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# Insurance and Heritage Properties

In the past year, the National Trust has received numerous reports of insurance policies on heritage properties are being cancelled with 24-hour notice, not being renewed, or being rejected with no clear rationale. This is putting buildings at risk and putting inappropriately large financial burden on the owners of these buildings. Why is this happening, and what can be done?

The bigger picture is that the Canadian insurance industry is in near-crisis mode, and heritage properties are playing a small but significant role in the turmoil. As in the mid-2000s when there were similar insurance pressures, the industry is currently in a very “hard” market: it is having to pay out massive claims due to extreme weather events and is now going to great lengths to minimize any other risks it can. The result is that any property that has unknown factors or risks – whether real, perceived or misunderstood – are being questioned or rejected. Older buildings, especially designated heritage buildings, appear to have become a target of this approach.

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## **National Advocacy Opportunity! – NEW Heritage Property Owner Insurance Survey**

The National Trust for Canada and its partner organizations across the country are seeking solutions to the insurance problems currently being faced by many owners of heritage buildings. In some parts of Canada, insurance policies are being cancelled with 24-hour notice, not being renewed, or being rejected with no clear rationale.

Please fill in our 5-minute survey if you own a building or property, regardless of its age, type, use or heritage designation status. All responses will be completely anonymous. **Survey deadline: Thursday, February 17.** <https://www.surveymonkey.com/r/KLWHGD6>

**Why Fill it Out?** Your survey responses will contribute to a better understanding of the issues, provide quantitative data on the scope of the problem, and help us attract the attention of the insurance industry and governmental regulatory bodies.

**Our goal** is to work with all stakeholders (the insurance industry, property owners, governments at all levels, the heritage sector) to develop the information and training resources required to address misconceptions and prejudices against heritage buildings, and advocate for their fair and transparent treatment.

Please pass this survey along to friends, family, and neighbourhood organizations! Please contact us if you have distribution suggestions, for any questions or concerns:

[info@nationaltrustcanada.ca](mailto:info@nationaltrustcanada.ca)

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## BACKGROUND:

### Spotlight on the Problem (Present and Past):

- National Trust Gatherings (Video) – [Insurance Issues at Historic Sites](#) (December 3, 2021); [The COVID-19 Crisis and Insurance Issues at Historic Sites](#) (May 27, 2020)
- [Assurer notre patrimoine, un enjeu collectif](#) Renée Genest et Frédérique Lavoie (Continuité Été 2021 • Numéro 169)
- [Amis et propriétaires de maison anciennes du Québec \(APMAQ\)](#) – Articles on Insurance Issue
- [Getting Insurance for your Heritage Property](#) (National Trust – *Héritage*, Winter, 2005)
- [“What’s Your Policy? Owners Face Insurance Woes On Older Homes,”](#)(National Trust – *Héritage*, Spring 2004)

### Guidance and Advice Documents:

Jurisdictions and the insurance industry have resources online to inform owners how to deal with obtaining insurance for historic buildings, but the environment is rapidly evolving and the advice (while sound) may not reflect the current industry context.

- [Heritage Properties](#) (Insurance Bureau of Canada)
- [Insuring your Heritage Home](#) (Insurance Bureau of Canada)

- [Insuring Heritage Buildings](#) (Ecclesiastical)
- [Maintaining Your Heritage Property](#) (Ecclesiastical)
- [Insurance and Heritage Properties](#) (2012) Ontario Ministry of Tourism, Culture and Sport
- [Insuring Old Homes in Nova Scotia](#) (Nova Scotia Tourism, Culture, and Heritage)

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