

Absence Of Easement (Access/Services)

Absent Landlord

Adverse Possession (Garden Land Only)

Balcony Rights

Build Over Sewer

Building Standards (Lender)

ChancelSure*

Contaminated Land (Pass, Further Action, No Search)

Contingent Buildings

Enforcement of Rights (Known/Unknown)

Enlargement of Lease

Flat/Maisonette Maintenance and Repair Rights

Flying and/or Creeping Freehold

Forfeiture of Lease (Bankruptcy/Insolvency) Lender

Forfeiture of Lease (Breach of Covenant) Lender

Forfeiture of Lease (Breach of Covenant) Purchaser

Forfeiture of Lease (Housing Act Repossession) Lender

Freehold Rent Charge

Good Leasehold Title

Insolvency Act (Current Transaction) Lender

Insolvency Act (Previous Transaction)

Lack of Planning and/or Building Regulations

Lack of Party Wall Agreement

Lack of Permission to Construct a Vehicle
Crossing or Dropped Kerb

Lack of Listed Building Consent

Lack of Conservation Area Consent

Limited Title Guarantee

Lost Title Deeds (Unknown Rights, Easements,
Covenants)

Manorial Rights

Mineral Rights

Missing Information (Unknown Rights, Easements,
Covenants)

Possessory Title (Unknown Rights, Easements, Covenants)

Restrictive Covenants (Known/Unknown)

Right to Park (Leasehold) Lender

Search Insurance (Auction)

Search Insurance (New Build/Works Carried Out
in Last 12 Months)

Search Insurance (No Search, Validation, Delay)



Risk Solutions

CLS offer market leading Legal Indemnity Insurance products available for both commercial and residential property transactions. Our online suite of products offers over 60 types of policies with one of the highest financial ratings. We have a dedicated underwriting team offline who are able to assist with any non-standard cases.



CLS Risk Solutions Limited is authorised and regulated by the Financial Conduct Authority



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www.clsl.co.uk

express@clsrs.co.uk

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Glossary

STATEMENTS OF FACT

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- A. The Property is a single house or flat in England or Wales; and
- B. The Property has existed for the previous 12 months; and
- C. The buyer confirms the route of the Access Way in question is clearly identifiable on the ground; and
- D. The current owner/occupier has occupied the Property and used the Access Way and/or the Services in question on a regular basis without consent during the previous 12 months; and
- E. Neither the current owner/occupier nor the buyer is aware of any dispute(s) regarding the use of the Access Way and/or the Services in question; and
- F. Neither the current owner/occupier nor the buyer of the Property is aware of any demands or payments having been made in respect of the use or maintenance of the Access Way and/or the Services in question; and
- G. The Access Way in question does not cross land that is registered as common land or a Town or Village Green.

PREMIUM TABLE

Select the limit required and note the premium as detailed in the table below.

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Limit of Indemnity (up to and including)	Premium (including IPT)
£75,000.00	£62.00
£100,000.00	£70.00
£125,000.00	£80.00
£150,000.00	£88.00
£175,000.00	£98.00
£200,000.00	£108.00
£250,000.00	£125.00
£300,000.00	£145.00
£350,000.00	£165.00
£400,000.00	£172.00
£450,000.00	£180.00
£500,000.00	£188.00
£550,000.00	£205.00

Limit of Indemnity (up to and including)	Premium (including IPT)
£600,000.00	£230.00
£650,000.00	£260.00
£700,000.00	£285.00
£750,000.00	£305.00
£1,000,000.00	£385.00
£1,250,000.00	£435.00
£1,500,000.00	£485.00
£1,750,000.00	£535.00
£2,000,000.00	£585.00
£2,250,000.00	£635.00
£2,500,000.00	£700.00
£2,750,000.00	£735.00
£3,000,000.00	£770.00

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- A. The Property is a single house, maisonette or flat in England or Wales; and
- B. The seller and buyer cannot locate the landlord (or their agent) to obtain ground rent and/or service charge receipts and consent to assignment of the lease; and
- C. Neither the seller nor the buyer is aware of any dispute regarding maintenance of the Property; and
- D. Neither the seller nor the buyer have received contact from the landlord (or their agent) in the previous 24 months.

PREMIUM TABLE

Select the limit required and note the premium as detailed in the table below.

Please note: If the Limit of Indemnity required is over £3 Million, please contact us on 01732 753 910.

Limit of Indemnity (up to and including)	Premium (including IPT)
£75,000.00	£42.00
£100,000.00	£47.00
£125,000.00	£52.00
£150,000.00	£57.00
£175,000.00	£70.00
£200,000.00	£80.00
£225,000.00	£88.00
£250,000.00	£95.00
£300,000.00	£105.00
£350,000.00	£115.00
£400,000.00	£125.00
£450,000.00	£135.00
£500,000.00	£145.00
£550,000.00	£162.00

Limit of Indemnity (up to and including)	Premium (including IPT)
£600,000.00	£179.00
£650,000.00	£196.00
£700,000.00	£213.00
£750,000.00	£230.00
£1,000,000.00	£330.00
£1,250,000.00	£375.00
£1,500,000.00	£420.00
£1,750,000.00	£470.00
£2,000,000.00	£520.00
£2,250,000.00	£558.00
£2,500,000.00	£596.00
£2,750,000.00	£613.00
£3,000,000.00	£635.00

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- A. The Property is a single house or flat in England or Wales; and
- B. The part of the garden which falls outside of the Land Registry title allocated to the Property ("the Land") has been used by the seller exclusively as garden land for the Property for the previous 5 years; and
- C. The land claimed by way of adverse possession is unregistered at Land Registry; and
- D. There is no caution against first registration of the land registered in respect of the land claimed by adverse possession; and
- E. The seller believes it is the owner of the land in question; and
- F. The land claimed by way of adverse possession is identified on all boundaries by clearly defined boundary features, which have been in place for at least 5 years; and
- G. Any building (or part of the building) located on the land claimed by adverse possession has been in place for at least 5 years; and
- H. The seller has used the land claimed by way of adverse possession without the permission or consent of another party; and
- I. Neither the seller or the buyer is aware of any dispute regarding the use of the land claimed by way of adverse possession; and
- J. Neither the seller or the buyer is aware of any demands or payments having been made in respect of the use of the land claimed by way of adverse possession; and
- K. The buyer does not intend to build on the land claimed by way of adverse possession.

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Limit of Indemnity (up to and including)	Premium (including IPT)
£75,000.00	£124.00
£100,000.00	£165.00
£125,000.00	£206.00
£150,000.00	£248.00
£175,000.00	£289.00
£200,000.00	£330.00
£250,000.00	£413.00
£300,000.00	£495.00
£350,000.00	£578.00
£400,000.00	£660.00
£450,000.00	£743.00
£500,000.00	£825.00
£550,000.00	£908.00

Limit of Indemnity (up to and including)	Premium (including IPT)
£600,000.00	£990.00
£650,000.00	£1,073.00
£700,000.00	£1,155.00
£750,000.00	£1,238.00
£1,000,000.00	£1,320.00
£1,250,000.00	£1,650.00
£1,500,000.00	£1,980.00
£1,750,000.00	£2,310.00
£2,000,000.00	£2,640.00
£2,250,000.00	£2,970.00
£2,500,000.00	£3,300.00
£2,750,000.00	£3,630.00
£3,000,000.00	£3,960.00

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- A. The Property which the Balcony in question forms part is residential and is located in England or Wales; and
- B. The Balcony can only be accessed via the Property; and
- C. The lease of the Property purports to grant an exclusive right to the tenant to use the Balcony in conjunction with the Property; and
- D. The seller has used the Balcony without the permission or consent of any other party; and
- E. The Property (including the Balcony) was constructed in accordance with planning permission and building regulations; and
- F. Neither the seller nor the buyer is aware of any dispute regarding the use of the Balcony.

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Please note: If the Limit of Indemnity required is over £3 Million, please contact us on 01732 753 910.

Limit of Indemnity (up to and including)	Premium (including IPT)
£75,000.00	£148.80
£100,000.00	£198.00
£125,000.00	£247.20
£150,000.00	£297.60
£175,000.00	£346.80
£200,000.00	£396.00
£250,000.00	£495.60
£300,000.00	£594.00
£350,000.00	£693.60
£400,000.00	£792.00
£450,000.00	£891.60
£500,000.00	£990.00
£550,000.00	£1,089.60

Limit of Indemnity (up to and including)	Premium (including IPT)
£600,000.00	£1,188.00
£650,000.00	£1,287.60
£700,000.00	£1,386.00
£750,000.00	£1,485.60
£1,000,000.00	£1,584.00
£1,250,000.00	£1,980.00
£1,500,000.00	£2,376.00
£1,750,000.00	£2,772.00
£2,000,000.00	£3,168.00
£2,250,000.00	£3,564.00
£2,500,000.00	£3,960.00
£2,750,000.00	£4,356.00
£3,000,000.00	£4,752.00

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- A. The Property is a private residential house or flat in England or Wales which has existed and has remained unaltered for a period of at least 12 months immediately prior to the Inception Date; and
- B. Neither the solicitor, the Insured or any party in the transaction is aware of any recent and/or current problems regarding the condition of the sewer/drain; and
- C. A manhole exists nearby which allows access for inspection/repair of the sewer/drain if required.
- D. Neither the seller nor the buyer are aware of any contact with the water authority in respect of the sewer.

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£75,000.00	£124.00
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£125,000.00	£206.00
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£1,500,000.00	£1,980.00
£1,750,000.00	£2,310.00
£2,000,000.00	£2,640.00
£2,250,000.00	£2,970.00
£2,500,000.00	£3,300.00
£2,750,000.00	£3,630.00
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- A. The Property is a single house or flat in England or Wales; and
- B. A certificate of Practical Completion confirms that construction of the Property was completed at least 2 years ago; and
- C. The seller has owned the Property and it has been occupied for at least 2 years; and
- D. The seller is not a relative or business associate of the builder who constructed the Property; and
- E. The Property was not built under a self-build scheme; and
- F. The seller has confirmed that no alterations, additions or extensions have been made to the Property since construction; and
- G. The seller purchased the Property at open Market Value; and
- H. The buyer has obtained a structural survey or Home Buyer's Survey, which confirms that there are no structural defects in the Property.

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£50,000.00	£135.00
£100,000.00	£210.00
£150,000.00	£285.00
£200,000.00	£380.00
£250,000.00	£475.00
£300,000.00	£585.00
£400,000.00	£685.00
£500,000.00	£770.00
£750,000.00	£855.00
£1,000,000.00	£960.00
£1,500,000.00	£1,275.00
£2,500,000.00	£1,530.00
£3,000,000.00	£1,640.00



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- The Property is a house or flat in England or Wales; and
- Neither the seller nor the buyer of the Property is aware of any communications with a representative of the Church of England or Wales in respect of chancel repair liability; and
- Neither the seller nor the buyer of the Property is aware of any attempt or intention by the church to register or enforce a chancel repair liability on the Property; and
- There is no entry in the title deeds to the Property relating to chancel repair liability; and
- Neither the seller nor the buyer of the property has knowledge of any search completed on the Property identifying a definite chancel repair liability risk.

PREMIUM TABLE

Select the limit required and note the premium as detailed in the table below.

Limit of Indemnity (up to and including)	Non Successor (25 yrs) Up to 5 acres	Non Successor (25 yrs) 5 - 10 acres	Successor (25 yrs) Up to 5 acres	Successor (25 yrs) 5 - 10 acres
£100,000	£40.00	£50.00	£65.00	£90.00
£250,000	£54.00	£75.00	£95.00	£125.00
£500,000	£75.00	£110.00	£125.00	£150.00
£1,000,000	£94.00	£130.00	£140.00	£165.00
£1,500,000	£130.00	£150.00	£175.00	£195.00
£2,000,000	£150.00	£175.00	£190.00	£215.00
£2,500,000	£175.00	£225.00	£210.00	£275.00
£3,000,000	£210.00	£275.00	£250.00	£325.00

Limit of Indemnity (up to and including)	Successor (35 yrs) Up to 5 acres	Successor (35 yrs) 5 - 10 acres	Successor (in perpetuity) Up to 5 acres	Successor (in perpetuity) 5 - 10 acres
£100,000	£80.00	£105.00	£90.00	£125.00
£250,000	£120.00	£145.00	£140.00	£165.00
£500,000	£145.00	£165.00	£165.00	£180.00
£1,000,000	£160.00	£185.00	£180.00	£215.00
£1,500,000	£185.00	£210.00	£215.00	£240.00
£2,000,000	£210.00	£240.00	£240.00	£300.00
£2,500,000	£225.00	£300.00	£265.00	£350.00
£3,000,000	£325.00	£423.00	£363.00	£472.00

Absence Of Easement (Access/Services)

Absent Landlord

Adverse Possession (Garden Land Only)

Balcony Rights

Build Over Sewer

Building Standards (Lender)

ChancelSure*

Contaminated Land (Pass, Further Action, No Search)

Contingent Buildings

Enforcement of Rights (Known/Unknown)

Enlargement of Lease

Flat/Maisonette Maintenance and Repair Rights

Flying and/or Creeping Freehold

Forfeiture of Lease (Bankruptcy/Insolvency) Lender

Forfeiture of Lease (Breach of Covenant) Lender

Forfeiture of Lease (Breach of Covenant) Purchaser

Forfeiture of Lease (Housing Act Repossession) Lender

Freehold Rent Charge

Good Leasehold Title

Insolvency Act (Current Transaction) Lender

Insolvency Act (Previous Transaction)

Lack of Planning and/or Building Regulations

Lack of Party Wall Agreement

Lack of Permission to Construct a Vehicle Crossing or Dropped Kerb

Lack of Listed Building Consent

Lack of Conservation Area Consent

Limited Title Guarantee

Lost Title Deeds (Unknown Rights, Easements, Covenants)

Manorial Rights

Mineral Rights

Missing Information (Unknown Rights, Easements, Covenants)

Possessory Title (Unknown Rights, Easements, Covenants)

Restrictive Covenants (Known/Unknown)

Right to Park (Leasehold) Lender

Search Insurance (Auction)

Search Insurance (New Build/Works Carried Out in Last 12 Months)

Search Insurance (No Search, Validation, Delay)

Glossary

STATEMENTS OF FACT

Where the Statements of Fact cannot be met, or if the Limit of Indemnity required is over £3 Million, please contact our underwriting team on 01732 753 910 or email express@clsrs.co.uk for a bespoke quote.

- The property is a single house or flat in England, Wales or Scotland; and
- Neither the buyer nor the seller of the Property is aware of a Remediation Notice due to be or having been served on the Property for which remedial works have not been completed; and
- The Buyer conveyancer's searches do not identify planning consent(s) relating to the Property that contain any undischarged planning condition(s) related to contamination issues and/or requiring remediation of any historic contamination of the Property; and
- If contact has been made with the Local Authority (or other regulator), neither seller nor buyer has received a communication from the regulator confirming an investigation under Part 2A of the Environmental Protection Act 1990 will be taken within a specified timescale; and
- The Property does not exceed 1 acre.

PREMIUM TABLE

Select the limit required and note the premium as detailed in the table below.

Please note: If the insured area is larger than 1 acre, please contact our underwriting team on 01732 753 910.

