Conveyancing Liability Solutions Limited (CLS) provides the UK and European property markets with innovative solutions to aid the conveyancing process. CLS has rapidly grown since it was founded in 2005, creating market leading products for property transactions:

**ConveySure® | Title Insurance**

**ConveySure®** is CLS’ suite of residential and commercial title insurance products for conveyancers, offering both online and offline solutions:

- **Immediate cover online** - Online we provide a comprehensive suite of title insurance policies which includes Planning and Building Regulations, Restrictive Covenants and Absence of Easements.

- **Expert Underwriters offline** - Offline we tailor bespoke solutions to solve complex transactional title issues including, Rights of Light, Village Greens and Judicial Review.

CLS’ insurance is underwritten by our in-house team of legally qualified underwriters with AA- rated capacity, giving your clients access to the highest rated security available in the UK property market.

**ConveyCheck® | Searches and Surveys**

**ConveyCheck®** offers best in class searches and surveys requested in conveyancing transactions, including the following:

- **ChancelCheck®** is an instant, low cost, online screening report designed for the conveyancing professional to identify where a property is within a parish where there is a continuing potential to charge for chancel repair liability.

- **Full Chancel Repair Search** identifies whether a property is situated in a liable plot that is subject to chancel repair liability.

- **Home Condition Survey** is a clear, concise and cost effective report carried out by qualified surveyors on the condition of a domestic property.

**ChancelSure® | Chancel Insurance**

**ChancelSure®** is the market leading indemnity product, providing comprehensive protection and security for the homeowner, where a potential or actual risk is identified.

---

Wessex Searches

Wessex Water, Claverton Down, Bath, BA2 7WW

T: 01225 526 206

E: contactus@wessexsearches.co.uk
Background

ConveySure® is a comprehensive suite of title insurance products available for both commercial and residential property transactions. Our online suite of title insurance products gives you access to over 40 residential and commercial policies with the most competitive premiums and limits of indemnity up to £3 million as standard. We cover a wide range of risks that may be identified in the conveyancing process from Restrictive Covenants and Absence of Easement to Planning and Building Regulations and Contaminated Land.

CLS’ insurance is underwritten by AA-rated insurance capacity giving your clients access to the highest rated security available in the UK property market.

Market Leading Cover

ConveySure® provides a market leading cover in every product – benefits include:

- Most competitive premiums
- Best in class cover
- Expert, in-house, legally qualified underwriters for bespoke policies
- In perpetuity cover
- 200% Escalator clauses.

How to order title insurance?

Immediate cover online

It really couldn’t be easier to order a title insurance product online. You simply log in, select the policy that you require with the cover needed and order. Your insurance policy will then be returned to you instantly via email and will be on risk immediately.

Case Files & Quotes

CLS has developed a Case Files system to help you manage all of your orders more effectively. Now you can get an initial quote and store this online, allowing you to place the policy on risk on the day of completion. For every quote you generate on the system a draft policy wording will automatically be emailed to you and saved in your Case File, making it easy to provide this to a third party.

Can’t meet the underwriting criteria online?

For those transactions where you cannot comply with the underwriting criteria online, our expert team of underwriters will assist you offline. We understand the need for rapid response in time critical situations and focus on delivering solutions, that mitigate risk, in the most cost effective way possible. CLS’ dedicated underwriting team provides a single point of contact for all of your title insurance needs.

Wessex Searches

Wessex Water, Claverton Down, Bath, BA2 7WW
T: 01225 526 206
E: contactus@wessexsearches.co.uk
Background
The Land Registration Act 2002 (which came into force in 2003), qualified that the Church of England and Wales had a 10-year period to disclose and register their interests against the titles of "liable properties" or forfeit the right to enforce the chancel repair liability in the future. However, the liability doesn’t stop after 12th October 2013 as any registration will mean the liability is placed on the title deeds in perpetuity. As the number of Diocese looking to register properties continues to increase as the deadline approaches, so does the likelihood of registration.

Product Information
Where a property has been identified as being within a Parish that retains the right to charge for repairs to the chancel of the Parish church, ChancelSure® offers a cost effective solution, protecting the owner/occupier, mortgagee, lessees and successors if required.

ChancelSure® is the market leading chancel repair indemnity product, providing comprehensive protection and security for the homeowner. It provides your clients with the highest and most consistently rated security in our market. ChancelSure® policies have been specifically designed to work in conjunction with ChancelCheck® and are fully compliant with both lender and Law Society requirements.

Features include:
- Available for residential and commercial properties
- Diminution in value
- 200% escalator clause
- Up to £3m cover as standard online for both residential and commercial
- Option for 25, 35 years and in perpetuity cover.

Bespoke policies are available for larger areas of land, higher limits of indemnity, developments or where there is prior knowledge of a risk, a caution noted in the title deeds, and/or a full chancel repair search has been carried out identifying a confirmed risk. Our team of legally qualified expert underwriters are available to discuss these and other issues, to tailor a solution for your clients.

Wessex Searches
Wessex Water, Claverton Down, Bath, BA2 7WW
T: 01225 526 206
E: contactus@wessexsearches.co.uk
Background

Chancel repair liability is a medieval anomaly whereby the Parish Church was granted powers to charge those owning “rectorial land” for the upkeep of the chancel of the church. Chancel repair liability is still an overriding interest and currently attaches itself to land regardless of whether or not the liability is noted against the title, making the prospective risk unquantifiable.

