

Selecting a Business Safe

Most businesses use safes to protect vital documents, computer tapes, and other essential items. To select the safe best suited to your needs:

- Identify records critical to your business: account information, financial records, computer files, films or negatives, audio and videotapes, contracts, blueprints, contingency plans, mortgage and title records, etc.
- Consider other materials that need to be secured: high-value merchandise, such as jewelry; high-value manufacturing components, such as semiconductor chips; cash and checks; firearms; etc.
- Evaluate how often you need access to these items. You can store infrequently-needed items in a bank deposit box, but you'll want an on-premises fire- and burglary-resistant safe to store documents you need to use often. (And be sure to keep a copy of your contingency plan in a secure off-premises location.)
- Identify the potential risks your business faces: Fire, flood, theft, earthquake? You could purchase a fireresistant safe, *or* a burglary-resistant safe, or you could spend more and get one that combines these features. Weigh cost against risk.
- Find out if special protection is needed for particular media. Safes and protective containers are available for computer media, photos and negatives, documents which require flat storage, hanging files, etc.

Safes are available in a variety of sizes and models, with various features.

- Select a safe that has been tested and listed by Underwriters Laboratories (www.ul.com). UL rates safes for resistance to fire and heat, as well as resistance to burglary tools and torches.
- Consider the type of lock that is best for your business. If you are the only person who will have access, consider a keyed lock. Consider a combination lock if more than one person will have access, but share the combination *only* with trusted employees. Change the combination when you make staff changes.
- Modern safes have special features such as timed locks, time-delay locks, alarmed combination locks, vision-restricting or shielded dials, and combination changeability. Be sure that you know and understand all the features of the safe you select. Work with the vendor or company representative to obtain all the information you need to take full advantage of these features.
- To protect materials from both fire and burglary, use a fire-resistant container or small safe within a larger burglary-resistant safe or vault.

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- Illuminate the safe at night and be sure it is always visible from outside. Intruders could burglarize a concealed safe without being detected by patrolling police or passers-by.

For more guidance, contact your insurance carrier's Loss Control Consultant for advice on the kind of safe that's best for your business. Your insurer may have specific guidelines for what kind of safe a policyholder must have, depending on the value of the documents or items that need to be protected. Some insurers offer premium discounts if safes or vaults meet insurers' requirements.

For more information, contact your local Hartford agent or your Hartford Loss Control Consultant. Visit The Hartford's Loss Control web site at <http://www.thehartford.com/corporate/losscontrol/>

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