



 ecclesiastical

Protecting Heritage
organisations for
over 130 years

We provide more than just an insurance policy. We do things differently.

As an insurer we do things differently

Both culturally and economically, the heritage sector plays an important role in our society. But the heritage sector is constantly under strain from new challenges and threats. Key concerns include the risk of a major fire or extreme weather event, the cost of maintenance, finding ways to stay relevant and attracting new audiences. With so many risks, how do heritage organisations protect themselves?

We're a specialist insurer who has been protecting the nation's heritage for over 130 years.

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.

We provide tailor-made solutions to ensure heritage organisations have the cover they need to protect what is important – maintaining and interpreting our history and culture for generations to come.

We have a broad risk appetite from arts and culture, museums, galleries, visitor attractions to historic landmarks such as castles, palaces and gardens through to heritage business and leisure as well as Fine Art.

"The immediate response from Ecclesiastical and its loss adjuster, together with the resilience built in by the medieval builders, enabled the Hall to reopen to visitors within an amazingly short time frame."

Captain Stephen Upright RN,
The Clerk to the company of Merchant Adventurers of the City of York

80% of commercial properties are thought to be underinsured.¹

Protecting property

We know it's the specialist characteristics which make historic, listed and architecturally interesting buildings unique, so we work hard to help protect the irreplaceable.

- ◆ Comprehensive building valuation service, at no extra cost², to ensure building sums insured is sufficient to support, repair or reinstate in the event of a loss. If our valuation is accepted and we are kept informed of all changes, no Condition of Average will apply and we will pay up to the full sum insured
- ◆ [Ecclesiastical Heritage Index](#) is exclusive to customers. This index tracks the costs of materials and labour associated with buildings of a traditional construction and helps keep sums insured up-to-date
- ◆ 29% of heritage organisations don't have an up-to-date disaster recovery plan and 59% haven't tested it in the last five years³ so we've prepared a step-by-step [Disaster Recovery Guide](#)
- ◆ In-house art historians and heritage specialists who are truly passionate about heritage and Fine Art
- ◆ Trialling of cutting edge technology to help heritage properties manage escape of water and electrical fire risks whilst reducing operational costs
- ◆ Supporting craftspeople to ensure the sector has the skills for the future.

"Ecclesiastical's installation of real-time activity monitoring equipment in Kenwood House has huge potential to revolutionise the management of heritage estates in a sustainable way."

Nicola Duncan-Finn,
Senior Estates Manager
at English Heritage

Policy cover

- ◆ "All risks" buildings and contents cover (unless specifically excluded)
 - Contents includes: personal belongings of directors, trustees, officials, partners, employees, visitors and volunteers whilst on the premises⁵
 - Property cover includes: equipment breakdown and extensions for minor contract works, bequeathed property and Planning (Listed Buildings and Conservation Areas) Act 1990 to meet local authority conditions
- ◆ Cover against the risk of Terrorism.
- ◆ Business Interruption with extensions for loss of attraction, archaeological digs, storage sites, ticketing suppliers and external exhibitions
- ◆ Fine Art and antiques including exhibits and extensions including new acquisitions, defective title, work in progress and temporary removal
- ◆ Money cover including credit and debit card fraud, identity theft (business identity or directors, trustees, partners, employees and volunteers)
 - The doubling of limits before or following an organised event.
- ◆ Loss of licence cover for loss of revenue or depreciation due to the withdrawal of certificate or licence including wedding and premises licence.

22% of heritage organisations are concerned about risk of fire with 20% concerned about water leaks and 31% focused on reducing maintenance costs.⁴

What is the Condition of Average?

Policy premiums are based on the sums insured. The higher the value the larger the premium generally. Therefore, if a lower property value than its actual value is provided, the full premium required would not have been paid. In these circumstances, many insurance policies include the Condition of Average whereby the amount of a claim is reduced by the same percentage e.g. the buildings are insured for £800k but the actual value is £1m, any claim made, will be reduced by 20% - the amount of underinsurance.

1. Research by the Royal Institute of Chartered Surveyors and the Building Cost Information Services suggests as much as 80% of businesses in England and Wales have an element of under insurance on their commercial properties.
2. Subject to underwriting criteria.
3. Ecclesiastical FWD Commercial Heritage Tracking Study 2019.
4. Heritage Risk Barometer 2020.
5. Locations and premises need to be agreed by us and there are limits on cover for personal belongings.



