

Safes

In 1835, the first patent for a burglar-resisting safe was issued to a pair of English brothers Charles and Jeremiah Chubb. The Chubbs, both blacksmiths, had a few years earlier invented a lock that could only be opened by a key after the British Government sponsored a competition after a shipyard had been broken into. Secured boxes had existed for centuries, but it was not until the 18th century that use of cast iron became widespread and was used to create solid metal boxes.

The process intended to make safes burglar-proof and fireproof, and subsequently the Chubbs established a large factory in London. During the 19th century, safe-cracking techniques (known as box jobs) became widely used in bank robberies. In the 20th century, improvements in steel production and a decreasing reliance on physical currency led to a decrease in the popularity of safe cracking.

For a jewelry store to obtain insurance coverage, insurance companies specify the minimum type of safe and often discount premium prices if the safe is a specific model. Underwriters typically require a UL certified system for jewelry inventory over \$100,000. A certified system is often a requirement for art galleries, and other high value inventory businesses too. UL refers to Underwriter Laboratories, a company that has provided technical expertise and issues standards to manufacturers for over 100 years. For example, a TL30X6 safe can significantly lower the insurance premium so a jeweler may consider investing in a higher quality safe for a reduction in premium that may pay for the extra cost.

UL measures the ability and time a safe can withstand attack, and the amount of tested sides. "TR" refers to torch resistance, "TL" to tool, and "TXTL" covers torch, tools, and explosives. If a safe is "X6", it means that all six sides of the safe or vault have been tested, otherwise only the front door. A notation of 30 or 60 describes the minutes that the safe is resistant. Your safe is the last defense during a break in, so it is important that an alarm system appropriate for your business is in place, a topic to be addressed in a subsequent issue.

Safe	Value Limit
TL-15 Steel	\$150,000
TL-15 Composite	\$250,000
TL-30 Steel	\$350,000
TL-30 Composite	\$500,000
TL-30X6	\$500,000
TRTL-30 Composite	\$500,000
TRTL 15X6	\$1,500,000
TRTL 30X6	\$2,500,000