

## CTIS “INSTANT ISSUE” PLANNING PERMISSION & BUILDING REGULATIONS POLICY SUMMARY

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document carefully when you receive it.

### Name of the Insurance Undertaking

The insurer of the policy is Evolution Insurance Company Limited.

### Type of Insurance and Cover

Planning Permission Cover The Planning Permission indemnity policy has been specifically designed for the situation where there is a lack of evidence that planning permission has been obtained or complied with (or it is known that its terms or conditions were not complied with) for the following works carried out to your residential and/or commercial property

- Erection of or conversion of the property at least 4 years prior to the date on which cover commenced
- Any change of use implemented at least 4 years before the policy’s commencement date
- Alterations, additions or extensions carried out to the property at least 12 months before the policy’s commencement date

### Key Covers, Features and Exceptions

Your policy includes the following key covers, features and exceptions, which are detailed in your policy document.

#### Covers, Features and Benefits

##### CTIS Instant Issue Planning Permission Indemnity

If the local planning authority serves an enforcement notice or an injunction on you in respect of the works described in “Type of Insurance and Cover” the policy provides cover for the following up to the limit of indemnity shown in the policy schedule

- The cost of altering, demolishing or reinstating the property required by an enforcement notice or injunction under the planning controls
- The reduction in the value of the property
- Costs and expenses with our consent.

The policy automatically covers your mortgage lender, subsequent owners and their lenders.

The limit of indemnity under the policy automatically increases by 5% per annum for a period of 10 years.

The interest of any insured will not be prejudiced by any act, omission or misrepresentation by any other party unless such party acted on their behalf or with their knowledge or consent.

#### Exceptions and Limitations

##### Please refer to the Conditions and Provisos in the policy document

- Neither you nor anyone acting on your behalf will disclose the existence of the policy other than to purchasers of your interest in the property and their mortgage lenders.

The policy does not cover loss arising from:

- listed buildings or the lack of conservation area consent
- the construction, conversion or change of use of the property less than 4 years before the policy’s commencement date
- any alteration, addition, or extension carried out less than 12 months before the date on which cover commenced, or any time after the policy’s commencement date
- any change of use after the policy’s commencement date
- you or anyone on your behalf communicating without our consent with the planning authority about the works or the use of the property
- your failure to apply for a certificate of lawfulness in the event of a claim when required by us

**The Building Regulations indemnity** policy has been specifically designed for the situation where there is a lack of evidence that building regulation consent has been obtained for the following works carried out to your property

- Alterations, additions, extensions and conversions if completed at least 12 months prior to the commencement of cover.
- Construction of the property, if completed at least 4 years prior to the commencement of cover

Important: If you are buying a property and the seller cannot produce the relevant consents it is possible that building work may not have been completed to the standard required by the building regulations. If work is required to your property at any time this policy will only pay for that work to the extent required by a formal enforcement notice or injunction under the building regulations. Contact by you, or anyone on your behalf, with the local authority about the works may invalidate the policy – see below.

### **Key Covers, Features and Exceptions**

Your policy includes the following key covers, features and exceptions, which are detailed in your policy document.

#### **Covers, Features and Benefits**

##### **CTIS Instant Issue Building Regulations Indemnity**

If the local authority serves a building regulation enforcement notice on you (known as a Section 36 notice) or an injunction is obtained under the building regulations in respect of the works described in “Type of Insurance and Cover” the policy provides cover for the following up to the limit of indemnity shown in the policy schedule

- The resultant cost of altering, demolishing or reinstating the property
- The reduction in the value of the property
- Costs and expenses with our consent.

The policy automatically covers your mortgage lender, subsequent owners and their lenders.

The limit of indemnity under the policy automatically increases by 5% per annum for a period of 10 years.

The interest of any insured will not be prejudiced by any act, omission or misrepresentation by any other party unless such party acted on their behalf or with their knowledge or consent.

