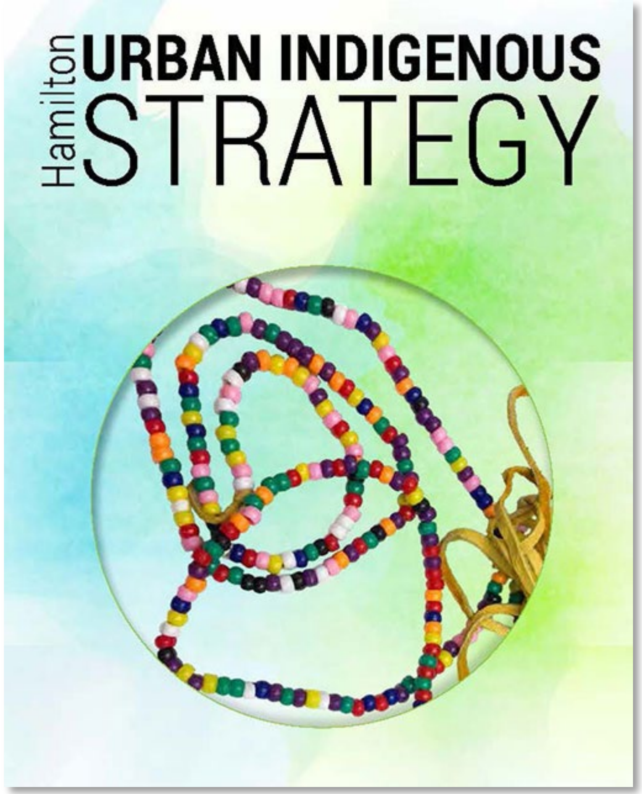
Heritage Insurance: Myths vs Realities

Special thanks to:

City of Hamilton Land Acknowledgement



The City of Hamilton is situated upon the traditional territories of the Erie, Neutral, Huron-Wendat, Haudenosaunee and Mississaugas. This land is covered by the Dish With One Spoon Wampum Belt Covenant, which was an agreement between the Haudenosaunee and Anishinaabek to share and care for the resources around the Great Lakes. We further acknowledge that this land is covered by the Between the Lakes Purchase, 1792, between the Crown and the Mississaugas of the Credit First Nation.

Today, the City of Hamilton is home to many Indigenous people from across Turtle Island (North America) and we recognize that we must do more to learn about the rich history of this land so that we can better understand our roles as residents, neighbours, partners and caretakers.

www.hamilton.ca/indigenous-relations

Plenary Session:
Heritage Insurance – Myths vs. Realities

Agenda:

Panelist presentations:

- Patricia Kell – National Trust for Canada
- Regan Hutcheson – Community Heritage Ontario
- Anne Marie Thomas – Insurance Bureau of Canada
- Andrew Jeanes – Ministry of Citizenship and Multiculturalism

Q&A with Panelists, including Steve Beatty, Front Row Insurance

Concluding Remarks

Plenary Session:
Heritage Insurance – Myths vs. Realities

Patricia Kell

Dr. Patricia Kell is Executive Director of the **National Trust for Canada**, the leading national charity promoting the preservation and use of historic places. A senior cultural heritage professional and executive, she has held leadership positions with some of Canada's foremost heritage organizations, including Parks Canada and the Canadian Conservation Institute (CCI). Trained as a historian (DPhil, Oxford) and inspired by a love of historic places, her career has focused on providing strategic leadership in cultural heritage organizations. In 2025, she was awarded the King Charles III coronation medal.

Regan Hutcheson

Regan Hutcheson is the Manager, Heritage Planning for **Markham**, ON. He administers the City's heritage planning program and leads a team responsible for all heritage district development applications. He also oversees heritage policy and program development, heritage financial assistance programs, and community outreach, and assists the municipal heritage committee. Mr. Hutcheson recently received the Ontario Heritage Trust's Thomas Symons Award for Commitment to Conservation for his defining contribution to heritage conservation throughout his professional career. Mr. Hutcheson is also a Board member of **Community Heritage Ontario** and serves as its Chair, Policy and Liaison Committee.

Plenary Session:
Heritage Insurance – Myths vs. Realities

Anne Marie Thomas

Anne Marie Thomas, is Director, Consumer & Industry Relations for **Insurance Bureau of Canada** in Ontario. Anne Marie has over 25 years of experience in the insurance industry. She has worked for some of Canada's largest insurance companies and has extensive underwriting & management experience in Personal and Commercial Lines. She was also a licensed personal and commercial insurance broker. Established in 1964, Insurance Bureau of Canada (IBC) is the national industry association representing Canada’s private home, auto and business insurers.

Andrew Jeanes

Andrew Jeanes is a Culture Services Advisor for the **Ontario Ministry of Citizenship and Multiculturalism**. Andrew provides advisory services to municipalities, community organizations and the general public about cultural planning and conserving Ontario’s cultural heritage.

Plenary Session:

Heritage Insurance – Myths vs. Realities

Steve Beatty

Steve Beatty is the Executive Vice President at **Front Row Insurance Brokers** and **Westland Insurance Brokers**. Through his work with arts and cultural organizations, Steve developed a specialty in advising owners of heritage properties—an area that aligns closely with his personal passion for preserving historically significant and architecturally unique buildings. His portfolio includes notable properties such as Massey Hall, Roy Thomson Hall, The Arts & Letters Club, The Petrie Building, cSPACE and The York Club, along with numerous theatres and performing arts venues with designated or distinctive architectural status. Steve is motivated to leverage his expertise in commercial heritage properties to develop solutions and resources that make it easier for residential heritage property owners to secure and manage appropriate insurance coverage.

Alissa Golden

Alissa Golden is a cultural heritage professional with the **City of Hamilton**. She is a professional planner with more than 15 years of experience managing cultural heritage resources in the public and private realms. Alissa has had a hand in a broad range of heritage planning initiatives from inventory and evaluation to the development of heritage policy. In her current role Alissa is responsible for leading the City of Hamilton's Cultural Heritage Planning program.

Heritage Homes and Insurance

Dr. Patricia Kell

National Trust for Canada

2026 06 20

2026 Ontario Heritage Conference

COUNCIL

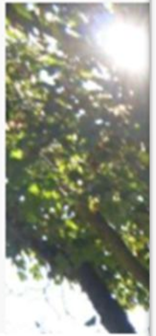
Higher insurance costs lead NOTL councillors to pause heritage designations

"I support heritage," said a museum worker who finds her house coverage could be affected by a designation. "It is strange challenging this."

NIAG

Adv

JOIN THE CO



What kind of impact does a heritage designation have on home insurance?

City officials and the Insurance Bureau of Canada say a heritage designation alone shouldn't automatically drive up premiums

Keegan Kozolanka
Mar 3, 2026 12:44 PM
Updated Mar 5, 2026 4:52 PM

spaces

Kingston homeowner blames heritage designation for insurance hike

e insurance industry says heritage designatio icy costs, but a Kingston homeowner say ts for her newly designated rural pr adruple.

Ferguson

shed Jun 23, 2025 • Last upd ead

1 Comments

NEWSFLASH

The Issue

Heritage homes are culturally and architecturally important but increasingly difficult to insure.

- Cancellations, refusals, rising premiums
- Consequences:

No Insurance → No Mortgage → No Occupancy → No Viable Use

Dr. Martin Murphy House, Halifax, NS. Placed on the Endangered Places List in 2025. Photo credit: Ian Bezanson.

