



Helping you **identify**  
and **manage risk**

# Maintaining Your Heritage Property

Protect the past. Safeguard the future.

**Heritage properties pay tribute to our nation's history and our diverse cultures. These historic structures reflect the periods in which they were built — in terms of architecture and design, building materials and craftsmanship, religious beliefs and traditions, and social customs. They are bridges to the past and, as such, irreplaceable.**

## Understand the risks

While maintaining any property is an ongoing responsibility, it is all the more complex with a heritage property where the primary goals are to preserve building components and the historic fabric. Aging brick or stonework, insufficient or inappropriate

insulation, out-dated electrical and mechanical systems, lack of fire detection, fire fighting systems, and lightning protection make a heritage building far more vulnerable to damage caused by fire, fluctuating temperatures, and severe weather events.

## Manage the risks

Having a formal maintenance program with clearly defined procedures is the best way to ensure the successful conservation of your heritage property. The program should include regularly scheduled property inspections, a checklist that identifies problem areas and steps to be taken, routine maintenance guidelines, as well as a process to document repairs that have been completed.

It is important to remember that an insurance policy only covers named events such as fire, storm, or flood. It is also a general condition of insurance that all reasonable steps are taken to maintain a heritage building in good condition in order to prevent loss or damage.

## Routine maintenance and repair

When it comes to heritage properties, an ounce of prevention is truly worth a pound of cure. That's why routine maintenance and repair are critical. Undertaken on a regular basis, such maintenance

becomes preventive maintenance. In the long run, it will prove to be far more cost efficient than allowing your property to deteriorate gradually until major work becomes necessary at a much higher cost.

Routine maintenance checks should be performed regularly:

### Roof Check

Make sure that the roof is in good order with no missing or loose tiles that could allow water to enter the structure.

### Rainwater Fittings and Disposal

Make sure that roof valleys, gutters and downpipes are clear of leaves and other debris to ensure water can flow freely.

### Repainting

Determine if painting external woodwork is required to protect against potential dampness and the onset of rot.

### Plant growth

Ensure that there are no climbing plants and creepers that can cause damage to building foundations, brickwork, and mortar joints.

### Chimneys And Flues

Make sure that chimneys have been cleaned (generally twice a year at the beginning and end of the burning season) to reduce the risk of chimney fires.

### Heating System

Engage a professional company to undertake an annual inspection of the heating system, including the boiler, pipes, and radiators.

### Electrical System

Have a qualified electrical contractor check your electrical installation for defective wiring or equipment every five years; given the abundance of electrical appliances used today, old wiring can become overloaded, heat up and cause a major fire.

### Water Supply

Make sure that pipes and tanks are adequately insulated to protect them from freezing.

Completing minor repairs on a regular basis is equally important. The following highlight some best practices:

### Re-Point Brick and Stonework

Where joints are eroded, re-pointing will prevent water penetration that can cause damage in freezing weather.

### Clean Stone, Brickwork, And Timber

Identify the nature of the material to be cleaned in order to ensure the cleaning process used will not cause damage to the original material.

### Repair Doors and Windows

Consider repair before replacement as damage may only affect a small part of the door or window and a repair may preserve the original detail.

## Adaptive re-use

Sympathetic and appropriate adaptive re-use is an excellent way to ensure the maintenance of heritage structures for future generations. In fact, while many heritage buildings in Canada continue to serve their communities as originally intended, including government buildings, churches and museums, others have been repurposed into schools, art galleries, theatres, hotels, shops and more. These “re-imagined” properties often become anchors in revitalized neighbourhoods — new icons that enrich our urban landscape while serving as bridges to our past.

For more risk control information, please consult an Ecclesiastical Risk Control Specialist in your region or visit [www.ecclesiastical.ca](http://www.ecclesiastical.ca)

## ABOUT ECCLESIASTICAL INSURANCE

Ecclesiastical Insurance Office plc is a specialist commercial insurance company. We are deeply committed to protecting the needs of organizations that enrich the lives of others; to preserving Canada’s distinct communities, cultures and history; and to supporting initiatives that help improve the lives of people in need.



Proudly part of the Benefact Group - specialist financial services companies built to make a difference.

This advice or information is provided in good faith and is based upon our understanding of current law and practice. Neither Ecclesiastical Insurance Office plc nor its subsidiaries accepts any liability whatsoever for any errors or omissions which may result in injury, loss or damage, including consequential or financial loss. It is the responsibility of the Insured or any other person to ensure that they comply with their statutory obligations and any interpretation or implementation of the above is at the sole discretion of the Insured or other party who may read these notes.

[ecclesiastical.ca](http://ecclesiastical.ca) | [@EIOCanada](https://twitter.com/EIOCanada)

