

## Protecting and supporting our community



# Safeguarding our Heritage: Insurance for Historic Buildings

Ansvar is a leading risk and insurance provider for the Care, Community, Faith, Education, and Heritage sectors in Australia. Owned by a charity, we are an ethical insurer committed to our community with all available profits going to charitable causes. Ansvar is dedicated to creating long-term partnerships, providing bespoke solutions and offering excellent customer service.

Established in 1961, Ansvar has built a reputation for providing expert risk management advice to our clients. Our success has been built from the genuine relationships we've formed within our core communities. Your peace of mind is not only our goal, but also our purpose.

Heritage buildings are important reminders of our collective cultural history. Preserving them is our responsibility so that future generations can experience a connection to the past. We help ensure that historic buildings are properly protected and safeguarded with specialist support, risk management and insurance solutions.

#### Ansvar can deliver:

- Insurance products that are specifically tailored to historic building risks.
- Cover for different levels of educational organisations.

### **Benefits**

Ansvar are the experts in helping customers identify the complex risks and vulnerabilities inherent with historical properties and organisations. Our specialist heritage insurance cover is customised to meet the individual heritage building's specific requirements.

It's also important to note that an insurance policy is not just about the physical building, but also about staff, volunteers, visitors and valuable relics.

# Heritage buildings have unique risks, we'll help you manage them.

We understand the importance of insuring valuable art, culture and heritage sites. Many of these sites are adorned with valuable artefacts, works of art, sculptures and ornate fixtures and fittings and therefore must be insured properly.

Ansvar is able to provide:

- Sum insured assessment options for risk locations.
- Property risk audits included limited thermal imaging.
- Desktop valuations.

We understand that every heritage building is unique. That's why a tailored Ansvar Insurance policy provides the best protection.

Knowing the risks heritage buildings face is important to ensure you are protected. Risks in the heritage sector include:

- Vandalism
- Financial loss
- Protecting people
- Professional indemnity

# Safeguarding heritage property for future generations

We understand the types of risk exposures that heritage buildings and sites of significance face. With this in mind our specialist heritage insurance policies have been specifically designed to meet the needs of our clients and provide the right level of protection.

The team at Ansvar works with individual organisations to provide the right protection, including:

- A heritage wording that provides a comprehensive policy in the event of a partial loss in relation to a rebuild.
- Ability to remove property co-insurance clause in conjunction with valuation program.
- High value property sums insured capacity.

### **Available heritage insurance products**

- Ansvar's Heritage Policy provides property material damage cover and consequential loss for heritage property. This policy is designed to protect physical assets, including buildings, stock, plant and machinery and other property.
- Management Liability Insurance.
- General Public and Products Liability
   Insurance policy providing broad protection.

#### **Expertise in handling intricate claims**

- Access to contractors with specialist expertise (heritage issues, stained glass, slate roofing, organs etc.)
- Direct access to Ansvar claims staff and personal service to assist in claims reporting and handling.
- Partner and supplier panels mix with national reach and capacity with local/technical suppliers.



### We can cover

Because we know that heritage buildings are often complex structures and require specialist risk advice, we've developed a range of services to help preserve our communities for years to come.

Heritage buildings Ansvar may cover are:

- Historic houses
- Museums and charitable institutions
- Theatres
- Visitor attractions of historical importance
- Other historic buildings such as libraries and learned societies

For further information, simply visit: http://www.ansvar.com.au/heritage-insurance/ Alternatively, please call 1300 650 540



1300 650 540 www.ansvar.com.au