

Heritage Ireland Insurance

Doing more for Heritage

Ecclesiastical's dedication to the heritage sector enables us to provide a deeper understanding of customer needs. We collaborate with many heritage organisations, which enables us to gain valuable insight into the challenges affecting the heritage sector.

Doing more to protect

We understand the uniqueness of your client's building and its impact on the surrounding area. Our highly skilled survey team provides accurate valuations ensuring it can be repaired to the same standards, retaining its identity, should it become damaged. All as part of the service.

Doing more to manage risk

Our risk survey team can assess all types of risk, from small local establishments to national organisations. Our bespoke reports share insight on the best way to manage risks, ultimately helping you to prevent loss and preserve the historic fabric of your building.

Heritage Ireland insurance cover

Who we can cover

We now cater for 4 separate sub-segments as below:

- Historic Ireland
- Arts and culture
- Business and leisure
- Fine art

These are designed to protect a variety of culturally and historically significant buildings, activities and organisations, for example:

You can build a tailor-made policy for your specific needs from a wide range of options, including:

- Property and liability covers
- Reputational risk
- Business interruption cover including archaeological digs and prevention of access
- Comprehensive legal expenses cover
- Loss of registration/licence including care premises and wedding
- Breakdown cover for theatrical property including fire safety curtains or lighting
- Hirers' liability
- Guests' valuables included in our property section
- Fine art cover
- Professional Indemnity including extensions available for discovery period, retirement run-off, outside boards and emergency costs and expenses
- Directors and Officers cover – Full commercial D&O cover is available for incorporated commercial bodies
- Trustees' and management liability including an option for organisational liability

Additional extensions and enhancements may be available. Discuss with your broker the right level of cover for you.



Key Features

All risks policy – Damage or loss is covered unless a specific exclusion applies

Marquees – Covered up to €50,000 plus €5,000 for contents



Emergency services damage to the ground – Limit no longer applies for damage caused by emergency services although damage caused by raids by the Gardaí is excluded. A limit of €50,000 any one claim now applies to charges levied against you by any local authority in respect of attendance by the fire brigade



Theft of metal – Inner limits removed



Architectural salvage – We will pay up to €100,000 or 5% of your claim whichever is the less to cover the extra costs of replacing damaged items with architectural salvage



Loss avoidance – Covered up to €10,000 any one claim



Green clause – Included for environmental improvements following damage



Limit

Our liability under this extension shall not exceed

- (i) 10% of any one claim or
 - (ii) 10% of the sum insured or
 - (iii) €750,000
- whichever is the less

Planning and Development Act 2000 –

Up to 20% of the building sum insured or €2,000,000 any one claim whichever is the less



Unspecified property away from the premises – €7,500 Aggregate, €4,000 single article limit



Fine art and collections – Exhibits now included within art definition and new extensions added for work in progress and emergency evacuation



- New inner limits – Jewellery, watches and furs up to €20,000, art up to €35,000
- Temporary removal up to €6,000,000 for art or the sum insured whichever is the less
- New acquisitions extension 10% of sum insured or €250,000 whichever is the less
- Defective title up to €600,000 including legal costs in any one period of insurance

Equipment breakdown – covered equipment – The limit for computer equipment has increased to €650,000



Public & products liability extensions –

- Overseas Personal Liability – includes cover for families of insured/employee – limit €6.5m any one event
- Additional clean-up costs for remediation works for pollution ordered by the authorities for €1m with a 10%/€2.5k excess whichever is the higher



Reputational risks – Only when Public and Products Liability is taken up Cover now provided all in one section with the option to amend limits and scope for some cover



- Libel and Slander – Limit of indemnity €250,000 in any one period of insurance
- New cover for PR Crisis Communications with a limit of €30,000 any one incident any one period of insurance
- Death of a Patron – €30,000 any one period of insurance is provided as standard

Legal Expenses – Insured event 1 – Employment disputes and compensation awards

– This is now called employment practices legal protection and employment compensation awards. The requirement for reasonable prospects to exist has been removed for employment disputes



Getting in touch

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To find out more about how Ecclesiastical can help you protect your property or business, talk to your insurance broker or visit www.ecclesiastical.ie

Charity | Heritage | Education | Faith | Fine Art | Property Owners



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