ChancelCheck®

Report

Report Details

Report Number	9593459
Issue Date	18/10/2023
Client Ref	366282-000076/BIBIA/GURTR
Address	53, Warminster Road, LONDON, SE25 4DQ

The above address is located within the historical boundary of a tithe district within a parish which continues to have a potential chancel repair liability based upon historical parish boundary data and the relevant Inland Revenue Indices held by The National Archives.

No-one involved in the production of this report has any relationship with any party involved in the sale of the property.

This service is only available for properties in England and Wales. The data used to identify potential risk is derived from a comprehensive academic study of historical boundaries relating to parishes and documentation pertaining to potential chancel repair liability held at The National Archives.

It should be noted that this service searches against a 25 metre radius from the identified address point of the subject building in order to establish the location in respect of the relevant historical boundary.

The legal indemnity insurance markets are known to offer chancel repair cover which may be available via your preferred insurance broker/provider. Alternatively, the market leading **ChancelSure®** insurance offered by CLS Property Insight is available online via their website at www.clspi.co.uk.

Terms and Conditions

This Certificate is prepared by Dye & Durham (UK) Limited (formerly Future Climate Info Limited) and is subject to the Terms and Conditions available at https://futureclimateinfo.com/wp-content/uploads/2023/02/FCI-terms-and-conditions-v0223.pdf

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The Property Ombudsman Consumer Redress
SearchCode
IPSA Association of Independent Personal Search Agents

Dye & Durham (UK) Limited (formerly Future Climate Info Limited) is registered in England with Company Number 06029390 at Imperium, Imperial Way, Reading, Berkshire, RG2 0TD.
VAT Registration No: 897 4817 53.

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ChancelCheck® Guidance Note

Chancel Repair Liability Background

Chancel repair liability is a medieval anomaly whereby the Church of England and Wales was granted powers to charge those owning “rectorial land” for the upkeep of the chancel of some Parish Churches.

Chancel repair liability affects millions of acres in England and Wales and is still deemed a usual and necessary search by conveyancers.

Chancel repair liability can still be attached to land regardless of whether or not the liability is noted against the title, making the prospective risk unquantifiable.

The Church continues to actively register their interest, to protect their right to charge for chancel repair liability in perpetuity.

ChancelCheck® Identifies the Problem

ChancelCheck®

ChancelCheck® is an online, low cost screening report designed to inform the Homebuyer of any potential chancel repair liability. It is in accordance with the Conveyancing and CML Handbooks.

Certificate

If the area of land selected falls within a parish that does not have the ability to claim for chancel repair liability, the search will be returned as a Certificate.

Report

If the area of land selected falls within a parish that has the ability to claim for chancel repair liability, a potential liability will be returned and the search will come back as a Report. ***Where an issue has been identified, legal indemnity insurance could be sought to cover the potential risk.***

*NB. **ChancelCheck®** does not publish the relevant parish name to deter contacting the Church. Doing so will put the Church on notice of a potential liability and may lead to negating insurance cover.*

Insurance Offers a Solution

Insurance

The legal indemnity insurance markets are known to offer chancel repair cover which may be available from your preferred insurance broker/provider. Alternatively, the market leading **ChancelSure®** insurance offered by CLS Property Insight is available online via their website at www.clspi.co.uk.

ChancelSure® policies have been specifically designed to work in conjunction with **ChancelCheck®** and are fully compliant with lender requirements. A schedule of indicative online premiums is provided overleaf.

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Indicative Insurance Policy Premiums

Chancel repair indemnity insurance products, providing protection and security for the homeowner where a potential chancel liability has been identified.

The indicative figures given below are standard one-off ChancelSure® policy premiums (including IPT) offered by CLS Property Insight which will apply to most properties and were correct as at 5th August 2021. However, as chancel repair liability is a fluctuating risk, these figures may alter for some properties. In addition, insurers periodically review their underwriting data and may carry out further assessment before confirming the availability of cover.

The chancel repair policies available via your preferred insurance broker/provider may offer diminution in value, a 200% escalator clause, 25 year, 35 year and even in perpetuity terms. Should you wish to obtain ChancelSure® insurance, which is offered by CLS Property Insight, this is available online via their website at www.clspi.co.uk.

