

# The Vault Guide: 7 Critical Threats to Your Most Valuable Possessions

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The complete guide to protecting your most valuable possessions — and the one facility that has safeguarded South Florida's most irreplaceable assets since 1983.

**FREE GUIDE** | **20 MIN READ** | **ACTIONABLE CHECKLIST INSIDE**

Securing South Florida's Valuables Since 1983

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# Introduction

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*Why your valuables are more at risk today than at any point in the last half century — and what you can do about it before it's too late.*

# A Problem Hiding in Plain Sight

Picture this: you wake up to the sound of your smoke alarm at 3 a.m. The hallway is thick with smoke. You grab your family and run. Twenty minutes later, you're standing in your front yard watching firefighters pour thousands of gallons of water into what used to be your living room. Your home safe — the one the salesman said was 'fireproof' — is buried under a collapsed ceiling. When they finally pull it out days later, everything inside is destroyed. Not by fire, but by water and heat.

This is not a hypothetical. It happens to thousands of American families every single year. And fire is just one of seven critical threats that most people never think about until it's too late.

The landscape of personal asset protection has shifted dramatically in recent years. Major banks like JPMorgan Chase, Capital One, Citizens Bank, PNC, and Santander have all either eliminated or dramatically scaled back their safe deposit box services. The number of safe deposit boxes available in the United States has declined by an estimated 20% in just the last several years, and the trend is accelerating.

Meanwhile, climate events are growing more severe. Burglary techniques continue to evolve. And the gap between what your homeowner's insurance actually covers versus what you assume it covers may be far wider than you realize.

This guide was written to do two things: first, to help you understand the real, specific threats that put your most valuable possessions at risk every single day. And second, to introduce you to a proven solution that has been quietly protecting South Florida families and businesses since 1983 — a solution that most people don't even know exists.



**By the end of this guide,** you will know exactly where your vulnerabilities lie, what steps to take immediately, and how to secure lasting protection for everything that matters most to you and your family.

# The 7 Critical Threats

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*Understanding what puts your valuables at risk is the first step toward real, lasting protection. Each threat below includes a real-world scenario, the specific risk, and a concrete action step you can take today.*

## REAL-WORLD SCENARIO

*A retired couple in Coral Gables returned from a two-week cruise to find their master bedroom ransacked. Their 400-pound floor safe had been pried from the concrete and hauled away in a stolen truck. Inside: three generations of family jewelry, a coin collection valued at \$85,000, and the original deed to their home. The thieves were never caught.*

## THE RISK

A property crime occurs in the United States approximately every 4.4 seconds. Residential burglaries account for roughly 55% of all break-ins, and the average dollar loss per burglary exceeds \$2,800 — though losses of jewelry, precious metals, and collectibles frequently reach into five and six figures. Home safes, regardless of their weight or rating, present a known and finite challenge to experienced criminals. Bolt-down safes can be cut from their anchors. Wall safes can be pried from drywall. Even 500-pound floor models have been removed using dollies, leverage, and vehicle winches.

## THE VAULT ADVANTAGE

Florida Intervault's facility features man-trap entry, 24/7 closed-circuit surveillance with motion detectors, bullet-resistant glass, and a steel-reinforced concrete vault structure. Two 14,000-pound John Tann vault doors — imported from England and perfectly balanced to move with a single finger — provide a level of physical deterrence that no residential solution can match. The facility is monitored around the clock, every day of the year. There is no scenario in which a criminal can simply carry the vault away.

## YOUR ACTION STEP

Photograph and itemize every valuable in your home today. Note serial numbers, appraisal values, and any unique identifying features. This inventory is essential for insurance claims — and it reveals exactly how much you stand to lose.

