

Rights of Light insurance shopping list (pre-planning)



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.

Broadly speaking, '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.thecleargroup.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.

Information required for us to obtain quotations:

1. The name and registered address of the Insured party. If the company is registered outside of the UK, please provide a list of the board of directors with details of the nationalities and dates of birth to assist with our compliance checks.
2. A copy of the Rights of Light report, including EFZ analysis.
3. A copy of the cut-back analysis (if available).
4. The amount of cover required and the anticipated Gross Development Value of the scheme, if different.
5. The difference in the profit made from the proposed scheme to that made from a cut back scheme, or if no cut-back is available, the total expected profit from the scheme.
6. Time frame for the development (start date and proposed practical completion).
7. Are there any other developments planned or on-going near to your site?
8. Please disclose all pre-planning consultation that has been undertaken or is proposed with the local community.
9. Have there been any post disputes with, or complaints from, any adjoining property owners? Please supply full details.
10. Copies of the Registered Title documents and filed plans for the site and all of the affected properties.
11. Are there likely to be any Party Wall Awards, crane oversail or scaffolding licenses required with any of the injured properties. If so, please advise which properties these are.
12. If the Statement of Community involvement is available, please also provide a copy of this.

This Rights of Light insurance shopping list outlines the information we'll need in order to obtain quotes for pre-planning cover.

Where to send the information:

Please submit the requested information to our specialist Rights of Light team at rol@thecleargroup.com.