Contributing Factors

- Uncertainty
- Condition
- Risk Tolerance
- Replacement
- Old versus Designated

National Trust for Canada Offices at 190 Bronson Avenue, Ottawa, ON.

What to do?

Access to insurance is not just a heritage issue. It creates barriers to addressing housing and environmental concerns.

- For Municipalities and the Province
  - Clarity on what designation means

- For Home Owners
  - Know your building
  - Know your obligations

- For Insurance Companies
  - Understand what “plaquing” means
  - Better risk assessment

The Windsor Arms at 150 Argyle Avenue, Ottawa.
Photo credit: Andrex Holdings

Best Outcomes: When people talk to each other

What the National Trust is Doing

- Heritage Home Insurance program
- Specialized insurance for heritage homes
- Partnership with Marsh Private Client Services
- Conceived of as a benefit for National Trust members
- Still in PILOT phase – please let us know if you have feedback!

Thank you!

Patricia Kell, DPhil

Chief Executive Officer | Directrice générale

National Trust for Canada | Fiducie nationale du Canada

190 Bronson Avenue, Ottawa, ON K1R 6H4

T: 613-237-1066 **C**: 343-322-1500

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Community Heritage Ontario

Residential Property Insurance and Heritage Designation Study

Regan Hutcheson, Board of Directors (CHO), Chair Policy and Liaison Committee

May 2026

CHO - PCO

Community Heritage Ontario

Patrimoine communautaire de l'Ontario

The Need for the Study

- Growing number of enquiries regarding the impact of designation on property insurance.
- **Purpose of the Study**
  - The effect of real or perceived barriers associated with insurance in relation to designation (Part IV and V) on residential property owners.
- The Study seeks to help understand:
  - If those perceptions are substantiated
  - Why insurance issues are occurring
  - If these perceptions are real, what might be done to mitigate the problem

Study Partners

- Funded by CHO
- Archaeological Research Associates Ltd (ARA)
  - Project Manager: Amy Barnes
  - Principal and Director: Kayla Jonas Galvin
- In partnership with the University of Waterloo's Heritage Resources Centre (HRC)
  - Lead Researcher: Dr. Michael Drescher
  - Graduate Student: Victoria Mance

Study Components

- **Survey of Municipal Heritage Planners or Planners responsible for heritage matters**
    - To understand questions that planners receive related to home insurance for heritage properties and impact on obtaining support for designation.
    - 42 respondents
- **Survey of Residential Property Owners**
    - To obtain insight into insurance issues (real or perceived) related to heritage designation
    - Sample group – designated; Control group (pre-1925 but not recognized under the OHA)
    - Participation was voluntary and anonymous (7 municipalities involved)
    - 2000 mail outs; 120 responses.

Key Findings – Heritage Planners Survey

- **67%** of municipalities reported an increase in insurance enquiries over the last 5 years. Most municipalities (60%) experience 5 or less enquiries per year; 14% have more than 15 per year.
- In **74%** of municipalities, one or more owners asked not to be designated citing insurance reasons (last 5 years).
- In **33%** of municipalities, owners have asked to repeal a designation by-law.
- None of the responding municipalities had policies that would require a designated home to be re-built to match the home in the event of full loss.

Key Findings – Property Owner Survey

- **Loss of Coverage/Refusal**
  - Approx 66% of respondents indicated they had changed their insurer (last 5 years, or 2010-2019) with 1/3 noting the reason was related to being a heritage property, including refusal to continue insuring the property.
  - Overall, 26% of respondents have had insurers refuse to insure but the majority (76%) have not had this happen to them.
    - Reviewed by property status, between designated vs not designated, the data indicated a significantly higher than expected # of designated properties were refused insurance coverage.

Key Findings – Property Owner Survey

- **Loss of Coverage/Refusal**
  - Reasons cited for refusal – 43% due to heritage status; 40% due to the age of the property
  - Only 5% of respondents have ever had an insurer refuse to renew coverage.

Key Findings – Property Owner Survey

- **Compulsory Special Condition with Coverage**
  - 24% have had to accept special conditions to obtain coverage
  - Reviewed by property status, between designated vs not designated, the data indicated that there was no significant effect of heritage status on any special requirements to ensure coverage.
- **Upgrades and Renovations**
  - For those who did upgrades and premiums were affected.
  - Reviewed by property status, between designated vs not designated, the data indicated that there was no significant effect of heritage status on renovations or upgrades that affected premiums.

Key Findings – Property Owner Survey

- **Higher Premiums**
  - When designated properties were compared to non-designated, there were higher premium increases with those designated. Data for designated properties showed larger than expected increases (10-50%)
  - For Part IV properties: 43% reported an increase once designated; 31% reported premiums stayed the same.

- **Insurance Companies and Agents**
  - 63% of owners indicated their support for a list of heritage-friendly insurance companies.
  - 53% of owners indicated their support for a list of agents who insure heritage properties.

Key Findings – Property Owner Survey

- **De-designation of Property**
  - 50% of respondents would want to de-designate their heritage property if it resulted in increased insurance premiums.
- **Lack of Knowledge- Insurance Agents**
  - 49% of respondents indicated no discussion or consideration of heritage.
  - 34% of respondents indicated the Agent was not knowledgeable about heritage properties (of the 34%, over 50% stated a generic approach was used). One response- "they had never heard of heritage designation"

Other Components to the Study

- **Glossary of Insurance Terminology**
- **Understanding Insurance** (types of policies, replacement vs actual cost value, premiums, claims, market trends, etc).
- **Insurance Providers Considerations for Older/Heritage Buildings**
- **Survey Methodology, Limitations and Results**
- **High Level Observations and Insights**
  - Recommendations for Planners
  - Recommendations for Property Owners
  - Recommendations for Insurance Providers

Thank you.

