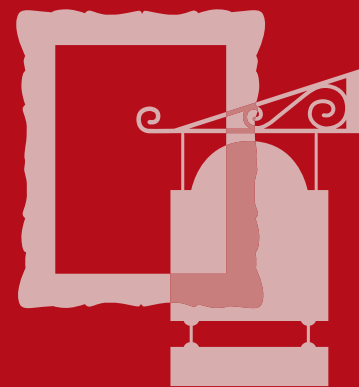


target business guide

HERITAGE COMMERCIAL INSURANCE



Why Ecclesiastical

Ecclesiastical is a major insurer of heritage buildings and offers a specialist policy that can be tailored to your clients' needs.

In addition to our comprehensive and dedicated cover, we have over 100 years' experience and expertise in this market. We recognise the need to protect both the commercial and heritage assets of your client's business.

Market

From small to large Heritage Commercial insurance risks.

Our approach

Heritage Commercial risks will be underwritten and rated on their individual merits and full underwriting information will be required.

Capacity

We have the capacity to write the largest risks; equally we are interested in smaller risks.

Note

We also offer specialist wording for specific niches, such as the care sector. These can be enhanced by the addition of our heritage covers through endorsement.

	PD	BI	EL	PL	Comments
Agriculture					
Barns/tithe barns	✓	✓	✓	✓	We're looking for the buildings insurance only, no farm trading risk
Farm buildings	✓	✓	✓	✓	May be part of a farm portfolio. We're looking for the buildings insurance only, no farm trading risk
Historical and archaeological sites					
Roman baths/villas	✓	✓	✓	✓	Check the current state of repair and source of funding for upkeep. The property damage cover may be tailored accordingly to reflect the risk
Castle and forts	✓	✓	✓	✓	Cover can extend to visitor centres, restaurants, shops, etc
Other historical sites	✓	✓	✓	✓	

	PD	BI	EL	PL	Comments
Care					
Care homes	✓	✓	✓	✓	We'll use our specialist Care Sector Insurance policy
Caves and gorges					
Caves, mining works, gorges	✓	✓	Refer	Refer	Museums/visitor attractions only
Education					
Special needs schools/independent schools/independent faith schools and religious schools/residential centres and training centres	✓	✓	✓	✓	We'll use our specialist Education Insurance policy
Hotels/conference centres					
Hotels	✓	✓	✓	✓	No chains, unless a chain of heritage hotels. No modern construction hotels
Guest houses/B&Bs	✓	✓	✓	✓	
Conference centres	✓	✓	✓	✓	
Housing					
Almshouses	✓	✓	✓	✓	
Maritime					
Lighthouses	✓	✓	✓	✓	Land-based risks only
Dockyards	✓	✓	✓	✓	Maritime history only, eg Mary Rose, HMS Victory at Portsmouth, not working dockyards
Converted dock buildings	✓	✓	✓	✓	
Model Villages	✓	✓	✓	✓	
Museums					
Art galleries	✓	✓	✓	✓	Traditional galleries, libraries and museums, interactive exhibits and science museums, etc
Museums	✓	✓	✓	✓	
Interactive museums	✓	✓	✓	✓	
Libraries	✓	✓	✓	✓	
Working museums	✓	✓	✓	✓	

	PD	BI	EL	PL	Comments
Natural history and wildlife					
Habitat protection	✓	✓	✓	✓	Organisations dealing primarily with the protection of individual species of animal or plant and the protection of their habitat Excluding risks involving wild animals as defined in the Wild Animals Act 1976
Societies for protection of particular species of animal or flower	✓	✓	✓	✓	
Wildlife trusts	✓	✓	✓	✓	
Office and surgery					
All offices and surgeries	✓	✓	✓	✓	The risk must be predominantly heritage
Preservation					
Building preservation trusts	✓	✓	✓	✓	A range of organisations whose purpose is to restore and maintain a particular building, waterway or piece of machinery and also to preserve the traditional techniques of building and maintaining them. We may use our specialist Charity Insurance policy
Historic building societies	✓	✓	✓	✓	
Historic skills	✓	✓	✓	✓	
Mechanic/industrial preservation	✓	✓	✓	✓	
Inland waterways	✓	✓	X	X	
Canals and railways	✓	✓	X	X	
Statues, monuments, follies, etc not forming a part of a garden or estate	✓	✓	✓	✓	
Private dwellings					
Country mansions/stately homes open to the public (otherwise not appropriate for this product)	✓	✓	✓	✓	Excluding pure residential (ie there must be some element of commercial enterprise or business being transacted at the property)
Religion					
Churches and places of worship	✓	✓	✓	✓	
Social, retail and leisure					
Public houses	✓	✓	✓	✓	No chains, unless a chain of heritage pubs. No modern construction pubs
Restaurants/eating establishments	✓	✓	✓	✓	No chains, unless a chain of heritage restaurants. No modern construction restaurants

	PD	BI	EL	PL	Comments
Social, retail and leisure continued					
Shops	✓	✓	✓	✓	No modern construction, shopping malls/precincts
Theatres/cinemas	✓	✓	✓	✓	Must be a heritage property
Sports clubs and pavilions	✓	✓	✓	✓	
Village and community					
Village and community halls	✓	✓	✓	✓	
Windmills and other mills					
Windmills	✓	✓	✓	✓	
Other mills	✓	✓	✓	✓	
Other converted buildings eg factories, warehouses	✓	✓	✓	✓	

This information is intended for insurance professionals only and is not intended for distribution to the public. Please see policy and summary of cover for further information regarding the above features.



Beaufort House, Brunswick Road,
Gloucester GL1 1JZ
Email broker@eigmail.com
www.ecclesiastical.com/brokers

Ecclesiastical Insurance Office plc. (EIO) Reg. No. 24869. Ecclesiastical Insurance Group plc. (EIG) Reg. No. 1718196. Ecclesiastical Life Ltd. (ELL) Reg. No. 243111. Ecclesiastical Group Asset Management Ltd. (EGAM) Reg. No. 2170213. Allchurches Investment Management Services Ltd. (AIMS) Reg. No. 2170173. Allchurches Mortgage Company Ltd. (AMC) Reg. No. 1974218. All companies are registered in England at Beaufort House, Brunswick Road, Gloucester GL1 1JZ UK. Tel: 01452 528533. EIO, ELL, EGAM & AIMS are authorised and regulated by the Financial Services Authority and are members of the Financial Ombudsman Service. EIO & ELL are members of the Association of British Insurers and AIMS is a member of the Investment Management Association.