

RIGHTS OF LIGHT INSURANCE GENERAL GUIDANCE



RIGHTS OF LIGHT

How can LEXAW help?

LEXAW works hand in hand with leading surveyors, solicitors and insurers to arrange insurance for significant developments throughout the UK. As one of the leading brokers in the Rights of Light and Legal Indemnity market, LEXAW can offer knowledge and experience to developers looking for bespoke insurance solutions.

What does Right to Light Indemnity cover:

Compensation payable to third parties whose rights have been infringed, loss of profits in the event that a development is cut back or abandoned and costs and expenses.

- Compensation payable to injured properties
- Any expenses involved in complying with an injunction
- Losses in the event that the development is restricted
- Abortive construction costs
- A reduction in market value following enforcement action
- Professional/legal fees
- Cover provided by A-Rated Insurers

Information we require:

Each policy is tailored to the individual development and runs for perpetuity.

Initial information we require:

- Surveyors rights of light report
- Site plan
- Property address
- Property value (or developed value in the event that development is to take place)
- Full details of the proposed development
- Copy of the planning consent
- Photographs of the site and adjoining premises
- Copy of the claim/s for Rights of Light infringement
- Details of any Party Wall agreements

In what circumstances is cover required:

Where there is a proposed development of a Property which may give rise to a third-party claim that their common law Rights to Light has been infringed. This could include new developments or changes to existing properties.



Contact us

For more information or to arrange an appointment contact the team on:

+44 (0) 8456 586618

Head and registered office:
LEXAW INSURANCE
WEST ONE, 114 WELLINGTON STREET
LEEDS
LS1 1BA

Email: legalindemnities@lexaw.com
Website: www.lexaw.com



RIGHTS OF LIGHT – GENERAL GUIDANCE



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