The complete Study is posted on the CHO website

communityheritageontario.ca

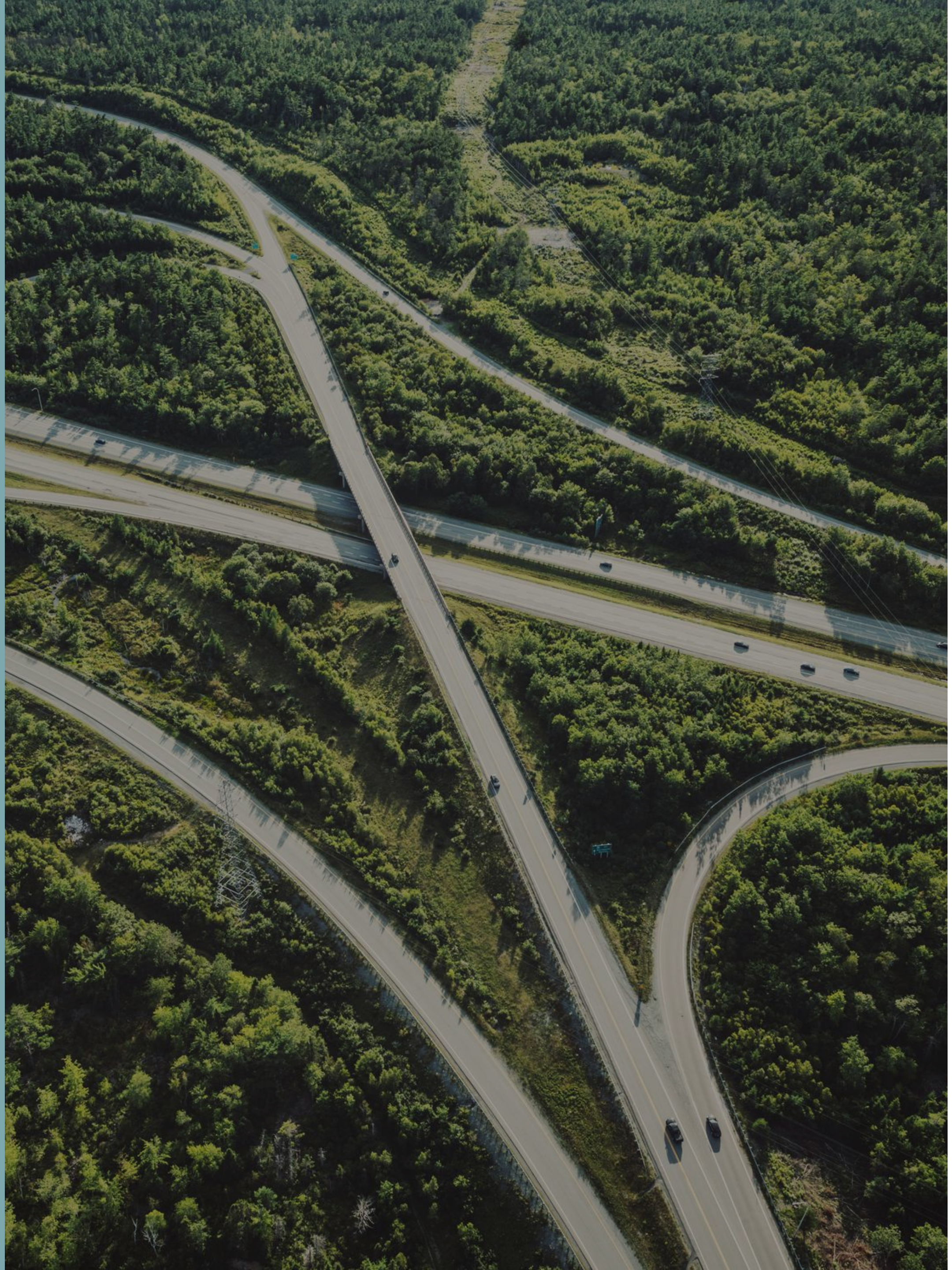
Community Heritage Ontario

Patrimoine communautaire de l'Ontario

Heritage Homes & Insurance

June 2026

Anne Marie Thomas, Director, Consumer & Industry Relations, IBC



Presentation Overview

- Who is IBC
- Insurance Industry Overview
- Home Insurance 101

Who We Are

National association for Canada’s private home, auto, business insurers. IBC members represent a vast majority of the Canadian P&C market.

Vision and Mandate:

Consumers and governments **trust**, **value** and **support** the private property and casualty insurance industry, and its products and services.

Advocate, from a position of leadership, to governments and regulators, and to consumers, both commercial and personal, for property and casualty insurance that is available and affordable to all Canadians.

The Insurance Industry

Insurance Brokers and Agents (Insurance Representatives)

Sells insurance policies to consumers. A broker sells insurance on behalf on multiple companies, an agent sells on behalf of one company. Insurance can also be purchased online.

Insurance Companies (Insurers)

Underwrite the business and pays claims to policyholders following a vehicle collision or damage to a home or business

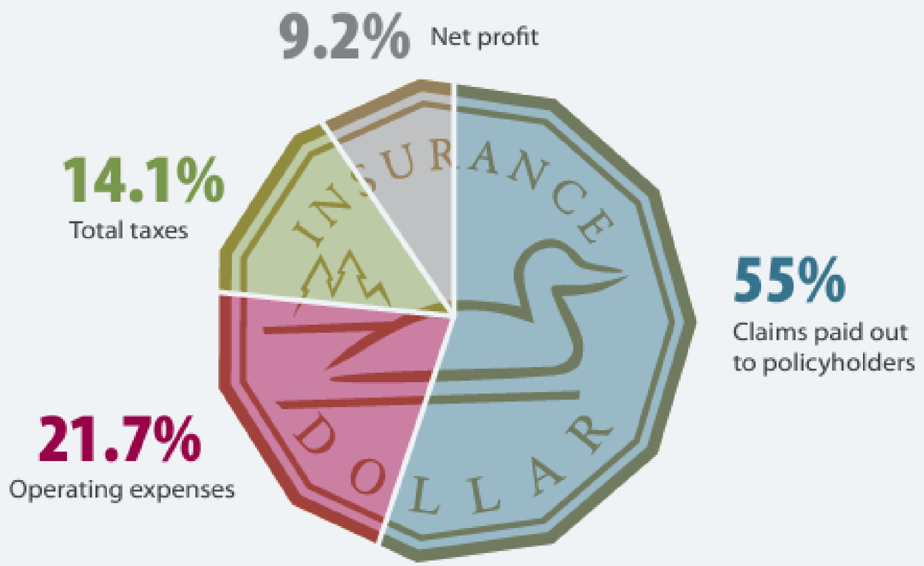
Insurance Bureau of Canada (IBC)

Non-profit industry liaison; offers government, consumers and stakeholders a glimpse into the industry and acts as the one window into the industry during severe weather events

How Does Insurance Work?

- The premiums of many pay for losses of the few
- Premiums are based on informed predictions about how much money may be needed to pay future claims

More than half of every dollar received is paid out in claims.

