



A guide to our new business risk appetite

We define Heritage as property or activities with archaeological, historic, architectural, traditional, cultural, engineering or scientific significance. Within our Heritage niche we write commercial risks that operate from or have heritage property and/or carry out heritage activities. The following table provides examples of risks that are in our heritage segments but is not exhaustive.

Within Appetite

Arts and Culture

Risks that provide a platform for the the enjoyment of artistic and social activities, beliefs, values and/or traditions. These may also be used to enlighten or educate others.

- Theatres
- Galleries
- Museums
- Libraries
- Re-enactment societies
- Model villages
- Concert halls
- Cinemas
- Fine Art, Collections and Antiques

Historic Britain

Risks that contribute to the UK's heritage legacy.

- Historic houses and stately homes
- Estates
- Masonic halls
- Monuments
- Palaces
- Castles
- Forts
- Garden and arboretums
- Abbeys
- Caves and gorges
- Preservation trusts
- Dockyards
- Ships and vessels
- Lighthouses
- Mills
- Observatories
- Historic sites and battlefields
- Buildings of architectural significance

Heritage Business and Leisure

Business - owner occupied businesses that are heritage in operation or business located within a building of heritage/architectural significance.

- Offices
- Retail
- Surgeries

Leisure - risks that provide a place for visitors to enjoy in their own leisure time. The owner understands the significance of the building/ heritage feature to their business, and it is a key aspect on which it trades.

- Hotels
- B&B's
- Spas
- Retreats

There are some risks that we would only consider in exceptional circumstances, these risks are:

Normally Outside of Appetite

Specialised and liability covers for commercial farming, timber growing, crop cultivation, shooting, hunting and horse riding events.

Art dealers

Public houses

We do not write Aviation, Motor or Marine Risks (other than non Road Traffic Act cover and incidental use of small watercraft).

Heritage Commercial

Risk profile – a guide to getting the best terms for your client

The profile below outlines some of the features that we consider identify a good quality Heritage Commercial risk.

When you submit a new business enquiry to us please supply as much information as you can about the risk and how it fits within this profile. This will help us to provide you with the best terms for your client.

General	Liabilities	Property/Business Interruption
<p>An established organisation that can demonstrate good management.</p> <p>.....</p> <p>Written references are taken up for all staff prior to employment commencing.</p> <p>.....</p> <p>Confirmed claims experience. Good claims experience is preferable as is evidence of action taken following previous losses.</p>	<p>There is a positive attitude to risk management. For example there is a Health & Safety policy and records of training provided are kept.</p> <p>.....</p> <p>Proactive approach to dealing with near misses, incidents and complaints.</p> <p>.....</p> <p>Procedures to ensure activities are supervised and managed by staff or third parties who have suitable qualifications and experience.</p> <p>.....</p> <p>The risk of slips or trips is regularly assessed.</p>	<p>There is a positive attitude to risk management. For example there is a policy to control the storage/disposal of waste, fire assessments are regularly carried out and the activities of contractors are controlled.</p> <p>.....</p> <p>Good fire protection is in place.</p> <p>.....</p> <p>Appropriate level of security is in place.</p> <p>.....</p> <p>Well maintained buildings.</p> <p>.....</p> <p>A business continuity plan that is regularly reviewed and updated is in place.</p> <p>.....</p> <p>Procedure to inspect areas near to open fires to ensure there has been no spread of sparks or hot embers after the fire has been extinguished.</p> <p>.....</p> <p>Fire protection in place for any cooking ranges.</p>

Getting in touch

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