

COUNTRYWIDE LEGAL INDEMNITIES

1-4 STARS
TRUST MORT

P/W CCJs
INSURANCE 3!

Page 1

Sent by email only – princebuster12@gmail.com

3 St James Court
Whitefriars
Norwich
NR3 1RJ

DX 5261 Norwich

Telephone: 01603 617617

Fax: 01603 622933

claims@cli.co.uk
cli.co.uk

Our reference: BN/C24/102

Please quote in all correspondence

16 July 2024

Dear Mr Haynes,

Re: 3 Trevelgue Road Newquay TR7 3LY
Policy Number: CLI19133988

Thank you for your recent correspondence.

Having considered the correspondence, I must unfortunately advise that your claim is not covered by this policy.

The policy covers the risk of a Section 36 Notice or legal proceedings being issued against you directly attributable to the lack of Building regulations consent for work carried out at least 12 months prior to 26 April 2019.

The 'Insured Use' under the policy is:

'Continued use as a single, owner occupied or investment residential dwelling as in existence on the Policy Commencement Date'.

The policy also contains the following exclusion:

'Exclusions

Claims arising from or relating to: -

a. additional works carried out to the Property after the Policy Commencement Date'

It is clear from the correspondence provided, that the reason the Local Authority contacted you back in August 2020, was because the Property was/is being used as an HMO. When you purchased the Property back in 2019, the Property was advertised/used as a 3-bedroom dwelling. Use as an HMO is a change of use subsequent to the policy being issued, and is therefore not a use covered by the policy.

Furthermore, the contact from the Council is from the 'Private Sector Housing Environmental Health Officer' and the Improvement Notices have been served under the Housing Act 2004, they are not