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# A GUIDE TO INSURING YOUR SCOTTISH LISTED PROPERTY

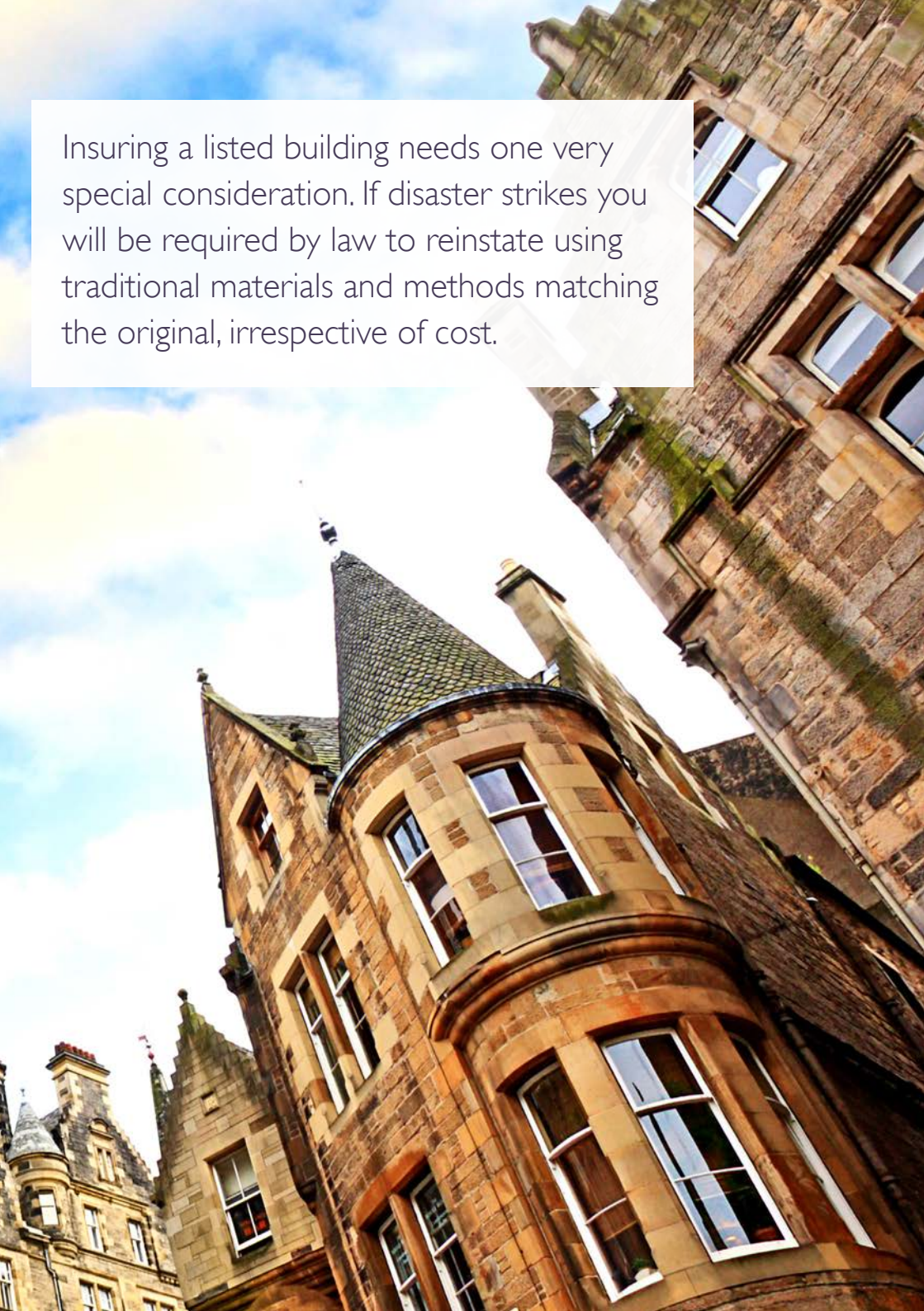
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Insider information and peace of mind

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Insuring a listed building needs one very special consideration. If disaster strikes you will be required by law to reinstate using traditional materials and methods matching the original, irrespective of cost.

