

Ecclesiastical Insurance Office plc (EIO) Reg. No. 24869. Registered in England at Beaufort House, Brunswick Road, Gloucester, GL1 1JZ, UK. Registered Branch in Dublin, Ireland. Reg No. 902180. 2nd Floor, Block F2, EastPoint, Dublin 3, D03 T6P8.

Ecclesiastical Insurance Office plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, and is regulated by the Central Bank of Ireland for Conduct of Business rules.



## Contents

Introduction	2
Rebuilding Cholderton	5
Making the decision to preserve their heritage	8
Experience and empathy	11
An award-winning design as well as family home	12
Keys to success at Cholderton House	15
Fire prevention tips	16

## Introduction

In the tiny village of Cholderton in Wiltshire, Cholderton House itself was a well-known, distinctive property, just visible from the road and directly opposite the village church. The large Grade II\* listed manor house was built in 1690 for a local merchant, just after the Great Fire of London. Its wide frontage of red brick and grey knapped flint was typical of properties throughout the Wessex area.

Such manor houses and larger properties are often welcome and well-known landmarks in the English countryside - the substance of our architectural heritage. Yet they are also much-loved family homes and the places those families seek to protect from the unthinkable.



Mary's daughter Naomi who now lives in the fully-restored house.



# At approximately 7am on Tuesday 6th March 2012 a dramatic fire swept through all three floors and the roof. At the height of the fire 12 fire engines worked on the house; local roads closed for safety

## Rebuilding Cholderton

#### At home at Cholderton

Cholderton House was such a family home; the home of the Cornelius-Reid family since they bought it more than 35 years ago. This early Georgian home, with its original oak staircase and panelling had changed little in layout and construction since it was built. The family grew up enjoying its space, its beauty and its heritage. Later extensions gave more space, part of the grounds was home to a local equestrian centre and other land was occasionally used for the local village fete. In 2012, with the family now grown and living elsewhere, Mary Cornelius-Reid was still enjoying her life at Cholderton House.

#### A day of devastation

Unfortunately life was to change completely for the Cornelius-Reid family when they faced every homeowner's nightmare. At approximately 7am on Tuesday 6th March 2012, a dramatic fire swept through all three floors and the roof. At the height of the fire 12 fire engines worked on the house; local roads closed for safety. Mrs Cornelius-Reid was thankfully unharmed, yet badly shocked and shaken. Left with a handful of personal possessions, she stood in front of her devastated home, now a mere shell of fragile, unsupported walls.

That very same day, within hours, Sarah Cox, Technical Property Claims Manager, was on site, personally looking after Mrs Cornelius-Reid. Sandra Cooper, Specialist Claims Consultant, wrote out a cheque for £50,000, aware of the practical and emotional needs faced by families in such situations, essentials such as clothes, cash and a credit card were arranged with immediate effect. The Ecclesiastical team took control arranging alternative accommodation nearby. From a place of security and comfort, Mrs Cornelius-Reid, along with her three children, was able to consider the future for Cholderton House.



