

Local Land Charges Search

(Local Land Charge Rules 1977)



HantsWight Searches

Compiled by

HantsWight Searches Ltd

309 Victory Business Centre, Portsmouth PO1 1PJ

Tel: 023 92831777 Fax: 023 92818499 Email: admin@hantswight.co.uk

Property Subject to Search

Local Authority

Sample House
Sampleton
Sample
SAM PLE

Sample District Council
Sample Civic Centre,
Sample Rd,
Sample,
SAM PL3

Client Reference

Our Reference

HW/SPL/SPL

Date of Report

**The search requested on the property/land shown above revealed
subsisting registration**

Signed

A handwritten signature in black ink, appearing to read 'A. J. Smith'.



SearchCode
HantsWight Searches Ltd

Page 1 of 16

Part One: General Financial Charges	None
Part Two: Specific Financial Charges	None
Part Three: Planning Charges	None
Part Four: Miscellaneous Charges	None
Part Five: Fenland Ways Maintenance Notices	None
Part Six: Land Compensation Charges	None
Part Seven: New Towns Charges	None
Part Eight: Civil Aviation Charges	None
Part Nine: Opencast Coal Charges	None
Part Ten: Listed Building Charges	None
Part Eleven: Light Obstruction Notices	None
Part Twelve: Drainage Scheme Charges	None

Local Land Charges Register Entries

Part	Description of Charge	Registered Date
------	-----------------------	-----------------

Planning Schedule

Reference	Description	Decision	Date
-----------	-------------	----------	------

Decision Key: CC = Conditional Consent WTD = Withdrawn REF = Refused NYD = Not Yet Determined

CON29 (Required) Enquiries of Local Authority (2007 Edition)

1.1 Planning and Building Regulations

Which of the following relating to the property have been granted, issued or refused or (where applicable) are the subject of pending applications –

1.1(a)	A Planning Permissions	See planning schedule
1.1(b)	A Listed Building Consent	Not applicable
1.1(c)	A Conservation Area Consent	Not applicable
1.1(d)	A Certificate of Lawfulness of existing use or development	None revealed
1.1(e)	A Certificate of Lawfulness of proposed use or development	None revealed
1.1(f)	Building Regulation Approval	None revealed
1.1(g)	A Building Regulations Completion Certificates	None revealed
1.1(h)	Any building regulations certificate or notice issued in respect of work carried out under a competent person self-certification scheme?	None revealed

1.2 Planning Designations And Proposals

What designations of land use for the property or the area, and what specific proposals for the property, are contained in any existing or proposed development plan?

Sample District Local Plan (2nd Review) Adopted 17/4/03

1. Within settlement limits
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.

2.0 Roads

Which of the roads, footways and footpaths named in the application for this search are:

2(a)	Highways and footpaths maintainable at public expense	See below
2(b)	Subject to adoption and supported by bond or bond waiver	None
2(c)	To be made up by a local authority who will reclaim the cost from the frontagers; or	None
2(d)	To be adopted by a local authority without reclaiming the cost from the frontagers?	None

3. Other Matters

Apart from matters entered on the registers of local land charges, do any of the following matters apply to the property?
How can copies of relevant documents be obtained?

3.1 Land required for public purposes - Inclusion of the property in a category of land Required for public purposes within Schedule 13 paras 5 and 6 of the Town & Country Planning Act 1990 **No**

3.2 Land to be acquired for Road Works - Inclusion of the property in land to be acquired for an approved scheme of highway construction or improvement. **No**

3.3 Drainage Agreements and Consents

Do either of the following exist in relation to the property?

a) An agreement to drain buildings in combination into an existing sewer by means of a private sewer or; **Refer to Southern Water**

b) An agreement or consent for a building, or extension to a building on the property to be built over or in the vicinity of a drain, sewer or disposal main. **As above**

3.4 Nearby Road Schemes (Within 200 meters of Centre Line)

Is the property (or will it be) within 200 metres of any of the following?

