



Residential Title Insurance

Instant online cover
for all property transactions

It has been proven that solicitors will identify some sort of problem with a residential property title in around 15% of transactions.

But there is a simple and effective solution. TM is able to provide a comprehensive range of policies to cover against any potential problems including known risks. Using our secure online system will enable you to order and issue a fully underwritten policy in minutes at any time of the day or night.

This is what you get

- Instant access to First Title Insurance policies with no additional registration
- Online demands & needs document and policy summary
- Support from First Title's expert underwriters, many of whom have been private practice lawyers, to help you to resolve any complex issues quickly and efficiently
- Cover underwritten by First Title whose parent company, First American, is the largest title insurer in the world.

Helping you

- Resolve complicated issues
- Save time and reduce costs
- Provide excellent customer service.

Helping your client

- Avoid the stress and worry that the risks present
- Avoid the disappointment and cost of losing a sale
- Benefit from a fast and efficient completion
- Relax with the assurance of reliable cover.

www.tmggroup.co.uk

Customer focused. Technology driven

Online Residential Known Risks

First Title is committed to providing a comprehensive range of policies to address any issue relating to residential title. Here are just some of the more common known risks that you can insure against. Please visit our website for full details of all the risks, including more than 30 available online, plus less common issues.

Adverse possession

Where paper title cannot be evidenced.

Possessory title

Where Land Registry have given a possessory title and no state indemnity is provided.

Good leasehold

Where the freehold title has not been proved to Land Registry and someone else challenges the validity of the lease.

Absent landlords (flat/maisonette or house)

Where the landlord cannot be identified and the lease does not allow the tenant a right to enforce positive/restrictive covenants against other tenants.

Title Subject to Rights and Reservations

Where the title is subject to third party rights.

Unknown Freehold Restrictive Covenants referred to in Title or Deed which is missing

Where a deed or the registered title makes reference to restrictive covenants but the contents are unknown.

Missing Deed or Lease refers to easements, rights or other provisions, which are unknown.

Where there is reference to a deed or lease containing easements, rights or other provisions, which are unknown.

Defective Lease

Where the lease contains inadequate provisions as to repair/maintenance of the building of which the property forms a part, or where the lease is otherwise defective.

Breach of Restrictive Covenant

Where covenants are breached which restrict the use or type of building.

Chancel Repair (Successor and Non-Successor)

Where the property is located within a parish potentially liable for Chancel Repair payments.

Flying/Creeping Freehold

Where part of the residential property extends above or below another property.

Forced Removal/Obstruction of a Right of Way

Where there is a building over an existing Right of Way.

Lack of Drainage/Service Media/Water Supply

Where there are no or inadequate legal rights of drainage/service media/water supply to the residential property.

Lack of Building Regulations/Planning Permission/ FENSA certificate

Building Regs/FENSA Certificate – Alterations or additions or replacement windows were made without former building regulations approval/receipt of FENSA Certificate (if applicable).

Local Authority Search – No Search for Purchase or Remortgage Transactions

Where no formal search of the Local Authority Land Charges, Water Service Company and/or Coal Authority registers in accordance with forms LLC1 and CON 29/29R/29DW/29M have been applied for.

Local Authority Search – Search Delay for Purchase or Remortgage Transactions

Where formal searches of the Local Authority Land Charges, Water Services Company and/or Coal Authority registers in accordance with forms LLC1 and CON 29/29R/29DW/29M have been applied for but there is a delay in receiving these back.

Local Authority Search – Search Validation for Purchase or Remortgage Transactions

Where existing searches of the Local Authority Land Charges, Water Service Company and/or Coal Authority registers in accordance with forms LLC1 and CON 29/29R/29DW/29M are more than three months old.

Cover for lenders

Insolvency: Deed of Gift/Undervalue Transaction (Lender Only)

Where there has been a transfer of the land by a deed of gift or at an undervalue.

Freehold flat (Lender Only)

The coverage for this known risk is to limited a duration of 25 years or the term of the mortgage, from the policy date, whichever is the longer.

Building over a sewer (Lender Only)

Where there is building over a public sewer.

Listed Building Consent (Lender Only)

Where it is not evident that relevant listed building consent has been obtained for alterations.

www.tmggroup.co.uk

Helpdesk: **0844 249 9200**

200 Delta Business Park | Swindon | Wiltshire | SN5 7XD

t 0844 249 9200 | **e** helpdesk@tmgroup.co.uk

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Company numbers: TM Group (UK) Limited: 05278187 | TM Property Searches Limited: 03775703 | TM Search Choice Limited: 05281723

