

# Abode

Listed Property Insurance

Part of **HOWDEN**

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A USEFUL GUIDE TO PROTECTING YOUR LISTED PROPERTY

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**Live with character.  
Insure with confidence.**

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**Abode**

Part of **HOLDEN**

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# Welcome to Abode

When you own a listed property, you own a unique corner of British history. All listed properties, whether residential or commercial, are deemed of special architectural or historic interest, which means they must be preserved for future generations.

As the owner, did you know that it's your legal duty to maintain the property to the traditional standard to which it was built and look after it for the years ahead? We understand this is both a privilege – and an obligation. As your broker, we at Abode are here to help.

In this guide, you will find useful information about how to care for your listed property so you can safeguard it easily and effectively, including:

- **How to insure your listed home correctly**
- **Why listed properties need specialist insurance**
- **What you need to know about buildings and contents cover**
- **How to avoid being caught out by insufficient insurance**
- **What factors might affect your policy and when you need to tell us**
- **What to do if you need to make a claim**
- **Ways you can help prevent a loss**
- **Recommendations for keeping your property well looked after**
- **A glossary of terms for your reference.**

We are always on hand to support our clients. If you ever need advice or guidance, please don't hesitate to get in touch with our experienced team, who will be happy to help.

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

Listed properties hold an important place in our national heritage so there are certain rules around the changes you can make to them, inside and out, to preserve the features and character that make them individual. Insuring a listed property is therefore more complex, but it is also absolutely vital.

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

We take personal 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 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.





## The home of listed property insurance

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- **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

# Why does your listed home need special care?

Simply put, when your home is on the UK's Statutory List of Buildings of Special Architectural or Historic Interest, it means it's subject to extra legal protection in the planning system. As the owner, you need to follow certain rules to help preserve both the exterior and the interior of your home.

Typically, the list includes the majority of buildings built before 1700, many of those built between 1700 to 1840 and some exceptionally important buildings built thereafter.



## The types of listed property

In England and Wales, properties are graded as either:

### Grade I

for buildings of exceptional and potentially international interest

### Grade II\*

particularly significant buildings of more than special interest

### Grade II

nationally important buildings of special interest, making up 92% of all listed buildings in England and Wales.

In Scotland, it's slightly different. Listed properties north of the border are graded as A, B or C and are subject to slight differences by Scottish law.



### **Seeking special permission**

Because your home is of national significance, it means you have to take care when making any changes. If you need to carry out work that may affect the structure and character of your home, you need to apply for Listed Building Consent. This is a special kind of permission that covers any form of demolition, extension or alteration that you may be considering. It may also apply to extensive repair works in the event of significant damage, but you will need to check with your local planning authority as this varies by location.

Where unauthorised changes are made, you could be held responsible for them even if they were made by a previous owner – and it could fall to you to restore your property to its original state.

### **Responsibilities that come with age**

As listed buildings tend to be very old, they are made using a range of traditional building techniques that can make them both more vulnerable to risk and more complex to repair. For example, methods such as wattle and daub, lathe and plaster, timber, mud, cob, and thatch pose a greater fire risk than contemporary-built houses, as well as being more prone to water damage – and the old age of a property might mean a backlog of repairs has accrued over time that can be more challenging to restore.

That's why it's so important for listed homeowners like you to take certain steps to help protect your property from damage, so you can enjoy the experience of living in a historic and characterful home with complete peace of mind.

In the following pages we'll look at the best ways to protect your listed property through a robust insurance policy, as well as general maintenance, upkeep and preventative measures that will help keep your home in good condition.

THE BEST WAYS  
TO PROTECT YOUR  
LISTED HOME

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# Step 1: Insurance



The first step in protecting any property is to insure it properly. For historic buildings, this is particularly important because they are more at risk from general damage and destructive events, such as fire, as well as being more expensive to repair. In turn, this makes it critical that you get the right level of cover. Let's walk you through how.

### **The sums insured for your buildings and contents**

Your home insurance should cover both your buildings and your contents to the right value, so in the event of a total loss your insurer can pay out enough money for a complete re-build to the required standard, and the replacement of your belongings. This is called your sums insured and you will have a separate figure for your buildings and your contents. Combined, these figures should be enough to get your listed property restored and your lifestyle back on track.

### **Listed buildings need more cover**

It's important to be aware that the cost of re-building a property could be more than its market value – and this is especially true with listed buildings. If your historic home is lost, you may well be required to re-build it using its original construction methods, which these days need specialist skill, equipment and materials. Together, this makes your rebuild more complex and costly – but the correct insurance will cover it for you.

### **How to determine your re-build value**

It's your responsibility to give your insurer an accurate idea of the re-build cost of your home and it can be very easy to underestimate this figure. When estimating its value, make sure you 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.