(a) The centre line of a new trunk or special road specified in an order, draft order or scheme **No**

b) The centre line of a proposed alteration or improvement to an existing road involving construction of a subway, underpass, flyover, footbridge, elevated road or dual carriageway **No**

c) The limits of construction works for a proposed alteration or improvement to an existing road involving construction of a roundabout (other than mini-roundabout) or widening by the construction of one or more additional traffic lanes **No**

d) The outer limits of **No**

(i) construction of a new road to be built by the local authority
(ii) an approved alteration or improvement to an existing road involving the construction of a subway, Underpass, flyover, footbridge, elevated road or dual carriageway; or
(iii) construction of a roundabout (other than a mini-roundabout) or widening by construction of one or more additional traffic lanes.

(e) the centre line of the possible route of a new road under proposals published for public consultation; or **No**

f) The outer limits of
(i) construction of a possible alteration or improvement to an existing road involving construction **No**

of a subway, underpass, flyover, footbridge, elevated road or dual carriageway;
(ii) construction of a roundabout (other than a mini-roundabout); or
(iii) widening or construction of one or more additional traffic lanes, under proposals published for public consultation?

Note: A mini-roundabout is a roundabout having a one-way circulatory carriageway around a flush or slightly raised circular marking less than 4 metres in diameter and with or without flared approaches.

3.5 Nearby Railway Schemes

3.5 Is the property (or will it be) within 200 metres of the centre line of a proposed railway, tramway, light railway or monorail? **No**

3.6 Traffic Schemes Approved, Not yet Implemented, Abutting Property

Has the local authority approved but not yet implemented any of the following for roads, footways and footpaths which abut the boundaries of the property?

- | | |
|--|--------|
| 3.6(a) Permanent stopping up or diversion | (a) No |
| 3.6(b) Waiting or loading restrictions | (b) No |
| 3.6(c) One way driving | (c) No |
| 3.6(d) Prohibition of driving | (d) No |
| 3.6(e) Pedestrianisation | (e) No |
| 3.6(f) Vehicle width or weight restriction | (f) No |
| 3.6(g) Traffic calming works e.g. road humps | (g) No |
| 3.6(h) Residents parking controls | (h) No |
| 3.6(i) Minor road widening or improvement | (i) No |
| 3.6(j) Pedestrian crossings | (j) No |
| 3.6(k) Cycle tracks | (k) No |
| 3.6(l) Bridge construction | (l) No |

3.7 Outstanding Notices

Do any statutory notices which relate to the following matters subsist in relation to the property other than those revealed in a response to any other enquiry in this Schedule:— **No**

- (a) building works;
- (b) environment;
- (c) health and safety;
- (d) housing;
- (e) highways; or
- (f) public health?

3.8 Contravention of Building Regulations

Has a local authority authorised in relation to the property any proceedings for the contravention of any provision contained in building regulations? **No**

3.9 Notices, Orders, Directions and Proceedings under Planning Acts

Do any of the following subsist in relation to the property, or has a local authority decided to issue serve or make or commence any of the following?

- | | |
|---|--------|
| 3.9(a) Enforcement notice | (a) No |
| 3.9(b) Stop notice | (b) No |
| 3.9(c) Listed building enforcement notice | (c) No |
| 3.9(d) Breach of condition notice | (d) No |
| 3.9(e) Planning contravention notice | (e) No |
| 3.9(f) Other notice relating to breach of planning control | (f) No |
| 3.9(g) Listed building repairs notice | (g) No |
| 3.9(h) In the case of a listed building deliberately allowed to fall into disrepair, a compulsory purchase order with a direction for minimum compensation; | (h) No |
| 3.9(i) Building preservation notice | (i) No |
| 3.9(j) Direction restricting permitted development | (j) No |
| 3.9(k) Order revoking or modifying a planning permission | (k) No |
| 3.9(l) Tree preservation order | (l) No |
| 3.9(m) Proceedings for breach of a statutory planning agreement | (m) No |

3.10 Conservation Area

Do any of the following apply in relation to the property – No

- (a) A decision to make the area a conservation area before 31st August 1974
- (b) An unimplemented decision to designate the area a conservation area?

3.11 Compulsory Purchases

Has any enforceable order or decision been made to compulsorily purchase or acquire the property? No

3.12 Contaminated Land

Do any of the following apply (including any relating to land adjacent to or adjoining the property which has been identified as contaminated land because it is in such a condition that harm or pollution of controlled waters might be caused on the property?)

