Church Guidance Note

The purchase and installation of safes

These notes are intended to provide guidance to parishes that wish to purchase and install a freestanding safe.

Safe rating

Safes are given security ratings by several organisations as well as by the manufacturers. These technical ratings are expressed as a maximum overnight cash holding. Grades of protection range from 0 up to 7. A safe with a Euro rating of 0 will have a cash rating of £6,000 rising to £100,000 for a safe with a Euro rating of 5. It is normal to allow valuables, such as the communion plate, to ten times the cash rating. Thus, a safe rated at £6,000 could hold £6,000 cash or £60,000 of valuables or a combination of cash and valuables which equates to the cash rating (e.g. £3,000 cash plus £30,000 valuables etc.).

Ecclesiastical can supply a list of safes in current manufacture which have a particular cash rating.

Fixing of safes

The main security value of a safe is that it substantially increases the time that a thief has to spend in order to gain access to their target. It is therefore vitally important that a safe cannot be easily removed, which would allow the thief to work on it at their leisure.

Safes must always be fixed in accordance with the manufacturer's instructions. This usually involves setting bolts into concrete in the floor and then dropping the safe over the bolts and securing with nuts on the inside of the safe.

Any safe weighing less than 1 tonne should be fixed to the floor or wall.

Risk Advice Line

Should you have any additional questions on this topic or other risk-related matters, as a valued Ecclesiastical customer you can contact us through our Risk Advice Line on

0345 600 7531

(Monday to Friday 9am – 5pm, excluding bank holidays)

and one of our in-house risk professionals will be able to assist.

Alternatively, you can email us at

risk.advice@ecclesiastical.com

and one of our experts will call you back within 24 hours.

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Location of safes

Safes are not easy items to relocate so care should be exercised in choosing a place to site a safe. Some points to consider are:

- **Security**
  It is better to locate a safe out of sight in a locked area such as a vestry.
- **Alarm protection**
  If the safe is located in an area covered by an intruder alarm, this will provide even greater protection as it will substantially reduce the time the thief has available to work on the safe.
- **Ease of use**
  Check that the safe door has room to open fully and that there is sufficient room for those who will use the safe to gain easy access. Many safes can be purchased with the doors hung either right or left.
- **Floor strength**
  It is essential to check that the floor in the intended position is strong enough to bear the weight of the safe.
- **Aesthetic considerations**
  Will the safe spoil the appearance of the part of the building where it will be located?

Purchase of safes

Safes can be purchased direct from the manufacturer or from local safe suppliers or security centres. It is suggested that quotations should be obtained for several safes with the appropriate cash rating. Always ensure that all quotations include supply, delivery, installation and fixing.

Ecclesiastical should be consulted before an order is placed.

Insafe are an Ecclesiastical preferred supplier for safes. They offer a special service and discount for Ecclesiastical insurance customers. You can find out more at **www.insafe.com/Ecclesiastical**.

Safe sizing

The size of a safe has no impact upon the cash rating. It should be ensured that the safe is of sufficient size to hold all the valuables and other items that require protection.

Particular care should be taken if it is intended to use the safe for the storage of large items such as crosses and candlesticks.

Identification of safes

Safes are described by the manufacturer's name followed by a model name (e.g. Chubb Lichfield, Tann Consort 2 etc.). Please quote this information when contacting Ecclesiastical to check on a cash rating.

In addition, safes have a serial number stamped on the door or body which can also be used to identify the safe.

Keys and combinations

Many safes are available in either key or combination versions. There is no difference in security between the two locking methods so the version which most suits the user can be chosen. The advantages of a combination safe, however, are that there is no risk of the loss or unauthorised duplication of keys. As many church officers as necessary can have the combination and the combination can easily be changed if there is a change of personnel.

The security of a safe is only as good as the security of the keys or combination. Under no circumstances should keys or combinations be kept on the same premises as the safe. An inventory of who holds keys or combinations should be kept in a secure location away from the safe. If it is suspected that key or combination security has been compromised then the lock or combination should be changed.

Report a claim

Do you need to report a claim? If so, you can call us on **0345 603 8381**. Our normal office opening hours are 8am to 6pm Monday to Friday, excluding bank holidays, but our lines are open 24 hours a day, seven days a week for emergencies. Alternatively, **click here** to report online or you can send us an email to **claims@ecclesiastical.com**. It's helpful if you can have your policy number available when making contact.

Contents

To help us process your contents claim as quickly as possible, it would be helpful if you could provide a description of the item(s) (including a make or model number where applicable) when you call us. Where more extensive damage has occurred, we may ask you to provide a list of items to help us process your claim.

Policy cover queries

For queries about your policy cover, call our specialist church team on **0345 777 3322** (Monday to Friday 8am – 6pm, excluding bank holidays) or email us at **churches@ecclesiastical.com**.

Alternatively, please visit **www.ecclesiastical.com/church**.

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