REFERENCE GUIDE · SECURITY RATINGS

SAFE BURGLARY AND CASH RATINGS IN AUSTRALIA

A plain-English reference to AS/NZS 3809, EN 1143-1, EN 14450, UL and SCEC ratings, how Australian cash ratings work, and how to verify a safe's certificate.

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Safes sold in Australia carry a confusing mix of labels: Australian, European and American standards, government endorsements and "cash ratings". This guide explains what each one means, which ones are independently certified, and how to check a safe's rating before you rely on it for insurance.

AS/NZS 3809 is withdrawn. The Australian/New Zealand safe standard (AS/NZS 3809:1998) was withdrawn on 19 December 2019 with no replacement. It never covered fire resistance.

EN 1143-1 is the main certified burglary standard. The European standard grades safes from 0 to XIII using timed attack tests. Certificates can be checked in public databases.

Cash ratings are guidelines, not certificates. A "cash rating" is a suggested insurance limit set by manufacturers and insurers. No Australian body certifies cash ratings.

Your insurer has the final say. Accepted limits vary by insurer and depend on bolting, alarms and the type of premises. Confirm in writing before you buy.

1. Which rating system is which

Scheme	Issued by	Levels	What it covers	Status (Nov 2026)
AS/NZS 3809:1998	Standards Australia / Standards New Zealand	Resistance-value classification (grade names not reproduced here)	Burglary resistance of safes, strongroom doors and strongrooms. Fire testing is excluded.	Withdrawn 19 Dec 2019, no replacement
EN 1143-1:2019	CEN (European Committee for Standardization)	Grades 0 to XIII	Burglary resistance of safes, ATM safes, strongroom doors and strongrooms	Current (BSI lists it as under review)
EN 14450:2017 +A1:2023	CEN	S1, S2	Secure cabinets for lower-risk situations than EN 1143-1	Current
EN 1300:2023	CEN	Classes A to D	High-security locks (resistance to burglary and manipulation)	Current
UL 687	UL (United States)	TL-15, TL-30, TRTL-30X6 and others	Burglary-resistant safes, rated by minutes of attack with tools (TL) and torches (TR)	Current

Scheme	Issued by	Levels	What it covers	Status (Nov 2026)
UL 1037 RSC	UL (United States)	Levels 1 to 3	Residential security containers, often seen on imported gun safes	Three levels since the 2016 revision
SCEC Class A, B, C	Australian Government (SCEC, managed by ASIO-T4)	Class A, B, C	Containers approved for storing classified government information	Active; listed in the SEEPL catalogue

SCEC classes are a government security endorsement, not a cash or insurance rating. A "high security" or "commercial" label with no standard and grade named is a marketing description, not a rating.

2. How burglary grades are tested

EN 1143-1 (grades 0 to XIII)

Accredited test laboratories attack sample safes with specified tools. The result is a points score called **resistance units (RU)**, which combines the time spent attacking with how powerful the tools are. More powerful tools score more points per minute, so a higher grade means the safe resisted longer and harder attacks.

- Two scores are recorded: **partial access** (a hand-sized hole) and **complete access** (the door fully open).
- Grades used for safes typically sit in the lower half of the scale. The highest grades are mainly used for strongroom doors and vaults.
- Certified safes must use high-security locks certified to **EN 1300** and listed on the safe's certificate. Fitting an unlisted lock can take the safe outside its certification.
- Certified safes under a set weight must be anchored as the manufacturer instructs. Not anchoring can void the certification and affect insurance.

UL 687 and UL 1037 (United States)

UL codes describe the attack: **TL** means tools, **TR** means torches, and the number is the net minutes of attack the safe resisted. "X6" means all six sides were tested. So TRTL-30X6 is 30 minutes against tools and torches on every side.

UL RSC level	Attack time	Technicians	Tools and opening
Level 1	5 minutes	1	Common hand tools (drills, screwdrivers, hammers)
Level 2	10 minutes	2	More capable tools; opening attempt of 6 square inches
Level 3	10 minutes	2	More aggressive tools; maximum opening of 2 square inches

Source: UL, "Residential security container standard revised" (2017). An RSC rating is a much lower tier than a UL 687 TL rating.