## Making the decision to preserve their heritage

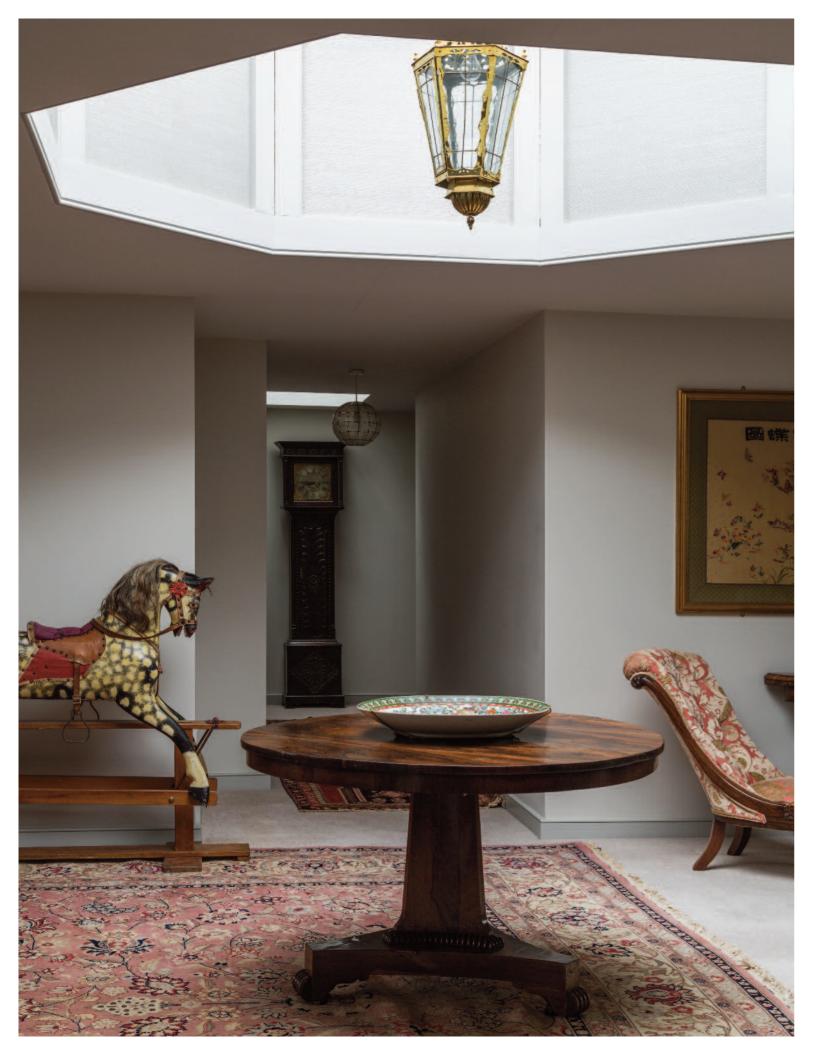
Whether Cholderton could be saved at all was the immediate question; a house that was now piles of rubble surrounded by walls on the point of collapse. The family though, were determined to rebuild their home. Their insurance coverage with Ecclesiastical included a detailed valuation onsite report of the house, completed when insurance cover had been purchased. This report, as well as many photographs of the property and contents taken prior to the fire by the owners, increased their range of options. After discussion with all parties, the decision was taken to 'repair, reinstate and match' Cholderton House.

#### **Building the team to rebuild the house**

Cholderton House was now about to undergo nearly three years of specialist restoration – one year of design and preparation, two years of restoration, a typical length of time to literally bring a property back from the ashes yet still a significant upheaval for the family. As they faced a seemingly endless list of practical, financial and aesthetic decisions that come with such a rebuild, good relationships with the Ecclesiastical team and the appointed loss adjustor were vital.

Steve Greenfield, of international loss adjusters Crawford & Co., experienced with such projects, was appointed to work with Mrs Cornelius-Reid on a day-to-day basis. He built up an immediate position of trust and worked with the family throughout the project.





## Experience and empathy

Appointment of the right architect and contractor was now crucial to the project's success. Ecclesiastical were looking for heritage expertise and capacity on large projects, specialist crafts contacts and significantly someone who could empathise with the client's needs. At her request, Mrs Cornelius-Reid met each and every one of Ecclesiastical's recommendations. Donald Insall, an architect and specialist in the heritage field along with Ken Biggs, an award-winning contractor with the capacity for this type of project, were the firm choice of all parties involved.

#### A year in the planning and preparation

For the next twelve months the details of design, approvals and permission to build were brought together. The team now included mechanical and structural engineers, quantity surveyors and organisations such as Historic England to ensure continued Grade II\* listing.

Meanwhile, Mrs Cornelius-Reid started to purchase suitable furniture and decorative pieces from many local antique shops, filling the alternative accommodation, arranged by Ecclesiastical. The photography of lost items proved vital once again. Some of the family jewellery, protected in a safe, had happily been retrieved from the fire in the first stage of recovery.

One major element of the reconstruction was already underway; a mass of scaffolding to support and surround the entire house. The soft Wiltshire chalk bed coupled with heavy rain meant additional specialist scaffolding and ground anchors were needed. The team in the field and at Ecclesiastical were all experienced enough to expect the unexpected but the task still added time, cost and complexity to the build.

#### The build begins

Once construction actually began, after a long drying out process, each detail prompted the same question - repair, reinstate or match? The appropriate response for several Louis XVI fireplaces may not

be the same for a network of oak ceiling beams. Where does heritage meet the opportunity to improve or strengthen?

The fireplaces seemed, in some cases, to actually have been protected from the fire by the rubble in which they had been covered. Sent away to specialist repairers in Somerset, they eventually returned to Cholderton House in all their glory. Victorian cast iron radiators, which are often scrapped, were salvaged, shot blasted and repainted.

Sometimes more pragmatic decisions were taken. Rebuilding the roof beams in steel meant significant time and money saved to reinvest back into the build. The solid oak staircase was machine made yet hand finished.

Some decisions brought together the centuries. Traditional lime mortar, applied by skilled craftsmen, was used throughout. When set with the traditional grey knapped flint and red brick, the house exterior once again had the familiar Wiltshire architectural style. As well as standard bricks, handmade bricks were sourced to fit with 17th century dimensions around the windows.

