

INSURANCE FOR HISTORIC HOMES

A number of insurance companies have specific policies for historic homes. These firms recognize the significant architectural value of these properties and provide coverage that will guarantee replacement-in-kind, restoration consultants, specially trained appraisers and much more. Many of these firms will send a consultant or appraiser to identify the unique characteristics of your property and provide advice on how to properly care and protect their important assets and characteristics.

Standard homeowner's policies will replace your home at the market value, instead of the actual cost of replacing it if it is catastrophically lost. Historic homeowners policies take into account the special workmanship and materials used in your antique home and will replace unique materials and recreate authentic workmanship if available. Properties that are located in a local Historic District may need LHD Commission approval on repair or restoration work and may require that original materials be used. A historic house policy would cover the additional expense of using appropriate materials and would help locate it and find a skilled company to install it. These policies may be more expensive than the standard homeowner's policy, but your historic home may be worth the additional expense.

See the following:

[MiddleOak](#)

[Chubb Insurance Masterpiece Program](#)

[Fireman's Fund Insurance Company, Prestige Plus](#)

[National Trust for Historic Preservation \(Insurance\)](#)

[Old House Restoration](#)

Courtesy of Connecticut Trust.org

www.cttrust.org

August 8, 2013