3. Cash ratings in Australia

A **cash rating** is the amount of cash a safe is considered suitable to hold overnight for insurance purposes. It is the figure most Australian buyers and insurers talk about, but it is not a certification.

- **No official certifying body.** Since AS/NZS 3809 was withdrawn, cash ratings in Australia are set by manufacturers, by comparison with other products, and accepted (or not) by insurers. The RACV advises treating them "as a guide rather than a guarantee".
- **They usually assume no alarm.** Manufacturers often state ratings for an "unsupported situation" (no monitored alarm). Some insurers accept a higher limit when a monitored alarm covers the safe; how much higher is up to the insurer.

- **Bolting matters.** Insurers consider whether the safe is anchored to the floor or wall as the manufacturer specifies.
- **Valuables are rated higher than cash.** Jewellery and valuables limits are commonly about ten times the cash figure, but this is an insurer convention, not a rule.
- **Policies can require a safe.** Some Australian home and jewellery policies only cover theft of certain items if they were in a locked safe at the time. Check your policy wording.

Example: published manufacturer figures

Guardall's HV Home Vault brochure lists a "suggested $25,000 cash rating". CMI's State Government Commerce range brochure gives "a conservative suggested risk rating ... of $25,000 in an unsupported situation". Both are manufacturer suggestions for specific models, not insurer approvals.

Why the same grade gets different dollar figures

The table below shows the guide values one UK insurance broker publishes for European grades. It is included only to show how grade and value relate in one market. Australian insurers set their own figures in Australian dollars, and other sources give different amounts for the same grades.

Grade	Cash (GBP)	Valuables (GBP)	Grade	Cash (GBP)	Valuables (GBP)
EN 14450 S1	2,000	20,000	EN 1143-1 Grade III	35,000	350,000
EN 14450 S2	4,000	40,000	Grade IV	60,000	600,000
EN 1143-1 Grade 0	6,000	60,000	Grade V	100,000	1,000,000
Grade I	10,000	100,000	Grade VI	150,000	1,500,000
Grade II	17,500	175,000	Grade VII	250,000	2,500,000

Source: Howden Insurance (UK), "What are the different grades of a safe?", 12 April 2023. Illustration only; not Australian values and not an offer of cover.

4. How to check a safe's rating

1. **Find the certification plate.** It is usually a metal label inside the door. A safe marketed as "tested to" a standard but with no plate has not completed certification.
2. **Write down the details:** the certifier, the standard, the grade or class, and the certificate or serial number.
3. **Look it up** in the certifier's public database (table below) and check the certificate is still valid.
4. **Check the lock** is one the certificate allows, especially if it has been replaced.
5. **Ask your insurer** to confirm in writing that they accept the safe, and the cash and valuables limits, for your premises.

Certifier	What the plate shows	Where to check
ECB·S (Europe)	Standard (e.g. EN 1143-1), grade, ECB·S serial number	Certified products listing at ecb-s.com
VdS (Germany)	VdS certificate number, standard, grade	Certificate pages at vds.de
SBSC (Sweden)	Certificate number, standard, grade	"Find certificates" at sbsc.se (shows validity dates)
UL (United States)	UL label, class (e.g. TL-30), file number	UL Product iQ (productiq.ulprospector.com)
SCEC (Australian Government)	SCEC endorsement and class	SEEPL catalogue at scec.gov.au

5. Common misconceptions

- **"It's fireproof, so it's secure."** Fire and burglary resistance are tested and certified separately. A highly rated burglary safe may have no fire rating, and a fire safe may offer little burglary resistance.
- **"AS/NZS 3809 compliant" means currently certified.** The standard was withdrawn in 2019 and we are not aware of any Australian facility certifying safes to it. Treat such claims as a comparison, and ask what was actually tested.
- **"Heavier is better rated."** No burglary standard grades safes by weight. Weight helps resist removal, but a rating comes from attack testing.
- **"A cash rating is a guarantee."** It is a suggested limit. Only your insurer can confirm what they will cover.
- **"SCEC means high cash rating."** SCEC classes are for government classified information, not insurance.
- **"Bolting down is optional."** An unanchored safe can be carried away, and failing to anchor a certified safe can void its certification.

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