FREE GUIDE

Keys to a house at a distance: who holds which

Tuesday's plumber, the neighbour with a copy since 2019, the brother-in-law in August. Nobody writes it down, and that is where the insurance problem starts.

1 · The papers to gather first

Get everything together before you start. Almost every step in this guide stops dead for one missing document, and starting again costs more than waiting a day.

- A written list of every copy that exists and who holds each, with the date it was handed over.
- A photo of each key with its label or code, so the entrance key is not confused with the store room's.
- The garage remote and the pedestrian gate code, if any, noted separately from the keys.
- Your home policy, and in particular what it says about theft without forced entry and about who may hold keys.
- The written authorisation you give each time someone collects a key, with their name and the return date.

2 · The order to do things in

1. Take the inventory first. Almost no house at a distance has one, and almost all have more copies than the owner remembers.
2. Recover the copies that no longer have a reason: the painter from three years ago, the agency you no longer use.
3. Decide and write down who may ask for a key in your name. A key handed to a relative without your written instruction is a problem on the day of a claim.
4. Store keys under a code, not with the address written beside them. A key labelled with the address is the worst possible idea.
5. Read your policy: many treat forced and unforced entry differently, and keys in circulation bear on that.

3 · The mistakes we see again and again

- Labelling the key with the address. Lose it and you lose the whole house.
- Not recording handovers. With no log, nobody knows who opened the door and when, and the insurer asks.
- Leaving a key hidden under a plant pot. It is the first place anyone looks, and it can be treated as negligence.

- Changing the lock and forgetting to tell someone who held a legitimate copy. On the day of a breakdown, nobody gets in.
- Giving a key to a workman without noting what time they go in and come out.

4 · Where you can check it yourself

Official pages, checked on 22/09/2026. The administration changes its screens without warning: if something does not match, the official source wins, not this guide.

- **Ley 50/1980 de Contrato de Seguro, agravación del riesgo y siniestro**
  https://www.boe.es/buscar/act.php?id=BOE-A-1980-22501
- **Consorcio de Compensación de Seguros**
  https://www.consorseguros.es/
- **Ley 49/1960 de Propiedad Horizontal, accesos y elementos comunes**
  https://www.boe.es/buscar/act.php?id=BOE-A-1960-10906

If you would rather we did it

€99 a year	held under a code, inventory and release log
€39 a handover	of the keys to whoever you authorise; opening for a tradesman, €59

We are not a security company or a locksmith: we do not change locks or open doors without a key. We hand the key to nobody without your written authorisation, family included. And we do not make inspection visits under key custody alone: that is a different service.

A question? One message is enough

Write to us on WhatsApp at **+34 613 13 87 84** (wa.me/34613138784) and a person answers. Asking costs nothing and commits you to nothing.

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