

A GUIDE TO INSURING YOUR LISTED PROPERTY



Insider information and peace of mind

www.lpoc.co.uk



Insuring a listed building needs one very special consideration. If disaster strikes you may be required by law to reinstate using traditional materials and methods matching the original, irrespective of cost. It's difficult to buy this protection without the expert advice of a broker.

INTRODUCTION

With over 30 years' experience of the hazards of listed property ownership, The Listed Property Owners' Club has first-hand knowledge of the complexities involved when choosing the correct insurance for your home. Your home is probably the biggest investment you'll ever make, and when that home is listed you need to take extra care to ensure that it is properly insured.

As far as insurance goes there is one vital fact that makes listed buildings unique. With a non-listed building in the eventuality of say, a fire, there will be an insurance claim which would involve the owner and the insurer, probably a loss adjuster, who between them will agree how the building will be re-instated, how much it will cost etc.

With a listed building in the above situation it will be an entirely different scenario. It is the local council's Conservation Officer (or in the case of Grade I or Grade II*, Historic England) who may well decide if it is to be rebuilt, how it is to be rebuilt, which materials and which methods are used.

They have no interest in how much it is going to cost or who pays but they have the

backing of the law to ensure the building is reinstated to its previous condition. It is therefore vital that appropriate cover is provided. Remember work on these buildings using traditional materials and skills will normally be more expensive.

This guide has been created to provide insight into what to look for when choosing a policy. If you have any questions or would like to speak to an expert please call The Club on 01795 844939 or visit our website www.lpoc.co.uk/insurance

THE REBUILD VALUATION OF LISTED BUILDINGS FOR INSURANCE PURPOSES IS VERY IMPORTANT

Many mainstream insurance policies are designed around a broad, “one size fits all” approach which provide cover for buildings of ‘standard’ construction. From the outset this means that such insurance may be unsuitable for listed buildings as few fall into this category.

(See underinsurance section later in this guide for the full explanation)



REBUILD COST

A modern brick house might cost £1,500/M² to rebuild. Listed properties can cost at least three times this amount and if the property is non-standard in construction with fine internal features, then the cost might be in excess of £10,000/M² to reinstate.

LISTED BUILDING
£10,000/M²

MODERN BRICK HOUSE
£1,500/M²

“With the increasing use of the internet, the ways in which owners source professional advice and obtain insurance have changed in recent years. Websites offering instant comparisons of insurance policies available from different insurers has made obtaining insurance easier but also more risky for some heritage assets. Comparison websites do not cover the level of customisation that may be required and many will make assumptions, particularly with forms of construction, which may make some historic buildings significantly underinsured. Insurance needs to be guided by the factors that make the asset special but also by its vulnerability to insurable risks.

The insurance of historic buildings and other heritage assets is a specialist area, and advice from a suitably qualified and experienced consultant, insurer or broker may be needed depending on the size and complexity of what is to be insured. Although, the number of specialists of this kind has increased, access to certain insurance policies has become more restricted to specialist brokers.”

Historic England

MAKE SURE YOUR POLICY IS RIGHT FOR YOUR LISTED PROPERTY

THINGS TO LOOK OUT FOR IN YOUR INSURANCE POLICY

For some, home insurance is something to be bought as quickly and cheaply as possible without giving much thought to the realities of the cover or to what happens if you need to make a claim.

Insurance of listed buildings is very specialised and has to incorporate considerations way beyond the requirements of an “ordinary” home. Unauthorised work by previous owners, the demands of your conservation officer, specialist planning needs - they all figure in the selection of a suitable policy.



ADDITIONAL ALLOWANCES TO SUMS INSURED

If disaster strikes, unforeseen costs to repair or rebuild your listed property can continue to climb as the job progresses. If you have an acceptable rebuild valuation, look for policies where an uplift in the buildings sum insured is provided to cover additional expenses that may be incurred in the event of a claim.

UNAPPROVED CHANGES

If a previous owner made alterations to the building without consent, the local planning authority may require you to reverse those alterations at your own cost. When you are buying a listed building you should always ensure you make suitable searches in order to make sure that all alterations have the correct consent. Providing you were not already aware of them, look for policies that include cover for unauthorised alterations to listed buildings by previous owners.

If you would like to speak with an insurance specialist, please call the Club on 01795 844939 and we will pass you on to the insurance team.

MAKE SURE YOUR POLICY IS RIGHT FOR YOUR LISTED PROPERTY (Continued)

THINGS TO LOOK OUT FOR IN YOUR INSURANCE POLICY

EXPERT STAFF

The staff you deal with should have a proper understanding of listed buildings and the requirements and responsibilities of owners. Plus, most intermediaries nowadays do not offer 'advice' as such, and will just put forward a policy – this is not ideal.

