

# LOSS PREVENTION

Western Financial Group Insurance Solutions

## HIP

HOSPITALITY  
INSURANCE  
PROGRAM

[www.HIPinsurance.ca](http://www.HIPinsurance.ca)



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## Safe Classifications

There continues to be confusion about the rating of safes in hospitality establishments. Safes are classed by the insurance industry from Class 1 to Class 6. A higher number indicates increased burglary resistance.

**Class 2 and 3 safes are recommended for hospitality establishments.** Class 1 safes are basically any steel box (min. 1/8" steel walls and door) with a combination lock. This includes fire rated safes that may look very large and heavy. Fire rated safes (i.e. Class 350 - 1 hour rating) will keep the contents from reaching 350°F (paper chars) for 1 hour. These safes are rated as a Class 1 burglary safe as they provide only minimum burglary resistance.

### Approved Labels

Safes having an approval label with a burglary resistance rating (located on the inside of the safe doors) are easy to rate.

#### UL (Underwriters' Laboratories) Labels:

<b>TL-15</b>	Tool resistant for 15 minutes	<b>Class 2</b>
<b>TL-30</b>	Tool resistant for 30 minutes	<b>Class 3</b>
<b>TR-30</b>	Torch resistant for 30 minutes	<b>Class 4</b>
<b>TRTL-30</b>	Torch and tool res. for 30 min.	<b>Class 4</b>

### Safes Without Labels

Unfortunately, many safes do not have approval labels and require more extensive examination to determine the class. Such safes need to be examined closely to determine the actual thickness of the solid steel used on the walls and doors. This does not include the metal housing that covers the lock mechanism or the hollow insulated portion of a fire safe. The steel thickness can be measured by looking at the side edge of an open safe door. The outermost layer is solid steel. This layer has sharp edges (not rolled or rounded). Fire rated safes usually have only a 1/8" steel outer layer followed by a 2" - 3" section that is hollow and filled with insulation.

#### As a guideline – burglary safes have an outside layer of:

<b>3/4" – 1" steel</b>	Average weight: 600 lbs.	<b>Class 2</b>
<b>1½" – 2" steel</b>	Average weight: 1,800 lbs.	<b>Class 3</b>
<b>3" – 4" steel</b>	Average weight: 3,500 lbs.	<b>Class 4</b>

(Note: Old safes on wheels are not rated higher than Class 1.)

### Recommendations

Group Insurance Solutions recommends that clients purchase a minimum of a **Class 2** Burglary safe (TL-15 rated or equivalent – Tool resistant for 15 minutes). A Class 1 safe (basically a lock box or a fire rated safe) does not provide adequate protection for your money.

Clients should purchase a **Class 3** safe (TL-30 or equivalent) if the cash secured in the safe exceeds \$5,000.

**We suggest the following supplier for clients looking to purchase a new safe:**

#### Gunnebo Security (formerly Chubb Safe)

**CALGARY** 5712 - 1<sup>st</sup> Street  
(403) 255-2222

**EDMONTON** 5207 - 86<sup>th</sup> Street  
(780) 434-8336

[www.gunnebosecurity.ca](http://www.gunnebosecurity.ca)