

Specialist Commercial Risks



Bespoke from First Title

Tailored legal indemnity insurance that provides comprehensive risk mitigation to help keep your clients' projects on track.

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First Title Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. First Title Insurance plc is registered in England under company number 01112603. Registered office: First Title Insurance plc, ECA Court, 24-26 South Park, Sevenoaks, Kent TN13 1DU.

First Title was among the first to offer legal indemnity insurance to property sector clients throughout the UK and Europe, from developers to lawyers. Today, we work across all business sectors involved in real estate transactions, including:

- Law Firms
- Residential / Commercial Developers
- Brokers
- Renewable Energy Firms
- Surveyors
- Accountants
- Commercial Estate Agents
- Property Investment Funds
- Lenders

We cover more than 50 separate known risks. However, we often work on a bespoke basis, ensuring that we provide a completely tailored solution to meet your client's exact requirements. Additionally we have an enviable reputation for introducing innovative products to meet the ever-changing needs of the market.

With consistent A ratings* from the major rating agencies and the security and financial strength of our parent company First American Financial Corporation behind us, both you and your clients can be safe in the knowledge that you are working with a solid and dependable business partner.

Missing Deeds

Our missing deed policy offers protection against not only unknown covenants reserved in a missing or illegible deed but it also indemnifies the Insured if a third party could have rights to, or own an interest in the title to the property or a third party successfully claims an interest in the title to the property. This cover offers sufficient comfort to any purchaser or lender and lasts in perpetuity.

Portfolio Cover

Our portfolio insurance helps ensure quicker, more cost effective purchase, refinancing and securitisation of property and loan portfolios, without compromising on security. This type of cover is particularly useful when speed or budget are critical considerations, such as in bid situations. We will work alongside the legal team at the due diligence stage and will conduct a sample of the portfolio. We then assess the overall risk based upon our sampling and offer a good and marketable title guarantee across the portfolio.

Renewable Energy

Renewable energy developments often carry significantly different risks to that of standard property developments. That's why we developed our green title product, to protect developers and ensure projects are bankable. Green Title is tailored to cover not only the standard legal ownership related risks, such as restrictions on title and reserved rights, but also more complex developer-specific interests, such as equipment relocation and decommissioning, as well as items such as loss of profit and liability for late grid connections.

Tenant Cover

Recognising that diminution in value cover may be of little value to a tenant, we have specifically designed tenant cover endorsements. Typically working alongside our standard known risk policy, our tenant endorsements offer cover for the primary losses faced by tenants, such as rental liability and consequential loss, as well as loss of profits and relocation costs.

