

Commercial Legal Indemnity Insurance

Absence of Easement (Access/Services)

Absent Landlord

Adverse Possession (Garden Land Only)

ChancelSure®

Contaminated Land (Pass, Further Action, No Search)

Contingent Buildings

Enforcement of Rights (Known/Unknown)

Enlargement of Lease

Flying and/or Creeping Freehold

Freehold Rent Charge

Good Leasehold Title

Insolvency Act (Current Transaction) (Lender)

Insolvency Act (Previous Transaction)

Lack of Planning and/or Building Regulations

Lack of Listed Building Consent

Lack of Conservation Area Consent

Lost Title Deeds  
(Unknown Rights, Easements, Covenants)

Manorial Rights

Mineral Rights

Missing Information  
(Unknown Rights, Easements, Covenants)

Possessory Title  
(including Unknown Rights, Easements, Covenants)

Restrictive Covenants (Known/Unknown)

Search Insurance  
(No Search, Validation, Delay)

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

Search Insurance (Auction)

Build Over Sewer

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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



01732 753 910



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## STATEMENTS OF FACT

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- A. The Property is a single commercial unit 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.

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	£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 commercial unit 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
£250,000.00	£88.00
£300,000.00	£95.00
£350,000.00	£105.00
£400,000.00	£115.00
£450,000.00	£125.00
£500,000.00	£135.00
£550,000.00	£145.00

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 commercial unit 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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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	£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 is a single commercial unit in England or Wales; and
- B. 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
- C. 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
- D. There is no entry in the title deeds to the Property relating to chancel repair liability; and
- E. 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.

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)	Commercial Non Successor < 3 acres	Commercial Non Successor 3 - 5 acres	Commercial Non Successor 5 - 10 acres
£250,000	£130.00	£200.00	£250.00
£500,000	£220.00	£400.00	£550.00
£750,000	£450.00	£600.00	£750.00
£1,000,000	£500.00	£800.00	£900.00
£1,500,000	£700.00	£1,000.00	£1,300.00
£2,000,000	£1,250.00	£1,350.00	£1,500.00
£2,500,000	£1,400.00	£1,550.00	£1,700.00
£3,000,000	£1,600.00	£1,750.00	£1,900.00

Limit of Indemnity (up to and including)	Commercial Successor <3 acres	Commercial Successor 3 - 5 acres	Commercial Successor 5 - 10 acres
£250,000	£200.00	£300.00	£375.00
£500,000	£320.00	£600.00	£700.00
£750,000	£625.00	£850.00	£950.00
£1,000,000	£680.00	£1,100.00	£1,150.00
£1,500,000	£950.00	£1,250.00	£1,500.00
£2,000,000	£1,500.00	£1,750.00	£2,000.00
£2,500,000	£1,750.00	£2,000.00	£2,200.00
£3,000,000	£1,900.00	£2,150.00	£2,350.00



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- A. The Property is a single commercial unit used as offices, a retail shop, an off licence or fast food outlet, hotel, public house, guest house or for industrial storage of non-hazardous materials in England or Wales; and
- B. The commercial unit has existed unaltered for the previous 12 months; and
- C. The buyer or the seller has obtained a 'Passed' environmental search report or no environmental search report has been carried out or this policy is being purchased concurrently with an Environmental Search Report; and
- D. Neither the buyer nor the seller of the Property is aware of any remediation measures having been taken or required in respect of the Property by the Enforcing Authority Remediation Notice which has been served on the Property or is pending; and
- E. Neither the buyer nor the seller of the Property is aware of a Remediation Notice having been served on the Property or any neighbouring property that is pending against the Property or any neighbouring property; and
- F. Neither the buyer nor the seller is aware of any matters contained in the title deeds to the Property or elsewhere in the public domain which indicate that the Property may be contaminated; and
- G. Neither the seller nor the buyer of the Property or any of their predecessors have communicated with the Enforcing Authority prior to the Inception Date; and
- H. Neither the seller nor the buyer of the Property is aware of any conditions contained in any planning consents relating to the Property that contain conditions related to contamination issues or require remediation of any historic contamination of the Property; and
- I. Neither the seller nor the buyer is aware of any previous contamination remediation measures undertaken on the Property; and
- J. Where an environmental search has been carried out against the Property it does not reveal an adverse entry or adverse feature within 250m of the Property.

