



Homecheck Professional Land Insurance Policy

Homebuyers can insure against the risk of contamination on their land with the Homecheck Professional Land Insurance Policy. A single insurance premium, from as little as £50, will provide up to £1 million protection for as long as the property is owned, up to a maximum of 12 years.

Why insure?

An environmental report can only assess the risk based on recorded information. Land Insurance protects your client against possible unrecorded risk - such as illegal dumping of contaminants or unrecorded industrial use from the 1700s. In such cases, where the polluter cannot pay or cannot be found, the Environment Act 1995 makes it clear that the liability for cleaning up a site rests with the present day owner or occupier of the land.

The cost for remediation can run into hundreds of thousands of pounds, and your client could also face a significant loss in the value of their property.

The Homecheck Professional Policy

Our policy protects homeowners from the costs of remediation and loss of value to the property. It is the only standard policy in the marketplace that provides £1 million cover, and does not require a Statutory Remediation Notice to be served in order to pay out. It also transfers to successors in title during the period of cover.

Uniquely, the policy can be purchased at any time by a homeowner, provided that the property has not failed an environmental search, subject to a satisfactory risk assessment by Conveyancing Liability Solutions, the underwriters of this policy. The insurance also covers contamination issues raised in environmental reports that the property has passed, and includes an escalator feature to allow for future increases in property value.

Peace of mind

The best time to buy insurance is when an environmental search is ordered, because any contamination highlighted in the report is covered whether it needs further investigation or passes. Offer your clients complete peace of mind and lower costs with the combined package of Homecheck Environmental Report and Land Insurance.

Can I get insurance after purchasing a report?

Yes! You can still get Land Insurance cover after a report is ordered. However, if the report does not receive a certificate, only a bespoke policy is available at a higher premium.

For more information on the Homecheck Professional Land Insurance Policy, please contact one of our customer service advisors on 0844 844 9966 or email info@homecheckpro.co.uk