*“A safe deposit box is the hardest account you can close.”*

*— Dave McGuinn, President of Safe Deposit Specialists*

## REAL-WORLD SCENARIO

*A family in Plantation, FL lost everything when an electrical fire broke out in their garage at midnight. Their UL-rated 'fireproof' home safe survived the blaze itself — but the interior temperature rose above 350 degrees for over four hours, warping plastic cases, melting photo albums, and rendering backup hard drives unreadable. The firefighters' water completed the destruction of every paper document inside.*

## THE RISK

House fires cause an estimated \$8.3 billion in direct property damage annually in the United States. Most residential fire safes carry a UL rating of 30 to 60 minutes at temperatures between 1,200 and 1,700 degrees Fahrenheit. But the average structure fire burns well beyond those limits. Even when the safe's shell survives, the contents may not: internal temperatures can rise high enough to damage photographs, degrade magnetic media, warp plastics, and scorch documents — and the water used to extinguish the fire often seeps through cooling seals, destroying whatever the heat didn't reach.

## THE VAULT ADVANTAGE

Florida Intervault employs a Halon gas fire suppression system — the same technology used in data centers and museum archives — that extinguishes flames without producing the water damage that conventional sprinkler systems cause. The vault's steel-and-concrete construction provides structural fire resistance that far exceeds any residential-grade safe, and the climate-controlled environment maintains stable temperature and humidity conditions year-round.

## YOUR ACTION STEP

Check your home safe's UL fire rating. If it's rated for less than 2 hours, consider it insufficient protection for irreplaceable items. Documents and photographs are especially vulnerable to combined heat and water damage.

## REAL-WORLD SCENARIO

*When Hurricane Ian made landfall in 2022, a Fort Myers homeowner watched storm surge push four feet of salt water through his first floor. His home safe — bolted to the garage floor — sat submerged for three days. Every document inside was destroyed. The gold coins survived, but the original wills, trust agreements, and insurance policies that his family needed to begin rebuilding were gone. Replacing them took over eight months.*

## THE RISK

Florida faces a unique and particularly dangerous combination of hurricane-force winds, storm surge, and inland flooding. Standard home safes are not waterproof — even models marketed as ‘water resistant’ are designed to survive temporary splashing, not multi-day submersion. Items stored on upper floors are not safe either: when roofs fail under sustained winds of 130 mph or more, rain destroys everything exposed. The 2024 and 2025 hurricane seasons have reinforced that these are not hypothetical risks for Floridians.

## THE VAULT ADVANTAGE

Florida Intervault was engineered specifically for the most extreme environmental threats that South Florida can produce. The facility is rated to withstand 250 mph sustained winds — far exceeding any Category 5 hurricane in recorded Florida history. The twin 14,000-pound vault doors form a completely waterproof and airtight seal, meaning that even in a worst-case scenario, the contents of the vault remain dry and protected. The facility was modeled after the legendary Bank Hauser vault in Basel, Switzerland — one of the most secure private vaults in the world.

## YOUR ACTION STEP

Review your flood zone designation at FEMA’s flood map service. Even if you’re outside a designated flood zone, storm surge and rainfall flooding can impact any low-lying Florida property. Plan your protection accordingly.

*“Built to survive 250 mph sustained winds and complete submersion. Your valuables remain dry and protected inside an airtight, waterproof vault seal.”*

— Florida Intervault Facility Specifications

## REAL-WORLD SCENARIO

*A 72-year-old retired teacher in Narberth, Pennsylvania received a letter from Citizens Bank in August informing her that she needed to clear out her safe deposit box — the same box she and her husband had rented for 40 years, since inheriting her father's coin collection. Inside were passports, their house deed, and a Mike Schmidt baseball card their son swore would someday be worth a fortune. She had 90 days to find somewhere else to put four decades of irreplaceable memories.*

## THE RISK

The safe deposit box industry is experiencing a historic contraction. JPMorgan Chase — one of the largest banks in the United States — has announced that it will phase out all remaining safe deposit boxes nationwide. Capital One exited the business entirely in 2016. PNC, Santander, Citizens Bank, and others have followed suit or dramatically reduced availability. Banks now close nearly twice as many boxes as they open each month. New branches are being designed without vaults entirely. For the banking industry, safe deposit boxes are a legacy service with limited profit potential — a small box might rent for just \$15 to \$60 per year, while requiring expensive physical infrastructure, secure vaulting, and dual-access protocols that take up premium branch real estate.

