

Landmark Information Group has arranged for you to have access to the exclusive Envirosearch Residential Insurance Policy from AIG Europe (UK) Limited, part of one of the World's largest insurance groups. The policy is integral to, and provided only in conjunction with, this Envirosearch Residential Report.

The Envirosearch Residential Insurance Policy is easy to arrange and represents inexpensive yet comprehensive insurance offering protection to the homebuyer or homeowner against the risks of becoming liable for costs associated with contamination present on their land.

For as little as the equivalent of **£5** per year the policy offers the following unrivalled benefits:

A. Extensive Liability Cover

- Against any costs in respect of contamination, already existing and in the ground at the time of purchase of the property, that you are legally obligated to pay, including any liability under Part IIA of the Environmental Protection Act 1990 (and any subsequent amendments) which may arise at any stage of the regulatory process.
- Against any legal expenses that might be incurred, including specialist advice, and the costs involved in repairing any structural damage caused by the contamination or the remedial works, to your own or any adjacent properties.
- Against any claims brought against you for Third Party bodily injury as a result of the contamination.

Up to a limit of £350,000 (depending on the Option you choose) in respect of any one claim, for **10 years** after the date you exchange contracts for your new property or initiate the insurance on your existing property.

B. Loss of value up to £100,000 (again depending on the Option chosen)

- As an added benefit, the policy will also cover you if you sell the property within the 10 year period and the price you are able to obtain is reduced **SOLELY** due to remediation works that have been carried out or are due to be carried out under a statutory notice.
- It will **NOT** cover:
 - Contamination from any source within your boundary that has been identified in the Envirosearch Residential Report and where the source of the contamination is situated within the 25 metre buffer shown in this report.
 - Pollution conditions within the 25 metre buffer identified within the report or on an adjoining property if you know about them and could reasonably expect that such conditions could give rise to a claim under this insurance.
 - Any criminal fines or penalties incurred.
 - Contamination resulting from known underground tanks.
 - Contamination resulting from the existence of asbestos material or lead based paint within any building.
 - Contamination which first occurs after the date of purchase.

There are other conditions and exclusions which are explained in the Insurance policy which will be sent to you when you purchase the cover, and which can be viewed on the Landmark website at <http://www.landmark-information.co.uk/insurance.htm>

The cost of this valuable cover is based on the amount of cover you choose to buy, starting at a single premium, to cover the whole 10 years, of £50.00, including Insurance Premium Tax. The options are:

Option	Overall Limit of Liability	Loss of Value sub limit	Premium
Option 1	£150,000.00	£50,000.00	£50.00
Option 2	£250,000.00	£100,000.00	£60.50
Option 3	£350,000.00	£100,000.00	£64.70

In each case there is an Excess of £1,000 each claim.

What do you need to do to obtain this valuable protection?

- You can phone the toll free number **0845 601 4109** between 9am and 5pm, Monday to Friday, to purchase the cover by telephone, charging the premium to your credit, debit or Switch card.
- You can complete the enclosed application, and send it with your cheque for the appropriate premium to the address shown on the tear off slip.

In either case, you do not need to take any action until you have exchanged contracts in respect of the purchase of the property.

The Envirosearch Residential Insurance service is operated on behalf of Landmark Information Group Ltd by Aon Limited, a member of GISC.

THESE PAGES DO NOT INCLUDE ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF THE ENVIROSEARCH RESIDENTIAL POLICY AND ARE NOT INTENDED TO BE RELIED UPON BY POTENTIAL INSUREDS. THE ENVIROSEARCH RESIDENTIAL POLICY AND SCHEDULE NEED TO BE READ TOGETHER IN ORDER TO ESTABLISH THE FULL TERMS AND CONDITIONS OF THE POLICY.