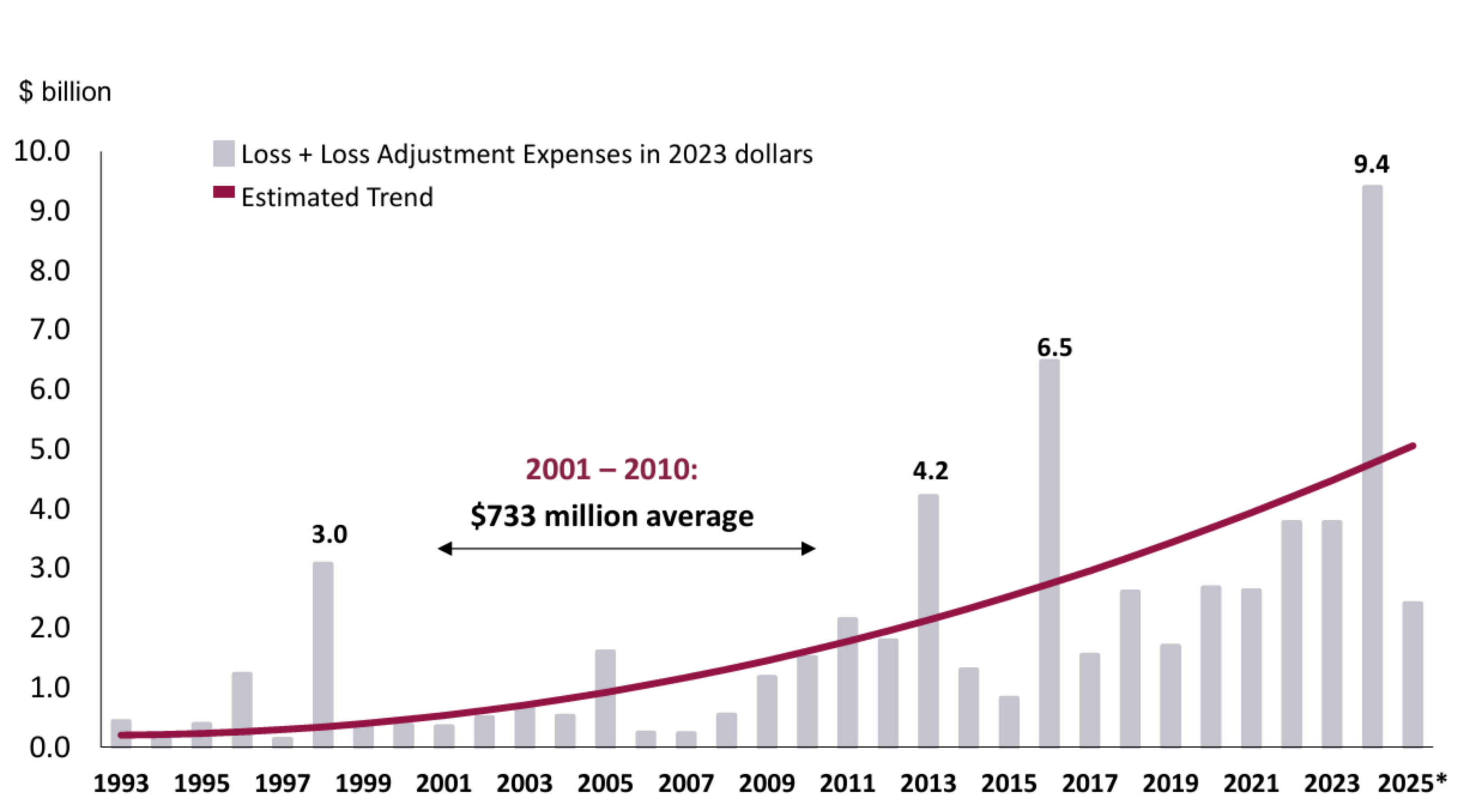


Source: IBC, MSA. Based on 10 year average.

Severe Weather Trends

Rise in Natural Catastrophes

Catastrophic Losses in Canada in $000,000,000, 1994 to 2025 and Trend



Insurers paid out $733 million annually, on average, for severe weather losses from 2001 2010; 2024 losses to date are nearly 13 times that number

Source: IBC Facts Book, PCS, CatIQ, Swiss Re, Munich Re & Deloitte. Data includes events with insured losses of $25 million or more from 2008 to February 2022; from March 2022 onwards, the threshold is $30 million. Values in 2025 Canadian dollars, 2024* & 2025* values are preliminary

Canada: Insured Catastrophic Losses in 2025

Insured Damage Estimate:
$2.4 Billion

BC, AB
Atmospheric River Series
$90 million (December)

AB
Calgary Hailstorm
$160 million (July)

AB, SK, MB
Prairie Severe Storms
$235 million (August)

MB, SK
Flin Flon & La Ronge Wildfires
$300 million (May)

ON, QC
Ontario & Quebec Ice Storm
$490 million (March)

*The amount of insured damage is an estimate provided by CatIQ (www.catiq.com) under licence to IBC.

Home Insurance

Factors That are Used in Premium calculation

Age of building

Replacement cost of building

Construction material (wood, brick etc)

Claims history (yours and the insurance companies)

Location & Fire protection

Updates (electrical, roofing, plumbing etc)

Use of property – is there a business on the property?

Woodstove, fireplace, swimming pool

Things to Note About Property Insurance

Insurers use extensive data and historical trends to develop rates.

Each residence will have a different replacement cost.

Property policy wordings and practices may vary from insurer to insurer.

Each location is unique and has different requirements.

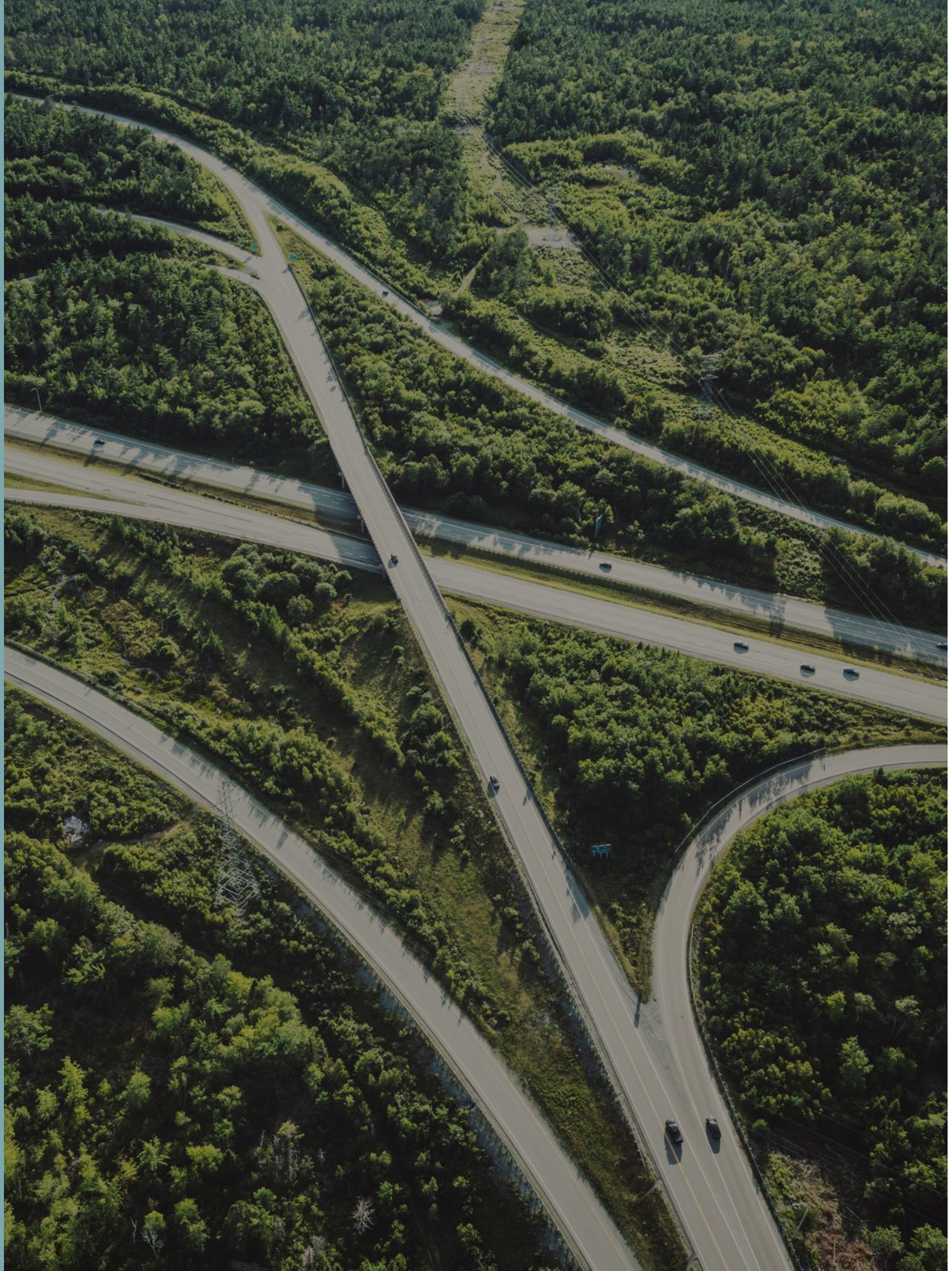
Premium adjustments may be offered for bundling home and auto insurance.