#### **Exceptions and Limitations**

##### **Please refer to the Conditions and Provisos in the policy document**

- Neither you nor anyone acting on your behalf will disclose the existence of the policy other than to purchasers of the property and their mortgage lenders.
- The property must not be the subject of any order or court proceedings in relation to building regulations at the commencement of cover

The policy does not cover loss arising from:

- you or anyone acting on your behalf communicating, without our consent, with the local authority concerning the works or applying for a regularisation certificate
- construction of the property within 4 years or any alterations or additions carried out within 12 months of the policy’s commencement
- works covered by the policy which are affected by any new works, planned or undertaken after the commencement of cover, which result in enforcement
- your failure to apply for a regularisation certificate if required to by us

## Fair Presentation

Before the policy starts and whenever it is renewed or changed, you must take care to ensure information provided to us which is relevant to this cover is accurate. If you have taken out the policy for business purposes, you must also disclose sufficient information to ensure a fair presentation of the risk is made. Failure to do so could invalidate the policy or lead to a claim not being paid in full or at all.

## Duration of Policy

The policy will remain in force without limit in time from the commencement date of the policy.

## Right of Cancellation

If you are an individual buying a policy which provides cover for you in a private capacity, you may cancel this policy within 14 days of its conclusion or receipt of the policy document. To cancel you should contact the person who arranged the cover. You will be entitled to a refund of the premium paid less a deduction based upon the duration of cover provided unless a claim becomes payable under the policy prior to cancellation taking effect.

**Important** – Cancellation may place you in breach of contract in relation to a property sale or mortgage.

**Mortgagees** – Cancellation by any other insured will not affect the rights of any mortgage lender unless the mortgage lender is aware of or agreed to the cancellation of the policy.

## How to Claim

If you need to make a claim please contact the solicitor or adviser who arranged the policy or you can write, quoting your policy number, to: Commercial Title Insurance Solutions, Claims Dept. GCS House, High Street, Heathfield, East Sussex, TN21 8JD.

## Complaints

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please write to:

The Managing Director, Commercial Title Insurance Solutions, GCS House, High Street, Heathfield, East Sussex, TN21 8JD.

If appropriate, we will pass details of your complaint to the solicitor who sold you the policy or the insurer.

If after making a complaint to us, you are still unhappy and feel the matter has not been resolved to your satisfaction, please contact the Financial Ombudsman Service, Exchange Tower, London E14 9SR, [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk), 0800 023 4567.

Following the complaints procedure does not affect your right to take legal action.

## Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation from this scheme, depending on the type of insurance and circumstances of any claim.

Further information about compensation scheme arrangements is available from the FSCS, [www.fscs.org.uk](http://www.fscs.org.uk).

## Additional information

### Tax

Other taxes or costs may exist that are not paid through us or imposed by us.

### Language

Your policy documentation is provided in English and we will communicate with you in English.

### CTIS

Commercial Title Insurance Solutions (“CTIS”) arranges your policy and is not the insurer. CTIS can only arrange policies provided by Evolution Insurance Company Limited and (in relation to certain risks and limits of indemnity) Stewart Title Limited (and no other insurers). CTIS will not advise you on your policy. CTIS is authorised and regulated by the Financial Conduct Authority (with reference number 306655). You can check this on the FCA website [www.fca.org.uk](http://www.fca.org.uk).

## How we use your personal information

CTIS may use the personal information that you supply to us:

- to provide and administer insurance services to you, including assessing claims made by you;
- to undertake checks about you against publicly available information (such as the electoral roll, county court judgements, bankruptcy or repossessions);
- for statistical purposes and fraud prevention;
- to share with the insurer in order to administer your policy and handle your claim; and
- to disclose to appropriate regulatory authorities if our legal, regulatory or professional obligations require this.

CTIS will only process personal information in compliance with the Data Protection Act 1998 (and from 25 May 2018, the General Data Protection Regulation).

If you have any questions or would like to know more about the information that we hold about you, please write to the Compliance Officer, Commercial Title Insurance Solutions, GCS House, High Street, Heathfield, East Sussex, TN21 8JD.

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Evolution Insurance Company Limited, registered in Gibraltar No 88737, Registered Office: 5/5 Crutchett's Ramp Gibraltar GX11 1AA, authorised by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority (reference number 227649). Details about the extent of our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from us on request.

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