#### As a mark of respect

With Cholderton House now a hive of activity and craftsmen to rebuild their family home, the Cornelius-Reid family had to deal with further heartbreak as Mrs Cornelius-Reid died after a short illness, tragically before seeing her treasured home completed. As a mark of respect to 'such a lovely lady', Ken Biggs, the contractor, made an appropriate space in the house for Mrs Cornelius-Reid's coffin to rest before being carried to the village church opposite – a gesture much appreciated by her three children.

## An award-winning design as well as family home

Work continued with the personal support of Sarah Cox, the rest of the project and financial team at Ecclesiastical and loss adjuster, Steve Greenfield. They steered the family through the final decisions as the house neared completion. David Cornelius-Reid, a semi-professional photographer continued to document the rise of Cholderton House for the next generation of the family with sisters, Rosemary and Naomi returning to the area.

In February 2015, nearly three years to the day of the fire, the Cornelius-Reid family returned to Cholderton House, working now on the interior decoration. A 17th century Grade II\* listed manor house that went through the unthinkable has now been rebuilt to schedule, to the high standards required of a listed historical building and within the insurance valuation.

The success at Cholderton has also been recognised nationally by the prestigious Georgian Group who seek to protect and preserve Georgian buildings, monuments and landscapes. At the Georgian Group Architectural Awards, now in their 14th year and presented by the Duke of Wellington in December 2015, Donald Insall Associates received a commendation for "an intelligent, sensitive restoration" at Cholderton House.

Most importantly, in addition to architectural awards and project schedules, a home has also now returned to the family who can enjoy it for generations to come.





## Keys to success at **Cholderton House**

#### Valuation accuracy

A detailed onsite valuation survey at the point of cover gave an accurate technical and financial picture for all parties to work with.

#### Heritage experience

Ecclesiastical's wealth of heritage experience, from village churches to iconic stately homes, ensures they could also help when disaster struck a heritage property that was first and foremost a family home.

#### Specialist architectural appointment

Ecclesiastical had worked with Donald Insall on previous heritage projects and were very happy to recommend him to their client.

#### Access to skills and materials

Experienced contractors ensured heritage materials, often with significant lead times, were sourced on time, working with them to the highest standards.

#### Client empathy

The family's emotional, practical and financial needs were handled with sensitivity over the entire project.

#### Immediate action

Ecclesiastical stepped in within hours to assess the immediate needs of both the client and their home.

Steve Greenfield, of international loss adjusters Crawford & Co., experienced with such projects, was appointed to work with Mrs Cornelius-Reid on a day-to-day basis. He built up an immediate position of trust and worked with the family throughout the project.

## Fire prevention tips

#### Wiring

Have electrical wiring checked for safety at least every 10 years.

#### Smoke alarms

Fit smoke detectors to give you early warning of any fire - they might save your life.

#### Chimneys

Have chimneys swept and flue linings checked at least annually.

#### Open fires

For your open fire, use fire guards/fire curtains and keep them in place overnight.

If you use candles make sure they are extinguished when you have finished using them.

#### Heating systems

Have heating systems regularly maintained by appropriate approved contractors.

#### Portable heaters

Avoid use of portable heaters, but if this is unavoidable, they must be kept clear of combustible furniture/materials.

#### Test appliances

Electric heaters should be tested for safety, and damaged cables or plugs repaired immediately.

#### Storage of flammable materials

Do not store flammable materials in boiler houses. Store flammable liquids such as petrol for the mower in dedicated containers in outbuildings.

#### Close doors

Keep doors to rooms shut at night they will limit/slow down the spread of a fire.

### For smokers

All smoking materials should be disposed of into non-combustible containers.

#### Fire blanket

Have a fire blanket in kitchen in case of cooking

#### Charging electrical devices

When charging electrical devices, only use the manufacturer's approved chargers. Ideally, do not leave devices charging overnight.

### Rubbish disposal

Remove all rubbish and other waste materials promptly and store externally, preferably in metal containers with lockable lids away from buildings.

#### **Building contractors**

For building work, choose a specialist contractor and ensure they follow safe working practices including the use of Hot Works permits if they are welding, using grinders or other heat producing processes.

#### Best practice tips

#### Keep insurance up-to-date

Keep your buildings and contents value up-to-date. Have you added to either? Buildings should be revalued every five years.

#### Keep a photographic record

Keep a photographic/video record of your building and contents together with any valuations safely away from the property.

#### Make a disaster plan

Ask your broker for a copy of the Ecclesiastical Disaster Control Guidance Handbook to guide you.

