

Legal Indemnities – A Sample of Policies Available

Absence of Grant of Representation

- Absent landlord including:
- Absent or Unresponsive Landlord
- Absent Landlord and Good Leasehold Title
- Absent Landlord and Maisonette Indemnity
- Access including:
- Vehicular Access
- Pedestrian Access
- Access and Services
- Adoption of Road/Sewer
- Adoption of Road - Section 38 Agreement
- Adoption of Sewer - Section 104 Agreement
- Adoption of Road/Sewer - Section 38/104 Agreements
- Adverse Possession
- Breach of Trust
- Chancel Repair including:
- Search reveals potential liability – buyer and lender only
- Search reveals potential liability – owner, successors in title and all lenders
- No search
- No search – lender only
- Conservation Area and Building Regulations Consent
- Contaminated Land including:
- No (or a passed) Environmental Search
- Failed Environmental Report
- Contingent Buildings Insurance
- Covenants for Title
- Deed of Enlargement

- Deed of Postponement
- Defective Title
- Flying Freehold including:
- Flying / Creeping Freehold Part
- Freehold Flat
- Forfeiture of Superior lease
- Forfeiture of Lease (bankruptcy) - lender only
- Improvement Grant Liability
- Incorrect Power of Attorney
- Insolvency Act including:
- Transfer of Equity – Remortgage
- New (or Existing) Transfer – Undervalue/Gift
- Transfer of Gift (Matrimonial Court Order)
- Issue Risks
- Judicial Review
- Lack of Good Root of Title
- Lack of Building Regulations Consent, Including FENSA
- Lack of Building Regulations and Restrictive Covenants
- Lack of Listed Building Consent
- Lack of NHBC or Architects Certificate
- Lack of Planning Permission and/or Building Regulations Consent
- Lack of Planning Permission, Building Regulations Consent and Restrictive Covenants
- Lack of Listed Building and Building Regulations Consent
- Lost Bankers Draft
- Lost Documents
- Lost Life Policy
- Lost Securities
- Lost Title Deeds including:

- Lost Title Deeds – Registered Possessory Title
- Lost Title Deeds - Unregistered
- Maisonette including:
- Landlords enforceability covenant – missing landlord
- Lack of mutual enforceability covenant
- Inadequate arrangements for repair and maintenance
- Manorial Rights
- Matrimonial Homes Act
- Mining / Mineral Rights
- Obstruction of Right of Way
- Outstanding Leasehold Interest
- Outstanding Mortgage Interest
- Outstanding Rights of Common
- Pre-deceasing Risks
- Rent Charges Indemnity
- Restrictive Covenants including:
- Freehold Restrictive Covenants
- Leasehold Restrictive Covenants
- Unknown Freehold Restrictive Covenants, Rights and Easements
- Reversion Risk
- Reverter of Sites Act
- Right of Light
- Rights of Turbary
- Road Charges Indemnity
- Schools Site Act
- Search Indemnity including:
- HIP Search
- No Search - purchase

- No Search - lender only
- Search Delay
- Search Validation
- Services / Drainage
- Sewer Indemnity
- Unadopted Drains
- Services - Inadequate Easement
- Sites of Worship Act
- Trustee Run-Off Indemnity
- Unknown Rights and Easements