

## DEFECTIVE TITLE INDEMNITY CHECKLIST

In order to consider your enquiry we will need the following details. When completed, this form together with the supplementary information specified, should be forwarded to your Royal & SunAlliance Office.

### Section 1 - General

1. Details of Proposer/Parties to be indemnified.

2. Exact address/location of property concerned.

Postcode

3. Present use of property.

4. Details of any change of use, development or redevelopment.

- 5.a. Full value of property once development (if any) has taken place.

 £

- 5.b. Limit of Indemnity required.

 £

- 5.c. On what basis has the Limit of Indemnity been calculated?

6. We can often provide an automatic increase in the Limit of Indemnity.  
Please complete if you require a quotation

Annual % increase required.

5%

10%

Period of increase required.

5yrs

10yrs

Automatic increases are more fully described in our Prospectus.

Details Provided      Not Applicable

- 7.a. Full details of any planning permission sought or obtained, if appropriate, and
- 7.b. a copy of the Planning Officer's report and if planning permission was obtained on appeal, the Report of the Department of the Environment Inspector and
- 7.c. details/copies of any objections raised (to be obtained from the Local Authority).

8. Full description of defect

9. If the defect relates to:
- 1. Land Subject to Rights of Way or Services  complete section 2
  - 2. Absence of Rights of Way or Easements for Services  complete section 3
  - 3. Missing Title Deeds  complete section 4
  - 4. Possessory Title  complete section 5
  - 5. Technical defects  complete section 6

N.B. It may be necessary for a representative of Royal & SunAlliance to carry out a discreet inspection of the site/area as part of our consideration of the risk.

### *Section 2 - Land Subject to Right of Way or Services*

- |   | Details provided         |
|---|--------------------------|
| 1. A clear and detailed plan.   | <input type="checkbox"/> |
| 2. Photographs of the property/land affected by the defect (where available) with a plan showing from where the photographs were taken. | <input type="checkbox"/> |
| 3. A copy of the document reserving the right of way.   | <input type="checkbox"/> |
| 4. Details of any other evidence suggesting that land may be subject to rights of way.  | <input type="checkbox"/> |
| 5. A Statutory Declaration or other evidence confirming non-use of the right of way (draft copy will suffice at enquiry stage).         | <input type="checkbox"/> |
| 6. Details of any physical impediment to the use of the right of way.   | <input type="checkbox"/> |
| 7. The result of a search of the County Definitive Map.   | <input type="checkbox"/> |

### Section 3 - Absence of Rights of Way or Easement for Services

	Details provided
1. A clear and detailed plan.	<input type="checkbox"/>
2. Photographs of the property/land affected by the defect (where available) with a plan showing from where they were taken.	<input type="checkbox"/>
3.a. for <b>continued use</b> in connection with land where no redevelopment or intensification of use is to take place:	
• a plan showing the property and the land over which access is required	<input type="checkbox"/>
• Statutory Declaration(s) or other evidence supporting past and present use of access for as long a period as possible (draft copies will suffice at enquiry stage)	<input type="checkbox"/>
• copies of title documents relating to the property.	<input type="checkbox"/>
3.b. in connection with property subject to <b>development and/or change of use:</b>	
• details shown in 3.a. above (excluding Statutory Declaration(s) unless already available)	<input type="checkbox"/>
• an index Map Search of the access way or land through which services pass or will pass	<input type="checkbox"/>
• details/copies of any objections to planning on grounds of access or laying or use of services	<input type="checkbox"/>
• Commons Registration Search (if appropriate)	<input type="checkbox"/>
• details of parties maintaining and using the access	<input type="checkbox"/>
• is the right of way already surfaced? If so, by whom?	<input type="checkbox"/>
• do the persons surfacing the right of way claim ownership thereto?	<input type="checkbox"/>

### Section 4 - Missing Title Deeds

	Details provided
1. A clear and detailed plan.	<input type="checkbox"/>
2. Statutory Declaration(s) confirming the existence of the deeds, detailing the circumstances of loss, confirming undisturbed possession by the proposer and that the property is not mortgaged/charged (draft copies will suffice at enquiry stage).	<input type="checkbox"/>
3. If already registered, the Statutory Declaration submitted to the Land Registry.	<input type="checkbox"/>
4. If the land is vacant, please refer to the section on Possessory Title for further information required.	<input type="checkbox"/>

## Section 5 - Possessory Title

Details provided

1. A clear and detailed plan.
2. Photographs of the property/land affected by the defect (where available) with a plan showing from where they were taken.
3. Statutory Declaration(s) confirming undisturbed adverse possession, history of land, use of land and the nature and age of the boundaries (draft copies will suffice at enquiry stage).
4. An Index Map Search (if not registered with a Possessory Title already) including an area of land surrounding the land claimed by adverse possession.
5. A copy of the Land Certificate if registered with a Possessory Title.
6. A copy of the Statutory Declaration which led to first registration.

## Section 6 - Technical Defects

Details provided

1. A clear and detailed plan.
2. The information requested in Section 1 and a full description of the circumstances believed to have caused the technical defect (further enquiries may have to be made).