**PREMIUM TABLE**

Select the acreage required and note the premium as detailed in the table below. Please note: If the insured area is larger than 2 hectares, please contact our underwriting team on 01732 753 910.

Insured Property Only		Insured Property, Third Party Property Damage and Bodily Injury	
Acreage	Premium (including IPT)	Acreage	Premium (including IPT)
Up to 0.1 Hectares	£200.00	Up to 0.1 Hectares	£350.00
Between 0.1 - 0.2 Hectares	£350.00	Between 0.1 - 0.2 Hectares	£560.00
Between 0.2 - 0.5 Hectares	£600.00	Between 0.2 - 0.5 Hectares	£980.00
Between 0.5 - 1 Hectares	£1,000.00	Between 0.5 - 1 Hectares	£1,680.00
Between 1 - 2 Hectares	£2,200.00	Between 1 - 2 Hectares	£3,000.00



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- The Property is a single commercial unit within Use Classes A1-A5 or C5 in England or Wales; and
- The buyer confirms that the building of which the Property forms part is used entirely for commercial purposes; and
- 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
- 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)
£75,000.00	£165.00
£100,000.00	£165.00
£125,000.00	£180.00
£150,000.00	£180.00
£175,000.00	£200.00
£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
£450,000.00	£400.00
£500,000.00	£400.00
£550,000.00	£450.00

Limit of Indemnity (up to and including)	Premium (including IPT)
£ 600,000.00	£450.00
£650,000.00	£495.00
£700,000.00	£495.00
£750,000.00	£615.00
£1,000,000.00	£615.00
£1,250,000.00	£690.00
£1,500,000.00	£840.00
£1,750,000.00	£840.00
£2,000,000.00	£940.00
£2,250,000.00	£940.00
£2,500,000.00	£1,020.00
£2,750,000.00	£1,020.00
£3,000,000.00	£1,100.00



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- A. The Property is a single commercial unit 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

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Limit of Indemnity (up to and including)	Premium (including IPT)
£75,000.00	£100.00
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£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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Flying and/or Creeping Freehold

Freehold Rent Charge

Good Leasehold Title

Insolvency Act (Current Transaction) (Lender)

Insolvency Act (Previous Transaction)

Lack of Planning and/or Building Regulations

Lack of Listed Building Consent

Lack of Conservation Area Consent

Lost Title Deeds  
(Unknown Rights, Easements, Covenants)

Manorial Rights

Mineral Rights

Missing Information  
(Unknown Rights, Easements, Covenants)Possessory Title  
(including Unknown Rights, Easements, Covenants)

Restrictive Covenants (Known/Unknown)

Search Insurance  
(No Search, Validation, Delay)Search Insurance  
(New Build/Works Carried out in Last 12 Months)

Search Insurance (Auction)

Build Over Sewer

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](mailto:express@clsrs.co.uk) for a bespoke quote.

- A. The Property is a single commercial unit 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)
£75,000.00	£20.00
£100,000.00	£20.00
£125,000.00	£20.00
£150,000.00	£20.00
£175,000.00	£53.00
£200,000.00	£53.00
£250,000.00	£53.00
£300,000.00	£77.00
£350,000.00	£77.00
£400,000.00	£77.00
£450,000.00	£77.00
£500,000.00	£77.00
£550,000.00	£120.00

Limit of Indemnity (up to and including)	Premium (including IPT)
£ 600,000.00	£120.00
£650,000.00	£120.00
£700,000.00	£120.00
£750,000.00	£120.00
£1,000,000.00	£170.00
£1,250,000.00	£245.00
£1,500,000.00	£245.00
£1,750,000.00	£285.00
£2,000,000.00	£285.00
£2,250,000.00	£340.00
£2,500,000.00	£340.00
£2,750,000.00	£380.00
£3,000,000.00	£380.00



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Absence of Easement (Access/Services)

Absent Landlord

Adverse Possession (Garden Land Only)

