

# A Guide to Safes

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**Home safes are a valuable deterrent against criminals, that is why it is important to get the right protection for the value of the items within your safe, whether sentimental or truly valuable, you want a safe that is commensurate with the risk.**

There are a few key elements you need to consider when thinking about your safe, and the safekeeping of its contents:

- What will you be keeping in it?
- What is the value of items you intend to store in it?
- What type of safe to install?
- What size of safe do you need?
- Where will it be secured?
- Do you want one large safe or various smaller safes?

## Type of Safe

There are a number of different types of safes on the market: underfloor, freestanding, gun safes and wall safes. Locking methods can range from a simple lock and key mechanism to biometrics and finger print identification through to a duress safe, which warn the police or monitoring station that the owner is being forced to open the safe against their will and is usually linked to a central station alarm.

## Safe Placement

A safe is only as good as where it is kept. With a huge variety of safe suppliers on the market, you are able to get one of any shape and size but is worthless if it is not securely installed in your home or office.

Always use a reputable safe installer. Markham have established relationships with various safe installation companies who we can put you in contact with, they will assess your property, identify the best place to install the safe and how it will be affixed to the fabric of the building e.g. base fixed, rear fixed or glued.

## Size of the Safe

What you choose to store within the safe will determine what type and size of safe you need. You can purchase specialised safes for specific items such as laptops and paperwork - where fire resistance or water resistance safe could be a necessity. If you own firearms, a gun safe is required as part of your firearms licence <https://www.gov.uk/government/publications/firearms-handbook-2005>

Cash rating of a safe will dictate the value of jewellery or valuables you can hold within it, for example, for £100,000 of jewellery, your insurer would normally require professional installation of a safe with a £10,000 cash rating. You may want to split the risk by having two smaller safes of the equivalent cash rating.

To establish the size of the safe needed collect all the items you want to store within it to get an idea of the size required. If valuables are going to be included, add together the total value of all jewellery, watches, gemstones, gold and silver plate or any other valuable items to establish the correct cash rating required, this is especially important if it is an insurance requirement to install an 'adequately cash rated safe'.

As a tip, try go for a slightly bigger safe to future proof your security, allowing the freedom to add items over the years without the need to install additional safes.

## Insurance Rating

From a risk management perspective, the higher the cash rating, the higher the protection.

The insurance rating is determined by several factors, including:

- The resistance the safe has to being moved.
- The thickness and strength of the walls and door.
- The security and complexity of the lock and bolt mechanics
- The quality of the safe (Grade)
- The cash rating

The insurance rating only applies if the safe has been installed correctly, and according to the manufacturer's recommendations.

If you want to store a specific high-value item or cash amount, you will need to check with your insurer what cash rating is acceptable.

## Cash Rating

The most secure safes undergo a stringent series of testing and are given a grading with accompanying cash rating.

Grade	Cash Rating	Jewellery Value
Grade 0	£6,000	£60,000
Grade 1	£10,000	£100,000
Grade 2	£17,500	£175,000
Grade 3	£35,000	£350,000
Grade 4	£60,000	£600,000
Grade 5	£100,000	£1,000,000
Grade 6	£150,000	£1,500,000

### Insurance Approval

Purchasing a safe with an AiS (Association of Insurance Surveyors) approval, or ECBS approval (The European Certification Body) which tests and awards the Eurograde security certifications, provides reassurance it will offer a robust and effective means of protection.



The Association of Insurance Surveyors (AiS), are the insurance industry accreditation body for protection of property against insurable risk. Their expertise and authority make them one of the UK's top authority on insurance ratings.

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