

The background of the top section is a blurred photograph of a person's hands writing on a document with a pen, with a laptop keyboard visible in the lower left. The overall color palette is light blue and white.

**RIGHTS OF LIGHT
INSURANCE**

APPLICATION FOR QUOTATION



1. Full name of the insured and/or interested parties (include lender, if appropriate)

2. What is the Gross Developed Value of the property:

3. Limit of Indemnity required and the basis on which this has been calculated:

Please confirm the Limit of Indemnity required if not the Gross Developed Value. The Limit of Indemnity must reflect the reduction on market value and rectification costs to allow for demolition, replanning, rebuilding, profession costs etc.

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.

4. 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, including before & after EFZs and Out Back Analysis if applicable:

5. Property Address:

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

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

8. Title Number(s) to the affected/injured propert(y/ies) which are identified in the ROL report as suffering a potential injury as a result of the proposed development: please provide copies:

9. Confirmation from the Rights of Light surveyor that the revised scheme (if applicable) will cause no injunctable losses:

Yes No

10. Planning details:

- a) Does the scheme have planning consent? Yes No
- b) If yes please provide a copy of the latest planning permission granted for the development together with approved layout plans and Planning Officer's report:

Enclosed

- c) If no, when do you expect to submit your application, and has any pre-application consultation been undertaken? If so please provide details:

11. Copies of any letters of objection and comments received by the Planning Authority during the planning process, specifically relating to Rights of Light:

None Attached

12. 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:

13. 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:

14. Confirmation that the development will not constitute a Breach of Covenant restricting the type of development that can be undertaken (please refer to your Solicitor):

Yes No

15. Are there any properties highlighted in the Right of Light report tenanted, and if so is it known for how long they have been tenanted?

16. Please provide details of the proposed time-scale for completion of the development:

17. Please supply a planning history of the site if available:

Enclosed

18. Please provide details of any other developments that are planned in the area which could potentially have a Rights of Light impact on properties also affected by your proposed development:

19. Will you require cover for consequential losses such as costs incurred if construction is delayed due to a temporary injunction.

20. Additional Comments, Do you have any additional supporting information you would like insurers to consider?

RIGHTS OF LIGHT INSURANCE

IMPORTANT NOTICE

The terms of any insurance that we arrange are based upon the information provided. When completing this questionnaire, you must ensure it is a full and accurate representation taking into consideration the duty to disclose all 'Material Circumstances' to prospective insurers.

Material Circumstances are anything you know of (or should know of following a reasonable search of the business) that would influence the judgement of an insurer in deciding whether to insure the risk and on what terms. The most serious consequence of failing to disclose material information could be the invalidation of your cover. In that instance, it would mean that a claim will be rejected. If you are unsure whether any information should be disclosed or require any guidance, we will be happy to advise you.

PRIVACY NOTICE

The following information is required in order to assess your insurance needs, to approach product providers for quotations and the ongoing administration of your policies.

Our Customer Privacy Notice provides details of how we use and share your information as well as your rights and how to exercise them. You can access it at www.lexaw.com/privacy-policy or contact us if you would like us to send you a copy.

Where you provide information relating to another person we assume you have a lawful basis for doing so and request that you draw our privacy notice to their attention.

PLEASE RETURN THE COMPLETED FORM TO:

Richard Grimshaw
Head of Legal Indemnities & Title Insurance

E: richardgrimshaw@lexaw.com
T: +44 8456 586618



Legal Indemnities - Rights to Light Insurance
LEXAW Insurance
Tel. No. +44 8456 586618
E: legalindemnities@lexaw.com
W: www.lexaw.com