ChancelSure®

Contaminated Land (Pass, Further Action, No Search)

Contingent Buildings

Enforcement of Rights (Known/Unknown)

Enlargement of Lease

Flying and/or Creeping Freehold

Freehold Rent Charge

Good Leasehold Title

Insolvency Act (Current Transaction) (Lender)

Insolvency Act (Previous Transaction)

Lack of Planning and/or Building Regulations

Lack of Listed Building Consent

Lack of Conservation Area Consent

Lost Title Deeds  
(Unknown Rights, Easements, Covenants)

Manorial Rights

Mineral Rights

Missing Information  
(Unknown Rights, Easements, Covenants)Possessory Title  
(including Unknown Rights, Easements, Covenants)

Restrictive Covenants (Known/Unknown)

Search Insurance  
(No Search, Validation, Delay)Search Insurance  
(New Build/Works Carried out in Last 12 Months)

Search Insurance (Auction)

Build Over Sewer

Glossary



## STATEMENTS OF FACT

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- A. The Property is a single commercial unit within Use Classes A1-A5 or C5 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)
£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
£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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Contingent Buildings

Enforcement of Rights (Known/Unknown)

Enlargement of Lease

Flying and/or Creeping Freehold

Freehold Rent Charge

Good Leasehold Title

Insolvency Act (Current Transaction) (Lender)

Insolvency Act (Previous Transaction)

Lack of Planning and/or Building Regulations

Lack of Listed Building Consent

Lack of Conservation Area Consent

Lost Title Deeds  
(Unknown Rights, Easements, Covenants)

Manorial Rights

Mineral Rights

Missing Information  
(Unknown Rights, Easements, Covenants)Possessory Title  
(including Unknown Rights, Easements, Covenants)

Restrictive Covenants (Known/Unknown)

Search Insurance  
(No Search, Validation, Delay)Search Insurance  
(New Build/Works Carried out in Last 12 Months)

Search Insurance (Auction)

Build Over Sewer

Glossary

## STATEMENTS OF FACT

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- A. The Property is a single commercial unit 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



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Absence of Easement (Access/Services)

Absent Landlord

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Contingent Buildings

Enforcement of Rights (Known/Unknown)

Enlargement of Lease

Flying and/or Creeping Freehold

Freehold Rent Charge

Good Leasehold Title

Insolvency Act (Current Transaction) (Lender)

Insolvency Act (Previous Transaction)

Lack of Planning and/or Building Regulations

Lack of Listed Building Consent

Lack of Conservation Area Consent

Lost Title Deeds  
(Unknown Rights, Easements, Covenants)

Manorial Rights

Mineral Rights

Missing Information  
(Unknown Rights, Easements, Covenants)Possessory Title  
(including Unknown Rights, Easements, Covenants)

Restrictive Covenants (Known/Unknown)

Search Insurance  
(No Search, Validation, Delay)Search Insurance  
(New Build/Works Carried out in Last 12 Months)

Search Insurance (Auction)

Build Over Sewer

Glossary

## STATEMENTS OF FACT

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- A. The Property is a single commercial unit 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)

ChancelSure®

Contaminated Land (Pass, Further Action, No Search)

Contingent Buildings

Enforcement of Rights (Known/Unknown)

Enlargement of Lease

Flying and/or Creeping Freehold

Freehold Rent Charge

Good Leasehold Title

**Insolvency Act (Current Transaction) (Lender)**

Insolvency Act (Previous Transaction)

Lack of Planning and/or Building Regulations

Lack of Listed Building Consent

Lack of Conservation Area Consent

Lost Title Deeds  
(Unknown Rights, Easements, Covenants)

Manorial Rights

Mineral Rights

Missing Information  
(Unknown Rights, Easements, Covenants)Possessory Title  
(including Unknown Rights, Easements, Covenants)

Restrictive Covenants (Known/Unknown)

Search Insurance  
(No Search, Validation, Delay)Search Insurance  
(New Build/Works Carried out in Last 12 Months)

Search Insurance (Auction)

Build Over Sewer

Glossary

**STATEMENTS OF FACT**

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- A. The Property is a single commercial unit 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



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## STATEMENTS OF FACT

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- A. The Property is a single commercial unit 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

