

HOME INSURANCE

Everything you need to
know about insurance for
heritage properties

Some insurers may refuse to cover heritage homes.
However, home insurance is, in fact, available for these properties.

Here's what you need TO KNOW:

- Before you contact an insurer, look into the municipality's rebuilding regulations. Insurers require this information to adapt the coverage offered.
- An insurer may not offer insurance products for heritage properties, simply because it has not developed this market. Therefore, we recommend you shop around and talk to several insurers to find one that offers the products adapted to the needs of heritage homeowners.
- An insurer may choose not to insure a heritage property rather than offer incomplete or inadequate coverage.
- If nothing comes of contacting several insurers, there are specialized insurers who will accept to cover heritage properties.
- Insurance Bureau of Canada (IBC), via its Insurance Information Centre, can also work with and assist consumers in finding insurance, and obtain information.

**IBC is there to
inform and assist you.**

If your insurer cancels your policy, the Insurance Information Centre can help you. Contact an Information Centre agent at **514-288-4321** or **1-877-288-4321**.

[Check out infoassurance.ca](https://www.infoassurance.ca)

 **IBC** | Insurance Bureau
of Canada