- (a) A contaminated land notice See below

There are no entries in the register.
- (b) In relation to a register maintained under section 78R of the Environmental Protection Act 1990: See 3.12(a)
 - (i) a decision to make an entry; or (ii) an entry; or
- (c) Consultation with the owner or occupier of the property conducted under section 78G(3) of the: See 3.12(a)
Environmental Protection Act 1990 before the service of a remediation notice?

3.13 Radon Gas

Do records indicate that the property is in a "Radon Affected Area" as identified by the Health Protection Agency? No

CON29 (Optional) Enquiries of Local Authority (2007 Edition)

5. Public Paths or Byways

5.1. Is any footpath, bridleway, restricted byway or byway open to all traffic which abuts on, or crosses the property, shown in a definitive map prepared under Part IV of the National Parks and Access to the Countryside Act 1949 or Part III of the Wildlife and Countryside Act 1981? [Not requested](#)

5.2. If so, please mark the approximate route on the attached plan [Not applicable](#)

22. Registered Common Land and Town or Village Green

22.1. Is the property, or any land which abuts the property, registered land or town or village green under the Commons Registration Act 1965 or the Commons Act 2006? [Not requested](#)

22.2. If there are any entries, how can copies of the matters registered be obtained and where can the register be inspected? [See below](#)

HantsWight Searches Ltd Terms and Conditions

HantsWight Searches Ltd supplies conveyancing searches for its clients on the conditions set out below. These conditions cannot be varied unless agreed in writing by a Director of HantsWight Searches.

1. Acceptance of orders.

We are not obliged to accept any order and we may refuse to provide the services requested at any time without giving reason. There is no contract for services to be provided until the order has been accepted. Each order accepted is a new and separate contract.

2. Accuracy

We will use reasonable endeavours to ensure that the information contained within any report is accurate at the date of its publication. You (the client) accept, however, that information on which the report is based may be subject to change from the date of its publication and we cannot be held liable for failing to include or omit information in the report, which becomes publicly available after the date of the publication.

3. Timescale

Any indication that we may give as to the time in which we will deliver the report will be a good faith estimate only. We will use all reasonable endeavours to deliver the reports within the time-scale that we have estimated.

4. Charges

Unless stated otherwise, all charges will include VAT at the appropriate rate

5. Payment

You will receive a VAT invoice as soon as is practicable after the completion of the report. You will pay the invoice in full within 30 days of its issue date. Failure to pay will result in reporting the matter to the appropriate trade bodies and accreditation authority. Failure may also result in our refusal to accept any further orders from you.

6. Your Obligations

You are obliged to provide full, accurate and up to date information with your order. Your order should also be accompanied by a recent, legible and accurate plan of the property being the subject of the report. You agree that the report supplied is only for your use. Any client of yours receiving one of our reports is also bound by these conditions.

7. Cancellation

Should you wish to cancel or re-schedule an order, you must give as much notice as possible. If an appointment has already been made, we will endeavour to cancel the appointment at no cost to either party. We may have to pay the disbursement, which will be passed onto you. If the request to cancel is not received until the same working day as the appointment, the search will be carried out in full, and invoiced as such.

8. Intellectual Property Rights

All Intellectual Property Rights in the reports remain our property

9. Limitation of Liability

We will not accept liability for errors in reports where that error is caused by the inaccuracy of information held in a public register or public domain. We will not be responsible for errors in the registration of information.

We will not be held liable for errors caused by inaccurate information of documentation supplied by you at any time in the report process. We will not be held liable for delays caused by unforeseen circumstances.

Our entire liability for negligence will not exceed £2 million.

10. Force Majeure

We will not be held liable for any failure to perform the service due to an event beyond our reasonable control, we will notify you promptly of the reason for any delay, and you agree to allow us an extension to perform the service as is reasonably practicable.

11. Quality of Service

We agree to ensure that all services provided by HantsWight Searches Ltd are carried out in a professional manner. All staff involved in the services we provided shall be competent and fully trained. All staff of HantsWight shall deal with you in a polite and helpful manner

Important Protection

The Search Code provides protection for homebuyers, sellers, conveyancers and mortgage lenders, who rely on property search reports carried out on residential property within the United Kingdom. It sets out minimum standards which organisations compiling and/or selling search reports have to meet. This information is designed to introduce the Search Code to you.

By giving you this information, your search organisation is confirming that they keep to the principles of the Search Code. This provides important protection for you.