## THE VAULT ADVANTAGE

As a dedicated private vault facility, Florida Intervault's entire business model is built around one mission: secured safekeeping. There is no risk of the service being discontinued as a side note to a larger corporate banking strategy. The vault has operated continuously since 1983 — over four decades of uninterrupted service, through every hurricane season, every financial crisis, and every technological shift in the banking industry. When banks send those letters, Florida Intervault is where their displaced customers turn.

## YOUR ACTION STEP

Contact your bank today and ask directly: do you plan to continue offering safe deposit box services at this branch for the next five years? If they can't give you a clear answer, it's time to explore a more permanent solution.

*"In 2020, the number of safe deposit boxes opened and closed each month was roughly equal. Today, we close nearly twice as many as we open."*

*— Jaclyn Stewart, VP of Branch Services, Arizona Financial Credit Union*

## REAL-WORLD SCENARIO

*A Boca Raton homeowner filed a claim after a burglary that took over \$45,000 in jewelry — including a 3-carat engagement ring, two Rolex watches, and a collection of vintage gold brooches inherited from her grandmother. Her homeowner's policy paid out \$2,500. That was the sub-limit for jewelry under her standard policy. She had never purchased a separate rider because she assumed her 'full coverage' meant full coverage.*

## THE RISK

Most homeowner's insurance policies contain strict sub-limits that severely cap payouts for specific categories of valuables. Jewelry coverage typically maxes out between \$1,500 and \$2,500 per incident — regardless of how much the stolen pieces were actually worth. Gold, silver, and coins may have even lower limits. Collectibles, firearms, fine art, and important documents each carry their own caps. Without purchasing separate scheduled riders for individual items — which requires appraisals and significantly increases premiums — most people are dramatically underinsured for the items they value most.

## THE VAULT ADVANTAGE

Clients who store valuables in a private vault rated to Federal Reserve standards can realize substantial reductions in their insurance premiums. Many insurers recognize the dramatically reduced risk profile of a certified vault facility and reflect that in their pricing. For a client with \$1,000,000 in jewelry, precious metals, or fine art stored at home — paying approximately \$20,000 per year in insurance riders at a 2% rate — moving those assets to Florida Intervault may reduce that annual premium to approximately \$8,000 per year, a savings of \$12,000 annually. In many cases, the insurance savings alone more than cover the cost of the vault rental. Additionally, Florida Intervault clients have access to independent insurance coverage through Lloyd's of London, providing institutional-grade protection for stored contents.

## YOUR ACTION STEP

Call your insurance provider this week. Ask for the specific sub-limits on your policy for jewelry, precious metals, collectibles, and important documents. Compare those numbers to what you actually own. The gap may be tens of thousands of dollars.

## REAL-WORLD SCENARIO

*A cryptocurrency investor in Miami stored his hardware wallet — containing over \$200,000 in Bitcoin — in a desk drawer alongside his recovery seed phrase, handwritten on a piece of paper. A house fire destroyed both. Without the seed phrase, the cryptocurrency is permanently inaccessible. No recovery is possible. No insurance applies. The coins still exist on the blockchain, but no one will ever be able to access them again.*

## THE RISK

Cloud storage and digital solutions handle certain categories of documents well, but they cannot protect physical assets. Cryptocurrency hardware wallets, backup drives containing irreplaceable family photographs, metal seed phrase plates, physical authentication keys, and legacy software on physical media are all vulnerable to theft, fire, and water damage when stored at home. Meanwhile, purely digital backup strategies carry their own risks: ransomware attacks, account lockouts, service provider shutdowns, data breaches, and the ever-present danger of lost passwords or corrupted files.

## THE VAULT ADVANTAGE

Florida Intervault offers offsite data and backup storage that meets Sarbanes-Oxley and HIPAA compliance standards — the same regulatory frameworks that govern how banks and hospitals protect their most sensitive records. Physical cryptocurrency wallets, backup drives, seed phrase plates, and other digital-physical assets are stored in a climate-controlled, continuously monitored environment purpose-built for sensitive materials. Your digital life has physical components that deserve physical protection.

