

Abode

Listed Property Insurance

Part of **HOWDEN**

YOUR COMPLETE GUIDE TO INSURING A LISTED PROPERTY



Live with character.
Insure with confidence.

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The more significant your home, the more protection it needs

Your home is one of the most significant investments you'll make in your lifetime and so it's vital that you protect it. But a listed property isn't like an average home. It holds an important place in our national heritage and its distinctive character and features need to be preserved for future generations – which has an impact on the insurance you need.

In this guide we will outline everything you need to know about finding the appropriate cover for your listed property.



Understanding your legal obligations

When you buy a listed property, you accept that it's your legal responsibility to help preserve it for future generations. This means you need to follow certain rules governing any changes you can make to the property, both inside and out – and if something goes wrong.

It's crucial to understand that if your listed property is significantly damaged or totally lost, you may be required to reinstate it using its original construction methods, as dictated by your conservation officer or public body such as Historic England – irrespective of cost. Similarly, if any previous owners made unauthorised changes to the property, it could fall on you to restore your home to its original state.

The specialist skills, materials and equipment that you may need to restore your listed home could cost significantly more than the market price you paid to buy it, so it's incredibly important that you have the right level of cover to pay for total reinstatement.

Here at Abode, we have been insuring all types of listed properties for nearly 20 years, so we understand how to find cover that's suitable for your unique home. With our expert knowledge of the rules governing listed properties, and our experience of the challenges and risks these can pose to you, we are perfectly placed to offer the peace of mind that your historic property is truly protected through personal service and specialist advice.

If you have any questions, please don't hesitate to get in touch with our knowledgeable and helpful team on 01622 476433.

Who may get involved if you need to claim for your listed property?

Your conservation officer

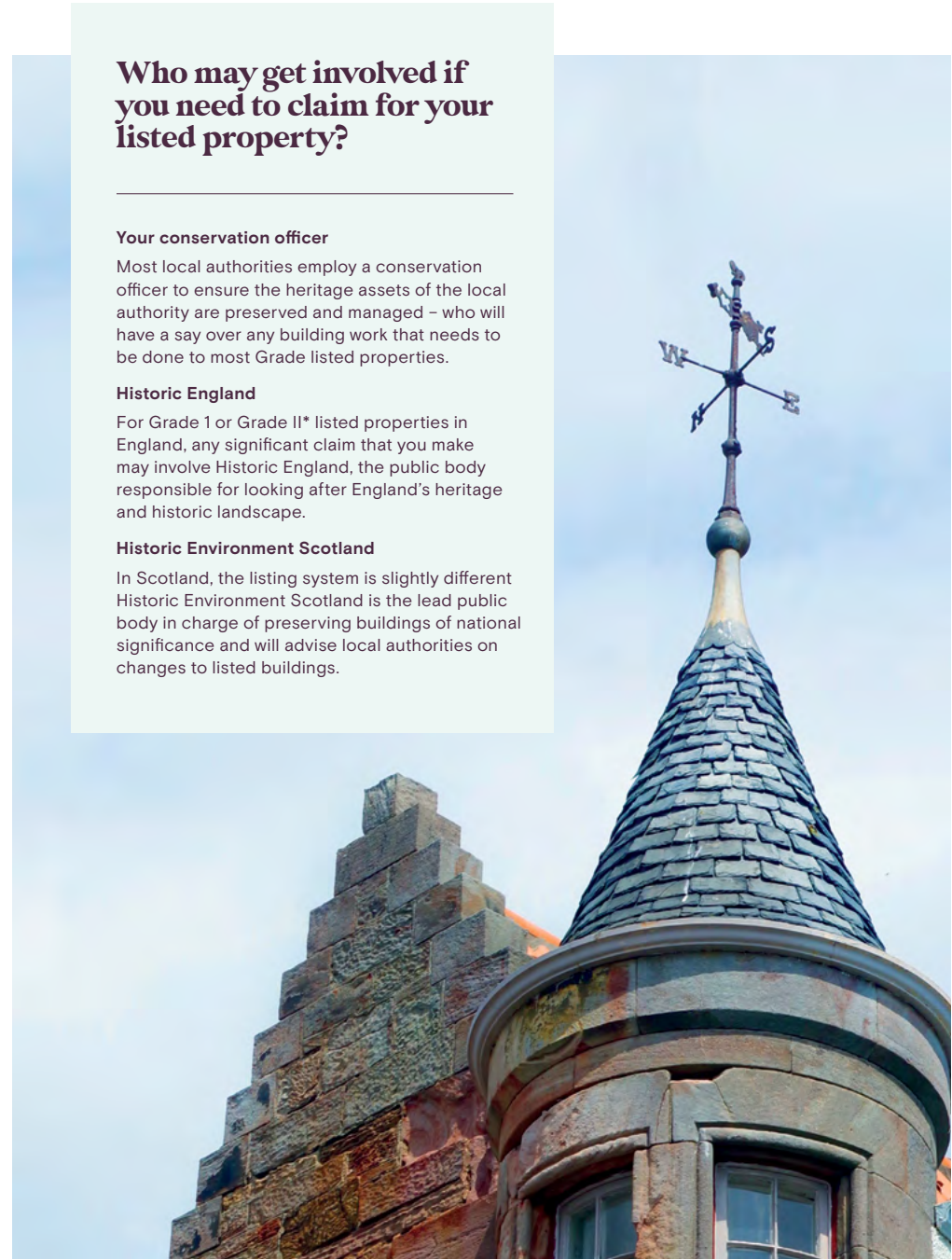
Most local authorities employ a conservation officer to ensure the heritage assets of the local authority are preserved and managed – who will have a say over any building work that needs to be done to most Grade listed properties.

