

SECURED BY DESIGN SECURITY ADVICE GUIDE

Domestic home safes

This guidance note outlines the key considerations when selecting a domestic safe, including security grading, certification, installation factors, and insurance implications. Its purpose is to help householders and specifiers make informed decisions about protecting cash, jewellery, important documents, and other valuable possessions.

Domestic burglaries are often opportunistic, with offenders seeking to find and remove high-value items quickly. Small, portable possessions such as jewellery, watches, cash, and important documents are therefore common targets, particularly when stored in predictable places such as bedrooms, drawers, or wardrobes. In many cases, these items have not only financial value but also considerable personal or sentimental importance, making their loss especially significant. For example, family gold (including high value gold jewellery) holds considerable financial and sentiment value and is often targeted due to its high resale potential and portability.

For that reason, concealment alone should not be relied on as a protective measure. Appropriate physical security, in the form of a tested and certificated safe selected for the assets at risk and installed correctly, can make a significant contribution to reducing the risk of theft.

Secured by Design recommends approved security products from reputable suppliers and, where appropriate, installation by competent professionals. The guidance below is intended to help readers identify a suitable safe and understand the principal standards and grading systems that may influence product selection.

The most common items stolen in a burglary

- **Cash and credit cards**
- **Jewellery**
- **Mobiles phones**
- **IT equipment**
- **Car keys**
- **Watches**
- **ID Documents**
  (Passports, driving licence or other identification documents)
- **Electrical goods**

These are items that can easily be stored inside a safe. Therefore, fitting a Secured by Design (SBD) approved domestic safe in your home is an effective way to improve security and protect these valuables from easily being stolen.

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Choosing a suitable safe

When selecting a safe, ensure that it is appropriate for the value of the cash, valuables, and other assets to be protected, as well as the level of risk involved.

The following points will help you identify a suitable safe.

1. Identify the assets to be protected, such as cash, important documents (passports), jewellery, gold, watches, or other high-value items. This will help determine the burglary resistance grade or security rating required. The rating should be proportionate to the value of the contents and suitable for insurance purposes
2. Consider the type and construction of the property, and where the safe will be installed, for example under the floor, within a wall, or as a freestanding unit. These factors may influence the most suitable product. For instance, a concrete floor may make an underfloor safe difficult to install, while an apartment wall may not be robust enough to accommodate a wall safe
3. Also consider practical installation factors, including the size of external hinges, handles, and locks, to ensure the safe or secure cabinet can be opened and used comfortably once fitted
4. Use a reputable, vetted security professional to install the safe. This will help ensure it is fitted correctly, its operation is explained clearly, and any relevant insurance requirements are met
5. Tested and certificated safes may use a range of locking mechanisms, including the following:



Keylock opening

✓ **Reliable, with no electronic circuits to fail or batteries to replace**

✓ **Simple, with no codes to memorise or fingerprints to register**

✓ **No 'lockout' periods**

✗ **Risk of loss which would require a locksmith**

✗ **Lack of audit trail, so you can't see who opened the safe or when**



Combination lock

✓ **Longevity, with no wires to fray or electronics to corrode**

✓ **No physical key to lose**

✓ **Battery-free, so you'll never be locked out from a dead battery**

✗ **Slower access than alternatives**

✗ **Dependent on your memory**

✗ **Someone can watch you to steal the code**



Digital lock

✓ **Ease of use**

✓ **Customisable security, enabling codes to be easily changed**

✓ **Penalty lockout to prevent guessing**

✗ **Battery dependency – if they fail, backup access will be needed**

✗ **Potential for electronic failure due to age or faults**

✗ **Sensitivity to extreme heat or cold**

6. Decide whether fire protection is required and, if so, for how long. As with security ratings, levels of fire protection vary, so advice should be sought from a reputable supplier. Some manufacturers offer dual-certificated safes that provide both burglary and fire resistance, although these may be more expensive
7. Check with your insurer* that the grade of safe you intend to purchase complies with your policy requirements and provides the appropriate level of cover

   **AiS (Association of Insurance Surveyors) is a recognised UK body whose approval or rating may be referenced by insurers when specifying safe requirements.*
8. In addition to storing valuables in a safe, it is recommended to photograph items (such as jewellery) and consider registering them with an accredited property databases or property marking scheme

SBD have several members that specialise in this area that comply with the Police Preferred Specification and they will be able to advise you on the right product for you.

Safe standards and certification

Secured by Design Police Preferred Specification safes may be approved where they have been tested and third-party certificated to one or more of the following standards, including *BS EN 1143-1 Secure storage units. Requirements, classification and methods of test for resistance to burglary – Safes, ATM safes, strongroom doors and strongrooms.*

Requirements, classification and methods of test for resistance to burglary



Safes



ATM Safes



Strongroom Doors



Strongrooms
(the Eurograde system)

Safes and related products are often tested and certificated to BS EN 1143-1 by European certification bodies including, but not limited to, ECB-S (European Certification Body), VdS Schadenverhütung and Svensk Brand- och Säkerhetscertifiering AB (SBSC).

