

Mason Owen Rights of Light Checklist



financial services

Should you need assistance or have any enquiries when filling in this form, please email li@mofs.co.uk or call 0151 255 2610

Name & address of parties to be indemnified (include lender, if appropriate):

Nature of Insured / Deal Structure (Owner & Developer, Funder, Contractor):

Name & address of the Right of Light Surveyor (if not included on the RoL Report) - please also provide a copy of the Right of Light report and any previous reports if applicable:

Property Address:

Title Number(s) to the insured property - please provide copies:

Type and general description of property (current, future, and historic use if known):

Title Number(s) to the affected/injured propert(y/ies) - please provide copies:

Current stage of Development / Planning Permission - please provide a link to the Local Authority's planning portal or the Planning Reference:

Has the public consultation period expired? Were there any objections to planning, especially mentioning loss of light, building height, shadowing, or any other legal title issues? If so, please also provide copies for underwriters to review:

Please provide details of any pre-application meetings or publicity in respect of the development:

What is the Gross Developed Value of the property:

Please confirm the Limit of Indemnity required if not the Gross Developed Value, **and please explain the figure.**

If the risk of injunction is very low, you may consider basing the indemnity figure on the compensation levels plus an element of legal costs. If there is an injunction risk, you should consider loss in value being either the difference in value of a reduced scheme or the full value of the development. If you want to discuss this with us so we can advise you further, please call 0151 255 2610:

As well as the RoL report, has a separate legal assessment been undertaken? If so, please also provide a copy of this. Yes No

In respect of Neighbourly Matters, are any other agreements, such as Party Wall Awards, Scaffolding Licenses, or Crane/Oversail Licenses being entered into with any of the injured properties? If so, please provide details.

These agreements often involve a surveyor acting for the injured property and can increase the risk of a claim. It is important, therefore, to ensure any policy makes allowances for these negotiations which can often involve adding an excess for that particular property, which would fall away once any agreement is signed:

Cover can be extended to cover consequential losses such as costs incurred if construction is delayed due to a temporary injunction. This can protect against contractual liabilities, staffing costs, plant & machine hire if work is temporarily halted. Please express likely costs on a weekly basis. If you have any queries on this point, please call us on 0151 255 2610 and we can advise you accordingly:

Do you have any additional supporting information you would like insurers to consider?

Please email this form, together with all of the ancillary information requested above, to li@mofs.co.uk



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