The Code's main commitments

The Search Code's key commitments say that search organisations will:

- Provide search reports which include the most up-to-date available information when compiled and an accurate report of the risks associated with the property.
- Deal promptly with queries raised on search reports.
- Handle complaints speedily and fairly.
- At all times maintain adequate and appropriate insurance cover to protect you.
- Act with integrity and ensure that all search services comply with relevant laws, regulations and industry standards.

Keeping to the Search Code

How search organisations keep to the Search Code is monitored independently by the Property Codes Compliance Board. And, complaints under the Code may be referred to the Independent Property Codes Adjudication Scheme. This gives you an extra level of protection as the service can award compensation of up to £5,000 to you if you suffer as a result of your search organisation failing to keep to the Code.

Contact Details

The Property Codes Compliance Board - please contact:

Telephone: 020 7917 1817

Email: info@propertycodes.org.uk

You can also get more information about the Property Codes Compliance Board from our website at:



www.propertycodes.org.uk.

PLEASE ASK YOUR SEARCH ORGANISATION IF YOU WOULD LIKE A COPY OF THE FULL SEARCH CODE





Personal Search (Residential) Insurance Policy

Schedule	Policy Number : HCSW200819
<p>Insurer</p> <p>Search Provider</p> <p>Search Reference</p> <p>Property</p> <p>Postcode</p> <p>Limit of Indemnity</p> <p><input checked="" type="checkbox"/> X</p> <p><input type="checkbox"/></p> <p>Premium</p> <p><input checked="" type="checkbox"/> X</p> <p><input type="checkbox"/></p> <p>Date of Search (Inception Date)</p>	<p>Hardy Conveyancing Insurances, underwritten by Syndicate 382 at Lloyd's Authorised and regulated by the Financial Services Authority</p> <p>HantsWight Searches Limited, 309 Victory Business Centre, Portsmouth PO1 1PJ</p> <p>Option A: The Market Value as at the Inception Date together with any costs incurred with the written consent of the Insurer subject to a maximum of £2,000,000 unless agreed in writing by the Insurer</p> <p>Option B: The Market Value as at the Inception Date together with any costs incurred with the written consent of the Insurer subject to a maximum of £3,000,000 unless agreed in writing by the Insurer</p> <p>Option A: £4.50 inclusive of Insurance Premium Tax in respect of each Certificate of Insurance issued and detailed in the Declaration to the Insurer where the maximum Limit of Indemnity is £2,000,000</p> <p>Option B: £10.00 inclusive of Insurance Premium Tax in respect of each Certificate of Insurance issued and detailed in the Declaration to the Insurer where the maximum Limit of Indemnity does not exceed £3,000,000</p> <p style="text-align: right;">   M S Le Breton, Managing Director, Conveyancing Liability Solutions Ltd Signed by Conveyancing Liability Services Limited on behalf and with the authority of the Insurer. </p>

Definitions

Where a word is defined below it shall carry the same meaning wherever it appears in bold text in this Policy.

You/Your

The person insured by this Policy. You may be any person or persons set out in Schedule 7, Part 2, of The Home Information Pack Regulations 2007, who may be:

- the seller of the Property
- a potential or actual buyer of the Property, and any subsequent buyer within 12 months of the inception date
- a lender providing a mortgage or remortgage in respect of the Property

We/Us/Our

The Insurer, Hardy Conveyancing Insurances, underwritten by Syndicate 382 at Lloyd's, of 4th Floor, 40 Lime Street, London EC3M 7AW. Authorised and regulated by the Financial Services Authority

Search Provider

HantsWight Searches Limited, being a CoPSO, PCCB or IPSA accredited search company

Adverse Entry

Any entry or matter affecting the Property which was:

1. in existence on the Inception Date and registered against the Property or any adjoining property and would have been disclosed by an Official Search had one been carried out, or which should have been registered against the Property or any adjoining property on or before the Inception Date but which was not disclosed by the Search. (For the avoidance of doubt such entry or matter could be the subject of an Unavailable Search Result).
2. shown in the Search as being registered against the Property or any adjoining property but which either (a) should not have been disclosed due to such entry not forming part of the registers, or (b) should not have formed part of the registers of the Appropriate Authority at the Inception Date

Alternative Report

Either a new Search or any other subsequent report carried out by any provider in relation to the same enquiries raised in the Search

Appropriate Authority

The statutory authority or authorities responsible for maintaining the registers forming the subject matter of the Search

Inception Date

The date of the Search as stated in the Schedule

Indemnity Period

From the Inception Date until the date of a subsequently obtained Alternative Report

Insured Use

The continued use of the Property for residential purposes

Limit of Indemnity

Option A: The Market Value as at the Inception Date together with any costs incurred with Our written consent subject to a maximum of £2,000,000 unless agreed in writing by the Us prior to the Inception Date.

