



Chancel Repair Liability Indemnity Policy

What is Chancel Repair Liability?

Chancel repair liability is an obligation of a Landowner to repair the chancel of a medieval church, keep it in substantial repair and maintain its essential fittings.

Why take out an Indemnity Policy?

Until October 2013 chancel repair liability will bind both new and existing Landowners alike as an over riding interest, which is a concern for not only property owners but also members of the legal profession..

It is estimated that chancel repair liability is associated with at least a third of all medieval Churches in England and Wales and in the majority of cases chancel repair liability has not yet been registered. However, the Church of England is actively seeking to register any liability against individual properties by October 2013 as after this date no claim will be able to be made unless the Church has registered its interest.

Parochial Church Councils may choose to pursue one liable party for the total sum required as they are under no legal obligation to pursue all liable parties. In many cases liability could exceed the value of the property concerned.

Land affected by the Chancel repair liability may not necessarily be situated close to a church building, nor is liability restricted to rural areas.

Chancel check policies are available but once liability has been identified it may very well have an adverse affect on a Property, plus there would be the additional cost of taking out another policy. Requesting searches can also be time consuming and inconclusive as records are inaccurate, boundaries will have changed and ancient parishes may very well differ to modern ones.

How much will the Policy cost?

The policy, underwritten by Stewart Title, costs £25.00.

The policy is not only cost effective, it provides peace of mind, saves time and negates the need for further due diligence.

Should you require any further information please contact either Cath Tucker or Amanda Biss on 029 20451444 or email cath.tucker@7side.co.uk.

