

Commercial Title Insurance



At First Title we are dedicated to helping property owners, developers and lenders protect investment and maximise returns.

Our underwriting teams include in-house lawyers and experts in a variety of property-related disciplines. They have a common objective – to develop effective partnerships with all our clients so that we can get to the root of the problem quickly and provide the right insurance solution every time.



Standard issues – exceptional coverage

From vehicular access to village greens, rights of light to restrictive covenants, whether it's a last-minute hitch or a complex first hurdle, First Title solves the problems associated with title defects quickly, commercially and effectively.

Our known risk policies cover the cost of responding to any challenges of ownership or right to use the property as desired. They also make it easier to secure funding and to achieve more attractive rates of finance. At First Title we are able to provide cover for 12 continued

use risks and 9 development / change of use risks, offering a truly comprehensive title insurance portfolio.

Pre-planning and post-planning cover – the choice is yours

Each month we insure in excess of £1 billion of land. Much of this earmarked for substantial development. First Title understands that the risks of operating in today's property sector demand insurance from the earliest stage of a project. That is why we can structure cover in the majority of cases on a pre-planning basis to provide

your client with the benefit of insurance protection immediately, not conditionally upon the outcome of your planning application. Taking insurance on a pre-planning basis can mean the difference between having to abort or pursue a project because of a title defect.

As we are already involved at the point at which most claims arise, when the planning application goes public, we tackle the problems at our own cost. With endorsements about our claims handling from companies such as Tesco and prodigious house-builders alike, you can afford to take comfort in our policies.

The Developer's Policy

We strive to tailor our services to your client's needs. That is why we devised our Developer's Policy to provide an alternative pricing structure for pre-planning insurance. By structuring the insurance policy to reflect your client's exposure at different stages of a development project, we can divide the premium into stages. This gives you the full protection of our comprehensive coverage but helps free up valuable working capital in the important early stages of the project.

The policy also acknowledges that the desired planning consent is not always obtained. In these cases you avoid having to pay any further premium, resulting in further savings.

Consequential Loss

In addition to the comprehensive indemnity provided within our standard policies, we can provide cover for consequential loss. This is typically loss of profits, caused by a title defect delaying the completion

of your project, or interfering with your trading activities. We will consider this extension of cover in many cases.

Judicial Review

Our own planning experts have years of experience from their work in planning authorities around the country. With skills like this in-house, we offer the best prospects for an insurance solution for this most technical of risks.

The backing of a global player

With the substantial financial backing of the First American Corporation, First Title has the resources to insure even the largest projects. We also pride ourselves on the broad skills of our technical team, which has the expertise to tackle every conceivable title insurance issue and deliver bespoke policy terms to cover individual projects.

How to find out more

If you would like further information on our Commercial Title Insurance, or any of our other services, we have

a full range of literature available on request. In addition, our team of specialist underwriters are always pleased to provide advice and assistance to meet your requirements.

Whatever the nature of your enquiry, please either contact your account manager, telephone us on **020 7832 3100**, or Email **new.business@firsttitle.eu**



