

Paul Berg & Taylor are pleased to announce that they are the first firm of solicitors in Harpenden to introduce a **"No Costs Cover"** for clients who are buying or selling their home with a solicitor's assistance. Whilst we hope and expect that your purchase or sale will go through smoothly, things can sometimes go wrong through no fault of your own. If a purchase or sale falls through, you will be left having to pay the legal costs in respect of that transaction in addition to any lost survey fees, lost time and disappointment. We consider this unfair and so when you instruct us to act for you on the sale or purchase of your home, we offer you **"No Costs Cover"** in respect of our legal costs and VAT, if your Sale or Purchase falls through before Contracts are exchanged, and within two months, for any qualifying reason.

BY PAYING A PREMIUM OF £100.00 PER TRANSACTION, OR £175 FOR BOTH OF A SALE AND A PURCHASE, YOU CAN OBTAIN COVER FOR ALL OF THE LEGAL FEES THAT YOU MAY HAVE INCURRED WITH THIS FIRM. MONIES PAID ON YOUR BEHALF IN RELATION TO DISBURSEMENTS ARE NOT COVERED BY THE SCHEME.

If you are selling or buying a home **"No Costs Cover"** applies if your Seller permanently withdraws from the sale of the property to you for any reason other than unreasonable delay or unreasonable conduct on your part. For example, you would be covered if your Seller gazumps you, or has a change of mind about selling the property, or loses his own purchase and decides not to sell. You would not be covered for example if your Seller withdraws because you have taken an unreasonably long time and are still not ready to exchange contracts, or if you attempt to renege on any previous agreement with the Seller or Buyer without reasonable cause.

If you are selling a home **"No Costs Cover"** applies if your Buyer permanently withdraws for any reason except for one wholly or partly relating to a defect in your property, or an adverse survey or valuation of your property, or unreasonable delay or unreasonable conduct on your part.

In these cases **"No Costs Cover"** will not apply. It will apply if, for example, your Buyer has a change of mind, or decides to buy a different property, or loses his own sale.

PLEASE NOTE:- You only have the opportunity to take cover if you have paid **"No Costs Cover"** within 7 days of instructing us to act for you. Cover will only apply to one Buyer or Seller, and not to subsequent parties. You will need to send us a further cheque, again within 7 days of any new transaction commencing. If you would like to take advantage of **"No Costs Cover"**, please sign and date the bottom of this form and send it to us with your cheque, payable to "Paul Berg & Taylor".

I/We confirm that we would like to take advantage of **"No Costs Cover"**, and enclose a cheque for £100.00/£175.00 (please delete as appropriate)

Signed..... Signed..... Dated.....

THIS FORM MUST BE RECEIVED BY US WITHIN 7 DAYS OF YOUR CONFIRMING INSTRUCTIONS