Commercial Legal Indemnity Insurance

Absence of Easement (Access/Services)

Absent Landlord

Adverse Possession (Garden Land Only)

ChancelSure®

Contaminated Land (Pass, Further Action, No Search)

Contingent Buildings

Enforcement of Rights (Known/Unknown)

Enlargement of Lease

Flying and/or Creeping Freehold

Freehold Rent Charge

Good Leasehold Title

Insolvency Act (Current Transaction) (Lender)

Insolvency Act (Previous Transaction)

Lack of Planning and/or Building Regulations

Lack of Listed Building Consent

Lack of Conservation Area Consent

Lost Title Deeds  
(Unknown Rights, Easements, Covenants)

Manorial Rights

Mineral Rights

Missing Information  
(Unknown Rights, Easements, Covenants)Possessory Title  
(including Unknown Rights, Easements, Covenants)

Restrictive Covenants (Known/Unknown)

Search Insurance  
(No Search, Validation, Delay)Search Insurance  
(New Build/Works Carried out in Last 12 Months)

Search Insurance (Auction)

Build Over Sewer

Glossary



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## 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](mailto:express@clsrs.co.uk) for a bespoke quote.

- A. The continued use of the Property as a single commercial unit as constructed at the Inception Date
- 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.

### LACK OF PLANNING & BUILDING REGULATIONS

Limit of Indemnity (up to and including)	Premium (including IPT)
£75,000.00	£40.00
£100,000.00	£45.00
£125,000.00	£58.00
£150,000.00	£72.00
£175,000.00	£80.00
£200,000.00	£90.00
£250,000.00	£100.00
£300,000.00	£120.00
£350,000.00	£150.00
£400,000.00	£170.00
£450,000.00	£190.00
£500,000.00	£210.00
£550,000.00	£230.00

Limit of Indemnity (up to and including)	Premium (including IPT)
£600,000.00	£250.00
£650,000.00	£270.00
£700,000.00	£285.00
£750,000.00	£300.00
£1,000,000.00	£320.00
£1,250,000.00	£340.00
£1,500,000.00	£360.00
£1,750,000.00	£380.00
£2,000,000.00	£400.00
£2,250,000.00	£440.00
£2,500,000.00	£480.00
£2,750,000.00	£520.00
£3,000,000.00	£560.00

### LACK OF BUILDING REGULATIONS

Limit of Indemnity (up to and including)	Premium (including IPT)
£75,000.00	£10.00
£100,000.00	£14.00
£125,000.00	£14.00
£150,000.00	£15.00
£175,000.00	£18.00
£200,000.00	£20.00
£250,000.00	£23.00
£300,000.00	£28.00
£350,000.00	£35.00
£400,000.00	£40.00
£450,000.00	£50.00
£500,000.00	£60.00
£550,000.00	£70.00

Limit of Indemnity (up to and including)	Premium (including IPT)
£ 600,000.00	£80.00
£650,000.00	£90.00
£700,000.00	£100.00
£750,000.00	£110.00
£1,000,000.00	£130.00
£1,250,000.00	£150.00
£1,500,000.00	£170.00
£1,750,000.00	£190.00
£2,000,000.00	£210.00
£2,250,000.00	£230.00
£2,500,000.00	£250.00
£2,750,000.00	£270.00
£3,000,000.00	£290.00



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## 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](mailto:express@clsrs.co.uk) for a bespoke quote.

- A. The Property is a single commercial unit 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

Commercial Legal Indemnity Insurance

Absence of Easement (Access/Services)

Absent Landlord

Adverse Possession (Garden Land Only)

ChancelSure®

Contaminated Land (Pass, Further Action, No Search)

Contingent Buildings

Enforcement of Rights (Known/Unknown)

Enlargement of Lease

Flying and/or Creeping Freehold

Freehold Rent Charge

Good Leasehold Title

Insolvency Act (Current Transaction) (Lender)

Insolvency Act (Previous Transaction)

Lack of Planning and/or Building Regulations

Lack of Listed Building Consent

Lack of Conservation Area Consent

Lost Title Deeds  
(Unknown Rights, Easements, Covenants)

Manorial Rights

Mineral Rights

Missing Information  
(Unknown Rights, Easements, Covenants)Possessory Title  
(including Unknown Rights, Easements, Covenants)

Restrictive Covenants (Known/Unknown)

Search Insurance  
(No Search, Validation, Delay)Search Insurance  
(New Build/Works Carried out in Last 12 Months)

Search Insurance (Auction)

Build Over Sewer

Glossary



01732 753 910

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## 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](mailto:express@clsrs.co.uk) for a bespoke quote.

