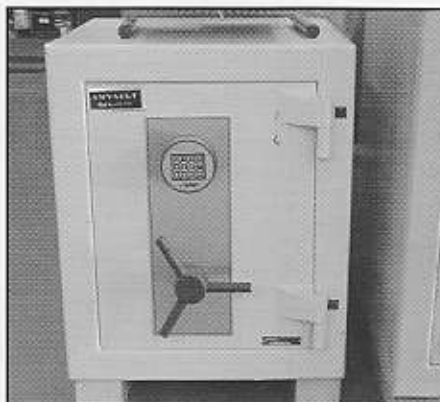
**New:** If you are a business that stores large sums of cash overnight you should go with a new safe or current, used equipment that is rated for theft. Many old safes do not qualify for insurance coverage in the event of a loss, and that is an important thing to consider. Likewise, the storage of large sums of cash and jewelry, expensive guns, and important family heirlooms, should be stored in a new or used, rated container. The main reason again is for insurance coverage.

**Used:** There is certainly nothing wrong with the purchase of a used safe as long as you buy it from a reputable dealer that can guaranty it's reliability. A professional safe service company will take in a used safe and mechanically refurbish it to new condition. Large shops will occasionally repaint these used containers as well, to make them look good as new. As long as the safe has been worked over, it is just as reliable as a new one and it will last a lifetime. If you can stand a few scratches on the paint here and there, shopping the used market can save you a lot of money. New or used, just make sure the safe is rated for what you want to store. We will look at ratings in just a little while.

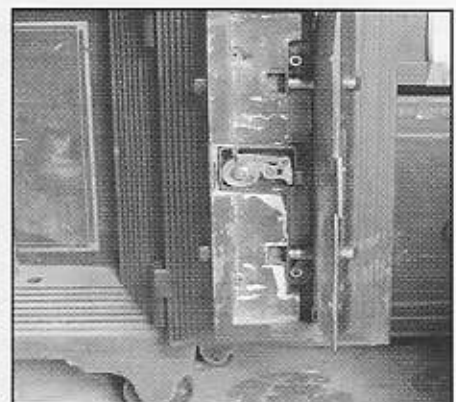
**Antique:** If you like the antique appeal of an old safe then you might want to consider safes that were built in the mid to late 1800's. Some of these antique safes are quite ornate and really add character to any home or office. Valuables can surely be stored in many of the older safes as well. You might want to check with your insurance company prior to buying an antique though. You might not get a high enough coverage for what you want to store and protect. Not all used safes are antiques, but all antiques are used safes.



New



Used



Antique

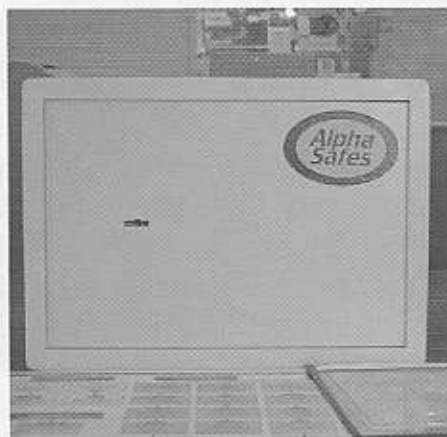
We can divide safes into 3 style or type categories - the floor safe, the wall safe, and the upright chest-type safe. They are found as new, used, and antique. Each has it's advantages and disadvantages as shown.



**Floor safes** have either round, lift-out doors, or square hinged doors. Floor safes are designed to be installed into the foundation (floor) of the home or office. It can be a concrete slab foundation or it can be a pier-beam type floor. A professional installer will need to cut a hole into the foundation to do the installation.

**Advantage:** A floor safe has the advantage of concealment. Once it has been installed, it is flush with the floor and then covered with a carpeted lid to match. Intruders don't know it's there, adding to it's security. Floor safes are also somewhat fireproof, as it is below rising heat and surrounded by the concrete pour of the installation. There could be water damage to contents however, so store papers in plastic containers.

