

COMMERCIAL TITLE INSURANCE AT YOUR FINGERTIPS

a facility for solicitors

The purchase of Title insurance often falls to you, the solicitor, as you arrange this on behalf of your clients. We understand that you need this to be a quick, easy and robust service and we would like to introduce you to a Title insurance facility.

RESIDENTIAL TITLE INSURANCE

Level of indemnity up to £1 million online cover

By providing simple and effective insurance solutions, key risks involved in the sale and purchase of land and property are reduced, and potential mortgage issues can be overcome. Aon offers access to two different policies that are cost effective and quick and easy to arrange.

Indemnity cover over £1 million is available via email, fax, phone or mail.

CONTACT DETAILS

SPECIALIST PRODUCTS TEAM
(for offline residential enquiries)

Tel: 0207 832 3270
Fax: 020 8315 1317
Email: specialistproducts.team@firsttitle.eu

For other queries see contact numbers on reverse

Aon Helpline: 0845 671 106
Email: title@aon.co.uk

KNOWN RISK POLICY

Title insurance for a wide range of problems ranging from missing deeds and lack of building regulations, through to breaches of restrictive covenants.

GOOD TITLE POLICY

Enhanced Title insurance for known risks, as well as a range of potential problems that may not be identified at the time of conveyancing (unknown risks).

The Aon facility provides online access to most products, but for more complex issues there is access to a team of experienced, specialist underwriters who can tailor coverage quickly and efficiently.

- **Absent landlord (flat, maisonette, house)** Where the landlord cannot be identified, and the lease does not allow the tenant a right to enforce positive/restrictive covenants against other tenants
- **Adverse possession** Where paper title cannot be evidenced
- **Breach of freehold restrictive covenant** Where covenants are breached which restrict the use of the land
- **Breach of restrictive covenant in a lease (flat, maisonette, house)** Where covenants are breached which restrict the use of the land
- **Building over a sewer (lender only)** Where there is a building over a public sewer
- **Chancel repair (non-successor)** Where the property is located within a parish which may be subject to chancel repair liability
- **Chancel repair (successor)** Where the property is located within a parish which may be subject to chancel repair liability
- **Defective lease** Where the lease contains inadequate provisions as to the repair/maintenance of the building of which the property forms a part, or where the lease is otherwise defective
- **Defective lease (forfeiture of headlease)** Where the lessor of a superior lease exercises a legal right of re-entry, and/or to enforce terms and/or covenants contained in the superior lease
- **Defective lease (forfeiture on bankruptcy)** Where there is provision for the landlord to forfeit the lease upon the tenant's bankruptcy
- **Exercise of reserved rights to mine** Where the property is subject to a reserved right to mine

- **Flying/creeping freehold** Where part of the residential property extends above (flying) or below (creeping) another property
- **Freehold flat (lender cover only)** Where there is no right to enforce positive and/or restrictive covenants against adjoining flat owners
- **Forced removal/obstruction of a right of way** Where there is a building over an existing right of way
- **Good leasehold** Where the freehold title has not been proved to HM Land Registry and someone else could challenge the validity of the lease
- **Insolvency** Where there has been a transfer of property by a deed of gift and/ or a undervalue transaction.
- **Lack of building regulations/FENSA certificate** Where alterations, additions or replacement windows were made without prior building regulations approval, or receipt of a FENSA certificate (if applicable)
- **Lack of drainage/service media/water supply** Where there are no, or inadequate, legal rights of drainage/service media/water supply to the property
- **Lack of easement – pedestrian access** Where there are no, or inadequate, legal rights of pedestrian access to the property
- **Lack of easement – vehicular access** Where there are no, or inadequate, legal rights of vehicular access to the property
- **Lack of planning permission** Where alterations/additions to the property were made without planning permission
- **Listed building consent (lender cover only)** Where it is not evident that relevant listed building consent has been obtained for alterations
- **Local authority, water or drainage and coal search – no search for purchase transactions** Where no formal search of the Local Authority Land Charges, Water Service Company and/or Coal Authority registers in accordance with forms LLC1 and CON 29/29R/29DW/29M have been applied for
- **Local authority, water or drainage and coal search – search delay for purchase transactions** Where formal searches of the Local Authority Land Charges, Water Service Company and/or Coal Authority registers in accordance with forms LLC1 and CON 29/29R/29DW/29M have been applied for, but there is a delay in receiving these back
- **Local authority, water or drainage and coal search – search validation for purchase transactions** Where existing searches of the Local Authority Land Charges, Water Service Company and/or Coal Authority registers in accordance with forms LLC1 and CON 29/29R/29DW/29M are more than three months old