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## INTRODUCTION

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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 authority conservation officer (in consultation with Historic Environment Scotland) 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 law to ensure the building is re-instated 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 look at the insurance page of our website or call the Club on 0131 357 3300 and we will pass you onto the insurance team.**



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# MAKE SURE YOUR POLICY IS RIGHT FOR YOUR LISTED PROPERTY

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## 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. Most 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 can be unsuitable for listed buildings as few fall into this category.

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 re-build 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 0131 357 3300 and we will pass you onto the insurance team.





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

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### 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.





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

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### 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 if needed whilst repairs are being done.

#### 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.

#### 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 used all reasonable efforts to ensure that the sum insured represents the full value, otherwise your insurers may not pay any claims. LPOC can offer Royal Institution of Chartered Surveyors (RICS) approved Surveyor contacts to help you.

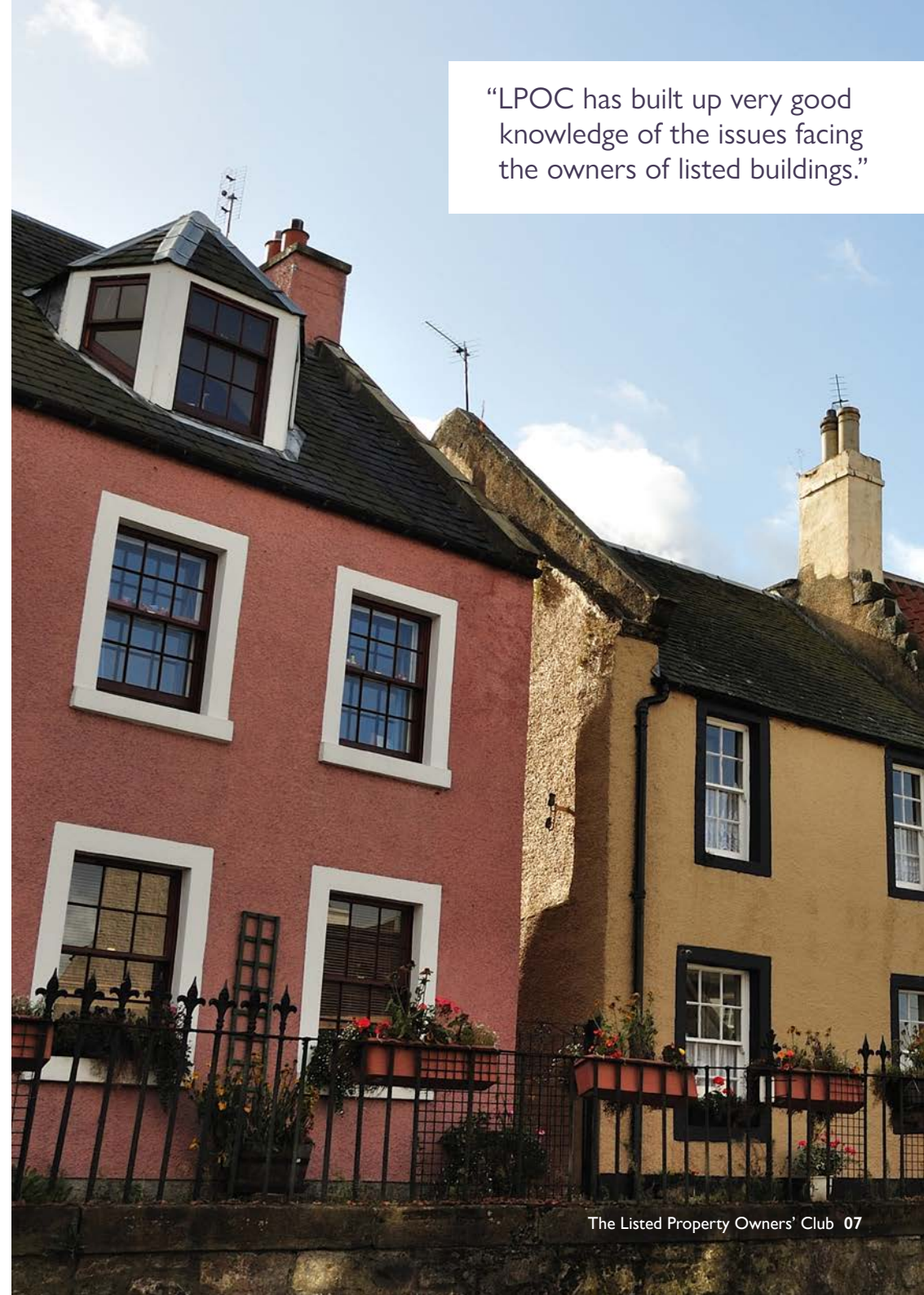
#### ENGLISH LAW OR SCOTTISH LAW? CHECK YOUR DEEDS

Most insurance policies are issued in English Law automatically, however some properties in Scotland are meant to be insured under Scottish Law. Your properties deeds will confirm whether your property should be governed by English or Scottish Law. Your insurance policy must be under the correct law so it is down to you to let your broker or insurance company know.

This will only really apply to flats or houses converted into apartments.

If you would like to speak with an insurance specialist, please call the Club on 0131 357 3300 and we will pass you onto the insurance team.

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





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

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## 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 will 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 LPOC recommended contractor 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.

### PERMANENT STRUCTURES

Have you considered whether you are insured for the permanent structures within your land if something were to happen to them? Ensure your policy can provide cover for permanent structures 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.





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

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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.

### *Benefits of using an insurance broker...*

#### 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.

#### 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.

If you would like to speak with an insurance specialist, please call the Club on 0131 357 3300 and we will pass you onto the insurance team.







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

LPOC Member

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## INSURANCE COVER AND TERMINOLOGY: TRANSLATED AND MADE SIMPLE

