

Why you may need a high security safe and monitored alarm system

Keeping your valuable articles secure

The following actual claim examples show how easy it is for thieves to break and enter, putting your valuable articles and collections at risk. They also show how beneficial a comprehensive central alarm system and high security safe can be in protecting jewelry, watches, private documents, and other valuables.

What we recommend

- High security fireproof safe, professionally bolted or over 750 lbs and TRTL/TL-30 rated or equivalent, meaning it can withstand a professional attack by torch and/or tool for at least 30 minutes.
- Comprehensive centrally monitored home alarm system, with contacts on all accessible openings and motion sensors throughout the home including where valuables are stored.
- Safe connected to a separate alarm zone, ensuring valuables have 24/7 surveillance even if the home's central alarm system is disabled or not armed.

Jewelry goes missing in high security condo after emergency water leak

Cause of loss: Theft
 Stolen valuables stored in high security safe: No
 Comprehensive monitored home alarm system active: No
 Final claim payment: \$2.5 million

When the building manager was alerted of an emergency water leak, he let building employees into the client's unoccupied condo to fix the issue. It was later discovered that a closet door was forced open and several high value jewelry and watch items that had been left outside the high security safe were stolen.

When jewelry items are not worn, we recommend storing them in a high security safe. If the closet door had been connected to a separate alarm zone, keeping it monitored 24/7, any tampering could have triggered the alarm.

Safe stolen while owners were out to dinner

Cause of loss: Break-in and theft of home safe
 Stolen valuables stored in high security safe: No
 Comprehensive monitored home alarm system active: No
 Final claim payment: \$1.1 million

While out to dinner, the clients received an alert from their home security provider that their home alarm had sounded. They immediately returned home but were too late. The perpetrators had broken through a window and stolen a 400 lb safe from the second floor master bedroom containing over two dozen valuable jewelry items, personalized documents and cash.

Although the home was protected by a central burglar alarm system, the clients did not store their valuables in a high security safe. A high security safe that is professionally bolted, weighs over 750 lbs and has a minimum TRTL/TL-30 rating would be challenging to steal, move, or force open.



Home and safe exposed when homeowner forgot to turn on the alarm

Cause of loss: Break-in and theft of home safe
Stolen valuables stored in high security safe: No
Comprehensive monitored home alarm system active: No
Final claim payment: \$575,000

When the client left her home for the weekend and forgot to set her alarm system, burglars were able to smash her front door and steal her 24"x 24" safe containing her jewelry collection, passport, cash and laptop computer.

A professionally bolted high security safe, weighing over 750 lbs with a TRTL/TL-30 rating, would have helped protect the client's jewelry and valuables. A safe of that size and protection level is designed to withstand a forced attack with professional torch and tool for at least 30 minutes. Alarming the safe on a separate central station zone could have helped ensure 24/7 surveillance, even if the home's alarm was not activated.

Helping keep your valuables secure

If you need a referral to a pre-qualified professional to help you select and install high security safes and security systems, please visit Chubb's Trusted Service Network through the client portal or call 1-877-60CHUBB (option 2).

The claim scenarios described here are intended to show the types of situations that may result in claims. These scenarios should not be compared to any other claim. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued and applicable law. Facts may have been changed to protect privacy of the parties involved.

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