



## Legal indemnities: Built to remove financial exposure

At L&C, we are legal indemnity specialists with 30 years' experience of providing insurance solutions to complex and high-value risks affecting all sectors of the UK property market.

We pride ourselves on transferring major risks from our insureds' balance sheets to those of A-rated insurers with the financial security to bear the significant limits of indemnity which are committed to.

As Coverholders at Lloyd's of London, we are underwriters exercising decision making authority. We use data as a tool to speed-up and enhance our risk analysis process, which informs our decision making, rather than dictates it: we don't decline risks just because they do not fit the "market standard".

Our business is our people, and our team is unrivalled in terms of its expertise and experience in delivering

solutions which reflect the needs of our proposers – whether buying, selling, refinancing or developing – and we do this in your timeframes.

Delivering good customer outcomes is what drives our business and that extends to when claims arise. Claims are our chance to work alongside our insured's advisors and defend them from third-party action or proceedings. That is why we retain claims handling and litigation expertise in-house.

By working closely with individual lawyers and their teams we create long-term partnerships, which provide us with a fuller understanding of each practice area and their clients' requirements.

Don't hesitate to contact us if you have an enquiry we can assist with or if you just want to know more about our business, products and how we can assist you in delivering for your clients.



**Sam Cherry**  
Commercial BD Director

M: +44 (0)7554 551 521  
T: +44 (0)20 7397 4343

[sam.cherry@legal-contingency.co.uk](mailto:sam.cherry@legal-contingency.co.uk)



**Tiko Rawlinson-Winder**  
Director of Underwriting

M: +44 (0)7555 242 505  
T: +44 (0)20 7397 4343

[tiko.rawlinson-winder@legal-contingency.co.uk](mailto:tiko.rawlinson-winder@legal-contingency.co.uk)

General enquiries: [underwriters@legal-contingency.co.uk](mailto:underwriters@legal-contingency.co.uk)

[www.legal-contingency.co.uk](http://www.legal-contingency.co.uk)

## Relevant Practice Areas

We work closely with your teams to service you and your underlying clients:

- Real estate development
- Commercial real estate transactions
- Real estate refinancing
- Planning
- Real estate M&A
- Private clients





## Our products

We provide bespoke insurance solutions for a wide range of transactions including sales and acquisitions, refinancing, investments and developments.

- Absence of Build Over Agreement (Sewer Indemnity)
- Absence of Easement
- Adverse Third-Party Rights
- Contingent Buildings
- Contingent Non-Reinstatement
- Contaminated Land
- Chancel Repairs
- Flat / Maisonette
- Flying / Creeping Freehold
- Grade of Title
- Insolvency Act Risks
- Judicial Review
- Lack of Adoption Agreement (road or water)
- Lack of NHBC or equivalent
- Leasehold specific risks for owners, including forfeiture of headlease, termination of reinstatement
- Leasehold securitisation covers including forfeiture and specific defects such as lack of mortgagee protection provisions, housing act, frustrated reinstatement and contingent material damage risks
- Local and other searches
- Mineral Rights
- Planning Enforcement
- Railway Lease Indemnity
- Rent Charges
- Restrictive Covenant
- Title Warranties
- Title Wrapper products including Lender's Due Diligence coverage

**LEGAL**  
&  
**CONTINGENCY**