## YOUR ACTION STEP

Identify every physical object that serves as a key to your digital assets: hardware wallets, seed phrases, recovery keys, backup drives, and authentication devices. Each one is a single point of failure. Store at least one copy in a secure offsite location.

## REAL-WORLD SCENARIO

*When a prominent Fort Lauderdale attorney passed away unexpectedly, his family spent six months searching for his original will. It wasn't with his law firm. It wasn't in his home office. His bank had closed its safe deposit box program two years earlier, and no one in the family knew where he had moved the documents. By the time the original was found — in a filing cabinet in his garage — the family had spent over \$30,000 in legal fees navigating probate without it, and two siblings were no longer speaking.*

## THE RISK

When a family member passes unexpectedly, locating critical documents becomes an immediate, time-sensitive priority. Wills, trusts, powers of attorney, insurance policies, property deeds, and beneficiary designations often need to be produced within days — not weeks or months. Yet these documents are frequently scattered across home safes, filing cabinets, multiple bank branches, and sometimes several physical locations. The confusion and delay this creates during an already difficult time can lead to unnecessary legal expenses, family conflicts, and the permanent loss of irreplaceable heirlooms that were never properly cataloged or secured.

## THE VAULT ADVANTAGE

Authorized family members can be added to your Florida Intervault account at any time, ensuring that trusted individuals have access when it's needed most. All critical documents and valuables are consolidated in a single, secure, known location — eliminating the scavenger hunt that so many families endure during probate. Access is available by appointment, and anonymity options provide additional layers of privacy protection for clients who require discretion.

## YOUR ACTION STEP

Make a list of every person who would need to locate your important documents in an emergency. Does each of them know where to find your will, your insurance policies, and your most valuable assets? If the answer is no for even one person, you have a succession gap.

# The Solution

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*Private vault storage: the proven alternative that combines Federal Reserve-grade security with dedicated expertise and permanent peace of mind.*

# Why Private Vault Storage Outperforms Every Alternative

Private vault storage occupies a unique position in the asset protection landscape. It combines the rigorous physical security standards of institutional banking with the dedicated service, permanence, and client-first philosophy that banks have increasingly abandoned.

Unlike a bank — where safe deposit boxes are a footnote to their primary lending and investment business — a private vault facility exists for a single purpose: protecting your most valuable possessions. This singular focus means that every resource, every security protocol, and every operational decision is oriented toward one outcome: keeping your assets safe.

Unlike a home safe — which represents a fixed, known, and finite security challenge to any determined criminal — a private vault facility presents a level of deterrence that renders the attempt futile. No dolly, no cutting torch, no vehicle winch can remove a vault that weighs thousands of tons, protected by man-trap entry, motion sensors, and round-the-clock surveillance.

## The Comparison at a Glance

Security Feature	Home Safe	Bank Box	Private Vault
Fire protection	30-60 min rated	Varies by branch	Halon gas suppression
Flood / water seal	Not waterproof	Limited	Airtight & waterproof
Theft deterrence	Low — portable	Moderate	Maximum — immovable
Hurricane resistance	None	Varies	250 mph rated
Service continuity	N/A	At risk of closure	Guaranteed since 1983
Insurance savings	None	Minimal	Significant annual savings
Privacy/anonymity	High	Low (bank records)	Available on request
After-hours access	Yes (at home)	No	By appointment
Climate control	No	Sometimes	Yes — temp & humidity
Lloyd's insurance	No	No	Available for clients
Dedicated security	No	Shared w/ banking	Yes — sole mission

The bottom line: when you weigh the true cost of protection against the potential cost of loss, private vault storage is not an expense — it is one of the most cost-effective investments you can make in your family's financial security.

# Inside Florida Intervault

*A detailed look at one of the most secure private vault facilities in the United States.*

Founded in 1983 and located on Fort Lauderdale's prestigious Galt Mile at 3562 North Ocean Boulevard, Florida Intervault is a family-owned private security and data vault facility that has served South Florida for over four decades. The vault was custom-built to Federal Reserve standards and holds a 9R rating on a scale from 1 to 10 — a classification that places it among the most secure non-governmental vaults in the entire country.

