

Rights of light insurance information checklist

This example checklist suggests what could be used by surveyors advising clients of RoL insurance issues, in order to ensure all of the necessary information is put together.

Note, insurers may decline to quote based on rights of light reports prepared by surveyors that they feel are not recognised experts/experienced enough in the field of rights of light surveying.

Fully developed value of the site.

Total estimated development profit.

Cutback profit (this may need to be further refined by apportioning cutback profit to specific, injured properties).

Limit of indemnity required.

Copy of rights of light report.

Details of the development gain attributable to the cut back.

Confirmation that the revised scheme will cause no potential actionable injuries.

Copy of the planning permission if post planning.

Copies of any material letters of objection received during the planning process.

Do any rights of light exist other than by prescription.

Copy of the register titles to the dominant and servient properties.

Planning history if available.

Details of approaches made (if any) to the surrounding owners.

If it is the intention to approach certain parties to negotiate releases, provide details.

Details of any past disputes with surrounding owners.

Are any PWAs, oversail or scaffolding agreements required with surrounding owners?

Provide details of any other planned developments in the area that could potentially have a rights of light impact on properties affected by the proposed development.