Historic England

For Grade 1 or Grade II* listed properties in England, any significant claim that you make may involve Historic England, the public body responsible for looking after England's heritage and historic landscape.

Historic Environment Scotland

In Scotland, the listing system is slightly different. Historic Environment Scotland is the lead public body in charge of preserving buildings of national significance and will advise local authorities on changes to listed buildings.



How to ensure your insurance will protect your listed property

These days, it's all too easy to find a quick and cheap quote for home insurance on a price comparison website. But listed buildings have complex needs that an off-the-shelf policy, designed for buildings of 'standard' construction, will be unlikely to cover.

Listed properties are generally classed as 'non-standard construction' because they are built using traditional materials and techniques. This makes them more at risk from general damage and destructive events, such as fire, as well as being more expensive and complicated to repair. That's why it's so important to use a specialist provider who can tailor your policy to the individual needs of your listed home and take into account the following considerations.



Protecting your duty to preserve your home

Listed properties come with legal obligations to preserve the character and features of your home, even when making changes. A good listed property insurance policy should include cover that takes this into account, including:

- **Your conservation responsibilities** – your policy should be designed to cover the use of specialist skills and traditional materials if you need to repair or reinstate your home.
- **Unauthorised changes** – as it becomes your responsibility to reverse any unapproved changes when you buy a listed property, you should look for a policy that covers the repair of previous owners' mistakes as standard and carry out thorough searches before you buy.
- **Building works cover** – if you do need to carry out any work on your property, make sure you understand how this will affect your insurance, as many may restrict their coverage while works are ongoing. An experienced advisor will be able to offer the right advice and source a suitable policy for your home as it's worked on.

Cover that's flexible to your needs

Due to their age and building methods, listed properties can sometimes be more prone to damage and more complex to repair, which could create unexpected costs in the event of a claim. A robust policy that can withstand unforeseen circumstances will spare you any unnecessary anxiety, such as:

- **Alternative accommodation** – as reinstating or repairing a listed building needs specialist skills and tradesmen, it can take a long time to repair. If you have to move out in the meantime, it could potentially be months or even years before your home is ready again, so your policy should provide ample cover for alternative accommodation.
- **Extra allowances to your insured sum** – even if your re-build valuation is largely accurate, it's a good idea to look for cover that offers additional allowances to your building sums insured, just in case there are any unforeseen costs that arise during the repair or rebuild stage of your claim.
- **Additional cover included** – A good policy will save you hidden costs and any anxiety through added extras that can save you money in the event of a claim, such as loss of oil cover or replacement lock cover.

