

Your responsibility... our expertise

If you own or are responsible for a heritage property, you have an important role in helping to protect our country's heritage. But you may also have legal responsibilities regarding its repair and upkeep:

Fact: carrying out unauthorised work, even repair work, to a listed building is a criminal offence punishable by a fine or a prison sentence.

Fact: any building located within a conservation area may be subject to tighter planning restrictions and additional costs, such as special building materials – even if it is not listed.

Fact: research by our surveying department showed that only 28% of listed properties are correctly insured, with 17% significantly over-insured and a massive 55% under-insured.



Without specialist knowledge, it is easy to underestimate or even overestimate your insurance needs. It is therefore essential to use specialist heritage insurance.

Ecclesiastical's heritage insurance offers you specialist cover which is tailored to meet your needs.



Charity ■ Care ■ Education ■ Heritage
Bespoke Commercial

ecclesiastical.com/heritageinsurance2

So why choose award-winning Ecclesiastical...?

Ecclesiastical's commitment to the heritage insurance market is long-standing. Since our establishment in 1887, we've dealt with listed buildings insurance - from cathedrals to independent schools - and today we insure over 95% of all Anglican churches in the UK.

Furthermore, Ecclesiastical has years of experience working with English Heritage and local authorities to ensure that any repairs that need to be made to a heritage building are done so sympathetically. One extreme example of our commitment to sympathetic restoration is when we negotiated to re-open a quarry to obtain an authentic match of the appropriate stone.



the definitive mark of achievement

Our commitment to this market was recognised by the insurance industry this year when Ecclesiastical won a prestigious British

Insurance Award for our Heritage Commercial product.

The judges' final decision was based on the identification of the need for a specialist product for heritage properties and the subsequent launch and promotion of the new product and services within the heritage market. The awards are an industry benchmark for excellence and we are delighted to win such a prestigious award.

So, from St Paul's Cathedral to St Paul's tearooms, we really do have the expertise to understand the complex and specific exposures that heritage establishments face, and tailor both cover and premium to reflect their needs.

*Source: Ecclesiastical Insurance Office 2006 Annual Report and Accounts.



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Heritage Commercial Insurance

Essential insurance protection
for your heritage building



Heritage Commercial Insurance

From country pubs to the grandeur of stately homes, castles and world heritage sites – the heritage market is incredibly diverse.

And, although many businesses rely on the heritage features of their properties to attract customers, many do not protect this aspect of their business or may not have considered its financial impact should they be unable to restore it in the event of a loss.

Consequently, it requires a specialist insurer who understands the unique complexities of the heritage market and can provide a dedicated insurance product supported by specialist restorers.

With Ecclesiastical, that's exactly what you get. With our vast experience built on insuring large historic church buildings, we have built a wealth of knowledge and expertise to really understand the specific issues that heritage establishments face, and tailor both the cover and premium to suit.

Who needs Heritage Insurance?

Our bespoke insurance covers a wide range of businesses operating out of heritage buildings, including:

- **Shops**
- **Restaurants**
- **Offices**
- **Lighthouses**
- **Hotels**
- **Monuments**
- **Pubs**
- **Tithe barns**
- **Theatres**
- **Model villages**

This is by no means an exhaustive list and we will positively consider most heritage commercial properties.



What cover does it offer?

Our extensive cover is designed to be tailored to meet your individual requirements. You only pay for the cover you need and can feel confident that, should you ever need to make a claim, you are adequately covered.



Our cover can include:

- Your special building of architectural or historic interest, whether listed or not
- Your contents, including antiques, exhibits and fine art
- Your business losses following an interruption caused by a buildings or contents claim
- Your legal liability towards employees or members of the public following an accident
- Equipment breakdown automatically included for peace of mind
- Your goods whilst in transit by road, rail, post or courier
- You or your employees being unable to work because of an accident
- If your premises are licensed, protection against cancellation of the licence by the issuing authority
- Your premises if they lie within a conservation area

Value added services

Through our specially selected affinity providers, our customers can receive further discounts on construction management services, legal services and storage of records:

Gleeds - 10% discount. Experts in the restoration of heritage buildings.

RadcliffesLeBrasseur - 33% discount. Legal advice and recognised experts in issues related to heritage buildings.

Iron Mountain - 10% discount. Offers specialist care in the storage of documents related to heritage buildings.



What happens if I need to make a claim?

Our reputation for settling claims quickly and fairly is as important as the cover itself. When things go wrong, our specialist claims service is on hand 24 hours a day.

You are given the name of an individual point of contact, who will personally handle your claim. All of our claims specialists have the expert knowledge and operational authority to make things happen fast.

For over 120 years we have been looking after the insurance needs of our customers and during this time we have built up a vast wealth of experience which we still put into practice today.

Our extensive contact list of restoration specialists can help bring immediate benefits

to our customers in times of need, and can make all the difference to your ongoing business activity.

And don't just take our word for it. When surveyed, over 90% of our customers were either very or extremely satisfied with our claims service*. And our claims service has been a finalist in the British Insurance awards 3 times in the last 5 years.

*Source: 2007 Claims Satisfaction Survey sent to claimants who received a partial or full payment of their claim.



To find out more about how Ecclesiastical can help you protect your heritage business either talk to your insurance broker or visit:

ecclesiastical.com/heritageinsurance2