	No Search	Passed Search or purchased with a Search	Further Action Search (No Local Authority Contact)	Further Action Search (Local Authority Contact - No Action Anticipated Under Part 2A / unclear response)	Passed Search Remediated Contaminated Land	Bespoke Policy
Standard 15 year policy	£50.00	£50.00	£150.00	£175.00	£100.00	Bespoke
Extended 25 year policy	£60.00	£60.00	£160.00	£185.00	£110.00	Bespoke
25 year policy with a valid FCI report*		£50.00	£150.00	£175.00	£100.00	Bespoke
Limit of Indemnity	£1,000,000	£1,000,000	£2,000,000	£3,000,000	£1,000,000	Bespoke

*Valid Future Climate Info (FCI) reports include Essential, Standard or Premium, dated within the past six months

Absence Of Easement (Access/Services)

Absent Landlord

Adverse Possession (Garden Land Only)

Balcony Rights

Build Over Sewer

Building Standards (Lender)

ChancelSure*

Contaminated Land (Pass, Further Action, No Search)

Contingent Buildings

Enforcement of Rights (Known/Unknown)

Enlargement of Lease

Flat/Maisonette Maintenance and Repair Rights

Flying and/or Creeping Freehold

Forfeiture of Lease (Bankruptcy/Insolvency) Lender

Forfeiture of Lease (Breach of Covenant) Lender

Forfeiture of Lease (Breach of Covenant) Purchaser

Forfeiture of Lease (Housing Act Repossession) Lender

Freehold Rent Charge

Good Leasehold Title

Insolvency Act (Current Transaction) Lender

Insolvency Act (Previous Transaction)

Lack of Planning and/or Building Regulations

Lack of Party Wall Agreement

Lack of Permission to Construct a Vehicle
Crossing or Dropped Kerb

Lack of Listed Building Consent

Lack of Conservation Area Consent

Limited Title Guarantee

Lost Title Deeds (Unknown Rights, Easements,
Covenants)

Manorial Rights

Mineral Rights

Missing Information (Unknown Rights, Easements,
Covenants)

Possessory Title (Unknown Rights, Easements, Covenants)

Restrictive Covenants (Known/Unknown)

Right to Park (Leasehold) Lender

Search Insurance (Auction)

Search Insurance (New Build/Works Carried Out
in Last 12 Months)

Search Insurance (No Search, Validation, Delay)

Glossary

STATEMENTS OF FACT

Where the Statements of Fact cannot be met, or if the Limit of Indemnity required is over £3 Million, please contact our underwriting team on 01732 753 910 or email express@clsrs.co.uk for a bespoke quote.

- A. The Property is a single leasehold flat or maisonette in England or Wales; and
- B. The buyer confirms that the building of which the Property forms part is used entirely for residential purposes; and
- C. The buyer's conveyancer confirms that the Property and building of which the Property forms part are insured under a buildings insurance policy/or policies that is/are compatible with The UK Finance Mortgage Lenders' Handbook for Solicitors and Licenced Conveyancers England and Wales; and
- D. Neither the seller nor the buyer of the Property is aware of any dispute relating to insurance arrangements of the building of which the Property forms part.

PREMIUM TABLE

Select the limit required and note the premium as detailed in the table below.

Please note: If the Limit of Indemnity required is over £3 Million, please contact us on 01732 753 910.

Limit of Indemnity (up to and including)	Premium (including IPT)
£50,000.00	£130.00
£100,000.00	£165.00
£150,000.00	£180.00
£200,000.00	£200.00
£250,000.00	£230.00
£300,000.00	£250.00
£350,000.00	£275.00
£400,000.00	£325.00
£500,000.00	£400.00

Limit of Indemnity (up to and including)	Premium (including IPT)
£600,000.00	£450.00
£700,000.00	£495.00
£850,000.00	£615.00
£1,000,000.00	£690.00
£1,500,000.00	£840.00
£2,000,000.00	£940.00
£2,500,000.00	£1,020.00
£3,000,000.00	£1,100.00



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Absence Of Easement (Access/Services)

Absent Landlord

Adverse Possession (Garden Land Only)

Balcony Rights

Build Over Sewer

Building Standards (Lender)

ChancelSure*

Contaminated Land (Pass, Further Action, No Search)

Contingent Buildings

Enforcement of Rights (Known/Unknown)

Enlargement of Lease

Flat/Maisonette Maintenance and Repair Rights

Flying and/or Creeping Freehold

Forfeiture of Lease (Bankruptcy/Insolvency) Lender

Forfeiture of Lease (Breach of Covenant) Lender

Forfeiture of Lease (Breach of Covenant) Purchaser

Forfeiture of Lease (Housing Act Repossession) Lender

Freehold Rent Charge

Good Leasehold Title

Insolvency Act (Current Transaction) Lender

Insolvency Act (Previous Transaction)

Lack of Planning and/or Building Regulations

Lack of Party Wall Agreement

Lack of Permission to Construct a Vehicle Crossing or Dropped Kerb

Lack of Listed Building Consent

Lack of Conservation Area Consent

Limited Title Guarantee

Lost Title Deeds (Unknown Rights, Easements, Covenants)

Manorial Rights

Mineral Rights

Missing Information (Unknown Rights, Easements, Covenants)

Possessory Title (Unknown Rights, Easements, Covenants)

Restrictive Covenants (Known/Unknown)

Right to Park (Leasehold) Lender

Search Insurance (Auction)

Search Insurance (New Build/Works Carried Out in Last 12 Months)

Search Insurance (No Search, Validation, Delay)

Glossary

STATEMENTS OF FACT

Where the Statements of Fact cannot be met, or if the Limit of Indemnity required is over £3 Million, please contact our underwriting team on 01732 753 910 or email express@clsrs.co.uk for a bespoke quote.

- A. The Property is a single house or flat in England or Wales; and
- B. The Property has existed unaltered for the previous 12 months; and
- C. The third party right(s) and/or easement(s) to be insured against was/were created at least 10 years ago; and
- D. Neither the seller nor the buyer is aware of any third party exercising or attempting to exercise any right(s) and/or easement(s) over, under or through the Property; and
- E. Neither the seller nor the buyer of the Property is aware of any dispute(s) regarding third party rights and/or easement(s) exercisable over, under or through the Property; and
- F. Neither the seller nor the buyer has communicated with any third party regarding rights and easements exercisable over, under or through the Property; and
- G. The seller has confirmed that the Property's boundaries have been fenced or otherwise clearly demarcated on the ground during the previous 12 months..

PREMIUM TABLE

Select the limit required and note the premium as detailed in the table below.

Please note: If the Limit of Indemnity required is over £3 Million, please contact us on 01732 753 910.

Limit of Indemnity (up to and including)	Premium (including IPT)
£75,000.00	£100.00
£100,000.00	£110.00
£125,000.00	£120.00
£150,000.00	£130.00
£175,000.00	£142.00
£200,000.00	£155.00
£250,000.00	£165.00
£300,000.00	£180.00
£350,000.00	£195.00
£400,000.00	£210.00
£450,000.00	£225.00
£500,000.00	£240.00
£550,000.00	£262.00

Limit of Indemnity (up to and including)	Premium (including IPT)
£600,000.00	£284.00
£650,000.00	£306.00
£700,000.00	£328.00
£750,000.00	£350.00
£1,000,000.00	£470.00
£1,250,000.00	£545.00
£1,500,000.00	£615.00
£1,750,000.00	£655.00
£2,000,000.00	£700.00
£2,250,000.00	£728.00
£2,500,000.00	£755.00
£2,750,000.00	£783.00
£3,000,000.00	£810.00



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Absence Of Easement (Access/Services)

Absent Landlord

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Balcony Rights

Build Over Sewer

Building Standards (Lender)

ChancelSure*

Contaminated Land (Pass, Further Action, No Search)

Contingent Buildings

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Forfeiture of Lease (Breach of Covenant) Lender

Forfeiture of Lease (Breach of Covenant) Purchaser

Forfeiture of Lease (Housing Act Repossession) Lender

Freehold Rent Charge

Good Leasehold Title

Insolvency Act (Current Transaction) Lender

Insolvency Act (Previous Transaction)

Lack of Planning and/or Building Regulations

Lack of Party Wall Agreement

Lack of Permission to Construct a Vehicle
Crossing or Dropped Kerb

Lack of Listed Building Consent

Lack of Conservation Area Consent

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Mineral Rights

Missing Information (Unknown Rights, Easements,
Covenants)

Possessory Title (Unknown Rights, Easements, Covenants)

Restrictive Covenants (Known/Unknown)

Right to Park (Leasehold) Lender

Search Insurance (Auction)

Search Insurance (New Build/Works Carried Out
in Last 12 Months)

Search Insurance (No Search, Validation, Delay)

Glossary

STATEMENTS OF FACT

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- A. The Property is a single house or flat in England or Wales; and
- B. The Property has existed unaltered for the previous 12 months; and
- C. The third party right(s) and/or easement(s) to be insured against was/were created at least 10 years ago; and
- D. Neither the seller nor the buyer is aware of any third party exercising or attempting to exercise any right(s) and/or easement(s) over, under or through the Property; and
- E. Neither the seller nor the buyer of the Property is aware of any dispute(s) regarding third party rights and/or easement(s) exercisable over, under or through the Property; and
- F. Neither the seller nor the buyer has communicated with any third party regarding enlargement of the lease or rights and easements exercisable over, under or through the Property; and
- G. The seller has confirmed that the Property's boundaries have been fenced or otherwise clearly demarcated on the ground during the previous 12 months.

PREMIUM TABLE

Select the limit required and note the premium as detailed in the table below.

Please note: If the Limit of Indemnity required is over £3 Million, please contact us on 01732 753 910.

Limit of Indemnity (up to and including)	Premium (including IPT)
£150,000	£ 20.00
£250,000	£ 53.00
£500,000	£ 77.00
£750,000	£ 120.00
£1,000,000	£ 170.00
£1,500,000	£ 245.00
£2,000,000	£ 285.00
£2,500,000	£ 340.00
£3,000,000	£ 380.00

Absence Of Easement (Access/Services)

Absent Landlord

Adverse Possession (Garden Land Only)

Balcony Rights

Build Over Sewer

Building Standards (Lender)

ChancelSure*

Contaminated Land (Pass, Further Action, No Search)

Contingent Buildings

Enforcement of Rights (Known/Unknown)

Enlargement of Lease

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Freehold Rent Charge

Good Leasehold Title

Insolvency Act (Current Transaction) Lender

Insolvency Act (Previous Transaction)

Lack of Planning and/or Building Regulations

Lack of Party Wall Agreement

Lack of Permission to Construct a Vehicle Crossing or Dropped Kerb

Lack of Listed Building Consent

Lack of Conservation Area Consent

Limited Title Guarantee

Lost Title Deeds (Unknown Rights, Easements, Covenants)

Manorial Rights

Mineral Rights

Missing Information (Unknown Rights, Easements, Covenants)

Possessory Title (Unknown Rights, Easements, Covenants)

Restrictive Covenants (Known/Unknown)

Right to Park (Leasehold) Lender

Search Insurance (Auction)

Search Insurance (New Build/Works Carried Out in Last 12 Months)

Search Insurance (No Search, Validation, Delay)

Glossary

STATEMENTS OF FACT

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- A. The Property is a single leasehold flat or maisonette in England or Wales; and
- B. Neither the seller nor the buyer is aware of any dispute regarding maintenance of the Property.

PREMIUM TABLE

Select the limit required and note the premium as detailed in the table below.

Limit of Indemnity (up to and including)	Premium (including IPT)
£50,000.00	£130.00
£75,000.00	£145.00
£100,000.00	£165.00
£125,000.00	£170.00
£150,000.00	£175.00
£175,000.00	£185.00
£200,000.00	£195.00
£250,000.00	£230.00
£300,000.00	£250.00
£350,000.00	£275.00
£400,000.00	£331.00
£450,000.00	£387.00
£500,000.00	£445.00
£550,000.00	£489.00

Limit of Indemnity (up to and including)	Premium (including IPT)
£600,000.00	£533.00
£650,000.00	£576.00
£700,000.00	£620.00
£750,000.00	£648.00
£850,000.00	£675.00
£1,000,000.00	£790.00
£1,250,000.00	£890.00
£1,500,000.00	£990.00
£1,750,000.00	£1,115.00
£2,000,000.00	£1,240.00
£2,250,000.00	£1,320.00
£2,500,000.00	£1,400.00
£2,750,000.00	£1,460.00
£3,000,000.00	£1,520.00

Absence Of Easement (Access/Services)

Absent Landlord

Adverse Possession (Garden Land Only)

Balcony Rights

Build Over Sewer

Building Standards (Lender)

ChancelSure*

Contaminated Land (Pass, Further Action, No Search)

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Forfeiture of Lease (Breach of Covenant) Purchaser

Forfeiture of Lease (Housing Act Repossession) Lender

Freehold Rent Charge

Good Leasehold Title

Insolvency Act (Current Transaction) Lender

Insolvency Act (Previous Transaction)

Lack of Planning and/or Building Regulations

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Crossing or Dropped Kerb

Lack of Listed Building Consent

Lack of Conservation Area Consent

Limited Title Guarantee

Lost Title Deeds (Unknown Rights, Easements,
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Covenants)

Possessory Title (Unknown Rights, Easements, Covenants)

Restrictive Covenants (Known/Unknown)

Right to Park (Leasehold) Lender

Search Insurance (Auction)

Search Insurance (New Build/Works Carried Out
in Last 12 Months)

Search Insurance (No Search, Validation, Delay)

Glossary

STATEMENTS OF FACTWhere the Statements of Fact cannot be met, or if the Limit of Indemnity required is over £3 Million, please contact our underwriting team on 01732 753 910 or email express@clsrs.co.uk for a bespoke quote.

- A. The Property is a single leasehold flat or maisonette in England or Wales; and
- B. Neither the seller nor the buyer is aware of any dispute regarding maintenance of the Property.

PREMIUM TABLE

Select the limit required and note the premium as detailed in the table below.

Please note: If the Limit of Indemnity required is over £3 Million, please contact us on 01732 753 910.

Limit of Indemnity (up to and including)	Premium (including IPT)
£50,000.00	£77.00
£75,000.00	£85.00
£100,000.00	£100.00
£125,000.00	£113.00
£150,000.00	£125.00
£175,000.00	£135.00
£200,000.00	£145.00
£250,000.00	£160.00
£300,000.00	£170.00
£350,000.00	£180.00
£400,000.00	£200.00
£450,000.00	£222.00
£500,000.00	£245.00
£550,000.00	£271.00

Limit of Indemnity (up to and including)	Premium (including IPT)
£600,000.00	£298.00
£650,000.00	£324.00
£700,000.00	£350.00
£750,000.00	£390.00
£850,000.00	£435.00
£1,000,000.00	£470.00
£1,250,000.00	£607.00
£1,500,000.00	£745.00
£1,750,000.00	£832.00
£2,000,000.00	£920.00
£2,250,000.00	£971.00
£2,500,000.00	£1,022.00
£2,750,000.00	£1,073.00
£3,000,000.00	£1,225.00



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Absence Of Easement (Access/Services)

Absent Landlord

Adverse Possession (Garden Land Only)

Balcony Rights

Build Over Sewer

Building Standards (Lender)

ChancelSure*

Contaminated Land (Pass, Further Action, No Search)

Contingent Buildings

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Freehold Rent Charge

Good Leasehold Title

Insolvency Act (Current Transaction) Lender

Insolvency Act (Previous Transaction)

Lack of Planning and/or Building Regulations

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Crossing or Dropped Kerb

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Lack of Conservation Area Consent

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Covenants)

Possessory Title (Unknown Rights, Easements, Covenants)

Restrictive Covenants (Known/Unknown)

Right to Park (Leasehold) Lender

Search Insurance (Auction)

Search Insurance (New Build/Works Carried Out
in Last 12 Months)

Search Insurance (No Search, Validation, Delay)

Glossary

**STATEMENTS OF FACT**

Where the Statements of Fact cannot be met, or if the Limit of Indemnity required is over £3 Million, please contact our underwriting team on 01732 753 910 or email express@clsrs.co.uk for a bespoke quote.

