

Sample

Chancel Search

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Report

Report number: 1234
Date: 31st March 2008
Client Ref: Sample1

1 High Street
Anytown
Anywhershire.
SAM PLE

The above building is located within the historical boundary of a *tithe district* or parish **which continues to have a potential chancel repair liability** based upon historical parish boundary data and the relevant documentation pertaining to chancel repair liability held by the National Archive.

ChancelSure[®] insurance, one of the ConveySure[®] suite of defective title policies is available instantly online at www.csl.co.uk. ChancelSure[®] is the market leading insurance product for chancel repair liability. If you do not have an account it takes 2 minutes to register on the website. Orders are returned within 30 seconds by email with an invoice that is then paid by cheque or BACS within 14 days. If your ChancelCheck[®] supplier is FSA regulated they may be able to order ChancelSure[®] or ConveySure[®] defective title policies on your behalf.

This service is only available for properties in England and Wales. The data used to identify potential risk is derived from a comprehensive academic study of historical boundaries relating to parishes and documentation pertaining to potential chancel repair liability held at the National Archive. It should be noted that this service searches against the identified address point of the subject building and not the delineated boundary of the property, in order to establish the location in respect of the relevant historical boundary. ChancelCheck[®] is provided with the benefit of a HIP compliant Search Insurance policy offering cover up to a market value of £2m where a pre-existing matter adversely affects the result of the ChancelCheck[®] provided on the property. A copy of the policy is available on request. This Report is issued subject to the Conveyancing Liability Solutions Limited Terms and Conditions. ChancelCheck[®] should be used in conjunction with a careful study of the title documents.

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ChancelCheck[®]



WHY PAY OVER £120 FOR A FULL CHANCEL REPAIR SEARCH TO FIND OUT IF YOU HAVE A PROBLEM WHEN YOU CAN SCREEN AGAINST THE POTENTIAL LIABILITY FOR £15 + VAT

IF A POTENTIAL RISK IS IDENTIFIED SIMPLY INDEMNIFY WITH CHANCELSURE[®] INSURANCE

Chancel Repair Liability

Chancel repair liability affects millions of acres of England and Wales and is deemed a necessary and usual search by conveyancers.

New guidance on chancel repair liability issued by the Law Society in the Conveyancing Handbook (13th Edition) clarifies that "**Where the liability is not recorded in the title deeds, consideration should be given as to whether it is appropriate to make enquiries**". Lenders also require solicitors to carry out "**all necessary and usual searches**".

Searches relating to chancel repair liability are "authorised searches" under the HIP legislation and **ChancelCheck[®]** is fully HIP compliant and subscribes to the Search Code.

The recent *Aston Cantlow v Wallbank* case has illustrated that the quantum of repairs can potentially be hundreds of thousands of pounds - judgement was for £256,000 with circa £250,000 legal costs. Due to this case, it is now expected that claims will be higher volume but lower in value than this exceptional case. The Church is also actively registering their interest to protect their right to charge chancel repair liability in perpetuity.

ChancelCheck[®] - Identifies the problem

ChancelCheck[®] is an online, low cost (£15 + VAT) screening report designed to inform the Homebuyer of any potential chancel repair liability. It is in accordance with the Conveyancing and CML Handbooks and is also fully HIP compliant.

With **ChancelCheck[®]** a **Certificate** is issued confirming that there is:

Either no risk identified within the National Archive Records for the relevant parish (or tithe district where possible):

or a **Report** stating that the property is within a risk area.

NB. ChancelCheck[®] does not publish the relevant parish name to deter contacting the church. Doing so will put The Church on notice of a potential liability and may lead to negating insurance cover.

Screening for a parish level or tithe district level potential risk (at a cost of just £15 + VAT) and then insuring the any potential risk is the most cost effective solution for home owners.

Where a property is affected, conveyancers who have failed to screen for this risk may be deemed negligent.

Providing the solution with ConveySure[®] Legal Indemnity products

ChancelSure[®] Insurance is one of a suite of **ConveySure[®]** legal indemnity products available from CLSL. It offers insurance cover against any potential chancel repair liability for both residential and commercial property.

ChancelSure[®] Insurance offers the best cover for the Homebuyer/seller at the lowest cost via an efficient and easy to use online ordering system.

The identification of the **problem** (potential chancel repair liability) and the provision of the **solution** (where potential risk is identified) can be supplied from as little as £58 (plus tax).

The Facts

Underwriters: The policies are Lloyd's underwritten and fully compliant with the requirements of Part II of the CML Handbook.

Period of Cover: Cover is offered for 25, 35 years or in perpetuity. CLSL's **ChancelSure[®]** policies offer full value indemnity insurance against claims and legal costs of up to £2.5m.

