

Lycetts
We know your world.

Risk management advice for estate owners and managers



Proud to protect your countryside. Your estate. Your farm. Your rural business. Your country pursuits. Your passions.

Running an estate, often with a diverse mix of rural pursuits, forestry and tourism activity, brings with it a myriad of challenges.

As one of the UK's leading estate insurers, Lycetts offers rural businesses and homes an unrivalled combination of client experience and technical expertise.

Here we outline ways in which you can help to mitigate the main risks faced every day by estate owners.



Please contact us at your convenience to discuss your requirements

Property-related risks

Main house - reducing risk of fire, damage and theft

Fire

Introduce the local fire service to your house as soon as possible. Make them aware of the Ordnance Survey grid reference and postcode of the property, as well as any pools, ponds or lakes which they could access in the event of a fire. This information could save vital time.

Make sure your chimneys are swept regularly – at least once, if not twice a year – especially if logs are being used. Tar and soot build up within chimneys and become a fire risk.

Fire extinguishers and fire blankets in the kitchen are advised for stopping fires at source. But it really is important that fire extinguishers are serviced on a regular basis as they can deteriorate over time.

Damage/theft

Make a video or photograph of your most valuable possessions as this could prove to be particularly useful in the event of an insurance claim. The video or photographs should be kept away from the house, possibly in the estate office, but are best left with family members or maybe your solicitor.

Lagging pipes reduces heat wastage and will massively reduce the risk of them bursting and causing a lot of damage and stress.

Make sure that the gutters, gulleys and downpipes are clear at all times, taking care at certain times of the year to avoid the accumulation of leaves, moss or bird nesting material.

Ditches, field drains and culverts should also be checked for debris, to ensure that they do not block and cause localised flooding to buildings.

If you have oil heating, a tank can hold many hundreds or even thousands of pounds worth of oil, and tanks are often situated at the back of properties with little theft protection. This has led to a recent increase in oil theft. Ensure that oil supplies are secured at all times using a robust padlock to keep the tanks secure. You should consider replacing old, unbunded tanks, which can present a risk of leakage or pollution.

Metal theft has also become a big problem in the UK in recent years. Put in place appropriate security measures to minimise the risk of theft of high quality metal garden furniture and statues and keep a watchful eye on iron railings, manhole covers, copper boilers and metal from rooftops.

Main house extensions/restoration work

Homeowners should always inform their insurance broker of work being done to their house to ensure that the correct cover is in place should damage occur during the building project.

If a problem occurs during the work, you should not rely on any damage being covered on the builder's insurance policy. An insurer will often wish to change the terms and conditions of the cover when work is taking place and consequently it is vitally important that they are informed prior to any project commencing.

Damage may be caused to the existing structure as a result of building work, such as a builder or sub-contractor putting their foot through the ceiling. Storm or water damage could occur when the property is being re-roofed and is open to the elements.

A further problem may be loss of building materials left outside properties – such as copper piping, bricks or kitchen units – through theft.

Do not assume that the builder's insurance policy would cover any such loss. Finally, you should remember to include the value of any renovation or extension work in your rebuilding cost sum insured.

Estate out-buildings

If you are considering the development of redundant estate buildings for another use, always make sure you inform your insurance broker.

The conversion of an outbuilding into office space does not significantly increase the risk, but an increased premium would be required if it was converted into a carpentry workshop.

Risks to/from rural pursuits

Shooting

If you host shooting days for corporate or recreational purposes, you will know that a shoot may be cancelled or abandoned because of the extremes of autumn and winter weather such as snow, fog, heavy winds or torrential rain.

Although the responsibility of being adequately insured normally lies with those taking the day's shooting, not with the shoot owner, being able to give a refund to clients (which is financed by a relatively inexpensive insurance policy) is always preferable.

Cancellation insurance is available either for an individual gun or for syndicates and is a small amount compared to the sum lost through cancellation. It also covers cancellation due to the activities of protest groups.

Open garden events

If you are planning to open your gardens to the public this summer, make sure you have adequate insurance cover for a wide range of eventualities which you might not have considered.

You should inform your broker with details of the event such as its date and numbers expected. The major consideration is public liability and all reasonable measures must be taken to prevent accidents to others.

