

How to protect your valuables



Table of Contents

Table of Contents.....	2
They can be just around the corner.....	3
Safety Deposit Boxes vs. Home Safes.....	4
Items to keep in a safety deposit box.....	5
Wall Mounted Safes.....	7
Floor Mounted Safes.....	8
In-Floor Safes.....	9
Simple Panic or Safe Room Setup.....	11
Property Identification.....	13
Recording Keeping.....	14
Marking Property.....	14
Interior Visibility.....	15
Basic Precautions.....	15
Drapes and Shades.....	16
Reflective window films.....	16

They can be just around the corner

Burglars break into American homes and businesses more than 2 million times every year, stealing your unprotected valuables.

Unlike how they are often portrayed in movies and on TV, the typical burglar knows how to blend in with the community and create a

diversion by wearing "normal" clothing or by disguising himself by wearing a service, delivery, or repairman's uniform.



Burglars know that many people often forget to lock their windows and doors and also know the common hiding places for spare keys. Fake rocks sitting next to the front door won't fool the savvy thief and are not enough to keep you or your home or business safe from burglary.

In these tough economic times, many cities and counties are cutting back their public safety budgets by laying off police officers and sheriff's deputies. Many cities are even turning off street lights to save on their electric bills.

Darkness invites crime because burglars will feel safer knowing no one can see them breaking into your house. Once they are inside your home or business, the average thief will only spend about 5 - 10 minutes rummaging through your belongings to choose what he

wants to take with him. Burglars waste no time committing their crimes.

With these points in mind, it is easy to know what to do to protect your home or business from burglary. First, always lock your doors and windows before leaving the premises. Don't leave spare keys in typical hiding places.

Make sure you have outdoor lighting so that your doors and windows can be seen. If you can't afford a home or business security system, it is easy to fool some burglars with fake security signs or even dummy surveillance cameras.

Safety Deposit Boxes vs. Home Safes

Most thieves are out to steal high value items that are easily carried and concealed. Jewelry and watches are particularly attractive and are easy to pawn or fence.

Guns are extremely easy to sell on the black market to those who cannot purchase weapons legally. Laptops, DVD and Blu-Ray players, and other small electronic devices (smart phones, video cameras) are all prime targets for theft.



Thieves won't treat your home with respect. In an effort to find valuable items, they'll toss about, break or otherwise damage

personal keepsakes, photographs, or documents. It's not practical to lock up everything you own of value, but certain items do merit the security of a safety deposit box or a high-quality home safe.

If you don't already have one, rent a safety deposit box at your local bank. While a home safe reduces the risk of theft, a safety deposit box all but guarantees security. With enough time, even a highly tamper resistant home safe can be defeated, and there's always the possibility that you could be forced to open a home safe.

A safety deposit box is off-premises and offers protection systems that can't be matched in the home. This is the best place to store very important documents that you do not need to access regularly. In the event of theft, fire, or flood at your home, you will still have access to these important papers and materials should you need them.

Items to keep in a safety deposit box

- Marriage, divorce, birth, and death records
- Your personal will
- Stock certificates, bond certificates, treasury notes, and savings bonds
- Deeds and titles to land, vehicles, or other property
- Records of significant business transactions
- Photographs, video, and an inventory of your home property



