

Secure yourself
against legal issues.



Legal indemnities insurance.

Before, during and after a development project, legal issues regularly create unwanted obstacles for funders and developers to navigate. Our legal indemnities insurance creates a financial safety net for when these disputes appear.

AA- rated capacity

Pairing our industry experience alongside our market-leading capacity, we're able to underwrite legal risk other insurers regularly turn down.

It gives us the foundation we need to keep discovering innovative solutions for developers and funders – helping them unlock more development opportunities, more quickly.

Helping you unlock more.

Policy features

- Cover live or imminent litigation, as well as contingent property law risks.
- Specialist insurers in the transactional market.
- Backed by Great Lakes capacity, with a financial rating of AA- (Very strong) by S&P.
- Offer a staged structure to your policy.

Scope of cover

- Provides cover for financial losses related to legal risks. This could include:
 - Legal and professional fees.
 - Cost of settlements.
 - Damages, compensation and other expenses coming from a court order.
 - Construction and building costs for altering or reinstating the development in the event of a court order.
 - A reduction in market value following a cutback.
 - Contractual losses which become abortive.
 - Additional finance costs.
- Optional consequential loss extensions to cover delay, loss of profit, and loss of rent.
- In perpetuity cover on a number of risks.

Key benefits

- Underwrite bespoke policies to cover legal risks outside of the traditional legal indemnity framework, which other insurers regularly decline.
- Include agreed conduct wordings in our policies, so developers can negotiate compensation with potential claimants.
- Find solutions to complex transactional risk by assessing each project on a case-by-case basis.
- Great Lakes capacity gives you financial stability and security few other MGAs can match.
- Staged policies help you manage your balance sheet more effectively. We make sure cover is in place at the earliest stage possible (stage 1), but you only pay premium after planning permission is granted (stage two) and the risk materialises.

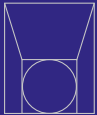
Talk to us about your developments.

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Our property tools



Planning Costs



Ownership & Use



Environmental



Judicial Review



Legal Indemnity



Rights of Light



Structural

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Opportunities, unlocked.

CLS Risk Solutions Limited is registered in England and Wales with Company Number 05545292 at 17 Kings Hill Avenue, Kings Hill, West Malling, ME19 4UA. Authorised and regulated by the Financial Conduct Authority (reference number 514681).

UK product sheet