















Charges & Regulations Summary



Local Land Charge Register Entries

↑ TOP



1. CLEAN AIR ACT 1956 - SECTION 11

DONCASTER METROPOLITAN BOROUGH COUNCIL SMOKE CONTROL ORDER



Planning Register Entries

↑ TOP



The local authority makes Planning information records readily available from 01 January 2006 only. The records have been searched back to that date.

1. 09/00211/3FUL PROPOSED ENVIRONMENTAL IMPROVEMENTS INCLUDING ERECTION OF 1.0METRE & 1.2METRE HIGH BOUNDARY WALLS, RAILINGS, GATES & BIN STORE AREAS TO FRONT OF PROPERTIES & 1.0METRE - 1.8METRE HIGH BOUNDARY WALLS/GATES TO REAR (BEING APPLICATION UNDER REGULATION 3 TOWN & COUNTRY PLANNING (GENERAL) REGULATIONS 1992)
PG/C 24/03/2009

2. 09/03048/3FUL ERECTION OF ALLEYGATES (BEING APPLICATION UNDER REGULATION 3 TOWN & COUNTRY PLANNING (GENERAL) REGULATIONS 1992)

PG/C 04/02/2010



Building Regulations

↑ TOP

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The local authority makes Building regulation information records readily available from 01 January 2004 only. The records have been searched back to that date.

NONE IDENTIFIED

1 Additional Information

PLEASE NOTE THE FOLLOWING INFORMATION:

PLANNING APPLICATIONS REGISTERED AT LAND CHARGES BEFORE 01/01/2006

D/78/1944/ED CHANGE OF USE FROM STORE TO GYMNASIUM & HEALTH CENTRE INCLUDING INSTALLATION OF SHOWERS TOILETS & SAUNA

REGISTERED 01/03/1979

95/0250/P CHANGE OF USE OF PART OF SHOP AREA TO CAFE REGISTERED 05/04/1995

00/2369/P CHANGE OF USE FROM GYM TO 3 SELF CONTAINED FLATS REGISTERED 24/10/2000

02/3146/P CHANGE OF USE FROM SHOP/CAFE TO A HOT FOOD TAKEAWAY REGISTERED 31/10/2002

WWW.CHECKMYNOTIFICATION.COM WEBSITE IS CURRENTLY NOT CONSISTENTLY AND RELIABLY REGISTERING DUE TO A SYSTEM UPGRADE

PLANNING APPLICATIONS RELATING TO LAND ADJOINING THE CURTILAGE OF THE ADDRESS DO NOT FALL WITHIN THE SCOPE OF THIS REPORT

1. Planning & Building Regulations









	Section 1.1 - Planning And Building Decisions And Pending Applications TOP Identified	<u> </u>
	Which of the following relating to the property have been granted, issued or refused or (where applicable) are the subject of pending applications or agreements?	
•	1.1(A) A Planning Permission SEE CHARGES & REGULATIONS SUMMARY – PLANNING REGISTER ENTRIES	A
•	1.1(B) A Listed Building Consent NONE SINCE 01/01/2006	-
٠	1.1(C) A Conservation Area Consent NONE SINCE 01/01/2006	-
•	1.1(D) A Certificate Of Lawfulness Of Existing Use Or Development NONE SINCE 01/01/2006	-
•	1.1(E) A Certificate Of Lawfulness Of Proposed Use Or Development NONE SINCE 01/01/2006	-
•	1.1(F) A Certificate Of Lawfulness Of Proposed Works For Listed Buildings NONE SINCE 01/01/2006	-
•	1.1(G) A Heritage Partnership Agreement NONE SINCE 01/01/2006	-
•	1.1(H) A Listed Building Consent Order NONE SINCE 01/01/2006	-
•	1.1(1) A Local Listed Building Consent Order NONE SINCE 01/01/2006	-
•	1.1(J) Building Regulations Approval NONE SINCE 01/01/2004	-
•	1.1(K) A Building Regulation Completion Certificate And NONE SINCE 01/01/2004 THE OWNER/OCCUPIER/DEVELOPER SHOULD BE ASKED TO PROVIDE SUCH A CERTIFICATE IF APPLICABLE	-
	1.1(L) Any Building Regulations Certificate Or Notice Issued In Respect Of Work Carried Out Under A Competent Person Self-Certification Scheme? NONE, PLEASE NOTE THAT COMPETENT PERSON SELF-CERTIFICATE SCHEMES ARE ONLY AVAILABLE FROM 01/08/2007, HOWEVER THE LOCAL AUTHORITY MAY NOT ALWAYS BE AWARE OF SUCH WORKS AND ENQUIRIES SHOULD ALSO BE MADE OF THE SELLER	_
	COMPETENT PERSON SELF CERTIFICATION SCHEME REGISTRATIONS ARE NOT CONSISTENTLY AND RELIABLY REGISTERED WITHIN THE COUNCIL RECORDS PLEASE REFER TO THE VENDOR FOR FURTHER INFORMATION	
•	How Can Copies Be Obtained? PLEASE CONTACT YOUR LOCAL PSG OFFICE WHO WILL OBTAIN COPIES FOR YOU	-









1 Informative

- This reply does not cover planning data relating to properties in the immediate vicinity of the subject property. Should planning information be required for a 'vicinity property', this can be obtained by commissioning a separate local authority search on said property.
- The result of planning data may not be specific to address searched and may not always include full planning list for a site, this can occur when a property has previously been known by a different name.
- ▶ The owner or developer should always be asked for evidence of building control compliance.

Section 1.2 - Planning Designations & Proposals 1.2 What Designations Of Land Use For The Property, Or The Area, And What Specific Proposals For The Property, Are Contained In Any Existing Or Proposed Development Plan? DONCASTER LOCAL DEVELOPMENT SCHEME ADOPTED NOVEMBER 2010 CORE STRATEGY DPD ADOPTED JANUARY 2012, JOINT WASTE PLAN DPD ADOPTED JANUARY 2012. STATEMENT OF COMMUNITY INVOLVEMENT ADOPTED NOVEMBER 2006 WITHIN RESIDENTIAL POLICY AREA & COMMERCIAL POLICY AREA

2. Roads & Public Rights of Way

44	Section 2.1 - Roadways, Footways And Footpaths	↑ ТОР	1	Identified	A
	Which of the roads, footways and footpaths named in the application for this search are:				
•	2.1(A) Highways Maintainable At Public Expense MAIN AVENUE - YES REAR ACCESS - YES PRINCE'S CRESCENT - YES				A
•	2.1(B) Subject To Adoption And, Supported By A Bond Or Bond Waiver NONE				-
•	2.1(C) To Be Made Up By A Local Authority Who Will Reclaim The Cost From The Frontagers NONE				-
•	2.1(D) To Be Adopted By A Local Authority Without Reclaiming The Cost From The Frontagers NONE				-

ی	Sections 2.2 / 2.3 / 2.4 / 2.5 - Public Rights of Way ↑ TOP O Identified	_
٠	2.2 Is Any Public Right Of Way Which Abuts On, Or Crosses The Property, Shown On A Definitive Map Or Revised Definitive Map?	-
•	2.3 Are There Any Pending Applications To Record A Public Right Of Way That Abuts, Or Crosses The Property, On A Definitive Map Or Revised Definitive Map? NO	_
•	2.4 Are There Any Legal Orders To Stop Up, Divert, Alter Or Create A Public Right Of Way Which Abuts, Or Crosses The Property Not Yet Implemented Or Shown On A Definitive Map? NO	_









•	2.5 If So, Please Attach A Plan Showing The Approximate Route NOT APPLICABLE
i	Informative
>	Where a definitive map has been published. A survey of all paths may not have been completed and whilst this does not preclude the existence of unrecorded rights of way, the local authority is unaware of any claimed rights of way existing over the search site. If in doubt please contact the local authority for further information.
•	Additional public rights of way (e.g. cycle tracks) may exist other than those shown on the definitive map. If in doubt please contact the local authority for further information.

3. Other Matters

Apart from matters entered on the registers of local land charges, do any of the following matters apply to the property? If so, how can copies of relevant documents be obtained?

