Heritage properties are compelling connections to the past. **As older, historic buildings, it's important to have them adequately insured.**

Heritage homeowners typically spend considerable time to maintain and/or upgrade their properties. **A detailed document** that includes appraisals, photos and other information will go a long way to address insurers' concerns about insuring an older home.

Questions about insurance? Call us.

Insurance Bureau of Canada
Toll-free: 1-844-2ask-IBC
(1-844-227-5422)

ibc.ca

@InsuranceBureau
facebook.com/insurancebureau
youtube.com/insurancebureau

IBC BAC

Insurance Bureau of Canada is the national trade association for Canada's private home, car and business insurers.

© 2026 Insurance Bureau of Canada. All rights reserved.

The information provided in this brochure is intended for educational and informational purposes only. Please consult the appropriate qualified professional to determine if this information is applicable to your circumstances.

This information is accurate as of April 2026.

Heritage Properties: Insuring the Living Past



IBC
Insurance Bureau of Canada

Tips for Insuring a Heritage Property

1. **Shop around.** Take the time to find an insurance company that understands heritage properties. When shopping around, consider the deductible amount and the claims settlement process in your decision.
2. **Reduce your risk.** Take the necessary steps to protect your home and reduce the chances of having to make a claim – whether it's to update wiring, install smoke detectors or replace an old roof. It will not only make your home safer but will help reduce your premium.
3. **Keep records.** Heritage properties often have unique features such as antique chandeliers and plaster mouldings. A record of your home's distinct details will help your insurance company accurately assess the cost of replacing these items.
4. **Choose the right coverage.** Avoid the temptation of reducing your coverage to save a few dollars – it's simply not worth it. Not having adequate coverage to repair or replace your home or personal property can be a financial hardship. The meagre savings will provide cold comfort in the event of a claim.

What To Consider

Insurers look for well-maintained homes with low levels of risk and good claims records. Keep records on all updates to your home. You may want to consider:

- **Replacing knob-and-tube wiring** (this can increase the chance of a fire if deteriorated or damaged)
- **Updating the roof** (if upgrade needed)
- **Upgrading the plumbing** to copper or plastic (if needed)
- **Upgrading the heat source** (for example, forced air gas or electric)
- If the property is a row house or semi-detached of any age or designation, your insurer may request **proof of an adequate fire-break** between the homes.

Why Your Heritage Property May Be More Expensive to Replace

With heritage properties, replacing after a loss isn't quite as easy as with regular properties. Here's why:

- **Planning approvals.** There are often more layers of bureaucracy involved in repairing or rebuilding a heritage property. This can increase the time period that insurers pay for your living arrangements while repairs are done.
- **Insurer expertise.** In order to adequately assess your home, most insurers have appraisals by qualified professionals with expertise in evaluating heritage properties.
- **By-laws.** It may be a requirement that heritage properties be rebuilt on the original site, to the original occupancy, using materials similar to the ones used at the time it was built.
- **Claims settlement costs.** Extra time for approvals and repairs can also mean a lengthier claims process.



