



Reduce the risk of  
investing before  
planning permission.



A product by  
**team**partnership

Opportunities, unlocked.



## The planning costs tool.

The costs involved in applying for planning permission can quickly exceed the risk threshold for many investors. In most cases, they'll expect a larger stake in equity to cover their investment. It then makes the project much less profitable for the developer.

Our Planning Costs tool lets you mitigate the cost associated with your application if planning permission is not granted.

It means funders can finance projects at a competitive price. While developers can move projects along quickly, and see a greater return in the future.

# Helping you unlock more.

## Policy features

- A set limit based on the specifics of your case.
- Higher limits on referral.
- Acts as a funding enabler by increasing the bankability of the project ie improving the willingness of financial institutions to fund the project.

## Scope of cover

- The planning costs tool will provide cover for all fees related to preparing and submitting a planning application. It includes:
  - Planning consultants
  - Highways consultants
  - Acoustic consultants
  - Land contamination consultants
  - Environment consultants
  - Surveyors
  - Flood risk engineers
  - Architects
  - Landscape architects
  - Accountant's costs
  - Utility services
  - Appeal costs
  - Judicial review
  - Interest payable
  - And more.

## Key benefits

- **Better for funders** – you take the credit risk, we insure the planning risk. Helping you fund developments earlier in the property lifecycle. You can:
  - Invest with confidence
  - Reserve less capital
  - Fund more developments
- **Better for developers** – you instantly upgrade the bankability of the asset. You can:
  - Attract early stage investment
  - Retain more equity
  - Start construction sooner
- Every case is individually underwritten to take into account the unique circumstances of each development.

# Talk to us about your developments.

The Planning Costs tool is brought to you by CLS Risk Solutions and Team Partnership:

Team Partnership is an innovative insurance brokerage that finds smarter ways for businesses to manage and mitigate risks.

CLS Risk Solutions is a creative underwriting business that specialises in helping property funders and developers reduce exposure to the risks that can slow down or stop their developments.

## Get in touch with Michael Grimwood

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UK product sheet

## Our property tools



Planning Costs



Ownership & Use



Environmental



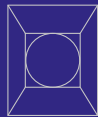
Judicial Review



Legal Indemnity



Rights of Light



Structural

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## Opportunities, unlocked.

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