

# Premium Plus CON29M Samples

**SEARCH SAMPLES** (CLICK TO VIEW)

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## **RESIDENTIAL PREMIUM PLUS CON29M SEARCH - WITH CHESHIRE BRINE INDEMNITY POLICY**

FOR A PROPERTY LOCATED WITHIN THE  
CHESHIRE BRINE COMPENSATION DISTRICT

## Report Details

<b>Address:</b> Sample, Sample	<b>Requested by:</b> Sample
<b>Grid Reference:</b> E: 123456   N: 123456	<b>Date:</b> 19/10/2018
<b>Report Reference:</b> Sample	<b>Report ID:</b> 73301

## Professional Opinion

### 1.TERRAFIRMA OFFICIAL CON29M PASS

► No further recommendations

### 2.ENVIRONMENTAL FURTHER ACTION

► No further recommendations

### 3.FLOOD PASS

► **Consideration(s):**  
3.03 Specialist Advice

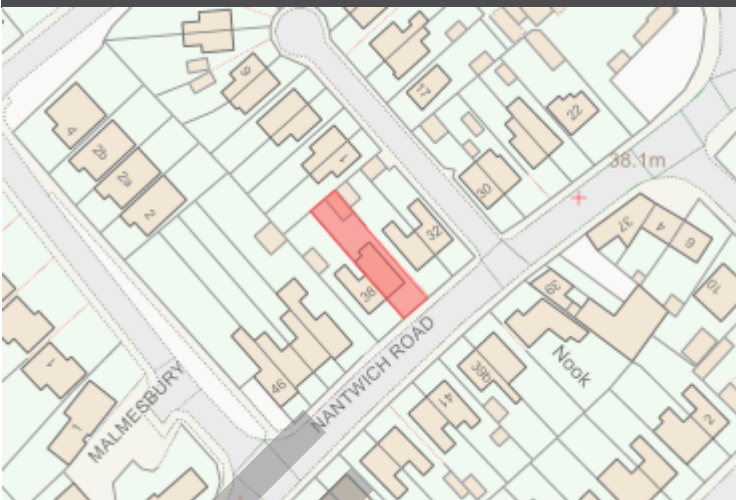
### 4.GROUND STABILITY PASS

► **Consideration(s):**  
4.02 Cheshire Brine Area - Insurance Included  
4.03, 4.14 Consult Surveyor

### 5.ENERGY & INFRASTRUCTURE PASS

► **Consideration(s):**  
5.13 Contact HS2  
5.20 Power Stations

## Subject Site



Air Quality Index: **Some Polluted Areas**  
(See 1.25)

This page should always be read in conjunction with the full report. The Professional Opinion indicates the potential risks and any other potential issues associated with the property. The results should be disclosed to client and/or lender and/or insurer as appropriate.

- A **'Pass'** is given if no potential property specific risk has been identified.
- A **'Pass with Considerations'** is given where there are potential hazards in the locality to bear in mind, or if there are features nearby which some clients might consider could affect them.
- A **'Further Action'** is given if there is a potential property specific risk and a further action is advised.

In the event of a request to review the Professional Opinion based on additional information, or if there are any technical queries, the professional advisor who ordered the report should contact us at [info@futureclimateinfo.com](mailto:info@futureclimateinfo.com), or call us on 01732 755 180.

Assessed by:

*FCI Risk Team*

[www.futureclimateinfo.com/team](http://www.futureclimateinfo.com/team)



## Regulated by RICS

If you require assistance, please contact your Search Provider or alternatively contact FCI directly with your Report ID.  
Tel: 01732 755 180 | Email: [info@futureclimateinfo.com](mailto:info@futureclimateinfo.com) | Web: [www.futureclimateinfo.com](http://www.futureclimateinfo.com)

## 1. TERRAFIRMA OFFICIAL CON29M COAL MINING REPORT

*Please see below Terra Firma's professional opinion and recommendations with regards to the property. These may be copied into your Report on Title. No physical site inspection has been carried out. This official CON29M report highlights only the information which we have determined should be drawn to your attention however, other risks may be present. Relevant prudent enquiries for the purchaser are highlighted within the professional recommendations.*

### Professional Opinion:

Within the scope of this assessment, the Site is not considered to be susceptible to coal mining-related ground instability. Any identified coal mining features are considered unlikely to impact the value or security of the Site for normal lending purposes and there is no reason for them to impact upon the completion of this transaction.

### Professional Conclusions:

Within the scope of this assessment, the Site is not considered to be susceptible to mining-related ground instability. No further information is required within the scope of a typical mortgage application. Below exist relevant interpreted conclusions based on the findings of this report.

Although no records exist of historical subsidence claims, it is possible that claims may be made in the vicinity of the Site in the future.

### Professional Recommendations:

No further actions required.

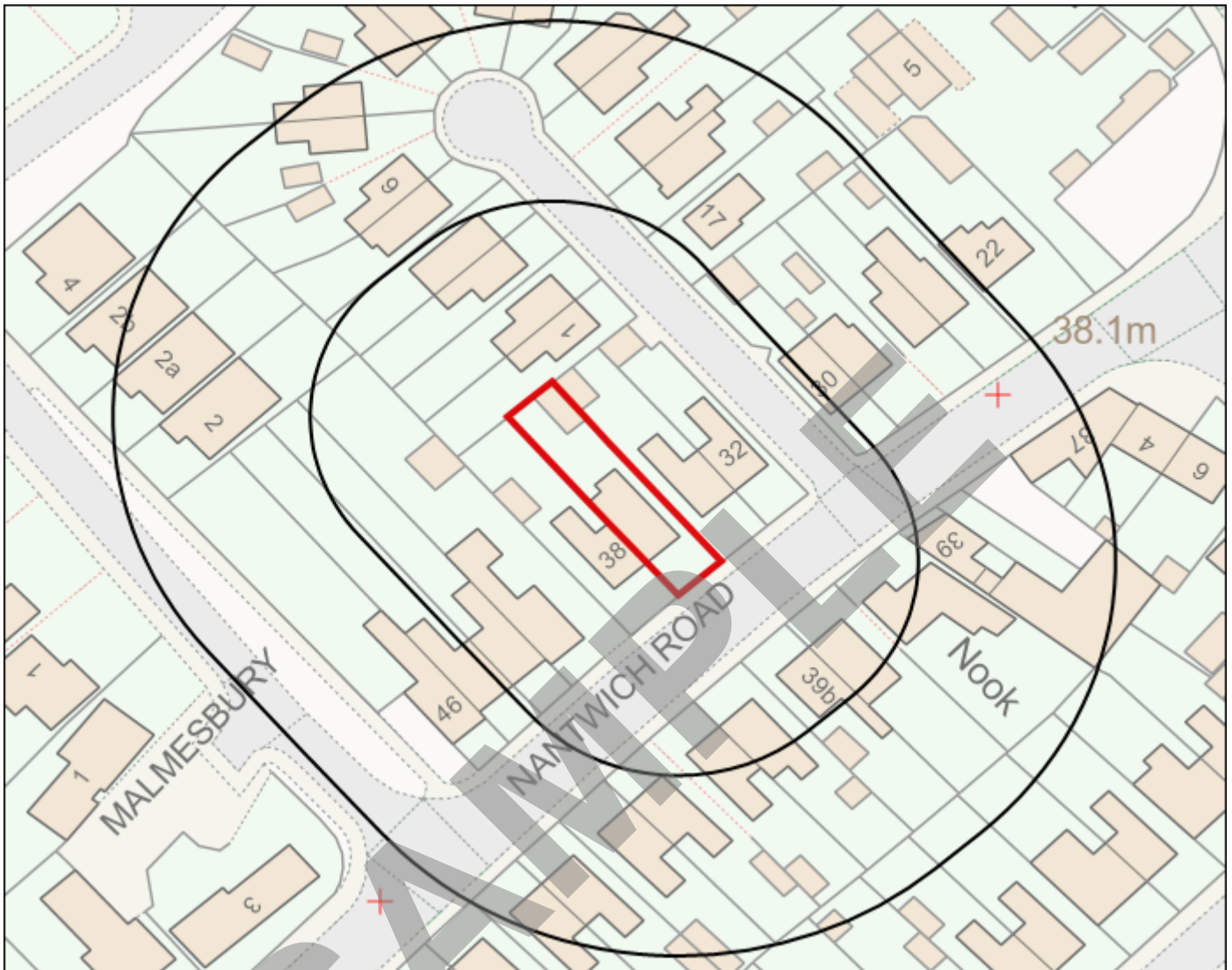
### Considering the future development of the Site:

Within the scope of this assessment, the Site is not considered to be susceptible to ground movement, should the Site be developed.

Entirely unrecorded mineral workings may exist and therefore in the event any adverse features are discovered during site works, please contact Terra Firma directly to discuss the appropriate further steps.

SAMPLE

## 1. Mining Hazard Map



### Hazard Map Key

#### Coal Authority Data

##### Mine Entries

- Adit
- Shaft

#### Subsidence Claims

- 01 - Awaiting Decision
- 02 - Rejected
- 03 - Admitted
- 05 - Settled
- 06 - Withdrawn

#### Hazard Zones

- Zone of Influence
- Affected Areas

#### Site Boundary

- Site Boundary
- 25m 50m Scales

The enquiries in this section are The Law Society CON29M Coal Mining search enquiries and are used with permission of The Law Society. This report is prepared in accordance with The Law Society CON29M (2018) Guidance Notes; under which all replies to these enquiries are made. These eleven questions and their answers are relevant to a residential property and should not be relied upon in a commercial transaction.

## 1.01 Past underground coal mining

PASS

### Question(s).

*Is the property within the zone of likely physical influence on the surface of past underground coal workings?*

### Answer(s).

The Site is not within a surface area that could be affected by historical, known deep underground mining.

The Site is not within a surface area that could be affected by historical, known shallow underground mining.

The Site is not within a surface area that could be affected by historical unrecorded shallow underground mining.

## 1.02 Present underground coal mining

PASS

### Question(s).

*Is the property within the zone of likely physical influence on the surface of present underground coal workings?*

### Answer(s).

The Site is not situated within an area which could be affected by currently active underground coal mining.

## 1.03 Future underground coal mining

PASS

### Question(s).

*(a) Is the property within any geographical area for which the Coal Authority is determining whether to grant a licence to remove coal by underground methods?*

*(b) Is the property within any geographical area for which a licence to remove coal by underground methods has been granted?*

*(c) Is the property within the zone of likely physical influence on the surface of planned future underground coal workings?*

*(d) Has any notice of proposals relating to underground coal mining operations been given under section 46 of the Coal Mining Subsidence Act 1991?*

### Answer(s).

The Site is not situated within an area which could be affected by any future underground coal mining.

The Site is not situated within the influence of a Section 46 Notice.

## 1.04 Shafts and adits (mine entries)

PASS

### Question(s).

*Are there any shafts and adits or other entries to underground coal mine workings within the property or within 20 metres of the boundary of the property?*

### Answer(s).

There are no recorded mine entries within 20 metres of the Site.

## 1.05 Coal mining geology

PASS

### Question(s).

*Is there any record of any fault or other line of weakness due to coal mining at the surface within the boundary of the property that has made the property unstable?*

### Answer(s).

There are no recorded faults, fissures or breaklines beneath or within the vicinity of the Site.



## 1.06 Past opencast coal mining

PASS

### Question(s).

*Is the property situated within the geographical boundary of an opencast site from which coal has been removed in the past by opencast methods*

### Answer(s).

The Site is not situated within an area of any past Licence Area for the opencast extraction of coal.

There are no unlicensed opencast pits or extraction sites within the vicinity of the Site.

## 1.07 Present opencast coal mining

PASS

### Question(s).

*Is the property within 200 metres of the boundary of an opencast site from which coal is being removed by opencast methods?*

### Answer(s).

The Site is not situated within 200 metres of an area which could be affected by currently active opencast coal mining.