The Land Registration Act 2002 (which came into force in 2003), qualified that the Church of England and Wales had a 10-year period to disclose and register their interests against the titles of “liable properties” or forfeit the right to enforce the chancel repair liability in the future.

However, the liability doesn’t stop after 12th October 2013 as any registration will mean the liability is placed on the title deeds in perpetuity. As the number of Diocese looking to register properties continues to increase as the deadline approaches, so does the likelihood of registration.

ChancelCheck® – The Product

ChancelCheck® is a unique, instant, low cost screening report designed to identify parishes where there is a continuing potential to charge for repairs to the parish church chancel, as recorded by the National Archive. ChancelCheck® offers the following benefits:

- Uses a simple, easy to use ordering system
- Results are delivered instantly via email along with an invoice
- Available online 24/7.

Once ordered the ChancelCheck® will be returned to you instantly with one of two results:

- **Certificate**
  
  If the property falls within a parish that does not have the ability to claim for chancel repair liability, the search will come back as a certificate.

- **Report**
  
  If the property falls within a parish that has the ability to claim chancel repair liability, the property has a potential liability and the search will come back as a Report. Where an issue has been identified ChancelSure® will cover the potential risk.

Common Misconceptions

- That a chancel repair search of any kind is not a “usual and necessary search”
- Welsh properties are not affected
- Local knowledge should be relied upon, when historical parish boundaries are rarely known
- The property needs to be close to a church
- Indemnity insurance is not available where a potential or actual risk is identified
- Only older properties can be affected
- Chancel repair liability ends in 2013 (please see above)

Wessex Searchsw

Wessex Water, Claverton Down, Bath, BA2 7WW

T: 01225 526 206
E: contactus@wessexsearches.co.uk
Background

CLS has a proven track record of providing innovative solutions to the UK property market that actively streamline the conveyancing process. TitleChecker® is a unique report that automates the task of investigating a title and examines Land Registry records and the relevant parts of the CML Handbook Part 1 and Part 2 (where lender identified) to identify elements that require attention. TitleChecker® presents results in an easy to read format and offers the following benefits:

- Saves time and money by automating title investigation
- Assists with due diligence and informing the client
- Suggests solutions to issues raised in the title
- Reduces the risk of error within a logic process oriented part of conveyancing
- TitleChecker® is provided with the benefit of a Search Insurance policy offering cover up to a market value of £2m where there is an error in the Land Registry data
- All TitleChecker® reports are Carbon Balanced via our partners Future Groop

How does TitleChecker® work?

TitleChecker® identifies elements of the title that require attention and where possible will suggest a solution to enable the transaction to proceed. The report is split into three sections:

1. PROPERTY DETAIL
   The basic elements of the Land Registry title, e.g. tenure or grade of title.

2. OWNERSHIP
   Identifies matters that may affect the proprietors legal and/or beneficial interest in the property, e.g. a caution or notice.

3. USE
   Relates to matters that may affect the proprietors intended use of the property, e.g. restrictive covenants or mineral rights.
TitleChecker® offers a summarised result for each of the above sections, itemised clearly at the top of the report. The overview analysis of each component is listed below. Where the report requires attention or is critical, details from the OCI and CML Handbook are provided.

<table>
<thead>
<tr>
<th>Validated / No Entry On Title</th>
<th>✓</th>
<th>This aspect of the title complies with the CML Handbook Part 1 and Part 2 (where lender identified) and/or there are no adverse matters on the title.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Attention Required</td>
<td>?</td>
<td>There may be a discrepancy between the instructed information compared to the title OR this element of the title is deemed adverse.</td>
</tr>
<tr>
<td>Critical</td>
<td>✗</td>
<td>There is an element of the title that fundamentally contravenes with the lending criteria of the proposed new lender.</td>
</tr>
</tbody>
</table>

**ConveySure® Title Insurance:**

Where TitleChecker® identifies insurable risks, ConveySure® and ChancelSure® will provide market leading cover with a 20% discount. Simply enter your TitleChecker® Voucher Code online at [www.clsl.co.uk](http://www.clsl.co.uk) to receive this discount.
Future Climate Info User Guide and Ordering Process

Future Climate Info has created an innovative suite of Environmental Reports that analyses data on Contaminated Land, Flood, Ground Stability and Energy & Infrastructure.

This is a guide of how to use our website and order Future Climate Info Reports 24/7. If you have any trouble just pick up the phone and call us on 01732 897 530.

Click ‘Log In’
If you have already registered or are an existing customer you can quickly log in.

Click on the Products tab, and select ConveyCheck® from the dropdown menu
This will open a list of searches and surveys

Wessex Searches
Wessex Water, Claverton Down, Bath, BA2 7WW
T: 01225 526 206
E: contactus@wessexsearches.co.uk
**Click the relevant product**
Click on the environmental search that you require and start the order.

**Enter property details**
Enter your client reference and the details requested to complete the search or survey.

**Complete the order**
By completing an order, the report will be emailed to you immediately and will also be stored in the 'Case Files' section on the website.