



Practitioners are reminded of the necessity of reminding clients that a check should be made before Contract to see if the property is affected to any extent by any Local Authority road plans or schemes. It is possible to have such searches carried out by firms of Law Searchers but to get reliable results from them one needs fairly clear instructions together with an accurate map identifying the property. The latter in particular is not always available. The Conveyancing Committee feels that Solicitors should in general not undertake the actual searches themselves except in special circumstances. In the absence of an accurate map and clear instructions the best person to make the search is the purchaser. Staff in the Local Authority offices are normally very helpful to a person checking such matters.

In addition to reminding clients of the need to take such precautions Solicitors should make a note on their file of the fact that they have done so and the response.

PRECONTRACT SEARCH BY PURCHASERS

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The Profession might take note that all the “big five” Building Societies are now accepting Block Policies of Insurance on Apartments. The Societies require sight of the following:-

1. A copy of the Policy for the entire block
2. An endorsement noting the Borrower's and the Society's interest in the premises being mortgaged.
3. A letter from the Insurance Company confirming it will not cancel the Policy without at least 28 days' notice in writing to all interested Parties.
4. Evidence of payment of the last premium.

INSURANCE BLOCK POLICY

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