

COMMON INSURABLE EXAMPLES OF DEFECTS IN TITLE AND SPECIALIST RISKS

INTRODUCTION

At Mason Owen Financial Services Ltd (MOFS) we have particular expertise in specialist legal indemnity problems. In this fact sheet we have listed some examples of Insurable known defects in title.

INSURABLE RISKS

- > Judicial Review
- > Village Green/Commons Registration
- > Rights To Light
- > Search Indemnity (including or excluding Lack of Environmental Search Indemnity)
- > Chancel Repair
- > Adverse Possession
- > Absentee Landlord
- > Breach of Trust
- > Flying/Creeping Freehold
- > Deed of Postponement
- > Forfeiture of Head Lease or Forfeiture of Lease
- > Improvement Grant Liability
- > Insolvency Act
- > Lack of Good Root Of Title
- > Lack of Building Consent, Planning Permission and/or Building Regulations
- > Lost Documents or Lost Title Deeds
- > Manorial Rights
- > Mineral Rights
- > Obstruction of Right of Way
- > Outstanding Leasehold Interest
- > Outstanding Mortgage Interest
- > Outstanding Rights of Common
- > Rent Charges Indemnity
- > Reversion Risk
- > Reverter Of Sites Act or separately School Sites Act
- > Road Charges Indemnity
- > Sewer Indemnity and Unknown Rights and Easements
- > Missing Beneficiary Indemnity

At MOFS we can also provide cover for the assets owned by Property Owners including, Liability Insurance, Environmental/Contaminated Land, Latent Defect and various other specialist Construction risks.

You can visit www.mofs.co.uk for more details or contact us on 0151 255 2603 or li@mofs.co.uk