- A. The Property is a single leasehold house, flat or maisonette in England or Wales; and
- B. The lease of the Property is registered at the Land Registry; and
- C. The Borrower(s) has/have satisfied the lender's lending criteria in respect of the proposed mortgage; and
- D. The Borrower(s) is/are not the subject of any past or pending bankruptcy or insolvency proceedings; and
- E. The proposer has obtained a clear bankruptcy search against the Borrower's name(s).

**PREMIUM TABLE**

Select the limit required and note the premium as detailed in the table below.

Please note: If the Limit of Indemnity required is over £3 Million, please contact us on 01732 753 910.

Limit of Indemnity (up to and including)	Premium (including IPT)
£75,000.00	£80.00
£100,000.00	£90.00
£125,000.00	£105.00
£150,000.00	£120.00
£175,000.00	£135.00
£200,000.00	£150.00
£250,000.00	£168.00
£300,000.00	£185.00
£350,000.00	£205.00
£400,000.00	£230.00
£450,000.00	£245.00
£500,000.00	£260.00
£550,000.00	£308.00

Limit of Indemnity (up to and including)	Premium (including IPT)
£600,000.00	£355.00
£650,000.00	£403.00
£700,000.00	£450.00
£750,000.00	£498.00
£1,000,000.00	£545.00
£1,250,000.00	£645.00
£1,500,000.00	£745.00
£1,750,000.00	£842.00
£2,000,000.00	£940.00
£2,250,000.00	£1,017.00
£2,500,000.00	£1,094.00
£2,750,000.00	£1,171.00
£3,000,000.00	£1,250.00



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Absence Of Easement (Access/Services)

Absent Landlord

Adverse Possession (Garden Land Only)

Balcony Rights

Build Over Sewer

Building Standards (Lender)

ChancelSure*

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Freehold Rent Charge

Good Leasehold Title

Insolvency Act (Current Transaction) Lender

Insolvency Act (Previous Transaction)

Lack of Planning and/or Building Regulations

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Mineral Rights

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Possessory Title (Unknown Rights, Easements, Covenants)

Restrictive Covenants (Known/Unknown)

Right to Park (Leasehold) Lender

Search Insurance (Auction)

Search Insurance (New Build/Works Carried Out in Last 12 Months)

Search Insurance (No Search, Validation, Delay)

Glossary

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Where the Statements of Fact cannot be met, or if the Limit of Indemnity required is over £3 Million, please contact our underwriting team on 01732 753 910 or email express@clsrs.co.uk for a bespoke quote.

- A. The Property is a single leasehold house or flat in England or Wales; and
- B. The lease of the Property is registered at the Land Registry; and
- C. All rents and service charge payments due have been paid and receipted; and
- D. Insurance is a requirement of a transaction (assignment or refinance); and
- E. The breach of covenant(s) in question do not relate to the nature or manner of the use of the Property; and
- F. The breach of covenant(s) in question was a single event, is not recurring in nature and occurred at least 3 years ago; and
- G. The assignor, assignee and bank have no knowledge of enforcement action having been taken or intended to be taken in respect of the breach(es) of covenant(s) in question; and
- H. The assignor, assignee and bank have not communicated with the landlord in respect of the breach(es) of covenant(s) in question.

PREMIUM TABLE

Select the limit required and note the premium as detailed in the table below.

Please note: If the Limit of Indemnity required is over £3 Million, please contact us on 01732 753 910.

Limit of Indemnity (up to and including)	Premium (including IPT)
£75,000.00	£95.00
£100,000.00	£105.00
£125,000.00	£115.00
£150,000.00	£125.00
£175,000.00	£135.00
£200,000.00	£145.00
£250,000.00	£160.00
£300,000.00	£175.00
£350,000.00	£205.00
£400,000.00	£230.00
£450,000.00	£255.00
£500,000.00	£280.00
£550,000.00	£321.00

Limit of Indemnity (up to and including)	Premium (including IPT)
£600,000.00	£360.00
£650,000.00	£401.00
£700,000.00	£442.00
£750,000.00	£484.00
£1,000,000.00	£525.00
£1,250,000.00	£635.00
£1,500,000.00	£745.00
£1,750,000.00	£842.00
£2,000,000.00	£940.00
£2,250,000.00	£1,017.00
£2,500,000.00	£1,094.00
£2,750,000.00	£1,171.00
£3,000,000.00	£1,250.00

Absence Of Easement (Access/Services)

Absent Landlord

Adverse Possession (Garden Land Only)

Balcony Rights

Build Over Sewer

Building Standards (Lender)

ChancelSure*

Contaminated Land (Pass, Further Action, No Search)

Contingent Buildings

Enforcement of Rights (Known/Unknown)

Enlargement of Lease

Flat/Maisonette Maintenance and Repair Rights

Flying and/or Creeping Freehold

Forfeiture of Lease (Bankruptcy/Insolvency) Lender

Forfeiture of Lease (Breach of Covenant) Lender

Forfeiture of Lease (Breach of Covenant) Purchaser

Forfeiture of Lease (Housing Act Repossession) Lender

Freehold Rent Charge

Good Leasehold Title

Insolvency Act (Current Transaction) Lender

Insolvency Act (Previous Transaction)

Lack of Planning and/or Building Regulations

Lack of Party Wall Agreement

Lack of Permission to Construct a Vehicle Crossing or Dropped Kerb

Lack of Listed Building Consent

Lack of Conservation Area Consent

Limited Title Guarantee

Lost Title Deeds (Unknown Rights, Easements, Covenants)

Manorial Rights

Mineral Rights

Missing Information (Unknown Rights, Easements, Covenants)

Possessory Title (Unknown Rights, Easements, Covenants)

Restrictive Covenants (Known/Unknown)

Right to Park (Leasehold) Lender

Search Insurance (Auction)

Search Insurance (New Build/Works Carried Out in Last 12 Months)

Search Insurance (No Search, Validation, Delay)

Glossary

STATEMENTS OF FACT

Where the Statements of Fact cannot be met, or if the Limit of Indemnity required is over £3 Million, please contact our underwriting team on 01732 753 910 or email express@clsrs.co.uk for a bespoke quote.

- A. The Property is a single leasehold house or flat in England or Wales; and
- B. The lease of the Property is registered at Land Registry; and
- C. All rents and service charge payments due have been paid and receipted; and
- D. Insurance is a requirement of a transaction (assignment or refinance); and
- E. The breach of covenant(s) in question do not relate to the nature or manner of the use of the Property; and
- F. The breach of covenant(s) in question was a single event, is not recurring in nature and occurred at least 3 years ago; and
- G. The assignor, assignee and bank have no knowledge of enforcement action having been taken or intended to be taken in respect of the breach(es) of covenant(s) in question; and
- H. The assignor, assignee and bank have not communicated with the landlord in respect of the breach(es) of covenant(s) in question.

PREMIUM TABLE

Select the limit required and note the premium as detailed in the table below.

Please note: If the Limit of Indemnity required is over £3 Million, please contact us on 01732 753 910.

Limit of Indemnity (up to and including)	Premium (including IPT)
£75,000.00	£119.00
£100,000.00	£131.00
£125,000.00	£144.00
£150,000.00	£156.00
£175,000.00	£169.00
£200,000.00	£181.00
£250,000.00	£200.00
£300,000.00	£219.00
£350,000.00	£256.00
£400,000.00	£288.00
£450,000.00	£319.00
£500,000.00	£350.00
£550,000.00	£401.00

Limit of Indemnity (up to and including)	Premium (including IPT)
£600,000.00	£450.00
£650,000.00	£501.00
£700,000.00	£553.00
£750,000.00	£605.00
£1,000,000.00	£656.00
£1,250,000.00	£794.00
£1,500,000.00	£931.00
£1,750,000.00	£1,053.00
£2,000,000.00	£1,175.00
£2,250,000.00	£1,271.00
£2,500,000.00	£1,368.00
£2,750,000.00	£1,464.00
£3,000,000.00	£1,563.00

Absence Of Easement (Access/Services)

Absent Landlord

Adverse Possession (Garden Land Only)

Balcony Rights

Build Over Sewer

Building Standards (Lender)

ChancelSure*

Contaminated Land (Pass, Further Action, No Search)

Contingent Buildings

Enforcement of Rights (Known/Unknown)

Enlargement of Lease

Flat/Maisonette Maintenance and Repair Rights

Flying and/or Creeping Freehold

Forfeiture of Lease (Bankruptcy/Insolvency) Lender

Forfeiture of Lease (Breach of Covenant) Lender

Forfeiture of Lease (Breach of Covenant) Purchaser

Forfeiture of Lease (Housing Act Repossession) Lender

Freehold Rent Charge

Good Leasehold Title

Insolvency Act (Current Transaction) Lender

Insolvency Act (Previous Transaction)

Lack of Planning and/or Building Regulations

Lack of Party Wall Agreement

Lack of Permission to Construct a Vehicle Crossing or Dropped Kerb

Lack of Listed Building Consent

Lack of Conservation Area Consent

Limited Title Guarantee

Lost Title Deeds (Unknown Rights, Easements, Covenants)

Manorial Rights

Mineral Rights

Missing Information (Unknown Rights, Easements, Covenants)

Possessory Title (Unknown Rights, Easements, Covenants)

Restrictive Covenants (Known/Unknown)

Right to Park (Leasehold) Lender

Search Insurance (Auction)

Search Insurance (New Build/Works Carried Out in Last 12 Months)

Search Insurance (No Search, Validation, Delay)

Glossary

STATEMENTS OF FACT

Where the Statements of Fact cannot be met, or if the Limit of Indemnity required is over £3 Million, please contact our underwriting team on 01732 753 910 or email express@clsrs.co.uk for a bespoke quote.

- A. The Property is a single residential house or flat located in England or Wales; and
- B. The lease of the Property is registered at Land Registry; and
- C. The Borrower(s) has/have satisfied the lender's lending criteria in respect of the proposed mortgage; and
- D. The Borrower(s) is/are not the subject of any past or pending bankruptcy or insolvency proceedings; and
- E. The proposer has obtained a clear bankruptcy search against the Borrower's name(s); and
- F. No outstanding ground rent or other payments are owed under the Lease at the Inception Date.

PREMIUM TABLE

Select the limit required and note the premium as detailed in the table below.

Please note: If the Limit of Indemnity required is over £3 Million, please contact us on 01732 753 910.

Limit of Indemnity (up to and including)	Premium (including IPT)
£75,000.00	£22.00
£100,000.00	£28.00
£125,000.00	£32.00
£150,000.00	£36.00
£175,000.00	£41.00
£200,000.00	£46.00
£250,000.00	£63.00
£300,000.00	£69.00
£350,000.00	£76.00
£400,000.00	£83.00
£450,000.00	£89.00
£500,000.00	£96.00
£550,000.00	£101.00

Limit of Indemnity (up to and including)	Premium (including IPT)
£600,000.00	£107.00
£650,000.00	£112.00
£700,000.00	£118.00
£750,000.00	£123.00
£1,000,000.00	£132.00
£1,250,000.00	£160.00
£1,500,000.00	£187.00
£1,750,000.00	£215.00
£2,000,000.00	£242.00
£2,250,000.00	£275.00
£2,500,000.00	£374.00
£2,750,000.00	£396.00
£3,000,000.00	£418.00

Absence Of Easement (Access/Services)

Absent Landlord

Adverse Possession (Garden Land Only)

Balcony Rights

Build Over Sewer

Building Standards (Lender)

ChancelSure*

Contaminated Land (Pass, Further Action, No Search)

Contingent Buildings

Enforcement of Rights (Known/Unknown)

Enlargement of Lease

Flat/Maisonette Maintenance and Repair Rights

Flying and/or Creeping Freehold

Forfeiture of Lease (Bankruptcy/Insolvency) Lender

Forfeiture of Lease (Breach of Covenant) Lender

Forfeiture of Lease (Breach of Covenant) Purchaser

Forfeiture of Lease (Housing Act Repossession) Lender

Freehold Rent Charge

Good Leasehold Title

Insolvency Act (Current Transaction) Lender

Insolvency Act (Previous Transaction)

Lack of Planning and/or Building Regulations

Lack of Party Wall Agreement

Lack of Permission to Construct a Vehicle Crossing or Dropped Kerb

Lack of Listed Building Consent

Lack of Conservation Area Consent

Limited Title Guarantee

Lost Title Deeds (Unknown Rights, Easements, Covenants)

Manorial Rights

Mineral Rights

Missing Information (Unknown Rights, Easements, Covenants)

Possessory Title (Unknown Rights, Easements, Covenants)

Restrictive Covenants (Known/Unknown)

Right to Park (Leasehold) Lender

Search Insurance (Auction)

Search Insurance (New Build/Works Carried Out in Last 12 Months)

Search Insurance (No Search, Validation, Delay)

Glossary

STATEMENTS OF FACT

Where the Statements of Fact cannot be met, or if the Limit of Indemnity required is over £3 Million, please contact our underwriting team on 01732 753 910 or email express@clsrs.co.uk for a bespoke quote.

- A. The Property is a single house or flat in England or Wales; and
- B. The seller has confirmed that no rent charges have been paid by or demanded in the previous 24 months; and
- C. The seller and the buyer have taken reasonable steps to contact the person entitled to the rent charge(s) (or their agent) to obtain clear receipts for rent charges owing at Inception Date and has been unable to obtain such receipts; and
- D. Neither the seller nor the buyer is aware of any payments of rent charges to the rent charge owner (or their agent) by neighbouring Property owners.

PREMIUM TABLE

Select the limit required and note the premium as detailed in the table below.

Please note: If the Limit of Indemnity required is over £3 Million, please contact us on 01732 753 910.

Limit of Indemnity (up to and including)	Premium (including IPT)
£75,000.00	£20.00
£100,000.00	£25.00
£125,000.00	£29.00
£150,000.00	£33.00
£175,000.00	£37.00
£200,000.00	£42.00
£250,000.00	£57.00
£300,000.00	£63.00
£350,000.00	£69.00
£400,000.00	£75.00
£450,000.00	£81.00
£500,000.00	£87.00
£550,000.00	£92.00

Limit of Indemnity (up to and including)	Premium (including IPT)
£600,000.00	£97.00
£650,000.00	£102.00
£700,000.00	£107.00
£750,000.00	£112.00
£1,000,000.00	£120.00
£1,250,000.00	£145.00
£1,500,000.00	£170.00
£1,750,000.00	£195.00
£2,000,000.00	£220.00
£2,250,000.00	£250.00
£2,500,000.00	£340.00
£2,750,000.00	£360.00
£3,000,000.00	£380.00

Absence Of Easement (Access/Services)

Absent Landlord

Adverse Possession (Garden Land Only)

Balcony Rights

Build Over Sewer

Building Standards (Lender)

ChancelSure*

Contaminated Land (Pass, Further Action, No Search)

Contingent Buildings

Enforcement of Rights (Known/Unknown)

Enlargement of Lease

Flat/Maisonette Maintenance and Repair Rights

Flying and/or Creeping Freehold

Forfeiture of Lease (Bankruptcy/Insolvency) Lender

Forfeiture of Lease (Breach of Covenant) Lender

Forfeiture of Lease (Breach of Covenant) Purchaser

Forfeiture of Lease (Housing Act Repossession) Lender

Freehold Rent Charge

Good Leasehold Title

Insolvency Act (Current Transaction) Lender

Insolvency Act (Previous Transaction)

Lack of Planning and/or Building Regulations

Lack of Party Wall Agreement

Lack of Permission to Construct a Vehicle
Crossing or Dropped Kerb

Lack of Listed Building Consent

Lack of Conservation Area Consent

Limited Title Guarantee

Lost Title Deeds (Unknown Rights, Easements,
Covenants)

Manorial Rights

Mineral Rights

Missing Information (Unknown Rights, Easements,
Covenants)

Possessory Title (Unknown Rights, Easements, Covenants)

Restrictive Covenants (Known/Unknown)

Right to Park (Leasehold) Lender

Search Insurance (Auction)

Search Insurance (New Build/Works Carried Out
in Last 12 Months)

Search Insurance (No Search, Validation, Delay)

Glossary

STATEMENTS OF FACT

Where the Statements of Fact cannot be met, or if the Limit of Indemnity required is over £3 Million, please contact our underwriting team on 01732 753 910 or email express@clsrs.co.uk for a bespoke quote.