Option B: The Market Value as at the Inception Date together with any costs incurred with Our written consent subject to a maximum of £3,000,000 unless agreed in writing by the Us prior to the Inception Date

Loss

Any financial loss that You suffer or sustain solely and directly due to Your reliance on the Search subject to the terms, conditions and exclusions details in this Policy including costs of demolishing, altering or reinstating any part of the land to comply with any order made by an appropriate body. If You are the buyer this will include any reduction in the Market Value of the Property solely and directly attributable to an Adverse Entry together with any other costs incurred with Our consent

Market Value

The market value of the Insured's interest in the Property as determined by a surveyor acting as sole arbitrator who shall be appointed by agreement between You and the Insurer or in the absence of agreement by the President or next most senior available officer of the Royal Institution of Chartered Surveyors who will have the power (with the right to take such further advice as may reasonably be required) to determine and appoint the appropriate person or to arrange such person's appointment



Unavailable Search Result

Where an answer to a specific enquiry raised in the Search is not provided in the Search due solely and directly to the circumstances set out in Schedule 7 of The Home Information Pack Regulations 2007 applying on the Inception Date

Official Search

A search carried out against the Property in forms LLC1 and Form Con 29 Part 1 or 2 Standard Enquiries of Local Authority (2002 Edition) or any official form(s) issued in substitution therefore carried out by the Appropriate Authority

Property

Any residential dwelling situated in England or Wales, the address of which is stated in the Schedule

Search

For sale/purchase transactions: The search carried out against the Property by the Search Provider providing the information required by Regulation 9(1) of the Home Information Pack Regulations 2007 in substitution of an Official Search and to which this Policy is attached

For remortgage transactions: The search carried out against the Property by the Search Provider as requested by the lender in substitution of an Official Search and to which this Policy is attached

Cover

In consideration of payment of the Premium, We will indemnify You during the Indemnity Period against Loss which You may sustain solely and directly as a result of any Adverse Entry.

Mortgage Lender's Non-Invalidation Protection Clause

Any act, omission or misrepresentation by any party shall not affect or invalidate any claim made by a mortgage lender under this Policy unless such party acted on such mortgage lender's behalf or with their knowledge or consent.

Exclusions

1. We are not responsible for any loss that You suffer if at the Inception Date or subsequently the Property is used otherwise than in accordance with the Insured Use and/or is not located in England and Wales
2. We are not responsible for any loss that You suffer in respect of any Adverse Entry:
 - (i) disclosed in the Search;
 - (ii) which You were aware of or if You had knowledge or information of any matter fact or circumstance (other than notice of knowledge imputed to You by statute) at the Inception Date;
 - (iii) which first arose after the Inception Date;
 - (iv) which would not have been revealed in relation to any question or enquiry contained in the Search;
 - (v) which you became aware of after you chose not to purchase the Property (if You were a potential buyer and chose not to purchase the Property).
3. We are not responsible for any costs that You incur after you become aware of an Adverse Entry unless We have agreed to them in writing before You incur them or unless You were contractually bound in respect of those costs before you became aware of the Adverse Entry.
4. We are not responsible for any loss that You suffer relating to clean-up costs, fines or financial penalties which arise directly or indirectly from any form of contamination or pollution of the Property or any part thereof howsoever arising other than where such costs are incurred with the consent of the Insurer in mitigating a loss as a result of an Adverse Entry resulting from an Unavailable Search Result in respect of Con 29 Part 2 search result 3.12 (b) (i).
5. We are not responsible for any loss that You suffer which arises from a consequential loss of whatever nature which shall be deemed to include any interest levied by a mortgage lender directly arising out of any penalty clause in any legal charge, form of security or mortgage deed in relation to the Property.