A	Section 3.1 - Land required for public purposes	↑ TOP	0	Identified	-
•	3.1 Is The Property Included In Land Required For Public Purposes? NO				-
i	Informative				
•	Matters already entered on the Local Land Charges Register will not be revealed in answer to thi	is enquiry.			
♦	Section 3.2 - Land to be acquired for road works	↑ TOP	0	Identified	_
♣	Section 3.2 - Land to be acquired for road works 3.2 Is The Property Included In Land To Be Acquired For Road Works? NO	↑ TOP	0	Identified	-
	3.2 Is The Property Included In Land To Be Acquired For Road Works?	↑TOP	0	Identified	-
	3.2 Is The Property Included In Land To Be Acquired For Road Works? NO			Identified	-

≋	Section 3.3 - Drainage Matters ↑ TOP O Identified —			
•	3.3(A) Is The Property Served By A Sustainable Urban Drainage System (SuDS)? 3.3 (A)-(C) SCHEDULE 3 OF THE FLOOD WATER MANAGEMENT ACT 2010 HAS NOT YET BEEN ENACTED. AS A RESULT THIS AUTHORITY DOES NOT CURRENTLY RECORD THE INFORMATION THAT WOULD BE USED TO ANSWER THIS QUESTION.			
•	3.3(B) Are There SuDS Features Within The Boundary Of The Property? If Yes, Is The Owner Responsible For Maintenance? NOT APPLICABLE			
•	3.3(C) If The Property Benefits From A SuDS For Which There Is A Charge, Who Bills The Property For The Surface Water Drainage Charge? NOT APPLICABLE			
•	How Can Copies Of Relevant Documentation Be Obtained? NOT APPLICABLE			









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L	Inform	ative

Many Local Authority records do not allow for the provision of comprehensive answers to these questions. We therefore recommend checking planning approvals, Section 106 Agreements and referring to the vendor in order to establish if the property is served by a Sustainable Urban Drainage System.

	Sections 3.4 / 3.5 / 3.6 - Roadway, Railway & Traffic Schemes	↑ TOP	1	Identified	A
•	Section 3.4 - Nearby road schemes Is the property (or will it be) within 200 metres of any of the following?				
•	3.4(A) The Centre Line Of A New Trunk Road Or Special Road Specified In Any Order, Draft Order Or S NO	cheme			_
•	3.4(B) The Centre Line Of A Proposed Alteration Or Improvement To An Existing Road Involving Const Underpass, Flyover, Footbridge, Elevated Road Or Dual Carriageway NO	truction (Of A Sub	oway,	_
•	3.4(C) The Outer Limits Of Construction Works For A Proposed Alteration Or Improvement To An Exist Construction Of A Roundabout (Other Than A Mini Roundabout), Or (Ii) Widening By Construction Of Traffic Lanes NO	•		_	-
>	3.4(D) The Outer Limits Of: (I) Construction Of A New Road To Be Built By A Local Authority, (Ii) An Applement To An Existing Road Involving Construction Of A Subway, Underpass, Flyover, Footbrid Carriageway, (Iii) Construction Of A Roundabout (Other Than A Mini Roundabout) Or Widening By Conditional Traffic Lanes	ge, Eleva	ted Roa	d Or Dual	-
•	3.4(E) The Centre Line Of The Proposed Route Of A New Road Under Proposals Published For Public C	onsultati	on		_
>	3.4(F) The Outer Limits Of:- (I) Construction Of A Proposed Alteration Or Improvement To An Existing Construction Of A Subway, Underpass, Flyover, Footbridge, Elevated Road Or Dual Carriageway (Ii) Consultation (Other Than A Mini Roundabout) (Iii) Widening By Construction Of One Or More Addition Proposals Published For Public Consultation	Construc	tion Of A		-
i	Informative				
•	A mini-roundabout is a roundabout having a one-way circulatory carriageway around a flush or sless than 4 metres in diameter and with or without flared approaches.	slightly ro	aised cir	cular mark	ing
•	Section 3.5 - Nearby railway schemes				
٠	3.5(A) Is The Property (Or Will It Be) Within 200 Metres Of The Centre Line Of A Proposed Railway, Tran Monorail? NO	nway, Lig	ght Railv	way Or	_









3.5(B) Are There Are Any Proposals For A Railway, Tramway, Light Railway Or Monorail Within The Local Authority's Boundary? YES (I) HIGH SPEED 2 (HS2) RAIL LINK PHASE 2 ORIGINAL AND ALTERNATIVE PROPOSED ROUTESINFORMATIVE: THE SECRETARY OF STATE HAS ANNOUNCED THE GOVERNMENT ROUTE FOR ITS HIGH SPEED RAIL PROPOSALS NORTH OF CREWE [HS2 PHASE 2B]. THE PROPOSALS ARE BEING PROMOTED AND DEVELOPED BY HS2 LIMITED ON BEHALF OF THE GOVERNMENT. THE ROUTE CAN BE CHECKED AT HTTPS://WWW.GOV.UK/CHECK-HS2-ROUTE, OR FURTHER INFORMATION CAN BE OBTAINED FROM HS2 LIMITED ON 020 7944 4908 OR AT HS2ENQUIRIES@HS2.ORG.UK.. (II) ROBIN HOOD AIRPORT INCLUDES A PROTECTED RAIL CORRIDOR EXTENDING FROM THE DONCASTER-LINCOLN RAILWAY LINE TO THE AIRPORT TERMINAL. INFORMATIVE: THE LOCATION OF THIS CORRIDOR IS SHOWN ON THE MASTER PLAN APPROVED AS PART OF THE PLANNING CONSENT (99/4333/P) FOR ROBIN HOOD AIRPORT WHICH INCLUDES A PROTECTED RAIL CORRIDOR EXTENDING FROM THE DONCASTER-LINCOLN LINE TO THE AIRPORT TERMINAL.

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1	Informative

If this property sits near to the local authority boundary; enquirers are advised to seek further information from the neighbouring local authority.

Section 3.6 - Traffic schemes

Has a local authority approved but not yet implemented any of the following for the roads, footways and footpaths which are named at Q2.1 and are within 200 metres of the boundaries of the property?

3.6(A) Permanent Stopping Up Or Diversion NO	_
3.6(B) Waiting Or Loading Restrictions NO	_
3.6(C) One Way Driving NO	_
3.6(D) Prohibition Of Driving NO	-
3.6(E) Pedestrianisation NO	-
3.6(F) Vehicle Width Or Weight Restriction NO	-
3.6(G) Traffic Calming Works Including Road Humps NO	-
3.6(H) Residents Parking Controls NO	-
3.6(I) Minor Road Widening Or Improvement NO	-
3.6(J) Pedestrian Crossings NO	_
3.6(K) Cycle Tracks NO	_
3.6(L) Bridge Building NO	-









I Informative

- In some circumstances, road closures can be obtained by third parties from Magistrate Courts or can be made by the Secretary of State for Transport, without involving the Local Authority.
- This enquiry is designed to reveal matters that are yet to be implemented and/or could not be ascertained by a visual inspection. Schemes that have been, or are currently being implemented will not be referred to in answer to this enquiry.
- If this property sits near to the local authority boundary; enquirers are advised to seek further information from the neighbouring local authority.
- Matters already entered on the Local Land Charges Register will not be revealed in answer to this enquiry.

×	Section 3.7 - Outstanding notices ↑ TOP 0 Identified —
	Do any statutory notices which relate to the following matters subsist in relation to the property other than those revealed in a response to any other enquiry in this form?
•	3.7(A) Building Works NO
+	3.7(B) Environment NO
•	3.7(C) Health And Safety NO
+	3.7(D) Housing NO
+	3.7(E) Highways NO
+	3.7(F) Public Health NO
•	3.7(G) Flood And Coastal Erosion Risk Management PLEASE REFER TO THE ENVIRONMENT AGENCY: ENQUIRIES@ENVIRONMENT-AGENCY.GOV.UK
i	Informative
>	Matters already entered on the Local Land Charges Register will not be revealed in answer to this enquiry.