- A. The Property is a single house or flat in England or Wales; and
- B. The Good Leasehold Title is currently registered to the seller of the Property; and
- C. The Good Leasehold Title has been registered for at least 3 years; and
- D. The Property has existed unaltered for the previous 12 months; and
- E. No Unilateral Notices are registered on the Good Leasehold Title; and
- F. Neither the seller nor the buyer is aware of any dispute or challenge to the Good Leasehold Title or any third party's entitlement to occupy the Property.

PREMIUM TABLE

Select the limit required and note the premium as detailed in the table below.

Please note: If the Limit of Indemnity required is over £3 Million, please contact us on 01732 753 910.

Limit of Indemnity (up to and including)	Premium (including IPT)
£75,000.00	£20.00
£100,000.00	£23.00
£125,000.00	£28.00
£150,000.00	£33.00
£175,000.00	£38.00
£200,000.00	£43.00
£250,000.00	£57.00
£300,000.00	£63.00
£350,000.00	£69.00
£400,000.00	£75.00
£450,000.00	£81.00
£500,000.00	£87.00
£550,000.00	£97.00

Limit of Indemnity (up to and including)	Premium (including IPT)
£600,000.00	£107.00
£650,000.00	£117.00
£700,000.00	£127.00
£750,000.00	£137.00
£1,000,000.00	£170.00
£1,250,000.00	£197.00
£1,500,000.00	£225.00
£1,750,000.00	£255.00
£2,000,000.00	£285.00
£2,250,000.00	£312.00
£2,500,000.00	£340.00
£2,750,000.00	£360.00
£3,000,000.00	£380.00



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Absence Of Easement (Access/Services)

Absent Landlord

Adverse Possession (Garden Land Only)

Balcony Rights

Build Over Sewer

Building Standards (Lender)

ChancelSure*

Contaminated Land (Pass, Further Action, No Search)

Contingent Buildings

Enforcement of Rights (Known/Unknown)

Enlargement of Lease

Flat/Maisonette Maintenance and Repair Rights

Flying and/or Creeping Freehold

Forfeiture of Lease (Bankruptcy/Insolvency) Lender

Forfeiture of Lease (Breach of Covenant) Lender

Forfeiture of Lease (Breach of Covenant) Purchaser

Forfeiture of Lease (Housing Act Repossession) Lender

Freehold Rent Charge

Good Leasehold Title

Insolvency Act (Current Transaction) Lender

Insolvency Act (Previous Transaction)

Lack of Planning and/or Building Regulations

Lack of Party Wall Agreement

Lack of Permission to Construct a Vehicle
Crossing or Dropped Kerb

Lack of Listed Building Consent

Lack of Conservation Area Consent

Limited Title Guarantee

Lost Title Deeds (Unknown Rights, Easements,
Covenants)

Manorial Rights

Mineral Rights

Missing Information (Unknown Rights, Easements,
Covenants)

Possessory Title (Unknown Rights, Easements, Covenants)

Restrictive Covenants (Known/Unknown)

Right to Park (Leasehold) Lender

Search Insurance (Auction)

Search Insurance (New Build/Works Carried Out
in Last 12 Months)

Search Insurance (No Search, Validation, Delay)

Glossary

STATEMENTS OF FACTWhere the Statements of Fact cannot be met, or if the Limit of Indemnity required is over £3 Million, please contact our underwriting team on 01732 753 910 or email express@clsrs.co.uk for a bespoke quote.

- A. The Property is a single house or flat in England or Wales; and
- B. None of the parties to the gift or transfer at undervalue are a company or a Director of a company; and
- C. The Transferor(s) is not self-employed and does not have 5% or more shareholding in any company; and
- D. A recent bankruptcy search against the Transferor(s) contains no entries; and
- E. The Transferor(s) assets will continue to exceed their liabilities following the gift or the transfer at undervalue and the proposer can, if requested, supply a statutory declaration or other appropriate evidence to confirm that the relevant Transferor(s) was solvent at the date of the gift or Transfer at undervalue and at the date of request for insurance.

PREMIUM TABLE

Select the limit required and note the premium as detailed in the table below.

Please note: If the Limit of Indemnity required is over £3 Million, please contact us on 01732 753 910.

Limit of Indemnity (up to and including)	Premium (including IPT)
£75,000.00	£70.00
£100,000.00	£75.00
£125,000.00	£80.00
£150,000.00	£85.00
£175,000.00	£90.00
£200,000.00	£95.00
£250,000.00	£100.00
£300,000.00	£105.00
£350,000.00	£120.00
£400,000.00	£135.00
£450,000.00	£150.00
£500,000.00	£163.00
£550,000.00	£177.00

Limit of Indemnity (up to and including)	Premium (including IPT)
£600,000.00	£190.00
£650,000.00	£206.00
£700,000.00	£223.00
£750,000.00	£239.00
£1,000,000.00	£255.00
£1,250,000.00	£320.00
£1,500,000.00	£375.00
£1,750,000.00	£415.00
£2,000,000.00	£455.00
£2,250,000.00	£512.00
£2,500,000.00	£569.00
£2,750,000.00	£626.00
£3,000,000.00	£685.00

Absence Of Easement (Access/Services)

Absent Landlord

Adverse Possession (Garden Land Only)

Balcony Rights

Build Over Sewer

Building Standards (Lender)

ChancelSure*

Contaminated Land (Pass, Further Action, No Search)

Contingent Buildings

Enforcement of Rights (Known/Unknown)

Enlargement of Lease

Flat/Maisonette Maintenance and Repair Rights

Flying and/or Creeping Freehold

Forfeiture of Lease (Bankruptcy/Insolvency) Lender

Forfeiture of Lease (Breach of Covenant) Lender

Forfeiture of Lease (Breach of Covenant) Purchaser

Forfeiture of Lease (Housing Act Repossession) Lender

Freehold Rent Charge

Good Leasehold Title

Insolvency Act (Current Transaction) Lender

Insolvency Act (Previous Transaction)

Lack of Planning and/or Building Regulations

Lack of Party Wall Agreement

Lack of Permission to Construct a Vehicle Crossing or Dropped Kerb

Lack of Listed Building Consent

Lack of Conservation Area Consent

Limited Title Guarantee

Lost Title Deeds (Unknown Rights, Easements, Covenants)

Manorial Rights

Mineral Rights

Missing Information (Unknown Rights, Easements, Covenants)

Possessory Title (Unknown Rights, Easements, Covenants)

Restrictive Covenants (Known/Unknown)

Right to Park (Leasehold) Lender

Search Insurance (Auction)

Search Insurance (New Build/Works Carried Out in Last 12 Months)

Search Insurance (No Search, Validation, Delay)

Glossary

STATEMENTS OF FACT

Where the Statements of Fact cannot be met, or if the Limit of Indemnity required is over £3 Million, please contact our underwriting team on 01732 753 910 or email express@clsrs.co.uk for a bespoke quote.

- A. The Property is a single house or flat in England or Wales; and
- B. The proposed Insured was not a party to the prior gift or transfer at undervalue; and
- C. The party who previously gifted or transferred the Property at undervalue is not a company or Director of a company; and
- D. A recent bankruptcy search against the party who previously gifted or transferred the Property at an undervalue contains no entries.

PREMIUM TABLE

Select the limit required and note the premium as detailed in the table below.

Please note: If the Limit of Indemnity required is over £3 Million, please contact us on 01732 753 910.

Limit of Indemnity (up to and including)	Premium (including IPT)
£75,000.00	£70.00
£100,000.00	£75.00
£125,000.00	£80.00
£150,000.00	£85.00
£175,000.00	£90.00
£200,000.00	£95.00
£250,000.00	£100.00
£300,000.00	£105.00
£350,000.00	£120.00
£400,000.00	£135.00
£450,000.00	£150.00
£500,000.00	£163.00
£550,000.00	£177.00

Limit of Indemnity (up to and including)	Premium (including IPT)
£600,000.00	£190.00
£650,000.00	£206.00
£700,000.00	£223.00
£750,000.00	£239.00
£1,000,000.00	£255.00
£1,250,000.00	£320.00
£1,500,000.00	£375.00
£1,750,000.00	£415.00
£2,000,000.00	£455.00
£2,250,000.00	£512.00
£2,500,000.00	£569.00
£2,750,000.00	£626.00
£3,000,000.00	£685.00

Absence Of Easement (Access/Services)

Absent Landlord

Adverse Possession (Garden Land Only)

Balcony Rights

Build Over Sewer

Building Standards (Lender)

ChancelSure*

Contaminated Land (Pass, Further Action, No Search)

Contingent Buildings

Enforcement of Rights (Known/Unknown)

Enlargement of Lease

Flat/Maisonette Maintenance and Repair Rights

Flying and/or Creeping Freehold

Forfeiture of Lease (Bankruptcy/Insolvency) Lender

Forfeiture of Lease (Breach of Covenant) Lender

Forfeiture of Lease (Breach of Covenant) Purchaser

Forfeiture of Lease (Housing Act Repossession) Lender

Freehold Rent Charge

Good Leasehold Title

Insolvency Act (Current Transaction) Lender

Insolvency Act (Previous Transaction)

Lack of Planning and/or Building Regulations

Lack of Party Wall Agreement

Lack of Permission to Construct a Vehicle Crossing or Dropped Kerb

Lack of Listed Building Consent

Lack of Conservation Area Consent

Limited Title Guarantee

Lost Title Deeds (Unknown Rights, Easements, Covenants)

Manorial Rights

Mineral Rights

Missing Information (Unknown Rights, Easements, Covenants)

Possessory Title (Unknown Rights, Easements, Covenants)

Restrictive Covenants (Known/Unknown)

Right to Park (Leasehold) Lender

Search Insurance (Auction)

Search Insurance (New Build/Works Carried Out in Last 12 Months)

Search Insurance (No Search, Validation, Delay)

Glossary

STATEMENTS OF FACT

Where the Statements of Fact cannot be met, or if the Limit of Indemnity required is over £3 Million, please contact our underwriting team on 01732 753 910 or email express@clsrs.co.uk for a bespoke quote.

- A. The Property is a single house or flat in England or Wales; and
- B. The Property is not a Listed Building or in a Conservation Area; and
- C. Neither seller nor the buyer is aware of enforcement action related to planning or building regulations having been taken or due to be taken in respect of the works at the Property; and
- D. The building works for which building regulations certification is not available were completed more than 12 months previous to this request for insurance; and
- E. Neither the seller nor the buyer of the Property have communicated with the local planning authority in respect of any actual or potential Building Regulations irregularities at the Property.

PREMIUM TABLE

Select the limit required and note the premium as detailed in the table below.

Please note: If the Limit of Indemnity required is over £3 Million, please contact us on 01732 753 910.

Limit of Indemnity (up to and including)	Building Regulations Only	Planning & Building Regulations
£75,000.00	£10.00	£40.00
£100,000.00	£14.00	£45.00
£125,000.00	£14.00	£58.00
£150,000.00	£15.00	£72.00
£175,000.00	£18.00	£80.00
£200,000.00	£20.00	£90.00
£250,000.00	£23.00	£100.00
£300,000.00	£28.00	£120.00
£350,000.00	£35.00	£150.00
£400,000.00	£40.00	£170.00
£450,000.00	£50.00	£190.00
£500,000.00	£60.00	£210.00
£550,000.00	£70.00	£230.00

Limit of Indemnity (up to and including)	Building Regulations Only	Planning & Building Regulations
£600,000.00	£80.00	£250.00
£650,000.00	£90.00	£270.00
£700,000.00	£100.00	£285.00
£750,000.00	£110.00	£300.00
£1,000,000.00	£130.00	£320.00
£1,250,000.00	£150.00	£340.00
£1,500,000.00	£170.00	£360.00
£1,750,000.00	£190.00	£380.00
£2,000,000.00	£210.00	£400.00
£2,250,000.00	£230.00	£440.00
£2,500,000.00	£250.00	£480.00
£2,750,000.00	£270.00	£520.00
£3,000,000.00	£290.00	£560.00



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Absence Of Easement (Access/Services)

Absent Landlord

Adverse Possession (Garden Land Only)

Balcony Rights

Build Over Sewer

Building Standards (Lender)

ChancelSure*

Contaminated Land (Pass, Further Action, No Search)

Contingent Buildings

Enforcement of Rights (Known/Unknown)

Enlargement of Lease

Flat/Maisonette Maintenance and Repair Rights

Flying and/or Creeping Freehold

Forfeiture of Lease (Bankruptcy/Insolvency) Lender

Forfeiture of Lease (Breach of Covenant) Lender

Forfeiture of Lease (Breach of Covenant) Purchaser

Forfeiture of Lease (Housing Act Repossession) Lender

Freehold Rent Charge

Good Leasehold Title

Insolvency Act (Current Transaction) Lender

Insolvency Act (Previous Transaction)

Lack of Planning and/or Building Regulations

Lack of Party Wall Agreement

Lack of Permission to Construct a Vehicle Crossing or Dropped Kerb

Lack of Listed Building Consent

Lack of Conservation Area Consent

Limited Title Guarantee

Lost Title Deeds (Unknown Rights, Easements, Covenants)

Manorial Rights

Mineral Rights

Missing Information (Unknown Rights, Easements, Covenants)

Possessory Title (Unknown Rights, Easements, Covenants)

Restrictive Covenants (Known/Unknown)

Right to Park (Leasehold) Lender

Search Insurance (Auction)

Search Insurance (New Build/Works Carried Out in Last 12 Months)

Search Insurance (No Search, Validation, Delay)

Glossary

STATEMENTS OF FACT

Where the Statements of Fact cannot be met, or if the Limit of Indemnity required is over £3 Million, please contact our underwriting team on 01732 753 910 or email express@clsrs.co.uk for a bespoke quote.

- A. The Property is a single residential property located in England or Wales; and
- B. The Property has existed unaltered for at least 12 months immediately prior to the Inception Date of the policy; and
- C. The building of which the Property forms part is used for residential purposes only; and
- D. Neither the seller nor the buyer are aware of any problem relating to the structure of the Property or any adjoining building; and
- E. Neither the seller nor the buyer are aware of any dispute relating to the maintenance of the Property or any adjoining building.

PREMIUM TABLE

Select the limit required and note the premium as detailed in the table below.

Please note: If the Limit of Indemnity required is over £3 Million, please contact us on 01732 753 910.