## 1.08 Future opencast coal mining

PASS

### Question(s).

*(a) Is the property within 800 metres of the boundary of an opencast site for which the Coal Authority are determining whether to grant a licence to remove coal by opencast methods?*

*(b) Is the property within 800 metres of the boundary of an opencast site for which a licence to remove coal by opencast methods has been granted?*

### Answer(s).

There are no plans by the Coal Authority to grant a licence to extract coal using opencast methods within 800 metres surrounding the Site.

## 1.09 Coal mining subsidence claims

PASS

### Question(s).

*(a) Has any damage notice or claim for alleged coal mining subsidence damage to the property been given, made or pursued since 1st January 1984?*

*(b) Does any current "Stop Notice" delaying the start of remedial works or repairs affect the property?*

*(c) Has any request been made under section 33 of the 1991 Act to execute preventive works before coal is worked?*

### Answer(s).

There is no record of any coal mining-related damage notices or subsidence claims for the Site or for any Site within 50 metres of the Site.

There is no record of a request that has been made to carry out preventive works before coal is worked under section 33 of the Coal Mining Subsidence Act 1991.

## 1.10 Mine gas emissions

PASS

### Question(s).

*Does the Coal Authority have record of any mine gas emission within the boundary of the property being reported that subsequently required action by the Authority to mitigate the effects of the mine gas emission?*

### Answer(s).

There are no records of any Mine Gas hazards within the influence of the Site and there is no record of any Mine Gas emissions requiring action.

## 1.11 Emergency surface hazard call out incidents

PASS

### Question(s).

*Have the Coal Authority carried out any work on or within the boundaries of the property following a report of an alleged hazard related to coal mining under the Authority's Emergency Surface Hazard Call Out procedures?*

### Answer(s).

The Site is not situated within the influence of a coal mining-related hazard.

## 2. ENVIRONMENTAL (INC. CONTAMINATED LAND)

### 2.02 Remediation Insurance

YES

Unless additional contaminated land insurance has been requested at the time of purchase, this report includes contaminated land remediation insurance providing cover of up to £100,000 for 6 years from the date of purchase in the event that the Local Authority serves a Part 2A Remediation Notice and remediation costs have to be borne by the property owner. Terms and conditions apply; please visit [www.futureclimateinfo.com/terms-and-conditions.html](http://www.futureclimateinfo.com/terms-and-conditions.html).

If the client and/or the lender requires enhanced contaminated land insurance, a successor policy offering enhanced protection of up to £1,000,000 for a term of 25 years is available for £50 inclusive of Insurance Premium Tax (for properties up to 0.4 ha). Any quoted prices are for online policies only. To purchase Contaminated Land Insurance, please visit CLS at [www.cls.co.uk](http://www.cls.co.uk), call 01732 753 910 or purchase via your reseller. More details on this policy are available at <http://www.futureclimateinfo.com/Residential/ContaminatedLand>

### 2.03 Official Contaminated Land | Register Entries & Notices

PASS

Cheshire East (B) Council data indicates that the property is not within 25 metres of an area of land that has been designated Contaminated Land under Part 2A of the Environmental Protection Act 1990.

### 2.18 Past Industrial Land Uses

FURTHER ACTION

If redevelopment of the property is being considered compliance with the National Planning Policy Framework will be required. This would require the production of a conceptual site model and intrusive investigation cannot be ruled out. A Chartered Environmental Surveyor or appropriate consultant should be appointed to produce the conceptual site model.

### 2.21 Radon Gas

PASS

Data provided by the British Geological Survey (BGS) indicates that the property is not in a Radon Affected Area.

This is because the property is in a Lower probability radon area (less than 1% of homes are estimated to be at or above the Action Level of 200 Bq m<sup>-3</sup>), therefore no protective measures are required.

### 2.24 Air Quality Management Area

NOTE

Although information on air quality is not included within the Environmental risk assessment in this report we are able to provide information from DEFRA.

Data provided by DEFRA indicates that the property is not in or within 100 metres of an Air Quality Management Area (AQMA). An AQMA is declared where the air pollutants occur above EU and Government targets, and where the council is required to create and follow an Air Quality Action Plan (AQAP) to improve air quality.

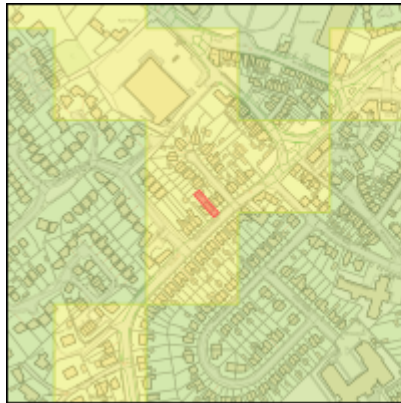
Please note that though this property is not within an Air Quality Management Area, this does not necessarily guarantee good air quality. For more information on air quality please visit <https://uk-air.defra.gov.uk/air-pollution/>.



## 2.25 Air Quality Index

### NOTE

The MappAir® air quality dataset provided by Earthsense includes information on Nitrogen Dioxide (NO2) and Particulate Matter (PM2.5) from vehicle emissions and indications from other sources. The model gives an indication of annual mean pollution for 2016 at a resolution of 100 metres.



Some Polluted Area  
Generally Good

The data indicates that the property is in an area with a rating of 2 or Some Polluted Areas. A rating of 2 means there is a moderate chance of pollution levels exceeding healthy levels, particularly in poor weather conditions. There is a fair chance of higher pollutant concentrations around major roads.

For further information on air quality go to <https://uk-air.defra.gov.uk/>

## 2.27 Checked Datasets

The dataset categories analysed in this section are listed below. For more information, please visit our website.

Remediation Insurance	Official Contaminated Land   Register Entries & Notices
Artificial Ground	Potentially Contaminative Current Land Uses
Electricity Infrastructure   Electricity Pylons	Electricity Infrastructure   Overhead Power Lines
Electricity Infrastructure   Power Cables and Lines	Electricity Infrastructure   Substations
Environmental Permits   Closed Mining Waste Facilities	Environmental Permits   End of Life Vehicles
Environmental Permits   Industrial Sites	Environmental Permits   Waste Sites
Fuel / Petrol Stations	Landfill   Current
Landfill   Historic	OFCOM Mast Site Clearance Locations
Past Industrial Land Uses	Pollution Incidents
Potentially Infilled Land	Radon Gas
Surface Dangers or Hazards   COMAH Sites	Surface Dangers or Hazards   Hazardous Waste Registrations

## 3. FLOOD (INC. FLOODABILITY RATING)

### 3.01 River and Sea Flood Risk

PASS

Data provided by the Environment Agency indicates no risk of flooding from River or Sea within 25 metres of the property.

### 3.02 Surface Water Flood Risk

PASS

Data provided by JBA Risk Management indicates that there is no risk of Surface Water flooding within 5 metres of the property. Surface water flooding occurs when heavy rainfall overwhelms the drainage capacity of an area. In these instances, the rainwater does not drain away through the normal drainage systems or soak into the ground, but lies on or flows over the ground instead.

### 3.03 Groundwater Flooding

PASS (WITH CONSIDERATIONS)

Data provided by JBA Risk Management indicates that the property is located within 5 metres of an area that has at least a 1% annual chance of peak groundwater levels reaching within 5m of the ground surface. Within this zone there is a risk of groundwater flooding to subsurface assets, but near-surface manifestation of groundwater is less likely.

The result of the flood risk assessment in this report is based on the best available national flood models using the best available data sources, from the leading authorities, no site visit has been made.

**CONSIDERATIONS:** In many cases local characteristics such as ground levels and surface structures may exist which can moderate the predicted flood risk to property derived from the national flood risk models. As part of our commitment to facilitating property transactions and pursuant to Law Society good practice guidance we have negotiated an affordable flood risk review service from the leading independent national flood risk experts, JBA Consulting. If you or your lender are concerned about the level of flood risk you are now able to obtain a manual review of the flood risk which combines the desktop analysis in this report with expert advice from an experienced and suitably qualified Chartered flood consultant. The Report Review service will either revise or verify the property flood risk, and provide tailored next steps guidance. For further details please visit <http://www.futureclimateinfo.com/Residential/FloodRisk>. If you would like to order a Report Review, this request will need to be placed by the professional advisor who ordered the report, and can be purchased for £99 + VAT.

## 3.04 Surface Water Features

PASS

The Ordnance Survey Map indicates that the property is not located within 250 metres of a body of surface water, such as a stream, river, canal, reservoir, lake or pond.

## 3.05 Floodability Rating

PASS

The JBA Floodability Rating at this location is Clear. Clear indicates that the likelihood of flooding is Very Low.

JBA Floodability data is derived from their high resolution UK flood hazard maps which are used by most insurers when assessing flood risk. Where a higher Floodability Rating is indicated further investigation into flood risk is usually advisable. For locations rating Black 1 (High) and Black 2 (Very High) there is more likely to be a correlation between Floodability and a residential property being included within Flood Re by a participating insurer. However, please note that not all residential properties are eligible to benefit from Flood Re, see <http://www.floodre.co.uk/industry/how-it-works/eligibility/>. Further information about Flood Re is given within "Notes and Guidance – Insurance" at the end of this report.

Please always check that your Buildings Insurance policy covers Flood Damage, as the terms of any mortgage (if required) may require all risks to be covered to meet the lender's requirements.

Future Climate Info has partnered with HomeProtect to deliver home insurance for residential properties in areas considered to be at risk of flooding. HomeProtect policies are underwritten by AXA Insurance plc. Get an immediate, online quote at [www.homeprotect.co.uk/floodcover](http://www.homeprotect.co.uk/floodcover).

## 3.06 Historic Flooding

PASS

Data provided by the Environment Agency indicates that the property is not in or within 250 metres of an area that has flooded in the past. This includes all types of flooding, including Groundwater. However, we would always recommend asking the vendor to confirm whether or not they are aware of any previous flooding at the property.

Please see the previous sections for the Flood Risk as of the date of this report.

## 3.07 Flood Storage

PASS

Data provided by the Environment Agency indicates that the property is not located within 25 metres of a Flood Storage Area (land designed and operated to store flood water).

## 3.08 Dam Break

PASS

Data provided by JBA identifies areas of England and Wales that are most likely to suffer damage to property following the sudden and catastrophic failure of a large reservoir embankment or dam. This is a worst case scenario, it's unlikely that any

actual flood would be this large. The flooding is predicted using advanced modelling techniques to ascertain if a property or site is potentially at risk in such an event.

This property is not located in the potential path which water would follow if a reservoir dam or embankment was to fail.

## 3.09 Sewer Flooding

## NOTE

Please note that information on Sewer Flooding is not included in the flood risk assessment in this report. This information is held by the water company responsible for the public sewer network. Sewer flooding happens for a number of reasons but is most likely to occur during storms, when large volumes of rainwater enter the sewers and sewage escapes from a manhole or a drain, or by backing up through toilets, baths and sinks. Sewer flooding can also occur when pipes become blocked.

## 3.10 Checked Datasets

The dataset categories analysed in this section are listed below. For more information, please visit our website.

River and Sea Flood Risk

Surface Water Flood Risk

Groundwater Flooding

Surface Water Features

Floodability Rating

Historic Flooding

Flood Storage

Dam Break

## 4. GROUND STABILITY

### 4.01 Professional Advice

For professional advice and guidance relating to the impact of any ground stability issues on your property please contact a Chartered Building Surveyor. For help on any specialist services that may be needed please go to [www.subsidence-support.co.uk](http://www.subsidence-support.co.uk)

### 4.02 Cheshire Brine Subsidence

### PASS (WITH CONSIDERATIONS)

According to the map published by Cheshire Brine Subsidence Compensation Board the property is within the Cheshire Brine Compensation District.

If a property in the Cheshire Brine Compensation District has been damaged by brine subsidence and has been repaired and/or needs repair this will be highlighted by the buildings surveyor and appropriate action recommended.

**CONSIDERATIONS:** The client should be made aware of the Cheshire Brine Search Insurance included in this report covers the cost of repairs and any attributable loss of value following a brine subsidence claim made to the Cheshire Brine Compensation Board where future claims have been 'commuted' in that the Board refuses to make payment because a previous owner of the Property received compensation payment from them but failed to complete the necessary repairs. Please see the terms and conditions in the attached Cheshire Brine Search Insurance Certificate.

If subsidence claims in respect of the property have not been commuted and should the property be damaged at some future date by brine subsidence the compensation provisions of the Cheshire Brine Pumping (Compensation for Subsidence) Acts 1952 and 1964 should be available to the property.

For any specific brine subsidence related queries please contact the Cheshire Brine Subsidence Compensation Board on 01782 276859, [info@cheshirebrine.com](mailto:info@cheshirebrine.com)

### 4.03 Subsidence Risk Rating

### PASS (WITH CONSIDERATIONS)

The Subsidence Risk Rating produced by Property Assure based on subsidence damage insurance claims is **Medium**, with a risk exposure up to twice the insurance subsidence incidence rate for England and Wales. This correlates to a rate of up to 2 incidents in every 1000 residencies.

The Subsidence Risk Rating assesses the risk of subsidence caused by soil shrinkage. Soil Shrinkage accounts for over 75% of all insurance subsidence incidents in England and Wales and the two main causes are clay shrinkage triggered by vegetation (60% of cases) or leaking drainage (15% of cases) washing away fine particles in the soil or softening the soil.

It is important to note that property Insurance is normally readily available - some 30% of all postcodes in England and Wales have a High or Very High risk.

**CONSIDERATIONS:** The Subsidence Risk Rating is postcode specific rather than specific to the property. If you are at all concerned about subsidence you should obtain a survey of the building by a Chartered Building Surveyor. Key issues are:

1. The age of the building. Older buildings may display evidence of subsidence.
2. Ask the vendor if there has been a previous subsidence claim.
3. The proximity of trees can add to subsidence risk.

**Existing property** - Possible increase in insurance claims risk in droughts or where high moisture demand vegetation is present due to shrink-swell clay problems if foundations are not suitable.

**Property extensions** - If you are looking to extend the property then the soil must be tested for composition and plasticity index. This may increase the cost of construction.

## 4.06 Geohazards | Running Sand

PASS

The British Geological Survey indicates that the property is within 50 metres of an area where there is a very low potential for running sand problems if water table rises or if sandy strata are exposed to water. No special actions required to avoid problems due to running sand.

## 4.14 Natural Cavities & Soluble Rocks

PASS (WITH CONSIDERATIONS)

The British Geological Survey indicates that the property is within 50 metres of an area where soluble rocks are present within the ground. Numerous dissolution features may be present. Potential for difficult ground conditions should be investigated. Potential for localised subsidence is at a level where it should be considered.

**CONSIDERATIONS:** There will be a probable increase to insurance risk due to very significant soluble rocks being present and a high possibility of localised subsidence, especially in adverse conditions such as concentrated surface or subsurface water flow.

Specialist advice should be obtained to establish stabilisation work and land management needed to maintain stability. Surface drainage should be maintained and drainage into the ground prevented.

## 4.16 Checked Datasets

The dataset categories analysed in this section are listed below. For more information, please visit our website.

Cheshire Brine Subsidence

Geohazards | Collapsible Deposits

Geohazards | Running Sand

Mapped Landslides

Mining | Mining Cavities (Non-Coal)

Modified Ground | Artificial Deposits

Natural Cavities & Soluble Rocks

Subsidence Risk Rating

Geohazards | Compressible Ground

Geohazards | Shrink-Swell

Landslips/slides | Slope Instability

Mining | Hazards (Non-Coal)

Modified Ground | Historical Analysis

## 5. ENERGY & INFRASTRUCTURE

## 5.01 Energy Map



## 5.02 Infrastructure Map



## 5.13 Major Infrastructure Projects | HS2

**PASS (WITH CONSIDERATIONS)**

Data provided by High Speed 2 (HS2) indicates that the property is within 3000 metres of the HS2 Route, as announced in July 2017. Please see the map above for a detailed plan of the route.



Any infrastructure project has the potential to create blight as a result of the uncertainty of the project outcomes, and this can affect the ability to buy and sell property in affected areas. As a result this can impact upon the value of the property interest.

Nearest Surface Route

Route Type	Distance
Surface	1349 m

Nearest Tunnel Route

No tunnel route within 3000 metres.

**CONSIDERATIONS:** For full and current details about the HS2 Phases One and Two, background, compensation provisions and safeguarding, please visit [www.hs2.org.uk](http://www.hs2.org.uk). You can also contact the HS2 helpdesk directly on 020 7944 4908, or by email at [HS2enquiries@hs2.org.uk](mailto:HS2enquiries@hs2.org.uk).

## 5.15 Oil and Gas | Invitation Area (inc. Shale Gas)

PASS

Data provided by the Department for Business, Energy & Industrial Strategy (BEIS) indicates that the property is within an area for which Petroleum Exploration and Development Licence (PEDL) applications have been invited in the 14th Landward Licensing Round. Please bear in mind that these areas are quite large, almost half of the country was included in the 14th round.

The main reason for the 14th Round was to facilitate exploration for shale gas. Shale gas (methane) is trapped in impermeable shale rock. Hydraulic fracturing (or 'fracking') of the shale rock enables the shale gas to flow. Fracking has been used in the UK for many years but recent improvements in technology have made the exploitation of shale gas reservoirs more economical.

A PEDL is the first step to starting drilling, but it does not imply prior consent to actual activities. An operator wishing to drill an exploratory well must first negotiate access with landowners, as well as obtain consents from a number of bodies, including planning permission and environmental permits. BEIS will only give consent to drill once the planning authority has granted permission to drill, and if the relevant planning conditions have been discharged. An operator wishing to start production from a development site must start again with the permissions process.

If a PEDL licence is granted, it will appear below, under 'Oil and Gas | Current and Historic Sites'.

## 5.18 Oil and Gas | Current and Historic Sites

PASS

Data provided by the Department for Business, Energy & Industrial Strategy (BEIS) indicates that the property is within 5000 metres of one or more sites operated under a Petroleum Exploration and Development Licence (PEDL).

The existence of a current or potential oil or gas site does not necessarily mean that gas production is actually occurring or will occur. Even if gas production does occur, there is no evidence accepted as yet that there will be any material impact on the property.

The table below shows the latest or last date of each type of current or historic well drilled by the operator at a site.

Site Name	License Number	Operator	Intent	Start Date	End Date	Distance	Source
WINSFORD 1	EXL254	BRABANT	Exploration	01/06/1997	14/06/1997	2327 m	BEIS

## 5.20 Power Stations

PASS (WITH CONSIDERATIONS)

Data provided by the Department for Business, Energy & Industrial Strategy (BEIS), indicates that the property is within 3000 metres of an active power station.



Any infrastructure project has the potential to create blight caused by the uncertainty as to the project outcomes and this can affect the ability to buy and sell property in the affected areas. If any related data is available it will appear below.

Site Name	Company	Address	Technology	Distance	Source
Midpoint 18 Business Park	Covanta Energy	Pochin Way, Middlewich, Cheshire	EfW Incineration	1704 m	BEIS

**CONSIDERATIONS:** Electrical Infrastructure can emit Electric and Magnetic Fields (EMFs). National Grid operate an EMF Unit for those concerned about nearby electricity equipment. They can provide relevant information, and if necessary will undertake field measurements.

For further information, contact the EMF Unit on 0845 702 3270 or by email at [emfhelpline@nationalgrid.com](mailto:emfhelpline@nationalgrid.com). However, you can also measure EMFs yourself with the use of a gaussmeter, which can be purchased online.

## 5.25 Checked Datasets

The dataset categories analysed in this section are listed below. For more information, please visit our website.

Carbon Capture & Storage	Electrical Infrastructure   Electricity Pylons
Electrical Infrastructure   Overhead Power Lines	Electrical Infrastructure   Power Cables and Lines
Electrical Infrastructure   Substations	Hydropower   Existing
Hydropower   Potential	Major Energy Infrastructure   Gas Pipe
Major Energy Infrastructure   Gas Site	Major Infrastructure Projects   Crossrail
Major Infrastructure Projects   HS2	Major Infrastructure Projects   Thames Tideway Tunnel
Oil and Gas   Invitation Area (inc. Shale Gas)	Oil and Gas   Offered Blocks (inc. Shale Gas)
Oil and Gas   Licensed Areas (inc. Shale Gas)	Oil and Gas   Current and Historic Sites
Oil and Gas   Underground Coal Gasification	Power Stations
Power Stations   Nuclear Power	Railways
Solar Farms	Wind Farms

## 6. NOTES & GUIDANCE

### 6.01 Report Notes

### METHODOLOGY

This report is a desk study risk assessment, and no site or ground inspection or physical investigation has been carried out. The impacts of the risks addressed in this report are normally measured in terms of quiet enjoyment, saleability, mortgageability, and the value of the property; the risk assessment in this report is provided by FCI who are regulated by RICS.

### 6.02 Contaminated Land

### METHODOLOGY

The contaminated land risk assessment used in this report takes account of statutory Contaminated Land as well as information on the various land uses or processes which may have the potential to create Contaminated Land. These include, for example, relevant former industrial land uses shown on historical maps, current industrial land uses, and relevant industrial processes. Risks such as waste sites, licensed discharge consents, radioactive substances, pollution prevention and control licences, explosives, and dangerous substance inventory, Control of Major Accidents and Hazards (COMAH), and Notification of Installations Handling Hazardous Substances (NIHHS), and Planning Hazardous Substance sites are all very highly regulated and as such are excluded from the Contaminated Land risk assessment. Such features at or nearby the property are features that may be considered in the survey or valuation.

### 6.03 Flood Insurance

### METHODOLOGY

The answers given on the availability of flood insurance reflect the flood re - insurance scheme, known as Flood Re, which was launched 1st April 2016. Flood Re has been set up to help those households who live in a flood risk area find affordable home

insurance. Flood Re should make no difference to purchasing home insurance, whether that's through a price comparison site, directly from an insurer or through a broker. There is no need to contact Flood Re directly. Flood Re is intended to give peace of mind that, even after a flood claim, flood insurance should still be available with affordable premiums and excesses. Not every residential property is eligible to benefit from Flood Re, for full information about the scheme, including eligibility, see <http://www.floodre.co.uk/>.

An overall 'Floodability Rating' is given in this report based solely on JBA Floodability data. This shows the combined flood hazard, in 5 metre grid cells, from multiple sources i.e. river, sea and surface water flooding (certain groundwater flood data is also included). Over 85% of insurers use this data when assessing flood risk. The Floodability Rating is represented by colour indicators (black, red, amber, green or clear). For locations rating Black 1 (High) and Black 2 (Very High) there is more likely to be a correlation between Floodability and a residential property being included within Flood Re by a participating insurer. These indicators however provide no assurance or guarantee that insurance / insurance covering flood risk will or will not be available, no reliance should be placed upon the colour indicators, and appropriate additional enquiries should be made as to the actual availability (or not) of insurance / insurance covering flood risk. Every insurance application is unique, so other perils, risks or a previous claims history may mean that insurance is not available in any event.

Future Climate Info has partnered with HomeProtect to deliver home insurance for residential properties in areas considered to be at risk of flooding. HomeProtect policies are underwritten by AXA Insurance plc. Get an immediate, online quote at <http://www.homeprotect.co.uk/floodcover>.

## 6.04 Flood Risk and Impact on Value

## METHODOLOGY

The flood risk assessment in this report is based on the best available historic, river, sea, and surface water flooding data. This includes data supplied by the Environment Agency and Jeremy Benn Associates (JBA). A flood risk assessment using these data sources, however, should not be regarded as definitive. Because the flood risk assessment is based on theoretical risk models, there is always the possibility that exceptional weather conditions and/or failure of flood defences can cause flooding that was not anticipated. No site visit has taken place.

The Professional Opinion on flood risk given in this report is based on a flood risk assessment of River, Sea and Surface Water flooding, using Environment Agency and JBA data. If there is a history of flooding it is reported but it is not included in the flood risk assessment because circumstances can change, for example the provision of flood defences, causing the flood conditions to be different today. Susceptibility to groundwater flooding is reported but is also not included in the flood risk assessment; this is because the data identifies geological conditions which could enable groundwater flooding to occur, but does not model the risk of such an occurrence.

RICS advises that flood risk does reduce the value of a property, compared with a similar property without such a risk. This depends on the particular circumstances of the property, any history of flooding, and the provision of flood defences. For some 'at risk' property, for example, the reduction in value may be offset by an increase due to the property's amenity value close to a river, stream or coast.

## 6.05 Flood Planning, Flood Warning and Reporting, and Flood

### Resistance and Resilience Measures

## METHODOLOGY

Detailed advice on flooding and resistance and resilience measures, flood risk planning and costs, and flood warning and reporting systems, is available from the following websites:

Government: <https://www.gov.uk/prepare-for-a-flood/find-out-if-youre-at-risk>  
Insurance Industry: <https://www.abi.org.uk/Insurance-and-savings/Topics-and-issues/Flooding>  
RICS: [www.rics.org/uk/knowledge/consumer-guides/guide-to-flooding](http://www.rics.org/uk/knowledge/consumer-guides/guide-to-flooding)

## 6.06 Standard

## T&Cs, QUERIES & COMPLAINTS

This report is supplied by Future Climate Info Limited subject to Terms and Conditions of Business, available at <http://www.futureclimateinfo.com/Content/images/PDF/FCI-terms-and-conditions.pdf>. In the event of product and content queries please contact [admin@futureclimateinfo.com](mailto:admin@futureclimateinfo.com). Our formal complaints procedure can be found at <http://www.futureclimateinfo.com/complaints>.

## 6.07 Searchcode

## T&Cs

### IMPORTANT CONSUMER PROTECTION INFORMATION

This search has been produced by Future Climate Info Ltd, 17 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4UA, Telephone 01732 755 180, Email: [info@futureclimateinfo.com](mailto:info@futureclimateinfo.com), which is registered with the Property Codes Compliance Board

(PCCB) as a subscriber to the Search Code. The PCCB independently monitors how registered search firms maintain compliance with the Code.

The Search Code:

- Provides protection for homebuyers, sellers, estate agents, conveyancers and mortgage lenders who rely on the information included in property search reports undertaken by subscribers on residential and commercial property within the United Kingdom.
- Sets out minimum standards which firms compiling and selling search reports have to meet.
- Promotes the best practice and quality standards within the industry for the benefit of consumers and property professionals.
- Enables consumers and property professionals to have confidence in firms which subscribe to the code, their products and services.

By giving you this information, the search firm is confirming that they keep to the principles of the Code. This provides important protection for you.

## The Code's core principles

Firms which subscribe to the Search Code will:

- display the Search Code logo prominently on their search reports.
- act with integrity and carry out work with due skill, care and diligence
- at all times maintain adequate and appropriate insurance to protect consumers
- conduct business in an honest, fair and professional manner
- handle complaints speedily and fairly
- ensure that products and services comply with industry registration rules and standards and relevant laws
- monitor their compliance with the Code

## Complaints

If you have a query or complaint about your search, you should raise it directly with the search firm, and if appropriate ask for any complaint to be considered under their formal internal complaints procedure. If you remain dissatisfied with the firm's final response, after your complaint has been formally considered, or if the firm has exceeded the response timescales, you may refer your complaint for consideration under The Property Ombudsman scheme (TPOs). The Ombudsman can award compensation of up to £5,000 to you if the Ombudsman finds that you have suffered actual financial loss and/or aggravation, distress or inconvenience as a result of your search provider failing to keep to the Code.

**Please note that all queries or complaints regarding your search should be directed to your search provider in the first instance, not to TPOs or to the PCCB.**

## TPOs Contact Details:

The Property Ombudsman scheme, Milford House, 43-55 Milford Street, Salisbury, Wiltshire SP1 2BP  
Tel: 01722 333306, Fax: 01722 332296, Email: [admin@tpos.co.uk](mailto:admin@tpos.co.uk), Web: <https://www.tpos.co.uk/>  
You can get more information about the PCCB from [www.propertycodes.org.uk](http://www.propertycodes.org.uk)

**PLEASE ASK YOUR SEARCH PROVIDER IF YOU WOULD LIKE A COPY OF THE SEARCH CODE**

## 6.08 Report Licensing

## METHODOLOGY

© Crown copyright and database rights  
2015 Ordnance Survey 0100056489



## 6.09 Terraforma CON29M Additional Information

## METHODOLOGY

This official CON29M Coal Mining Report is a site-specific interpretation of coal mining activity. These enquiries are The Law Society CON29M (2018) Coal Mining search enquiries and are used with permission of The Law Society. The Law Society CON29M Coal Mining search enquiries are protected by copyright owned by The Law Society of 113 Chancery Lane, London WC2A 1PL. The Law Society has no responsibility for information provided in response to CON29M (2018) Coal Mining search enquiries within this report or otherwise. This report is prepared in accordance with The Law Society Guidance Notes 2018; under which all replies to these enquiries are made.

This report includes Coal Search Insurance (Up to £50,000) and Terraforma's terms & conditions (which provide a limit of liability per report of £10 million, backed by Professional Indemnity Insurance) applicable at the time the report was produced. All Terraforma reports adhere to The Search Code and are regulated by the Council of Property Search Organisations. **For**

further information on Terra Firma's terms and conditions, Coal Search Insurance and the statutory cover available under the Coal Mining Subsidence Act 1991 (as amended by the Coal Industry Act 1994), please visit:  
<https://www.terrafirmasearch.co.uk/premiumpluscon29m-terms-insurance>.

## 6.10 Terra Firma CON29M Report Licensing

## METHODOLOGY

This report contains Data provided by the Coal Authority. Any and all analysis and interpretation of Coal Authority Data in this report is made by Terra Firma Mine Searches Ltd and is in no way supported, endorsed or authorised by the Coal Authority. The use of the data is restricted to the terms and provisions contained in this report. Data reproduced in this report may be the copyright of the Coal Authority and permission should be sought from Terra Firma Mine Searches Ltd prior to any re-use.

© Crown Copyright (2018) Ordnance Survey Licence Number 0100020315. May contain British Geological Society materials © NERC (2018).

This report may contain public sector information licensed under the Open Government Licence v3.0.

This report may contain plans and records held by the Coal Authority and made publicly available at the time of inspection which may include British Geological Survey and Ordnance Survey data.

The Law Society CON29M Coal Mining search enquiries are protected by copyright owned by The Law Society of 113 Chancery Lane, London WC2A 1PL.



## 7. USEFUL CONTACTS

Local Authority : Cheshire East Council  
 Tel: 0300 123 55 00  
 Visit: <http://www.cheshireeast.gov.uk>

Environment Agency | 1 North Lutra House, Dodd Way, Off Seedlee Road, Bamber Bridge, Preston. PR5 8BX  
 Tel: 08708 506 506  
 Visit: [www.environment-agency.gov.uk](http://www.environment-agency.gov.uk)  
 Email: [enquiries@environment-agency.gov.uk](mailto:enquiries@environment-agency.gov.uk)

JBA Consulting | South Barn, Broughton Hall, Skipton. BD23 3AE  
 Tel: 01756 799919

Public Health England | Wellington House, 133-155 Waterloo Road, London. SE1 8UG  
 Tel: 020 7654 8000  
 Visit: <https://www.gov.uk/government/organisations/public-health-england>  
 Email: [enquiries@phe.gov.uk](mailto:enquiries@phe.gov.uk)

The Coal Authority Property Search Services | 200 Lichfield Lane, Berry Hill, Mansfield, Nottinghamshire. NG18 4RG  
 Tel: 0845 762 6848  
 Visit: [www.groundstability.com](http://www.groundstability.com)  
 Email: [groundstability@coal.gov.uk](mailto:groundstability@coal.gov.uk)

The British Geological Survey | Environmental Research Centre, Keyworth, Nottingham, NG12 5GG  
 Tel: 0115 936 3143  
 Visit: <http://www.bgs.ac.uk/>  
 Email: [enquiries@bgs.ac.uk](mailto:enquiries@bgs.ac.uk)

Ordnance Survey | Customer Services Ordnance Survey Adanac Drive Southampton SO16 0AS  
 Tel: Please contact our helpline on 08456 05 05 05  
 between 8:30am and 5:30pm, Monday to Friday.

Visit: If you are calling from outside the UK, please call us on +44 8456 05 05 05  
 (international calls are charged at the standard rate).  
[www.ordnancesurvey.co.uk/](http://www.ordnancesurvey.co.uk/)

Department for Business, Energy & Industrial Strategy | 1 Victoria Street London SW1H 0ET  
 Tel: 020 7215 5000



# Premium Plus CON29M

CON29M | Environmental | Flood | Ground Stability | Energy & Infrastructure

**TERRA**  
FIRMA

Email: [enquiries@beis.gov.uk](mailto:enquiries@beis.gov.uk)


SAMPLE


## FCI Cheshire Brine Report Indemnity Certificate of Insurance

### Schedule

Master Policy Number: **SAMPLE 00001**

<b>Insurer</b>	<p>ERGO Versicherung AG, UK Branch</p> <p>ERGO Versicherung AG is a German insurance company with its headquarters at Victoriaplatz 2, 40477 Düsseldorf. Registered No: HRB36466. ERGO Versicherung AG, UK Branch is registered in England and Wales, Registration No. BR016401. Registered Office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. ERGO Versicherung AG, UK Branch is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority.</p>
<b>Insured/You/Your</b>	<p>The person who buys the Premium Plus Con29M Report and or any of the following:</p> <ol style="list-style-type: none"> <li>1. The person who asked for the Premium Plus Con29M Report in connection with the purchase of the Property (and their mortgagee)</li> <li>2. The person who purchased the Property (and their mortgagee) if the person selling the Property has asked for a Premium Plus Con29M Report for the benefit of the Insured as part of a seller's pack or if the Property has been purchased by way of auction</li> <li>3. The owner of the Property (and their mortgagee) if they are re-mortgaging the Property or the owner of the Property who has chosen to obtain a Premium Plus Con29M Report.</li> <li>4. Their estate and beneficiaries, to whom the benefit of the Policy will pass in the event of their death during the Period of Insurance</li> </ol>
<b>Property</b>	The single residential property located within the Cheshire Brine Compensation District for which a Premium Plus Con29M Report is provided to the Insured by Future Climate Information Limited and to which this Certificate of Insurance is attached
<b>Limit of Indemnity</b>	£50,000.00 in the aggregate in respect of the Property
<b>Premium</b>	None payable by the Insured
<b>Effective Date</b>	The date of the Premium Plus Con29M Report provided to the Insured by Future Climate Information Ltd
<b>Period of Insurance</b>	From the Effective Date until the Insured no longer has an interest in the Property or until the date of a subsequent Premium Plus Con 29M Report in respect of the Property, whichever is the sooner.
<b>Insured Use</b>	The continued use of the Property as a single residential house or flat as constructed at the Effective Date.

  
 Jean-Claude Domaingue,  
 Underwriting Director

  
 Signed by CLS Property Insight Limited on  
 behalf and with the authority of the Insurer

### Definitions

Where a word is defined below or in the Schedule it will carry the same meaning wherever it appears in this Policy.

**Administrator/We/Us** CLS Property Insight Limited, 17 Kings Hill Avenue, West Malling, Kent, ME19 4UA. CLS Property Insight Limited can be contacted by email at: [express@clspropertyinsight.co.uk](mailto:express@clspropertyinsight.co.uk) or by telephone on 01732 753 910.

**Effective Date** The date the Premium Plus Con29M Report is provided by Future Climate Information Ltd to the Insured



**Market Value**

The value of the Insured's interest in the title to the Property as determined by a surveyor appointed by agreement between the Insurer and the Insured, but subject to General Condition 11.

**Cover**

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Subject to the terms and conditions of this Policy, the Insurer will indemnify the Insured during the Period of Insurance in respect of Loss arising from any claim by the Insured under the provisions under 4.02 and the terms and conditions under section 6.06 of the Premium Plus Con29M Report resulting from Future Climate Information Limited being unable to ascertain whether previous compensation claims having been paid in respect of the Property by the Cheshire Brine Compensation Board prior to the Effective Date.

**Loss**

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1. The cost of repairs in respect of any Property following a claim by the Insured against the Cheshire Brine Compensation Board following subsidence but where the Cheshire Brine Compensation Board refuse to make payment on the basis that a previous owner of the Property had previously received compensation payment from the Cheshire Brine Compensation Board but had failed to complete the necessary remediation of subsidence or where the Cheshire Brine Compensation Board refuses a subsequent claim on the grounds that future claims were commuted;
2. The loss in Market Value of the Property directly attributable to the failure of a previous owner of the Property to remediate subsidence following payment by the Cheshire Brine Compensation Board and where the Cheshire Brine Compensation Board refuses a subsequent claim on the grounds that future claims were commuted, such loss in Market Value to be calculated at the date of the subsequent search of the Cheshire Brine Compensation Board's data; and
3. All other costs and expenses which have been agreed in advance by the Insurer.

**Exclusions**

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The Insurer will not be liable to indemnify the Insured for:

1. Loss which is or would otherwise be recoverable under a buildings insurance policy;
2. Loss arising wholly or partly because of the wilful act or neglect of the Insured;
3. Loss if at the date of a claim the Insured is not the legal or beneficial owner of the Property;
4. Loss in relation to loss of a transaction for the sale or for the purchase of the Property and any costs incurred by the Insured in relation to the loss of such transaction;
5. Loss in respect of structural or other physical damage caused to the Property by subsidence or flooding after the Effective Date;
6. Loss in relation to any change to the Premium Plus Con29M Report made after the Effective Date which affects Insurer's responsibility under this Policy, if Insurers would not have been responsible for the Loss before such change;
7. Loss for which the Cheshire Brine Subsidence Compensation Board may be required to pay by Law other than where payment has already been made by the Cheshire Brine Compensation Board but where such monies were not used for the purpose of repair of the Property by the previous owner.

**Claims Conditions**

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1. It is a condition precedent of the Insurer's liability under this Policy that the Insured will give written notice to the Administrator at the address shown under "Making a Claim", below, as soon as reasonably practicable, of any circumstances likely to give rise to a claim for which the Insurer may be liable under this Policy and provide the Administrator with such information and documentation as may reasonably be requested.
2. The Insurer will be entitled to decide how to defend or settle a claim.
3. The Insurer will be entitled to participate fully in any defence, negotiation or settlement of a claim or circumstance and in any such event the Insured will (to the extent reasonably practicable in the circumstances, but without limitation):

- (i) not incur any cost or expense without first consulting with and receiving written consent from the Insurer;
  - (ii) not make any admission of liability, offer, settlement, promise, payment or discharge without first consulting with and receiving written consent from the Insurer;
  - (iii) give the Insurer access to and provide the Insurer with copies of all correspondence and documentation available to the Insured in relation to the claim or circumstance and afford the Insurer sufficient time in which to review and comment on such documentation;
  - (iv) inform the Insurer of any proposed meeting with any third party in relation to a claim or circumstance and allow the Insurer to attend such meeting and, if the Insurer so requests, provide a detailed written account of the subject and outcome of any such meeting or discussion at which the Insurer was not present;
  - (v) conduct all negotiations and proceedings in respect of any claim or circumstance with advisers of which the Insurer has approved in writing and take such action as the Insurer may reasonably require to contest, avoid, resist, compromise or otherwise defend any claim or circumstance;
  - (vi) provide the Insurer with such other information and assistance in connection with any claim or circumstance as the Insurer may reasonably request.
4. The Insurer will be entitled to all rights and defences it may have in respect of a claim by an Insured against any successor to that Insured.
  5. If at the time of any claim made under this Policy there is any other insurance in place whether effected by the Insured or by any other person under which the Insured may be entitled to make a claim the Insurer will be liable to pay or contribute in respect of a claim under this Policy only rateably with such other insurance.
  6. If the Insured makes any claim knowing it to be false or fraudulent as regards amount or otherwise, this Policy will become voidable and all claims under it may be forfeited.

## General Conditions

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1. The due observance and fulfilment of these General Conditions and all other terms of this Policy, so far as they relate to anything to be done or complied with by the Insured, are conditions precedent to any liability of the Insurer under this Policy.
2. The Insurer and Administrator agree that each will, where required to take any action or provide its consent or compliance, do so reasonably and without undue delay.
3. The Insured will only use the Property for the Insured Use.
4. The Insured will not, without the written consent of the Insurer, communicate on any matter regarding this Policy with any party without the Insurer's prior written consent.
5. This Policy will be governed by and construed in accordance with the law of England and Wales and is subject to the jurisdiction of the courts of England and Wales.
6. The total liability of the Insurer in respect of all claims made under this Policy will not exceed, in the aggregate, the Limit of Indemnity in respect of the Property.
7. This Policy will not be in force unless it has been signed by a person who has been authorised to do so by the Insurer.
8. The Insured will take reasonable steps to mitigate Loss provided that the cost of such steps taken at the request of or with the written consent of the Insurer after notification of a claim or circumstance likely to give rise to a claim to the Insurer will be borne by the Insurer.
9. The Insurer may, at its discretion and at its own cost, with the prior consent of the Insured, take any action which it considers necessary to prevent or minimise Loss whether or not it is liable under this Policy (including but not limited to pursuing or defending any action at law or otherwise or making an application to a court, the Upper Tribunal (Lands Chamber) or other body of competent jurisdiction in the name of and on behalf of the Insured in relation to any Loss and by doing so the Insurer will not be taken to have conceded any liability or waived any provision of this Policy.
10. If the Insurer agrees or is obliged to make any payment to or on behalf of the Insured because of any loss relating to an insured Property, the Insurer will immediately be subrogated to any rights which that Insured may have in relation to any loss.
11. If any dispute arises as to Market Value or an amount to be paid under this Policy (the Insurer having otherwise accepted liability) such dispute will be referred to an arbitrator to be appointed by agreement between the Insurer and Insured or, failing agreement, by the President at that time of the Royal Institution of Chartered Surveyors. Where referral to arbitration is made under this Condition, the making of an award will be a condition precedent to any right of action against the Insurer. The costs of any arbitration will be shared equally by the Insurer and Insured.
12. For the purposes of this Policy, the Administrator is authorised to provide any consent required under the terms of this Policy on behalf of the Insurer.

## Cancellation Rights

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This Policy may be cancelled by contacting the Cancellations Department at [cancellations@clspropertyinsight.co.uk](mailto:cancellations@clspropertyinsight.co.uk) within 14 days of the Effective Date.

If this Policy is cancelled, this may breach a condition of a loan secured over the Property or other terms for the sale of the Property.

## Making a Claim

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As soon as any circumstances likely to lead to a claim under the policy become known to You, please write with details to the Claims Manager at [claims@clspropertyinsight.co.uk](mailto:claims@clspropertyinsight.co.uk) quoting the policy number. Please be aware of the Claims Conditions and General Conditions of the policy.

## Complaints Procedure

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We aim to provide an excellent service. If You have any cause for complaint You should, in the first instance, contact the Administrator by email [complaints@clspropertyinsight.co.uk](mailto:complaints@clspropertyinsight.co.uk), by telephone at 0203 409 9510 or by post to CLS Property Insight Limited, 17 Kings Hill Avenue, West Malling, Kent, ME19 4UA. Please quote the details of the Policy (surname and initials, policy number and property address). If the matter is not resolved to Your satisfaction, please write to:

The Complaints Manager, ERGO Versicherung AG, UK Branch, by email [complaints@ergo-commercial.co.uk](mailto:complaints@ergo-commercial.co.uk), by telephone 0203 003 7444 or by post to ERGO Versicherung Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

If You are still dissatisfied then You may have a right to refer Your complaint to:

The Financial Ombudsman Service

Exchange Tower

London E14 9SR

0800 023 4 567 Calls to this number are now free on mobile phones and landlines

0300 123 9 123 Calls to this number cost no more than calls to 01 and 02 numbers

Email at: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk).

## Financial Services Compensation Scheme (FSCS)

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ERGO Versicherung AG, UK Branch is covered by the Financial Services Compensation Scheme (FSCS) You may be entitled to compensation from the scheme in the unlikely event that it cannot meet its obligations if You are an individual, an unincorporated association or a small business.. The FSCS will meet up to 90% of Your claim without any upper limit. Further details can be obtained from [www.fscs.org.uk](http://www.fscs.org.uk) or You may contact the FSCS on 020 7741 4100 for further details.

## Data Privacy Notice

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The privacy and security of Your personal information is very important to CLS Property Insight Limited ('CLS'). The details provided here are a summary of how We process – that is collect, use, share, transfer and store – Your information.

For our full Data Privacy Notice please visit Our website <https://cls.co.uk/Content/PDFs/Website/Privacy%20Statement.pdf> or contact our Compliance Manager at: 17 Kings Hill Avenue, Kings Hill, West Malling, ME19 4UA or by email: [Compliance@cls.co.uk](mailto:Compliance@cls.co.uk) or by telephone: 01732 753 910.

Your insurance brokers or other intermediaries (if applicable) may have their own reasons for processing Your personal data. Please contact them directly should You require further information about their uses of Your data.

## Collection of data

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CLS may collect a range of personal and business information supplied by You or third parties on Your behalf. This information may include the following: basic personal details such as Your name, address, telephone number, gender, marital status, and additional information about Your insurance requirements, such as details of Your business.

We will always attempt to explain clearly when and why We need this information and the purposes for which We will use it and where necessary We will obtain Your explicit consent to use personal data.

CLS may also collect data about You, Your business or the insured property from a number of different sources, including but not limited to the electoral role, third party databases available to the insurance industry, other insurance firms, loss adjusters and/or other parties involved in the process of administering a claim, as well as publicly available sources.

## Personal data about others

---

We may collect data about other individuals, such as Employees, family, or members of Your household. If You give Us information about another person, it is Your responsibility to ensure and confirm that You have told that person why and how CLS uses personal data and that You have that person's permission to provide that data to Us and for Us to process it.

## Our uses of data

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CLS uses the data We collect to operate our business and provide the products We offer. The information We collect may be used for (amongst other purposes) the following: to assess Your application for a quote or product; to evaluate the risk You present; to verify Your identity; to administer Your Policy and deliver our services; to conduct statistical analysis for pricing purposes; to administer claims; and to investigate and resolve complaints.

Should the need arise, CLS may also use data for the following purposes: to collate Your Policy or claims history; to undertake credit referencing or credit scoring and to assist with financial crime and fraud detection.

## Sharing Your data

---

If You request a quote, or purchase a product, Your personal information may be shared with and processed by a number of third parties which include but are not limited to regulatory, dispute resolution or law enforcement bodies; other insurance organisations including reinsurers; fraud prevention and credit reference agencies (who may keep a record of the search); or other relevant third parties within our administrative structure.

Your data may be disclosed when We believe in good faith that the disclosure is required by law; necessary to protect the safety of our employees or the public; required to comply with a judicial proceeding, court order or legal process; or for the prevention or detection of crime (including fraud).

## Transfer and Storage of Your Data Overseas

---

Personal details may be transferred to countries outside the EEA. They will at all times be held securely and handled with the utmost care in accordance with all applicable principles of English law. Personal details will not be transferred outside the EEA

unless the transfer is to a country which is considered to have equivalent standards with regard to data protection, or We have taken reasonable steps to ensure that suitable data protection standards are in place.

#### Data Retention

CLS will only keep data for as long as it is necessary to continue providing our products and services to You and/or to fulfil our legal and regulatory obligations in line with our data retention policy.

### Data Subject Rights

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You have a number of rights in relation to the information We hold about You. These rights include but are not limited to the right to a copy of Your personal information We hold; to object to the use of Your personal information; to withdraw any permission You have previously provided; and to complain to the Information Commissioner's Office at any time if You are not satisfied with our use of Your information. For a more complete list of Your rights please refer to the full Data Privacy Notice.

Please note that there are times when We will not be able to delete Your information. This may be as a result of a requirement to fulfil our legal and regulatory obligations, or where there is a minimum statutory period of time for which We have to keep Your information. If We are unable to fulfil a request We will always let You know our reasons.

### Changes to this Data Privacy Notice

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We may amend this Data Privacy Notice from time to time for example, to keep it up to date or to comply with legal requirements. Should any significant changes be made to the ways in which CLS processes data from those described at the time of collection, We will post a notice on our website.

### Law Applicable

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This policy shall be governed by and construed in accordance with English Law.

## RESIDENTIAL PREMIUM PLUS CON29M SEARCH

FOR A PROPERTY LOCATED OUTSIDE OF THE  
CHESHIRE BRINE COMPENSATION DISTRICT



## Report Details

### Address:

Sample, Sample

### Requested by:

Sample

### Grid Reference:

E: 123456 | N: 123456

### Date:

19/10/2018

### Report Reference:

Sample

### Report ID:

73182

## Professional Opinion

### 1. TERRAFIRMA OFFICIAL CON29M **PASS**

▶ No further recommendations

### 2. ENVIRONMENTAL **PASS**

▶ No further recommendations

### 3. FLOOD **PASS**

▶ No further recommendations

### 4. GROUND STABILITY **PASS**

#### ▶ Consideration(s):

4.06 Consult Surveyor

### 5. ENERGY & INFRASTRUCTURE **PASS**

#### ▶ Consideration(s):

5.20 Power Stations

## Subject Site



Air Quality Index: **Some Polluted Areas**  
(See 1.25)

This page should always be read in conjunction with the full report. The Professional Opinion indicates the potential risks and any other potential issues associated with the property. The results should be disclosed to client and/or lender and/or insurer as appropriate.

- A **'Pass'** is given if no potential property specific risk has been identified.
- A **'Pass with Considerations'** is given where there are potential hazards in the locality to bear in mind, or if there are features nearby which some clients might consider could affect them.
- A **'Further Action'** is given if there is a potential property specific risk and a further action is advised.

In the event of a request to review the Professional Opinion based on additional information, or if there are any technical queries, the professional advisor who ordered the report should contact us at [info@futureclimateinfo.com](mailto:info@futureclimateinfo.com), or call us on 01732 755 180.

### Assessed by:

*FCI Risk Team*

[www.futureclimateinfo.com/team](http://www.futureclimateinfo.com/team)



## Regulated by RICS

If you require assistance, please contact your Search Provider or alternatively contact FCI directly with your Report ID.

Tel: 01732 755 180 | Email: [info@futureclimateinfo.com](mailto:info@futureclimateinfo.com) | Web: [www.futureclimateinfo.com](http://www.futureclimateinfo.com)

## 1. TERRAFIRMA OFFICIAL CON29M COAL MINING REPORT

*Please see below TerraFirma's professional opinion and recommendations with regards to the property. These may be copied into your Report on Title. No physical site inspection has been carried out. This official CON29M report highlights only the information which we have determined should be drawn to your attention however, other risks may be present. Relevant prudent enquiries for the purchaser are highlighted within the professional recommendations.*

### Professional Opinion:

Within the scope of this assessment, the Site is not considered to be susceptible to coal mining-related ground instability. Any identified coal mining features are considered unlikely to impact the value or security of the Site for normal lending purposes and there is no reason for them to impact upon the completion of this transaction.

### Professional Conclusions:

Within the scope of this assessment, the Site is not considered to be susceptible to mining-related ground instability. No further information is required within the scope of a typical mortgage application. Below exist relevant interpreted conclusions based on the findings of this report.

Although no records exist of historical subsidence claims, it is possible that claims may be made in the vicinity of the Site in the future.

### Professional Recommendations:

No further actions required.

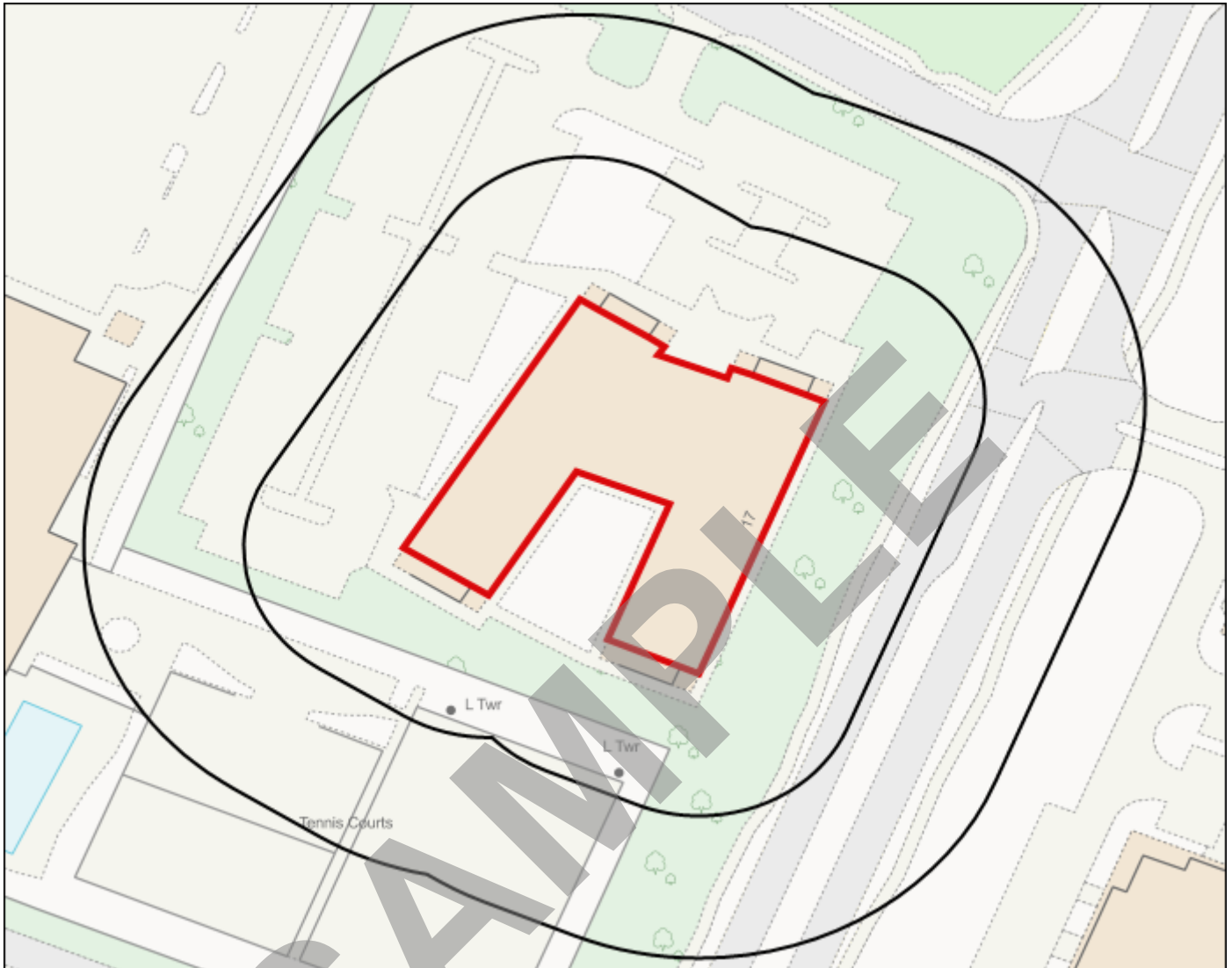
### Considering the future development of the Site:

Within the scope of this assessment, the Site is not considered to be susceptible to ground movement, should the Site be developed.

Entirely unrecorded mineral workings may exist and therefore in the event any adverse features are discovered during site works, please contact TerraFirma directly to discuss the appropriate further steps.

SAMPLE

## 1. Mining Hazard Map








### Hazard Map Key

#### Coal Authority Data



##### Mine Entries

-  Adit
-  Shaft


#### Subsidence Claims

-  01 – Awaiting Decision
-  02 – Rejected
-  03 – Admitted
-  05 – Settled
-  06 – Withdrawn

#### Hazard Zones

-  Zone of Influence
-  Affected Areas

-  Site Boundary

-  25m 50m Scales

The enquiries in this section are The Law Society CON29M Coal Mining search enquiries and are used with permission of The Law Society. This report is prepared in accordance with The Law Society CON29M (2018) Guidance Notes; under which all replies to these enquiries are made. These eleven questions and their answers are relevant to a residential property and should not be relied upon in a commercial transaction.

## 1.01 Past underground coal mining

PASS

### Question(s).

*Is the property within the zone of likely physical influence on the surface of past underground coal workings?*

### Answer(s).

The Site is not within a surface area that could be affected by historical, known deep underground mining.  
The Site is not within a surface area that could be affected by historical, known shallow underground mining.  
The Site is not within a surface area that could be affected by historical unrecorded shallow underground mining.

## 1.02 Present underground coal mining

PASS

### Question(s).

*Is the property within the zone of likely physical influence on the surface of present underground coal workings?*

### Answer(s).

The Site is not situated within an area which could be affected by currently active underground coal mining.

## 1.03 Future underground coal mining

PASS

### Question(s).

- (a) Is the property within any geographical area for which the Coal Authority is determining whether to grant a licence to remove coal by underground methods?*
- (b) Is the property within any geographical area for which a licence to remove coal by underground methods has been granted?*
- (c) Is the property within the zone of likely physical influence on the surface of planned future underground coal workings?*
- (d) Has any notice of proposals relating to underground coal mining operations been given under section 46 of the Coal Mining Subsidence Act 1991?*

### Answer(s).

The Site is not situated within an area which could be affected by any future underground coal mining.  
The Site is not situated within the influence of a Section 46 Notice.

## 1.04 Shafts and adits (mine entries)

PASS

### Question(s).

*Are there any shafts and adits or other entries to underground coal mine workings within the property or within 20 metres of the boundary of the property?*

### Answer(s).

There are no recorded mine entries within 20 metres of the Site.

## 1.05 Coal mining geology

PASS

### Question(s).

*Is there any record of any fault or other line of weakness due to coal mining at the surface within the boundary of the property that has made the property unstable?*

### Answer(s).

There are no recorded faults, fissures or breaklines beneath or within the vicinity of the Site.

## 1.06 Past opencast coal mining

PASS

### Question(s).

*Is the property situated within the geographical boundary of an opencast site from which coal has been removed in the past by opencast methods*

### Answer(s).

The Site is not situated within an area of any past Licence Area for the opencast extraction of coal.

There are no unlicensed opencast pits or extraction sites within the vicinity of the Site.

## 1.07 Present opencast coal mining

PASS

### Question(s).

*Is the property within 200 metres of the boundary of an opencast site from which coal is being removed by opencast methods?*

### Answer(s).

The Site is not situated within 200 metres of an area which could be affected by currently active opencast coal mining.

## 1.08 Future opencast coal mining

PASS

### Question(s).

*(a) Is the property within 800 metres of the boundary of an opencast site for which the Coal Authority are determining whether to grant a licence to remove coal by opencast methods?*

*(b) Is the property within 800 metres of the boundary of an opencast site for which a licence to remove coal by opencast methods has been granted?*

### Answer(s).

There are no plans by the Coal Authority to grant a licence to extract coal using opencast methods within 800 metres surrounding the Site.

## 1.09 Coal mining subsidence claims

PASS

### Question(s).

*(a) Has any damage notice or claim for alleged coal mining subsidence damage to the property been given, made or pursued since 1st January 1984?*

*(b) Does any current "Stop Notice" delaying the start of remedial works or repairs affect the property?*

*(c) Has any request been made under section 33 of the 1991 Act to execute preventive works before coal is worked?*

### Answer(s).

There is no record of any coal mining-related damage notices or subsidence claims for the Site or for any Site within 50 metres of the Site.

There is no record of a request that has been made to carry out preventive works before coal is worked under section 33 of the Coal Mining Subsidence Act 1991.

## 1.10 Mine gas emissions

PASS

### Question(s).

*Does the Coal Authority have record of any mine gas emission within the boundary of the property being reported that subsequently required action by the Authority to mitigate the effects of the mine gas emission?*

### Answer(s).

There are no records of any Mine Gas hazards within the influence of the Site and there is no record of any Mine Gas emissions requiring action.

## 1.11 Emergency surface hazard call out incidents

PASS

### Question(s).

*Have the Coal Authority carried out any work on or within the boundaries of the property following a report of an alleged hazard related to coal mining under the Authority's Emergency Surface Hazard Call Out procedures?*

### Answer(s).

The Site is not situated within the influence of a coal mining-related hazard.

## 2. ENVIRONMENTAL (INC. CONTAMINATED LAND)

### 2.02 Remediation Insurance

YES

Unless additional contaminated land insurance has been requested at the time of purchase, this report includes contaminated land remediation insurance providing cover of up to £100,000 for 6 years from the date of purchase in the event that the Local Authority serves a Part 2A Remediation Notice and remediation costs have to be borne by the property owner. Terms and conditions apply; please visit Terms and condition apply; please visit [www.futureclimateinfo.com/terms-and-conditions.html](http://www.futureclimateinfo.com/terms-and-conditions.html).

If the client and/or the lender requires enhanced contaminated land insurance, a successor policy offering enhanced protection of up to £1,000,000 for a term of 25 years is available for £50 inclusive of Insurance Premium Tax (for properties up to 0.4 ha). Any quoted prices are for online policies only. To purchase Contaminated Land Insurance, please visit CLS at [www.cls.co.uk](http://www.cls.co.uk), call 01732 753 910 or purchase via your reseller. More details on this policy are available at <http://www.futureclimateinfo.com/Residential/ContaminatedLand>

### 2.03 Official Contaminated Land | Register Entries & Notices

PASS

Tonbridge and Malling District (B) Council data indicates that the property is not within 25 metres of an area of land that has been designated Contaminated Land under Part 2A of the Environmental Protection Act 1990.

### 2.18 Past Industrial Land Uses

PASS

In the Professional Opinion of the FCI Risk Team the property is not on or within 25 metres of any former industrial land uses depicted on historic Ordnance Survey maps from which the level of environmental risk is likely to result in the land beneath the property being determined Contaminated Land within the meaning of Part 2A of the Environmental Protection Act 1990.

### 2.21 Radon Gas

PASS

Data provided by the British Geological Survey (BGS) indicates that the property is not in a Radon Affected Area.

This is because the property is in a Lower probability radon area (less than 1% of homes are estimated to be at or above the Action Level of 200 Bq m<sup>-3</sup>), therefore no protective measures are required.

### 2.24 Air Quality Management Area

NOTE

Although information on air quality is not included within the Environmental risk assessment in this report we are able to provide information from DEFRA.

Data provided by DEFRA indicates that the property is not in or within 100 metres of an Air Quality Management Area (AQMA). An AQMA is declared where the air pollutants occur above EU and Government targets, and where the council is required to create and follow an Air Quality Action Plan (AQAP) to improve air quality.

Please note that though this property is not within an Air Quality Management Area, this does not necessarily guarantee good air quality. For more information on air quality please visit <https://uk-air.defra.gov.uk/air-pollution/>.



## 2.25 Air Quality Index

## NOTE

The MappAir® air quality dataset provided by Earthsense includes information on Nitrogen Dioxide (NO2) and Particulate Matter (PM2.5) from vehicle emissions and indications from other sources. The model gives an indication of annual mean pollution for 2016 at a resolution of 100 metres.



Some Polluted Area

The data indicates that the property is in an area with a rating of 2 or Some Polluted Areas. A rating of 2 means there is a moderate chance of pollution levels exceeding healthy levels, particularly in poor weather conditions. There is a fair chance of higher pollutant concentrations around major roads.

For further information on air quality go to <https://uk-air.defra.gov.uk/>

## 2.27 Checked Datasets

The dataset categories analysed in this section are listed below. For more information, please visit our website.

Remediation Insurance	Official Contaminated Land   Register Entries & Notices
Artificial Ground	Potentially Contaminative Current Land Uses
Electricity Infrastructure   Electricity Pylons	Electricity Infrastructure   Overhead Power Lines
Electricity Infrastructure   Power Cables and Lines	Electricity Infrastructure   Substations
Environmental Permits   Closed Mining Waste Facilities	Environmental Permits   End of Life Vehicles
Environmental Permits   Industrial Sites	Environmental Permits   Waste Sites
Fuel / Petrol Stations	Landfill   Current
Landfill   Historic	OFCOM Mast Site Clearance Locations
Past Industrial Land Uses	Pollution Incidents
Potentially Infilled Land	Radon Gas
Surface Dangers or Hazards   COMAH Sites	Surface Dangers or Hazards   Hazardous Waste Registrations

## 3. FLOOD (INC. FLOODABILITY RATING)

### 3.01 River and Sea Flood Risk

PASS

Data provided by the Environment Agency indicates no risk of flooding from River or Sea within 25 metres of the property.

### 3.02 Surface Water Flood Risk

PASS

Data provided by JBA Risk Management indicates that there is no risk of Surface Water flooding within 5 metres of the property. Surface water flooding occurs when heavy rainfall overwhelms the drainage capacity of an area. In these instances, the rainwater does not drain away through the normal drainage systems or soak into the ground, but lies on or flows over the ground instead.

### 3.03 Groundwater Flooding

PASS

Data provided by JBA Risk Management indicates that the property has negligible risk from groundwater flooding.

## 3.04 Surface Water Features

PASS

The Ordnance Survey Map indicates that the property is not located within 250 metres of a body of surface water, such as a stream, river, canal, reservoir, lake or pond.

## 3.05 Floodability Rating

PASS

The JBA Floodability Rating at this location is Clear. Clear indicates that the likelihood of flooding is Very Low.

JBA Floodability data is derived from their high resolution UK flood hazard maps which are used by most insurers when assessing flood risk. Where a higher Floodability Rating is indicated further investigation into flood risk is usually advisable. For locations rating Black 1 (High) and Black 2 (Very High) there is more likely to be a correlation between Floodability and a residential property being included within Flood Re by a participating insurer. However, please note that not all residential properties are eligible to benefit from Flood Re, see <http://www.floodre.co.uk/industry/how-it-works/eligibility/>. Further information about Flood Re is given within "Notes and Guidance – Insurance" at the end of this report.

Please always check that your Buildings Insurance policy covers Flood Damage, as the terms of any mortgage (if required) may require all risks to be covered to meet the lender's requirements.

Future Climate Info has partnered with HomeProtect to deliver home insurance for residential properties in areas considered to be at risk of flooding. HomeProtect policies are underwritten by AXA Insurance plc. Get an immediate, online quote at [www.homeprotect.co.uk/floodcover](http://www.homeprotect.co.uk/floodcover).

## 3.06 Historic Flooding

PASS

Data provided by the Environment Agency indicates that the property is not in or within 250 metres of an area that has flooded in the past. This includes all types of flooding, including Groundwater. However, we would always recommend asking the vendor to confirm whether or not they are aware of any previous flooding at the property.

Please see the previous sections for the Flood Risk as of the date of this report.

## 3.07 Flood Storage

PASS

Data provided by the Environment Agency indicates that the property is not located within 25 metres of a Flood Storage Area (land designed and operated to store flood water).

## 3.08 Dam Break

PASS

Data provided by JBA identifies areas of England and Wales that are most likely to suffer damage to property following the sudden and catastrophic failure of a large reservoir embankment or dam. This is a worst case scenario, it's unlikely that any actual flood would be this large. The flooding is predicted using advanced modelling techniques to ascertain if a property or site is potentially at risk in such an event.

This property is not located in the potential path which water would follow if a reservoir dam or embankment was to fail.

## 3.09 Sewer Flooding

NOTE

Please note that information on Sewer Flooding is not included in the flood risk assessment in this report. This information is held by the water company responsible for the public sewer network. Sewer flooding happens for a number of reasons but is most likely to occur during storms, when large volumes of rainwater enter the sewers and sewage escapes from a manhole or a drain, or by backing up through toilets, baths and sinks. Sewer flooding can also occur when pipes become blocked.

## 3.10 Checked Datasets

The dataset categories analysed in this section are listed below. For more information, please visit our website.

River and Sea Flood Risk  
Groundwater Flooding  
Floodability Rating  
Flood Storage

Surface Water Flood Risk  
Surface Water Features  
Historic Flooding  
Dam Break

## 4. GROUND STABILITY

### 4.01 Professional Advice

For professional advice and guidance relating to the impact of any ground stability issues on your property please contact a Chartered Building Surveyor. For help on any specialist services that may be needed please go to [www.subsidence-support.co.uk](http://www.subsidence-support.co.uk)

### 4.02 Cheshire Brine Subsidence

PASS

According to the map published by Cheshire Brine Subsidence Compensation Board the property is not in the Cheshire Brine Compensation District.

### 4.03 Subsidence Risk Rating

PASS

The Subsidence Risk Rating produced by Property Assure based on subsidence damage insurance claims is **Low**, with a risk exposure equal to or below the insurance subsidence incidence rate for England and Wales. This correlates to a rate of 1 or fewer incidents in every 1000 residencies.

The Subsidence Risk Rating assesses the risk of subsidence caused by soil shrinkage. Soil Shrinkage accounts for over 75% of all insurance subsidence incidents in England and Wales and the two main causes are clay shrinkage triggered by vegetation (60% of cases) or leaking drainage (15% of cases) washing away fine particles in the soil or softening the soil.

### 4.06 Geohazards | Running Sand

PASS (WITH CONSIDERATIONS)

The British Geological Survey indicates that the property is within 50 metres of an area where there is the possibility for sand to be fluidised by water and 'run', with the potential to remove support from overlying buildings and cause subsidence damage.

**CONSIDERATIONS:** Normal maintenance to avoid leakage of water-bearing services or water bodies (ponds, swimming pools) should prevent any problems related to running sands.

Certain constraints may apply to land uses involving excavation or the addition or removal of water.

### 4.11 Mining | Hazards (Non-Coal)

PASS

The British Geological Survey indicates that the property is located within 50 metres of an area where sporadic underground mining of restricted extent may have occurred. potential for difficult ground conditions are unlikely and localised and are at a level where they need not be considered.

The Presence of past underground mining is not known to have occurred. Areas are categorized on the basis that the rock type present are known to have been worked in other areas. Areas therefore have the potential for underground mining but there is little or not evidence of mining activity. It should be noted, however, that there is always the possibility of the existence of other sub-surface excavations, such as wells, cess pits, follies, air raid shelters/bunkers and other military structures etc. that could affect surface ground stability but which are outside the scope of this dataset.

### 4.15 Checked Datasets

The dataset categories analysed in this section are listed below. For more information, please visit our website.

Cheshire Brine Subsidence

Subsidence Risk Rating

Geohazards | Collapsible Deposits

Geohazards | Running Sand

Mapped Landslides

Mining | Mining Cavities (Non-Coal)

Modified Ground | Artificial Deposits

Natural Cavities & Soluble Rocks

Geohazards | Compressible Ground

Geohazards | Shrink-Swell

Landslips/slides | Slope Instability

Mining | Hazards (Non-Coal)

Modified Ground | Historical Analysis

## 5. ENERGY & INFRASTRUCTURE

### 5.15 Oil and Gas | Invitation Area (inc. Shale Gas)

PASS

Data provided by the Department for Business, Energy & Industrial Strategy (BEIS) indicates that the property is within an area for which Petroleum Exploration and Development Licence (PEDL) applications have been invited in the 14th Landward Licensing Round. Please bear in mind that these areas are quite large, almost half of the country was included in the 14th round.

The main reason for the 14th Round was to facilitate exploration for shale gas. Shale gas (methane) is trapped in impermeable shale rock. Hydraulic fracturing (or 'fracking') of the shale rock enables the shale gas to flow. Fracking has been used in the UK for many years but recent improvements in technology have made the exploitation of shale gas reservoirs more economical.

A PEDL is the first step to starting drilling, but it does not imply prior consent to actual activities. An operator wishing to drill an exploratory well must first negotiate access with landowners, as well as obtain consents from a number of bodies, including planning permission and environmental permits. BEIS will only give consent to drill once the planning authority has granted permission to drill, and if the relevant planning conditions have been discharged. An operator wishing to start production from a development site must start again with the permissions process.

If a PEDL licence is granted, it will appear below, under 'Oil and Gas | Current and Historic Sites'.

### 5.20 Power Stations

PASS (WITH CONSIDERATIONS)

Data provided by the Department for Business, Energy & Industrial Strategy (BEIS), indicates that the property is within 3000 metres of an active power station.

Any infrastructure project has the potential to create blight caused by the uncertainty as to the project outcomes and this can affect the ability to buy and sell property in the affected areas. If any related data is available it will appear below.

Site Name	Company	Address	Technology	Distance	Source
Blaise Farm (Farm AD)	New Earth Solutions	Blaise Farm Quarry Kings Hill West Malling Kent ME19 4PN	Anaerobic Digestion	1002 m	BEIS
Offham Landfill Site Phase II	ARC Ltd (Greenways Landfill)/ Waste Recycling Group plc	Land to Rear of White Ladies Teston Road, Offham, West Malling, Kent	Landfill Gas	2969 m	BEIS

**CONSIDERATIONS:** Electrical Infrastructure can emit Electric and Magnetic Fields (EMFs). National Grid operate an EMF Unit for those concerned about nearby electricity equipment. They can provide relevant information, and if necessary will undertake field measurements. For further information, contact the EMF Unit on 0845 702 3270 or by email at [emfhelp@nationalgrid.com](mailto:emfhelp@nationalgrid.com). However, you can also measure EMFs yourself with the use of a gaussmeter, which can be purchased online.

### 5.25 Checked Datasets

The dataset categories analysed in this section are listed below. For more information, please visit our website.

Carbon Capture & Storage

Electrical Infrastructure | Electricity Pylons

Electrical Infrastructure | Overhead Power Lines  
 Electrical Infrastructure | Substations  
 Hydropower | Potential  
 Major Energy Infrastructure | Gas Site  
 Major Infrastructure Projects | HS2  
 Oil and Gas | Invitation Area (inc. Shale Gas)  
 Oil and Gas | Licensed Areas (inc. Shale Gas)  
 Oil and Gas | Underground Coal Gasification  
 Power Stations | Nuclear Power  
 Solar Farms

Electrical Infrastructure | Power Cables and Lines  
 Hydropower | Existing  
 Major Energy Infrastructure | Gas Pipe  
 Major Infrastructure Projects | Crossrail  
 Major Infrastructure Projects | Thames Tideway Tunnel  
 Oil and Gas | Offered Blocks (inc. Shale Gas)  
 Oil and Gas | Current and Historic Sites  
 Power Stations  
 Railways  
 Wind Farms

## 6. NOTES & GUIDANCE

### 6.01 Report Notes

### METHODOLOGY

This report is a desk study risk assessment, and no site or ground inspection or physical investigation has been carried out. The impacts of the risks addressed in this report are normally measured in terms of quiet enjoyment, saleability, mortgageability, and the value of the property; the risk assessment in this report is provided by FCI who are regulated by RICS.

### 6.02 Contaminated Land

### METHODOLOGY

The contaminated land risk assessment used in this report takes account of statutory Contaminated Land as well as information on the various land uses or processes which may have the potential to create Contaminated Land. These include, for example, relevant former industrial land uses shown on historical maps, current industrial land uses, and relevant industrial processes. Risks such as waste sites, licensed discharge consents, radioactive substances, pollution prevention and control licences, explosives, and dangerous substance inventory, Control of Major Accidents and Hazards (COMAH), and Notification of Installations Handling Hazardous Substances (NIHHS), and Planning Hazardous Substance sites are all very highly regulated and as such are excluded from the Contaminated Land risk assessment. Such features at or nearby the property are features that may be considered in the survey or valuation.

### 6.03 Flood Insurance

### METHODOLOGY

The answers given on the availability of flood insurance reflect the flood re - insurance scheme, known as Flood Re, which was launched 1st April 2016. Flood Re has been set up to help those households who live in a flood risk area find affordable home insurance. Flood Re should make no difference to purchasing home insurance, whether that's through a price comparison site, directly from an insurer or through a broker. There is no need to contact Flood Re directly. Flood Re is intended to give peace of mind that, even after a flood claim, flood insurance should still be available with affordable premiums and excesses. Not every residential property is eligible to benefit from Flood Re, for full information about the scheme, including eligibility, see <http://www.floodre.co.uk/>.

An overall 'Floodability Rating' is given in this report based solely on JBA Floodability data. This shows the combined flood hazard, in 5 metre grid cells, from multiple sources i.e. river, sea and surface water flooding (certain groundwater flood data is also included). Over 85% of insurers use this data when assessing flood risk. The Floodability Rating is represented by colour indicators (black, red, amber, green or clear). For locations rating Black 1 (High) and Black 2 (Very High) there is more likely to be a correlation between Floodability and a residential property being included within Flood Re by a participating insurer. These indicators however provide no assurance or guarantee that insurance / insurance covering flood risk will or will not be available, no reliance should be placed upon the colour indicators, and appropriate additional enquiries should be made as to the actual availability (or not) of insurance / insurance covering flood risk. Every insurance application is unique, so other perils, risks or a previous claims history may mean that insurance is not available in any event.

Future Climate Info has partnered with HomeProtect to deliver home insurance for residential properties in areas considered to be at risk of flooding. HomeProtect policies are underwritten by AXA Insurance plc. Get an immediate, online quote at <http://www.homeprotect.co.uk/floodcover>.

### 6.04 Flood Risk and Impact on Value

### METHODOLOGY



The flood risk assessment in this report is based on the best available historic, river, sea, and surface water flooding data. This includes data supplied by the Environment Agency and Jeremy Benn Associates (JBA). A flood risk assessment using these data sources, however, should not be regarded as definitive. Because the flood risk assessment is based on theoretical risk models, there is always the possibility that exceptional weather conditions and/or failure of flood defences can cause flooding that was not anticipated. No site visit has taken place.

The Professional Opinion on flood risk given in this report is based on a flood risk assessment of River, Sea and Surface Water flooding, using Environment Agency and JBA data. If there is a history of flooding it is reported but it is not included in the flood risk assessment because circumstances can change, for example the provision of flood defences, causing the flood conditions to be different today. Susceptibility to groundwater flooding is reported but is also not included in the flood risk assessment; this is because the data identifies geological conditions which could enable groundwater flooding to occur, but does not model the risk of such an occurrence.

RICS advises that flood risk does reduce the value of a property, compared with a similar property without such a risk. This depends on the particular circumstances of the property, any history of flooding, and the provision of flood defences. For some 'at risk' property, for example, the reduction in value may be offset by an increase due to the property's amenity value close to a river, stream or coast.

## 6.05 Flood Planning, Flood Warning and Reporting, and Flood Resistance and Resilience Measures

### METHODOLOGY

Detailed advice on flooding and resistance and resilience measures, flood risk planning and costs, and flood warning and reporting systems, is available from the following websites:

Government: <https://www.gov.uk/prepare-for-a-flood/find-out-if-youre-at-risk>  
Insurance Industry: <https://www.abi.org.uk/Insurance-and-savings/Topics-and-issues/Flooding>  
RICS: [www.rics.org/uk/knowledge/consumer-guides/guide-to-flooding](http://www.rics.org/uk/knowledge/consumer-guides/guide-to-flooding)

## 6.06 Standard

### T&Cs, QUERIES & COMPLAINTS

This report is supplied by Future Climate Info Limited subject to Terms and Conditions of Business, available at <http://www.futureclimateinfo.com/Content/images/PDF/FCI-terms-and-conditions.pdf>. In the event of product and content queries please contact [admin@futureclimateinfo.com](mailto:admin@futureclimateinfo.com). Our formal complaints procedure can be found at <http://www.futureclimateinfo.com/complaints>.

## 6.07 Searchcode

### T&Cs

### IMPORTANT CONSUMER PROTECTION INFORMATION

This search has been produced by Future Climate Info Ltd, 17 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4UA, Telephone 01732 755 180, Email: [info@futureclimateinfo.com](mailto:info@futureclimateinfo.com), which is registered with the Property Codes Compliance Board (PCCB) as a subscriber to the Search Code. The PCCB independently monitors how registered search firms maintain compliance with the Code.

The Search Code:

- Provides protection for homebuyers, sellers, estate agents, conveyancers and mortgage lenders who rely on the information included in property search reports undertaken by subscribers on residential and commercial property within the United Kingdom.
- Sets out minimum standards which firms compiling and selling search reports have to meet.
- Promotes the best practice and quality standards within the industry for the benefit of consumers and property professionals.
- Enables consumers and property professionals to have confidence in firms which subscribe to the code, their products and services.

By giving you this information, the search firm is confirming that they keep to the principles of the Code. This provides important protection for you.

### The Code's core principles

Firms which subscribe to the Search Code will:

- display the Search Code logo prominently on their search reports.
- act with integrity and carry out work with due skill, care and diligence
- at all times maintain adequate and appropriate insurance to protect consumers



- conduct business in an honest, fair and professional manner
- handle complaints speedily and fairly
- ensure that products and services comply with industry registration rules and standards and relevant laws
- monitor their compliance with the Code

## Complaints

If you have a query or complaint about your search, you should raise it directly with the search firm, and if appropriate ask for any complaint to be considered under their formal internal complaints procedure. If you remain dissatisfied with the firm's final response, after your complaint has been formally considered, or if the firm has exceeded the response timescales, you may refer your complaint for consideration under The Property Ombudsman scheme (TPOs). The Ombudsman can award compensation of up to £5,000 to you if the Ombudsman finds that you have suffered actual financial loss and/or aggravation, distress or inconvenience as a result of your search provider failing to keep to the Code.

Please note that all queries or complaints regarding your search should be directed to your search provider in the first instance, not to TPOs or to the PCCB.

## TPOs Contact Details:

The Property Ombudsman scheme, Milford House, 43-55 Milford Street, Salisbury, Wiltshire SP1 2BP  
Tel: 01722 333306, Fax: 01722 332296, Email: [admin@tpos.co.uk](mailto:admin@tpos.co.uk), Web: <https://www.tpos.co.uk/>  
You can get more information about the PCCB from [www.propertycodes.org.uk](http://www.propertycodes.org.uk)

PLEASE ASK YOUR SEARCH PROVIDER IF YOU WOULD LIKE A COPY OF THE SEARCH CODE

## 6.08 Report Licensing

## METHODOLOGY

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## 6.09 Terraforma CON29M Additional Information

## METHODOLOGY

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