Residential Property (25 Years)

Limit of Indemnity	Residential Non Successor < 5 acres	Residential Successor < 5 acres	Residential Non Successor 5 – 10 acres	Residential Successor 5 – 10 acres
£100,000	£40.00	£65.00	£50.00	£90.00
£250,000	£54.00	£95.00	£75.00	£125.00
£500,000	£75.00	£125.00	£110.00	£150.00
£1,000,000	£94.00	£140.00	£130.00	£165.00
£1,500,000	£130.00	£175.00	£150.00	£195.00
£2,000,000	£150.00	£190.00	£175.00	£215.00
£2,500,000	£175.00	£210.00	£225.00	£275.00
£3,000,000	£210.00	£250.00	£275.00	£325.00

Residential Property (35 Years)

Limit of Indemnity	Residential Successor < 5 acres	Residential Successor 5 - 10 acres
£100,000	£80.00	£105.00
£250,000	£120.00	£145.00
£500,000	£145.00	£165.00
£1,000,000	£160.00	£185.00
£1,500,000	£185.00	£210.00
£2,000,000	£210.00	£240.00
£2,500,000	£225.00	£300.00
£3,000,000	£325.00	£423.00

Residential Property (In Perpetuity)

Residential Successor < 5 acres	Residential Successor 5 – 10 acres
£90.00	£125.00
£140.00	£165.00
£165.00	£180.00
£180.00	£215.00
£215.00	£240.00
£240.00	£300.00
£265.00	£350.00
£363.00	£472.00

Bespoke Policies

Bespoke policies may be available for larger residential properties, higher limits of indemnity, when there is prior knowledge of a risk, a Unilateral Notice registered or a caution lodged against the title.

Indicative Insurance Policy Premiums

Commercial Property (25 Years)

Limit of Indemnity	Commercial Non Successor < 3 acres	Commercial Non Successor 3 – 5 acres	Commercial Non Successor 5 – 10 acres
£250,000	£130.00	£200.00	£250.00
£500,000	£220.00	£400.00	£550.00
£750,000	£450.00	£600.00	£750.00
£1,000,000	£500.00	£800.00	£900.00
£1,500,000	£700.00	£1,000.00	£1,300.00
£2,000,000	£1,250.00	£1,350.00	£1,500.00
£2,500,000	£1,400.00	£1,550.00	£1,700.00
£3,000,000	£1,600.00	£1,750.00	£1,900.00

Commercial Property (25 Years)

Limit of Indemnity	Commercial Successor < 3 acres	Commercial Successor 3 – 5 acres	Commercial Successor 5 – 10 acres
£250,000	£200.00	£300.00	£375.00
£500,000	£320.00	£600.00	£700.00
£750,000	£625.00	£850.00	£950.00
£1,000,000	£680.00	£1,100.00	£1,150.00
£1,500,000	£950.00	£1,250.00	£1,500.00
£2,000,000	£1,500.00	£1,750.00	£2,000.00
£2,500,000	£1,750.00	£2,000.00	£2,200.00
£3,000,000	£1,900.00	£2,150.00	£2,350.00

Bespoke Policies

Bespoke policies may be available for larger commercial properties, higher limits of indemnity, when there is prior knowledge of a risk, a Unilateral Notice registered or a caution lodged against the title.

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Search Code – Consumer Information

IMPORTANT CONSUMER PROTECTION INFORMATION

This search has been produced by Dye & Durham (UK) Limited (formerly Future Climate Info Limited), Imperium, Imperial Way, Reading, Berkshire, RG2 0TD (Call: 01732 755 180, Email: FCI-Admin@dyedurham.com).

Dye & Durham (UK) Limited (formerly Future Climate Info Limited) is registered with the Property Codes Compliance Board (PCCB) as a subscriber to the Search Code. The PCCB independently monitors how registered firms maintain compliance with the Code.

The Search 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.

Core Principles

Search providers which subscribe to the Code will:

- display the 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.

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.

TPO's Contact Details:

The Property Ombudsman scheme; Milford House, 43-55 Milford Street Salisbury, Wiltshire, SP1 2BP. (Call: 01722 333 306, Fax: 01722 332 296, Email: admin@tpos.co.uk, Website: www.tpos.co.uk).

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

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

Complaint Resolution Procedure

If you have a complaint regarding our services or products, please send the details to:
Dye & Durham (UK) Limited (formerly Future Climate Info Limited), Imperium, Imperial Way, Reading, Berkshire, RG2 0TD (Call: 01732 755 180 Email: FCI-Admin@dyedurham.com).

Our formal complaints procedure can be found at http://www.futureclimateinfo.com/complaints.