•	Section 3.8 - Contravention of building regulations	↑ TOP	0	Identified	-
>	3.8 Has A Local Authority Authorised In Relation To The Property Any Proceedings For The Contrave Contained In Building Regulations? NO	ntion Of Ar	ny Prov	rision	_

Section 3.9 - Notices, orders, directions and proceedings under Planning Acts	↑ TOP	0	Identified	-
Do any of the following subsist in relation to the property, or has a local authority decided to issu	ie, serve, m	ake or	rcommence	

C C PSO



any of the following?





•	3.9(A) An Enforcement Notice NO	-
•	3.9(B) A Stop Notice NO	_
•	3.9(C) A Listed Building Enforcement Notice NO	_
•	3.9(D) A Breach Of Condition Notice NO	_
•	3.9(E) A Planning Contravention Notice NO	_
•	3.9(F) Another Notice Relating To Breach Of Planning Control NO	_
•	3.9(G) A Listed Building Repairs Notice NO	_
•	3.9(H) In The Case Of A Listed Building Deliberately Allowed To Fall Into Disrepair, A Compulsory Purchase Order With A Direction For Minimum Compensation	_
٠	3.9(I) A Building Preservation Notice NO	_
•	3.9(J) A Direction Restricting Permitted Development NO	_
•	3.9(K) An Order Revoking Or Modifying Planning Permission NO	_
•	3.9(L) An Order Requiring Discontinuance Of Use Or Alteration Or Removal Of Building Or Works NO	_
•	3.9(M) A Tree Preservation Order NO	_
•	3.9(N) Proceedings To Enforce A Planning Agreement Or Planning Contribution NO	_
i	Informative	
•	Where Relevant: National Park authorities also have the power to serve a building preservation notice, so an enquiry should be made with them.	also
•	Where Relevant: Cadw (meaning "to keep" or "to protect") is the Welsh Government's historic environment service working fo accessible and well protected historic environment for Wales. Additional enquiries should also be made with them at: Welsh Government, Plas Carew, Unit 5/7 Cefn Coed, Parc Nantgarw, Cardiff, CF15 7QQ.	ran
•	In the Case of London Boroughs: The Historic Buildings and Monuments Commission (English Heritage) also had the power to issue building preservation notices for listed buildings in London Boroughs. For further information contact the relevant local authority.	
•	Matters already entered on the Local Land Charges Register will not be revealed in answer to this enquiry.	







•	Section 3.10 - Community Infrastructure Levy (CIL) ↑ TOP O Identified	d —
•	3.10(A) Is There A CIL Charging Schedule? NO	_
▼	3.10 (B) If, Yes, Do Any Of The Following Subsist In Relation To The Property, Or Has A Local Authority Decided To Issue, Serve, Make Or Commence Any Of The Following:-:	
•	3.10(B)(I) A Liability Notice? NO	-
•	3.10(B)(II) A Notice Of Chargeable Development? NO	-
•	3.10(B)(III) A Demand Notice? NO	-
•	3.10(B)(IV) A Default Liability Notice? NO	-
•	3.10(B)(V) An Assumption Of Liability Notice? NO	-
•	3.10(B)(VI) A Commencement Notice? NO	-
•	3.10(C) Has Any Demand Notice Been Suspended? NO	-
•	3.10(D) Has The Local Authority Received Full Or Part Payment Of Any CIL Liability? NO	-
•	3.10(E) Has The Local Authority Received Any Appeal Against Any Of The Above? NO	-
•	3.10(F) Has A Decision Been Taken To Apply For A Liability Order? NO	-
•	3.10(G) Has A Liability Order Been Granted? NO	-
•	3.10(H) Have Any Other Enforcement Measures Been Taken? NO	_
i	Informative	
>	Matters already entered on the Local Land Charges Register will not be revealed in answer to this enquiry.	

	Section 3.11 - Conservation area	↑ TOP	0	Identified	_
	Do the following apply in relation to the property?				
•	3.11(A) The Making Of The Area A Conservation Area Before 31 August 1974 NO				-
•	3.11(B) An Unimplemented Resolution To Designate The Area A Conservation Area NO				-







•	Section 3.12 - Compulsory purchase	↑ TOP	0	Identified	-
•	3.12 Has Any Enforceable Order Or Decision Been Made To Compulsorily Purchase Or Acquire The Pro NO	operty?			_
i	Informative				
•	Matters already entered on the Local Land Charges Register will not be revealed in answer to this	s enquiry.			

	Section 3.13 - Contaminated land TOP O Identified	-
	Do any of the following apply (including any relating to land adjacent to or adjoining the property which has been identified contaminated land because it is in such a condition that harm or pollution of controlled waters might be caused on the property)?	as
•	3.13(A) A Contaminated Land Notice NO	_
٠	3.13(B) In Relation To A Register Maintained Under Section 78R Of The Environmental Protection Act 1990 NO	_
•	3.13(B)(I) A Decision To Make An Entry NO	_
•	3.13(B)(II) An Entry NO	_
٠	3.13(C) Consultation With The Owner Or Occupier Of The Property Conducted Under Section 78G(3) Of The Environmental Protection Act 1990 Before The Service Of A Remediation Notice NO	_
i	Informative	
•	A negative reply does not imply that the property or any adjoining or adjacent land is free from contamination, or from the of it, and the reply may not disclose steps taken by another local authority in whose area adjacent or adjoining land is situated.	

4,4	Section 3.14 - Radon gas ↑ TOP 1 Identified	A
	Further information about Radon Gas can be obtained from http://www.ukradon.org/	
+	3.14(A) Do Records Indicate That The Property Is In A "Radon Affected Area" As Identified By Public Health England Or Public Health Wales? YES	A
•	3.14(B) Further Report Details WAS OBTAINED FROM A DATASET PROVIDED BY LANDMARK	_

7K	Section 3.15 - Assets of Community Value	↑ TOP	0	Identified	
•	3.15(A) Has The Property Been Nominated As An Asset Of Community Value? If So:-NO				-









•	If so:-	
•	3.15(A)(I) Is It Listed As An Asset Of Community Value? NOT APPLICABLE	-
•	3.15(A)(II) Was It Excluded And Placed On The "Nominated But Not Listed" List? NOT APPLICABLE	-
•	3.15(A)(III) Has The Listing Expired? NOT APPLICABLE	-
•	3.15(A)(IV) Is The Local Authority Reviewing Or Proposing To Review The Listing? NOT APPLICABLE	-
•	3.15(A)(V) Are There Any Subsisting Appeals Against The Listing? NOT APPLICABLE	-
•	3.15 (B) If the property is listed:	
>	3.15(B)(I) Has The Local Authority Decided To Apply To The Land Registry For An Entry Or Cancellation Of A Restriction In Respect Of Listed Land Affecting The Property? NOT APPLICABLE	-
>	3.15(B)(II) Has The Local Authority Received A Notice Of Disposal? NOT APPLICABLE	-
•	3.15(B)(III) Has Any Community Interest Group Requested To Be Treated As A Bidder? NOT APPLICABLE	_
i	Informative	
•	Matters already entered on the Local Land Charges Register will not be revealed in answer to this enquiry.	

INFORMATION SOURCES USED TO COMPLETE THIS REPORT

1	INFORMATION SOURCES USED TO COMPLETE THIS REPORT
•	A Written Response From The Local Authority YES
•	A Verbal Response From The Local Authority
•	Examining Public Records YES
i	Informative
•	Where the local authority applies a 'cut-off date' in providing its own searches of planning and building control information, prior historic records may be searched but this may incur additional fees/time element.





INSURANCE DOCUMENTATION





SEARCH REPORT INSURANCE POLICY

Form No.: SRIP 02/18

Policy Issuer: PSG Client Services Ltd (Insurance)
Policy Number: SRIP(E&W)60-105-2246569

This policy

This policy has been issued by the *Policy Issuer*, on *Our* behalf, when issuing the *Search Report*.

This policy consists of 4 pages, is the entire contract between You and Us, and is effective from the Policy Date.

