Insuring Your Registered Heritage Property In Nova Scotia

In Nova Scotia, there are many historic buildings that reflect the community's heritage and cultural values, but only a few have been formally registered by the province and/or a local municipality under the *Heritage Property Act*. A registered heritage property may have associations with a person, an event, or represents a specific architectural style that adds value to its community and/or to the province.

When considering insurance for a registered heritage property, as the property's owner you should be aware of the limited scope of heritage registration that has been applied to your property under the *Act*. As the property owner, you should also better understand the process to repair and replace in-kind any exterior architectural feature of your property that has value under the heritage registration, and the opportunity to deregister your property should it be damaged or destroyed.

The following information has been prepared by the provincial Heritage Property Program and the Insurance Bureau of Canada.

The Scope of Registered Heritage Property in Nova Scotia

As the property owner of a registered provincial and/or municipal heritage property in Nova Scotia, it is important to know:

- That the scope of heritage registration is applied only to the exterior appearance of your property. Only existing exterior elements identified at the time of registration, such as its window style or its exterior cladding, may be identified as character-defining elements.
- If your heritage property is damaged by any cause, these exterior character-defining elements can be repaired or replaced in-kind without the need of a formal review under the *Act*.
    - The *Act* provides that if the property's owner wanted to substantially alter a character-defining element, a formal review is required. As an example, if at the time of registration, the property's hung windows style was identified as a character defining-element and the property's owner would like to replace them with casement style windows, formal consideration for this substantial alteration would be required.
- If your property is damaged or destroyed, the property's owner can apply to have it considered for deregistration under the *Act*.

Provincial Heritage Properties – Scope of Registration

If a property has been provincially registered under Section 7 and 8 of the *Act*, only the exterior features that have provincial heritage value are protected from substantial alterations. These features are commonly known as character-defining elements. Please know that:

- If these character-defining elements are damaged and need to be repaired or replaced in-kind, this work can be carried out following a review by provincial heritage staff.
- In some cases, you may need to apply for a municipal building permit. For more information on building permits, please contact your local municipality's planning and development office.
- In all cases, the interior features of a provincially registered property are **not** protected under the *Act*.
- While the interior features of your property may have historic value, they are not within the scope of its provincial heritage registration If these interior features are damaged or destroyed, they can be repaired or replaced as desired.

Municipal Heritage Properties – Scope of Registration

If a property has been municipally registered under Section 14 and 15 of the *Act*, only the existing exterior features that have municipal heritage value are protected from substantial alterations. These features are commonly known as character-defining elements. Please know that:

- If these character-defining elements are damaged and need to be repaired or replaced in-kind, this work can be carried out following a review by municipal heritage staff.
- In some cases, you may need to apply for a municipal building permit. For more information on building permits, please contact your local municipality's planning and development office.
- In all cases, the interior features of a municipally registered property are **not** protected under the *Act*.
    - While the interior features of the property may have historic value, they are not within the scope of its municipal heritage registration. If these interior features are damaged or destroyed, they can be repaired or replaced as desired.

Opportunities to Deregister

If a provincially registered heritage property sustains significant damage from a fire, or the building associated with the property is destroyed, consideration for its deregistration is offered under Section 11 of the *Act*. For more information, please contact the provincial Heritage Property Program at kevin.barrett@novascotia.ca.

If a municipally registered heritage property sustains significant damage from a fire, or the building associated with the property is destroyed, consideration for its deregistration is offered under Section 16 of the *Act*. For more information, please contact your local municipality's Heritage Property Program.

Municipal Heritage Conservation Districts

Section 19A of the *Act* provides a municipality the opportunity to establish a Heritage Conservation District (HCD) for a specific area of its community where the grouping of properties has unique historical and/or architectural value. While final approval is provided by the province, each HCD is developed and administered by the local municipality.

If your property is located within an approved municipal HCD, please be aware of the conservation plan and conservation bylaw developed for each district. Should your property be damaged, these documents will better describe the process for its repair and/or replacement.

For more information, please contact the Heritage Officer who administers the conservation plan and conservation bylaw for the municipality. The Heritage Office also issues certificates for development that certifies that the proposed repair and/or replacement conforms with the requirements of the HCD's conservation bylaw.

Heritage Appraisal

While the scope of heritage registration in Nova Scotia is limited to the exterior appearance of your property, it is important to ensure the costs for its repair and/or full replacement aligns with your insurance policy. These costs may include interior features that are not associated with its heritage registration, such as an interior oak staircase and/or plastered wall treatments. If you are unsure of your property's

replacement cost, please obtain a professional building appraisal and/or consider an insurance policy that provides 'all risk' coverage.

Insurance Bureau of Canada

Insurance Bureau of Canada (IBC) was established in 1964 and is the national industry association representing Canada's private home, auto and business insurers. To support owners of heritage properties across Canada, IBC created a brochure known as *Heritage Properties: Insuring the Living Past*.

Insuring your Registered Heritage Property in Nova Scotia

It is important to provide details of the property and its heritage registration to your insurance representative. Insurance Bureau of Canada has created various resources such as *How Home Insurance Rates are Set*. This tool will assist your insurance representative in better knowing the specific features of your property, such as its exterior cladding and window style. Additionally, compiling all this information will clarify the scope of the heritage registration for your property. While this tool will assist you to better document interior features, such as millwork or lighting fixtures, please know these features are not part of the property's heritage registration in Nova Scotia. It is also important to note that, whether part of the exterior (heritage protected) or the interior, the insurer's repair or replacement is with (modern) materials of like kind and quality.

If you have any questions regarding insurance coverage of your heritage property, please contact the IBC's Atlantic office Toll Free at 1-844-227-5422 or by email: AtlanticCIC@ibc.ca.