There is nothing common sense about locking up firearms.

Locks do not stop firearms theft short of a safe costing a year's rent. In a prison where I worked the combination locks can be opened by a hit with a shoe. My girlfriend lost her key to her safe and picked the lock with no training.

Chasing down keys to open a safe in an emergency is pure folly. By the time you get access an intruder has found you. Essentially, you are either intending to steal my firearms or endanger my life.