

rmp

**Risk control**  
Key Control:  
Key Security



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# Key Control: Key Security

## Introduction

In a domestic situation losing a key can be frustrating. A locksmith can be called to replace the lock and provide replacement keys and, although costly in time and effort it does not usually involve significant expense. In commercial settings the impact can be far greater<sup>1</sup>. One institution in America had to spend more than \$500,000 replacing locks after a set of master keys had been lost.

In the event of keys being lost, not only will organisations have to replace the keys, but the locks will also need rekeying or replacing and there is an increased security risk in the time between key loss and the reinstatement of locks. The threat of uncontrolled access and theft or other criminal acts is real.

## Master Key

The term “Master key” is used for the highest level above a number of master<sup>2</sup> group keys. A master group locking system with its master group key is used in situations where a few key personnel require access to the rooms and facilities in a specific building. The system is based on the principle that each door can be locked with its own key and none of these keys can lock another door. Only the master group key can lock all doors in the building.

The most essential element of a locking system is the cylinder in the lock attached to the door. It is not how the key is cut that works the lock; it is how the cylinder is pinned that “allows” the key to work.

The main benefits of a master key system include increased security related to restricting access to sensitive areas, and convenience. A well-designed master key system reduces the number of keys required when one key opens many doors.

## Key Control

The key elements of an effective key control system<sup>3</sup> are:

- The completion of an inventory of locked assets and keys in the buildings. Record of these items are kept in a master key inventory.
- Determination has been made of who needs access and verification of the level of access that is needed has been completed
- Key distribution and control has been clearly established. Using an automated key locker means organisations do not need to have them available at a staffed location
- For low security and low management environments a simple lockbox and paper sign-out form may be

appropriate. Modern workplaces are now using an electronic key management system.

- A Key Management Policy has been produced that defines responsibilities. There needs to be a clear procedure outlining what every individual must do when signing out or returning a key. A lost key protocol should be established.

## Key Loss

There are many situations where an organisation may let a third party, such as a contractor, have access to a master key<sup>4</sup>. The contractor may need to gain entry to restricted areas that the organisation does not wish members of the public to access.

In this situation, retention of the key by the controller of the premises would minimise the risk of loss, and replacement may not be covered by insurance.

## Consequences

In many cases the level of self-insured retention on an insurance policy will mean that any significant costs associated with key replacement, replacing cores, etc. will be borne by the organisation.

## Time to Review

Any prudent and responsible organisation will regularly review their key control system to make sure the chances of such a loss are reduced.

## References

1. [Master key loss costs College more than \\$500,000](#) The Flat Hat News
2. <https://sterlinglocksmiths.com/the-pros-and-cons-of-master-key-system/>
3. [The High Costs of Lost Keys for Businesses and How to Avoid Them](#) Real Time Networks
4. [Master Key Systems Explained](#)

## Further information

For access to further RMP Resources you may find helpful in reducing your organisation's cost of risk, please access the RMP Resources or RMP Articles pages on our website. To join the debate follow us on our LinkedIn page.

## Get in touch

For more information, please contact your broker, RMP risk control consultant or account director.

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