- Valuable jewelry, coins, or other expensive items not routinely used

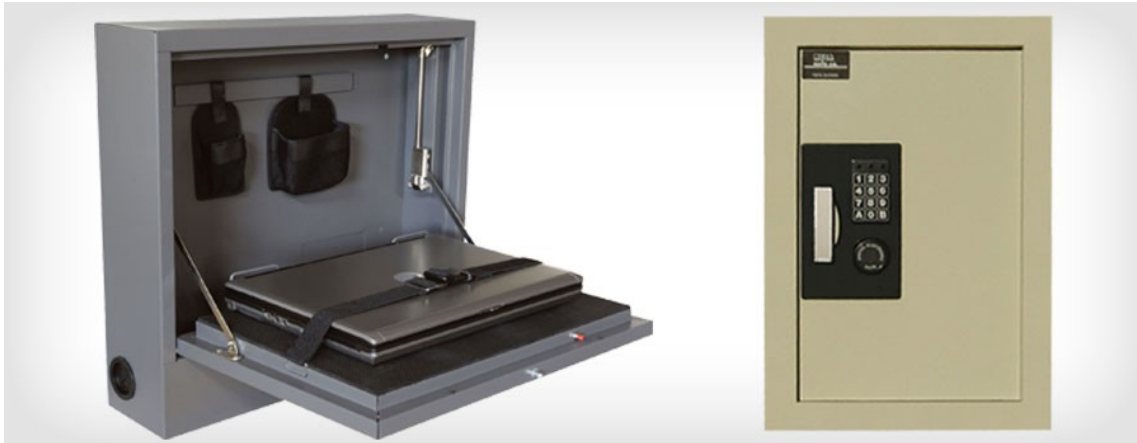
Items to keep in a safety deposit box or home safe:

- Professional licenses or certificates
- Essential medical and dental records
- Passports or visas
- Military records
- Computer Data Backups
- Important or expensive computer software
- Valuable coins, jewelry, and expensive watches
- Homeowners and auto insurance policies
- Your Social Security Card
- Military records
- Important receipts
- Employment contracts
- 401K and/or Pension Plan documents
- Types of Home Safes

A quality home safe stores valuables out of sight, and presents a difficult, time-consuming obstacle to the average burglar. Home safes may not keep intruders out of your home, but they may reduce the extent of your property loss.

Home safes are either wall mounted, floor mounted or in-floor designs. Gun safes are purpose-specific safes designed to secure firearms. Gun safes vary enormously in size and design, and some models may serve well as general home safes. Note, though, that larger gun safes can't easily be concealed.

Wall Mounted Safes



Wall mounted safes fit into the wall spaces between studs. In order for the safe door to sit flush with the wall for easy concealment, the depth of the safe is limited to the thickness of the wall. Typically, these safes have about 3 1/2 inches of depth, useful for storing small items or paperwork, but insufficient for larger or odd-sized valuables.

Note that a 3 1/2-inch deep wall safe offers minimal fire protection. Although highly fire-resistant wall safes are available, they typically must be much deeper than 3 1/2 inches in order to accommodate fire-insulating material. Most homes lack walls thick enough to accept highly fire-resistant wall safes.

On the positive side, wall safes readily hide behind paintings or other wall hangings, and may therefore be situated in any room. Wall safes mounted at chest or eye level allow you to view the contents without bending or stooping. Finally, the mounting height of wall safes offers some protection against water damage if lower levels of the home should flood.

If you are comfortable cutting and repairing drywall, you can save money by installing a 3 1/2 inch deep wall safe yourself. Be sure to follow the manufacturer's mounting instructions for the specific safe you purchase.

Floor Mounted Safes

Floor mounted safes rest on the floor either against a wall or in a corner - they are not recessed into the floor structure. The back of a closet or other concealed area is a common location.

Floor mounted safes come in a broad range of sizes and shapes. Protection grades vary, and safes may be theft resistant, fire resistant or both.



Floor safes may claim to be waterproof or flood resistant, but it's wise to keep very important papers in a safety deposit box or, at minimum, seal important papers or documents in watertight bags or containers before placing them in a floor safe. Floor safes have a fire resistance advantage over wall safes as hot, rising air leaves the floor the coolest spot in the residence in the event of a fire.

Floor safes anchor to floor joists, wall studs or to concrete surfaces or foundations) with sturdy bolts or screws. The heads of these bolts or screws are accessed only from inside the open safe. Floor safes may be placed and anchored on both ground or second story floors.

