



# key benefits

## HERITAGE COMMERCIAL INSURANCE

### Why Ecclesiastical

- Dedicated product to cover both the needs of the business and its heritage features
- Knowledge, skills and expertise - involved in the heritage market since 1887 so we know the risks and hazards associated with these properties
- Insurance valuation service - our long experience in property insurance enables us to offer our Heritage Commercial clients an unrivalled service, in helping them to set the sum insured for buildings using our team of specially trained surveyors. This service is offered without additional charge (subject to eligibility), and can represent a significant saving to the client whilst ensuring an accurate valuation is provided. Did you know, for example, that 55% of listed properties are under-insured and 17% are significantly over-insured? (Source: Ecclesiastical Chief Surveyor's Department, 2005, based on new business surveys on listed properties)
- Surveyors who are all NEBOSH qualified
- Access to risk assessment/management including:
  - guidance notes
  - seminars.
- Regional office network giving local access to decision makers
- High insurance capacity to write the largest risks - equally we are interested in smaller risks - from St Paul's Cathedral to St Paul's tea rooms
- We're fully committed to the broker channel, enabling your clients to access expert advice and assistance
- Claims expertise - 98% of brokers are satisfied with the fair way we settled claims. (Source: Ecclesiastical Broker Satisfaction Survey, 2005)
  - We use loss adjusters with expertise and access to specialist craftsmen in our respective niches to ensure clients receive expert help in restoring their business and property
  - Working with heritage bodies to ensure that we're able to reinstate/refurbish quickly, appropriately and with minimum fuss
- Relationships with bodies such as:
  - English Heritage - we are the sponsors of Heritage Counts 2006
  - National Association of Decorative and Fine Arts Societies.
- We have contact with a wide range of other organisations working within the heritage sector
- Broad risk appetite
- A- (strong) rating from Standard & Poor's
- A- (excellent) rating from AM Best

### Product highlights

- Clients who accept our valuation advice, are not subject to any condition of under-insurance for their buildings
- Cover for irreplaceable antique and fine art contents at their full value for your collections or museum exhibits



## Product highlights (continued)

- Cover for fine art includes defective title cover up to £500,000 for any one period of insurance
- Additional costs, up to 20% of the sum insured for buildings, paid to meet any conditions made by the local authority under the Planning (Listed Buildings and Conservation Areas) Act 1990
- Up to £250,000 paid for archaeological costs necessarily and reasonably incurred as part of repairs to the building
- Monuments, memorials and statues in the grounds covered up to £15,000 with no restrictions for theft, storm or flood damage
- Equipment breakdown automatically included with buildings and contents insurance for an extensive range of equipment in the event of breakdown
- Walk-in theft cover for employees and volunteers effects up to £1,000 per person
- Business interruption special features include:
  - increased business interruption losses due to archaeological digs included up to the sum insured
  - bomb scare
  - specified diseases, murder, food poisoning, defective sanitation, vermin.
- Automatic legal expenses cover includes:
  - disputes with the local council and the Environment Agency where it is alleged the client has committed a criminal offence
  - tax investigations brought by the Charity Commissioners.
- Optional loss of licence section providing loss of revenue and depreciation cover for £100,000 as standard.

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.



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