

## Safe Classifications

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### 1. Types of safes

There are two types of safes:

- 1) Burglar resistant – These are designed to afford protection to valuables from burglarious attack. The protection is achieved by the use of various steel or other materials in the door and body of the safe, along with intricate locking and relocking devices. These safes are designed to resist attack from tools, torches, explosives or any combination thereof.
- 2) Fire resistant – These safes provide protection to valuable papers and/or business records from damage due to fire. The protection is achieved by the use of fire resistant insulating material that reduces and/or limits heat transfer to the interior of the safe. Burglary resistant and fire resistant safes serve different purposes and should not be used interchangeably.

### 2. Burglar resistant safes – what do the labels mean?

Safes are tested by Underwriters Laboratories (UL) to determine their resistance to various means of attack. UL then labels the tested safes accordingly. The chart below defines the UL labeling system, as well as the Safe Manufacturers National Association (SMNA) equivalent classifications. All burglary resistant safes are required to have combination type locking devices. All UL burglary resistant safes also have relocking devices to preserve the integrity of the safe if the combination locking devices are defeated. Burglary resistant safes provide minimal fire protection for contents.



**3. Fire resistant safes**

Safes are tested by Underwriters Laboratories (UL) to determine how well they protect paper records from fire damage. The chart below defines the UL labeling system, as well as the Safe Manufacturers National Association (SMNA) equivalent classifications.

Fire resistant safes provide minimal, if any, protection to contents from burglarious attacks.

**4. Key points for safe security**

- Use UL labeled safes to maximize protection.
- The safe should be equipped with two locks, one of which must be a combination lock.
- The premises intrusion alarm system should be extended to protect the door and all sides of the safe.
- The safe should be readily visible from the street and illuminated at night.
- Safes should not be located against an exterior wall or an interior partition wall, if the partition wall separates your occupancy from another occupancy in a multi-tenant building.
- The safe combination should be changed whenever someone who knows the combination leaves your employ.
- A warranty should be provided on the safe for all parts, labor and materials.
- Used reconditioned safes may not provide the degree of protection that their labels indicate. When in doubt, check with the safe manufacturer.
- There is no standard by which unlabeled safes' reliability and protection can be determined.

Contact your local Great American Loss Prevention Specialist for additional information.

UL Burglar Resistant Labels	
Class	Description
TL-15	Tool Resistant 15 minutes
TL1-5X6	Tool Resistant 15 minutes X all 6 sides
TL-30	Tool Resistant 30 minutes
TL-30X6	Tool Resistant 30 minutes X all 6 sides
TRTL-15X6	Torch and Tool Resistant 15 minutes X all 6 sides
TRTL-30	Torch and Tool Resistant 30 minutes
TRTL-30X6	Torch and Tool Resistant 30 minutes X all 6 sides
TRTL-60	Torch and Tool Resistant 60 minutes
TXTL-60	Torch, Explosive and Tool Resistant 60 minutes

SMNA Equivalent		
Specification	Type Label	Classification
UB1	Burglary-Resistive Safe	Group U-6
N/A	N/A	N/A
UB1	Burglary-Resistive Safe	Group U-6
N/A	N/A	N/A
N/A	N/A	N/A
UB1	Burglary-Resistive Safe	Group U-6
N/A	N/A	N/A
UB1	Burglary-Resistive Safe	Group U-6
UB1	Burglary-Resistive Safe	Group U-6

UL Fire Resistant Labels	
Class	Description
A	Withstand exposure for up to 4 hours in a fire reaching 2000°F.
B	Withstand exposure for up to 2 hours in a fire reaching 1850°F.
C	Withstand exposure for up to 1 hour in a fire reaching 1700°F.

SMNA Equivalent		
Specification	Type Label	Classification
F-ID Safe	Fire Resistive	A
F-ID Safe	Fire Resistive	B
F-ID Safe	Fire Resistive	C

The loss prevention information and advice presented in this brochure are intended only to advise our insureds and their managers of a variety of methods and strategies based on generally accepted safe practices, for controlling potentially loss producing situations commonly occurring in business premises and/or operations. They are not intended to warrant that all potential hazards or conditions have been evaluated or can be controlled. They are not intended as an offer to write insurance coverage for such conditions or exposures, or to simply that Great American Insurance Company will write such coverage. The liability of Great American Insurance Company is limited to the specific terms, limits and conditions of the insurance policies issued.

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