General Conditions

1. This Policy shall be governed by and construed in accordance with the laws of England and Wales.
2. You cannot transfer the benefits of this Policy to anyone else. However, if You die during the Indemnity Period, We agree that the benefits will pass to your estate and beneficiaries.

Claims Conditions

1. We will not pay more than the Limit of Indemnity in total in relation to any or all claims under this Policy in relation to reduction in Market Value of Your interest in the Property together with costs and expenses covered by this Policy. You cannot claim the benefit of more than one Policy in relation to the Property.
2. If You receive information about any claim or Loss or any circumstance for which We may be responsible under this Policy, You must contact Us as soon as possible with full details, including a copy of the original Search, this Policy, and the document that reveals an Adverse Entry. This must be no later than 90 days after the insured becomes aware of the issue.



www.cls.co.uk

3. You must not make any offer, promise or payment or incur any costs or expenses unless We have agreed to this in writing.
4. You agree to do and permit to be done all things reasonably practicable to minimise Loss under this Policy as We may reasonably be require. We will be responsible for any expenses incurred in connection with this condition.
5. In the event of any claim or Loss or any circumstance for which We may have a liability under this Policy We shall have full discretion in the conduct of any claim. We may at Our discretion and at any time:
- (i) pursue or defend any action at law or otherwise or make an application to a court of competent jurisdiction in Your name of and on Your behalf;
 - (ii) pay You an amount up to the Limit of Indemnity or any lesser amount for which a claim can be settled;
 - (iii) make a settlement out of court in Your name or on Your behalf;
 - (iv) pay or otherwise settle with You the amount of Loss provided for under this Policy.
6. We may at Our discretion and at Our own cost make settlement with parties other than You and may take any other action which We consider necessary to prevent or minimise Our loss whether or not We are liable under the terms of this Policy and by so doing We will not be taken to have conceded any liability or waived any of the terms or conditions contained herein.
7. If there is a claim under this Policy, We have the right to instruct a surveyor to assess the Market Value of the Property.
8. If any difference arises as to the amount to be paid under this Policy (liability being otherwise admitted) such difference shall be referred to an arbitrator to be appointed by the parties in accordance with the relevant statutory provisions in force at the time. Where referral to arbitration is made under this condition, the making of an award shall be a condition precedent to any right of action against the Insurer.
9. We shall not be liable for any loss which is recoverable under a household buildings insurance policy or any other policy of insurance in respect of the Property.
10. If You deliberately make a false claim, We will cancel Your interest in this Policy and will not make any payment for such claim.
11. We shall have no further liability to You under this Policy:
- (i) if We settle a claim with You under this Policy,
 - (ii) once the Indemnity Period comes to an end provided that the subsequently obtained Alternative Report does not contain an Adverse Entry, or
 - (iii) once the Limit of Indemnity has been exhausted.
12. Where there is financial compensation in respect of an agreed loss provided by the Insurer, this will be provided within 30 days of its final determination

Cancellation Rights

You may cancel this Policy by returning the Policy document within 14 days of the Inception Date. If you do have any reason to cancel this Policy, please contact the Accounts Department at: **CLS Limited at Suite 39, 40 Churchill Square, Kings Hill, West Malling, Kent, ME19 4YU. Email: accounts@clsl.co.uk, Tel: 0870 013 0872, Fax: 0870 013 0190.** We will fully refund any premium paid and cancel the Policy from the Inception Date. If you cancel this Policy, you may be in breach of the terms of your mortgage or the terms for the sale of the Property.

Making a Claim

Please write with details of any circumstances likely to give rise to a claim under this Policy to: **Conveyancing Liability Solutions Ltd, Suite 39, 40 Churchill Square, Kings Hill, West Malling, Kent, ME19 4YU** enclosing a copy of the Policy. Please be aware of Conditions 2, 3 & 4 of this Policy.

Complaints Procedure

We aim to provide an excellent service. If you have any cause for complaint you should, in the first instance, contact us at: **Conveyancing Liability Solutions Ltd, Suite 39, 40 Churchill Square, Kings Hill, West Malling, Kent, ME19 4YU. Tel: 0870 013 0872, Fax: 0870 013 0190.** Please quote the details of the policy (surname and initials, policy number, property address etc). If the matter is not resolved to your satisfaction, please write to the Insurer at: Hardy Conveyancing Insurances, 4th floor, 40 Lime Street, London, EC3M 7AW.