All ChancelSure[®] policies include diminution of value cover.

Bespoke policies are available for larger areas or higher cover levels than those shown in the attached policy premium schedule, or where there is prior knowledge of a risk and/or a caution noted in the title deeds. Please contact bespokeinsurance@clsl.co.uk for any enquiries.

To download a PDF sample policy, please go to the Products and Pricing section of www.clsl.co.uk

TO ORDER CONVEYSURE[®] INSURANCE POLICIES OR CHANCELSURE[®] INSURANCE, LOG ON TO WWW.CLSL.CO.UK OR CONTACT YOUR CHANCELCHECK[®] SUPPLIER IF THEY ARE FSA REGULATED



ChancelSure® Insurance Policy Premiums

The figures quoted below include IPT at 5% and administration fees of £5.88 inc VAT.

Non Successor - to cover the person who purchases the policy (not their successors) and any lender during the Period of Insurance

Successor - to cover the person who purchases the policy and any lender during the Period of Insurance and their respective successors in title during the Period of Insurance

Residential Property

Period of cover 25 years

| Limit of Indemnity | Residential Non Successor Up to 5 acres | Residential Successor Up to 5 acres | Residential Non Successor 5-10 acres | Residential Successor 5-10 acres |
|--------------------|---|---|--|--|
| £100,000 | £45.87 | £70.88 | £55.88 | £95.88 |
| £250,000 | £59.88 | £100.88 | £80.88 | £130.88 |
| £500,000 | £80.88 | £130.88 | £115.88 | £155.88 |
| £1,000,000 | £99.88 | £145.88 | £135.88 | £170.88 |
| £1,500,000 | £135.88 | £180.88 | £155.88 | £200.88 |
| £2,000,000 | £155.88 | £195.88 | £180.88 | £220.88 |
| £2,500,000 | £180.88 | £215.88 | £230.88 | £280.88 |

Period of cover 35 years

| Limit of Indemnity | Residential Successor Up to 5 acres | Residential Successor 5-10 acres |
|--------------------|---|--|
| £100,000 | £85.88 | £110.88 |
| £250,000 | £125.88 | £150.88 |
| £500,000 | £150.87 | £170.88 |
| £1,000,000 | £165.88 | £190.88 |
| £1,500,000 | £190.88 | £215.88 |
| £2,000,000 | £215.88 | £245.88 |
| £2,500,000 | £230.88 | £305.88 |

In perpetuity period of cover

| Limit of Indemnity | Residential Successor Up to 5 acres | Residential Successor 5-10 acres |
|--------------------|---|--|
| £100,000 | £95.88 | £130.88 |
| £250,000 | £145.88 | £170.88 |
| £500,000 | £170.88 | £185.88 |
| £1,000,000 | £185.88 | £220.88 |
| £1,500,000 | £220.88 | £245.88 |
| £2,000,000 | £245.88 | £305.88 |
| £2,500,000 | £270.88 | £355.88 |



Commercial Property

Period of cover 25 years

| Limit of Indemnity | Commercial Non Successor Up to 3 acres | Commercial Non Successor 3-5 acres | Commercial Non Successor 5-10 acres |
|--------------------|---|---------------------------------------|--|
| £250,000 | £135.88 | £205.88 | £255.87 |
| £500,000 | £225.88 | £405.88 | £555.88 |
| £750,000 | £455.88 | £605.88 | £755.88 |
| £1,000,000 | £505.88 | £805.88 | £905.88 |
| £1,500,000 | £705.88 | £1,005.88 | £1,305.87 |
| £2,000,000 | £1,255.88 | £1,355.88 | £1,505.88 |

Period of cover 25 years

| Limit of Indemnity | Commercial Successor Up to 3 acres | Commercial Successor 3-5 acres | Commercial Successor 5-10 acres |
|--------------------|---------------------------------------|-----------------------------------|------------------------------------|
| £250,000 | £205.88 | £305.88 | £380.88 |
| £500,000 | £325.88 | £605.88 | £705.88 |
| £750,000 | £630.88 | £855.88 | £955.88 |
| £1,000,000 | £685.88 | £1,105.88 | £1,155.88 |
| £1,500,000 | £955.88 | £1,255.88 | £1,505.88 |
| £2,000,000 | £1,505.88 | £1,755.88 | £2,005.88 |

Bespoke policies are available for larger areas or higher cover levels than those shown above, or where there is prior knowledge of a risk and/or a caution noted in the title deeds. Please contact bespokeinsurance@clsl.co.uk

Conveyancing Liability Solutions Limited is authorised and regulated by the Financial Services Authority

