

# Commercial Heritage *Protect*

## Every building tells a story.

For some the story is short. For heritage buildings that story is longer, deeper, richer. Preserving these age-old buildings also preserves their unique stories.

That story may be cultural—a history of Canada’s art and music and dance. For others, the story may be one of trade and commerce and political will. Still others document our faith and the complexity of our past.

Preserving our heritage buildings is an important investment in the present and future of our nation. Restoration and preservation can revitalize neighbourhoods, create jobs and attract tourism. It keeps our communities vibrant and alive. Heritage buildings can bring communities together and act as social and cultural hubs and create inspirational workplaces for makers and doers.

Ecclesiastical has been working to protect our heritage for more than 130 years. We’ve used this time to learn how to help protect heritage buildings from damage and to carefully restore them should a catastrophe occur.

Our Commercial Heritage Protect product has been developed with the input of customers to ensure that it meets the unique needs of these tangible elements of our history. It delivers effective insurance protection by providing necessary coverages at competitive prices.

### COVERAGES INCLUDE

- *Property—Broad Form*
- *Business Interruption*
- *Crime*



## PROPERTY

### INCLUDES :

- *Bequeathed property*
- *Building by-laws*
- *Cost to prepare proof of loss*
- *Crisis management*
- *Pollutant cleanup and removal limited to on premises*
- *Special events automatic increase*
- *Donated goods*
- *Property in transit*
- *Exhibition/craft show/concerts*

## BUSINESS INTERRUPTION

### LOSS OF INCOME COVERAGE INCLUDES COSTS ASSOCIATED WITH :

- *An evacuation of premises due to infectious disease, murder/suicide, defective sanitation or vermin*
- *Off premises power interruption as a result of an insured peril*
- *Exhibition expenses caused by an insured peril*
- *Cost of a temporary storage facility*
- *Loss of income as a result of evacuation due to a bomb threat*
- *Contingent business interruption caused by an insured peril*

## CRIME

### INCLUDES :

- *Employee Dishonesty*
- *Credit Card Forgery*
- *Computer Fraud and Funds Transfer*

We also offer a range of supplementary coverages which provide additional protection, including:

### ABUSE

**OCCURRENCE BASIS OR CLAIMS MADE**  
*Including legal liability, civil and criminal defense costs*

### UMBRELLA LIABILITY

*We offer high liability limits for protection against unforeseen catastrophic events*

### COMPREHENSIVE EQUIPMENT BREAKDOWN

*For Boilers and other heating, cooling and electrical equipment*

### DIRECTORS & OFFICERS

*Covers the legal liability of Directors and Officers arising out of their responsibilities*

### CYBER COVER

*First- and third-party coverage for data breach and cyber attack.*

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For a complete list of coverages, options, extensions and limits, please consult your independent insurance broker. Products or services may not be available for all organizations and coverage is subject to the actual policy language issued to policyholders.

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## REPLACEMENT COST FOR HERITAGE BUILDINGS DEMYSTIFIED

Restoring or repairing a heritage property comes with a host of paradoxes; how do you recreate a structure where its very age helps define it? We take the approach that unique buildings or those with heritage designations are restored as sympathetically as possible to look like the original, with the same quality of finishes and details. Although traditional building materials like stone, lead, and oak will be used to replace what existed before, we recognize that these will not necessarily be faithful replicas of the materials they'll replace.

For example, in the case of stone, it is likely to be freshly quarried, and in the case of timber, it won't be from the same historical period. For small repairs, second-hand or reclaimed materials in sufficient quantities might be available and would be used to successfully blend-in with the remaining structure.

We also anticipate that allied to traditional craft skills, modern construction methods will be used in the repairs and may be required to comply with building by-laws and regulations. The use of modern construction methods and the philosophy behind them are fully understood and accepted by the various heritage bodies in Canada.