

# Heritage

## Risk Appetite Guide

### A guide to our risk appetite

We define Heritage as property or activities with archaeological, historic, architectural, traditional, cultural, engineering or scientific significance. Within our Heritage niche we write risks that operate from or have heritage property and/or carry out heritage activities. This means we include modern, contemporary or unusual design, as well as buildings with architectural merit. To reflect the broad and sometimes varying challenges of the Heritage sector, we offer three defined and unique products.

### Within appetite

#### Arts and Culture

Risks that provide a platform for the enjoyment of artistic and social activities, beliefs, values and/or traditions. These may also be used to enlighten or educate others.

Theatres  
Galleries  
Museums  
Libraries  
Concert halls  
Cinemas  
Model villages  
Fine art, collections  
and antiques\*

\* Take a look at our Fine Art insurance risk appetite guide to find out more

#### Historic Britain

Risks that contribute to the UK's heritage legacy.  
Historic houses and stately homes  
Estates  
Castles  
Palaces  
Garden and arboretums  
Forts and Monuments  
Masonic Halls  
Preservation trusts  
Dockyards  
Ships and vessels  
Mills  
Observatories  
Historic sites  
Visitor centres  
Buildings of architectural significance

#### Heritage Business and leisure

**Business** - owner occupied businesses that are heritage in operation or business located within a building of heritage/architectural significance.

Offices  
Retail  
Surgeries

**Leisure** - risks that provide a place for visitors to enjoy in their own leisure time. The owner understands the significance of the building/heritage feature to their business, and it is a key aspect on which it trades.

Hotels  
Retreats

The following are examples of risks which require special underwriting consideration or that we would consider in exceptional circumstances:

Specialised and liability covers for commercial farming, timber growing, crop cultivation, hunting and horse riding events.

Art dealers  
Public houses

# Heritage risk appetite guide

## Specialist heritage expertise

We're proud to insure some of the most amazing places, buildings and people. Our long term, strong relationships with key bodies in the heritage sector means we're part of the community in which we serve.

Our underwriting team take the time to understand the needs of your heritage clients to ensure we provide the right insurance solutions.

When you submit a new business enquiry to us, please supply as much information as possible about your client in order that we can provide you with the best possible terms. The list below identifies some of the information we will need but is not exhaustive:

- Confirmed claims experience, including details of any post loss action to mitigate future incidents.
- Demonstration of good management including Health and Safety policy, Risk Assessments, Pre-employment Checks, Record Keeping, Safeguarding Policy and General Property Maintenance
- Details of the sums to be insured, and construction of the buildings and contents; plus the fire (including Kitchen Fire Suppression Systems) and security measures in place.
- Confirmation of whether a business continuity plan exists, and if it is regularly reviewed, tested and updated.
- Confirmation of a proactive approach to near misses and incidents.
- Details of any storage locations away from the premises (including for any art).
- Staff and volunteer details including splits in wage roll and volunteer numbers
- Specifically for any art to be insured:
  - Details of any professional valuations for all specified high value items
  - Confirmation of whether a salvage plan exists, and if it is regularly reviewed, tested and updated.

## Getting in touch

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