

# Insuring your heritage place

*This fact sheet explains insurance for your State heritage-listed property and where to go for assistance. It is broadly applicable to locally listed properties or unlisted historic places, but you should discuss any differences with your insurer or local council.*

## The insurer's perspective

Insurance is mainly concerned with underwriting risk against loss and determining replacement value. Any building, whether heritage-listed or not, may have special features that affect the replacement value. Insurance policies are not intended to cover maintenance therefore the proper preservation of a heritage place is required by owners.

## Insurance premiums

Heritage status, on its own, should have no effect on insurance premiums. The insurance premium should reflect the age, construction and physical condition of the building or structure whether it is heritage-listed or not. If an owner has special requirements, these should be discussed with the insurer.

## Total loss vs Partial loss

Once a building is totally or substantially destroyed, for example by fire, its heritage value is usually also lost. There is no legislative requirement in South Australia to reinstate the building, nor would it be sensible for that to occur. This should be discussed with Heritage South Australia.

A development application should still be lodged with the relevant planning authority seeking approval for the demolition of any remains.

Where a heritage listed building has been partially destroyed or damaged, an assessment will need to be made on the nature and degree of the damage. Reconstruction of elements that contribute to the heritage value of the place should be allowed for however new, readily available materials may be appropriate in some circumstances. For example, if a roof has been destroyed by fire, it will usually be acceptable to rebuild it using modern roof trusses and sheeting materials.

There are no hard and fast rules where partial loss is involved, however a fair and reasonable approach is usually adopted. A development application will need to be lodged with the relevant planning authority and options for reinstatement discussed with Heritage South Australia.

## Reinstatement decisions

The Burra Charter is widely accepted as underpinning the philosophical approach to heritage conservation in Australia. The underlying philosophy of the Burra Charter is that all decisions relating to a heritage place are based on a

thorough understanding of its heritage values. It does not support the re-creation of historic buildings by the construction of modern replicas. Owners of heritage listed places should obtain a copy of the Statement of Heritage Significance from Heritage South Australia for their property prior to discussing their options with the relevant planning authority. The Statement of Heritage Significance will be a useful guide when decisions about reinstatement are being considered.

## Intentional damage

If the building is entered in the South Australian Heritage Register, penalties apply if the requirements of the *Development Act 1993* and the *Heritage Places Act 1993* have not been met. These include substantial fines and imprisonment.

## Voluntary reinstatement

If an owner wishes to carry out voluntary reinstatement of a whole building, including replication of original fabric and finishes using traditional techniques and second hand materials, then that is entirely a matter for the owner and the insurer to discuss. Additional cover may be appropriate in such cases.

## Obtaining insurance

The Insurance Council of Australia has a list of insurers for heritage buildings. Contact the Insurance Council of Australia at [www.findaninsurer.com.au](http://www.findaninsurer.com.au) or you can call **1300 728 228**.

If you are unable to find an insurance product that meets your needs, you can contact the National Insurance Brokers Association at [www.needabroker.com.au](http://www.needabroker.com.au) or you can call **1300 53 10 73** to find a broker in your area.

## For more information

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