It's not difficult to install a floor safe if you plan to anchor it to a wall stud or floor joist. You need only an electric drill, a few hand tools and the directions for installing the model of safe you own.

Anchoring to concrete walls or foundation flooring is the strongest way to secure a floor safe.

Anchoring to concrete isn't terribly difficult, but you may need to own or rent a hammer drill in order to pre-drill anchor holes in foundation flooring or concrete surfaces. That said, it's inexpensive to hire a professional locksmith to install a floor safe for you, regardless of the anchoring material.

A professional can often complete the job in less than an hour, and this may cost you less than if you rent gear such as a hammer drill and do it yourself. In fact, it can cost you a lot less if you don't know what you're doing and cause serious damage to your foundation or concrete surfaces.

In-Floor Safes

In-floor safes are recessed into the ground (or floor) and reside completely below the floor surface. The door is accessed and opened from the top. These safes require cutting through the floor or foundation and digging out an opening to accommodate the safe. The safe lowers into the pre-dug and leveled opening, and concrete is poured to firmly anchor the safe in place.

An in floor safe isn't going anywhere; if a thief can't pick the lock, they're probably out of luck. Should you ever build your own home, consider having a sizable in-floor safe installed at the time the foundation is poured. You'll have a large, very solidly anchored safe, and you'll add resale value to your home.

Unless you're experienced or you do this sort of work for a living, it's not recommend that you cut large holes in your concrete floor.

Qualified locksmiths and safe installers understand placement (i.e., floor safes placed in corners are more difficult for thieves), have appropriate tools, and can handle this job quickly and correctly for you.



It's possible, depending on the design of your home, to install an in-floor safe on a second story floor or on a floor above a basement. These installations bypass the extra degree of security offered by a recessed concrete setting, as the safe must be anchored to wood floor joists or wall studs.

In-floor safes anchored in concrete offer strong theft security, and some models are rated for fire resistance. A safe buried in a concrete basement floor offers inherent fire resistance, but is also vulnerable to flooding.

Some in-floor safes claim to be water proof, but it's not worth risking your most valuable possessions by testing such a safe if you

live in an area with the potential for prolonged, standing water as a result of flooding. Use a safety deposit box for irreplaceable documents or items.

Regardless of type, your safe should have a lock that carries an approval rating from Underwriters Laboratory (UL). Underwriters Laboratory also rates safes for fire resistance. UL fire-rates safes in two ways.

First, UL rates safes based on how long the safe resists fire temperatures, and is expressed in time. Most fire resistant safes are rated from thirty minutes up to four hours for top-end safes. Second, the UL rating may also classify the fire resistance of a safe based on the materials it capably protects:

Class 350: Papers, currencies, and documents Class 150:

Photographic film and magnetic tape Class 125: Computer floppy disks

If you remain in doubt about what type of safe you need or how to anchor it, contact a locksmith or a safe installation company for assistance.

Simple Panic or Safe Room Setup

Property loss is insignificant compared to the risk of serious bodily injury or death at the hands of an intruder. Not all criminals flee if they hear a noise or encounter a home occupant. Drug addicts, the habitually violent, those with mental disorders or that simply lack any compassion or regard for human life -these types may seek confrontation rather than avoid it.

The most frightening scenarios involve a violent intruder or intruders who intend to harm you or family members. Short of active self-defense with or without a firearm or the presence of a trained security dog, few passive measures are available to protect personal safety once an intruder is in the home.

The term “safe room” has several meanings. Disaster management agencies such as FEMA refer to safe rooms to describe tornado or hurricane resistant rooms within a residence or commercial building.

Safe rooms or “panic rooms” also describe rooms designed to protect



residents from intruders long enough to summon police and for police to arrive. Safe rooms are effective only if there is sufficient warning and time for residents to retreat to and secure the safe room.