The insurance given under this policy is a contract of indemnity against actual monetary loss and is subject to all of the terms, conditions, and exclusions contained or referred to within this policy.

The words in bold italics have the meanings set out within this policy.

Our, Us and We mean First Title Insurance plc, company registration number 01112603.

What this policy covers

We indemnify You, subject to the terms and conditions of this policy, against Actual Loss, not exceeding the Maximum Limit of Indemnity, that You suffer as a result of an Adverse Entry.

An *Adverse Entry* means any matter(s) having a detrimental effect on the market value of the *Property*, that would or should have been disclosed in an *Official Local Authority Search Result* had one been carried out in relation to the *Property* on the *Policy Date*, but was not disclosed in the *Search Report*. This includes where the *Appropriate Body*'s registers and information and/or the answers provided by the *Appropriate Body* for the purposes of the *Search Report* were incorrect as at the *Policy Date* due to the *Appropriate Body*'s error or omission.

Actual Loss means:

- where You are the Buyer:
 - the difference between:
 - the price You actually paid for the Property or the Market Value of the Property as at the Policy Date assuming there is no Adverse Entry, whichever is the lesser; and
 - the Market Value of the Property at the Policy Date as reduced by the Adverse Entry; and/or
 - the cost of demolishing, altering or reinstating any part of the *Property* to comply with an *Order*; and/or
 - the shortfall in the repayment of any loan or other financial liabilities that are secured against the **Property** when **You** sell the **Property**, such shortfall being a direct result of an **Adverse Entry**; and/or
 - where the Adverse Entry relates to a financial charge or liability, the amount of that charge or liability.
- where You are the Lender:
 - a shortfall in the repayment of the outstanding loan amount upon sale of the *Property* by *You*, which arises directly as a
 result of an *Adverse Entry*.

The Maximum Limit of Indemnity under this policy is £2,000,000.









Who this policy covers

This policy only insures You, meaning:

- the Buyer: the person or persons who has/have Purchased the Property in reliance upon the Search Report; and/or
- the Lender: the person or body who has loaned the Buyer money, in return for the loan being secured against the Property;

as applicable in the context, and Your has a similar meaning.

Apart from *Us*, only *You* may enforce all or any part of this policy and the rights and interests arising from or connected with it. This means that the Contracts (Rights of Third Parties) Act 1999 does not apply to this policy in relation to any third party rights or interest. This means that this policy does not insure any person *Purchasing* the *Property* from *You* or their lender.

Your rights and interests under this policy shall not be prejudiced by any act or omission of any other party who is insured under this policy.

What this policy excludes

We do not insure **You**, and will have no obligation to indemnify **You** for **Actual Loss**, in relation to any and/or all of the following risks, including but not limited to an **Adverse Entry**, that:

- You create, allow or agree to at any time;
- are *Known* to *You* but not to *Us* on or before the *Policy Date*;
- do not cause You any Actual Loss;
- occur or come into existence after the Policy Date;
- are created by an error or omission of the *Policy Issuer* or the private search provider who obtained the information for the *Search Report* for the *Policy Issuer*, if applicable;
- are disclosed to You during negotiation, correspondence, in reply to enquiries before contract or as a result of a subsequent search of matters affecting the Property which has been carried out prior to You being legally obliged to Purchase the Property or, in relation to the Lender, the loan being advanced;
- would be dealt with under a buildings and/or contents insurance policy;
- should or would be disclosed by question 18 of Form CON290 (2016) (Law Society Copyright).

In the event of a claim

You must notify **Us** in writing, using either of the methods set out below in the **Contacting Us** section, as soon as possible, and in any event within 10 days, after **You** become aware of any claim, or circumstance or matter which might entitle **You** to make a claim under this policy. For the avoidance of doubt, notification must be sent even if **Actual Loss** has not at that time been incurred or calculated. The notification must contain details of the claim, or circumstance or matter.

We will require a copy of the **Search Report** together with evidence to show that the **Adverse Entry** would or should have been disclosed in an **Official Local Authority Search Result** had one been carried out on the **Policy Date**.

You must co-operate with **Us** fully in relation to this policy, and not do anything or fail to do anything that adversely affects **Our** ability to attend to the claim and/or dispute or defend any challenge or claim or to commence any action against other persons.

You must, within 90 days of notifying **Us** of the claim, circumstance or matter, provide **Us** with a written statement detailing the amount of **Your Actual Loss** and the method that **You** used to compute that amount.







Our obligations in the event of a claim

In the event of a notification of a claim, or a circumstance or matter which might entitle **You** to make a claim under this policy or if **We** become aware of an **Adverse Entry**, **We** will, if **We** accept the claim, and subject to the terms and conditions of this policy and as the circumstances may require, do any one or more of the following:

- pay the amount of *Your Actual Loss*, not to exceed the *Maximum Limit of Indemnity*, that *You* have incurred as a result of the *Adverse Entry*, and any *Authorised Expenses*, if applicable;
- in relation to the *Lender*, *We* may purchase the debt from *You* by paying to *You* the amount of the loan that is outstanding together with any interest and *Authorised Expenses*, if applicable. In these circumstances, *You* must transfer or assign the loan and charge that is secured against the *Property* together with any collateral securities and credit enhancements to *Us* on receipt of payment and give all necessary notices of that transfer or assignment;
- pay or otherwise settle any claim with other parties for or in Your name together with any Authorised Expenses, if applicable;
- at *Our* absolute discretion, defend *You*, including but not limited to in litigation, in relation to the *Adverse Entry*. *We* will pay any and all costs that *We* incur in that defence and shall act without unreasonable delay. *We* can end this duty to defend at any time. *We* will be entitled to select the lawyer, surveyor and/or valuer to act and *We* will not be liable for and will not pay the fees of any other lawyer, surveyor and/or valuer.

We may pursue any litigation (including appeals) to final determination by a court and reserve the right at **Our** sole discretion to appeal any judgment or order.

We will keep You up to date on all matters arising under a claim

When the extent of *Your Actual Loss* and *Our* liability under this policy have been finally determined, *We* will pay that amount within 30 days of its determination.

Limitation and reduction of Our liability

We will not be liable to indemnify You:

- if **We** remove any matter giving rise to **Your** claim under this policy in a reasonably diligent manner by any method, including litigation; and/or
- if We have taken any of the actions set out in the Our obligations in the event of a claim section; and/or
- until litigation, including appeals, in relation to a claim conducted by **Us** (or by **You** with **Our** authorisation) has been finally determined by a court; and/or
- for liability voluntarily assumed by You in negotiating or settling any claim or litigation without Our prior written consent.

Our obligations to **You** under this policy may be reduced in part or in whole if **You** refuse to co-operate with **Us** and any of **Your** actions or omissions adversely affects **Our** ability to attend to the claim and/or dispute or defend any challenge or claim or to commence any action against other persons. **We** reserve the right to recover any sums that **We** have paid out under this policy from **You** in such an event.

You must comply with all of the terms and conditions contained or referred to in this policy. Failure to comply may result in **Us** rejecting or withdrawing from a claim made by **You** under it

The amount of indemnity cover payable by *Us* under this policy will be reduced or terminated (as the case may be) by any or all of the following:

- all payments under this policy, except for Authorised Expenses;
- the payment by any person of all or part of the debt or any other obligation secured by a mortgage or other charge over the **Property** or any voluntary, partial or full satisfaction or release of such mortgage or charge to the extent of the satisfaction or release:
- the amount by which **Your** acts or omissions have increased **Our** liability or reduced **Our** ability to recover amounts from third parties.









Subrogation

If **We** agree to indemnify or defend **You** under this policy in respect of any claim then, regardless of whether or not actual payment has been made, **We** will immediately be subrogated to any rights, contractual or otherwise, which **You** may have in connection with that claim, the mortgage or the **Property**. If **We** ask, **You** must transfer to **Us** all of **Your** rights and remedies against any person or property that, in **Our** opinion, might be necessary to perfect this right of subrogation.

Governing law and jurisdiction

This policy will be governed by the law of England and Wales and the courts of England and Wales.