Many optional endorsements are available to policyholders.

Two Basic Types of Residential Policies

Named Perils	Comprehensive / All Risk
• Perils are the **cause of the loss**, such as fire, hail and wind • This type of policy only covers loss/damage caused by perils **specifically listed** in the policy • Loss/damage caused by any other peril would not be covered	• This type of policy covers loss/damage caused by **all perils**, unless specifically excluded

- Optional coverages can give you additional protection against earthquakes, **flood or sewer backup.**
- Check with your insurance professional to see if other levels of coverage are available eg: standard & broad coverage)

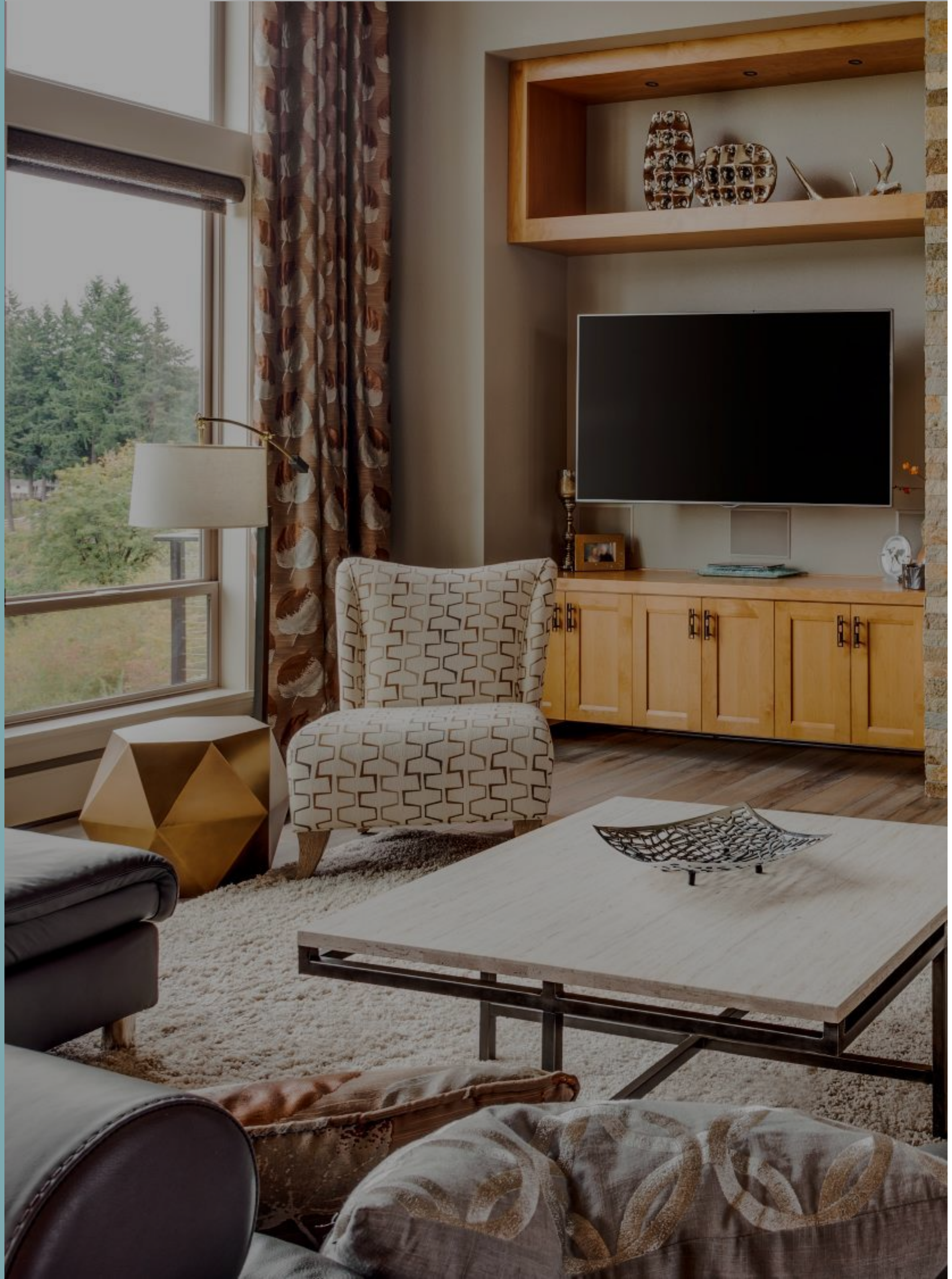


Coverage for Water Damage

- Most insurance policies cover water damage if a pipe bursts or leaks inside the property
- Coverage for water damage from sewer backup and overland flooding is **optional**
- Not all property insurers offer overland flood coverage
- Properties in high-risk flood areas might not qualify for coverage; varies by insurer
- Some insurers offer lower coverage limits or increased deductibles in higher risk areas
- Check your policy limits

Two Types of Claims Settlement

Actual Cash Value	Replacement cost
Pro: When calculating items at actual cash value, you'll likely be charged a lower premium. **Con:** If you purchase new items to replace the items lost, you'll be on the hook for the difference between the claim payout and the cost of brand new. Or you could choose to replace them with an older or used item.	**Pro:** With a replacement cost policy, the money you receive in a claims payment will allow you to adequately replace your lost items with no deductions for depreciation. **Con:** Premium for replacement cost policies are generally higher than premiums for actual cash value policies.



Additional Coverage

- **Additional Living Expenses** pays for any necessary expenses while your home is being repaired. Things like hotel bills, restaurant meals and moving costs will be reimbursed.
- **Liability Coverage** will pay for legal expenses if someone suffers an injury caused by an insured peril