The total may seem like a lot of money – potentially much more than you paid for your home when you bought it – but it's always worth the price of the premium, or you could end up having to fund a rebuild or repairs yourself.

If you're unsure how to calculate these costs, it's a good idea to talk to a professional surveyor for advice and then have your home surveyed every five to ten years as the economy changes. Just ask us and we can put you in touch with a trusted professional.

## How to value your contents

The sum insured for your contents needs to cover the cost of replacing everything inside your home as brand new. It includes practically everything you would take if you moved house, including fixtures, fittings and any items in outbuildings or sheds. The best way to estimate your contents is to make a list of everything you own in each room of your house and tot up the total, including:

- 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
- Any items stored in the attic, garage and outbuildings.

It can take time to add up the full value of your contents and it may also come to a higher figure than you expect, but you must give your insurer an accurate figure or you could end up out of pocket in the event of a claim.

To make it easier for you, we've completed a handy checklist of all the items in your home you should consider when working out the value of your contents.

Simply download your copy from [www.abode-insurance.com/contents-checklist](http://www.abode-insurance.com/contents-checklist)



# The best way to estimate your contents is to make a list of everything you own in each room of your house and tot up the total

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## Specialist cover for your collectibles

If you own any fine artworks, antiques or high-value collectible items, you may want to consider 'Agreed Value' cover. This is when you agree the replacement cost of a particular item with your insurer at the start of your policy and ensures you will receive the agreed amount in the event of a loss. It gives you the peace of mind that if anything happens to your most valuable items, you will receive compensation that reflects their true value as recently agreed, not simply the market value at the time of the loss.

As market values can fluctuate rapidly, it's a good idea to have your high value contents valued every three to five years to maintain an accurate idea of how much these items are worth. A professional valuation will give you written proof as well as photographic evidence that will come in handy if you ever need to claim.

## What happens if I don't have the right level of cover?

It's all too easy to underestimate the total value of your sums insured for both your buildings and your contents, especially when doing so results in a lower premium. However, this leaves you at risk of being 'underinsured' – where the amount listed on your policy as the maximum figure your insurer will pay out is less than what your claim might actually cost. This means your insurer won't pay for the full cost of your claim.

What's more, insurance policies can be bound by the clause of average, which gives your insurer the right to reduce the amount they pay to you by the same proportion that you're underinsured. It's based on the idea that 'you get what you pay for'. So your best course of action is to have your buildings and contents valued professionally and let your insurer know, so you've got the peace of mind that you will be fully covered if you need to claim.



## How to keep your policy up to date

Costs change regularly so whenever you take out a new policy or renew your current one, you should make sure you provide up-to-date information. You should check the limits on your current policy just in case they're inaccurate, and then:

- Work out the value of your contents room-by-room. Let us know if you need help and we can recommend a trusted professional valuer for you
- List your high-value items such as jewellery, watches, fine art and antiques, and make sure you have recent proof of their value
- Take photos of your belongings in each room
- Update us when you buy anything new and expensive so we can add it to your policy
- Check the costs of rebuilding your home and ask a surveyor if you're unsure. We are happy to guide you if you need help.

There are also certain circumstances you should tell us about as and when they happen to make sure your policy remains valid until it's time to renew again.

These include:

- Details of any loss or damage that could result in a claim, whether or not the claim was paid or declined or even ongoing
- Any changes to the condition of your home, such as subsidence
- Changes to any people named on the policy, such as a change in occupation or more serious scenarios, such as a criminal conviction
- If you're changing the occupancy or use of your property, or making alterations to your fire and security protections
- If you're going to leave the property empty for longer than the time listed on your policy
- If you're planning home improvements or repairs, as you may need extra cover from specialist providers to protect the buildings works and your liabilities
- If you're loaning any items of value to galleries, museums or exhibitions.

## The support of a specialist broker

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As you can see, insuring a listed property can seem complicated and potentially time-consuming. That's why it's always beneficial to use a specialist broker with extensive knowledge and experience of protecting listed homes to help guide you. We understand the nuances and needs that come with a listed property, so we always ask you the right questions to be able to get you the best quote. This enables us to advise you which policy is correct for you. It may take a little longer than buying a policy from a comparison site online, but you will have the added security that you are speaking to an expert, and you will benefit from their advice and knowledge to ensure that your cover for your listed property is designed for you.



If you own any fine artworks, antiques or high-value collectible items, you may want to consider 'Agreed Value' cover.

See page 13 for details.

THE BEST WAYS  
TO PROTECT YOUR  
LISTED HOME

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# Step 2: Prevention



Insurance is an invaluable safety net if anything goes wrong, but no one wants to find themselves in a position where they need to make a claim. For owners of listed properties, having to repair any damage or restore your home to its previous condition can be expensive, complicated and nearly always stressful. That's why it's so important to take preventative measures to reduce the risk of any serious issues arising. These are some of the main areas to consider.