Protecting staff, volunteers and visitors

With our heritage expertise, we're able to offer innovative and proportionate solutions to help maintain a safe and enjoyable environment for staff, volunteers and visitors.

- ◆ Developed in conjunction with the Health and Safety Executive's Science and Research Department we've created heritage specific [slips and trips guidance](#)
- ◆ Supporting safety and compliance through Health and safety audits²
- ◆ Access to NEBOSH and IOSH training²
- ◆ 24-hour telephone counselling service for all employees, including immediate family members of permanent UK residents to support staff with their wellbeing
- ◆ Engineering inspections of plant to comply with statutory Health & Safety requirements.⁴

59% of heritage organisations list Health and Safety as one of their top 10 concerns.¹

Policy cover

- ◆ Employers' Liability covering legal liability in relation to staff and volunteers
- ◆ Public Liability covering legal liability in respect of third parties
- ◆ Comprehensive Professional Indemnity, Trustees' and management, Directors' and Officers' Liability available to protect key decision makers including Trustees', Managers' and Directors' and Officers' who can be personally liable for the decisions they make
- ◆ Personal Accident cover for employees whilst on the premises or engaged in activities
- ◆ Hirers' Liability cover for when premises are being hired out to others.

According to the HSE, slips and trips are the most common cause of injury at work.³

1. Ecclesiastical Commercial Heritage tracking survey 2019.

2. Fees may apply.

3. <https://www.hse.gov.uk/pubns/indg225.htm>.

4. Fees apply.

Cyber safety

As heritage organisations seek new ways to stay relevant, many are exploring how to use online technology to re-engage with their audiences. This means managing online risk has never been more important. From reputational damage to loss of funds or data, the impact can have long lasting implications. We're here to help with effective cover, expert guidance and toolkits.

- ◆ Help prevent the most common causes of online security breaches and cyber-crime with our free [Cyber Scenario Planning Tool](#)
- ◆ Access to GDPR Health Checks² to ensure full compliance with current data legislation and pinpoint any key areas of risk.

1 in 10 heritage organisations have suffered a cyber-attack ranging from malware to denial of service attacks. 28% of organisations do not feel fully prepared to deal with a cyber-attack.¹

Policy cover

Our Cyber covers help get heritage organisations back up and running with minimal disruption.

- ◆ Cyber cover provides protection for computer, data and cyber risks, including losses associated with a data breach or dealing with the impacts of cyber-crime.



Reputation management

Reputation management is crucial to establishing and maintaining trust between heritage organisations and their donors, supporters and visitors. We're here to help with effective cover and expert guidance.

- ◆ Public Relations Crisis & Media Assistance Helpline
- ◆ Reputation Risk workshops² to help support with the management of key strategic risks
- ◆ Reputational risks cover including cover for libel and slander. PR crisis communication to pay for the reasonable costs of employing a marketing or PR agency to help minimise the risk of damage to reputation at the time of a claim and for the death of a patron.

64% of heritage organisations are concerned by their reputational risk¹, so protecting and managing it is a real priority.

Legal and tax support

We understand that not everyone has access to in-house legal and tax support. We believe this is where our comprehensive range of online and telephone support can help heritage organisations.

- ◆ Access to an online employment manual
- ◆ Access to legal support covering commercial and employment law
- ◆ UK Tax support via a Commercial Tax advice line.

Policy cover

Comprehensive Legal expenses covering:

- ◆ Employment practises legal protection and compensation awards, with no 'prospect of success' condition applicable
- ◆ Redundancy and unfair dismissal
- ◆ Contract disputes
- ◆ Debt recovery
- ◆ Property protection and personal injury
- ◆ Tax protection.



Experts in managing risks in our specialist markets

Our in-house team of qualified risk specialists are here to provide heritage organisations with support. With our in-depth knowledge and experience within our specialist markets, our tailored advice means we can help heritage organisations manage their risks.

We provide building valuation services, at no extra cost¹, to protect what is important. We make sure that the building sum insured is sufficient to support, repair or reinstate in the event of a loss.