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All the details covered

Even the little details of your policy will take into account your home's listed status, from non-standard locks and latches to the structures in the grounds. Make sure you talk to us about every aspect of your home so we can find appropriate cover, including:

- **Finding and fixing a leak** – any damage caused by, and in the process of tracking, a leak can be much more expensive with a listed property, especially if your property has old pipework and is made from materials more prone to water damage. Your policy should cover the cost of specialist materials and trade skills you may need to access and repair a leak, plus the water damage to your property.
- **Non-standard locks** – while many insurers expect a certain type of window and door lock to meet their requirements, these may not be appropriate for your listed home. You will need to discuss an alternative solution with your broker, who will be able to help.
- **Permanent structures** – it's not just your home itself that your policy should cover. You should also protect any permanent structures in your grounds too, such as outbuildings or walls, sculptures etc which you may need to reinstate if lost.

A good team on your side

From finding the right policy for your listed property to making a claim, you need advice that you can rely on at every stage of the insurance process. Using an Abode insurance advisor will help you ensure that your cover is appropriate and you have personal support when you need it, including:

- **Experienced and expert staff** – all listed properties are unique and all are protected by law. Your advisor should understand the needs and nuances of all types of listed homes, the responsibilities of the homeowner and the rules that govern them so they can tailor your policy to your individual needs and offer guidance and advice.
- **Accurate claims payments** – if you have unintentionally underestimated the cost of reinstating your property, some insurers will only pay out a proportion of your claim, which could leave you having to pay for costly repairs yourself. Make sure you discuss this with your advisor so that you're not underinsured.
- **Specialist suppliers** – If you need work carried out on your house in the event of a claim, you may need specialist trades and craftspeople to carry out the work. Make sure your policy enables you to select your own tradesmen. We can also recommend suppliers and surveyors to help.

Cover that protects your property, however it's used

Not every listed property is a home. Many are used commercially, such as for offices, hotels or shops, while others are rented out or used as holiday homes. It's still important that your insurer understands the individual needs of your listed property, however it's used, so make sure you use a specialist broker when finding cover for your business or rental premises.



Your home is significant, so your support should be too

As you can see, insuring a listed property can seem complicated and potentially time-consuming – but without the right protection, you could end up having to pay for expensive and complicated repairs out of your own pocket, so it's incredibly important that you get the right cover for your listed home. That's why it's always advisable to use a specialist broker with extensive knowledge and experience of protecting listed homes to help guide you.

A specialist insurance broker can offer:

- **Tailored options from specialist insurers**
Brokers have established relationships with a number of different insurers, so they can negotiate the best cover on your behalf – and often, specialist insurance products are only available via a broker and cannot be accessed directly by consumers. This is supported by seamless service and personalised advice.
- **Knowledge and experience**
Listed properties need specialist insurance, so a broker that works exclusively in this sector will be able to offer advice and guidance on the cover you need, and tailor it to your property. With an in-depth understanding of the challenges that come with listed homes, a specialist broker will be able to explain every aspect of your cover clearly.
- **Personal service and advice**
Every listed property is individual, so your insurance should be too. With a broker, you get personal service from trained individuals – with no call centres or off-the-shelf policies. Your own account handler will be able to offer advice, guidance and support at every stage of your insurance journey.
- **Dedicated support for your claims**
Claims can be stressful but a broker will handle the claim on your behalf, saving you unnecessary anxiety and helping resolve the situation efficiently, while striving to get the best possible outcome for you.

A bespoke quote for a unique property

With an Abode advisor, you can rest assured you will always speak to a real person with the right knowledge to be able to help you. Using a specialist broker is not like buying a policy online – it's more personal and often the only way to ensure you have the right level of cover for your listed home.

When we produce a quote for you, we always ask you about the condition, construction and history of your home upfront. This enables us to negotiate with our panel of select insurers to find you the right policy with the correct level of protection you need. Once we've found the best option, we will talk you through the product carefully, so you understand exactly what protection you're buying.

We strive to make it as easy as possible for you. With all the right details, we can offer you a quote and set up your policy within the space of a day – and, while it may take a little longer than buying a policy from an online comparison site, you'll have the peace of mind you're supported by a specialist with the knowledge and experience to ensure your insurance is designed specifically for a listed home.