### **Secure your property**

Any property can be a target for thieves and the historic features of listed homes often make them more vulnerable to a break-in. Your best course of action is to deter any burglars from making the attempt.

- Install high-standard locks on all windows and doors, as well as any outside gates if you can. Remember your locks may need to comply with conservation rules
- Never leave your keys near your door or anywhere someone might be able to reach them through a window or letterbox
- Install security lights (just remember to place them at least one metre away from any thatch you may have and use LED bulbs which give off less heat)
- Gravel paths around your home will make more noise and could alert you to an intruder, while fences or perimeter walls will restrict access to your property
- Make it harder for a thief to climb inside – store ladders securely in a shed or outbuilding and remember to close all windows if you're not in
- Think about installing a burglar alarm or CCTV, especially if you own anything of high value such as artwork or jewellery
- Don't forget to consider any items of value in your grounds which may be easily moved, such as statues, monuments or gates
- If you're staying away, make sure it looks like someone is at home by leaving your lights on a timer, drawing curtains and asking any neighbours to check in.

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## **Gravel paths around your home will make more noise and could alert you to an intruder**

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### Get ready for the weather

The impact of adverse weather such as bad storms or freezing temperatures can be considerable. Repairing the damage can be tricky too, especially if your home is flooded and you need to wait for it to dry out beforehand. With severe storms and extreme temperatures on the rise, the following steps can help you withstand as much damage as possible.

- Keep your roof in a good state of repair by having it checked regularly and keep your gutters clear of leaves and debris
- Replace anything broken, such as tiles, flashing or fence panels and posts as quickly as you can
- In the event of heavy rain or stormy weather, move what you can inside to your garage or shed, or use protective rain covers
- Keep an eye on any nearby trees. Make sure you have them checked regularly by an expert to confirm they are still sound and clear any dead branches to avoid them falling and causing damage
- Insulate any outside pipes to prevent them freezing and bursting in the colder months, which can cause significant damage
- Inside your home, take care of your central heating system with an annual service for your boiler, regular bleeding of radiators and occasional checks of your stopcock
- If you find any sign of a leak, act quickly and call in a repairman, even for something as simple as a dripping tap
- Don't forget to check that any pipes or water tanks in your loft are also insulated and if you need to defrost a pipe, use a hair dryer or hot towels to warm an area gently, starting at the furthest point from the tank
- If you know your home will be empty during the colder months, leave the heating on a low setting and ask a neighbour to check in on your property.

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# If you find any sign of a leak, act quickly and call in a repairman, even for something as simple as a dripping tap



## Fire-proofing

It's part of the risk that comes with the privilege of living in a listed property: your home is likely to be a greater fire risk due to the materials it's made from, especially if you have a thatched roof. To try and prevent the devastating effects of a fire, make sure you take precautions and always act sensibly.

- Always make sure functioning smoke detectors are installed in every storey of your home
- Make sure your electrics are checked by an expert every year
- Use fireguards for open fires and only burn candles in a secure holder. Never leave a candle burning in an empty room
- Keep fire extinguishers and fire blankets in easy-to-reach parts of the property, especially the kitchen
- Have your chimneys checked and swept regularly, and make sure you're aware of any stipulations in your insurance about this
- Consider investing in heat monitoring devices, including stovepipe thermometers for wood burners – especially for thatched properties
- Take care where you place anything that might concentrate the sun's rays and cause excess heat, such as mirrors or glass objects
- If you live in a large home, you should consider a zoned alarm system with off-site control to enable you to find a fire quickly, which can make all the difference
- Always have an escape plan. Make sure everyone inside knows how to get out and always call the fire service before you try and tackle any blaze.



## Always ask for advice

Addressing these key areas will give you the peace of mind that your property is as safe as you can make it. But if you're ever unsure about the steps you're taking and how effective they are, always ask for specialist advice.

Our team are ready to help whenever you need guidance or support around your insurance, and we can recommend the right specialists if you need professional advice on parts of your home, such as the electrics, plumbing, chimneys or thatch roof.

THE BEST WAYS  
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# Step 3: Maintenance & upkeep



As well as key preventative measures to safeguard against serious problems, there are straightforward tasks you can carry out regularly to keep your property in the best condition you can. Home insurance rarely covers wear and tear so it's always important to keep your home in a good state to stop problems building up over time. Regular checks will help you spot any issues developing and enable you to act quickly. Here are the key areas to keep an eye on.

### **Your roof and chimneys**

Keeping your roof in good condition prevents water damage from leaks, while maintaining your chimney stacks lessens the risk of a chimney fire. Generally, you can get a good look at your roof from the ground but you can use binoculars to take a closer look if necessary.

