

# Heritage Property Risk Prospectus

Owner occupied: YES  NO

Owner name(s): \_\_\_\_\_

Property address: \_\_\_\_\_

Lender/mortgagee (if applicable): \_\_\_\_\_

Heritage designation/bylaw: \_\_\_\_\_

## PROPERTY DETAILS

Item	Description	Additional comments
Property type		
Year of construction		
<b>Dwelling History:</b> Please describe the historical significance, if known. (Attach a separate document if more space is required).		
Construction type (wood-frame, brick, other) or style		
Occupancy (e.g. single family, duplex, triplex, etc.)		
Services (water/sewer)		
Detached structures on the property		
Foundation type		
Private Protection	Fire detection: Yes <input type="radio"/> No <input type="radio"/> Monitored off site: Yes <input type="radio"/> No <input type="radio"/> <b>Service provider</b> Burglar detection: Yes <input type="radio"/> No <input type="radio"/> Monitored off site: Yes <input type="radio"/> No <input type="radio"/>	
Public Protection:	Distance to responding fire hall: _____ Distance to nearest fire hydrant: _____	

## EXTERIOR PROPERTY FEATURES OR UPGRADES

Item	Feature	Year upgraded/updated (Attach invoices/contractor name)
Roofing (metal, slate, cedar, asphalt, other)		
Exterior cladding		
Windows (style)		
Distinctive architectural details and other unique exterior features		

## INTERIOR FINISHES AND MECHANICAL DETAILS

Item	Description	Year upgraded/updated (Attach invoices/contractor name)
Electrical		
Heating/ventilation		
Plumbing		
Appliances		
Other unique features (mantle, lighting fixtures, millwork)		
Wood-burning units/fireplace		
Fire/smoke & CO detectors		

## OTHER INFORMATION

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### Include recent property photos:

- Exterior front, sides and back, outbuildings, general exterior of property, and close-ups of any distinctive architectural details
  - Neighbourhood, if a heritage district
  - Interiors of all rooms, basement, oil tank, furnace, fireplace(s), electrical panel, hot water tanks and other infrastructure
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### Include documentation (if available):

- Heritage bylaw for property and/or conservation district, noting any restrictions or requirements
- Recent provincial tax assessment
- Lot survey
- Old photos of exterior
- Other relevant documentation
- Contractor invoices
- Recent Replacement Cost appraisal by qualified appraiser (AACI or CRA)
- WETT Survey on Wood-burning units/fireplaces

Notes:

**Disclaimer:** This document is meant for illustration purposes only and is not a definitive list of items needed to qualify for insurance coverage. Individual insurance representatives may have restrictions on binding authority that may or may not include heritage properties.

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