**Disadvantage:** Limited storage space for larger items and harder to access by the user. Choice of location for installation can be somewhat limited as well.



**Wall safes**, just like floor safes, have either round, hinged doors or square hinged doors. Wall safes are designed to be installed into a wall in between the wall studs. A professional installer will need to cut a hole into the wall to do the installation. (key locked safe shown).

**Advantage:** A wall safe has the advantage of concealment. Once it has been installed, it is flush with the wall and then covered with a hanging picture if so desired. Intruders don't know it's there, adding to it's security. A wall safe provides easy access.

**Disadvantage:** Limited storage space for larger items. Not as heavyweight and secure as a floor safe or an upright chest-type safe. Wall safes are not all that easy to find, as not all dealers stock them. Selection is small too.



**The upright or chest-type safe** is probably the best safe to purchase. It has a large storage capacity and is easy to access. This type of safe is the most widely used and manufactured safe of any. It can be set up with custom-fitted interiors, is best to use for large items, can be ordered in a variety of sizes and weights to meet any need, comes in all UL ratings, and is most suited as a cash-range safe. This type of safe can be purchased with cash drop slots and cash depository drawers and hoppers for commercial use. They are designed to sit on the floor and can also be anchored down if desired.

**Advantage:** Mentioned above.

**Disadvantage:** None really, as long as floor space is available and the floor is suited to handle the weight.

All 3 style categories can be used in a residential or business environment. The purchaser needs to pick the style that best fits their needs. The chest type safe is available in all UL ratings. A UL rated fire and burglary floor safe or wall safe is much harder to find in stock.

We can divide safes into 3 construction categories - the plate steel safe, the fire safe, and the composite built safe. They are found as new, used, and antique. Each has its advantages and disadvantages as shown.



The fire safe

**Fire safes** are very popular, in both home and business. The fire safe is designed to protect paper and special documents from burning. The Class 350 - 1 Hour and Class 350 - 2 Hour fire ratings are probably the two most common ratings. For the protection of media and disks, a higher rating is required. For moisture protection for stamp collections and such, a fire safe is needed that uses a dry fire clay in its construction. Check with your local dealer.

**Advantage:** Good fire protection. Also lighter weight which is less stress on the floor. Most fire safes are also rated for impact protection, meaning, if it were sitting on an upper floor and fell through during a fire, it would remain locked to protect the contents.

**Disadvantage:** The standard fire safe is not rated against loss by theft. Most are on wheels as well, and can be removed from the premise much easier.



The plate steel safe body and door

**The plate steel safe** is just that. Built by welding solid sheets of steel together, this type of safe has been the most commonly used in the range of cash protectors. The steel plates will vary in thickness, according to the rating of the safe. **Advantage:** Solidly built, heavy, and has the strength of steel. **Disadvantage:** Can be cut by a cutting torch, although this type of burglary attack requires the use of heavy equipment not commonly used by intruders.



The composite built safe

**The composite built safe** offers both fire and theft protection. Look for affixed labels on the unit to see if it is rated for both. Many are, some are not. The thick walls of the body and door prevent fire damage and make the safe much harder to destroy in a burglary. The composite designed safe is quickly becoming the safe of choice for home and business. **Advantage:** Fire/theft protection. **Disadvantage:** None really, but purchase price could be higher.

Safes are constructed to meet specific ratings and security requirements. For a safe to carry an Underwriters Laboratories Inc. (UL) label for instance, it must meet the basic requirements for products covered by the Standard for Safety UL 687 - Burglary Resistant Safes.

The following pages give a brief coverage of the UL 687, to help you understand what the ratings mean. Your local safe and vault service company can give you further information if you need it. Look at the ratings shown to determine what you need, for what you want to protect. The higher the rating, the better the insurance coverage. Ask your agent about requirements.

## A condensed guide to safe labels

### Ratings

What The UL Labels Mean:

#### TL

Means tool resistant.

#### TRTL

Means torch and tool resistant.

#### TXTL

Means torch, explosives, and tool resistant.

