

# Heritage

## RISK APPETITE GUIDE

### A guide to our 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 risks that operate from or have heritage property and/or carry out heritage activities. This means we include modern, contemporary or unusual design, as well as buildings with architectural merit. To reflect the broad and sometimes varying challenges of the Heritage sector, we offer three defined and unique products. 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 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
- Concert halls
- Cinemas
- Fine art, collections and antiques
- Model villages

#### Historic Ireland

Risks that contribute to Ireland's heritage legacy.

- Historic houses
- Estates
- Castles
- Garden and arboretums
- Forts
- Monuments
- Masonic Halls
- De-consecrated abbeys
- Lighthouses
- Mills
- Observatories
- Historic sites
- Visitor centres
- 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.

- Guest Houses
- Restaurants
- Hotels - Property Damage only
- Retreats

### The following are examples of risks which are outside risk appetite:

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

Liability for hotels  
Art dealers

Public houses  
Vacant/In the course of renovation

We do not write Aviation, Motor or Marine Risks (other than non-road traffic act cover and incidental use of small, non-motorised watercraft).

# Heritage

## A guide to getting the best terms for your client

When you submit a new business enquiry to us, please supply as much information as possible about your client and their requirements. The list below identifies some of the information we will need:

- Confirmed claims experience including information surrounding mitigating future losses following a previous incident
- Demonstration of good management including Health and Safety policy, Risk Assessments, Pre-employment Checks, Record Keeping
- Safeguarding Policy and General Property Maintenance
- Proactive approach to dealing with near misses, incidents and complaints
- Details of fire and security measures in place for your client's property
- A business continuity plan which is regularly reviewed, tested and updated
- Staff and volunteer details including splits in wage roll and volunteer numbers
- Turnover details and annual number of visitors
- Sums insured and construction details of any buildings and contents to be insured
- Age and condition of electrical wiring, plumbing and roof
- Details of any commercial activities

## Cover can include

- Buildings and contents
- Business interruption
- Loss of money
- Fidelity
- Employers' liability
- Public liability
- Personal accident
- Loss of licence/Registration
- Professional indemnity
- Fine art, collections and antiques
- Reputational risk
- Trustees' and management liability
- Hirers' liability
- Legal expenses
- Directors' and officers'
- Equipment breakdown

## Summary of cover - click on the links below

[Arts and Culture](#)

[Historic Ireland](#)

[Heritage Business and Leisure](#)

## Getting in touch

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