



Specialist Rights
of Light cover.



The Rights of Light tool.

Even if planning permission's been granted, rights of light challenges still pose a genuine threat to your project. If successful, they can result in developments being delayed or torn down completely. So funders expect a policy in place to protect their investment.

Setting the industry standard

Our policy covers the cost of any changes a developer has to make in relation to a right of light claim. Since writing our first policy in 2010, we've established ourselves as a market-leader in the space – our Right of Light wording is now widely mirrored across the industry.

Helping you unlock more.

Policy features

- Market-leading capacity of £250+ million by Great Lakes, who have a financial rating of AA- (very strong) by S&P.
- Insure various pre-planning proposals with flexible strategies, making sure your development is covered as early as possible.
- Offer a staged structure to your policy.
- Allow you to negotiate with affected neighbours, while having the comfort of an insurance policy in place.

Scope of cover

- Provides cover for financial losses related to a right of light claim. 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.

Key benefits

- Having a specialist team dedicated to Rights of Light legal indemnity means we've got the know-how to unlock solutions for higher risk projects.
- 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 one), but you only pay premium after planning permission is granted (stage two) and the risk materialises.

Talk to us about your developments.

Get in touch with Michael Grimwood

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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.

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UK product sheet