Limit of Indemnity (up to and including)	Premium (including IPT)
£50,000.00	£130.00
£75,000.00	£145.00
£100,000.00	£165.00
£125,000.00	£170.00
£150,000.00	£175.00
£175,000.00	£185.00
£200,000.00	£195.00
£250,000.00	£230.00
£300,000.00	£250.00
£350,000.00	£275.00
£400,000.00	£331.00
£450,000.00	£387.00
£500,000.00	£445.00
£550,000.00	£489.00

Limit of Indemnity (up to and including)	Premium (including IPT)
£600,000.00	£533.00
£650,000.00	£576.00
£700,000.00	£620.00
£750,000.00	£648.00
£850,000.00	£675.00
£1,000,000.00	£790.00
£1,250,000.00	£890.00
£1,500,000.00	£990.00
£1,750,000.00	£1,115.00
£2,000,000.00	£1,240.00
£2,250,000.00	£1,320.00
£2,500,000.00	£1,400.00
£2,750,000.00	£1,460.00
£3,000,000.00	£1,520.00



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Absence Of Easement (Access/Services)

Absent Landlord

Adverse Possession (Garden Land Only)

Balcony Rights

Build Over Sewer

Building Standards (Lender)

ChancelSure*

Contaminated Land (Pass, Further Action, No Search)

Contingent Buildings

Enforcement of Rights (Known/Unknown)

Enlargement of Lease

Flat/Maisonette Maintenance and Repair Rights

Flying and/or Creeping Freehold

Forfeiture of Lease (Bankruptcy/Insolvency) Lender

Forfeiture of Lease (Breach of Covenant) Lender

Forfeiture of Lease (Breach of Covenant) Purchaser

Forfeiture of Lease (Housing Act Repossession) Lender

Freehold Rent Charge

Good Leasehold Title

Insolvency Act (Current Transaction) Lender

Insolvency Act (Previous Transaction)

Lack of Planning and/or Building Regulations

Lack of Party Wall Agreement

Lack of Permission to Construct a Vehicle Crossing or Dropped Kerb

Lack of Listed Building Consent

Lack of Conservation Area Consent

Limited Title Guarantee

Lost Title Deeds (Unknown Rights, Easements, Covenants)

Manorial Rights

Mineral Rights

Missing Information (Unknown Rights, Easements, Covenants)

Possessory Title (Unknown Rights, Easements, Covenants)

Restrictive Covenants (Known/Unknown)

Right to Park (Leasehold) Lender

Search Insurance (Auction)

Search Insurance (New Build/Works Carried Out in Last 12 Months)

Search Insurance (No Search, Validation, Delay)

Glossary

STATEMENTS OF FACT

Where the Statements of Fact cannot be met, or if the Limit of Indemnity required is over £3 Million, please contact our underwriting team on 01732 753 910 or email express@clsrs.co.uk for a bespoke quote.

- The Property is a single residential house or flat located in England or Wales; and
- The Property is not a Listed Building or in a Conservation Area, and
- The Property has existed unaltered for the previous 12 months; and
- The vehicle crossing or dropped kerb was installed by the relevant Authority's contractor or a private contractor accredited to work on the public highway; and
- Neither the seller nor the buyer is aware of any dispute, objection or attempt to block access to and from the Property.

PREMIUM TABLE

Select the limit required and note the premium as detailed in the table below.

Please note: If the Limit of Indemnity required is over £3 Million, please contact us on 01732 753 910.

Limit of Indemnity (up to and including)	Premium (including IPT)
£75,000.00	£48.00
£100,000.00	£54.00
£125,000.00	£69.60
£150,000.00	£86.40
£175,000.00	£96.00
£200,000.00	£108.00
£250,000.00	£120.00
£300,000.00	£144.00
£350,000.00	£180.00
£400,000.00	£204.00
£450,000.00	£228.00
£500,000.00	£252.00
£550,000.00	£276.00

Limit of Indemnity (up to and including)	Premium (including IPT)
£600,000.00	£300.00
£650,000.00	£324.00
£700,000.00	£342.00
£750,000.00	£360.00
£1,000,000.00	£384.00
£1,250,000.00	£408.00
£1,500,000.00	£432.00
£1,750,000.00	£456.00
£2,000,000.00	£480.00
£2,250,000.00	£528.00
£2,500,000.00	£576.00
£2,750,000.00	£624.00
£3,000,000.00	£672.00



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Absence Of Easement (Access/Services)

Absent Landlord

Adverse Possession (Garden Land Only)

Balcony Rights

Build Over Sewer

Building Standards (Lender)

ChancelSure*

Contaminated Land (Pass, Further Action, No Search)

Contingent Buildings

Enforcement of Rights (Known/Unknown)

Enlargement of Lease

Flat/Maisonette Maintenance and Repair Rights

Flying and/or Creeping Freehold

Forfeiture of Lease (Bankruptcy/Insolvency) Lender

Forfeiture of Lease (Breach of Covenant) Lender

Forfeiture of Lease (Breach of Covenant) Purchaser

Forfeiture of Lease (Housing Act Repossession) Lender

Freehold Rent Charge

Good Leasehold Title

Insolvency Act (Current Transaction) Lender

Insolvency Act (Previous Transaction)

Lack of Planning and/or Building Regulations

Lack of Party Wall Agreement

Lack of Permission to Construct a Vehicle Crossing or Dropped Kerb

Lack of Listed Building Consent

Lack of Conservation Area Consent

Limited Title Guarantee

Lost Title Deeds (Unknown Rights, Easements, Covenants)

Manorial Rights

Mineral Rights

Missing Information (Unknown Rights, Easements, Covenants)

Possessory Title (Unknown Rights, Easements, Covenants)

Restrictive Covenants (Known/Unknown)

Right to Park (Leasehold) Lender

Search Insurance (Auction)

Search Insurance (New Build/Works Carried Out in Last 12 Months)

Search Insurance (No Search, Validation, Delay)

Glossary

STATEMENTS OF FACT

Where the Statements of Fact cannot be met, or if the Limit of Indemnity required is over £3 Million, please contact our underwriting team on 01732 753 910 or email express@clsrs.co.uk for a bespoke quote.

- A. The Property is a single residential house or flat located in England or Wales; and
- B. All repair works carried out at the Property were on a 'like for like' basis, and
- C. Neither the seller nor the buyer of the Property is aware of any enforcement action having been taken or due to be taken by the local planning authority in respect of any building works at the Property; and
- D. The building works for which listed building consent certification is not available were completed more than 4 years previous to this request for insurance; and
- E. Neither the seller nor the buyer of the Property have communicated with the local planning authority in respect of any actual or potential building regulations irregularities at the Property.

PREMIUM TABLE

Select the limit required and note the premium as detailed in the table below.

Please note: If the Limit of Indemnity required is over £3 Million, please contact us on 01732 753 910.

Limit of Indemnity (up to and including)	Premium (including IPT)
£75,000.00	£60.00
£100,000.00	£67.50
£125,000.00	£87.00
£150,000.00	£108.00
£175,000.00	£120.00
£200,000.00	£135.00
£250,000.00	£150.00
£300,000.00	£180.00
£350,000.00	£225.00
£400,000.00	£255.00
£450,000.00	£285.00
£500,000.00	£315.00
£550,000.00	£345.00

Limit of Indemnity (up to and including)	Premium (including IPT)
£600,000.00	£375.00
£650,000.00	£405.00
£700,000.00	£427.50
£750,000.00	£450.00
£1,000,000.00	£480.00
£1,250,000.00	£510.00
£1,500,000.00	£540.00
£1,750,000.00	£570.00
£2,000,000.00	£600.00
£2,250,000.00	£660.00
£2,500,000.00	£720.00
£2,750,000.00	£780.00
£3,000,000.00	£840.00

Absence Of Easement (Access/Services)

Absent Landlord

Adverse Possession (Garden Land Only)

Balcony Rights

Build Over Sewer

Building Standards (Lender)

ChancelSure*

Contaminated Land (Pass, Further Action, No Search)

Contingent Buildings

Enforcement of Rights (Known/Unknown)

Enlargement of Lease

Flat/Maisonette Maintenance and Repair Rights

Flying and/or Creeping Freehold

Forfeiture of Lease (Bankruptcy/Insolvency) Lender

Forfeiture of Lease (Breach of Covenant) Lender

Forfeiture of Lease (Breach of Covenant) Purchaser

Forfeiture of Lease (Housing Act Repossession) Lender

Freehold Rent Charge

Good Leasehold Title

Insolvency Act (Current Transaction) Lender

Insolvency Act (Previous Transaction)

Lack of Planning and/or Building Regulations

Lack of Party Wall Agreement

Lack of Permission to Construct a Vehicle Crossing or Dropped Kerb

Lack of Listed Building Consent

Lack of Conservation Area Consent

Limited Title Guarantee

Lost Title Deeds (Unknown Rights, Easements, Covenants)

Manorial Rights

Mineral Rights

Missing Information (Unknown Rights, Easements, Covenants)

Possessory Title (Unknown Rights, Easements, Covenants)

Restrictive Covenants (Known/Unknown)

Right to Park (Leasehold) Lender

Search Insurance (Auction)

Search Insurance (New Build/Works Carried Out in Last 12 Months)

Search Insurance (No Search, Validation, Delay)

Glossary

**STATEMENTS OF FACT**

Where the Statements of Fact cannot be met, or if the Limit of Indemnity required is over £3 Million, please contact our underwriting team on 01732 753 910 or email express@clsrs.co.uk for a bespoke quote.

- A The Property is a single residential house or flat located in England or Wales; and
- B The Property is not a Listed Building; and
- C Neither the seller nor the buyer is aware of any enforcement action having been taken or due to be taken by the local planning authority in respect of any building works at the Property; and
- D The building works for which planning certification or conservation area consent certification is not available were completed more than 4 years previous to this request for insurance; and
- E Neither the seller nor the buyer of the Property have communicated with the local planning authority in respect of building regulations irregularities at the Property.

**PREMIUM TABLE**

Select the limit required and note the premium as detailed in the table below.

Please note: If the Limit of Indemnity required is over £3 Million, please contact us on 01732 753 910.

Limit of Indemnity (up to and including)	Premium (including IPT)
£75,000.00	£48.00
£100,000.00	£54.00
£125,000.00	£69.60
£150,000.00	£86.40
£175,000.00	£96.00
£200,000.00	£108.00
£250,000.00	£120.00
£300,000.00	£144.00
£350,000.00	£180.00
£400,000.00	£204.00
£450,000.00	£228.00
£500,000.00	£252.00
£550,000.00	£276.00

Limit of Indemnity (up to and including)	Premium (including IPT)
£600,000.00	£300.00
£650,000.00	£324.00
£700,000.00	£342.00
£750,000.00	£360.00
£1,000,000.00	£384.00
£1,250,000.00	£408.00
£1,500,000.00	£432.00
£1,750,000.00	£456.00
£2,000,000.00	£480.00
£2,250,000.00	£528.00
£2,500,000.00	£576.00
£2,750,000.00	£624.00
£3,000,000.00	£672.00



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Absence Of Easement (Access/Services)

Absent Landlord

Adverse Possession (Garden Land Only)

Balcony Rights

Build Over Sewer

Building Standards (Lender)

ChancelSure*

Contaminated Land (Pass, Further Action, No Search)

Contingent Buildings

Enforcement of Rights (Known/Unknown)

Enlargement of Lease

Flat/Maisonette Maintenance and Repair Rights

Flying and/or Creeping Freehold

Forfeiture of Lease (Bankruptcy/Insolvency) Lender

Forfeiture of Lease (Breach of Covenant) Lender

Forfeiture of Lease (Breach of Covenant) Purchaser

Forfeiture of Lease (Housing Act Repossession) Lender

Freehold Rent Charge

Good Leasehold Title

Insolvency Act (Current Transaction) Lender

Insolvency Act (Previous Transaction)

Lack of Planning and/or Building Regulations

Lack of Party Wall Agreement

Lack of Permission to Construct a Vehicle Crossing or Dropped Kerb

Lack of Listed Building Consent

Lack of Conservation Area Consent

Limited Title Guarantee

Lost Title Deeds (Unknown Rights, Easements, Covenants)

Manorial Rights

Mineral Rights

Missing Information (Unknown Rights, Easements, Covenants)

Possessory Title (Unknown Rights, Easements, Covenants)

Restrictive Covenants (Known/Unknown)

Right to Park (Leasehold) Lender

Search Insurance (Auction)

Search Insurance (New Build/Works Carried Out in Last 12 Months)

Search Insurance (No Search, Validation, Delay)

Glossary

STATEMENTS OF FACT

Where the Statements of Fact cannot be met, or if the Limit of Indemnity required is over £3 Million, please contact our underwriting team on 01732 753 910 or email express@clsrs.co.uk for a bespoke quote.

- A. The Property is a single residential house or flat in England or Wales; and
- B. Any building on the Property has existed unaltered for at least 12 months immediately prior to the Inception Date of the policy; and
- C. Title to the Property is registered as Absolute Title in the seller's name; and
- D. Neither the seller nor buyer is aware of any third party attempting to exercise any right(s) or easement(s) over the Property; and
- E. Neither seller nor buyer has communicated with any third party regarding any right(s) and/or easement(s) that may burden the Property; and
- F. The buyer confirms that the Property is fully enclosed by well-established and clearly defined physical boundaries; and
- G. The current owner's title to the Property is not subject to any notices or restrictions or charges; and
- H. The buyer has submitted an official search with priority in respect of the Property and intends to complete the purchase of the Property within the priority period applicable to that search.

PREMIUM TABLE

Select the limit required and note the premium as detailed in the table below.

Please note: If the Limit of Indemnity required is over £3 Million, please contact us on 01732 753 910.

Limit of Indemnity (up to and including)	Premium (including IPT)
£75,000.00	£100.00
£100,000.00	£110.00
£125,000.00	£120.00
£150,000.00	£130.00
£175,000.00	£142.00
£200,000.00	£155.00
£250,000.00	£165.00
£300,000.00	£180.00
£350,000.00	£195.00
£400,000.00	£210.00
£450,000.00	£225.00
£500,000.00	£240.00
£550,000.00	£262.00

Limit of Indemnity (up to and including)	Premium (including IPT)
£600,000.00	£284.00
£650,000.00	£306.00
£700,000.00	£328.00
£750,000.00	£350.00
£1,000,000.00	£470.00
£1,250,000.00	£545.00
£1,500,000.00	£615.00
£1,750,000.00	£655.00
£2,000,000.00	£700.00
£2,250,000.00	£728.00
£2,500,000.00	£755.00
£2,750,000.00	£783.00
£3,000,000.00	£810.00

Absence Of Easement (Access/Services)

Absent Landlord

Adverse Possession (Garden Land Only)

Balcony Rights

Build Over Sewer

Building Standards (Lender)

ChancelSure*

Contaminated Land (Pass, Further Action, No Search)

Contingent Buildings

Enforcement of Rights (Known/Unknown)

Enlargement of Lease

Flat/Maisonette Maintenance and Repair Rights

Flying and/or Creeping Freehold

Forfeiture of Lease (Bankruptcy/Insolvency) Lender

Forfeiture of Lease (Breach of Covenant) Lender

Forfeiture of Lease (Breach of Covenant) Purchaser

Forfeiture of Lease (Housing Act Repossession) Lender

Freehold Rent Charge

Good Leasehold Title

Insolvency Act (Current Transaction) Lender

Insolvency Act (Previous Transaction)

Lack of Planning and/or Building Regulations

Lack of Party Wall Agreement

Lack of Permission to Construct a Vehicle Crossing or Dropped Kerb

Lack of Listed Building Consent

Lack of Conservation Area Consent

Limited Title Guarantee

Lost Title Deeds (Unknown Rights, Easements, Covenants)

Manorial Rights

Mineral Rights

Missing Information (Unknown Rights, Easements, Covenants)

Possessory Title (Unknown Rights, Easements, Covenants)

Restrictive Covenants (Known/Unknown)

Right to Park (Leasehold) Lender

Search Insurance (Auction)

Search Insurance (New Build/Works Carried Out in Last 12 Months)

Search Insurance (No Search, Validation, Delay)

Glossary

STATEMENTS OF FACT

Where the Statements of Fact cannot be met, or if the Limit of Indemnity required is over £3 Million, please contact our underwriting team on 01732 753 910 or email express@clsrs.co.uk for a bespoke quote.

