

Residential Known Risks



Below is a list of residential risks which are available either online or offline as bespoke cover from First Title for England and Wales

Residential

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| Absent Landlord | Flying/Creeping Freehold |
| Adverse Possession | Forced Removal/Obstruction of a Right of Way |
| Building Over A Sewer (Lender Only) | Freehold Flat (Lender Only) |
| Building Regulations / FENSA / Gas and/or Electrical Certificate | Good Leasehold |
| Chancel Repair (Successor and Non-Successor) | Good Leasehold and Absentee Landlord |
| Registered Chancel Repair Liability | Insolvencies |
| Conservation Area Consent | Limited/No Title Guarantee |
| Contingent Buildings Cover | Listed Building Consent (Lender Only) |
| Defective Leases | Local Authority Searches |
| Easements | Maisonette Indemnity |
| Environmental (10 and 15 years) | Missing Deed |

CONT....

Residential Known Risks



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| Missing Lease | Rent Charge |
| NHBC and Architects Certificate (Lender Only) | Reserved Rights to Mine |
| Outstanding Charges Entry | Restrictive Covenant |
| Planning Permission | Title Subject to a Lease |
| Possessory Title | Unknown Freehold Restrictive Covenants |