

HERITAGE INSURANCE



INSURING CANADA'S HISTORY

Heritage properties form an integral part of Canada's history. Unfortunately until now owners have experienced a difficult time in obtaining affordable and appropriate insurance coverage.

At Jones DesLauriers Insurance Management Inc., our Heritage Insurance Program has been specifically developed to address the unique needs of the Canadian Preservation Community.

Specialized Coverage

Property

Coverage for assets including buildings, contents, fine arts floater, antiques, books, furniture, etc.

Business Income

In the event of a covered property claim your income is protected until your profits return to the same level as prior to the loss

General Liability

Coverage for bodily injury and property damage to a third party

Directors & Officers

Provides financial protection for the Directors and Officers of your organization in the event they are sued in conjunction with the performance of their duties as they relate to your organization

Employment Practices

Protection against allegations of sexual harassment, discrimination, wrongful termination and other employment-related liability issues

Special Events

Provides protection to your organization in the event of a bodily injury or property damage of a third party during an event you host

Auto Insurance

Commercial or Personal vehicle coverage can be negotiated for you

Employee Benefits

We can provide you with a customized employee benefits program

Key Person Insurance

Insurance for Key Person (historically referred to as key man insurance)



Operations Insured

- Historic Homes, Hotels, Resorts
- Historic Bed & Breakfasts
- Preservation Organizations
- Historic Schools (both public and private)
- Historic Residential Buildings
- Historic Collections
- Historic Commercial/Office Buildings

Consider This

- * Prior to this program, the typical heritage insurance placement was plagued with numerous coverage gaps and deficiencies
- * Coverage is based on reproduction cost (insurers will replace / repair the property with substantially identical property)
- * Many Heritage homeowners are unable to obtain coverage due to the presence of knob and tube wiring in their house. We have the facility to underwrite these particular properties
- * In a claims situation under the agreed amount coverage, there is no penalty for any alleged under-reporting. This can be provided on an agreed amount basis
- * In addition, we provide our clients with coverage for perils/risks that are often excluded from many policies in the current market
- * Our team is extremely experienced in dealing with coverage, cost and claims issues relating to Heritage Assets

Contact Us

Our team, at Jones DesLauriers Insurance Management Inc., has the understanding, expertise and experience to manage even the most complex insurance challenges.

Call us toll-free to reach one of our broker representatives in your area to discuss your specific requirements and the value added services we can provide.

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