- A. The Property is a single house or flat in England or Wales; and
- B. The house or flat is at least 12 months old; and
- C. The Property has been used by the seller exclusively for the previous 5 years; and
- D. The Property's boundaries have been fenced for the previous 5 years; and
- E. Neither the seller nor the buyer have knowledge of a third party's interest in or claim to the title to the Property; and
- F. The Property is unregistered at the Land Registry; and
- G. There is no caution against first registration of the Property contained in the Caution Register held by the Land Registry
- H. Neither the seller nor the buyer is aware of any third party exercising or attempting to exercise any right(s) over, under or through the Property; and
- I. Neither the seller nor the buyer is aware of any third party enforcing or attempting to enforce a restrictive covenant against to the Property; and
- J. Neither the seller nor the buyer has communicated with any third party regarding rights, easements or restrictive covenants relating to the Property.

PREMIUM TABLE

Select the limit required and note the premium as detailed in the table below.

Please note: If the Limit of Indemnity required is over £3 Million, please contact us on 01732 753 910.

Limit of Indemnity (up to and including)	Premium (including IPT)
£75,000.00	£65.00
£100,000.00	£72.00
£125,000.00	£81.00
£150,000.00	£88.00
£175,000.00	£96.00
£200,000.00	£107.00
£250,000.00	£130.00
£300,000.00	£145.00
£350,000.00	£160.00
£400,000.00	£175.00
£450,000.00	£190.00
£500,000.00	£205.00
£550,000.00	£234.00

Limit of Indemnity (up to and including)	Premium (including IPT)
£600,000.00	£263.00
£650,000.00	£292.00
£700,000.00	£321.00
£750,000.00	£350.00
£1,000,000.00	£445.00
£1,250,000.00	£480.00
£1,500,000.00	£515.00
£1,750,000.00	£552.00
£2,000,000.00	£590.00
£2,250,000.00	£622.00
£2,500,000.00	£654.00
£2,750,000.00	£686.00
£3,000,000.00	£720.00

Absence Of Easement (Access/Services)

Absent Landlord

Adverse Possession (Garden Land Only)

Balcony Rights

Build Over Sewer

Building Standards (Lender)

ChancelSure*

Contaminated Land (Pass, Further Action, No Search)

Contingent Buildings

Enforcement of Rights (Known/Unknown)

Enlargement of Lease

Flat/Maisonette Maintenance and Repair Rights

Flying and/or Creeping Freehold

Forfeiture of Lease (Bankruptcy/Insolvency) Lender

Forfeiture of Lease (Breach of Covenant) Lender

Forfeiture of Lease (Breach of Covenant) Purchaser

Forfeiture of Lease (Housing Act Repossession) Lender

Freehold Rent Charge

Good Leasehold Title

Insolvency Act (Current Transaction) Lender

Insolvency Act (Previous Transaction)

Lack of Planning and/or Building Regulations

Lack of Party Wall Agreement

Lack of Permission to Construct a Vehicle
Crossing or Dropped Kerb

Lack of Listed Building Consent

Lack of Conservation Area Consent

Limited Title Guarantee

Lost Title Deeds (Unknown Rights, Easements,
Covenants)**Manorial Rights**

Mineral Rights

Missing Information (Unknown Rights, Easements,
Covenants)

Possessory Title (Unknown Rights, Easements, Covenants)

Restrictive Covenants (Known/Unknown)

Right to Park (Leasehold) Lender

Search Insurance (Auction)

Search Insurance (New Build/Works Carried Out
in Last 12 Months)

Search Insurance (No Search, Validation, Delay)

Glossary

STATEMENTS OF FACTWhere the Statements of Fact cannot be met, or if the Limit of Indemnity required is over £3 Million, please contact our underwriting team on 01732 753 910 or email express@clsrs.co.uk for a bespoke quote.

- A. The Property is a single house or flat in England or Wales; and
- B. The Property has existed unaltered for the previous 12 months; and
- C. The third party right(s) to be insured against was/were created at least 10 years ago; and
- D. Neither the seller nor the buyer is aware of any third party exercising or attempting to exercise any right(s) over, under or through the Property; and
- E. Neither the seller nor the buyer of the Property is aware of any dispute(s) regarding third party rights exercisable over, under or through the Property; and
- F. Neither the seller nor the buyer has communicated with any third party regarding rights exercisable over, under or through the Property; and
- G. The seller has confirmed that the Property's boundaries have been fenced or otherwise clearly demarcated on the ground during the previous 12 months.

PREMIUM TABLE

Select the limit required and note the premium as detailed in the table below.

Please note: If the Limit of Indemnity required is over £3 Million, please contact us on 01732 753 910.

Limit of Indemnity (up to and including)	Premium (including IPT)
£75,000.00	£130.00
£100,000.00	£143.00
£125,000.00	£156.00
£150,000.00	£169.00
£175,000.00	£184.60
£200,000.00	£201.50
£250,000.00	£214.50
£300,000.00	£234.00
£350,000.00	£253.50
£400,000.00	£273.00
£450,000.00	£292.50
£500,000.00	£312.00
£550,000.00	£340.60

Limit of Indemnity (up to and including)	Premium (including IPT)
£600,000.00	£369.20
£650,000.00	£397.80
£700,000.00	£426.40
£750,000.00	£455.00
£1,000,000.00	£611.00
£1,250,000.00	£708.50
£1,500,000.00	£799.50
£1,750,000.00	£851.50
£2,000,000.00	£910.00
£2,250,000.00	£946.40
£2,500,000.00	£981.50
£2,750,000.00	£1,017.90
£3,000,000.00	£1,053.00

Absence Of Easement (Access/Services)

Absent Landlord

Adverse Possession (Garden Land Only)

Balcony Rights

Build Over Sewer

Building Standards (Lender)

ChancelSure*

Contaminated Land (Pass, Further Action, No Search)

Contingent Buildings

Enforcement of Rights (Known/Unknown)

Enlargement of Lease

Flat/Maisonette Maintenance and Repair Rights

Flying and/or Creeping Freehold

Forfeiture of Lease (Bankruptcy/Insolvency) Lender

Forfeiture of Lease (Breach of Covenant) Lender

Forfeiture of Lease (Breach of Covenant) Purchaser

Forfeiture of Lease (Housing Act Repossession) Lender

Freehold Rent Charge

Good Leasehold Title

Insolvency Act (Current Transaction) Lender

Insolvency Act (Previous Transaction)

Lack of Planning and/or Building Regulations

Lack of Party Wall Agreement

Lack of Permission to Construct a Vehicle Crossing or Dropped Kerb

Lack of Listed Building Consent

Lack of Conservation Area Consent

Limited Title Guarantee

Lost Title Deeds (Unknown Rights, Easements, Covenants)

Manorial Rights

Mineral Rights

Missing Information (Unknown Rights, Easements, Covenants)

Possessory Title (Unknown Rights, Easements, Covenants)

Restrictive Covenants (Known/Unknown)

Right to Park (Leasehold) Lender

Search Insurance (Auction)

Search Insurance (New Build/Works Carried Out in Last 12 Months)

Search Insurance (No Search, Validation, Delay)

Glossary

STATEMENTS OF FACT

Where the Statements of Fact cannot be met, or if the Limit of Indemnity required is over £3 Million, please contact our underwriting team on 01732 753 910 or email express@clsrs.co.uk for a bespoke quote.

- A. The Property is a single house or flat in England or Wales; and
- B. A Coal Authority search has been conducted in the last 3 months which confirms:
 - (a) that no coal or other mineral has been excavated or extracted in the vicinity of the Property in the last 10 years; and
 - (b) that there are no licences in place or applications for a licence pending to excavate coal or other mineral in the vicinity of the Property; and
- C. The buyer confirms that there are no unilateral notices registered on the title to the Property; and
- D. Neither the seller nor buyer is aware of any mining or mineral excavation or extraction activity ongoing in the vicinity of the Property; and
- E. Neither the seller nor the buyer is aware of any intended mining or mineral excavation or extraction activity in the vicinity of the Property; and
- F. Neither the seller nor the buyer has communicated with any third party regarding rights and easements over or under the Property.

PREMIUM TABLE

Select the limit required and note the premium as detailed in the table below. Please note: If the Limit of Indemnity required is over £3 Million, please contact us on 01732 753 910.

Limit of Indemnity (up to and including)	Premium (including IPT)
£75,000.00	£55.00
£100,000.00	£55.00
£125,000.00	£55.00
£150,000.00	£55.00
£175,000.00	£58.00
£200,000.00	£66.00
£250,000.00	£83.00
£300,000.00	£99.00
£350,000.00	£116.00
£400,000.00	£132.00
£450,000.00	£149.00
£500,000.00	£165.00
£550,000.00	£182.00

Limit of Indemnity (up to and including)	Premium (including IPT)
£600,000.00	£198.00
£650,000.00	£215.00
£700,000.00	£231.00
£750,000.00	£248.00
£1,000,000.00	£330.00
£1,250,000.00	£412.00
£1,500,000.00	£495.00
£1,750,000.00	£577.00
£2,000,000.00	£660.00
£2,250,000.00	£742.00
£2,500,000.00	£824.00
£2,750,000.00	£906.00
£3,000,000.00	£990.00

Absence Of Easement (Access/Services)

Absent Landlord

Adverse Possession (Garden Land Only)

Balcony Rights

Build Over Sewer

Building Standards (Lender)

ChancelSure*

Contaminated Land (Pass, Further Action, No Search)

Contingent Buildings

Enforcement of Rights (Known/Unknown)

Enlargement of Lease

Flat/Maisonette Maintenance and Repair Rights

Flying and/or Creeping Freehold

Forfeiture of Lease (Bankruptcy/Insolvency) Lender

Forfeiture of Lease (Breach of Covenant) Lender

Forfeiture of Lease (Breach of Covenant) Purchaser

Forfeiture of Lease (Housing Act Repossession) Lender

Freehold Rent Charge

Good Leasehold Title

Insolvency Act (Current Transaction) Lender

Insolvency Act (Previous Transaction)

Lack of Planning and/or Building Regulations

Lack of Party Wall Agreement

Lack of Permission to Construct a Vehicle Crossing or Dropped Kerb

Lack of Listed Building Consent

Lack of Conservation Area Consent

Limited Title Guarantee

Lost Title Deeds (Unknown Rights, Easements, Covenants)

Manorial Rights

Mineral Rights

Missing Information (Unknown Rights, Easements, Covenants)

Possessory Title (Unknown Rights, Easements, Covenants)

Restrictive Covenants (Known/Unknown)

Right to Park (Leasehold) Lender

Search Insurance (Auction)

Search Insurance (New Build/Works Carried Out in Last 12 Months)

Search Insurance (No Search, Validation, Delay)

Glossary

STATEMENTS OF FACT

Where the Statements of Fact cannot be met, or if the Limit of Indemnity required is over £3 Million, please contact our underwriting team on 01732 753 910 or email express@clsrs.co.uk for a bespoke quote.

- A. The Property is a single house or flat in England or Wales; and
- B. The Property has remained unaltered for the last 12 months; and
- C. The Property has been used by the seller exclusively for the previous 5 years; and
- D. The Property's boundaries have been fenced for the previous 5 years; and
- E. Neither the seller nor the buyer have knowledge of a third party's interest in or claim to the title to the Property; and
- F. Neither the seller nor the buyer is aware of any third party exercising or attempting to exercise any right(s) over, under or through the Property; and
- G. Neither the seller nor the buyer is aware of any third party enforcing or attempting to enforce a restrictive covenant against to the Property; and
- H. Neither the seller nor the buyer has communicated with any third party regarding rights, easements or restrictive covenants relating to the Property.

PREMIUM TABLE

Select the limit required and note the premium as detailed in the table below.

Please note: If the Limit of Indemnity required is over £3 Million, please contact us on 01732 753 910.

Limit of Indemnity (up to and including)	Premium (including IPT)
£75,000.00	£55.00
£100,000.00	£55.00
£125,000.00	£55.00
£150,000.00	£55.00
£175,000.00	£58.00
£200,000.00	£66.00
£250,000.00	£83.00
£300,000.00	£99.00
£350,000.00	£116.00
£400,000.00	£132.00
£450,000.00	£149.00
£500,000.00	£165.00
£550,000.00	£182.00

Limit of Indemnity (up to and including)	Premium (including IPT)
£600,000.00	£198.00
£650,000.00	£214.00
£700,000.00	£231.00
£750,000.00	£248.00
£1,000,000.00	£330.00
£1,250,000.00	£412.00
£1,500,000.00	£495.00
£1,750,000.00	£577.00
£2,000,000.00	£660.00
£2,250,000.00	£742.00
£2,500,000.00	£824.00
£2,750,000.00	£906.00
£3,000,000.00	£990.00



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Absence Of Easement (Access/Services)

Absent Landlord

Adverse Possession (Garden Land Only)

Balcony Rights

Build Over Sewer

Building Standards (Lender)

ChancelSure*

Contaminated Land (Pass, Further Action, No Search)

Contingent Buildings

Enforcement of Rights (Known/Unknown)

Enlargement of Lease

Flat/Maisonette Maintenance and Repair Rights

Flying and/or Creeping Freehold

Forfeiture of Lease (Bankruptcy/Insolvency) Lender

Forfeiture of Lease (Breach of Covenant) Lender

Forfeiture of Lease (Breach of Covenant) Purchaser

Forfeiture of Lease (Housing Act Repossession) Lender

Freehold Rent Charge

Good Leasehold Title

Insolvency Act (Current Transaction) Lender

Insolvency Act (Previous Transaction)

Lack of Planning and/or Building Regulations

Lack of Party Wall Agreement

Lack of Permission to Construct a Vehicle Crossing or Dropped Kerb

Lack of Listed Building Consent

Lack of Conservation Area Consent

Limited Title Guarantee

Lost Title Deeds (Unknown Rights, Easements, Covenants)

Manorial Rights

Mineral Rights

Missing Information (Unknown Rights, Easements, Covenants)

Possessory Title (Unknown Rights, Easements, Covenants)

Restrictive Covenants (Known/Unknown)

Right to Park (Leasehold) Lender

Search Insurance (Auction)

Search Insurance (New Build/Works Carried Out in Last 12 Months)

Search Insurance (No Search, Validation, Delay)

Glossary

STATEMENTS OF FACT

Where the Statements of Fact cannot be met, or if the Limit of Indemnity required is over £3 Million, please contact our underwriting team on 01732 753 910 or email express@clsrs.co.uk for a bespoke quote.

- A. The Property is a single house or flat in England or Wales; and
- B. The Possessory Title is currently registered to the seller of the Property; and
- C. The Possessory Title has been registered for at least 12 months; and
- D. Any building on the land registered with Possessory Title has existed unaltered for the previous 3 years; and
- E. No Unilateral Notices are registered on the Possessory Title; and
- F. Neither the seller nor the buyer is aware of any third party exercising or attempting to exercise any right(s) over, under or through the Property; and
- G. Neither the seller nor the buyer is aware of any third party enforcing or attempting to enforce a restrictive covenant against to the Property; and
- H. Neither the seller nor the buyer of the Property is aware of any claims or dispute(s) relating to ownership of the Property; and
- I. Neither the seller nor the buyer has communicated with any third party regarding ownership, rights or restrictive covenants relating to the Property.

PREMIUM TABLE

Select the limit required and note the premium as detailed in the table below.

Please note: If the Limit of Indemnity required is over £3 Million, please contact us on 01732 753 910.

