

## Listed Buildings..? Historic Houses..? Castles..? Stately Homes..?

Do any of your trusts or client companies own any of the above? If so, then some additional considerations need to be taken into account when arranging the insurance cover. Placing the cover with a “conventional” insurer, or simply striving for the lowest possible premium quotation, can prove disastrous in the event of a claim.

### Valuations

Insuring the property for the correct rebuild value is crucial. Too low a valuation (under-insurance) can mean receiving a shortfall in any claim payment from your insurers, which could leave insufficient funds for reconstruction following a loss. Over-insurance can mean paying too much premium over to the insurers.

Buildings valuations can be complex for heritage properties or properties of architectural significance as each property is unique. It is not as simple as measuring the external dimensions as you would with a conventional property built with modern materials.

Vantage have access to a specialist insurance company in this field who offer a **‘free building valuation service’** using their trained surveyors to ensure your building is insured correctly.

### Policy wordings

A specialist insurance policy wording is provided for buildings of historical or architectural interest which can include contents, exhibits and fine art, including antiques. This insurer is prepared to be flexible and work with clients to match their individual needs.

Cover includes:

- Archaeological costs that may follow an insured event
- Meeting local authority conditions under the Planning (Listed Buildings and Conservation Areas) Act 1990

### Claims

They have well established links with heritage professionals and understand how important it is that any work is carried out by recognised experts in specialist fields. With access to skilled craftsmen, conservators and restorers, you can be confident that all restoration or repair work will be carried out sympathetically and professionally.