If you are still not satisfied with the way a complaint has been dealt with you may ask the Complaints Department at Lloyd's to review your case without prejudice to your rights in law at: Complaints Department, **Lloyd's, One Lime Street, London EC3M 7HA.** Please quote your Policy Number in all cases.

You may also have a right of referral to the Financial Ombudsman Service who can be contacted on 0845 080 1800 or emailed at complaint.info@financial-ombudsman.org.uk

Financial Service Compensation Scheme (FSCS)

The Insurer is covered by the FSCS. If the Insurer is unable to meet its obligations under this Policy the Insured may be entitled to compensation. You may contact the FSCS on 020 7892 7300 for further details.





Statutory Disclosure Notice

To the intermediary

This document must be revealed to the ultimate policyholder (including any lender's interest) before the conclusion of the insurance contract.

If you are a Solicitor, Licensed Conveyancer or Legal Executive, you should disclose this document to your client and/or their lender and/or the purchaser's legal representatives for the benefit of their client and/or lender prior to the conclusion of the insurance contract.

To the policyholder

Who are we?

Conveyancing Liability Solutions Limited is a specialist insurance intermediary, who arranges conveyancing and property title indemnity insurance. We can be contacted at: **Conveyancing Liability Solutions Limited, Suite 39, 40 Churchill Square, Kings Hill, West Malling, Kent, ME19 4YU, 0870 013 0872, fax 0870 013 0190, email to: enquiries@csl.co.uk.**

Whose policies we offer?

We offer a range of insurance products from a number of insurers all of whom are authorised and regulated to provide insurance in the United Kingdom by the FSA, and all of whom we are satisfied have satisfactory financial strength and credit ratings for the type of risk and level of cover we provide.

What services do we provide?

We assume that you are reading this because you have received professional advice that identified a need for the insurance policy requested. We are not permitted to provide advice on your requirement for the insurance policy, or recommend how you should proceed. You will need to make your own choice about how to proceed and we recommend that this is done with guidance from your professional advisor.

Payment for our services

Conveyancing Liability Solutions Limited will not charge you a fee for arranging the insurance policy. Should you decide to proceed with purchasing the insurance policy you will be charged the premium that applies to the insurance policy you request. You may be charged an administration fee by the intermediary who arranges the policy for you. The intermediary will be responsible for disclosing the amount of their administration fee to you.

Our regulatory status

Conveyancing Liability Solutions Limited is authorised and regulated by the Financial Services Authority. Our Reference Number is 315295. Our permitted business is arranging non-investment insurance contracts. You can check this on the FSA Register by visiting their website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

What the Financial Services Authority is

The FSA is an independent body that regulates the financial services industry (including general sales and administration) in the UK. The FSA requires that we provide this document for your information.

The FSA requires us to provide you with this document for your information. We recommend that you use the information provided in this document to help you decide if our services are right for you.

What to do if you have a complaint

If you have any cause for complaint you should, in the first instance, write to us at: **Conveyancing Liability Solutions Ltd, Suite 39, 40 Churchill Square, Kings Hill, West Malling, Kent, ME19 4YU. Tel: 0870 013 0872, Fax: 0870 013 0190.** Please quote the details of the policy (surname and initials, policy number, property address etc).

If the matter is not resolved to your satisfaction, please write to the Insurer at: Hardy Conveyancing Insurances, 4th floor, 40 Lime Street, London, EC3M 7AW.

If you are still not satisfied with the way a complaint has been dealt with you may ask the **Complaints Department at Lloyd's to review your case without prejudice to your rights in law at: Complaints Department, Lloyd's, One Lime Street, London EC3M 7HA.** Please quote your Policy Number in all cases. You may also have a right of referral to the Financial Ombudsman Service who can be contacted on 0845 080 1800 or emailed at complaint.info@financial-ombudsman.org.uk

The Financial Services Compensation Scheme (FSCS)

The insurers we use are covered by the FSCS. If they are unable to meet their obligations under the insurance policy you may be entitled to compensation.

This will depend on the type of business and the nature of the claim.

You may contact the FSCS on 020 7892 7300 or visit their website at www.fscs.org.uk for further details.