- **Local authority, water or drainage and coal search – no search for remortgage transactions** Where no formal search of the Local Authority Land Charges, Water Service Company and/or Coal Authority registers in accordance with forms LLC1 and CON 29/29R/29DW/29M have been applied for
- **Local authority, water or drainage and coal search – search delay for remortgage transactions** Where formal searches of the Local Authority Land Charges, Water Service Company and/or Coal Authority registers in accordance with forms LLC1 and CON 29/29R/29DW/29M have been applied for, but there is a delay in receiving these back
- **Local authority, water or drainage and coal search – search validation for remortgage transactions** Where existing searches of the Local Authority Land Charges, Water Service Company and/or Coal Authority registers in accordance with forms LLC1 and CON 29/29R/29DW/29M are more than three months old
- **Maisonette indemnity** Where the lease contains inadequate provisions as to repair/maintenance of the building of which the property forms a part or where the lease is other wise defective
- **Missing deed refers to easements, rights or other provisions which are unknown** Where there is reference to a deed containing easements, rights or other provisions which are unknown
- **Missing lease refers to easements, rights or other provisions which are unknown** Where there is reference to a lease containing easements, rights or other provisions which are unknown
- **Outstanding charges entry (C iv)** Where there is an outstanding land charges entry C iv registered against the property
- **Possessory title** Where HM Land Registry have given a possessory title and no state indemnity is provided
- **Rent charge** Where there is an annual/periodic sum due to a third party noted on the title deeds
- **Title subject to a lease (referred to in the charges register)** Where the title makes reference to a lease but the contents are unknown
- **Title subject for leasehold enlargement qualification** Where the owner of a reversionary interest attempts to take back the land
- **Title subjects to rights or reservations** Where the title is subject to third party rights
- **Unknown freehold restrictive covenants referred to in the title or a deed which is missing** Where a deed or the registered title makes reference to restrictive covenants but the contents are unknown

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COMMERCIAL TITLE INSURANCE

The facility provides access to a wide range of potential title risks and offers online access to two different policies that are cost effective and quick and easy to arrange. Whilst most commercial Title insurance can be accessed online, a team of experienced, specialist underwriters can tailor coverage quickly and efficiently to underwrite more complex risks.

CONTINUED USE PROPERTY

Level of indemnity up to £15 million cover online. This cover relates to property that will remain as a commercial concern, and the usage will not change.

- **Adverse possession** Where paper title cannot be evidenced
- **Flying/creeping freehold** Where part of the property extends above (flying) or below (creeping) another property
- **Lack of easement – pedestrian access** Where there are no, or inadequate, legal rights of pedestrian access to the property
- **Lack of easement – services/drainage** Where there are no, or inadequate, legal rights of drainage/service media/water supply to the property
- **Lack of easement – vehicular access** Where there are no, or inadequate, legal rights of vehicular access to the property
- **Local authority search – search validation for purchase transactions** Where an existing local authority search is more than three months old
- **Restrictive covenant – existing breach of known freehold restrictive covenants** Where covenants are breached which restrict the use or type of building
- **Restrictive covenant – unknown freehold restrictive covenant** Where a deed or the registered title makes reference to restrictive covenants but the contents are unknown
- **Chancel repair** Where the property is located within a parish which may be subject to chancel repair liability
- **Title registered at Land Registry with good leasehold** Where the freehold title has not been proved to HM Land Registry and someone else challenges the validity of the lease
- **Title registered at Land Registry with possessory title** Where HM Land Registry have given a possessory title and no state of indemnity is provided
- **Title subject to rights of way/rights of service media/rights of drainage in a deed/conveyance/transfer** Where the title is subject to third party rights of way, services and drainage
- **Title subject to unknown exceptions and reservations** Where the title is subject to unknown third party rights or reservations

DEVELOPMENT OR CHANGE OF USE

Level of indemnity up to £5 million cover online. This is defined as a property which is going to be developed, or may be changing from its originally intended usage.

- **Lack of easement – pedestrian access** Where there are no, or inadequate, legal rights of pedestrian access to the property
- **Lack of easement – services/drainage** Where there are no, or inadequate, legal rights of drainage/service media/water supply to the property
- **Lack of easement – vehicular access** Where there are no, or inadequate, legal rights of vehicular access to the property
- **Chancel repair** Where the property is located within a parish which may be subject to chancel repair liability
- **Restrictive covenant – future breach of known freehold restrictive covenants** Where covenants are breached which restrict the use or type of building
- **Restrictive covenant – future breach of unknown freehold restrictive covenant** Where a deed or the registered title makes reference to restrictive covenants but the contents are unknown
- **Title registered at Land Registry with good leasehold** Where the freehold title has not been proved to HM Land Registry and someone else challenges the validity of the lease
- **Title registered at Land Registry with possessory title** Where HM Land Registry have given a possessory title and no state of indemnity is provided
- **Title subject to rights of way/rights of service media/rights of drainage in a deed/conveyance/transfer** Where the title is subject to third party rights of way, service media or drainage

This document is intended to provide a general guide and does not represent an exhaustive list. Additional products like Right to Light, are also available via email, fax, phone or mail.

CONTACT DETAILS

www.firsttitle.co.uk/maven

ONLINE SUPPORT TEAM

Tel: 0870 389 9688
Email: online.support.team@firsttitle.eu

COMMERCIAL TEAM (offline enquiries)

Tel: 0207 832 3270
Fax: 020 7832 3101
Email: commercial.team@firsttitle.eu

CLAIMS

Title House, 33-39
Elmfield Road,
Bromley, Kent.
BR1 1LT.
Email: claims@firsttitle.eu

NEW USERS (completed forms)

Tel: 0870 389 9688
Fax: 0208 315 1339
E-mail: online.support.team@firsttitle.eu

(Your username and password will be emailed to you as soon as your user account is set up).

Aon Limited
8 Devonshire Square
London EC2M 4PL
United Kingdom

tel: +44 (0)20 7086 5500
fax: +44 (0)20 7621 1511
www.aon.co.uk

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