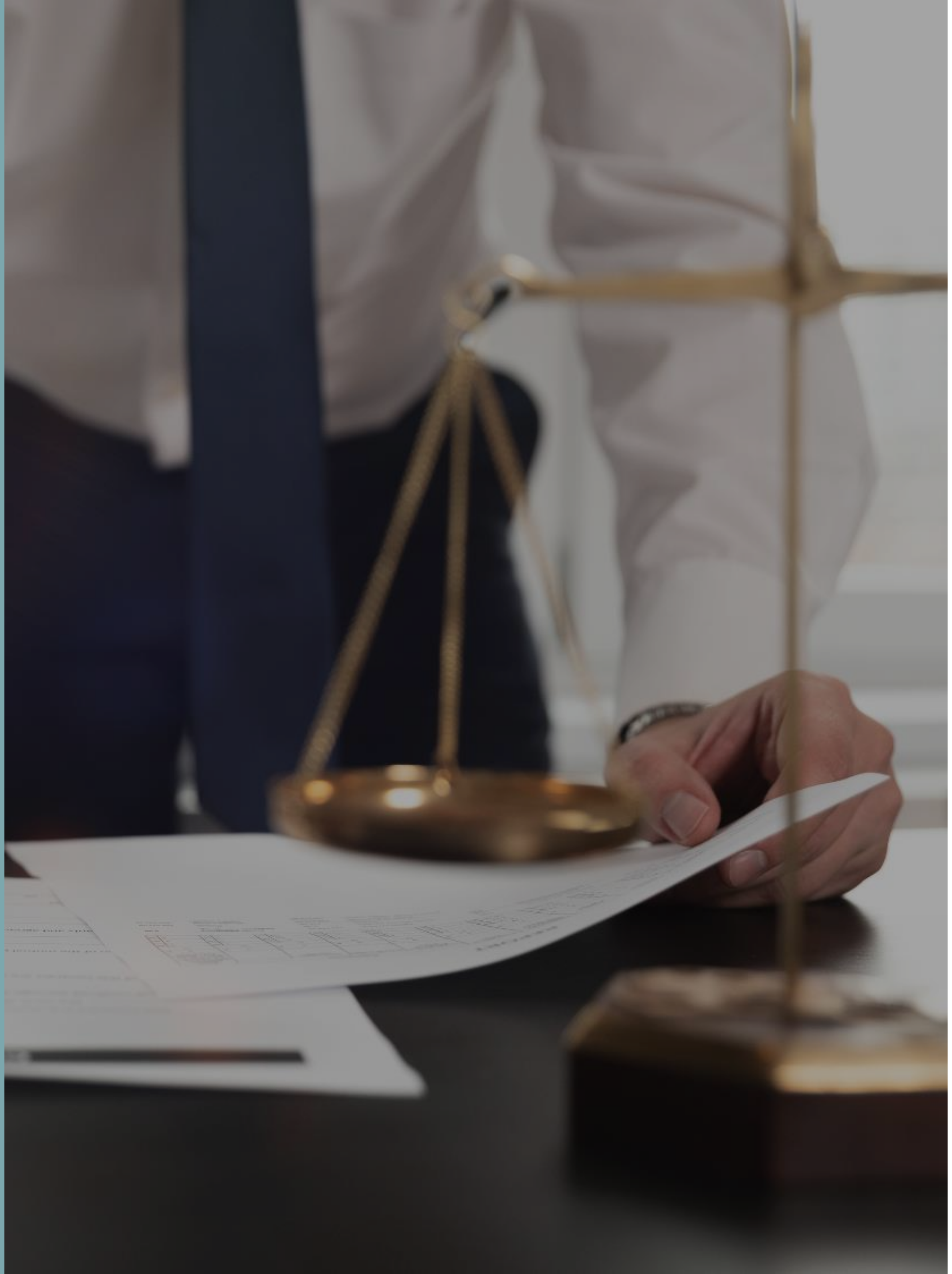
What’s different about insuring heritage properties?

- Custom exterior features may hard to repair or replace
- Construction and systems may need to be updated
- Vulnerability to severe weather – flooding, power outages, wildfire
- May be considered a specialty risk – requires expertise to assess and underwrite – not all insurers have on staff
- It can be hard to find the right coverage at an affordable rate
- Are there by-law requirements (what are the replacement/repair laws

Creating a risk prospectus

Create a risk prospectus for your heritage home. It should contain:

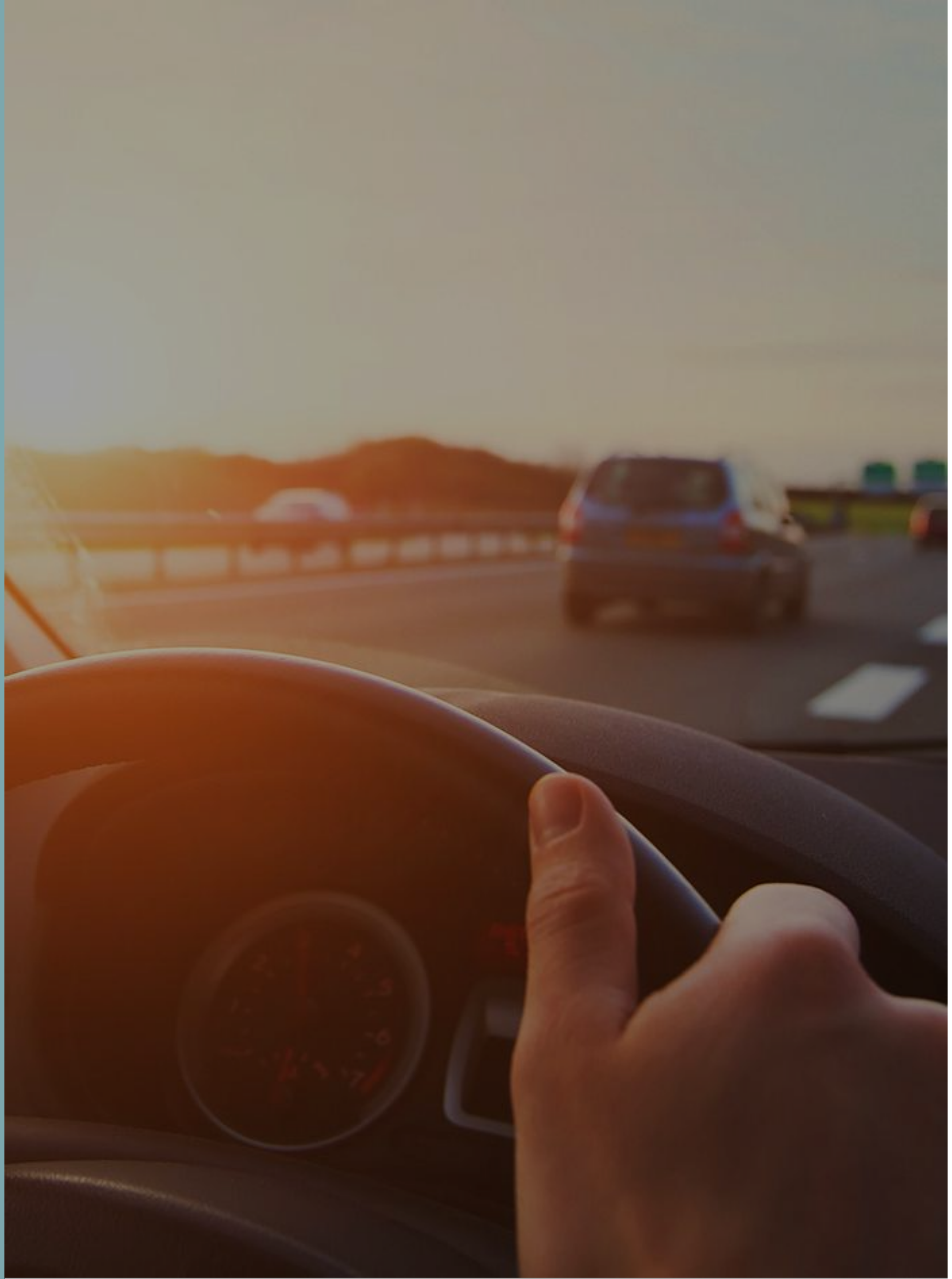
- Photographs
- Dimensions
- Construction details
- Building, electrical, mechanical systems, plumbing updates
- Documentation (paperwork, photos) of the unique characteristics of your property
- Recent appraisal



Creating a risk prospectus

Additional documentation that you should include:

- Copies of local ‘heritage’ bylaws
- Historic designation assigned to your property
- Your municipality’s planning requirements for heritage properties in the event of a partial or total loss



How to reduce your property’s risk factors

Comply with local building codes:

- Fire exits and smoke alarms
- Electrical systems

Update or maintain:

- Roof
- Heating system
- Plumbing
- Install water damage mitigation system (sump pump or backwater valve)

Making a claim: Cost factors to consider

- Planning approvals
- Appraisal expertise
- By-laws
- Claims settlement costs
- Modern building materials and workmanship vs those of the past
- Distinctive, unique features
- Contaminants – e.g. lead paint/mold

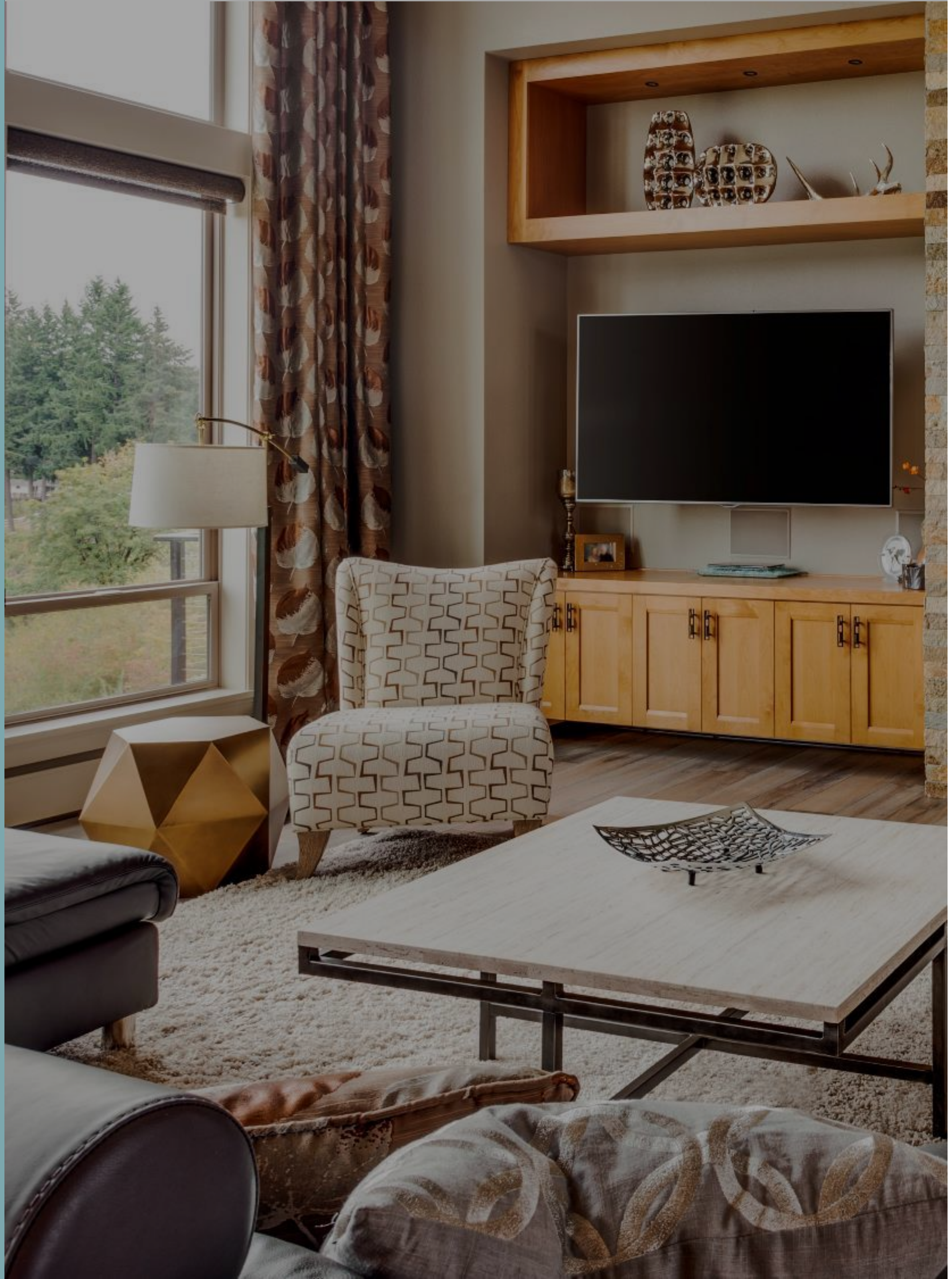
Making a claim: What to expect

Replacement cost includes:

- Debris removal
- Construction costs, i.e. labour, materials
- Design and Architectural services

Market value vs. Replacement cost

- Tax assessment value
- Market value
- Policy replacement cost



Tips When Shopping for Home Insurance

- Heritage homes may require specialized underwriting.
- The trick is finding the right insurance company for your home
- Shopping online may not be the best option
- You may have to shop around for the right insurance broker. One that has a contract with an insurance company that can underwrite your heritage home.

IBC's Consumer Information Centre (CIC)

People who have questions about insurance can contact our CIC

Consumer Information Centre
Toll-free: 1-844-2ask-IBC

ONCIC@ibc.ca
@IBC_Ontario

ibc.ca

Ministry of Citizenship and Multiculturalism

Protecting heritage properties under the Ontario Heritage Act

What property owners should know

Andrew Jeanes

Ontario Heritage Conference

June 20, 2026

Ontario

Important note

The Ministry of Citizenship and Multiculturalism has prepared this presentation as an aid to municipalities and others working with the *Ontario Heritage Act*.

The information in this presentation is not intended to take the place of legal advice.

In the event of any conflict between this presentation and any applicable legislation or regulations, including the Ontario Heritage Act and its regulations, the legislation or regulations prevails.

Ontario

A brief background on the Ontario Heritage Act

- Originally enacted on March 5, 1975, just over fifty-one years ago
- Substantially amended in 2005, twenty-one years ago
- Many major and minor amendments to the act since 2019
- Fundamental municipal powers of designation, consent over alteration and demolition of designated properties remain unchanged

Lieutenant Governor Pauline McGibbon signs the Ontario Heritage Act into force on March 5, 1975 in Kingston City Hall. Minister of Culture and Recreation Bob Welch is at left and Kingston Mayor George Speal at right

Ontario

What designation does and doesn't mean

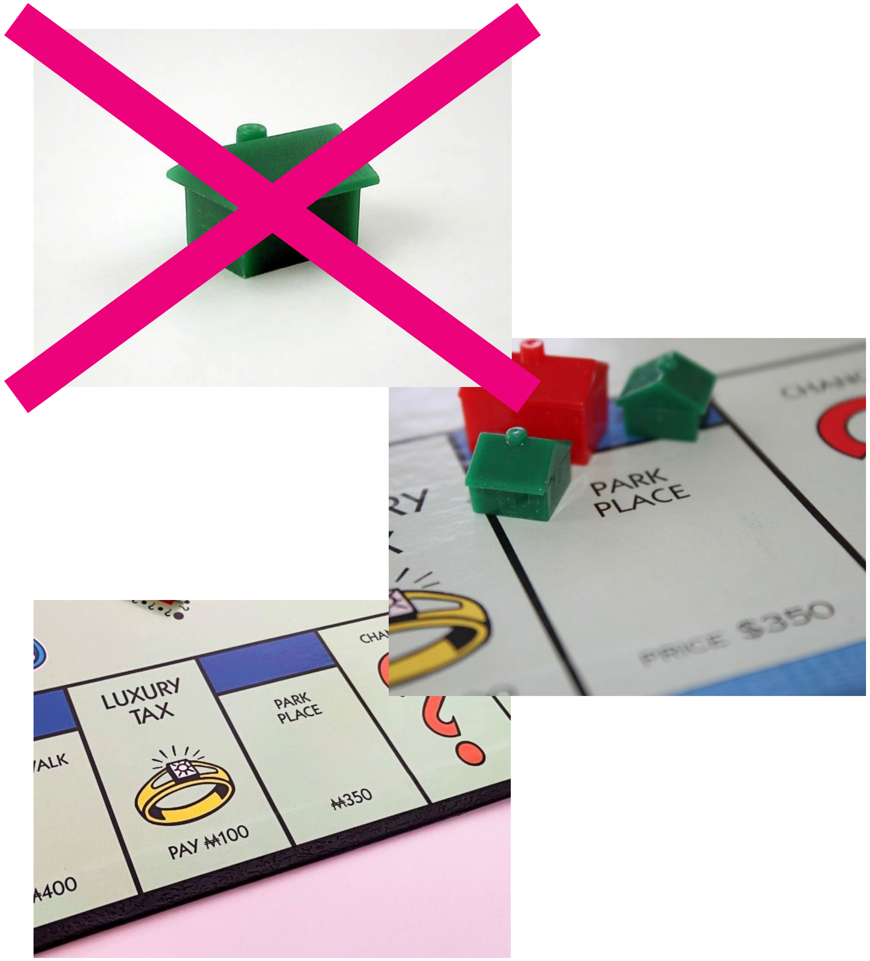
- Heritage designation has nothing to do with age
- Heritage designation has nothing to do with physical condition of a building or structure
- Heritage designation is determined by a combination of evaluation for cultural heritage value or interest (nine provincial heritage criteria) and a decision of council
- No two heritage properties are necessarily alike, so making decisions about managing change to them under the Ontario Heritage Act can be complex

Alexander House, Niagara-on-the-Lake, built 1982, designated 2025

Eagleson-Buyers House, NOTL, built circa 1830, designated 2008

Ontario

Heritage designation applies to real property



- Heritage designation does not apply only to buildings
- Designation applies to property, which includes a parcel of land, with or without buildings or structures
- If you remove buildings or structures, the heritage designation does not necessarily get removed; it depends on what the by-law protects

Ontario

Current heritage statistics, first quarter of 2026

- Approx. 21,000 properties listed under Part IV, section 27 of the OHA
- Approx. 9,350 properties individually designated under Part IV, section 29
- Approx. 27,500 properties designated under Part V, section 41, within 151 heritage conservation districts province-wide
- Total of approx. 36,850 designated and 21,000 listed heritage properties
- Approx. 7.4 million registered parcels of real property in Ontario, making all 57,850 heritage properties combined only about 0.8% of total

Listed properties, owner obligations

Ontario Heritage Act, Part IV, section 27

- Listing is meant to give municipalities an option to formally identify properties that for one of many reasons cannot be or should not be designated immediately
- Owners of listed properties must give council at least 60 days notice in writing if they intend to demolish or remove a building or structure on their property
- Owners of listed properties have no obligation to obtain municipal consent for alterations to their property

Individually designated properties, owner obligations

Ontario Heritage Act, Part IV, sections 29, 33, 34

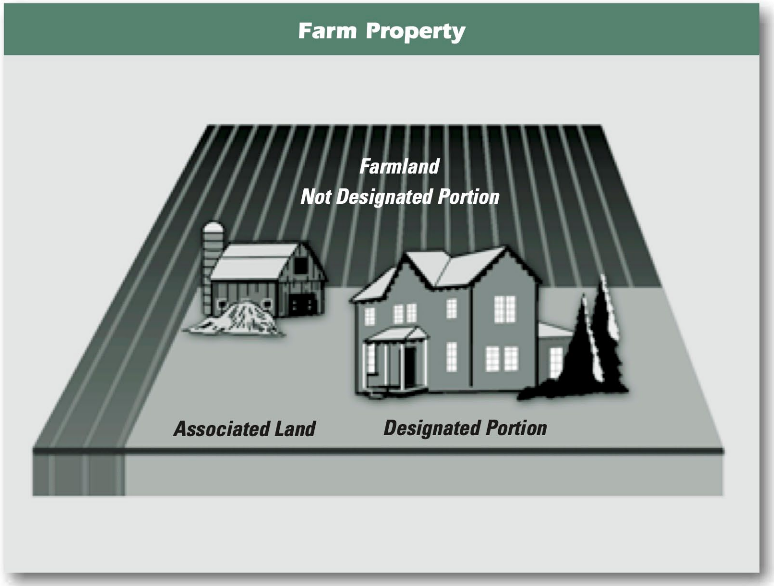
- Individual property designation is done by a municipal by-law under section 29 of the OHA and is appealable to the Ontario Land Tribunal
- Designation by-laws are registered on property title and apply to the current and all future property owners unless council repeals the by-law
- Owners of designated properties must obtain written consent from the municipality before demolishing or removing any of a property's heritage attributes, or any building or structure whether or not it is a heritage attribute
- Owners of designated properties must obtain written consent from the municipality before altering a property if the alteration is likely to affect its heritage attributes
- Individual designation by-laws may apply to both exterior and interior heritage attributes

Individual designation of part of a property

Farm properties or other large parcels

- Because designation by-laws apply to real property, the apply to the entire parcel unless otherwise specified in the by-law
- In some cases, it may not make sense to protect the entire parcel, in which case the by-law may specify, in a schedule, which parts of the property are protected and which are excluded

The property comprises an historic farmhouse on a 100-acre farm. Only the historic farmhouse, the barn and the land associated with them are considered by council to be of heritage value and worthy of designation under the *Ontario Heritage Act*. The remaining farmland is excluded from the designation by-law.



Heritage Conservation Districts, owner obligations

Ontario Heritage Act, Part V, sections 41, 42

- HCD designation is done by municipal by-law under section 41 of the OHA and is appealable to the Ontario Land Tribunal
- HCD by-laws are registered on property title and apply to the current and all future property owners unless council repeals the by-law or amends it to exclude the specific property
- Owners of properties in HCDs must obtain written consent from council to:
    - Alter any exterior attributes of a property
    - Erect any building or structure on the property
    - Demolish or remove any attribute of a property if it would affect a heritage attribute described in the HCD plan
    - Demolish or remove a building or structure on the property
- HCD designation does not apply to interior attributes of buildings within the district boundary

So what happens if…

Situation	OHA Requirements
Partial damage to a listed property	No heritage approval required for repairs
Total loss of a building on a listed property	No heritage approval required for reconstruction
Partial damage to an individually designated property	Heritage approval may be required for repairs
Total loss of a building on an individually designated property	Heritage approval may be required for some aspects of reconstruction, but not for the materials and design of the replacement building; council may also repeal by-law
Partial damage to a property in an HCD	Heritage approval may be required for repairs
Total loss of a building in an HCD	Heritage approval required for replacement construction, new building must follow policies and design guidelines in HCD plan

Thank You!

Thank you for your time and interest!

For assistance with all your OHA-related matters please contact heritage@ontario.ca

Or contact me directly, by emailing andrew.jeanes@ontario.ca

Heritage Insurance: Myths vs Realities

Q&A

Thank you!

Special thanks to: