

# Listed Buildings

Specialist Insurance



Listed buildings are beautiful, unique and, quite often, works of art.

Owning one is not only something quite special, but means you have an obligation to maintain and protect it beyond that of a regular home. Indeed, the consequences of knowingly under-insuring a Grade I listed building could result in legal action and you'll find that most standard 'off-the-shelf' insurance policies may not be suitable for a Grade II listed building.

If you own a listed building, you need a specialist policy that brings you the advice you need and that extra peace of mind – and it could save you money on both premiums and claims settlements.

Here at Ascend, we have developed a specialised branch of buildings insurance for owners of listed properties. We understand the special considerations that come with repairing a listed building in keeping with its historic significance.

We provide the care and attention to detail to keep you covered and you can rest assured your beautiful listed building and its complex insurance needs is in very safe hands.

## What is a listed building?

Listed properties are of special historic or architectural importance, dating from the medieval period to the 1930s. Some significant modern buildings are also listed.

There are 3 grades for a listed property in the UK:

### Grade I

Buildings of exceptional interest

### Grade II\*

Particularly important buildings of more than special interest

### Grade II

Buildings that are of special interest, warranting every effort to preserve them

There are around 500,000 listed buildings in the UK. A building becomes listed once it is added to the Statutory List of Buildings of Special Architectural or Historic Interest. It means that the building cannot be demolished, altered or extended without express permission from the Local Planning Authority.

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## Repairing a listed building

Repairing a listed building requires special tradesman and specialist contractors. When we consider your unique listed building insurance requirements, we will factor in costs of specialist tradesmen and materials needed to repair or restore unique or specialist period features such as unusual corning, historic fireplaces and staircases, stonework, wattle and daub, oak beams and other architectural features. Rest assured, Ascend will have this all covered for you!

## Rebuild cost

The re-build cost is the figure you insure your listed building for and is based on how much it would cost to re-build the property, from the ground upwards, brick by brick. We have recommended surveyors who can accurately determine the re-build cost of your property and make sure your cover is absolutely the right one for your listed building.



[Contact us today to find out how we can help you.](#)

## Lower your risk!

Keep on top of problem areas concerning your historic listed building!

Check for damp patches, check your roof for missing tiles and breakages, check your bricks for signs of erosion and your woodwork for evidence of woodworm.

Periodically clear guttering of leaves and debris. Keep your smoke alarms and fire safety measures in good working order. Old buildings need a little extra TLC but Ascend is on hand to advise on all these areas.



# Ascend Executive

Personal High Net Worth Insurance Solutions

## Our Awards

Since our inception in 2017 we have sought to provide an innovative, local and personal service to our clients.

Our goal is to be the best, not the biggest, and our unique approach has recently been recognised in the insurance industry in the following highly respected awards:



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