The facility was designed in direct collaboration with the team behind Bank Hauser in Basel, Switzerland — one of the world's most renowned private banking vaults. Every structural and security element was engineered for a single purpose: the absolute, uncompromising protection of clients' most valuable possessions.

## Facility Security Specifications

<b>Vault Rating</b>	9R on 1-10 scale (Federal Reserve standard)
<b>Vault Classification</b>	UL-rated Class 2aa
<b>Accreditation</b>	National Association of Security and Data Vaults
<b>Design Model</b>	Bank Hauser, Basel, Switzerland
<b>Vault Doors</b>	Two John Tann doors, 14,000 lbs each (England)
<b>Door Balance</b>	Precision-balanced to move with a single finger
<b>Emergency Seal</b>	Waterproof and airtight closure
<b>Wind Resistance</b>	250 mph sustained (exceeds all Category 5 records)
<b>Fire Suppression</b>	Halon gas system (zero water damage)
<b>Entry Security</b>	Man-trap entry with bullet-resistant glass
<b>Surveillance</b>	24/7/365 CCTV with motion detection
<b>Climate Control</b>	Continuous temperature and humidity regulation
<b>Insurance</b>	Lloyd's of London coverage available for client assets
<b>Capacity</b>	Thousands of safe deposit boxes + bulk storage areas
<b>Access Hours</b>	Mon-Fri 9-6, with after-hours access by appointment

# Complete Suite of Secure Services

Beyond safe deposit box rental, Florida Intervault provides a comprehensive range of secure services designed to meet every safekeeping need under one roof.

- **Private Safe Deposit Box Rental**

Nine sizes from 3x5x24 inches to 30x15x24 inches, all housed in the 9R-rated vault. No SSN required. No government reporting. Rental available through LLC, trust, or corporate entity. Fully segregated — your specific assets are never commingled.

- **Precious Metals Acquisition & Divestment**

Private, appointment-only trading of investment-grade gold, silver, platinum, palladium, and rhodium. Direct sovereign mint chain of custody. Dedicated relationship managers. Two-way liquidity (buy and sell). Immediate transfer to your on-site private vault upon completion.

- **Private Bullion Minting**

Bespoke hand-poured gold and silver bars for ultra-high-net-worth clients. Custom weights, custom hallmarks, or no markings at all. Zero reporting to third-party tracking agencies or commodity databases. Client-witnessed melting and pouring available.

- **Offsite Data Protection & Media Vaulting**

Sarbanes-Oxley and HIPAA compliant storage for hard drives, server backups, seed phrase plates, film negatives, USB media, and critical digital assets. Climate-controlled, continuously monitored environment purpose-built for sensitive materials.

- **Notary, Shipping & Concierge Services**

On-site licensed notary, discreet armored shipping coordination, private receiving, and estate document management — all under one roof with no outsourcing.

- **High-Security Logistics**

Armored transport and secure transfer coordination for high-value asset moves. Vetted carriers, chain-of-custody documentation, and direct transfer to your private box upon arrival.

- **Security Escort Services**

Personal protection coordination when traveling with high-value items. Discreet, professional, and arranged through Florida Intervault's trusted network of licensed security professionals.

- **Bulk Storage**

Oversized item storage for paintings, sculptures, silver service sets, wine collections, and document archives requiring a larger footprint than a standard box provides.

- **Anonymity & Privacy Options**

Maximum privacy protection available upon request. Entity-based rental through LLC or trust, document-minimized access protocols, and enhanced confidentiality arrangements for clients who require the highest level of discretion.

*“Secured safekeeping is our only business. It’s not a side offering. It’s not an afterthought. It’s the sole reason this facility exists.”*

— Florida Intervault

# Who Needs a Vault?

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*Private vault storage serves a wide range of individuals and businesses. Here are six profiles of the people who benefit most — you may recognize yourself in more than one.*

## **The Jewelry & Heirloom Owner**

You've accumulated fine jewelry, watches, or family heirlooms that carry both significant financial and sentimental value. These items are frequently worn or displayed but spend most of their time sitting in a dresser drawer or a home safe that wouldn't survive a determined burglar or a house fire. A vault gives you permanent protection with the flexibility to access your pieces whenever you need them.

