



is arranged and paid for through the lending agency which provided the finance for the purchase of the property. In these cases does anyone think of obtaining a refund?

The Conveyancing Committee takes the view that the application for the refund is a matter between the client, the lending agency and the insurance company. However, practitioners may wish to bring the point to the notice of their clients.

**W**hen at the instigation of The Law Society Conveyancing Committee, the practice of lenders accepting Certificates of Title in lieu of the previous practice of having

#### **INSURANCE**

#### **PREMIUM REFUNDS**

#### **ARISING ON**

#### **MORTGAGE**

#### **REDEMPTIONS**