

Safes on Common Walls

WHAT TO DO IF RELOCATION IS PROBLEMATIC

Situations often occur where jewelers have a safe located on a common wall – a wall shared, often in strip mall locations, by another business which may not be protected from criminal activity. Unfortunately, we often find that safes involved in these situations are of an inferior quality (TL30, etc.) given the value they are designated to protect, putting that business at risk of burglary attack.

The best and safest option is for a jeweler to relocate the safe to a wall not shared by another business and upgrade their container to our gold standard for physical protection – a UL-rated TRTL30x6 safe. Burglary losses have been significant in these common wall scenarios and there is a need for increased awareness and scrutiny when these common wall situations are present.

However, circumstances may arise where insurance underwriting guideline expectations are not feasible for the jeweler and underwriters may wish to make an exception to allow for safes adjacent to common walls. In those cases, the following safety measures could help reduce loss:

- The safe or vault should be installed at LEAST three feet from any common wall.
- Install a secondary, redundant alarm system, specifically covering the safe.
- Ensure “safe complete” protection – all sides covered with vibration/shock sensors.
- Ensure that all alarm/electronic security systems (both primary and redundant systems) communication path includes line security – a periodic signal confirmation verifying the connection between the subject property and monitoring facility at 200-second intervals (preferred).
- A motion detector should be placed to detect any movement in the three-foot area between the common wall and the actual safe.
- Shock sensors should be placed on the common walls to detect any hammering or drilling prior to burglars accessing the insured location.
- Install expanded steel metal (mesh) from the floor through the complete plenum area consisting of ½" diamond-cut steel.
- Ensure that the store has an audible local alarm that blares when the store is breached.

Please reach out to our Risk Services team at lossprevention@jminsure.com with any questions or clarification regarding any of the above.