## **The Precious Metals Investor**

You hold gold, silver, platinum, or other bullion as part of your investment portfolio. Storing significant quantities of precious metals at home creates both security risks and insurance headaches. A private vault provides institutional-grade storage with climate control, and the insurance savings on your metals alone may offset the cost of the box.

## **The Estate Planner**

You've done the work to create a will, establish trusts, and organize your financial life — but all of those documents are scattered across your home office, your attorney's files, and possibly a bank that may close its vault program next year. Consolidating everything in a single, permanent, accessible location ensures your wishes are carried out without delay or confusion.

## **The Small Business Owner**

Your business generates critical records — contracts, tax filings, intellectual property documentation, employee records, and backup media — that must be preserved and protected. Regulatory frameworks like Sarbanes-Oxley and HIPAA may require offsite backup. A private vault provides compliant, secure, climate-controlled storage with reliable access.

## **The Cryptocurrency Holder**

You understand that your digital assets are only as secure as their physical keys. Hardware wallets, seed phrases, recovery codes, and authentication devices are all physical objects that can be stolen, burned, or flooded. A vault protects the physical layer of your digital wealth.

## **The Collector**

Rare coins, vintage timepieces, sports memorabilia, fine art, stamps, wine — whatever your passion, your collection represents years of knowledge, effort, and investment. A climate-controlled vault protects against every environmental threat while providing a level of security that your collection deserves.

# Your Protection Checklist

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*A step-by-step action plan you can start today. Each item below addresses one of the seven threats in this guide. Complete all seven and you'll have a clear picture of your current vulnerabilities — and a path to eliminating them.*

## 1. Inventory your valuables

Photograph and document every item of significant value in your home. Record serial numbers, appraisal values, and unique identifying features. This inventory is essential for insurance claims and reveals exactly what is at risk.

## 2. Review your insurance sub-limits

Call your homeowner's insurance provider and ask for the specific sub-limits on jewelry, precious metals, collectibles, fine art, and important documents. Compare those numbers to what you actually own. Close any gaps with scheduled riders or vault storage.

## 3. Ask your bank a direct question

Contact your bank and ask: "Do you plan to continue offering safe deposit box services at this branch for the next five years?" If they cannot give you a clear commitment, begin exploring permanent alternatives now.

## 4. Identify your succession contacts

List every person who would need to locate your critical documents in an emergency — your will, insurance policies, property deeds, and trust documents. Confirm that each person knows exactly where to find them. If even one person does not know, you have a gap.

## 5. Audit your digital asset keys

List every physical object that provides access to a digital asset: hardware wallets, seed phrase plates, recovery codes, and authentication devices. Each is a single point of failure. At least one copy of each should be stored in a secure offsite location.

## 6. Check your home safe's flood and fire rating

Verify your safe's UL fire rating (look for 2-hour minimum) and confirm whether it is truly waterproof versus water-resistant. Most residential safes are not rated for multi-day submersion — a real risk in South Florida.

## 7. Schedule a free private tour

Contact Florida Intervault at (954) 565-7233 or [floridaintervault.com](http://floridaintervault.com) to schedule a no-obligation private tour. See the 14,000-pound vault doors. Walk the facility. Ask every question you have. Most clients decide in a single visit.

★ (954) 565-7233 | [floridaintervault.com](http://floridaintervault.com) | 3562 N. Ocean Blvd., Fort Lauderdale, FL 33308

# Pricing & Box Sizes

Florida Intervault offers eight standard box sizes to accommodate every level of asset protection. All boxes are 24 inches deep. Annual maintenance fees apply in addition to rental rates. Rental is available through an individual, LLC, trust, or corporate entity.