- Q1 What am I actually covered for?** A1 - You will be covered for unknown and unidentified historical pollution at your property existing prior to your purchase that results in clean up costs that you are required to incur, including any related professional fees. Furthermore, cover is provided at the time you sell your property, for any decrease in value resulting from historical pollution.
- Q2 Can I get a higher limit of cover, or extend the period beyond 10 years?** A2 - Not under this scheme, which is for a fixed period at the limits of cover you choose.
- Q3 If I sell the property, does the insurance cover transfer to the new owner?** A3 - No, this insurance is specific to you, and the survey report you have obtained.
- Q4 What level of cover should I buy?** A4 - It is very difficult to try to estimate the costs of cleaning up any contaminated land before the event.
- Q5 Can I get cover for possible contamination that shows up in the Envirosearch Residential Report?** A5 - No. This scheme is not intended to insure against known hazards on your property. You are however covered under this scheme for contamination sources that have been identified outside the 25 metre buffer shown in the report.
- Q6 My Survey Report shows an existing source of potential contamination close by. Am I covered if I am legally liable to investigate and, if necessary, clean up?** A6 - Yes, provided the cause of the pollution on the Survey Report is not within the 25 metre buffer shown in this report, and the contamination already existed in the land at the time of purchase.
- Q7 My new property is close to a facility where toxins and contaminants are known to have been stored. Am I covered if any of these get on to my land?** A7 - Yes, so long as the Survey Report does not show that this facility ever occupied part of the 25 metre buffer identified in the report and that the contamination was there prior to the inception date.
- Q8 Am I covered if my own heating oil or septic tanks rupture or burst, and I have to clean up the land?** A8 - No
- Q9 If there was a source of contamination on my land that was NOT shown in the report, am I still covered?** A9 - Yes, provided all the other terms and conditions of the insurance are met.

What do I need to do next? - Once you have exchanged contracts, either phone 0845 601 4109 to purchase the cover via credit card, or tear off the slip below and send it with your cheque for the premium due for the chosen level of cover, made payable to Aon Limited, to:

Envirosearch Residential
Aon Limited
Roydsbeck House
Lower Wortley
Leeds LS12 6AB

AIG
EUROPE

Aon
Insure your vision

Name of Insured

Contact Name
(if different than the insured, e.g. Referring solicitor)

Address of Insured Property:

Nant Cottage, Lower Road
Coedpoeth
Wrexham
Clwyd

Contact Address:
(if not insured property)

I confirm this relates to the property I have purchased. ☐

Post Code: LL11 3TP

Please Tick the Option you require:

Post Code:

Property Purchase Date:

Option 1 ☐ Premium £50.00

The Amount of your Cheque:

Option 2 ☐ Premium £60.50

£

Option 3 ☐ Premium £64.70

We would wish to provide you with details of other products relating to your new home. Please tick this box if you DO NOT want to receive these details. ☐

If the policy document needs to be sent to an address other than the insured address, please complete the contact address details.

Please use BLOCK CAPITALS when filling in this form. Thank You.



Residential Properties Order Form

Version: December 2003

FACSIMILE: 01392 441775

EMAIL: orders@landmarkinfo.co.uk

Landmark Information Group
5 - 7 Abbey Court, Eagle Way, Exeter, EX2 7HY
DX 149460 Exeter 23

Section 1 – Order Details:

The **SINGLE RESIDENTIAL** plot is:

*If your site is commercial please call Customer Services on 01392 441723 for a quote for a commercial search

Address

Postcode* (essential)

* IF YOU DO NOT KNOW THE POSTCODE, PLEASE CALL THE ROYAL MAIL POSTCODE LINE on 08457 111222

Section 2 – Reports Required:

I would like to order the following *residential* reports:

Envirosearch Residential (£39)	Yes	No	(circle as appropriate)
Plansearch Residential (£30)	Yes	No	(circle as appropriate)
Combined Envirosearch Residential & Plansearch Residential (£39 + £20 = £59)	Yes	No	(circle as appropriate)

Section 3 – Enclosures:

A Plan *** of the property is attached: Yes No (circle as appropriate)

*** NOTE: IF THE PROPERTY IS A NEW DEVELOPMENT THE DEVELOPER'S PLAN AND LAND REGISTRY PLAN SHOULD BE SUBMITTED TO AID US IN PROPERTY IDENTIFICATION. IF IN DOUBT PLEASE CALL US FOR CLARIFICATION.

Section 4 – Your Details:

Please send the report(s) to:

Name:	Reference:
Firm:	Document Exchange:
Address:	Telephone:
	Facsimile:
Postcode:	Email:

Section 5 – Cheque Payments:

When enclosing payment with the order, please complete the following details:

Bank Name:	
Account No:	Sort Code:
Cheque amount: £	Cheque No.:

Section 6 – Delivery:

PLEASE SEND REPORT BY - circle as appropriate: **Email** or **Post** or **DX**

(If you do not circle an option we will assume post/DX delivery.)

I hereby confirm that I / we have read and accepted the Landmark Information Group Ltd. Terms and Conditions.

Signature

Date

For enquiries please contact Customer Services on: 01392 441723

Registered Office: 5-7 Abbey Court, Eagle Way, Exeter, EX2 7HY. Registration Number 2892803 VAT no.634509735