



Legal Brokers offer a wide range of policies, including bespoke policies to cover all needs

Contact us for any assistance or policy enquiries:

Indemnities@legalbrokers.com or call 0845 603 0708

Absent Landlord

Where the landlord cannot be identified, or is unresponsive

Adverse Possession

Where paper title to a property (or part) cannot be supplied but evidence of occupation without challenge exists

Access

There are no, or inadequate legal rights to use the access (pedestrian and/or vehicular) from the property to the nearest adopted highway

Block Policy Covers

A wide variety of covers are available under this broad banner to cater for numerous properties on a monthly basis where the same of type of risk(s) require indemnity

Build over a Sewer/Drain

Where a property (or part) lies over a public sewer/private drain but there is no evidence of a formal agreement permitting the build over the sewer/drain

Building Regulations

Alterations, additions, original construction, conversion or other works without building regulation consent/approval

Chancel Repair

Property may be subject to a potential or known liability for chancel repair payments relevant to a particular parish

Conservation Area

Alterations, additions, extensions, conversion or other works have been made without conservation area consent

Contingent Building

Lease of the Property contains inadequate provision for insurance in relation to the property and/or building of which the property forms part

Deed of Enlargement

Title to property may be subject to a prior interest where a previous lease was not capable or being enlarged to a freehold

Environmental

Where a Remediation Notice or intent to serve one is issued against a property by an enforcing authority relating to historical land contamination under the Environmental Protection Act 1990

FENSA and other similar installations

Replacement windows/doors were installed, electrical work, boiler replacement made without FENSA Certificate or other appropriate certification relating to works carried out as required under building regulations

Flying/Creeping Freehold

Part of the Property extends over or under an adjoining property and there are inadequate or no rights of support, shelter or protection or access for repair/maintenance

Forfeiture of Lease (Bankruptcy)

Where there is provision for the landlord under the lease of the property to forfeit the lease upon the tenant's bankruptcy

Forfeiture of Superior Lease

Where the landlord under a superior lease exercises or attempts to exercise a right of re-entry due to breach of covenants by a third party under the superior lease

Freehold Flat

There are inadequate or no rights of support, shelter or protection or access for maintenance

Freehold Restrictive Covenant

Title to the property is subject to known and/or unknown freehold restrictive covenants which may still be capable of being enforced

Good Leasehold

Where the freehold title out of which the lease has purported to be granted has not been proved at the Land Registry and someone therefore could challenge the leasehold title

Inaccurate Plans

The title deeds make reference to plans which may be missing or incorrectly coloured

Insolvency

Where there has been a transfer of the land or property by a deed of gift or at undervalue, or with the aid of a cash gift from a third party

Judicial Review

Planning permission has been granted to develop the property which may subject to third party High Court challenge

Lack of NHBC/Architects Certificate

The property has been built or altered without evidence of a valid Building Standards or Professional Consultants' Certificate or Warranty

Leasehold Restrictive Covenant

Where covenants relating to use, alterations, extensions additions, assignment and/or underletting have been breached

Limited/No Title Guarantee

Full title guarantee has not been given by the party selling the property

Listed Building

Alterations, additions, extensions, conversion or other works have been made without listed building consent

Lost Title Deeds

The title deeds to the Property (or part) have been lost, destroyed or mislaid

Maisonette Indemnity

Where the lease contains inadequate provisions as to repair/maintenance of the building of which the property forms a part

Manorial Rights

Title to the property is subject to rights in favour of the Lord of the Manor

Mining/Mineral Rights

Where the property is subject to third party rights to mine and extract minerals

Missing Deed

A Deed is missing which may contain rights, easements, exceptions and reservations, and/or restrictive covenants which may still be capable of being exercised or enforced by a third party

No Deed of Postponement

Where no deed of postponement was obtained in respect of the local authority's legal charge on a property which was created under 'Right-to-Buy' legislation

Obstruction of Rights of Way/Services

The property or part or existing boundary features may obstruct historical rights of way/services which benefit third parties

Outstanding Land Charge

The property is subject to an outstanding land charge which still exists and is capable of being enforced

Outstanding Leasehold Interest

The property is subject to a pre-existing leasehold interest but no further details are available or title to the lease has been claimed by a third party

Outstanding Rights of Common

The property (or part) may be subject to existing rights of common for the benefit of third parties who may seek to exercise the rights at some future date

Outstanding Rights and/or Easements

Where the property is subject to third party rights which may still be capable of being exercised

Planning Permission

Property has been constructed, converted, extended, altered or added to, or is being used for a specific purpose without evidence of planning permission having been granted by the local authority

Portfolio Policy Covers

A wide variety of covers are available under this broad banner to cater for numerous properties relating to a single conveyancing transaction where the same of type of risk(s) require indemnity

Possessory Title

Title to the property (or part) is registered at the Land Registry with possessory title only

Party Wall

Where works were carried out to a party wall or party fence wall without the relevant notice under the Party Wall etc. Act 1996 being served on the adjoining property owner or if served the works were not carried out within a year of the date of the notice

Railway Lease

The property is leasehold and is subject to rights of determination by the railway operator in the event that the railway which is either under or close to the property requires major works

Rights of Light

The property is being developed or has been developed which may infringe third party adjoining property owners/occupiers rights of light

Rights to Park

There are no definitive rights to park in a specific car parking space or area

Rights of Reverter

The property was formerly a school or a place of worship which may be subject to third party rights of reverter arising from the use as a school or place of worship having ceased

Search

variety of covers available for no search, search validation or search delay where an adverse entry may appear resulting from a loss in value to the property

Services

There are no or inadequate legal rights to use the services connected to the property

Section 38/104

Access roads and associated services connected to a new property may not be up to adoptable standards and there is a risk the developer may become insolvent prior to completion resulting in the property occupiers becoming liable for the costs of bring the access/services up to adoptable standards

Section 106

The local authority may seek to enforce the provisions of an historical Section 106 Agreement which has been breached

Tree Preservation Order

No evidence exists of consent to carry out works to tree(s) protected by a Tree Preservation Order

Town/Village Green

The property could be subject to registration as Town/Village Green status

Unknown Rights

The registered title or deeds refer to rights/easements which may affect the property but are unknown
