



A Privilege Preserved

Specialist listed building insurance broker Abode are dedicated to helping listed building owners achieve their goal - to preserve the homes they live in as heritages of the past. By Natalie Flaum

The pitfalls in knowledge in the highly specialist field of listed building regulations expands beyond just developers, causing disputes for the world famous. After some pushback, Hollywood and soap star Anna Friel secured planning permission in 2014 to extend her Grade II-listed Georgian home in Windsor. When her permitted extension failed to meet given criteria, it looked like she would be forced to tear down the extension, to the tune of £100,000.

The Marcella star, whose property once housed Windsor Castle staff, set about making changes shortly after she received planning permission but her dream extension faced demolition when planning officers discovered materials that 'harmed the historic fabric' of the house had been used. Friel was penalised with a listed building enforcement notice and ordered to 'remedy or remove' the new extension within a two-month period. After missing the imposed deadline Friel appealed, and though the extension is still upstanding, the actress has been forced to submit fresh planning applications and pay the associated costs. The final outcome remains to be seen. The building breaches caused such a stir given the property's location and history - the 18th-century townhouse is located on Kings Road, which backs onto the famed Long Walk, leading to Windsor Castle.



Hindsight is a wonderful thing but expert advice would have prevented Anna Friel from a highly stressful experience. Owning, remodelling and insuring a listed property is very complex.

Listed property specialists Abode take a professional approach to advising discerning clients through the process of finding insurance for listed properties. Steve Hook of Abode comments: "Many listed property owners don't know that their homes are protected by law. It's simply not possible to make changes to the decorative appearance of a listed property without obtaining the correct advice beforehand. We advise clients so that when they want to make changes to their listed home, they can do so without invalidating their insurance cover, preserve the features and character of their home that make it individual while staying within the regulations. Insuring a listed home isn't always



straightforward, so it's vital to get the correct advice from advisors who specialise in these types of property.

"Insurance policies differ quite a lot and the skills and materials needed to repair listed properties are more expensive than usual." Steve goes on to say: "Water or fire damage to a historic property can be catastrophic. We often see repair costs far in excess of what a standard policy allows for. Similarly, correcting previous owners' mistakes can be expensive as well."

Steve explains: "Many property owners don't realise that they're also legally responsible for the maintenance and preservation of their home. So even if a previous owner made unauthorised changes to a listed property, as the

new owner, you can be forced to restore the property to its original state by the local authority at your own expense. A specialist listed property insurance policy should provide protection in this event."

With an estimated half a million listed buildings in England to protect, the listing status of a building is assessed against two main criteria:

- Architectural Interest – to be of special architectural interest a building must be of importance in its architectural design, decoration or craftsmanship; special interest may also apply to nationally important examples of particular building types and techniques (e.g. buildings displaying technological innovation or virtuosity) and significant plan forms.



LISTED BUILDING INSURANCE AND WHAT TO EXPECT

Listed buildings insurance often costs more than standard insurance. The main reason for this is risk. Here are some points to consider when taking out listed building insurance:

- Most listed buildings are made using non-standard building materials due to their age, like cob or lime plaster, or have a thatched roof. An insurance company is likely to pay more if a claim is made for a listed building compared to a non-listed building. To mitigate that risk, your insurance company will charge you more money.
- Listed buildings are more likely to suffer from issues such as damp or rot, with an increased risk and therefore rise in average cost of listed building insurance.
- Consider your grade listing. If you have a Grade I listed property, it is likely to be more challenging and more costly to insure than a Grade II listed property.
- Insurance premiums are calculated using a formula that balances risk, which is why premiums for listed buildings are usually higher.
- Take time to accurately assess the rebuild costs of your home. Alternatively, pay a chartered surveyor to do this for you. If the unexpected occurs you can be confident to have the right level of listed property insurance cover.
- All repairs to listed buildings need to be approved by your local planners using the same construction materials as the original for any repairs or rebuilding works. Remember, these can be more expensive than modern methods and will require specialist craftsmanship.

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- **Historical Interest** – to be of special historic interest a building must illustrate important aspects of the nation's social, economic, cultural, or military history and/or have close historical associations with nationally important people. There should normally be some quality of interest in the physical fabric of the building itself to justify the statutory protection afforded by listing.

It's important to understand and accept that owning a building of historical or architectural importance, brings its own unique responsibilities. Listed building consent is required for a wide range of improvements and alterations, even where those improvements or alterations only affect the interior of the property. It's important to seek specialist advice on whether any type of work requires consent. Due to their age, many listed homes are built using traditional techniques such as wattle and daub, lathe and plaster, mud, cob and thatch, which are often more vulnerable to damage

and more complex to repair by specialist craftsmen, which comes at increased cost.

When you own a listed property, you possess a unique corner of British history – with that you accept legal responsibility to help preserve it for future generations. Steve concludes: “We have been insuring listed properties across the UK for nearly 20 years, and during this time, we’ve learned that no two properties are the same. In many ways, owning a listed building is a privilege but with certain obligations that cannot be ignored. Our team of specialist advisors take time to understand the individual needs of each home, and recommend the right level of cover so that it offers home owners real financial protection, whether it’s a picture postcard thatched cottage, a Georgian terrace in the heart of London or a grand country house.”