Limit of Indemnity (up to and including)	Premium (including IPT)
£75,000.00	£55.00
£100,000.00	£55.00
£125,000.00	£55.00
£150,000.00	£55.00
£175,000.00	£58.00
£200,000.00	£66.00
£250,000.00	£83.00
£300,000.00	£99.00
£350,000.00	£116.00
£400,000.00	£132.00
£450,000.00	£149.00
£500,000.00	£165.00
£550,000.00	£182.00

Limit of Indemnity (up to and including)	Premium (including IPT)
£600,000.00	£198.00
£650,000.00	£215.00
£700,000.00	£231.00
£750,000.00	£248.00
£1,000,000.00	£330.00
£1,250,000.00	£412.00
£1,500,000.00	£495.00
£1,750,000.00	£577.00
£2,000,000.00	£660.00
£2,250,000.00	£742.00
£2,500,000.00	£825.00
£2,750,000.00	£880.00
£3,000,000.00	£990.00

Absence Of Easement (Access/Services)

Absent Landlord

Adverse Possession (Garden Land Only)

Balcony Rights

Build Over Sewer

Building Standards (Lender)

ChancelSure*

Contaminated Land (Pass, Further Action, No Search)

Contingent Buildings

Enforcement of Rights (Known/Unknown)

Enlargement of Lease

Flat/Maisonette Maintenance and Repair Rights

Flying and/or Creeping Freehold

Forfeiture of Lease (Bankruptcy/Insolvency) Lender

Forfeiture of Lease (Breach of Covenant) Lender

Forfeiture of Lease (Breach of Covenant) Purchaser

Forfeiture of Lease (Housing Act Repossession) Lender

Freehold Rent Charge

Good Leasehold Title

Insolvency Act (Current Transaction) Lender

Insolvency Act (Previous Transaction)

Lack of Planning and/or Building Regulations

Lack of Party Wall Agreement

Lack of Permission to Construct a Vehicle Crossing or Dropped Kerb

Lack of Listed Building Consent

Lack of Conservation Area Consent

Limited Title Guarantee

Lost Title Deeds (Unknown Rights, Easements, Covenants)

Manorial Rights

Mineral Rights

Missing Information (Unknown Rights, Easements, Covenants)

Possessory Title (Unknown Rights, Easements, Covenants)

Restrictive Covenant

Right to Park (Leasehold) Lender

Search Insurance (Auction)

Search Insurance (New Build/Works Carried Out in Last 12 Months)

Search Insurance (No Search, Validation, Delay)

Glossary

STATEMENTS OF FACT

Where the Statements of Fact cannot be met, or if the Limit of Indemnity required is over £3 Million, please contact our underwriting team on 01732 753 910 or email express@clsrs.co.uk for a bespoke quote.

- A. The Property is a single house or flat in England or Wales; and
- B. The restrictive covenant to be insured is more than 12 months old; and
- C. The Property has existed unaltered for the previous 12 months; and
- D. Neither the seller nor the buyer is aware of any dispute, objection or attempt to enforce a restrictive covenant against the Property; and
- E. Neither the seller nor the buyer has communicated with any third party regarding a restrictive covenant relating to the Property; and
- F. Neither the seller nor the buyer is aware of any decision or judgement upholding the enforceability of a restrictive covenant relating to the Property.

PREMIUM TABLE

Select the limit required and note the premium as detailed in the table below.

Please note: If the Limit of Indemnity required is over £3 Million, please contact us on 01732 753 910.

Limit of Indemnity (up to and including)	Premium (including IPT)
£75,000.00	£46.00
£100,000.00	£52.00
£125,000.00	£59.00
£150,000.00	£65.00
£175,000.00	£72.00
£200,000.00	£79.00
£250,000.00	£79.00
£300,000.00	£79.00
£350,000.00	£79.00
£400,000.00	£88.00
£450,000.00	£99.00
£500,000.00	£110.00
£550,000.00	£121.00

Limit of Indemnity (up to and including)	Premium (including IPT)
£600,000.00	£132.00
£650,000.00	£143.00
£700,000.00	£154.00
£750,000.00	£165.00
£1,000,000.00	£220.00
£1,250,000.00	£275.00
£1,500,000.00	£330.00
£1,750,000.00	£385.00
£2,000,000.00	£440.00
£2,250,000.00	£495.00
£2,500,000.00	£550.00
£2,750,000.00	£605.00
£3,000,000.00	£660.00



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Absence Of Easement (Access/Services)

Absent Landlord

Adverse Possession (Garden Land Only)

Balcony Rights

Build Over Sewer

Building Standards (Lender)

ChancelSure*

Contaminated Land (Pass, Further Action, No Search)

Contingent Buildings

Enforcement of Rights (Known/Unknown)

Enlargement of Lease

Flat/Maisonette Maintenance and Repair Rights

Flying and/or Creeping Freehold

Forfeiture of Lease (Bankruptcy/Insolvency) Lender

Forfeiture of Lease (Breach of Covenant) Lender

Forfeiture of Lease (Breach of Covenant) Purchaser

Forfeiture of Lease (Housing Act Repossession) Lender

Freehold Rent Charge

Good Leasehold Title

Insolvency Act (Current Transaction) Lender

Insolvency Act (Previous Transaction)

Lack of Planning and/or Building Regulations

Lack of Party Wall Agreement

Lack of Permission to Construct a Vehicle Crossing or Dropped Kerb

Lack of Listed Building Consent

Lack of Conservation Area Consent

Limited Title Guarantee

Lost Title Deeds (Unknown Rights, Easements, Covenants)

Manorial Rights

Mineral Rights

Missing Information (Unknown Rights, Easements, Covenants)

Possessory Title (Unknown Rights, Easements, Covenants)

Restrictive Covenants (Known/Unknown)

Right to Park (Leasehold) Lender

Search Insurance (Auction)

Search Insurance (New Build/Works Carried Out in Last 12 Months)

Search Insurance (No Search, Validation, Delay)

Glossary

STATEMENTS OF FACT

Where the Statements of Fact cannot be met, or if the Limit of Indemnity required is over £3 Million, please contact our underwriting team on 01732 753 910 or email express@clsrs.co.uk for a bespoke quote.

- A. The Property is a single house or flat in England or Wales; and
- B. The Property is part of a building or estate containing other leasehold residential units demised by a common landlord; and
- C. The lease of the Property grants a right to the lessee to park in a designated parking space identified by reference to a plan attached to the lease of the Property; and
- D. The parking space is identified for use in conjunction with the residential unit in question by signage or other markings; and
- E. Title to the parking space is registered the landlord or the management company; and
- F. The seller has used the parking space in question in conjunction with the Property on a regular basis for a minimum of 12 months immediately prior to the date of the request for insurance without objection from any party; and
- G. The lease of the Property requires the landlord or management company to maintain and repair the Parking Space subject to payment of ground rent or service charges; and
- H. Neither the seller or the buyer is aware of any dispute regarding use or maintenance of the Parking Space; and
- I. The lease of the Property does not reserve to the landlord or management company an express right to vary or remove or suspend use of the Parking Space.

PREMIUM TABLE

Select the limit required and note the premium as detailed in the table below.

Please note: If the Limit of Indemnity required is over £3 Million, please contact us on 01732 753 910.

Limit of Indemnity (up to and including)	Premium (including IPT)
£75,000.00	£74.40
£100,000.00	£84.00
£125,000.00	£96.00
£150,000.00	£105.60
£175,000.00	£117.60
£200,000.00	£129.60
£225,000.00	£150.00
£250,000.00	£174.00
£300,000.00	£198.00
£350,000.00	£206.40
£400,000.00	£216.00
£450,000.00	£225.60
£500,000.00	£246.00
£550,000.00	£276.00

Limit of Indemnity (up to and including)	Premium (including IPT)
£600,000.00	£312.00
£650,000.00	£342.00
£700,000.00	£366.00
£750,000.00	£462.00
£1,000,000.00	£522.00
£1,250,000.00	£582.00
£1,500,000.00	£642.00
£1,750,000.00	£702.00
£2,000,000.00	£762.00
£2,250,000.00	£840.00
£2,500,000.00	£882.00
£3,000,000.00	£924.00

Absence Of Easement (Access/Services)

Absent Landlord

Adverse Possession (Garden Land Only)

Balcony Rights

Build Over Sewer

Building Standards (Lender)

ChancelSure*

Contaminated Land (Pass, Further Action, No Search)

Contingent Buildings

Enforcement of Rights (Known/Unknown)

Enlargement of Lease

Flat/Maisonette Maintenance and Repair Rights

Flying and/or Creeping Freehold

Forfeiture of Lease (Bankruptcy/Insolvency) Lender

Forfeiture of Lease (Breach of Covenant) Lender

Forfeiture of Lease (Breach of Covenant) Purchaser

Forfeiture of Lease (Housing Act Repossession) Lender

Freehold Rent Charge

Good Leasehold Title

Insolvency Act (Current Transaction) Lender

Insolvency Act (Previous Transaction)

Lack of Planning and/or Building Regulations

Lack of Party Wall Agreement

Lack of Permission to Construct a Vehicle Crossing or Dropped Kerb

Lack of Listed Building Consent

Lack of Conservation Area Consent

Limited Title Guarantee

Lost Title Deeds (Unknown Rights, Easements, Covenants)

Manorial Rights

Mineral Rights

Missing Information (Unknown Rights, Easements, Covenants)

Possessory Title (Unknown Rights, Easements, Covenants)

Restrictive Covenants (Known/Unknown)

Right to Park (Leasehold) Lender

Search Insurance (Auction)

Search Insurance (New Build/Works Carried Out in Last 12 Months)

Search Insurance (No Search, Validation, Delay)

Glossary

STATEMENTS OF FACT

Where the Statements of Fact cannot be met, or if the Limit of Indemnity required is over £3 Million, please contact our underwriting team on 01732 753 910 or email express@clsrs.co.uk for a bespoke quote.

Search insurance relates to any official drainage and water, official local authority and official mining searches (the Search).

- A. The Property is a single house or flat in England or Wales; and
- B. The house or flat has existed unaltered for the previous 12 months; and
- C. The seller is not aware of any monies owing to a Local Authority in relation to the Property otherwise capable of protection by a Local Land Charge; and
- D. The seller has confirmed there are no disputes in relation to access to and from the Property and no payments made or demanded in respect of the maintenance and repair of any access ways; and
- E. The seller is not aware of any building work at the Property lacking planning permission and/or building regulations consent; and
- F. The seller is not aware of any other adverse matter contained in the Local Authority registers applicable to the Property.

PREMIUM TABLE

No Search Auction (Purchaser and Lender)	
Limit of Indemnity	Premium
£75,000.00	£15.00
£100,000.00	£20.00
£125,000.00	£25.00
£150,000.00	£30.00
£175,000.00	£38.00
£200,000.00	£45.00
£250,000.00	£52.00
£300,000.00	£55.00
£350,000.00	£63.00
£400,000.00	£65.00
£450,000.00	£72.00
£500,000.00	£77.00
£550,000.00	£80.00

No Search Auction (Purchaser and Lender)	
Limit of Indemnity	Premium
£600,000.00	£83.00
£650,000.00	£86.00
£700,000.00	£89.00
£750,000.00	£92.00
£1,000,000.00	£112.00
£1,250,000.00	£140.00
£1,500,000.00	£155.00
£1,750,000.00	£175.00
£2,000,000.00	£195.00
£2,250,000.00	£214.00
£2,500,000.00	£232.00
£2,750,000.00	£250.00
£3,000,000.00	£270.00

Absence Of Easement (Access/Services)

Absent Landlord

Adverse Possession (Garden Land Only)

Balcony Rights

Build Over Sewer

Building Standards (Lender)

ChancelSure*

Contaminated Land (Pass, Further Action, No Search)

Contingent Buildings

Enforcement of Rights (Known/Unknown)

Enlargement of Lease

Flat/Maisonette Maintenance and Repair Rights

Flying and/or Creeping Freehold

Forfeiture of Lease (Bankruptcy/Insolvency) Lender

Forfeiture of Lease (Breach of Covenant) Lender

Forfeiture of Lease (Breach of Covenant) Purchaser

Forfeiture of Lease (Housing Act Repossession) Lender

Freehold Rent Charge

Good Leasehold Title

Insolvency Act (Current Transaction) Lender

Insolvency Act (Previous Transaction)

Lack of Planning and/or Building Regulations

Lack of Party Wall Agreement

Lack of Permission to Construct a Vehicle Crossing or Dropped Kerb

Lack of Listed Building Consent

Lack of Conservation Area Consent

Limited Title Guarantee

Lost Title Deeds (Unknown Rights, Easements, Covenants)

Manorial Rights

Mineral Rights

Missing Information (Unknown Rights, Easements, Covenants)

Possessory Title (Unknown Rights, Easements, Covenants)

Restrictive Covenants (Known/Unknown)

Right to Park (Leasehold) Lender

Search Insurance (Auction)

Search Insurance (New Build/Works in Last 12 Months)

Search Insurance (No Search, Validation, Delay)

Glossary

**STATEMENTS OF FACT**

Where the Statements of Fact cannot be met, or if the Limit of Indemnity required is over £3 Million, please contact our underwriting team on 01732 753 910 or email express@clsrs.co.uk for a bespoke quote.

Search insurance relates to any official drainage and water, official local authority and official mining searches (the Search).

- A. The Property is a single house or flat in England or Wales; and
- B. Neither the seller nor the buyer (or in the case of re-mortgage, the borrower) is aware of any monies owing to a Local Authority in relation to the Property otherwise capable of protection by a Local Land Charge; and
- C. The seller (or in the case of re-mortgage, the borrower) has confirmed there are no disputes in relation to access to and from the Property and no payments made or demanded in respect of the maintenance and repair of any access ways; and
- D. Neither the seller nor the buyer (or in the case of re-mortgage, the borrower) is aware of any building work at the Property lacking planning permission and/or building regulations consent; and
- E. Neither the seller nor the buyer (or in the case of re-mortgage, the borrower) is aware of any other adverse matter contained in the Local Authority registers applicable to the Property.

**PREMIUM TABLE**

Please note: If the Limit of Indemnity required is over £3 Million, please contact us on 01732 753 910.

