

RIGHTS OF LIGHT INSURANCE APPLICATION

Please provide the following details:

1. The full names of the proposed Insured. ☐
2. An up to date Chartered Surveyor's Right of Light report prepared for the Insured. This should include 3-D diagrams of the current and proposed layout of the buildings on the land and a cut-back analysis. ☐
3. Details of the development gain that can be attributed to the cut-back scheme identified by the Right of Light Report. ☐
4. The amount of cover required and the basis on which this has been calculated. Would the Insured be prepared to carry an excess – if so, how much? ☐
5. A copy of the planning permission granted for the development and details of all publicity and consultation undertaken with neighbours affected by the proposals. ☐
6. Copies of all letters of objection/comment received by the planning authority during the planning process or direct to insured party and/or their representatives. ☐
7. A copy of the registered title to the property and to those properties which are identified in the Rights of Light report as suffering an injury as a result of the proposed development. ☐
8. Details of the proposed time-scale for completion of the development. ☐
9. If the Insured has or intends to negotiate a release of Rights of Light with specific adjoining property owners, please provide: ☐
 - (i) confirmation that negotiations will be conducted under the terms of a non-disclosure agreement;
 - (ii) details of the amounts for which releases are agreed, where possible;
 - (iii) confirmation as to whether the release contains an indemnity to the tenants of the building;
 - (iiii) confirmation as to whether the release will be registered against the relevant property titles;
 - (v) details of all approaches and negotiations undertaken to date.

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- 10. Photographs of the site and adjoining premises, if possible. ☐
- 11. Details of any past complaints or disputes with any adjoining property owners. ☐
- 12. Details of any party wall or oversail agreements entered in to between the intended Insured and any of the adjoining owners detailed in the Rights of Light report. Please confirm that any agreements are drafted under standard RICS terms. ☐
- 13. Details of any other developments that are planned in the area which could potentially have a Rights of Light impact on properties also affected by your proposed development. ☐

DISCLOSURE REQUIREMENT

Before entering into a contract of insurance a person purchasing and/or expecting to benefit from the insurance is obliged to disclose to Title Policies any matter which they know, or could reasonably be expected to believe, is material to the risk and relevant to Title Policies's decision to accept the risk to be insured and, if so, on what terms, whether or not Title Policies has specifically requested such information. Title Policies will rely for these purposes on all matters disclosed to it by any such person.

Email: enquiries@titlepolicies.co.uk

Call: 01782 712224