- A. The Property is a single commercial unit 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

Commercial Legal Indemnity Insurance

Absence of Easement (Access/Services)

Absent Landlord

Adverse Possession (Garden Land Only)

ChancelSure®

Contaminated Land (Pass, Further Action, No Search)

Contingent Buildings

Enforcement of Rights (Known/Unknown)

Enlargement of Lease

Flying and/or Creeping Freehold

Freehold Rent Charge

Good Leasehold Title

Insolvency Act (Current Transaction) (Lender)

Insolvency Act (Previous Transaction)

Lack of Planning and/or Building Regulations

Lack of Listed Building Consent

Lack of Conservation Area Consent

Lost Title Deeds  
(Unknown Rights, Easements, Covenants)

Manorial Rights

Mineral Rights

Missing Information  
(Unknown Rights, Easements, Covenants)Possessory Title  
(including Unknown Rights, Easements, Covenants)

Restrictive Covenants (Known/Unknown)

Search Insurance  
(No Search, Validation, Delay)Search Insurance  
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- A. The Property is a single commercial unit 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



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Lack of Conservation Area Consent

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Restrictive Covenants (Known/Unknown)

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(New Build/Works Carried out in Last 12 Months)

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- A. The Property is a single commercial unit 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



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Build Over Sewer

Glossary

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- A. The Property is a single commercial unit 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 near to 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 near to 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



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Insolvency Act (Previous Transaction)

Lack of Planning and/or Building Regulations

Lack of Listed Building Consent

Lack of Conservation Area Consent

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(Unknown Rights, Easements, Covenants)

Manorial Rights

Mineral Rights

Missing Information  
(Unknown Rights, Easements, Covenants)Possessory Title  
(including Unknown Rights, Easements, Covenants)

Restrictive Covenants (Known/Unknown)

Search Insurance  
(No Search, Validation, Delay)Search Insurance  
(New Build/Works Carried out in Last 12 Months)

Search Insurance (Auction)

Build Over Sewer

Glossary

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- A. The Property is a single commercial unit in England or Wales; and
- B. The house or flat 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	£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



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Contingent Buildings

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Good Leasehold Title

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Insolvency Act (Previous Transaction)

Lack of Planning and/or Building Regulations

Lack of Listed Building Consent

Lack of Conservation Area Consent

Lost Title Deeds  
(Unknown Rights, Easements, Covenants)

Manorial Rights

Mineral Rights

Missing Information  
(Unknown Rights, Easements, Covenants)**Possessory Title**  
(Including Unknown Rights, Easements, Covenants)

Restrictive Covenants (Known/Unknown)

Search Insurance  
(No Search, Validation, Delay)Search Insurance  
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Build Over Sewer

Glossary

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- A. The continued use of the Property as a single commercial unit as constructed at the Inception Date
- 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
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£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



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- A. The Property is a single commercial unit in England or Wales; and
- B. The restrictive covenant to be insured is more than 24 months old; and
- C. The Property has existed unaltered for the previous 24 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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Mineral Rights

Missing Information  
(Unknown Rights, Easements, Covenants)Possessory Title  
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Restrictive Covenants (Known/Unknown)

Search Insurance  
(No Search, Validation Delay)Search Insurance  
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Build Over Sewer

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

- A. The Property is a commercial unit 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

Select the limit required and note the premium (including IPT) 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.

