



## Fixtures and Fittings Policy

### Aim

The policy aims to give those who live and work in the area the information required to help prevent theft of fixtures and fittings in the property.

### Policy

There has been a dramatic increase in the amount of architectural theft from buildings throughout London in the past few years. Belgravia and Mayfair in particular, with their high proportion of Listed Buildings, have been prime targets and Grosvenor, Westminster City Council, English Heritage and the Metropolitan Police are concerned that all possible measures should be taken to prevent such damage to our national heritage.

Fireplaces and fire surrounds are the most common targets for the thief, both amateur and professional, but other items at risk include doors, ironmongery, chandeliers, panelling, stained glass, floor tiles and even common building materials such as lead, Yorkstone and stock bricks. There are various actions that those who live and work in the area can take to help prevent theft:

- 1 Photograph every feature of interest in your property. Grosvenor would be pleased to retain a second set on your behalf.
- 2 Mark all items within your address using an indelible ultra-violet pen, obtainable from good stationers.
- 3 Install security systems and improved locks. Your local crime prevention officer can advise you as to the best system, but you may need to obtain Grosvenor's consent if the installation involves the use of cameras or alarm bells.
- 4 Please be aware of properties in your neighbourhood that are empty or where building works are being carried out and be suspicious of instances where features are being removed from properties, especially when the work is carried out at night or over the weekend. No fixtures can be removed from any building on the Grosvenor Estate without our prior consent, and in most cases the consents of Westminster City Council and English Heritage are also required. If you see any of the "at risk" items being removed from buildings, please call either Grosvenor or, if it is out of working hours, the police.
- 5 If you are installing period features into your building, ask the supplier to provide you with a Certificate of Origination which should give details of where and when the item had been removed and with whose consent.

Many of the items at risk have very high values and are often irreplaceable. It is, therefore, essential when determining the building sum insured that you take these items into consideration. The sum insured must represent the full cost of reinstating the building in its pre-damaged form with an appropriate allowance for debris removal and fees. It would be advisable to consult your insurer to ensure that the policy cover is adequate.

### Action

If your building is likely to be unoccupied please refer to your insurance policy to establish the effect on the cover that has been arranged. If you have any doubts please consult Grosvenor's Insurance Managers: Realty Insurances Limited, 58 Davies Street, London W1K 5JF, Tel: +44 (0) 20 7941 8200

*This is an indication of our policies as at April 2013. We reserve the right to update and amend these policies at any time and to waive requirements or impose additional requirements in particular circumstances.*