Cancelling this policy

It is not possible to cancel this policy as it insures more than one party. No refund of premium will be payable in any circumstance.

Privacy Policy

Our privacy notice has been updated to reflect how **We** use **Your** personal data in accordance with the General Data Protection Regulation from 25th May 2018. The details of the privacy notice can be found here or if **You** wish to view the privacy notice on **Our** website at www.firsttitle.co.uk/privacy.

Complaints

We intend to give **You** the best possible service but if **You** do have any questions or concerns about this policy or the handling of a claim, **You** should, in the first instance, contact **Our** Compliance Department:

- by post, to Our registered office (which as at the Policy Date is ECA Court, 24-26 South Park, Sevenoaks, Kent, TN13 1DU);
 and/or
- by e-mail, to <u>complaints@firsttitle.co.uk</u>.

To assist a quick and efficient response, please ensure that the letter/e-mail includes the form number and policy number (both of which are located at the top of this policy), the *Policy Date*, the name of the *Policy Issuer* and the *Property* address.

Details of *Our* internal complaint-handling procedures are available on request.

You have the right, in the event that it is not possible to reach an agreement, to make an appeal to the Financial Ombudsman Service, whose current contact details are: Exchange Tower, London E14 9SR. Telephone: 0800 023 4567 or 0300 123 9123.

The above complaints procedure is in addition to *Your* statutory rights as a consumer. For further information about *Your* statutory rights please contact the relevant local authority Trading Standards Service or the Citizens Advice Bureau.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme in the unlikely event that **We** cannot meet **Our** financial responsibilities. The FSCS will meet 90% of **Your** claim, without any upper limit. Further information about compensation scheme arrangements can be obtained from the FSCS at www.fscs.org.uk or by telephoning 0800 678 1100 or 020 7741 4100.











Contacting Us

We can be contacted via the following methods:

- by post, to *Our* registered office (which as at the *Policy Date* is ECA Court, 24-26 South Park, Sevenoaks, Kent, TN13 1DU). Please mark the letter for the attention of the Claims Department; and/or
- by e-mail, to <u>claims@firsttitle.co.uk</u>.

You must ensure that the letter/e-mail includes the form number and policy number (both of which are located at the top of this policy), the **Policy Date**, the name of the **Policy Issuer** and the **Property** address.

Regulation

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under register number 202103.







Definitions and interpretation

In addition to the definitions set out above, the words in bold and italics have the meanings set out below:

Appropriate Body

a local authority or other public body responsible for maintaining the registers and information that are covered by Forms LLC1, Part 1 (Standard Enquiries) of Form CON29 (Law Society Copyright, as amended) and Form CON29O (2016) (Law Society Copyright).

Authorised Expenses

any costs, legal fees and expenses that **We** are obliged to pay under this policy and have approved in writing.

Known

having actual knowledge (and not constructive knowledge or notice which may be imparted by matters appearing in public records established by local government or other relevant public bodies or from one of the other insured parties under this policy).

Market Value

the average of two valuations of the market value carried out by independent and suitably qualified valuers appointed respectively by **You** and **Us**.

Official Local Authority Search Result

direct responses from an *Appropriate Body* to an application made to it under Forms LLC1 and Part 1 (Standard Enquiries) of Form CON29 (Law Society Copyright, as amended) and, if applicable, Form CON29O (2016) (Law Society Copyright).

Order

a final order of a court of competent jurisdiction, local authority or other public body made in respect of an Adverse Entry.

Policy Date

the date the **Search Report** is dated.

Purchase, Purchasing

buying the freehold or leasehold estate in the Property.

Purchased

bought the freehold or leasehold estate in the *Property*.

Property

either:

- i. the single private residential property specified in the **Search Report**, that is located in England or Wales and in existence as at the **Policy Date** and which is and shall be used/continue to be used for residential purposes; or
- ii. a vacant building plot located in England or Wales that is to be developed as a single private residential property in accordance with planning permission that was obtained prior to Policy Date; or
- iii. a building plot located in England or Wales that is in the process of being developed as a single private residential property in accordance with planning permission that was obtained prior to Policy Date.

Search Report

the report that has been issued by the *Policy Issuer* and provides responses to the questions and information requested in Forms LLC1 and Part 1 (Standard Enquiries) of Form CON29 (Law Society Copyright, as amended) and, if applicable, Form CON29O (2016) (Law Society Copyright).

The headings used in this policy are for ease of reference only and shall not affect the interpretation or construction of this policy.

In the event that any provision of this policy is held to be invalid or unenforceable under any law, that provision may be ignored so that the rest of this policy remains valid and enforceable.

Signed on behalf of

First Title Insurance plc

Authorised Signatory

© First Title Insurance plc 2018







Insurance Product Information Document Legal Indemnity Insurance



This Insurance Product Information Document outlines some important features of the insurance Policy the Insured has been offered. It does not contain the whole terms and conditions, it is not part of the Policy and it does not commit us to provide insurance on these or any other terms. It is important that this is read in conjunction with the pre-contractual documentation and the Policy itself. All capitalised terms refer to terms defined within the Policy.

What is this type of insurance? Search Report Insurance



What is insured?

- The Buyer and/or Lender are covered for Actual Loss up to £2,000,000.00
- Authorised Expenses are also covered in addition to the Policy Amount.
- Payment of claims will be made within 30 days of determination of the extent of Actual Loss and First Title Insurance plc's liability under the policy.
- The risk insured is:

*Actual Loss that You suffer as a result of an Adverse Entry:

An Adverse Entry means any matter(s) having a detrimental effect on the market value of the Property, that would or should have been disclosed in an Official Local Authority Search Result had one been carried out in relation to the Property on the Policy Date, but was not disclosed in the Search report. This includes where the Appropriate Body's registers and information and/or the answers provided by the Appropriate Body for the purposes of the Search Report were incorrect as at the Policy Date due to the Appropriate Body's error or omission.

The policy also provides additional comfort for Insured parties as the interest of any Insured will not be prejudiced by any act or default by any other Insured which might otherwise invalidate or reduce the indemnity provided by the policy.



What is not insured?

First Title Insurance plc will not indemnify an Insured against Actual Loss, will not have a duty to defend and will not be obliged to pay Authorised Expenses resulting from risks or Adverse Entries

- You create, allow or agree to at any time;
- Are known to You but not to First Title Insurance plc on or before the Policy Date;
- Do not cause You any Actual Loss;
- Occur or come into existence after the Policy Date;
- Are created by an error or omission of the Policy Issuer or the private search provider who obtained the information for the Search Report for the Policy Issuer (if applicable);
- Are disclosed to You during negotiation, correspondence, in reply to enquiries before contract or as a result of a subsequent search of matters affecting the Property which has been carried out prior to You being legally obliged to Purchase the Property (or in relation to the Lender, the loan being advanced);
- Would be dealt with under a buildings and/or contents insurance policy;
- Should or would be disclosed by question 18 of Form CON290 (2016) (Law Society Copyright);
- Result from any fees incurred by a lawyer and/or a surveyor and/or valuer instructed by anyone other than First Title Insurance plc.



Are there any restrictions on cover?

- First Title Insurance plc will not be liable or its liability may be reduced in part or in whole in the event that:
 - You voluntarily assume liability in negotiating or settling any claim or litigation without First Title Insurance plc's prior written consent;
 - You refuse to co-operate with First Title Insurance plc;
 - Your actions or omissions adversely affect First Title Insurance plo's ability to attend to the claim and/or dispute











- or defend any challenge or claim or to commence any action against other persons (a right of recovery is reserved in respect of any sums paid out in such instances);
- Your acts or omissions increase First Title Insurance plc's liability or reduce First Title Insurance plc's ability to recover amounts from third parties;
- the use of the Property is not (or in the case of a plot, will not be) as a single private residential property;
- First Title Insurance plc's maximum liability under the policy will be:
 - £2,000,000.00; and
 - Authorised Expenses.



Where am I covered?



The coverage is for (continued) residential use of the single private residential property specified in the Search Report that is located in England or Wales and is in existence at the Policy Date, or in the case of a building plot that is located in England or Wales and is or will be developed and used as a single private residential property (in accordance with planning permission obtained prior to the Policy Date).



