HOME ENVIRONMENTAL LIABILITY POLICY

Insuring against environmental liability can provide a fast route to a certain outcome

Groundsure environmental searches are an essential source of information to identify potentially contaminated land that may leave the new homeowner with a possible liability. If a search returns a “further assessment” outcome, there is always a risk of lengthy delays which could compromise a transaction. The risk may have been negligible, but the moment has gone.

The Home Environmental Liability Policy provides the perfect answer. Groundsure has teamed up with Countrywide Legal Indemnities* to provide an environmental insurance policy that is bought up front with the environmental report and provides a purchaser with certainty and recourse with regard to contaminated land liability.

KEY FACTS

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<th>RRP</th>
<th>£50</th>
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<td>Delivery Time</td>
<td>&lt;24hrs</td>
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LOCATION INTELLIGENCE

To access Groundsure’s market leading environmental solutions, please call 01225 526 206, email contactus@wessexsearches.co.uk or visit www.wessexsearches.co.uk
Key features:
- The Groundsure Home Environmental Liability Policy provides insurance cover regardless of the outcome of the environmental search report
- Can be purchased with either the Groundsure Homescreen or Groundsure Homebuyers
- A unique 15 year insurance policy against costs associated with statutory contaminated land under Part 2A of the Environmental Protection Act 1990
- £1,000,000 indemnity insurance policy covering remediation and associated costs
- Cover is provided for the property and not the named owner/s, making transfer to future purchaser/s simple
- Protection for any lender for the full terms of any mortgage or charge

Benefits:
- Low-cost solution to keep the property chain progressing towards completion
- Peace of mind knowing costs are covered when the homebuyer needs it
- Ensures asset protection for lending by financial institutions
- Improves “saleability” with future transactions

Price:
Just an extra £50 (incl. IPT and insurance handling fee) to the cost of either a Groundsure Homescreen or Groundsure Homebuyers.

Terms:
As per Countrywide Legal Indemnities standard terms of business and policy summary, Groundsure statement of demands and needs, key facts and FAQ documents, available on the Groundsure website.

Reliance:
As per Countrywide Legal Indemnities standard terms of business, available on the Groundsure website.

*Countrywide Legal Indemnities is underwriting business solely on behalf of Liberty Legal Indemnities at Lloyd’s. Liberty Syndicates at Lloyd’s is one of the world’s largest commercial insurers who have a Financial Stability Rating with Standard and Poor’s of A+ (strong). Lloyd’s is the world’s leading market for specialist insurance and covers some of the world’s largest, most individual and complicated risks.

Have you considered these other products to complete your due diligence?

**Homebuyers**
The single report with definitive opinion on residential environmental risk

Benefits include:
- One report, three professional opinions = full due diligence
- A smoother path to exchange with the most accurate data insight
- Support from Groundsure IEMA qualified Environmental Consultants

RRP
£46 EXCL. VAT

**Homescreen**
Environmental Due diligence without Compromise

Benefits include:
- Lowest “Further Assessment” rate in the market based upon highest quality of data available
- Review of all “Further Assessment” cases before issue to the client
- Support from Groundsure IEMA qualified Environmental Consultants

RRP
£39.50 EXCL. VAT

**Flood**
Safeguarding you from increasing flood risk perils

Benefits include:
- View of flood risk insurability
- Flood risk clearly shown on mapping
- Access to Groundsure consultants for further advice and support

RRP
£20 EXCL. VAT

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