No Search Purchaser (Purchaser and Lender) No Search Re-mortgage (Borrower and Lender)	
Limit of Indemnity	Premium
£75,000.00	£45.00
£100,000.00	£60.00
£125,000.00	£75.00
£150,000.00	£90.00
£175,000.00	£108.00
£200,000.00	£126.00
£250,000.00	£143.00
£300,000.00	£161.00
£350,000.00	£178.00
£400,000.00	£196.00
£450,000.00	£214.00
£500,000.00	£231.00
£550,000.00	£240.00
£600,000.00	£249.00
£650,000.00	£258.00
£700,000.00	£267.00
£750,000.00	£276.00
£1,000,000.00	£336.00
£1,250,000.00	£420.00
£1,500,000.00	£465.00
£1,750,000.00	£525.00
£2,000,000.00	£585.00
£2,250,000.00	£641.00
£2,500,000.00	£697.00
£2,750,000.00	£750.00
£3,000,000.00	£1,000.00

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	£20.00
£100,000.00	£29.00
£125,000.00	£38.00
£150,000.00	£47.00
£175,000.00	£53.00
£200,000.00	£58.00
£250,000.00	£64.00
£300,000.00	£68.00
£350,000.00	£77.00
£400,000.00	£87.00
£450,000.00	£96.00
£500,000.00	£105.00
£550,000.00	£111.00
£600,000.00	£117.00
£650,000.00	£123.00
£700,000.00	£129.00
£750,000.00	£135.00
£1,000,000.00	£210.00
£1,250,000.00	£263.00
£1,500,000.00	£315.00
£1,750,000.00	£365.00
£2,000,000.00	£395.00
£2,250,000.00	£473.00
£2,500,000.00	£500.00
£2,750,000.00	£525.00
£3,000,000.00	£540.00



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Absence of Easement (Access/Services)

Absent Landlord

Adverse Possession (Garden Land Only)

ChancelSure®

Contaminated Land (Pass, Further Action, No Search)

Contingent Buildings

Enforcement of Rights (Known/Unknown)

Enlargement of Lease

Flying and/or Creeping Freehold

Freehold Rent Charge

Good Leasehold Title

Insolvency Act (Current Transaction) (Lender)

Insolvency Act (Previous Transaction)

Lack of Planning and/or Building Regulations

Lack of Listed Building Consent

Lack of Conservation Area Consent

Lost Title Deeds  
(Unknown Rights, Easements, Covenants)

Manorial Rights

Mineral Rights

Missing Information  
(Unknown Rights, Easements, Covenants)Possessory Title  
(including Unknown Rights, Easements, Covenants)

Restrictive Covenants (Known/Unknown)

Search Insurance  
(No Search, Validation, Delay)**Search Insurance**  
(New Build/Works in Carried Out in Last 12 Months)

Search Insurance (Auction)

Build Over Sewer

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](mailto: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 commercial unit 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 Interest contained in the Local Authority registers applicable to the Property.

**PREMIUM TABLE**

Select the limit required and note the premium (including IPT) 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.

No Search New Build (Purchaser and Lender)	
Limit of Indemnity	Premium
£75,000.00	£45.00
£100,000.00	£60.00
£125,000.00	£75.00
£150,000.00	£90.00
£175,000.00	£108.00
£200,000.00	£126.00
£250,000.00	£143.00
£300,000.00	£161.00
£350,000.00	£178.00
£400,000.00	£196.00
£450,000.00	£214.00
£500,000.00	£231.00
£550,000.00	£240.00
£600,000.00	£249.00
£650,000.00	£258.00
£700,000.00	£267.00
£750,000.00	£276.00
£1,000,000.00	£336.00
£1,250,000.00	£420.00
£1,500,000.00	£465.00
£1,750,000.00	£525.00
£2,000,000.00	£585.00
£2,250,000.00	£641.00
£2,500,000.00	£697.00
£2,750,000.00	£750.00
£3,000,000.00	£1,000.00

No Search New Build (Lender only)	
Limit of Indemnity	Premium
£75,000.00	£20.00
£100,000.00	£29.00
£125,000.00	£38.00
£150,000.00	£47.00
£175,000.00	£53.00
£200,000.00	£58.00
£250,000.00	£64.00
£300,000.00	£68.00
£350,000.00	£77.00
£400,000.00	£87.00
£450,000.00	£96.00
£500,000.00	£105.00
£550,000.00	£111.00
£600,000.00	£117.00
£650,000.00	£123.00
£700,000.00	£129.00
£750,000.00	£135.00
£1,000,000.00	£210.00
£1,250,000.00	£263.00
£1,500,000.00	£315.00
£1,750,000.00	£365.00
£2,000,000.00	£395.00
£2,250,000.00	£473.00
£2,500,000.00	£500.00
£2,750,000.00	£525.00
£3,000,000.00	£540.00