- Check if any tiles or slates have broken or slipped and get them repaired as soon as you can. If you have a thatched roof, check for moss which could stop the thatch breathing
- Pay close attention to the ridge of your roof, where tiles are more likely to come loose. Again, for a thatch roof you will need to replace the ridge every 10 to 15 years
- Regularly check exposed chimney stacks and parapets for gaps in the mortar, which could need repointing
- Inspect your lead flashings for damage and check for gaps or signs of damp where your roof meets any walls or chimneys
- If you can reach your loft space, you can also look for any gaps in the roof or evidence of water coming in from the inside, including any damp around chimney stacks.

### **Drainage**

It's fair to say we get a lot of rain in the UK – and a leak can cause a lot of damage to a traditionally-built home. So it's important to make sure water can always travel easily from your roof into drains and that there aren't any blockages.

- Start with your gutters. If there are any leaves or debris stopping the flow of water, empty or flush them out, or get someone in to unblock them for you
- Check the angle of your gutters – they need to direct towards downpipes so water can drain downwards
- Inspect joints and downpipes for any cracks and leaks and, if your gutters are made of iron, check for any rust
- Once you're satisfied that your home drainage is in good working order, check the main drains in your property. French drains can get blocked up with silt so you should make sure you flush these through if you can.

### **Walls and woodwork**

It's always worth keeping an eye on structural features both inside and outside your home. However your property is constructed, your walls, windows and any joinery can be prone to damp and finding areas of trapped moisture early could save you a headache.

- Older houses are designed to breathe, so make sure cement-based mortars aren't causing any problems by looking for any areas of damp, and regularly air your home
- Check around windowsills for any rot and re-do any paintwork that has cracked or flaked
- Older properties can be prone to draughts so review your draughtproofing to make sure it's good quality
- Occasional visual checks of the exterior of your property will be enough to check up on cracks, which could be worth covering over if damp is getting in
- If you see any mossy growths or green patches on your walls, it's a good idea to ask a professional to take a look, in case there's an underlying problem

- Keep an eye on nearby greenery to make sure any climbing plants like wisteria and particularly ivy are not undermining the stonework.

### **Plan wisely and keep records**

When there's maintenance work to be done, plan it sensibly. Remember to check if you need any permissions for the work and use the materials and techniques that are in keeping with the character of your home. Prioritise the tasks that could save you most work in the long run, such as any damp proofing or roof repairs.

It's also important to keep ongoing records of your home, including its structure and contents and any important documents. These could be anything from photographs and drawings, to building surveys and repair specifications, to leases and blueprints – and they will help support you in the ongoing preservation of your listed property, especially if you need to make a claim.

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# **Keep an eye on nearby greenery to make sure any climbing plants are not undermining the stonework**





Occasional visual checks of the exterior of your property will be enough to check up on cracks which could be worth covering over if damp is getting in.



# What to do if you need our help

If something happens that could result in a claim, let us know as soon as you can. Our specialist claims handlers are always on hand to support you through the claims process and to make sure we get you and your treasured home back to normal – but it's important you tell us about any incident straight away, as a delay in doing so could make it harder for us to resolve the situation.

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**Call our claims line on 0300 373 2721**  
**We're available between 9am and 5pm**  
**Monday to Friday (except bank holidays).**

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Just so you know – if you need to call during non-working hours, you will be put through to our 24-hour helpline, where someone will be able to advise you on the best course of action and notify us so we can get back to you as soon as we can.

### **For break-ins**

In the event of a burglary, make sure you follow these steps:

- Call the police immediately and take a record of your crime reference number, which we may need for your claim
- Don't tidy up, as the police may look for evidence such as fingerprints
- Try to list everything that is missing, and if it includes credit cards, get in touch with your bank straight away
- Estimate the value of what's been taken to help support your claim
- If you need to make emergency repairs, such as fixing a window or door, make sure you keep the receipts.

### **For accidents and disputes**

If there has been an accident or injury as a result of your property and you end up in a dispute, remember:

- Get in touch with us at once for guidance
- Never admit anything is your fault or make any offer to settle – always talk to us first.

### **For general reference**

Whatever happens to cause a claim, these are a few key things to bear in mind:

- Unless it's an emergency, don't repair or replace anything until you've spoken to us as this could impact your claim
- Ask us before you throw away anything that's damaged as we may need to see this as evidence for your claim
- Keep all supporting documents, including photos, receipts, proof of replacement costs, proof of valuations and any police crime reports to help us settle your claim as quickly as we can
- We may need to appoint an independent loss adjuster to help reach a settlement
- When you claim, it may well impact your premium when it's time for you to renew, which we will discuss in full with you at the appropriate time.

# Glossary

## **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.

## **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.

## **Listed property**

A man-made structure that's considered of national architectural or historic 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 by your insurer to investigate and help settle a complex or contentious claim.

## **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 buildings and contents.

## **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).

## **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.

# Contact 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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**For claims, please call: 0300 373 2721**

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# Abode

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