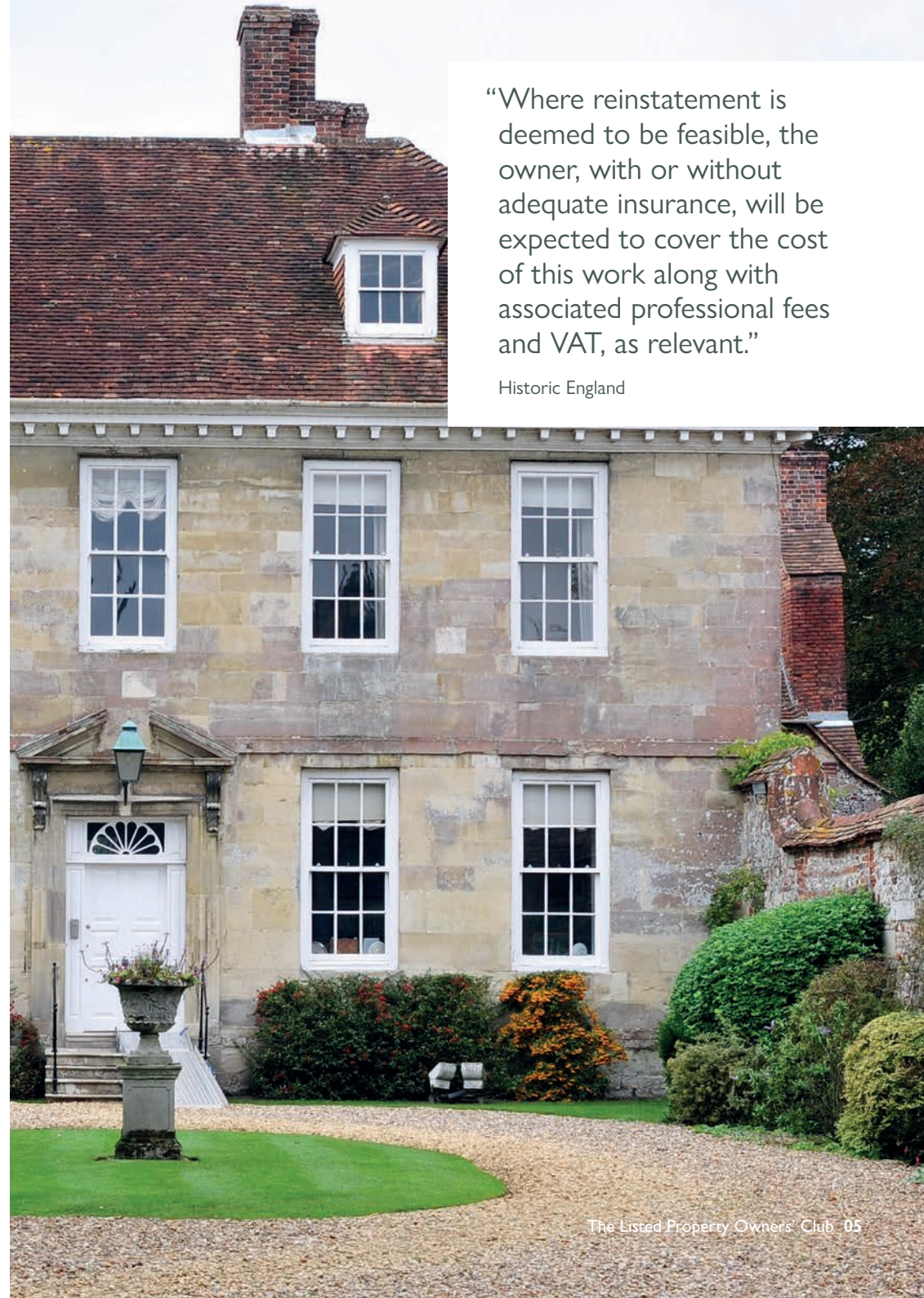
Look to use full-service brokers who understand how their insurers think and have in-depth knowledge of their policies to ensure they are well positioned to offer the most appropriate advice for your listed home. Your policy should be tailored to suit your needs and exact requirements.

WORKS COVER

The vast majority of home insurance companies are unwilling to insure homes that are undergoing a building works project, or will look to reduce the standard policy coverage whilst these are ongoing – this is where a specialist broker comes in. It is vitally important you have the correct insurance in place for any works on your property, including cover during the period that workmen are on site.



'Older buildings often face an increased risk of damage, fire, theft and vandalism whilst building repairs and alterations are being carried out' – Historic England



“Where reinstatement is deemed to be feasible, the owner, with or without adequate insurance, will be expected to cover the cost of this work along with associated professional fees and VAT, as relevant.”

Historic England

MAKE SURE YOUR POLICY IS RIGHT FOR YOUR LISTED PROPERTY (Continued)

THINGS TO LOOK OUT FOR IN YOUR INSURANCE POLICY

ALTERNATIVE ACCOMMODATION

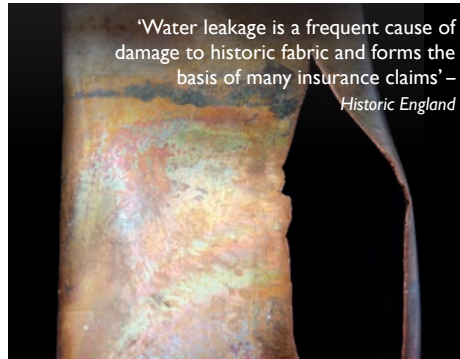
Repairing or rebuilding a listed building tends to take longer due to the consents that need to be put in place, the time needed to source (and possibly wait for) appropriately skilled craftsmen and because specialist trades tend to be more time consuming. On top of all the other stress, you do not want to be worried about the cost of extended alternative accommodation. Ideally you should be looking for policies that provide extensive alternative accommodation cover for a few years or more if you have to move out in the course of a claim.

ADDITIONAL COVER INCLUDED

These are those added extras that can actually add up to extra unforeseen costs, and are ideal to include in a policy. Examples include loss of oil cover, replacement lock cover and cover to provide a hired marquee.

TRACING AND ACCESSING A LEAK

In a 'standard' property it can be a fairly 'standard' process to repair any damage caused when trying to locate a leak. When that property is listed, it becomes far more complicated and costly to repair the damage. Policies should be designed to cover the cost of the materials and trade skills needed when tracing and accessing a leak in a listed property.