Our range of risk management services include:

- ◆ Bespoke onsite and desktop remote survey assessment and valuations
- ◆ Our free [Risk Advice Line](#)³ provides access to our in-house team of risk experts who are on-hand to answer any risk related queries
- ◆ Access to a wide range of digital risk guides and checklists, all available on our [Risk Management hub](#)
- ◆ Access to risk mitigation services through our preferred supplier network of fully vetted, market leading suppliers
- ◆ Enterprise Risk Management support ranging from practical tools, templates and checklists, webinars and training sessions through to bespoke consultancy.

100% of customers are satisfied with the technical expertise and quality risk advice from our in-house surveyors.²

1. Subject to underwriting criteria.
2. Ecclesiastical Risk Management Customer Opinion Results Half year results 2020.
3. Monday to Friday 9am -5pm excluding Bank Holidays.

Award winning claims

We understand what it means to heritage organisations if something goes wrong. It's about preserving the historical integrity of physical assets, protecting heritage for future generations, together with a sense of security and safety for staff - before, during and after any event.

Our dedicated team is ready to support 24 hours a day, 7 days a week, however big or small the issue. We will work swiftly and always deal with the claim fairly. If we can resolve the claim after first contact – we will.

- ◆ Our UK based expert claims team responds quickly, clearly and with empathy, offering advice and guidance throughout the life of a claim
- ◆ A dedicated claims handler will take ownership, provide regular updates and help keep things as simple and stress-free as possible.

1. Ecclesiastical FWD claims satisfaction survey 2020 – 274 intermediated clients who have had their claims settled.

97% claims satisfaction¹, so if the worst should ever happen, heritage organisations can be assured they are in safe hands.





Changing lives

We're proud to have been supporting the heritage sector with not only vital protection but sponsoring heritage skills training and approving essential funds for restoration projects like the Landmark Trust's Cobham Dairy restoration project.

Established over 130 years ago to contribute to the greater good of society, today this vision remains unchanged, with our sole purpose to give back to the communities and sectors in which we do business. In addition to our own charitable giving, all available profit goes to our owner AllChurches Trust, for distribution to good causes.

- ◆ Our funds are responsibly and ethically invested via EdenTree, pioneers in responsible and sustainable investment since 1988 and part of Ecclesiastical Insurance Group
- ◆ First insurer to commit to the HSE's strategy 'Helping Great Britain Work Well' improving working practices for all
- ◆ Our Movement for Good initiative is just one of the ways that we give back to society. Since 2016, our target has been to donate £1million directly to good causes and charities through grants ranging from £1,000 to £50,000
- ◆ As the main insurer of Grade I listed buildings in the UK, we know how important traditional craft skills are in keeping these unique buildings looking their best. That's why we've pledged £225,000 to The Prince's Foundation over three years to enable 36 students to take part in the charity's Building Craft Programme (BCP).

"Ecclesiastical's support will help us to continue to equip our young craftspeople with the education and skills required to design, build and preserve our local communities."

Simon Sadinsky,
Deputy Executive,
Director of Education,
The Prince's Foundation

Why choose Ecclesiastical?

Providing specialist insurance to customers for over



130 years

Financially secure

We have A - rating Standard & Poor's and A rating AM Best



Voted best

Voted best Heritage insurer for 13 years by a panel of brokers¹



Award winning claims team² with **97%** satisfaction³ from intermediated clients who have had their claim settled



We're the main insurer of

Grade I listed buildings

in England



Owned by a **charity**

We're a commercial business with a charitable purpose. We give a significant proportion of our profits to our charitable owner Allchurches Trust for distribution to good causes

1. 2008-2020 Broker Research by FWD - panel of independent brokers (sample sizes range from 100 - 250 over the last 13 years)
2. Winner of the Personal Lines Claims Team of the Year award and Customer Care Individual award at the Insurance Post Claims and Fraud Awards 2020.
3. Ecclesiastical claims satisfaction survey 2020 - 274 intermediated clients who have had their claims settled.

Discover more about what makes
us a different kind of insurer

To find out more, contact your broker
or visit our website

ecclesiastical.com/historic-britain-insurance/

ecclesiastical.com/arts-and-culture-insurance/

ecclesiastical.com/heritage-business-and-leisure-insurance/

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