

# Chancel repairs liability



Chancel repair liability is an ancient interest benefiting some 5,200 pre-reformation churches in England and Wales. It allows the Church Council to require owners of properties built on former rectorial land to meet the cost of repairing the church chancel.

This may sound a rather remote risk but the church owns or has owned vast tracts of land in England and Wales and consequently land and properties affected are not necessarily close to a church building.

In 2005 the House of Lords ruled that a couple who owned affected land had to pay for chancel repairs costing £95,000.00.

There is, unfortunately, no single central register, which can be used to ascertain whether the property you wish to purchase is affected.

We therefore recommend that an indemnity insurance policy is taken out to protect you against the cost of a claim by the church for chancel repairs.

We have obtained a block Indemnity Policy a copy of which we enclose which will cover you against potential claims for chancel repairs. The policy is £10 plus VAT and unless you advise us otherwise, we will assume you are happy to have the policy. You should note that if you are taking a mortgage on the property then your lender will require that this indemnity insurance policy is taken out.

We hope the above explains why we operate a block policy but if you do have any questions please do not hesitate to contact us.



**verisonalaw**

Find out how we can help,  
contact Nick Oliver  
**023 9231 2050**  
nick.oliver@verisonalaw.com  
[www.verisonalaw.com](http://www.verisonalaw.com)