What are my obligations?

- You must:
 - use or continue to use the Property for residential purposes (or in the case of a building plot, either be vacant to be developed, or in the process of being developed as a single private residential property, in both cases in accordance with planning permission obtained prior to Policy Date);
 - notify First Title Insurance plc in writing, as soon as possible (and in any event within 10 days) of becoming aware
 of any claim, circumstance or matter which might entitle You to make a claim under the policy;
 - produce a copy of the Search Report together with evidence to show that the Adverse Entry would or should have been disclosed in an Official Local Authority Search Result had one been carried out on the Policy Date;
 - co-operate with First Title Insurance plc in respect of any action which First Title Insurance plc takes or wishes to take under the policy;
 - not do anything or fail to do anything that adversely affects First Title Insurance plc's ability to attend to a claim and/or dispute or defend any challenge or commence any action against other persons;
 - transfer or assign all rights and remedies against any person or property which, in First Title Insurance plc's opinion might be necessary to perfect any right of subrogation;
 - in the case of the Lender, if requested, transfer or assign the loan and charge that is secured against the Property together with any collateral securities and credit enhancements to First Title Insurance plc (and give all necessary notices of that transfer or assignment), following payment of the Actual Loss;
 - not assume any liabilities by negotiation or settling any claim or litigation without First Title Insurance plc's prior written consent;
 - permit First Title Insurance plc to use Your name in respect of the payment or other settlement of any claim;
 - within 90 days of notifying First Title Insurance plc of a claim, circumstance or matter, provide a written statement to First Title Insurance plc detailing the amount of Your Actual Loss and the method used to compute that amount;
 - comply with all of the terms, conditions and provisions of the policy at all times.



When and how do I pay?

This policy is provided by the Policy Issuer as part of its service at no cost to You.













When does the cover start and end?

The coverage starts on the Policy Date (being the date on which the Search Report was prepared) and its term is the duration of Your relevant interest in the Property.



How do I cancel the contract?

Because the interests of a number of parties may be protected at the same time by the policy, it is not possible to cancel this insurance.

No refund of premium will be payable in any circumstance.

First Title Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. First Title Insurance plc is registered in England under company number 01112603. Registered office: ECA Court, 24-26 South Park, Sevenoaks, Kent TN13 1DU Ref: 1118-01.10.18

First Title Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority









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PROPERTY INFORMATION EXCHANGE GROUP - Supply Terms

Definitions

In these Terms the following words shall have the following meanings:

Adverse Entry

in respect of a Regulated Local Authority Search- means any matters having a detrimental effect on the market value of the property (*), that would or should have been disclosed in an official local authority search had one been carried out in relation to the property (*) on the date of the Regulated Local Authority Search but was not disclosed on the Regulated Local Authority Search. This includes where the Appropriate Body's registers and information and / or the answers provided by the Appropriate Body for the purposes of the Regulated Local Authority Search were incorrect as at the date of the Regulated Local Authority Search due to the Appropriate Body's error or omission

In respect of a Regulated Drainage Search means a matter affecting the land (*) which would have been disclosed in the information provided by an Appropriate Body in response to enquiries in Form CON29DW (Law Society Copyright, as amended) but which was not contained in the Regulated Drainage Search

(*) see the SRIP appended to the relevant Regulated Search for the definition of "property" and "land"

Appropriate Body

means either the local authority or other public body responsible for maintaining the registers and information that are covered by forms LLC1 and Part 1(Standard Enquiries) of CON29 or the water undertaker or other public body responsible for maintaining the registers and information that are covered by forms CON29DW (Law Society Copyright), each as amended from time to time

Customer

means a seller, buyer, potential buyer or lender in respect of the Property who is the intended recipient of the Services or any person who has an interest in the Property

Code

means the Search Code of Practice for Search Compilers and Retailers http://www.copso.org.uk/searchcode/searchcode.php as updated from time to time

Group

means (i) the Property Information Exchange Group comprising of, for the purpose of these Terms, Property Information Exchange Limited (CRN:6029390), registered office at 1 London Street, Reading, RG1 4PN. VAT number GB897 4817 53, (ii) PSG Client Services Limited (CRN:04762434) registered office at 1 London Street, Reading, RG1 4PN. VAT number GB 734 5741 26 and (iii) the PSG franchise office Your account is connected to being one of those offices listed at https://www.psqconnect.co.uk/offices/

Business

means a company, partnership or trader acting in for purposes of their trade, business or profession in respect of which We have been instructed to provide Services

Consumer

means any person who order Services from Us directly acting for purposes (i.e. not as a Business)

Contract

has the meaning given in clause 2.1

Data Protection Laws

means any legislation relating to privacy and data protection as applicable in England and Wales at the time of the Contract including electronic communications

Insurance Product(s)

means an insurance product which either (i) We order for You (and include in our invoice to You) which We are able to do as We are an Appointed Representative of UKGlobal Broking Group OR (ii) You order via the relevant Ordering Platform or by any other means directly from PSG Client Services Limited. In both instances PSG Client Services Limited is a Third Party Supplier and the PSG Client Services Limited (Insurance) TOBA https://www.psgconnect.co.uk/psg-cs-insurance-terms-of-business/apply

Insured

in the context of a Regulated Local Authority Search SRIP means a buyer and/or lender



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Intellectual Property

Rights

means copyright, patent, design right (registered or unregistered), service or trade mark (registered or unregistered), database right, or other data right, moral right or

know how or any other intellectual property rights

Material means brochures, price lists and advertisements in any type of media We make

available to You from time to time in respect of the Services

Official Search means a Property search which is provided by an Appropriate Body directly or via

National Land Information Service (NLIS)

means a transactional service You Order via the Ordering Platform (and which may **Optional Services**

be integrated or take you to the website / platform of the Third Party Supplier

Order means any request for Services made by You or on Your behalf in respect of the

same Property

means one of the ordering platforms made available to You as relevant to the Group party **Ordering Platform**

supplying Services to You

means the privacy notice (which includes Our data processing notice) at **Privacy Notice**

.co.uk/content/downloads/Privacy_Notice.pdf or, if You place an

Order as Consumer, this refers to the consumer privacy notice at clause 9.4.

Property means an address or location to which the Services relate

Regulated Search(es); Regulated Drainage Search/Regulated Local **Authority Search**

Terms

means a Property search being either (i) a report providing some of the information contained in a CON29DW (Law Society copyright) (known as a Regulated Drainage Search) or (ii) a report providing responses to the questions and

information requested in Forms LLC1 and Part 1 and Part 2 of Form CON29 (Law Society

copyright). (known as a Regulated Local Authority Search)

means any part of the Services which We source from a Third Party Supplier and Includes Third Party Product(s)

Insurance Products

A pre-determined combination of Regulated Searches and Third Party Product. Search Pack

means the supply of Regulated Searches, Optional Services or Third Party Products Services

to You in accordance with your Order

means any organisation or third party who provides Third Party Products, Optional Third Party Supplier(s)

Services or information of any form to Us for the purposes of providing the Services

and includes provider of an Official Search

means a Regulated Local Authority search report insurance policy and further details are SRIP

provided in clause 6.6

means the terms and conditions of Third Party Suppliers which (i) can be found at **Third Party Supplier**

https://poweredbypie.co.uk/documents/third-party-terms.pdf or (ii) which You have otherwise agreed to before ordering the Third Party Product or accessing the Optional

Service or (iii) which apply by law to an Official Search.