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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 have a duty of care to ensure your details are 100% accurate as this may affect any pay outs as result of a 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

There are three main ‘sum insured’ values: one for the building, one for its contents and one for fine art/antiques and valuables (if appropriate). These are the amounts you would receive if you were to lose all of your buildings, all of your contents and your fine art, antiques and valuables. Your sum insured will be higher than the combined value of rebuilding your house and replacing everything in it as it will also include the cost of rebuilding the boundaries and outbuildings, professional fees, debris removal, solicitor’s fees, securing statutory consents and any other costs involved in correctly reinstating your property.



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

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### 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.

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 LPOC we will be able to recommend a specialist surveyor to help.

### 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.

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.







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## HOW TO AVOID CLAIMS AND HOW TO PROTECT YOUR PROPERTY

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### REPAIRS & 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, to 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 floods caused by outdated or faulty plumbing are a common cause of damage to listed homes and one of the highest causes 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.

### 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. It is advisable 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 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

The Listed Property Owners' Club is Britain's only advice service dedicated to helping members get the most from their homes by providing detailed advice, information and support for just about every conceivable issue associated with ownership.

"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

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.

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.



## MEMBERSHIP 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

Full of information and briefings on all aspects of listed property 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 SHOWS

Free invites to the UK's only show dedicated to listed property owners. Held every February at Olympia London and every October in The Assembly Rooms, Edinburgh.

Membership starts from as little as £5 a month when paying by Direct Debit.

### TO JOIN

Call us today on 0131 357 3300  
Email us at [membership@lpoc.scot](mailto:membership@lpoc.scot)  
Or visit our website: [www.lpoc.scot](http://www.lpoc.scot)



“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

### THE LISTED PROPERTY OWNERS' CLUB

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The Listed Property Owners' Club have chosen to work with one of the country's leading award winning insurance brokers to create LPOC Insurance Services. The Club's experience of the problems and the massive cost implications of incorrect insurance and Aston Lark Limited's strong market position created a union offering problem solutions for owners at the very best policy terms.

LPOC Insurance Services is a trading name of Aston Lark Limited under licence from The Listed Property Owners' Club Ltd. Aston Lark Limited is authorised and regulated by the Financial Conduct Authority.





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