#### X6

When X6 is part of the rating label it means that all six sides of the safe have been tested and rated. Only the door and the front face of the body are tested on the TL units without the higher X6 designation.

*If a safe is a UL rated unit it will be marked with one of the following labels:*

#### TL-15 Safe

A safe that is tested to be tool resistant for a net working time of fifteen minutes. The TL-15 safe has to weigh at least 750 lbs. or have provision for anchoring.

#### TL-30 Safe

A TL-30 rated container is basically a TL-15 container with a bit more muscle. It must resist entry means for a net working time of thirty minutes. The TL-30 safe will qualify for a higher insurance rating if you need it.

#### TRTL-30 Safe

A safe that is tested to be torch and tool resistant for a net working time of thirty minutes. The safe must weigh at least 750 lbs. or have provision for anchoring. The body of a safe that is rated TRTL-30 is constructed of metal encased in reinforced concrete. The metal has to be equivalent to at least one inch of solid open-hearth steel with an ultimate tensile strength of 50,000 psi. The concrete encasement has to be at least three inches thick and has to be made at the manufacturing facility.

#### TL-15X6 Safe

A safe that is tested to be tool resistant for a net working time of fifteen minutes, on all six sides of the container. That is to say, the door and the top, bottom, back, and two side panels of the body. The safe must weigh at least 750 lbs. or have anchoring provision.

#### TL-30X6 Safe

The TL-30X6 safe is basically a TL-15X6 safe but with a bit more muscle. It must resist entry means for a net working time of thirty minutes on all six sides. It carries a higher insurance rating than the TL-15X6.

*The UL rating labels are generally found on the door of the safe, either inside or out.*

*The label will be permanently attached by rivet or other means*

#### TRTL-15X6 and 30X6 Safe

#### TRTL-60X6 safe

These safes are tested for torch and tool resistance for a net working time of fifteen minutes on the TRTL-15X6, thirty minutes on the TRTL-30X6, and sixty minutes on the TRTL-60X6. All six sides of the container are tested. Any one of these ratings have a minimum weight class of 750 lbs.

#### TXTL-60X6 safe

A safe that is tested to be torch, explosives and tool resistant on all six sides for a net working time of sixty minutes. A safe meeting the TXTL-60X6 rating must weigh at least 1,000 lbs.

There are light-weight plate steel safes constructed and classified as being B rate or C rate. They are as follows:

#### B and C Rated Containers

##### B rate:

Is a light-weight container having a half inch plate door and a quarter inch plate body.

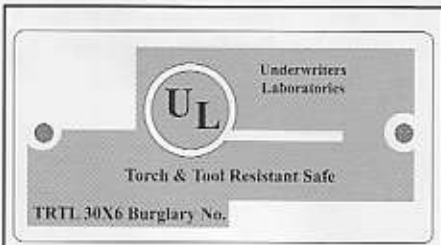
##### C rate:

Is a light-weight container having a one inch plate door and a half inch plate body.

**In General**

When a safe is presented to UL for testing the manufacturer has to supply construction drawings and test samples. Using certain tools the UL test teams beat, pry, wedge, cut, grind, and drill on the test safe, trying to force the unit open, or at least create a specified opening through the safe door or the safe body.

Dials are knocked off and spindles are punched. Handles and bolt-work are punched and forced and explosives are used when called for. A container that passes the test is awarded the rating sought after, whichever that may be. Net working time is defined as actual attack time. When it's necessary to change tools, insert new bits, cutting wheels, etc. the time is halted.



Shown above is one style of UL label that will be found. Other styles exist but they all point out to the consumer that the product is UL rated.

Not all safes are UL rated. The ratings are really only important to the consumer IF he or she wishes to insure contents against loss. Smaller value storage can be done in a standard B or C rate safe or a fire safe.

**T-20 Label**

The T-20 rating is an old UL designation. It means tamper resistant door for twenty minutes. The T-20 label was quite popular years back, and was typically seen on safes that also carried a fire resistance label.

