

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. The following table provides examples of risks that are in our heritage segments but is not exhaustive.

Within appetite

Arts and Culture

Risks that provide a platform for the 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
- Fine art, collections and antiques
- Model villages

Historic Britain

Risks that contribute to the UK's heritage legacy.

- Historic houses and stately homes
- Estates
- Castles
- Palaces
- Gardens and arboretums
- Forts
- Monuments
- Masonic Halls
- De-consecrated abbeys
- Preservation trusts
- Dockyards
- Ships and vessels
- Lighthouses
- 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
- B&Bs
- Spas
- 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

A guide to getting the best terms for your client

When you submit a new business enquiry to us, please supply as much information as possible about your client and their requirements. The list below identifies some of the information we will need:

- Confirmed claims experience including information surrounding mitigating future losses following a previous incident
- Demonstration of good management including Health and Safety policy, Risk Assessments, Pre-employment Checks, Record Keeping, Safeguarding Policy and General Property Maintenance
- Proactive approach to dealing with near misses, incidents and complaints
- Details of fire and security measures in place for your client's property
- A business continuity plan which is regularly reviewed, tested and updated
- Staff and volunteer details including splits in wage roll and volunteer numbers
- Sums insured and construction details of any buildings and contents to be insured.

Getting in touch

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