


Considerations of looking after a heritage building



There are an estimated 5.5 million traditional (pre 1919) buildings in England including more than 375,000 listed buildings and over 10,000 Conservation Areas.¹ They tell our history, are critical to area regeneration, support economic vitality, provide employment and education and promote wellbeing.

Credit: The Landmark Trust

Less than 50% of heritage building owners know how long it would take to rebuild their property. The impacts of a major fire incident and health and safety are two of their biggest concerns.²

For custodians of these buildings, there are some considerations to make to ensure the sustainability of these characterful, important buildings and ensure the most appropriate insurances are in place.

1. Understand specialist materials and skills

It is important to consider how these buildings will be maintained both now and in the future and how safe they are for those using them. Almost 30% of those responsible for a heritage building are unsure what skills are needed to repair and restore their building.² Proper maintenance and repair of historic buildings requires specialist knowledge and skills to source and use traditional materials and techniques. These skills are also required to improve a building for new uses, improve efficiencies and to improve safety and security without damaging or altering its character.³

There are many features of a historic building that require a highly specialist skillset for correct repair and maintenance, such as ironmonger, lime plasterer or lead worker. Electricians, carpenters, roofers and stonemasons are amongst the most essential skills identified but is the local construction trader specialist enough? Is your client confident that their contractor has specific knowledge and

experience of heritage properties? 89% of contractors are general construction companies and 87% of those do not hold formal qualifications relating to traditional buildings.¹

Sourcing the right specialist is a challenge and the availability of them has sadly been decreasing. There are 45 endangered/critically endangered crafts⁴, including brick making, gilding and pargetting. Stonemasons, thatchers and carpenters are others at risk due to issues such as low financial viability and an aging demographic. The number of apprentices and trainees studying heritage-related craft skills dropped 78% between 2005 and 2014.⁵ It is important to build relationships with craftspeople, accept that they may not be local and that they may have very limited availability.

Without these skills, heritage buildings are at risk of being damaged as a consequence of work undertaken by inexperienced contractors. As a result the characteristics

However, concern over skills shortage is recognised and the Government along with heritage organisations are making significant strides to improve the scenario. Over 500 apprenticeships are being developed by Trailblazer Groups⁶ and the Department of Digital, Media, Culture and Sport have made a commitment to support the heritage sector through the Heritage Statement 2017. Our research suggests that 90% those responsible for a heritage building agree that investment in skills is crucial for the future and over half would make their property available for training.²

You can read more about skills and those at risk in the Heritage Craft Association's Radcliffe Red List of endangered crafts. If your client needs to make a claim for building damage that is covered by their insurance policy with Ecclesiastical, we will work with the appropriate trade and craftspeople to ensure sympathetic and correct repairs are made.



2. Gain an accurate valuation

The under-insurance of a heritage building may be due to a failure to understand the specialist materials and skills needed for reinstatement and what should be included. 65% of heritage building owners believe they have a correct valuation.² A valuation needs to represent the 'Value at Risk', i.e. the buildings which are covered under the insurance policy. This includes any out-buildings, pathways, walls and specialist materials and features as well as the main structure/s. The cost to reinstate or repair all of these must be included in the valuation if they are expected to be included in the cover provided under the insurance policy.

Elements often overlooked in a heritage valuation include:

- The costs associated with traditional materials and skills due to their specialist nature and the availability of those resources due to other projects.
- The process involved in replicating items such as fibrous plaster ceilings.
- Possible delay, involved in seeking permissions to undertake repairs which may impact on the business interruption indemnity period purchased.
- Materials and skills in short supply such as stonemasons.

An understanding of both insurance and the nature of construction of heritage buildings is extremely important when valuing these types of buildings. Heritage building owners may feel more comfortable with a valuation, if conducted by a specialist surveyor.



Credit: Jill Tate for the Landmark Trust

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3. Apply the right buildings cost index

In 2017, in a study undertaken by research agency Ecorys on behalf of Historic England, having the right insurance in place to cover the cost of repair or reinstatement was one of the most important responsibilities identified by owners of listed properties.

Having established an accurate rebuild valuation from a specialist surveyor, the second key thing to insuring a heritage property is making sure that the sum insured remains as accurate as possible throughout the term of the insurance contract and in between valuations. The purpose of an index is to track the cost of materials and resources in the construction industry. Provided the correct index has been applied and sums insured adjusted, including for any other building alterations made during the period of the policy. In the event of a claim, the sum insured for buildings under a policy will more accurately support the completion of any necessary repair or reinstatement works.

When it comes to the repair or reinstatement of traditional properties, the materials and labour are very different from more modern buildings and so using an index linked to modern materials may not be appropriate. The General

Buildings Cost Index (GBCI) and House Rebuild Cost Index (HRCI) predominantly consider more modern materials and methods of construction, some of which are not as relevant to traditionally constructed properties.

The Ecclesiastical Heritage Index (EHI) tracks 61 different elements, including skilled trades such as specialist roofers, stonemasons and lead workers and materials such as lime plaster, oak and dressed stone, which better reflect the traditional materials and skills involved in reinstating or restoring traditional buildings.

The cost to reopen a quarry to source the correct stone to rebuild a property or employ specialist restoration experts to work on some of the more intricate features can be extreme. If the sum insured is not adjusted with changes in the industry, a property can be significantly underinsured. Having the correct sum insured throughout the life of a policy limits negative impact in the event of a claim.

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¹ Heritage Counts 2017 report, Historic England

² Based on 155 respondents in the FWD Heritage customer research 2017.

³ English Heritage 2013, Heritage Counts 2017.

⁴ Heritage Craft Association's Radcliffe Red List of endangered crafts

⁵ Financial Times 2016, Heritage Counts 2017

⁶ Heritage 2020.

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