This could mean ensuring that paths are safe to walk on and pruning fragile boughs from trees. Refreshments are usually on offer and all reasonable steps must be taken to make sure that what is being eaten or sold is of an acceptable standard.

Outside caterers and stall holders should have their own insurance cover for the event, and should be asked to produce a copy of their own schedule showing that their product liability cover is in place.

General risks

Trees

Be vigilant about the potential problems that trees on your estate could cause and have your trees checked regularly for safety by an arborist. There have been a number of cases where members of the public have been injured by trees which overhang pavements or roads. If a tree is old or if there are high winds or heavy snow, there is always a chance that a branch could fall and in some cases harm passers-by, cars or other properties.

An arborist can advise on any work which is necessary to safeguard the future of trees such as lopping or pollarding

and can also alert you to any potential dangers. You should also be aware of tree root ingress into drains and foundations which can cause problems to the drainage system or structure of your property, often leading to hefty bills.

Footpaths

As more rights of way are made available to the general public, it's important that you are aware of your responsibilities.

As the landowner, it is your responsibility to ensure that any public footpaths, bridleways and byways are safe and accessible to the general public.

You need first to establish whether there are any public rights of way running across your land - this should be straightforward as the local authority will have definitive, up-to-date maps of all public routes.

Then you must ensure that all public rights of way are clear of obstructions and avoid ploughing footpaths and bridleways that follow a field's edge, always leaving a gap of a minimum of three metres which must remain undisturbed.

Ensure that trees are checked at least annually by someone competent and bridges, gates and fences are well maintained.

Summary checklist*

Main house - reducing risk of fire, damage and theft

Fire

- ☐ Introduce the local fire service to your house and make them aware of any nearby water sources
- ☐ Make sure your chimneys are swept regularly
- ☐ Service your fire extinguishers on a regular basis

It is illegal to put up misleading signs as a deterrent to the general public using the footpaths. However, warning signs for their safety should be in place.

We recommend that landowners have a minimum limit of indemnity of £5 million to cover them against a claim where they might be found negligent, although many policies now offer £10 million as standard.

Damage/theft

- ☐ Make a video or photograph of your most valuable possessions and store away from the house
- ☐ Make sure that the gutters and gulleys are clear at all times
- ☐ Check ditches, field drains and culverts for debris
- ☐ Secure oil tanks with a robust lock
- ☐ Put in place appropriate security measures to minimise the risk of metal theft, including garden furniture, railings, manhole covers, copper boilers and rooftop metal

Main house - extensions/restoration work

- ☐ Inform your insurance broker of any planned restoration work prior to any project commencing
- ☐ Do not assume that your builder's insurance policy will cover loss such as theft of building materials or damage
- ☐ Don't forget to include the value of any renovation or extension work in your rebuilding cost sum insured
- ☐ Make sure you inform your insurance broker if you are considering the development of redundant estate buildings for another use

Shooting

- ☐ Invest in cancellation insurance to fund client refunds if a shoot is cancelled due to poor weather

Trees

- ☐ Have your trees checked regularly for safety and potential property damage risk by an arborist

Footpaths

- ☐ Find out whether there are any public rights of way running across your land via your local authority
- ☐ Make sure any public footpaths, bridleways and byways are safe and accessible to the general public

- ☐ Avoid ploughing footpaths and bridleways that follow a field's edge, always leaving a gap of a minimum of three metres undisturbed
- ☐ Ensure that bridges, gates and fences are well maintained
- ☐ Erect relevant warning signs for general public safety
- ☐ Check that you have a minimum limit of indemnity of at least £5 million to cover you against a potential claim

Open garden events

- ☐ Make sure you have adequate insurance cover If you are planning to open your gardens to the public
- ☐ Inform your broker with details of the event such as its date and numbers expected
- ☐ Ensure that paths are safe to walk on and prune fragile boughs from trees
- ☐ Take all reasonable steps to make sure that what is being eaten or sold is of an acceptable standard
- ☐ Ask outside caterers and stall holders for proof of their product liability cover

* This is not an exhaustive list and is intended for guidance only.

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For more help and advice on how to manage risk on your estate, please contact Charles Foster at Lycetts Fakenham.

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