



GILSON GRAY

LAW • PROPERTY • FINANCE

Statement of Demands and Needs

Statement of Demands and Needs - Chancel Repair Policy (the Policy)

As part of the conveyancing process, we may identify the need for the Policy, which we will obtain for you, based on the following confirmations:

- (i) you do not have an existing insurance policy that will meet the terms of the Policy;
- (ii) you are not aware of anything that might have affected the decision by the insurer to issue the Policy and you will disclose anything of relevance to us as a matter of urgency, if relevant;
- (iii) you are free to obtain any policy from an insurer of your choice but you have declined to do so; and
- (iv) you have agreed to us assisting you in arranging for the issue of the Policy on your behalf.

In assisting you, we have done so based on the following criteria:

- (i) although we are not contractually obliged to place business relating to chancel repair policies with any insurer, we have a block policy with First Title Insurance plc ("First Title") under which we are entitled to self-issue certificates relating to the Policy;
- (ii) it is more cost effective to obtain the Policy through First Title than to undertake the relevant chancel repair liability search;
- (iii) we do not provide any recommendation or endorsement in respect of the Policy offered by First Title; and
- (iv) as we are not insurance specialists, we are unable to provide any advice on the terms of any policy that you enter into (other than explaining, factually: (a) what any policy is designed to protect against, in general terms; and (b) what any term or clause within any policy means); we rely on the expertise of First Title in providing the policy/policies; if you require any specialist advice, please seek that from a relevant independent professional.

We attach the Policy and the corresponding Insurance Product Information Document prepared by First Title. You should note the contents including extent of cover conditions; exclusions; and limitations that apply.

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