Your insurance terms explained

Insurance terminology can be confusing, especially when there are extra definitions that relate to listed properties in particular. That's why we have created a handy glossary so you can feel confident you understand all the terms used by your broker and in your policy.

Agreed value cover

A type of insurance where you and your insurer agree the replacement cost of particular item(s) when you take out your policy, usually used for high-value items such as jewellery, antiques, fine art and watches etc.

Ancillary

In addition to, but not as important, as the main property. For example, any outbuildings on your land that are also listed.

Average clause

A clause in some insurance contracts that gives the insurer the right to pay out only a proportion of the sum you are insured for, in line with how much you are underinsured by.

Conservation officer

A representative of your local authority who is responsible for the listed buildings, including your home, in a particular area. They have a say in any changes you want to make to your house and any significant claims you may make.

Curtilage listed

A curtilage is the area of land around a listed building which is ancillary to it on the date of listing. If your property is situated within the curtilage of, or attached to a listed building, it may also be listed. Even if it's not, you may still need listed building cover.

Duty of care

This refers to your responsibility to answer all questions asked by your insurer truthfully and as fully as you can. If you don't, your cover may be invalidated preventing you from being able to claim. It's your duty of care not only to be honest, but to double check your Statement of Insurance for accuracy and keep your insurer updated about any changes.

Endorsements

Policy endorsements are amendments which may add, remove or change the scope of cover offered on your policy, for example to apply specific additional terms and conditions. They may be listed separately but they should always be read in conjunction with your policy wording.

Listed property

A man-made structure that's considered of national architectural or historical significance, included on the National Heritage List. All listed properties are protected by extra legal controls in terms of what changes can and cannot be made to them.

Listed building consent

The special permission you need to apply for to make changes to your listed property.

Loss adjuster

A claims specialist appointed and paid for by your insurer to investigate and help settle a complex or contentious claim.

Non-standard construction

Standard construction is normally defined as a house being built of brick or stone with a tiled roof, so any property that doesn't fit this is classed as non-standard. Most listed properties are non-standard as they are constructed using a range of traditional techniques such as historical timber-framing, wattle and daub, cob, stone, or traditional brickwork.

Policy excess

This is the amount of money you pay towards each claim you make and the amount varies depending on your insurance provider and area of cover. As a rule, a higher voluntary excess can help lower your premium price.

Premium

The amount you pay to your insurer for your policy, which could be annual or monthly.

Professional valuation

When you hire an expert to assess the value of your belongings, which could be your whole property or individual high-worth items. You will receive written proof and photographs as evidence, which you can use in the event of a claim.

Sums insured

The total limit of your insurance, your sums insured represents the amount of money you would receive from your insurer in the event of a total loss of your property, including the costs of rebuilding, replacing of contents and fees, such as solicitor fees and debris removal. There are three main 'sum insured' values – for the building, for contents and for fine art, antiques and valuables.

Surveyor

An expert who assesses the structural integrity and value of your property, including reinstatement costs. You can contact a surveyor through the Royal Institute of Chartered Surveyors (RICS) or we can recommend one for you.

Underinsurance

When you underestimate the replacement cost of your contents or the reinstatement cost of your property, your insurer only pays out to the sums confirmed in your policy. In the event of a "total loss" where your home is destroyed, your insurance will not pay out enough money for you to rebuild, repair or replace everything as it was before.

Unauthorised work

This refers to any work has taken place to your listed property without the correct Listed Building Consent being in place, which is against the law. If you make unauthorised changes, you could be prosecuted. If a previous owner made alterations without consent, you may be required to reverse those alterations at your own cost, unless your insurance covers you for this.



How do you work out your sums insured?

It's your responsibility to give your insurer an accurate idea of the cost to insure your buildings and contents – but it can be very easy to underestimate this figure. The most important thing to remember is that your “total sums insured” will be higher than the total combined price of rebuilding your property and replacing all your contents. This is because it will need to include additional costs, such as architect fees, demolition and debris removal.