Terms means these terms and conditions of business which apply to the Services

means value added tax under the Value Added Tax Act 1994 and any similar replacement VAT

or additional tax

We, Us, Our refers the entity within the definition of Group which invoiced You for Services

You and Your are references to the Customer or individual, company, partnership or organisation

who accesses the Ordering Platform or otherwise places an Order with Us

Property Information Exchange Ltd and PSG Client Services Limited are each an appointed representative of UKGlobal Broking



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Group Ltd, which is authorised and regulated by the Financial Conduct Authority (FCA Number 840855). Property Information Exchange Ltd is also an Introducer Appointed Representative of Dual Corporate Risks Ltd, which is authorised and regulated by the Financial Conduct Authority (FCA Number 312593)

1. Contract

- 1.1 The contract between You and Us shall come into existence when We accept your completed Order by either sending You written confirmation or providing You with the relevant Services ("Contract"). Please read and check the Order before it is submitted so that any errors can be identified and corrected.
- 1.2 We may refuse to accept an Order for reasons including but not limited to where (a) the Services are not available (b)

 We cannot obtain authorisation for payment or there are credit issues with your account with Us, (c) there has been a
 pricing or service description error or (d) We determine supply to You will be in breach any regulatory provisions relating
 to the Services ordered.
- 1.3 You accept responsibility for ensuring that Order details relating to the Service entered Into the Ordering Platform are sufficient and correct for Us to deliver the Service
- 1.4 These Terms may be varied from time to time. The Terms in force at the time of the Contract, in conjunction with any relevant Third Party Supplier Terms, the Order and the Privacy Notice (**Provisions**), shall govern the Contract to the exclusion of all other terms and conditions. You agree to be bound by the Provisions when You place any Order. You should print a copy of the Provisions for future reference.
- 1.5 If You are not a Consumer You acknowledge that You have not relied upon any representations save insofar as the same have been expressly incorporated in the Provisions and You agree that you shall have no remedy in respect of any misrepresentation (other than fraudulent misrepresentation) which has not become a term of the Provisions.
- 1.6 If You are a Consumer then, while We accept responsibility for statements and representations made by Our authorised agents, please ensure You ask for any variations from the Provisions to be confirmed in writing.

2. Services

- 2.1 We shall use reasonable care and skill in providing the Services and shall use only those Third Party Suppliers who have agreed to relevant data processing terms and who, where applicable, comply with the Code or who adopt standards of practice and consumer protection which are comparable with the Code.
- 2.2 We reserve the right to make any changes to the Services described in our Material to conform with any applicable statutory requirements or any non-material changes which We reasonably deem appropriate in Our sole discretion.
- 2.3 Regulated Local Authority Searches may be transferred to another firm or customer (transferee) (i.e. due to change of firm or auction sale) with the benefit of the SRIP and these terms and conditions however, we do not accept any liability to the transferee where the Regulated Local Authority Search is dated more than 6 months prior to the purchase of the Property or if there has been a sale / purchase of the Property since the Regulated Search was prepared.
- You and Your Customer shall be permitted to make and store electronic or hard copies of Third Party Products or Regulated Searches solely for internal audit/review purposes.
- 2.5 In placing the Order and formation of the Contract, You agree that We may take steps to performing the Services immediately. See clause 5 for limited provisions relating to cancellation.
- 2.6 We shall use reasonable endeavours to provide the Services within a reasonable period of time but are not liable to You for any delay in providing the Services.

3. Price and Payment

- 3.1 The price payable for the Services shall be in pounds sterling inclusive of VAT as set out in the Order. We reserve the right to express the price exclusive of VAT, but we shall show the VAT separately and include it in the total price.
- 3.2 INSURANCE PRODUCTS: Where insurance premium tax (IPT) is applicable this is included at the current rates. We reserve the right to express the price for Insurance Products exclusive of IPT but we shall show IPT separately and include it in the total price.
- 3.3 Payment is due in full from You within 30 days from date of invoice unless varied on the invoice.
- 3.4 We reserve the right to amend prices from time to time however, Services will be charged at the price applicable at the date on which an Order is submitted.



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- 3.5 If You fail to pay an invoice by the due date, We may charge You interest on the late payment at the prevailing statutory rate pursuant to the Late Payment of Commercial Debts (Interest) Act 1998 until the outstanding sum (including interest) is paid in full, or, where You are a Consumer, interest may be charged at 4% above the base rate of Bank of England until the outstanding sum (including interest) is paid in full.
- 3.6 Any discount, rebate or commission must be agreed in writing. You are responsible for advising your Customer of this arrangement.
- 3.7 You are responsible for managing all aspects of compliance as required by the Solicitor's Regulatory Authority or Council of Licensed Conveyancers or Chartered Institute of Legal Executives including but not limited to the Insurance Distribution Directive requirements in respect of the purchase of any Insurance Product from Us. If You manage a panel you should follow the National Trading Standards Estate Agency Team's guidance on transparency of referral fees and any subsequent regulations that come into force to ensure compliance with the Consumer Protection from Unfair Trading Regulations 2008.

4. Cancellation of Services / Refunds

- 4.1 If you are a Consumer, you have a legal right to cancel the Contract under the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013, during the period set out in Clause 4.3.
- 4.2 This cancellation right may not apply to You as We are not obliged to cancel an Order where;
 - 4.2.1 Products are commissioned to Your specifications or by reason of their nature cannot be returned (i.e. the products are based on a specific Property); or
 - 4.2.2 where We have started work on the Services with Your agreement (given in Clause 2.5).
- If you are a Consumer Your right to cancel the Contract starts on the date the Contract is formed. You have fourteen working days to cancel the Contract. If you cancel the Contract within this period, and the exceptions set out in Clause 4.2 do not apply, then You will receive a full refund of any price paid by You. The refund will be processed as soon as possible, and in any case within 30 days of the day on which you gave us notice of cancellation. You will not be liable for any further payment to us in respect of the Contract.
- 4.4 To cancel the Contract You must email Us on support@poweredbypie.co.uk without delay. We will advise You what we may be able to do to cancel the Order but You should be aware that as the Services are procured without delay, cancellation may not be possible where fulfilment of the Services has already started.
- 4.5 Following cancellation of the Contract (savefor cancellation in accordance with Clause 4.3) You will remain liable for any costs, expenses and disbursements incurred by Us prior to receiving written notice of cancellation. Such costs, expenses and disbursements shall be invoiced and payable in accordance with Clause 3.3.
- 4.6 Any refund We may make is at Our discretion.
- 4.7 Cancellation by You of part of a Search Pack will not entitle You to a refund in respect of the cancelled services. We may, at Our discretion, withhold any discount, rebate or commission We have agreed to pay You In respect of supply of Search Packs if sums due under any contract are outstanding or You have cancelled part of a Search Pack.
- 4.8 INSURANCE PRODUCTS: The cancellation provisions above vary for Insurance Products You order. Any Insurance Product may be cancelled within 14 days of the Contract start date. You should call Us on 01226 978264 or email Us at insuranceservices@propertysearchgroup.co.uk to discuss such cancellation.

5. Events Beyond Our Control

5.1 We reserve the right without notice or liability to You, to defer the date of performance (by a period equivalent to the period during which the Services could not be performed) or to cancel the provision of the Services or reduce the volume of the Services ordered by You if we are prevented from or delayed in the carrying on of Our business due to circumstances beyond Our reasonable control provided that, if the event in question continues for a continuous period in excess of 60 days, You shall be entitled to give notice in writing to us to terminate the Order.

6. Warranties and liability limits

- 6.1 Save as expressly provided in these Terms We exclude all other representations, warranties or conditions of any kind, either express or implied to the fullest extent permitted by law.
- Nothing in these Terms limits or excludes Our liability for any matter for which it is unlawful to exclude or limit liability.
- 6.3 Subject to Clause 6.2 We are not liable to You;
 - 6.3.1 in respect of any liability (howsoever arising) due to errors in the information You supplied to Us;
 - 6.3.2 in respect of loss of profit (direct or indirect), indirect or consequential losses;



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- 6.3.3 in respect of liability arising from supply of Third Party Products included in the Services and You are referred to the Third Party Supplier Terms;
- 6.3.4 in respect of an Official Search. However, note here that an Official Search has the benefit of unlimited indemnity (where the Appropriate Body is a water undertaker) or statutory compensation (where the Appropriate Body is a local authority) and We will use reasonable endeavours to assist You in making a claim in this way.
- Where an error is found in respect of the Services or should, have been identified by You (acting with reasonable care and skill), before the contract for the legal transaction relating to the Property has been exchanged and such error is solely due to Our negligence in preparing, collating and providing the Service We shall, as the sole remedy in respect of the same, provide a replacement of the erroneous Services free of charge and shall have no further liability to You / the Customer even if the supply of the replacement may cause delay or abortive transaction.
- Subject always to the above, where an error is found in respect of the Services after the completion of the legal transaction relating to the Property, provided that the error should not have been determinable under clause 6.4, Our liability to You / the Customer in respect of Our negligence in relation to the supply of Services is covered by professional indemnity insurance and limited to £20 million per claim or series of related claims.
- Regulated Local Authority Search. In respect of each Regulated Local Authority Search the Insured has the benefit of a SRIP. The SRIP is provided by First Title Insurance PLC and the policy is appended to each Regulated Local Authority Search. The SRIP provides cover against an Adverse Entry to the level of £2 million. Our liability to a Customer in respect of an Adverse Entry is limited to this level of cover.
- 6.7 You agree to indemnify Us in respect of any liability arising from any claim, allegation or proceedings brought by You, a Customer or any other third party that these Terms (and Third Party Supplier Terms) do not apply to the Services.