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Enlargement of Lease

Flying and/or Creeping Freehold

Freehold Rent Charge

Good Leasehold Title

Insolvency Act (Current Transaction) (Lender)

Insolvency Act (Previous Transaction)

Lack of Planning and/or Building Regulations

Lack of Listed Building Consent

Lack of Conservation Area Consent

Lost Title Deeds  
(Unknown Rights, Easements, Covenants)

Manorial Rights

Mineral Rights

Missing Information  
(Unknown Rights, Easements, Covenants)Possessory Title  
(including Unknown Rights, Easements, Covenants)

Restrictive Covenants (Known/Unknown)

Search Insurance  
(No Search, Validation, Delay)Search Insurance  
(New Build/Works Carried out in Last 12 Months)

Search Insurance (Auction)

Build Over Sewer

Glossary



## STATEMENTS OF FACT

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

- A. The Property is a commercial unit 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

Select the limit required and note the premium (including IPT) 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.

No Search Auction (Purchaser and Lender)	
Limit of Indemnity	Premium
£75,000.00	£45.00
£100,000.00	£60.00
£125,000.00	£75.00
£150,000.00	£90.00
£175,000.00	£108.00
£200,000.00	£126.00
£250,000.00	£143.00
£300,000.00	£161.00
£350,000.00	£178.00
£400,000.00	£196.00
£450,000.00	£214.00
£500,000.00	£231.00
£550,000.00	£240.00

No Search Auction (Purchaser and Lender)	
Limit of Indemnity	Premium
£600,000.00	£249.00
£650,000.00	£258.00
£700,000.00	£267.00
£750,000.00	£276.00
£1,000,000.00	£336.00
£1,250,000.00	£420.00
£1,500,000.00	£465.00
£1,750,000.00	£525.00
£2,000,000.00	£585.00
£2,250,000.00	£641.00
£2,500,000.00	£697.00
£2,750,000.00	£750.00
£3,000,000.00	£1,000.00



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Insolvency Act (Previous Transaction)

Lack of Planning and/or Building Regulations

Lack of Listed Building Consent

Lack of Conservation Area Consent

Lost Title Deeds  
(Unknown Rights, Easements, Covenants)

Manorial Rights

Mineral Rights

Missing Information  
(Unknown Rights, Easements, Covenants)Possessory Title  
(including Unknown Rights, Easements, Covenants)

Restrictive Covenants (Known/Unknown)

Search Insurance  
(No Search, Validation, Delay)Search Insurance  
(New Build/Works Carried out in Last 12 Months)

Search Insurance (Auction)

Build Over Sewer

Glossary

## STATEMENTS OF FACT

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- The continued use of the Property as a single commercial unit which does not exceed 1500 sqft as constructed at the Inception Date
- 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
- A manhole exists nearby which allows access for inspection/repair of the sewer/drain if required.
- Neither the seller nor the buyer is aware of any contact with the water authority in respect of the sewer.

## 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	£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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Insolvency Act (Previous Transaction)

Lack of Planning and/or Building Regulations

Lack of Listed Building Consent

Lack of Conservation Area Consent

Lost Title Deeds  
(Unknown Rights, Easements, Covenants)

Manorial Rights

Mineral Rights

Missing Information  
(Unknown Rights, Easements, Covenants)Possessory Title  
(including Unknown Rights, Easements, Covenants)

Restrictive Covenants (Known/Unknown)

Search Insurance  
(No Search, Validation, Delay)Search Insurance  
(New Build/Works Carried out in Last 12 Months)

Search Insurance (Auction)

Build Over Sewer

Glossary

**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.

**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.

**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.

**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.

**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 conversation 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.

**Lack of 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.

**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.

**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.

**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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