Safe rooms have long been in use by the rich and powerful or by those with dangerous, personal or political enemies. Some safe rooms feature reinforced concrete walls and thick steel doors with specialized locks, secure communication to the outside world, and other survival equipment. A safe room can have as many protective features as you have money to spend.

You probably can't afford to duplicate the kind of safe rooms sometimes depicted in movies, but you can create a space that buys additional time to trigger an alarm system or to summon the police.

A room, bathroom, basement or closet with a single entrance and with few or no window's is the best selection. If you must create a safe room that has window's, install window' security screens or grates. In addition to window' safety, reinforce the entrance in as many of the following ways as possible:

- Replace the existing interior door with a solid steel door.
- Use steel doorjamb reinforcements or a full steel door frame.
- Hang the door with the hinge pins inside the room or use concealed or non-removable hinge-pins.
- Install at least one, high-security dead bolt lock and secure the strike plate with long security screws
- Place an alarm panel, panic button or, at minimum, a cell phone in the safe room.
- Ensure the room has a switched light, a working flashlight, and adequate ventilation.

These measures create a very basic safe room. If you want reinforced walls or other specialized solutions, contact a security contractor to review your options.

Property Identification

Rarely do victims recover stolen property. Watches, laptops, and other electronics are common, so pawnshops or police often can't definitively tie these items to a crime. The following measures do

not prevent theft, but do increase the odds that your property may be recovered.

Recording Keeping

Many valuable items have a unique serial number (i.e., guns, guitars, cameras, most electronics). Write serial numbers down along with the item information and store this information away from the home. One efficient method is to take a photograph of valuable items and write the serial numbers, makes, and models on the back.

Alternatively, annotate digital photographs with the same information and store on a removable, digital storage device. Another method is to create a videotape inventory of your home.



Walk through every room, taking clear, still video of all valuable items. Read the serial numbers and other information aloud (be sure you are recording audio as well as video). Regardless of method, store one copy of the paper, photo, or videotape in a safety deposit box.

Marking Property

Mark electronic equipment, watches and other valuables with an engraver's tool. Use symbols, numbers or words that identify the items as your own. Document your chosen i.d. method in your property records.

Don't use your Social Security number or other sensitive information - there's no need to assist with identity theft. If you don't have access to an engraver's tool, you can buy a security-grade, waterproof, invisible ink marker from a home security supplier or most locksmiths.

Interior Visibility

It's not realistic or desirable to keep shades and blinds closed at all times. It's also unwise to unnecessarily display valuables to the outside world. Take the following precautions to reduce the visibility of the interior of your home from outside.

Basic Precautions

Don't routinely leave valuables anywhere they are visible to someone legitimately approaching your home via a sidewalk, porch or entryway. Remember that thieves may convincingly pose as salespersons or service personnel while they "case" your residence. Don't allow any unknown or unexpected visitors inside the home or into any area where they have a clear view of your home interior.

Drapes and Shades

Use window treatments that, when closed, fully obscure or hide your home interior. Use shades, drapes or blinds on all French doors, sliding glass doors and large windows. Venetian or slatted style blinds often may be partially opened to allow light into the home without permitting a good view of the interior.

Some semi-sheer drapes or hangings allow a great deal of light into the room but are opaque from outside. Note that these same hangings may offer a transparent view into the home at night when the primary light source is inside the home.



Reflective window films

You may wish to leave blinds or shades open on French doors, patio doors or large picture windows during the day.

These portals offer an inviting view of your belongings to potential thieves, and make it



much easier to determine whether or not you are home. There are solutions. Several companies manufacture window films that act as a one-way mirror.

In daylight, these films appear as an opaque surface when viewed from the outside, but are nearly transparent when viewed from the interior of the home. However, many of these films produce the opposite effect at night, and allow potential intruders a clear view of the interior.

Reflective films aren't stand-alone solutions; supplementary blinds and shades must be in place for nighttime privacy. If you do plan on using window films in your residence, consider break resistant privacy films to further increase window security.