Other certification bodies in the UK include Sold Secure, which has a dedicated domestic safe test specification, *SS 304 – Specification for Domestic Safes*, and the Loss Prevention Certification Board (LPCB), which also operates a dedicated test and certification standard for safe storage units, *LPS 1183 Part 1 Requirements and testing procedures for the LPCB approval and listing of safe storage units.*

Burglary resistance grades and indicative cash and valuables ratings

Under the Eurograde system, BS EN 1143-1 specifies security grades for safes ranging from Grade 0 to Grade VII. These security grades may also be expressed in Roman numerals.



Grade 0 (0) represents the lowest grade and Grade 7 (VII) the highest.

Note: Sold Secure and LPCB operate similar grading systems; however, users should confirm that these satisfy any relevant insurance requirements.

The burglary resistance grade assigned to a safe provides an indication of the level of overnight cash and valuables exposure that may be acceptable to insurers. In practice, the insured values accepted may vary between insurers and according to the terms of the policy, although the valuables rating is commonly taken as ten times the cash rating.

For example, a Grade I safe is commonly associated with an indicative cash rating of £10,000 and an indicative valuables rating of £100,000, whereas a Grade III safe is commonly associated with indicative ratings of £35,000 and £350,000 respectively. Broadly speaking, the higher the grade, the greater the certificated resistance to burglary attack and the higher the indicative insurance rating that may be supported.

Higher grades are achieved through more demanding test regimes involving a wider range of attack tools and methods, from basic hand tools to power-assisted equipment and more aggressive forms of attack. A safe that has been certificated under the Eurograde system should display an identification label, typically on the inside of the door, stating the burglary resistance grade, model, serial number, year of manufacture and certification body.

The table overleaf summarises the BS EN 1143-1 Eurograde classifications for safes and sets out the indicative UK cash and valuables ratings commonly associated with each grade. It is intended as a general guide only and should not be relied on as confirmation of insurance cover.

EN 1143-1 Grade	Indicative UK Cash Rating	Indicative UK Valuables Rating	Application
Grade 0	£6,000	£60,000	Low-level security, often for domestic use.
Grade I	£10,000	£100,000	Moderate security for homes and commercial businesses.
Grade II	£17,500	£175,000	Higher security for commercial environments.
Grade III	£35,000	£350,000	Higher security for commercial environments.
Grade IV	£60,000	£600,000	High security for commercial environments.
Grade V	£100,000	£1,000,000	High security for commercial environments.
Grade VI	£150,000	£1,500,000	High security for commercial environments and strongrooms.
Grade VII	£250,000	£2,500,000	High-security strongrooms and vaults.
Grades VIII to XIII	Higher ratings	Higher ratings	Maximum-security strongrooms and vault doors, providing the highest level of protection.

Note: *AiS (Association of Insurance Surveyors) is a recognised UK body whose safe rating list is widely used within the insurance industry. Cash and valuables ratings are indicative only, and the level of cover accepted may vary between insurers and according to policy conditions. Before purchase, always confirm the required certification, installation method, and insured limits with your insurer.*

Note: *BS EN 1143-1 also covers the testing and certification of vaults and strongrooms, which are classified from Grade VIII to Grade XIII. These classifications provide very high levels of burglary resistance for strongrooms and vault doors and are not addressed in detail in this guidance. Where such applications are being considered, specialist advice should be obtained. Many Secured by Design member companies are able to advise on these scenarios and on the wider topics covered by this document. These grades are derived from the product's resistance to attack, expressed in Resistance Units (RUs), and are associated in the UK with indicative cash and valuables ratings stated in pounds sterling.*

**Resistance Units (RUs): Burglary resistance under the relevant test standard is expressed in Resistance Units (RUs) rather than elapsed time alone. A higher RU value indicates that a greater level of tested resistance has been achieved. RU values are incorporated within the burglary resistance grading methodology used for safes, strongrooms and related secure storage products.*

Conclusion

Selecting the right safe requires careful consideration of the nature and value of the items to be protected, the location and method of installation, the appropriate level of burglary resistance, and, where required, fire protection, together with any applicable insurance requirements. A properly specified and correctly installed certificated safe can form an important part of a wider domestic security strategy. Before making a purchase, readers should confirm the required grade, certification standard, and installation arrangements with both the supplier and their insurer to ensure the selected product is appropriate for the intended risk.

For further advice about any of the security tips listed above,
or to find out how to buy police recognised security products, visit

www.securedbydesign.com

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