Box Size	Cubic Inches	Annual Rate	Monthly Rate
3"x5"x24"	360	\$795	\$79.50
5"x5"x24"	600	\$1,295	\$129.50
3"x10"x24"	720	\$1,500	\$150.00
5"x10"x24"	1,200	\$2,450	\$245.00
5"x15"x24"	1,800	\$3,250	\$325.00
10"x10"x24"	2,400	\$3,850	\$385.00
15"x15"x24"	5,400	\$7,850	\$785.00
30"x15"x24"	10,800	\$12,500	\$1,250.00

All rates are annual. Monthly rate shown is the annual rate divided by 10. Annual maintenance fees apply separately: \$250/year for 3'x5' and 5'x5' boxes; \$500/year for all other sizes. Contact us for current availability and to discuss your specific storage requirements.

## THE INSURANCE MATH

A client with \$1,000,000 in valuables at home pays approximately \$20,000/year in insurance riders at a 2% rate. Moving those assets to Florida Intervault may reduce that premium to approximately \$8,000/year — a savings of \$12,000 annually. A mid-size box costs \$3,850/year. The insurance savings alone deliver a net benefit of over \$8,000 per year.

To discuss box availability or schedule a private tour: **(954) 565-7233** | [floridaintervault.com](http://floridaintervault.com)

# Frequently Asked Questions

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## **Do I need a Social Security number or bank account to rent a box?**

No. Florida Intervault is completely independent of the banking system. No SSN is required, no bank account is needed, and there is no credit check. Rental is available to individuals, LLCs, trusts, and corporations.

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## **What happens to my belongings if Florida Intervault ever closes?**

Florida Intervault has operated continuously under the same family ownership since 1983 — over four decades without interruption. Unlike a bank, where safe deposit boxes are a secondary service that can be discontinued, secured safekeeping is Florida Intervault's sole purpose. The facility has remained open through every hurricane season, financial crisis, and global disruption in its history.

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## **Can I add family members or agents to access my box?**

Yes. Authorized individuals can be added to your account at any time. Each authorized agent undergoes identity verification and security vetting. There is no limit on the number of authorized agents, and access can also be structured through entities such as trusts or LLCs.

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## **What if I need access after business hours?**

After-hours access is available by appointment. Contact Florida Intervault in advance to arrange access outside of regular business hours. An additional fee applies for after-hours appointments.

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## **Is my property insured while stored at the vault?**

Florida Intervault's facility is independently insured through Lloyd's of London. Clients also have the option to obtain their own contents insurance, and many insurers offer significantly reduced rates for items stored in a certified private vault facility. Contact your insurance broker to discuss coverage options specific to your situation.

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## **What can I store in a safe deposit box?**

Gold and silver bullion, jewelry and watches, cash, legal documents, wills and estate documents, passports, deeds and titles, rare coins, USB drives, hardware cryptocurrency wallets and seed phrases, insurance policies, corporate records, gemstone collections, fine art (small/flat), and family heirlooms. Contact us for specific guidance on your items.

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## **How is Florida Intervault different from a bank safe deposit box?**

Florida Intervault is a dedicated private facility — not a bank. No SSN required. No government reporting. No risk of the service being discontinued. 9R Federal Reserve vault rating, versus bank vaults which typically hold much lower ratings. 250 mph hurricane engineering. Halon fire suppression. Lloyd's of London insurance. Man-trap entry. After-hours access by appointment. The comparison is not close.

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## **How do I get started?**

Call (954) 565-7233 or visit [floridaintervault.com](http://floridaintervault.com) to schedule a free private tour. Tours are by appointment only. During your visit, you'll receive a full facility walkthrough, review rental agreements, select your box size, complete account enrollment, and can typically transfer assets into storage in the same visit. There is no lengthy application process.

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WHAT COMES NEXT

# Book a Free Private Tour

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No obligation. No pressure. 20 minutes in the vault and you'll understand exactly why South Florida's most discerning families have trusted Florida Intervault since 1983.

(954) 565-7233

[floridaintervault.com](http://floridaintervault.com)

3562 N. Ocean Blvd., Fort Lauderdale, FL 33308

Same family. Same vault. Since 1983.