Your “total sum insured” for your buildings is also likely to be higher than your property's market value – and this is especially true for listed buildings. If your historic home is lost, you may well be required to re-build it using original construction methods, which these days require specialist skills, equipment and materials. Together, this makes your rebuild more complex and expensive – but the right insurance will cover it for you.

If you're unsure what it would cost to rebuild your listed home or replace high worth items such as jewellery or artwork, we can recommend a professional chartered surveyor and valuation services provider for you.

The costs you need to consider:

- Cost of materials and labour
- Cost of any outbuildings
- Your boundary structures
- Architects and specialist labourers fees
- Removing any debris
- Solicitor fees and VAT
- Any other costs that might arise when reinstating your home from scratch
- All furniture, including soft furnishings like carpets and curtains
- Fixtures and fittings, including kitchens and bathrooms
- Lighting fixtures
- All electronic items, from games consoles to worktop appliances
- Clothing, shoes and handbags
- Jewellery, antiques, artwork and watches
- Sports equipment like golf clubs, bicycles and skis
- Collectables like wine, stamps, books, vinyl records etc
- Any items stored in the attic, garage and outbuildings.

Looking after your listed property to reduce the risk of a claim

As the owner of a listed property, you will no doubt have a real appreciation for the individual characteristics and distinct features that make your period home unique. And while insurance is an invaluable safety net if anything goes wrong, no one wants to find themselves in a position where they need to make a claim. That's why it's always worth keeping your treasured home in good order and staying one step ahead of any potential problems.

Use specialists for proper repairs

Make sure you carry out any repairs as quickly as you can and use specialist tradesmen with the right knowledge and skills when undertaking any work on your listed property. If you're ever unsure what work needs to be done, ask for advice, for example from your conservation officer. We can also recommend tradesmen, craftspeople or chartered surveyors if you need.

Understand what rules apply to changes

If you want to make any changes to your property, such as upgrading a bathroom or kitchen, you will need to find out what rules may apply. Many changes to listed buildings will need Listed Building Consent, so make sure you check with your conservation officer, who will be able to advise you on your best options – for example, the best position for a new bathroom that won't potentially damage valuable panelling or plasterwork.

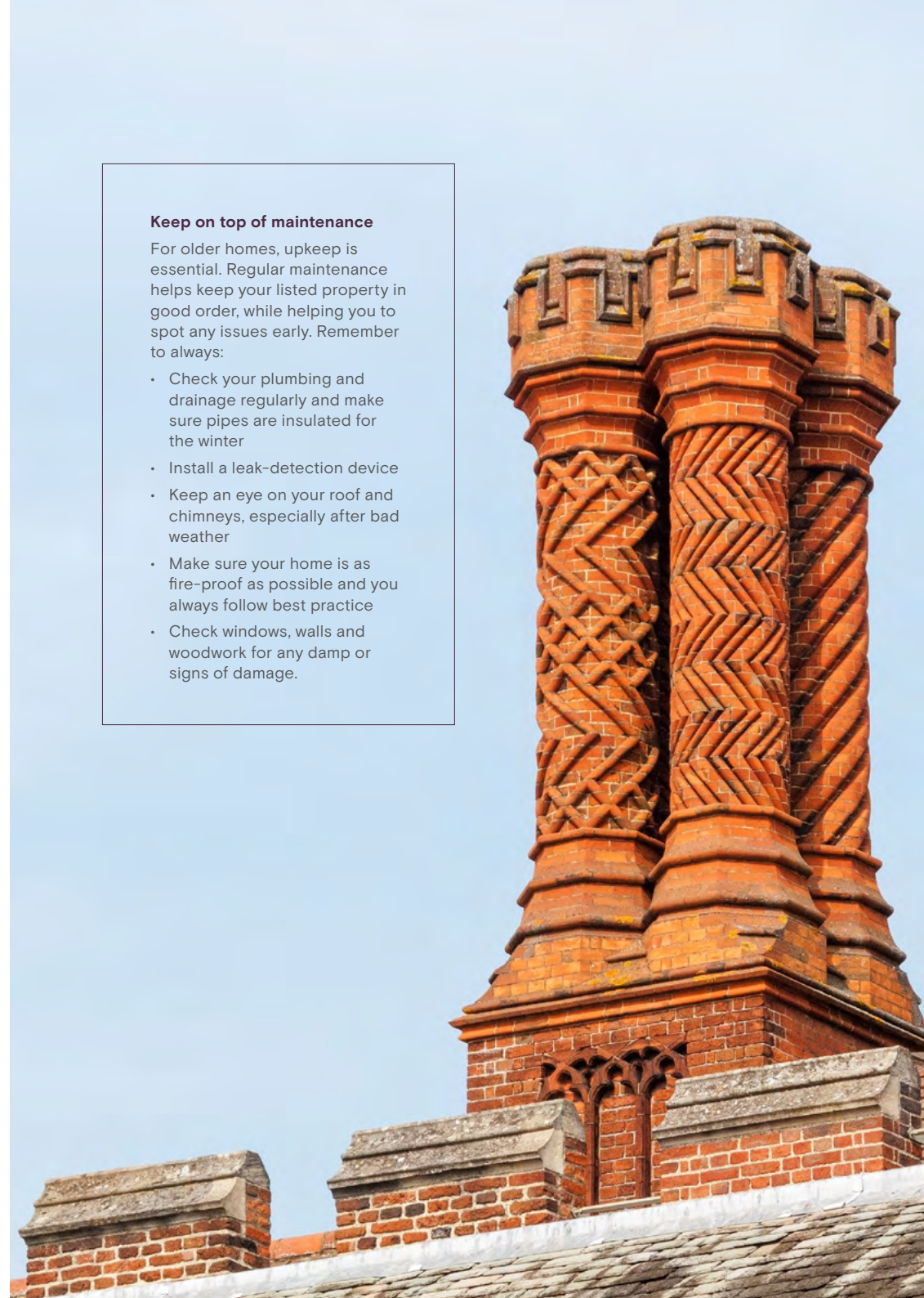
Make sure you're covered for conservation