7. Intellectual Property Rights

- 7.1 You acknowledge that all Intellectual Property Rights in the Services are and shall remain owned by either Us or our Third Party Suppliers and nothing in these Terms purports to transfer, assign or grant any rights to You in respect of the Intellectual Property Rights.
- 7.2 You agree that You will procure that Your Customer on whose behalf You have commissioned the Services will not, except as permitted herein or by separate agreement with Us change, amend, remove, alter or modify any trademark or proprietary marking on any search provided. You agree to indemnify Us and keep us indemnified from and hold us on demand, harmless from and against all costs, claims, demands, actions, proceedings, liabilities, expenses, damages or losses (including without limitation, consequential losses and loss of profit, and all interest and penalties and legal and other professional costs and expenses) arising out of or in connection with a breach of this Clause 8.

8. Complaints

8.1 See the information at the end of these Terms.

9. Data Protection

- 9.1 You are responsible for obtaining the information required to place an Order from Your Customer and for processing and collecting personal data so included in accordance with Data Protection Laws. We acknowledge that You are the data controller.
- 9.2 We will process any personal data You provide to Us as a data processor; please see the data processing notice incorporated in the Privacy Notice.
- 9.3 We will process data concerning You and your employees in accordance with the Privacy Notice.
- 9.4 IF YOU ARE A CONSUMER: In placing an Order You will provide Us with certain information and some of this is personal data; For example We will require details of the Property address, contact data and financial data. We process this information for contractual purpose to provide the Services including the processing of a payment. In the event of a claim against Us or under the SRIP We may gather further details from You and will share this with the relevant insurance provider to process Your Claim. We may also disclose Your information to companies within Our group of companies for administrative purposes or to comply with a legal obligation. Once the Order has been completed We will keep details of the transaction for 7 years for reporting purposes but We also keep copies of Regulated Searches for 20 years. This is because claims may only be known when a Property is re-sold and this period of time is the average period of home ownership. You have certain rights under the Applicable Data Protection Laws. Some of these rights are complex and you should read the guidance from the Information Commissioner (www.ico.org.uk) for a full explanation of these rights. You may exercise any right in respect of our processing of your personal data by written notice to Us.

Where We contact You at the request of your acting solicitor to arrange for payment of Services ordered on your behalf We will provide You with further information concerning privacy. At all times these Terms apply to the supply of such Services.



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10. General

- 10.1 You shall make any complaint regarding the Services in accordance with the complaints policy at the end of these Terms.
- 10.2 You shall not be entitled to assign the Contract or any part of it without Our prior written consent.
- 10.3 We may assign the Contract or any part of it to any person, firm or company provided that such assignment shall not materially affect Your rights under the Contract.
- 10.4 The parties to these Terms do not intend that any term shall be enforceable by virtue of the Contracts (Rights of Third Parties) Act 1999 by any person that is not a party to these Terms or a permitted assignee.
- Failure or delay by Us in enforcing or partially enforcing any provision of the Terms will not be construed as a waiver of any of Our rights under the Contract.
- 10.6 Any waiver by Us of any breach of, or any default under, any provision of the Terms by You will not be deemed a waiver of any subsequent breach or default and will in no way affect the other terms herein.
- 10.7 If any provision or part of a provision is held to be invalid or unenforceable by any court or other body of competent jurisdiction, that provision or part of that provision shall be deemed severable and the other provisions or the remainder of the relevant provision will continue in full force and effect.
- 10.8 Unless otherwise stated in these Terms, all notices from You to Us or vice versa must be in writing and sent to Our registered office address or Your address as stipulated in the Order.
- 10.9 In providing the Services We will comply with the Code as applicable.
- 10.10 These Terms and each Contract shall be governed by and construed in accordance with English law and shall be subject to the non-exclusive jurisdiction of the Courts of England and Wales. However, if You are a resident of Northern Ireland you may also bring proceedings in Northern Ireland, and if you are a resident of Scotland you may also bring proceedings in Scotland.

Important Consumer Protection Information

The Property Codes Compliance Board ("PCCB") independently monitors how registered search firms maintain compliance with the Code.

The Code:

- Provides protection for homebuyers, sellers, estate agents, conveyancers and mortgage lenders who rely on the
 information included in property search reports undertaken by subscribers on residential and commercial property within
 the United Kingdom
- · Sets out minimum standards which firms compiling and selling search reports have to meet
- Promotes the best practice and quality standards within the industry for the benefit of consumers and property professionals
- Enables consumers and property professionals to have confidence in firms which subscribe to the code, their products and services

By giving You this information, the search firm is confirming that they keep to the principles of the Code. This provides important protection for You.

The Code's core principles - Firms which subscribe to the Search Code will:

- Display the Search Code logo prominently on their search reports.
- Act with integrity and carry out work with due skill, care and diligence.
- At all times maintain adequate and appropriate insurance to protect consumers.
- Conduct business in an honest, fair and professional manner.
- Handle complaints speedily and fairly.
- Ensure that products and services comply with industry registration rules and standards and relevant laws. Monitor their compliance with the Code.

Complaints

If you have a query or complaint about your search, you should raise it directly with the search firm, and if appropriate ask for any complaint to be considered under their formal internal complaints procedure. If you remain dissatisfied with the firm's final response, after your complaint has been formally considered, or if the firm has exceeded the response timescales, you may refer your complaint for consideration under The Property Ombudsman scheme (TPOs). The Ombudsman can award up to £5,000 to you if the Ombudsman finds that you have suffered actual financial loss and/or aggravation, distress or inconvenience as a result of your search provider failing to keep to the Code.



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Please note that all queries or complaints regarding Your search should be directed to Your search provider in the first instance, not to TPOs or to the PCCB.

TPOs Contact Details: The Property Ombudsman Scheme Milford House 43-55 Milford Street Salisbury Wiltshire SP1 2BP Tel: 01722 333306

Fax: 01722 332296 Web site: www.tpos.co.uk

E-mail: admin@tpos.co.uk

You can get more information about the PCCB from www.propertycodes.org.uk

PLEASE ASK YOUR SEARCH PROVIDER IF YOU WOULD LIKE A COPY OF THE SEARCH CODE

The Group complaints procedure is as follows:

If You want to make a complaint, We will:

- Acknowledge it within 5 working days of receipt.
- Normally deal with it fully and provide a final response in writing, within 20 working days of receipt.
- Keep You informed by letter, telephone or e-mail, as You prefer, if We need more time.
- Provide a final response, in writing, at the latest within 40 working days of receipt.
- Liaise, at Your request, with anyone acting formally on Your behalf.

Complaints should be sent to The Code Compliance Officer, PSG, Ground Floor, One Capitol Court, Barnsley, S75 3TZ or email support@poweredbypie.co.uk.

If you are not satisfied with our final response, or we exceed the response timescales, you may refer the complaint to The Property Ombudsman scheme (TPOs): Tel: 01722 333306, E-mail: admin@tpos.co.uk.

We will co-operate fully with the Ombudsman during an investigation and comply with his final decision.