IBC
Insurance Bureau of Canada

Heritage Property Risk Prospectus

Owner occupied: YES ◯ NO ◯ **If No, please describe (rental, vacant, renovation etc.)** _____

Owner name(s): _____

Property address: _____

Lender/mortgagee (if applicable): _____

Heritage designation/bylaw: _____
Please attach supplementary information with all by law requirements indicated

◯ **Municipal Designation** ◯ **Provincial Designation** ◯ **Federal Designation**

PROPERTY DETAILS

Item	Description	Additional comments
Property type (single family, duplex, triplex, mixed-use)		
Has the property type changed since the building was constructed		
Year of construction and years of major renovations		
Dwelling History: **Please describe the historical significance, if known.** (Attach a separate document if more space is required).		
Construction type (wood-frame, brick, if other specify)		
Occupancy (#of families, tenants, short term rental, B&B, home based business)		
Water type (well, septic, municipal.) **Backwater valve or sump pump?**		
Detached structures on the property (distance from dwelling)		
Does the property have a heritage plaque?		
Foundation type (Condition: original, reinforced, replaced?)		
Private Protection	Fire detection: **Yes** ◯ **No** ◯ Monitored off site: **Yes** ◯ **No** ◯ **Service provider** Burglar detection: **Yes** ◯ **No** ◯ Monitored off site: **Yes** ◯ **No** ◯	

EXTERIOR PROPERTY FEATURES OR UPGRADES

Item	Feature	Year upgraded/updated (Attach invoices/contractor name)
Public Protection:	Distance to responding fire hall: _____ Distance to nearest fire hydrant: _____	
Roofing (metal, slate, cedar, asphalt, other). Note: If replaced, please indicate full or partial replacement		
Exterior cladding (Brick, wood siding, stone, stucco, vinyl)		
Distinctive architectural details and other unique exterior features (turrets, stained glass, ornate trim, verandas, copper gutters, etc.)		

INTERIOR FINISHES AND MECHANICAL DETAILS

Item	Description	Year upgraded/updated (Attach invoices/contractor name)
Electrical (service size, panel type, wiring type)**. Date of last ESA Inspection, if any.**		
Heating/ventilation (fuel type: gas, electric oil, wood burning stove, baseboard heating, other) **Age. Date last serviced.**		
Plumbing (Pipe material: copper, PEX, galvanized, lead, polybutene)		
Other unique features (mantle, lighting fixtures, mill work)		
Solid fuel burning units/fireplace (wood, pellets, other - please indicate) Do all units have a Wood Energy Transfer Technology (WETT) Certificate? Yes ◯ No ◯		
Fire/smoke & CO detectors		

OTHER INFORMATION

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

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 (Wood Energy Technology Transfer [WETT] surveys are generally required and can be obtained by contacting the WETT organization)

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.