**Fire Resistance Labels**

A fire classification label determines the level of protection a safe will provide in a fire.

**Fire Resistant Safes:**

**Class 350 - 4 hours A label**

**Class 350 - 2 hours B label**

**Class 350 - 1 hours C label**

An A label fire safe will maintain an interior temperature of less than 350 degrees F when exposed to a fire as per the standard time temperature curve for 4 hours at 2000 degrees F. A B label, for 2 hours at 1850 degrees F, and a C label for one hour at 1700 degrees F.

**Classes 125 and 150**

These higher rated classes will maintain lower interior temperatures and humidity levels when exposed to fire, for the protection of computer media and diskettes.

**S.M.N.A. Labels**

This rating system is no longer used. There are many used safes for sale that carry these labels. Listed are the 3 most common for fire safes. There are many others too - for money safes, vault doors, and other fire ratings.

S.M.N.A. stands for Safe Manufacturers National Association:

SMNA	Type	SMNA Class	Type of Product
F1-D	Fire safe	Class A	4 hour fire resistant
F1-D	Fire safe	Class B	2 hour fire resistant
F1-D	Fire safe	Class C	1 hour fire resistant

( Listed are just some of these old rating labels )

Once you purchase your new safe you will need to have it delivered and setup, unless of course, it's a small enough unit for you to take with you, or you have means to haul a larger one yourself.

Most safe service companies have delivery and setup people to do this type of work. If the safe is a small chest-type, delivery and combination setting is really all that is needed. A much larger safe however, will need to be put into position and then leveled to insure

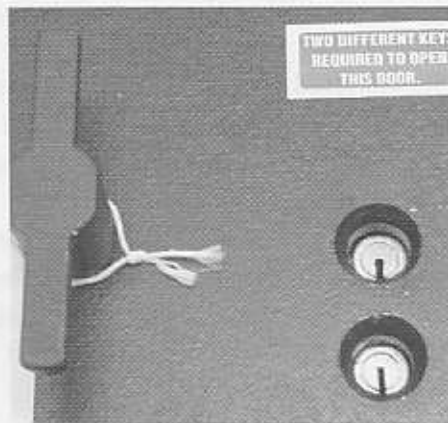
proper door set. A safe door should stay at any position it is stopped at and should not "walk" or swing shut at all. Once done, a new combination can be set and the safe is ready to go.

A chosen location for a wall safe or floor safe installation will need to be properly surveyed to make sure that location is clear of any hidden water or electrical lines. This is the type of service that can be provided by a competent safe and vault service company.

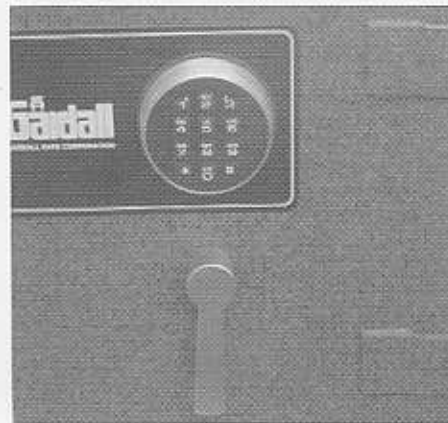
Now that your choice of safe has been delivered and set up and a new combination has been set, it is pretty much maintenance free from there. If problems do occur though, make sure you contact the place of purchase right away. Don't let small problems get progressively worse until a lock-out occurs. For heavy and commercial use of the safe, a yearly service and maintenance contract is advisable. Such a service can prevent a lock-out from happening. Ask your safe dealer for details.



The very reliable combination lock.



Key controlled access is an option



The ease of push-button electronics

## Conclusion

Decide on the purchase of new, used, or antique.  
Select the type of safe that best fits your needs.  
Choose the construction of the safe you like best.  
Consider a rating to meet insurance requirements.  
Set up a delivery/install date.

Buying a safe is a good investment. Working through your local safe and vault service company will assure you of service and support after the sale. It's a good feeling to know your items of importance will still be there when you return home each day, and that's the feeling you get when owning your own safe.