



Protecting Australia's Heritage

Heritage Insurance

**Australia's leading insurer
of historic churches now
has a comprehensive
insurance product for
your heritage building.**

Although many businesses rely on the heritage aspect of their properties to attract customers, many do not protect this part of their property or may not have considered the impact on their business should they be unable to restore it in the event of a loss.

By insuring your heritage building with Ansva Insurance you are working with an insurer who understands the unique complexities of heritage issues and provides you with a dedicated product and value added services.



Welcome to Ansvar Insurance

Ansvar Insurance is regarded as one of Australia's leading insurers of faith organisations, educational institutions, charitable organisations, community groups, care facilities and heritage buildings.

We are proud to offer an ethical and outstanding range of services – wrapped up with a social conscience garnered from almost 50 years experience in Australia.

We possess an A- (Excellent) rating for financial security from A.M. Best, emphasising a sound operating performance, adequate capital, a responsible investment profile and sound liquidity.

Investing in our community

Because we seek to make a difference, 10% of our after tax profit (annualised over 3 years) is allocated to our Community Education Program where grants are offered to grass roots community support programs. These organisations provide valuable support to improve and enrich the lives of young Australians so that they may contribute positively to the community in which they live.

A fresh perspective on heritage insurance

Ansvar Insurance has been insuring heritage church buildings for almost 50 years. We have used our understanding and expertise in this specialist area to create a dedicated insurance product for heritage buildings.

There are thousands of precious heritage buildings across Australia including stately homes, museums, historic jails, police stations, boutique hotels, places of worship, gardens and modest workers cottages.

We've drawn on our vast experience of insuring large historic churches to become specialists in the heritage insurance market. Unlike many insurers, we have the expertise to understand the complex and specific risks that heritage establishments face.

In fact we have global expertise. Our parent company Ecclesiastical Insurance Group has been providing insurance solutions for heritage buildings since 1887 and protects some of the most famous historical buildings in the world including Westminster Abbey, Blenheim Palace, Leeds Castle and historic public schools Eton, Harrow and Rugby.

At Ansvar Insurance we won't offer you a one size fits all policy. By tailoring your insurance to meet your facility's specific needs, you can save money on your premium whilst ensuring that you are adequately protected.

What is heritage?

Ansvar Insurance defines 'heritage' as: *"Buildings, artefacts, monuments, sites or activities with archaeological, historical, architectural, traditional cultural, engineering or scientific significance"*.

Our specialist insurance explained

You need to insure your heritage building and organisation for:

- Damage to your building.
- The cost of compensation against legal liability from injuries or damage to other people or property.
- Protection of your organisation against legal liability which may occur while you are conducting activities or providing services for your customers.
- Loss of income as a result of damage to your property.

Of course insurance can become complicated, so it's always important to discuss your insurance needs with us or your broker. Our cover can be tailored to meet your individual requirements and we also offer additional covers if you need them. That means you only pay for the cover you need and can feel confident that should you ever need to make a claim, you are adequately protected.

Complexity in heritage

Heritage is diverse, complex and requires specialist risk advice. Owners of heritage buildings need guidance about the additional risks and challenges faced in the event of a loss.

The majority of heritage buildings in Australia are protected under the various state and territory Acts. Many local council district plans will also identify heritage buildings and sites that need to be protected. In the event of loss or damage, obtaining the right advice and approvals is crucial to a successful outcome for reinstatement of the property.

In addition, finding the right materials and tradesmen experienced in heritage building restoration can be a long process. It can take several years to properly restore a heritage building.



Achieving the right valuation and construction

Determining the correct amount to insure a heritage building for can be difficult because of the complexities surrounding restoration. Expertise is required, and this is where we can help. Research from the UK suggests that of the buildings that were surveyed only 28% of buildings were correctly insured, 17% were over-insured, and 55% were under-insured.

In order to correctly insure a heritage building consideration has to be given to the extra costs associated with re-building which include:

- costs associated with bringing a building up to new building code standards
- the possibility of asbestos removal and demolition requirements
- materials such as marble which may need to be sourced from overseas
- specialist trade skills are likely to be needed often sourced from overseas

Value added services

We are constantly listening to our customers' needs, and provide a range of value added services to help. These include:

- A claims team who are dedicated to working with you in the event you do have a claim. Our claims team understand that making a claim can be stressful. We work with you in a professional, considerate manner to provide a solution to get your business on its feet as soon as possible.
- On-site risk surveys by our own experienced customer risk services team. Our trained team of surveyors can inspect your premises and identify any areas of potential risk to your facility or your people.
- Guidance notes written by our experts, on health and safety issues that are specific to heritage buildings. These notes address the type of risks commonly faced in heritage buildings and provide valuable, common sense advice for preventing accidents or damage.

Our specialist Heritage Insurance

Ansvar Insurance is the first Australian insurer to offer dedicated insurance for heritage properties in Australia. Our heritage insurance product provides:

- a customised insurance policy wording
- specialist heritage insurance knowledge which can provide guidance on ensuring the correct valuation so that you are not over or under insured
- a dedicated claims team who are committed to working with you in restoring your property
- global experience dating back to 1887 to source overseas expertise when needed to assist in restoration
- an understanding of the various state & territory heritage Acts and the guiding principles of ICOMOS, the International Council on Monuments and Sites
- cover for archaeological mapping, recording and investigation work
- cover for monuments, memorials and statues
- cover for works of art, pictures, antiques and curios
- consequential loss
- optional liability protection
- risk management support

Other features include:

- machinery breakdown
- capital additions for alterations, additions or newly acquired buildings
- personal effects of others at your premises
- consequential loss
- lost or stolen keys
- landslip, erosion or subsidence
- transit within Australia
- theft cover

Why Ansvar Insurance?

Heritage insurance is a core part of our business. Like our parent Ecclesiastical Insurance Group, our Heritage product has been developed following wide consultation within the community. We offer the only dedicated insurance solution for commercial enterprises who own and operate from heritage properties. This is backed by specialist insurance services and access to global knowledge and expertise.

General advice warning

This information may be regarded as general advice. That is, your personal objectives, needs or financial situations were not taken into account when preparing this information. Accordingly, you should consider the appropriateness of any general advice we have given you, having regard to your own objectives, financial situation and needs before acting on it. Where the information relates to a particular financial product, you should obtain and consider the relevant product disclosure statement before making any decision to purchase that financial product.

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with your needs:

