

CASE STUDY

# Specialist insurance cover

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*When normal Buildings Insurance simply will not do.*



## *See how we help to get appropriate insurance for out of the ordinary properties.*

It is very easy to go online and pick out a price from a list of Insurers who will provide ordinary property insurance for your home.

But what if your property isn't ordinary? What if you live in a listed property of architectural importance or your beautiful country cottage has a thatched roof?

In this instance you will need specialist insurance and an experienced Broker to ensure that your property has the correct insurance cover.

One of Jo's clients recently bought a Listed Grade II Medieval Tithe Barn with an Edwardian former stable wing. This property had an oak framed construction, brick and flint walls and clay tiled roof. When the refurbishment works had been completed the property was unoccupied for a short period before our client moved in.

Insurance cover was required but most insurers are wary of providing cover for unoccupied specialist properties. Jo researched the specialist insurance markets and was able to provide a tailored insurance policy from specialist insurer which not only covered the property whilst it was unoccupied but continued to insure the property when the owners moved in.

In the case of major destruction to a Grade II Listed property, demolition and levelling the property and building a modern alternative is not an option. A team of architects will need to be appointed to oversee the reinstatement of the property. They in turn appoint builders who specialise in the conservation and restoration of historic buildings. Workmen are required to have specialist construction skills and use traditional materials. For this type of claim only a specialist insurance company can provide the necessary cover.

So if your home isn't ordinary, don't buy ordinary home insurance. Instead contact Mathews Comfort and see how we can help you find the perfect insurance for your perfect home.

### CONTACT JO



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