Dear Condo Smarts: I hope that you publish my letter because I think it is a very serious matter for condo owners in B.C.

A few years ago, our strata council demanded a copy of a key for each of our units. According to the council, our insurance company required it to ensure quick access in the event of an emergency and our bylaws required a key for inspections and servicing.

Two weeks ago, all the doubts I had about giving a key came back to haunt me. I work a night shift, so I sleep during the day.

I was awakened by someone rummaging through my dresser right in front of me. We had a terrifying confrontation and he ran out when I started screaming. The police were immediately called and we discovered my key, issued to the strata, hanging in my front door.

Even though there was no forced entry, they are still classing it as a home invasion. Is there any reason why we have to give our keys to complete strangers and place our own security at risk?

-- Jennifer

Dear Jennifer: This fall, our office has received five calls of a similar nature.

All the insurers I’ve contacted say there are no requirements that the strata corporation should have master or access keys to each unit.

If the strata corporation is retaining keys with owners' consent, they need to inform their insurance provider and meet whatever guidelines the insurance provider sets for safety, security and liability.

Strata corporations who retain keys for strata lots place the strata in a greater position of liability and responsibility for the security of the keys, and in the event they are lost or misused, the liability for damages, loss or injuries.

For convenience, many strata owners give a copy of their keys to their neighbour or council, but be aware who has your keys and how they are secured. In emergency situations, 911 is the first call. It could be a fire, gas leak, a violent crime scene or medical emergency.

While the strata corporation may require access to your home for inspections or servicing, they still require your permission and consent.

If you have doubts about your security, contact a reputable locksmith and have your locks changed. Your personal safety and security should never be compromised.