In order to preserve the special features and period character of your listed home, you may need to carry out conservation works or renovations using the traditional materials and techniques it was originally built. Don't forget to make sure your policy covers these works and let your insurer know before the work begins, so you know you're definitely protected for the job.

Keep on top of maintenance

For older homes, upkeep is essential. Regular maintenance helps keep your listed property in good order, while helping you to spot any issues early. Remember to always:

- Check your plumbing and drainage regularly and make sure pipes are insulated for the winter
- Install a leak-detection device
- Keep an eye on your roof and chimneys, especially after bad weather
- Make sure your home is as fire-proof as possible and you always follow best practice
- Check windows, walls and woodwork for any damp or signs of damage.



When your insurance is of national significance, we ensure it's up to the job

At Abode, we are specialists in listed property insurance. As part of Howden, we have been insuring thousands of listed properties across the UK for nearly 20 years – so we understand that every listed home is distinct in its own way.

We take professional pride in our role in helping to preserve historic and significant buildings. Not only do we provide tailored insurance for all types of listed property, but we are also here to support and guide homeowners like you.

With our specialist knowledge of the rules governing listed properties, and our experience of the challenges and insurance risks these can pose to you, we are perfectly placed to support you through comprehensive cover and useful advice – giving you the peace of mind that the historic property in your care is truly protected.

LIVE WITH CHARACTER. INSURE WITH CONFIDENCE.



The home of listed property insurance

- **Personal service and specialist advice**
Our dedicated team has over 100 years of combined experience protecting listed buildings. We bring you personal expertise and provide your own account handler, who you can reach directly at any time*.
- **Bespoke policies built from experience**
The legal responsibilities you accept with a listed property can prove devastatingly expensive without the right cover. We're here to save you money and stress, so we even cover the costs of correcting previous owners' mistakes as standard**.

*Our normal working hours are from 9am to 5pm, Monday to Friday, except for bank holidays

**only when directed by a conservation officer to make good

Talk to us

We take great pride in helping to protect listed properties like yours. In doing so, we not only offer personal support to give you ultimate peace of mind, but we also help preserve the rich history of our country.

If you need any advice or guidance, or you would like to discuss your policy with us, please don't hesitate to get in touch.

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