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Historic Home Protection

What Our RMAs Review

Our Risk Management Advisors can advise you in determining a historic building's replacement value by taking into consideration complex issues such as age, building materials, and the impact of historical designations and districts.

In addition, these specialists are highly experienced in the identification and remediation of hazardous conditions that are unique to historical structures.

Many antique and historic homes have special and increased value because of their age, location and architectural features. Each home presents unique challenges that make them vulnerable to fire and other hazards. During our visit, we reviewed your property for problems specific to vintage homes.

The main considerations that make an existing historic home unique include:

- Costs relating to repair and restoration are generally higher than newer construction replacement, due to the materials used and the specialized labor required.
- Historic homes are often located within local historic districts that may govern the materials used in a home's re-construction.
- The property may be linked to a historic person or activity or may be designated by authorities to be historic and listed in the National Register of Historic Places or similar catalogues.

Key Areas of Concern

Your Risk Management Advisor (RMA) has identified five main areas of concern for policyholders rebuilding a historic home:

- Knob and tube wiring
- Asbestos
- Impact of local, state and national requirements if the home is designated as a historic home

- The types and cost of finishes that are in the home that will need to be replaced or repaired
- Availability of unique materials and craftsmen will impact cost

Providing Solutions

If your Risk Management Advisor identified one or more of these areas as a concern, please contact your RMA or your agent with your questions.

Potential problem areas include:

Knob and tube wiring – The two most immediate concerns are:

- 1) If it is encapsulated by insulation that was added to an attic, wall cavities, or crawlspace, arcing may occur.
- 2) Improper alterations can seriously affect the original design.

This wiring is ungrounded and by today's standards is not safe. Over time, the insulation wears thin, falls apart, or is damaged by rodents and the conductor is exposed. This can, under certain conditions, cause arcing and lead to a fire – or cause someone to be shocked if they come in contact with a bare wire. Additionally, this type of wiring was not designed for modern electronic devices such as computers, televisions and stereo systems. This equipment draws higher voltage than the wiring was intended to handle and may lead to a fire.

Asbestos – Performing work in a building of historic significance places new and challenging requirements upon environmental contracting professionals. Protection and preservation of the building's historic integrity are the essential, overriding priorities. In most asbestos abatement/reinsulation projects, for example, the contractor must demolish walls or ceilings to access the material behind or above them. But, when it comes to a historic building, the walls and ceiling cannot be damaged, and the contractor must take extraordinary measures to gain access for renovation.

Impact of Local, State and National requirements for Historic Homes – Contact the local, regional or national register of historic places in the locality where your property is located. You can learn more about the property as it may relate to construction, recent remodels or repairs and history relevant to your RMA and/or contractor inspections.

Types and cost of finishes – Owners and contractors renovating a historic home should be aware of the kinds of finishes that are in the property and their availability in the marketplace. This will certainly affect replacement or repair of those items. Even more importantly, the construction and development of those finishes may affect how the property is evaluated. For instance, owners and contractors need to understand that the process to make walls straight in historic homes was accomplished by the plasterer as he applied plaster and lathe to a wall that, when constructed, was not straight at all. Such knowledge and insight provides key information relative to inspection of a historic property.

Availability of materials and craftsmen – The process of finding qualified contractors who are experienced in the rebuilding of antique homes will certainly affect the replacement cost of the property. If certain materials or finishes are no longer available or only one or two sources are available for that material, the replacement value of the home may be higher in order to be consistent with the period and architecture of the property. Also, certain craftsmen may be difficult to find, or the choice may be limited for certain material or finishes.

Descriptions of coverage are abbreviated and are subject to the terms, conditions and exclusions of the actual policy, which forms the contract between the insured and the insurance company. Available coverages, credits and options may vary by state.

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