'Water leakage is a frequent cause of damage to historic fabric and forms the basis of many insurance claims' –
Historic England

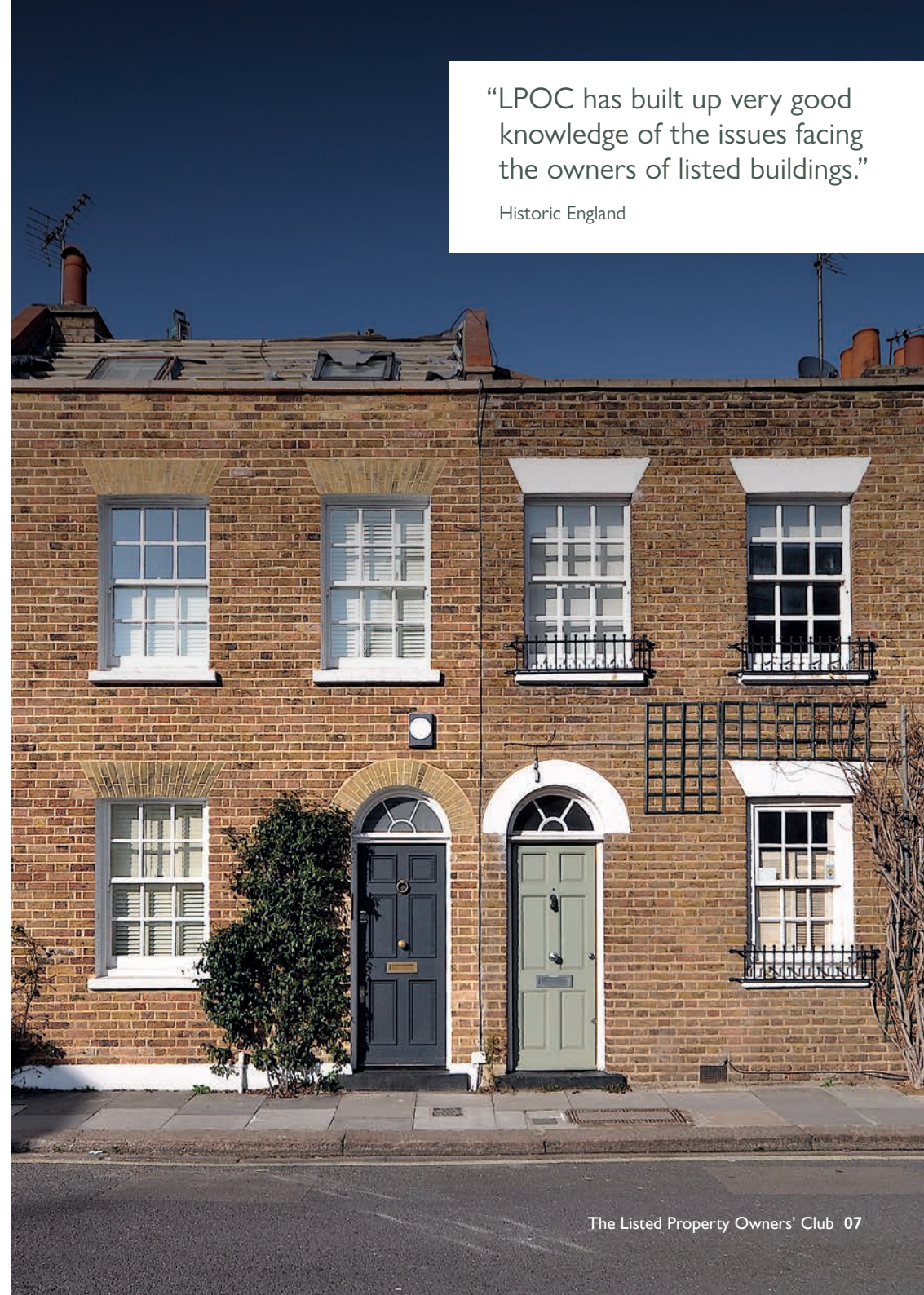
CLAIMS PAYMENTS

With some insurance policies if your sum insured/rebuild value is less than it should be, they will not pay out to your full sums insured. You should look for policies that can ensure claims payments are not reduced if the sum insured is less than it should be – this is providing you have not acted carelessly to ensure that the sum insured represents the full value, otherwise your insurers may not pay any claims. The Club can offer Royal Institution of Chartered Surveyors (RICS) approved Surveyor contacts to help you and the insurance team have special arrangements with some insurers to undertake the rebuilding cost appraisal and if this is relevant to your property it could save you the survey costs while providing the peace of mind needed.

If you would like to speak with an insurance specialist, please call the Club on 01795 844939 and we will pass you on to the insurance team.

“LPOC has built up very good knowledge of the issues facing the owners of listed buildings.”

Historic England



MAKE SURE YOUR POLICY IS RIGHT FOR YOUR LISTED PROPERTY (Continued)

THINGS TO LOOK OUT FOR IN YOUR INSURANCE POLICY

YOUR RESPONSIBILITY TO CONSERVE THE BUILDING

In the event of damage to your property, your conservation officer may specify that all repairs or rebuilding must be carried out to their exact specifications using the appropriate traditional methods and materials. Your insurance policy must be designed to cover the use of such skills and period materials should the property need to be repaired or reinstated.

TRADESMEN

Ideally you do not want to be tied to an insurer's supply chain that may not have the suitable tradesmen or skills needed to do the job properly. The best option is to be able to choose your own or a contractor, recommended by The Club for any specialist insurance repairs.

WINDOW AND DOOR LOCKS – REALISTIC EXPECTATIONS

Many policies will expect certain window and door locks, which as a listed property owner you will know is not always possible or appropriate for your home. A good full-service broker who can offer advice will clarify any insurance terms and if you are unable to comply, find an alternative solution.

OUTBUILDINGS

Have you considered whether you are insured for the outbuildings within your land if something were to happen to them? Ensure your policy can provide cover for outbuildings such as bridges or other outside structures on your land.

HOLIDAY HOMES, LETS AND COMMERCIAL

Many listed properties are used for holiday homes, rental and commercial purposes and therefore need more than a 'standard home insurance' policy. However, it is vital that your chosen insurer understands the complexities of insuring a listed building and that all other points we have mentioned previously are taken into account.



'Fire has always been a risk to older buildings and continues to be a frequent cause of loss' – *Historic England*



WHAT IS AN INSURANCE BROKER AND HOW DO YOU BENEFIT FROM USING ONE?

An insurance broker acts as an intermediary between clients and various insurance companies. The simple aim of a broker is to search the insurance market, negotiating with various insurers to obtain the best cover for a client at the most competitive price.

KNOW YOUR OPTIONS

Insurers won't always offer you every type of cover when you go directly to them. A full-service broker will be able to offer advice and can help point out all of the benefits of your insurance cover, and explain exactly what you are and are not covered for. They translate any insurance jargon which is unclear and help make the whole process easier to understand should you need any help.

EXPERIENCE IN THE MARKET

A full-service broker should have great long-standing relationships with their insurers enabling them to negotiate and design much more personalised policies. The policies they provide will behave in the way you would want and expect from a bespoke service.

If you would like to speak with an insurance specialist, please call the Club on 01795 844939 and we will pass you on to the insurance team.

OLD FASHIONED SERVICE DELIVERED IN A MODERN EFFICIENT WAY

A full-service broker is a team of qualified insurance professionals, not a faceless call centre. You will be able to ask for and speak to the same dedicated account handler again and again. Their aim will be to keep your business long term, by ensuring you are happy with the premiums and service.

YOUR CLAIMS ARE TAKEN CARE OF

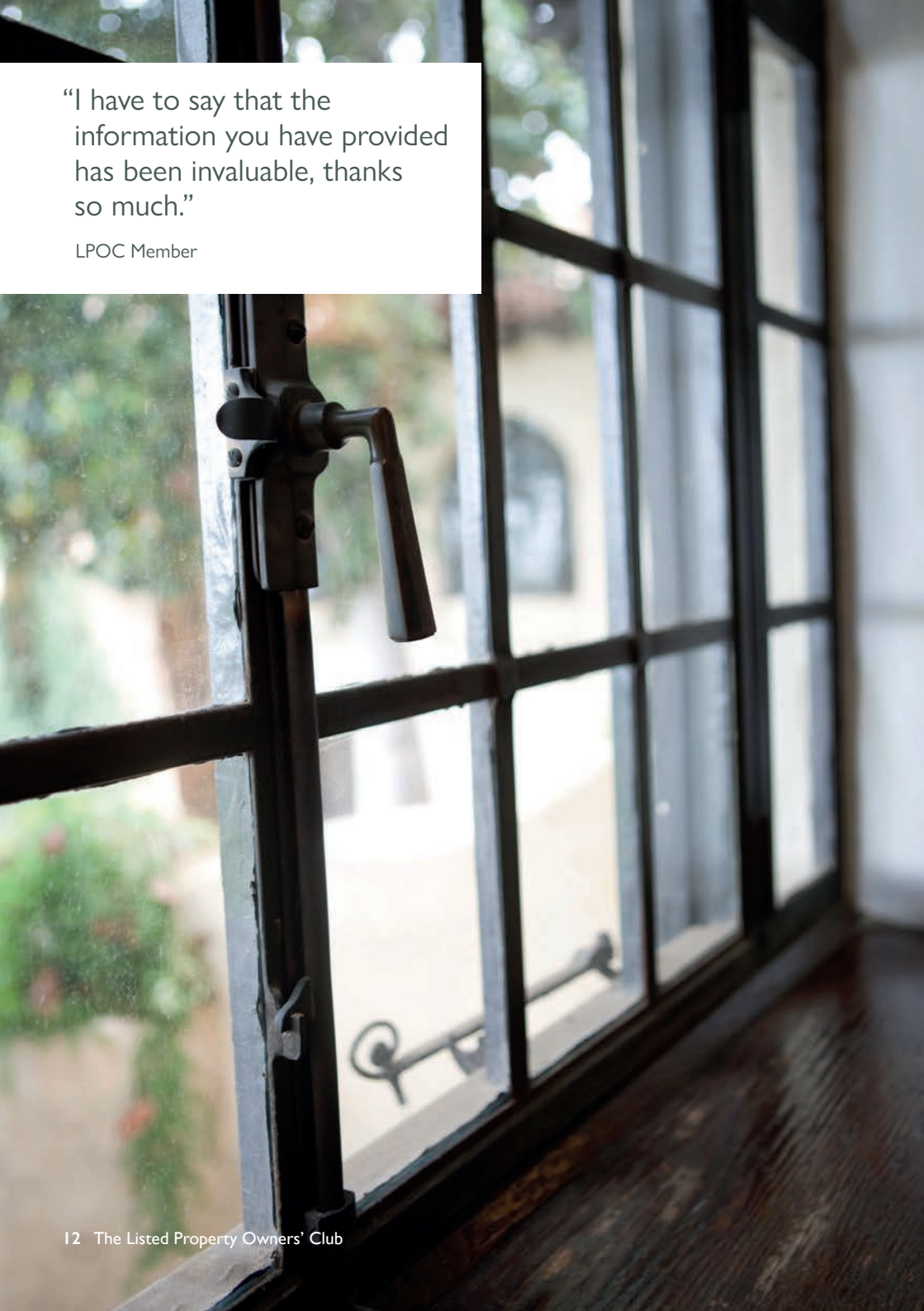
If you need to make a claim, a full-service broker will usually speak to loss adjustors and insurers on your behalf ensuring they do as much as possible for you to avoid the hassle and worry. They will fight your corner and strive to achieve the best outcome for you. Alternatively the broker may have an in-house team settling claims under a delegated authority or acting to support you to maximise the effectiveness of your policy when you need it most.

HOME VISITS

If your insurance requirements are complex or if you need additional help to arrange a suitable policy, then you may benefit from a broker visit.

A broker can sit down with you at home, check your security, the policy coverage and wording and make sure that in the event of a claim, things run smoothly.





“I have to say that the information you have provided has been invaluable, thanks so much.”

LPOC Member

INSURANCE COVER AND TERMINOLOGY: TRANSLATED AND MADE SIMPLE

Knowing exactly what cover your insurance policy provides can sometimes be daunting when policy wordings are not in plain English. We have compiled some advice and some simple translations on insurance terms and cover to provide some clarity on terminology:

DUTY OF CARE

When applying for insurance you must always answer the questions asked by your insurer or broker truthfully and fully. You should also check your Statement of Insurance to ensure that all facts given are correct. Failure to answer all questions fully and accurately could invalidate your cover and could result in all or part of a claim not being paid. You must take “reasonable care” when answering the questions that are asked. If you do not, this may affect the amount paid out in any claim.

POLICY TERMS, CONDITIONS AND ENDORSEMENTS

Policy endorsements are amendments that are made to your policy by the insurer which may add, remove or change the scope of cover offered. Endorsements may be used to apply specific additional terms and conditions to your policy. If you have endorsements on your policy, they may be included in a separate document or form part of your policy schedule, in either case you should take care to ensure that they are read in conjunction with the policy wording.

BUILDING SUMS INSURED

It is vital that you choose the correct buildings sum insured. This is the amount that you would receive if you had to rebuild your home following a catastrophe. It should include the rebuild cost of the building, outbuildings, professional fees and the cost of debris removal.

When it comes to the buildings sum insured, remember that it is not the same as its market value. It is the cost to rebuild your home from scratch using appropriate methods and materials as specified by your conservation officer, which will vary depending on its age, size, construction and location. If you haven't had a recent survey done and are uncertain of the cost of having your property rebuilt the best approach will be to have a rebuild/ reinstatement assessment carried out by a professional surveyor. At The Club we will be able to recommend a specialist surveyor to help.

Some insurers will pay for a building appraisal, from either their in-house surveyors or an appointed specialist. This may be in the form of a visit from a surveyor, or in some circumstances, these can be done remotely using specialist mapping software. (also see underinsurance section)

INSURANCE COVER AND TERMINOLOGY: TRANSLATED AND MADE SIMPLE (Continued)

CONTENTS, ART, ANTIQUES AND JEWELLERY

These figures, often shown under separate sections, should be sufficient to replace on a new for old basis, for contents, or a like for like basis for antiques. Items over a specific single article limit will need to be specified and may also require a valuation from within the last five years. Some insurers will fund a short “walk-through” valuation which will give an overview of sums insured.

HOW DO I CALCULATE THE SUM INSURED?

It is down to you to tell your insurer the value of the buildings and contents to be insured. You will need to consider the total rebuild value of your home, the replacement value of your contents, fine art, antiques and valuables, and any associated costs.

Additional things to consider include architect fees, demolition, removal of debris and dealing with contaminated land. (also see underinsurance section)

NON-STANDARD CONSTRUCTION

‘Standard’ construction generally refers to properties with brick cavity walls, concrete floors and tiled roofs. ‘Non-standard’ construction refers to a building which is constructed of anything other than the materials listed previously (such as historical timber-framing, cob, stone, traditional brickwork). These tend to require specialist skills which are often more costly and time consuming. Your insurance policy must be designed to cover the use of such skills should the property need to be repaired or reinstated.

UNAUTHORISED WORK

Unauthorised work means that work has taken place to the listed property without the correct Listed Building Consent being in place. This is illegal and failure to obtain consent before altering a listed building may result in a fine or even a term of imprisonment. It’s important to note there is no time limit on enforcement.

If a previous owner made alterations to your building without consent, the local planning authority may require you to reverse those alterations at your own cost. When you are buying a listed building you should always ensure you make suitable searches in order to make sure that all alterations have the correct consent. Providing you were not already aware of them, insurance cover can be included for unauthorised alterations to listed buildings by previous owners.

CURTILAGE LISTED

Curtilage is the area of land around a listed building which is ancillary to it (or was 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. If this is the case, you will require listed building insurance even if your home does not have a listing of its own.

POLICY EXCESS

A policy excess is the amount of money you pay towards each claim. Excesses vary depending on the insurance provider and on the area of cover. Excesses are used by insurers to discourage smaller claims.

You may wish to opt for a higher policy excess. This can reduce your annual insurance premium. Taking a higher excess can often pay for itself in a couple of years. Some insurers will waive the excess completely if you suffer a large claim.



UNDERINSURANCE: PITFALLS, PENALTIES AND SOLUTIONS

You're first likely to become aware of these when the Loss Adjuster mentions that dreaded word 'Underinsurance' just as you're up to your ankles in debris after a fire or searching for sentimental items after a burglary.

UNDERINSURANCE

Underinsurance occurs when the Sums Insured you've chosen are insufficient to rebuild the property or replace the contents.

WHAT HAPPENS IF I GET THE SUMS INSURED WRONG

There are two ways to get them wrong: by overestimating or underestimating. In the case of overestimated sums insured the effects are not draconian, you've simply overpaid some premium. There is however no benefit over-insuring, you'll still only be paid to replace your contents or valuables like for like or to have your home rebuilt or repaired so simply put - you've wasted some money.

If however you've underestimated the Sums Insured you could be facing problems. The penalties for underinsurance can range from nominal to severe. In the event of

a very small level of underinsurance insurers may ignore it altogether and simply pay a claim in full.

Other insurers could possibly require that the sum insured be increased to the correct level for the future resulting in a slightly increased future premium. If underinsurance is reasonably significant some insurers have the right built into the policy to apply what is called 'average'. If an average clause applies, the insurer can reduce your claim payment by the same percentage as your underinsurance. Thus if you are 20% underinsured, they can reduce your claim by 20%.

In the worst case scenario, if the underinsurance is deemed deliberate or reckless, it could result in the insurers cancelling the policy from the beginning ('ab initio' or 'from inception' are the phrases that you might hear) in which case no cover will have been in force, no claims will be paid and it's quite possible you may not be repaid your premiums.

Remember also that in the event of everything being lost insurers will only pay up to the Sums Insured so if you're underinsured then you're likely going to have insufficient funds to replace or rebuild, that's a big problem when the conservation officer requires re-instatement of original features.

HOW CAN WE CALCULATE THE REBUILDING COST?

For modern construction properties the rebuilding cost can be relatively easily identified but not so for listed buildings. The Association of British Insurers, the trade body for insurers, has produced in conjunction with Building Cost Information Service (BCIS) a guide to rebuilding costs but this specifically excludes listed buildings because listed buildings aren't standard and their features have to be repaired or replaced like for like in accordance with the requirements of the local Conservation Officer.

A charred beam for example can be replaced in 8"x2" softwood for a few pounds; a 15th century oak beam like for like replacement will usually cost significantly more.

AS A LISTED BUILDING OWNER WHERE DO WE LOOK?

Start with your building society survey. They usually include a 'minimum reinstatement value' for insurance purposes and this is the minimum any mortgagor would expect you to insure the property for. This may vary wildly from the purchase cost of the property as the purchase valuation is affected by land cost, area desirability and local housing shortages or availability very few of which are reflected in the rebuilding cost. If this is relatively recent and has been

index-linked it is quite possible that insurers in the event of a modest loss will take a lenient view if it proves to be insufficient. If however the property is totally lost, most insurers will only pay the total sum insured you have selected leaving you to fund any rebuilding shortfall.

Some insurers will fund a survey, either their own, in-house, or an external company. This will give you a rebuilding cost and sometimes a replacement cost for your contents. Other insurers will fund a "walkthrough contents validation" to check your contents and art sums insured. The upside is that once accepted insurers will usually commit to rebuilding or replacing the contents even if the sum agreed is insufficient. The downside is that you will need to accept the values that the insurers place upon the property and these can sometimes be more than expected.

Some insurers utilise a 'desktop' valuation service from a professional valuation company who use the information you have provided as well as additional information accessed online to estimate a rebuilding cost. This technique is usually not suitable for large properties or those with complex or extremely decorative finishes. Again, insurers who sponsor this valuation service will expect you to insure for the estimated amount.

UNDERINSURANCE: PITFALLS, PENALTIES AND SOLUTIONS (Continued)

You may choose to obtain an independent valuation from a RICS (Royal Institute of Chartered Surveyors) Chartered Surveyor. These may cost a few hundred pounds BUT you have the security of a professional organisation behind the valuation. The surveyor is almost certain to ask but do make sure they are aware that the property is listed. Finally ensure the surveyor makes it clear whether the assessment includes allowances for:-

- Site Clearance, Demolition and Debris Removal costs
- Professional fees involved in the rebuilding (eg Architects)
- Any specialist/listed elements
- VAT

Your insurance broker will need to know this as some policies contain extensions already providing these as additional cover.

HOW DOES A PROFESSIONAL REBUILDING COST ASSESSMENT HELP ME?

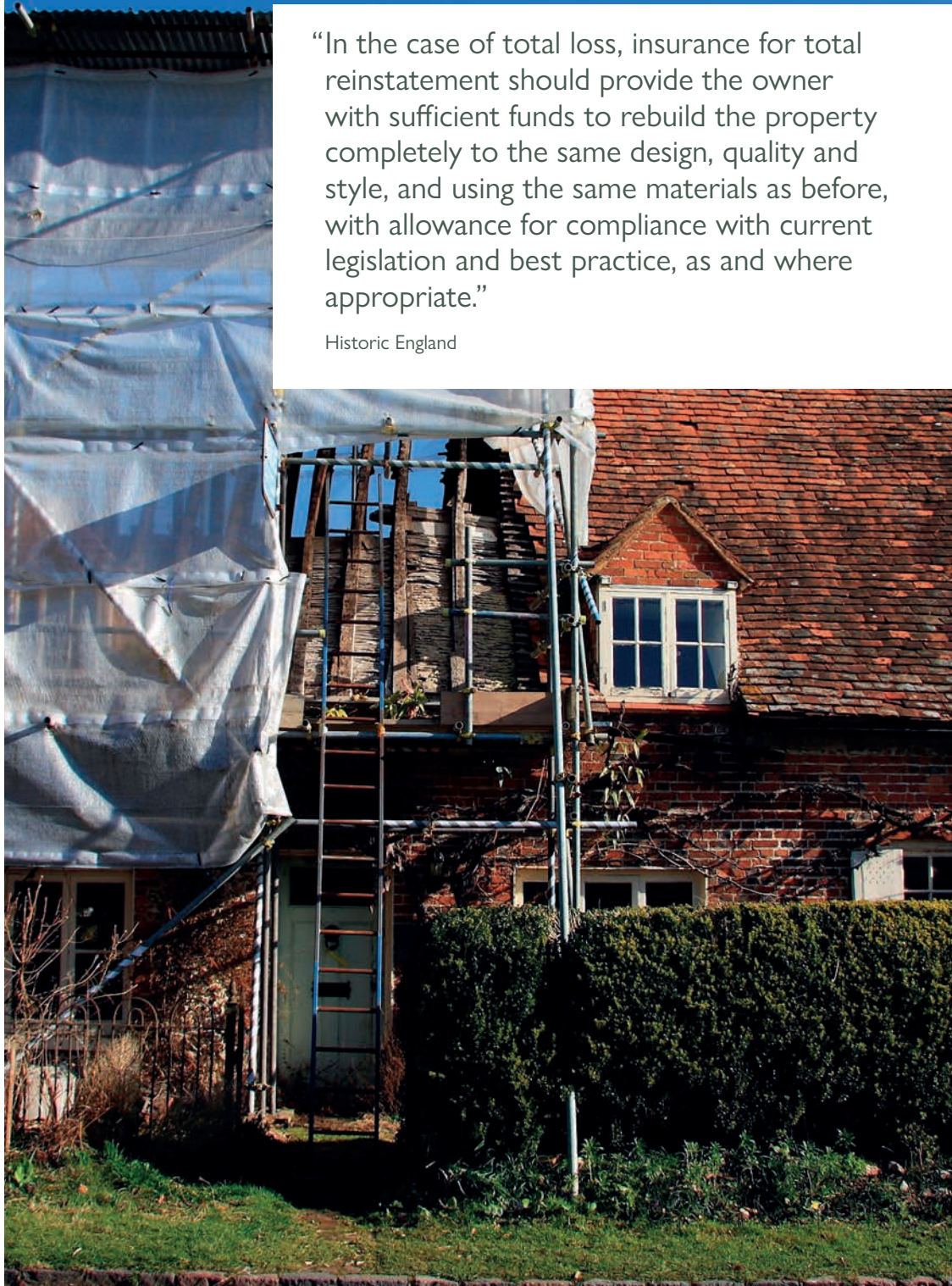
If you've a standard household insurance policy and used the recommended rebuilding cost value then you can be relatively certain that insurers will pay future claims in full up to the sum insured. For extra peace of mind LPOCs providers have a number of specialist policies for listed properties. These will provide cover up to 150% of the sum insured to rebuild your property following a recent professional valuation, provided of course you've insured for the recommended amount.

Insurance is about peace of mind, it seems a little odd buying it and still leaving yourself without that peace by deliberately underinsuring.

HOW COULD A BROKER HELP

A good broker can give you advice and guidance on your sums insured and help ensure that you are not "careless" in respect of the information you are providing an insurer.

If you have any questions or would like to speak to an expert please call The Club on 01795 844939 or visit our website www.lpoc.co.uk/insurance



"In the case of total loss, insurance for total reinstatement should provide the owner with sufficient funds to rebuild the property completely to the same design, quality and style, and using the same materials as before, with allowance for compliance with current legislation and best practice, as and where appropriate."

Historic England



HOW TO AVOID CLAIMS AND HOW TO PROTECT YOUR PROPERTY

REPAIRS AND MAINTENANCE

Regular maintenance, using appropriate materials, is an important part of looking after your listed home and can prevent more serious structural problems developing. It pays to carry out regular checks and, if in doubt, take specialist advice.

SPECIALIST TRADESMAN AND SUPPLIERS

It is vitally important to ensure that any person or company undertaking work on your listed property has the correct knowledge of procedures and techniques required. Repairs and maintenance of listed properties is a specialist skill set and has to be handled correctly, otherwise it could cause more damage than good. Remember that The Listed Property Owners' Club can point you in the direction of specialist suppliers and tradesmen via their Suppliers Directory to help with your particular problem or project.

CHECK THE PLUMBING

Leaks and escape of water caused by outdated or faulty plumbing are a common cause of damage to listed homes is now the highest cause of insurance claims. Have your plumbing checked periodically to make sure that it is sound and that pipes and tanks are well insulated against frost damage.

Other things to look out for:

- Electrical safety inspections
- Fire extinguishers

- Smoke alarms (battery operated, wireless etc)
- Water leak detectors
- Oil tank checks
- Annual chimney sweeping

CONSERVATION & RENOVATION

Owners of listed homes will often be required to carry out conservation works or to renovate the building using traditional materials and techniques in order to preserve the special character of the listed building. Remember to ensure that your policy covers such works and to notify your insurer before work begins.

NEW BATHROOMS & EN-SUITES

It is not uncommon for owners to want to upgrade bathrooms or to provide new en-suite facilities. Historic England advises that new facilities should be placed in rooms that don't have important features such as fireplaces or panelling and to avoid placing them above rooms with valuable decorative plasterwork or paintwork where leaks could have a disastrous effect.

CHECK IF YOU NEED CONSENT

Always check whether you need planning permission and /or listed building consent before making any alterations. Your local planning authority or The Listed Property Owners' Club will be able to help.



ABOUT THE LISTED PROPERTY OWNERS' CLUB

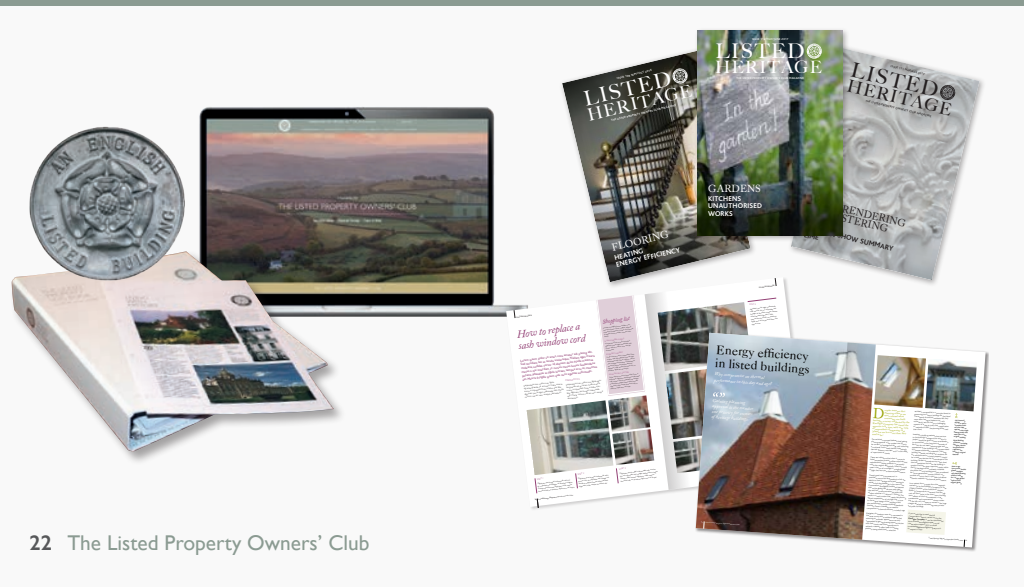
Established in 1993, the Listed Property Owners' Club is the authoritative source of information about owning a listed property. We offer independent advice on maintenance and the responsibilities of ownership. As secretariat to the All-Party Parliamentary Group on Listed Properties we are providing a voice in parliament and are actively campaigning for change.

We understand that while owning a listed property is a unique privilege, it also comes with responsibilities, regulation and financial anxieties. Whether you are already in your dream home or are thinking of buying; we are here to help with unparalleled expertise in all aspects of ownership including planning advice, unauthorised works, insurance, legal issues and VAT.

Over the years we have saved our members thousands of pounds by ensuring they get the right help and advice for their property, while our Campaign for Owners continues to lobby government for improved owners' rights and representation.

“4 out of 4 applications approved! I can't begin to thank you enough; we simply could not have done this without you.”

Mr C Williams, Chelmsford



CLUB BENEFITS

FREE TELEPHONE HELPLINE

Call on our expertise on the responsibilities of owning a listed property including buying, surveyance, VAT, maintenance, energy efficiency, insurance and legal issues.

FREE CONSERVATION & PLANNING ADVICE

Our in-house Conservation Advisor is here to help with all aspects of building conservation, repair, maintenance, alteration and planning, and to advise on unauthorised work by previous owners.

SUPPLIERS DIRECTORY

Hundreds of nationwide specialist companies which members can approach with confidence, from architects to lime plastering, surveyors to window restorers.

LISTED HERITAGE MAGAZINE

Our exclusive 150 page bi-monthly publication providing practical information, news, ideas and guidance on listed property ownership.

OWNERS LOGBOOK

Technical guidance on all aspects of ownership to keep your knowledge up to date. Includes a copy of your own home's listing.

CAMPAIGN FOR OWNERS

Our political campaign for the reduction of VAT to 5% on repairs and approved alterations to listed buildings and the simplification of the planning process.

SPECIALIST INSURANCE

Particularly personal service, specialist advice and access to dedicated cover for listed buildings including those undergoing renovation or conversion.

DISCOUNTED LEAD PLAQUE

Celebrate your justifiable pride of ownership with our unique plaque, just £160 for members.

THE LISTED PROPERTY SHOW

Free invites to our dedicated events in London, Bristol and Edinburgh.

JOIN TODAY

From as little as £5 a month

Membership is just £58 per year when you pay by Direct Debit (usual price £72).

Call us today on 01795 844939

Email us at membership@lpoc.co.uk

Or visit our website: www.lpoc.co.uk

“During our 20 years of living in a listed thatched cottage we have found the help and advice we have received from LPOC extremely valuable. The magazine alone is worth the membership fee and I would recommend that anyone owning a listed building should become a member.”

LPOC Member



CONTACT US

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The Listed Property Owners' Club, working with a panel of the UK's leading insurers, have created LPOC Services to provide the very best insurance products exclusively to the owners of listed buildings.

Backed by decades of combined insurance experience, our mission is to help you understand the unique requirements of your listed property and leave you feeling confident in your cover.

Listed Property Owners' Club Services Ltd is authorised and regulated by the Financial Conduct Authority.



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