



SALISBURY GARDENS KEY HOLDER & INSURANCE

BUILDINGS MAINTENANCE COMMITTEE

PAPER E

8 SEPTEMBER 2025

1) BACKGROUND

The Mayor guided the clerk that he has been approached by a policeman last month, who raised concerns that if we didn't have an official name key holder on our building insurance at Salisbury Gardens it could be invalidated. He guided that it could likely be the clerk who must fulfil that role and be available out of hours, but that it might also be a responsibility that could be shared within the team.

2) INFORMATION

Guidance from our insurance broker:

"As discussed I can confirm there is not a generic condition on your policy that says you must have a designated keyholder available at all times or your insurance is invalid – that would be an extremely onerous condition of the type that thankfully we tend not to see any more on insurance policies.

Your policy does not have a specific alarm condition but if it did there might have been a condition where a keyholder must attend the premises as soon as reasonably possible if the alarm goes off – keyholder in this sense would be any person or key holding company fully trained in the operation of the Intruder Alarm System. This condition would apply purely to theft cover and insurers only tend to apply alarm conditions if the insured contents at the premises in question are very high value or are particularly theft attractive. Looks like your contents sum insured is less than 10k so that is why there is no alarm condition on the policy.

As I mentioned your insurer would expect you to take reasonable precautions and measures to prevent or reduce a loss so having a keyholder available is a good idea just in case you do need to attend to the property out of hours for whatever reason but there is nothing in the policy that absolutely requires this or that will invalidate cover if the designated person is not available when needed."

Following the discussion with our insurance broker, and in line with good practice (though not mandatory), the operational team will review and implement a keyholder system to ensure appropriate access and response capability for Salisbury Gardens - in the event of an emergency outside of normal working hours.