No Search New Build (Purchaser and Lender)	
Limit of Indemnity	Premium
£75,000.00	£15.00
£100,000.00	£20.00
£125,000.00	£25.00
£150,000.00	£30.00
£175,000.00	£38.00
£200,000.00	£45.00
£250,000.00	£52.00
£300,000.00	£55.00
£350,000.00	£63.00
£400,000.00	£65.00
£450,000.00	£72.00
£500,000.00	£77.00
£550,000.00	£80.00
£600,000.00	£83.00
£650,000.00	£86.00
£700,000.00	£89.00
£750,000.00	£92.00
£1,000,000.00	£112.00
£1,250,000.00	£140.00
£1,500,000.00	£155.00
£1,750,000.00	£175.00
£2,000,000.00	£195.00
£2,250,000.00	£214.00
£2,500,000.00	£232.00
£2,750,000.00	£250.00
£3,000,000.00	£270.00

No Search New Build (Lender only)	
Limit of Indemnity	Premium
£75,000.00	£10.00
£100,000.00	£12.00
£125,000.00	£14.00
£150,000.00	£16.00
£175,000.00	£17.00
£200,000.00	£18.00
£250,000.00	£19.00
£300,000.00	£20.00
£350,000.00	£21.00
£400,000.00	£22.00
£450,000.00	£24.00
£500,000.00	£25.00
£550,000.00	£26.00
£600,000.00	£27.00
£650,000.00	£28.00
£700,000.00	£29.00
£750,000.00	£30.00
£1,000,000.00	£55.00
£1,250,000.00	£75.00
£1,500,000.00	£100.00
£1,750,000.00	£105.00
£2,000,000.00	£110.00
£2,250,000.00	£117.00
£2,500,000.00	£125.00
£2,750,000.00	£150.00
£3,000,000.00	£170.00



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Absence Of Easement (Access/Services)

Absent Landlord

Adverse Possession (Garden Land Only)

Balcony Rights

Build Over Sewer

Building Standards (Lender)

ChancelSure*

Contaminated Land (Pass, Further Action, No Search)

Contingent Buildings

Enforcement of Rights (Known/Unknown)

Enlargement of Lease

Flat/Maisonette Maintenance and Repair Rights

Flying and/or Creeping Freehold

Forfeiture of Lease (Bankruptcy/Insolvency) Lender

Forfeiture of Lease (Breach of Covenant) Lender

Forfeiture of Lease (Breach of Covenant) Purchaser

Forfeiture of Lease (Housing Act Repossession) Lender

Freehold Rent Charge

Good Leasehold Title

Insolvency Act (Current Transaction) Lender

Insolvency Act (Previous Transaction)

Lack of Planning and/or Building Regulations

Lack of Party Wall Agreement

Lack of Permission to Construct a Vehicle Crossing or Dropped Kerb

Lack of Listed Building Consent

Lack of Conservation Area Consent

Limited Title Guarantee

Lost Title Deeds (Unknown Rights, Easements, Covenants)

Manorial Rights

Mineral Rights

Missing Information (Unknown Rights, Easements, Covenants)

Possessory Title (Unknown Rights, Easements, Covenants)

Restrictive Covenants (Known/Unknown)

Right to Park (Leasehold) Lender

Search Insurance (Auction)

Search Insurance (New Build/Works Carried Out in Last 12 Months)

Search Insurance (No Search, Validation, Delay)

Glossary

STATEMENTS OF FACT

Where the Statements of Fact cannot be met, or if the Limit of Indemnity required is over £3 Million, please contact our underwriting team on 01732 753 910 or email express@clsrs.co.uk for a bespoke quote.

Search insurance relates to any official drainage and water, official local authority and official mining searches (the Search).

- A. The Property is a single house or flat in England or Wales; and
- B. The Property has existed unaltered for at least 12 months immediately prior to the Inception Date of the policy; and
- C. Neither the seller nor the buyer (or in the case of re-mortgage, the borrower) is aware of any monies owing to a Local Authority in relation to the Property otherwise capable of protection by a Local Land Charge; and
- D. Neither the seller nor the buyer (or in the case of re-mortgage, the borrower) has confirmed there are no disputes in relation to access to and from the Property and no payments made or demanded in respect of the maintenance and repair of any access ways; and
- E. Neither the seller nor the buyer (or in the case of re-mortgage, the borrower) is aware of any building work at the Property lacking planning permission and/or building regulations consent; and
- F. Neither the seller nor the buyer (or in the case of re-mortgage, the borrower) is aware of any other Adverse Interest contained in the Local Authority registers applicable to the Property.

PREMIUM TABLE

No Search Purchaser (Purchaser and Lender) No Search Re-mortgage (Borrower and Lender)	
Limit of Indemnity	Premium
£75,000.00	£15.00
£100,000.00	£20.00
£125,000.00	£25.00
£150,000.00	£30.00
£175,000.00	£38.00
£200,000.00	£45.00
£250,000.00	£52.00
£300,000.00	£55.00
£350,000.00	£63.00
£400,000.00	£65.00
£450,000.00	£72.00
£500,000.00	£77.00
£550,000.00	£80.00
£600,000.00	£83.00
£650,000.00	£86.00
£700,000.00	£89.00
£750,000.00	£92.00
£1,000,000.00	£112.00
£1,250,000.00	£140.00
£1,500,000.00	£155.00
£1,750,000.00	£175.00
£2,000,000.00	£195.00
£2,250,000.00	£214.00
£2,500,000.00	£232.00
£2,750,000.00	£250.00
£3,000,000.00	£270.00

No Search Purchase (Lender only) No Search Re-mortgage (Lender only) Search Validation (Lender and Purchaser) Search Validation (Lender only) Search Delay (Lender and Purchaser) Search Delay (Lender only)	
Limit of Indemnity	Premium
£75,000.00	£10.00
£100,000.00	£12.00
£125,000.00	£14.00
£150,000.00	£16.00
£175,000.00	£17.00
£200,000.00	£18.00
£250,000.00	£19.00
£300,000.00	£20.00
£350,000.00	£21.00
£400,000.00	£22.00
£450,000.00	£24.00
£500,000.00	£25.00
£550,000.00	£26.00
£600,000.00	£27.00
£650,000.00	£28.00
£700,000.00	£29.00
£750,000.00	£30.00
£1,000,000.00	£55.00
£1,250,000.00	£75.00
£1,500,000.00	£100.00
£1,750,000.00	£105.00
£2,000,000.00	£110.00
£2,250,000.00	£117.00
£2,500,000.00	£125.00
£2,750,000.00	£150.00
£3,000,000.00	£170.00

Absence Of Easement (Access/Services)

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Building Standards (Lender)

ChancelSure*

Contaminated Land (Pass, Further Action, No Search)

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Insolvency Act (Previous Transaction)

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Lack of Conservation Area Consent

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Right to Park (Leasehold) Lender

Search Insurance (Auction)

Search Insurance (New Build/Works Carried Out in Last 12 Months)

Search Insurance (No Search, Validation, Delay)

Absence of Easement Insurance*

Provides cover where there is an absence of a legal right to use the access and/or services serving the property in the event of the owner of the access and/or services prevent the Insured from using them.

Absent Landlord Insurance

Provides cover for losses arising as a result of an absent landlord including; inability to enforce the maintenance or repair covenants against other lessees involved; and failure to make ground rent payments due under the lease.

Adverse Possession*

Provides cover in the absence of documentary evidence of title to all or part of the garden land of a property in the event of any party proving a superior title to such land.

Balcony Rights

If the lease of a property grants a right to a balcony but the lease wording is defective, such as the lease doesn't provide an exclusive right to use the balcony, CLS can offer insurance to cover you for financial loss as a result of this.

Build Over Sewer

The Sewer Indemnity insurance product provides cover for the lender, the current owners and successors in title where a property has been built over a sewer and the local authority and/or water company need to carry out repairs and maintenance to the sewer, causing damage or constriction to the property.

Building Standards Insurance

This policy protects the mortgage lender in the event that a house or flat has been sold without production of a valid NHBC guarantee or such other equivalent new-home warranty or certificate as would be acceptable by the mortgage lender, if gained at the time that the property was built or converted.

ChancelSure® Insurance*

Provides cover for any loss sustained as a result of contributions demanded from the Insured in respect of Chancel Repair Liability.

Contaminated Land Insurance*

Provides cover in the event of notice that a remediation notice is being served against the property in accordance with the Environmental Protection Act 1990.

Contingent Buildings Insurance*

Provides cover for loss arising out of damage/destruction to a property leading to the insured being unable to reinstate/repair the property as a result of defective insurance provisions in the lease of the property. For example, cover for the lessee should the property collapse and the insurance held by the landlord is insufficient to cover the repair/reinstatement costs of the premises.

Enforcement of Known or Unknown Rights of Way and/or Easements Insurance*

Provides cover where a property is (or may be) subject to private rights of way or easements in the event that any other party or attempts to enforce such easements over, through or under the property.

Enlargement of Lease Insurance*

Provides cover where it cannot be proven that an ownership conversion from leasehold to freehold is valid due to the absence of full particulars of the relevant lease in the event that any other party attempts to establish otherwise.

Flat/Maisonette Insurance

Provides cover for loss arising from the insured being unable to undertake or enforce any repair or maintenance of the premises and obtain reimbursement or contributions toward such work from the owner due to the lease being defective.

Flying and/or Creeping Freehold Insurance*

Provides cover for loss sustained where there is an absence or inadequacy of freehold repair/maintenance covenants for a property where part or all of it is built under or over an adjoining premise and as a result the insured is unable to enforce the maintenance of the premises when necessary and obtain reimbursement for such work from the owners.

Forfeiture of Lease (Bankruptcy/Insolvency) Mortgagee Insurance

Provides cover for a lender in the event of a forfeiture of lease resulting from the bankruptcy/insolvency of the lessee and the loss arising from this together with any loss caused by the exercise of legal rights of re-entry by the lessor in accordance with any determination clause in the lease.

Forfeiture of Lease (Breach of Covenant) Mortgagee Insurance

Provides cover for a lender in the event of a forfeiture of lease resulting from the breach by the lessee of any covenant in the lease and the loss arising from this together with any loss caused by the exercise of legal rights of re-entry by the lessor in accordance with any determination clause in the lease.

Forfeiture of Lease (Housing Act Repossession) (Lender)

A Landlord may be able to issue proceedings for possession against a tenant under s.8 of the Housing Act 1988 where the tenant's lease could be construed as an Assured Shorthold Tenancy as a result of outstanding ground rent due from this tenant. We can insure the Lender to the borrower of the long leasehold interest of a property if the Landlord forfeits the lease under Section 8, Ground 8 which relates to the non-payment of ground rent. This policy covers the lender for loss arising out of this repossession, such as any shortfall on the mortgage paid by the borrower.

Freehold Rent Charge Insurance*

Provides cover where a property is (or may be) subject to one or more rent charges in respect of the following situations: a) the insured fails to make ground rent payments due to an absent rent charge owner; b) the insured's interest in the property is adversely affected by a matter contained in a missing rent charge instrument; c) a legal right of re-entry is exercised by the rent charge owner consequent to the above.

Good Leasehold Title Insurance*

Provides cover in respect of loss arising where a property is registered with Good Leasehold Title only due to a superior title not being satisfactorily deduced, and any party attempts to establish any estate, right or interest adverse to this title by superiority.

Insolvency Act Insurance

Provides cover for a mortgagee or third party purchaser where a property is passed by deed of gift or transfer at undervalue and the Donor of such is adjudged bankrupt in accordance with the Insolvency Act 1986.

*Please note that we can provide both residential and commercial cover for this risk under our standard online policies.



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Freehold Rent Charge

Good Leasehold Title

Insolvency Act (Current Transaction) Lender

Insolvency Act (Previous Transaction)

Lack of Planning and/or Building Regulations

Lack of Party Wall Agreement

Lack of Permission to Construct a Vehicle Crossing or Dropped Kerb

Lack of Listed Building Consent

Lack of Conservation Area Consent

Limited Title Guarantee

Lost Title Deeds (Unknown Rights, Easements, Covenants)

Manorial Rights

Mineral Rights

Missing Information (Unknown Rights, Easements, Covenants)

Possessory Title (Unknown Rights, Easements, Covenants)

Restrictive Covenants (Known/Unknown)

Right to Park (Leasehold) Lender

Search Insurance (Auction)

Search Insurance (New Build/Works Carried Out in Last 12 Months)

Search Insurance (No Search, Validation, Delay)

Lack of Party Wall Agreement

The Party Wall Act 1996 sets out rules and regulations when removing/altering a party/boundary wall (as defined within the act). Consent must be obtained from adjoining owners and they have a right to object to the works. Our policy covers both the lender and purchaser for any loss arising out of an agreement historically having not been entered into. A Notice can be served and court proceedings can take place where such consent has not been obtained.

Lack of Permission to Construct a Vehicle Crossing or Dropped Kerb

A dropped kerb or vehicle crossing is the dip in the path and kerb which you drive over to reach your drive. The kerb is dropped from the normal height and the path is strengthened to take the weight of the vehicle. Without this, the path and any pipes that are buried below it could be damaged. The pathway is maintained by the Highways Authority and therefore consent should be obtained before the kerb is dropped. If an agreement hasn't been entered into there is a risk that the Highways Authority can issue an Enforcement Notice if it is deemed unacceptable in terms of street scene or highway grounds. Just because other neighbours have a dropped kerb does not mean that you will not require consent.

Lack of Listed Building Consent*

If a property is registered as being a listed building, this can have implications on what you can and cannot do to the property. It may mean that different steps are required when obtaining planning permission and you may need to apply for planning permission where you wouldn't need to for a non-listed building. As well as planning permission needing to be obtained, you may also need to obtain Listed Building Consent. Listed Building Consent takes into consideration whether the works will preserve the original features of the property and whether the intended works are in keeping with the rest of the property. If listed building consent is not obtained, the planning authority can issue an enforcement notice and it can also be deemed a criminal offence.

Lack of Conservation Area Consent*

If a property is registered as being in a conservation area, this can have implications on what you can and cannot do to the property. As well as planning permission needing to be obtained, you may also need to obtain Conservation Area Consent. Conservation Area Consent takes into consideration whether the works will preserve the original features of the property and whether this will be in keeping with the area. If Conservation Area Consent is not obtained, the planning authority can issue an enforcement notice and it can also be deemed a criminal offence.

Limited Title Guarantee

If a property is being sold with "Limited Title Guarantee" it means that the seller is selling the property with limited knowledge and it may well be that the property is being sold by an attorney, personal representative or a mortgagee in possession. This means that they cannot sell the property with full title guarantee, meaning that it can't be confirmed that the property is not subject to any financial charges, or that others have rights over the property etc. because they are not aware and have limited knowledge. CLS can offer insurance where there is a Limited Title Guarantee which will cover unknown charges, encumbrances or rights that third parties have over the property.

Lost Title Deeds Insurance*

Provides cover where some or all of the title deeds to a property have been lost, misplaced, stolen or destroyed and any other party attempts to establish any estate, right or interest adverse to the Insured's title to the property.

Manorial Rights

The "Lord of the Manor" will hold the title to land which they have certain rights over, these rights are called "manorial rights" and include sporting rights such as being able to fish, shoot, hunt, as well being able to extract minerals and hold fairs and markets on the land. CLS offers insurance to cover against the risk that the Lord of the Manor exercises or attempts to exercise their rights over the property causing you a financial loss. Please note that mineral rights are excluded from this policy and a Mineral Rights policy will need to be obtained for this specific risk.

Mineral Rights Insurance*

Provides cover where a property is or may be subject to exceptions of mineral rights in the title deeds and any party attempts to exercise their rights of entry to obtain mineral substances or carry out other ancillary operations at the property.

Missing Information (Registered Title) Insurance*

Provides cover in respect of matters referred to on the title of a property where the full particulars of which cannot be ascertained should any party attempt to establish any estate, right or interest adverse to the title of the insured.

Planning and/or Building Regulations Insurance

Provides cover where planning and/or building regulations approval has not been obtained in respect of the works carried out on a property, in the event of the local planning authority issuing the insured with an enforcement notice, planning contravention notice or breach of condition notice.

Registered Possessory Title Insurance

Provides cover where all or part of a property is registered with possessory title in the event of any party proving a superior title to the property. This policy also covers for unknown rights, covenants or covenants which may affect the property.

Restrictive Covenant Insurance

Provides cover where a property is (or may be) affected by restrictive covenants in the event of any party attempting to enforce these covenants. Please note that we can provide both residential and commercial cover for this risk under our standard online policies.

Right to Park (Leasehold) (Lender)

If the lease of a property grants a right to use a parking space but the lease wording is defective, such as the plan referred to is uncoloured, CLS can offer insurance to cover the lender for any financial losses as a result of this. For example, the value of the leasehold interest may reduce significantly if it is deemed that a parking space is not included within the sale price and the lender may receive a shortfall on the mortgage payments made by the borrower.

Search Insurance*

Provides cover for being adversely affected by any matter which would have been disclosed by a search where any (or all) of the property searches have: a) been requested but not received (search delay) ; b) been received but are out of date due to delays in the exchange (search validation); c) have not, and will not be requested. We can also cover properties being sold at an auction or where the property is a new build.

*Please note that we can provide both residential and commercial cover for this risk under our standard online policies.



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