

Overall Result:

PASSED

Expert 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.

Will coal mining activity impact the value of the property?

UNLIKELY TO IMPACT VALUE



Are there adverse mining features that should be brought to the lender's attention?

NO NEED TO NOTIFY LENDER



Are there mining hazards that should be brought to the purchaser's attention?

HAZARDS IDENTIFIED



It is important to be fully informed of all coal mining risks associated with a property before completing your purchase. **Please read the next steps on page 2 carefully.**

Within Coal Authority Mining Reporting Area

YES

Report Address:

CON29M Questions

Assessment

1. Past underground coal mining	YES	ADVISORY	
2. Present underground coal mining	NO	PASSED	
3. Future underground coal mining	NO	PASSED	
4. Shaft and adits (mine entries)	NO	PASSED	
5. Coal mining geology	NO	PASSED	
6. Past opencast coal mining	NO	PASSED	
7. Present opencast coal mining	NO	PASSED	
8. Future opencast coal mining	NO	PASSED	
9. Subsidence claims (Incl. Subsidence Claims Buffer Report)	NO	PASSED	
10. Mine gas emissions	NO	PASSED	
11. Emergency call out incidents	NO	PASSED	

Official Coal Authority Licensed Data: V1_87_20180827_F | 03.09.2018

TEST ADDRESS

Report Details:

TF Reference: 80447

Client Reference: Test-tinedale

Date: 15/03/2019

User Key

Lender Further Action

Conveyancer Further Action

Purchaser Advisory

Passed – No Further Action

These colour signatures are used throughout the report. For the full key, please see the back of the report.

Please see below Terraforma's expert 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 Next Steps.

● ● Report Conclusions:

Mining features have been identified within the physical influence of the Site, resulting in a susceptibility to past, present and/or future ground movement. Below exist relevant interpreted conclusions based on the findings of this report.

Given the shallow depth of recorded coal mining beneath the site, it is considered possible that ground movement beneath the Site may have already occurred or may occur in the future. However, considering the age of the workings and local geological conditions, ground movement in the immediate future is considered unlikely.

Any previous movement in the ground should already be present in pre-existing structural defects; please see the report recommendations for further information

● ● Next Steps:

The identified mining features are unlikely to impact the value or security of the site for normal lending purposes; however, it is recommended that the prudent purchaser undertakes further assurances to safeguard their investment regarding the stability of the site.

Given the shallow depth of recorded workings beneath the site, it is considered possible that movement in the ground has already occurred. Terraforma consider it prudent that an appropriate **RICS Survey Level-Three Building Survey** is acquired for the property in question to assess, amongst other important considerations, the current condition of the property. This report will highlight any subsidence-related defects, which may relate to ground instability associated with shallow coal mining, while also noting any serious or dangerous issues that may require attention. This survey will also include advice on any defects, repairs or maintenance decisions. For further information about the suite of *RICS HomeBuyer and Building Surveys*, please visit <https://www.ricsfirms.com/articles/which-rics-survey-is-best-for-your-needs/>, or to find a local Building Surveyor, please visit <https://www.ricsfirms.com/>.

Should such a survey have already been undertaken as part of the property purchase, an additional Building Survey report may not be necessary.

If a Building Survey has already been undertaken and reports a condition rating 1, indicating minimal historical or current ground movement, no further action is considered necessary. However, should the Building Survey mention condition ratings 3 (& 2 where appropriate) in relation to subsidence or issues relating to ground instability, then we recommend that you seek further expert advice. Sections of notable relevance in relation to ground instability from mineral extraction are: E1, 2, 4, 8 & 9; F1-5; H1-3 and J1-4. Alternatively, one may email the obtained Building Survey to Terraforma and a member of our expert team of geologists and mining engineers can provide a review of the survey report.

In the event subsidence has previously occurred or occurs in the future, it is recommended Terraforma are contacted immediately for advice on practical and appropriate next steps, including how one can make a compensation claim to the Coal Authority. For detailed information on the statutory cover available to homeowners, please see the back of this report.



● If you are planning on altering or developing the Site:

The Site is located within a 'High Development Risk Zone', as defined by the Coal Authority. Due to the presence of recorded and/or unrecorded coal mining activity, any future development of the Site may trigger ground collapse and/or subsidence.

It should be noted that prior to site works or future development, your local planning authority may require you to commission a full Coal Mining Risk Assessment (CMRA) or Site Investigation by a qualified mining geologist/engineer.

In the event, you require further professional support, please contact Terraforma directly to discuss the appropriate further steps.

Contact the report author by calling the Terraforma team on: 0330 900 7500

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SAMPLE



Mining Hazard Map



Site Address

Tinedale View, Padiham, Burnley, Lancashire, BB12






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

Mapping sourced from the Ordnance Survey © Crown copyright [and database rights] OS100058210



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Detailed findings of coal mining activity:

1. Past underground coal mining

ADVISORY 

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

A.

The Site is recorded to be situated above deep underground coal mine workings. This is where coal has been mined at a depth of over 30 metres beneath the surface of the Site.

The Site is recorded to be underlain by known shallow coal mine workings, within a depth of 30 metres below the surface.

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

2. Present underground coal mining

PASSED 

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

A.

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



3. Future underground coal mining

PASSED

Q. (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?

A.

The Site is located proximal to a future underground coal mining licence. This licence has been cancelled, revoked or withdrawn.

Site Name	Licence Grant	Distance
Burnley Project	Conditional	0 m

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

4. Shafts and adits (mine entries)

PASSED

Q. 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?

A.

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

5. Coal mining geology

PASSED

Q. 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?

A.

Deep (over 30 metres) underground coal mine workings are recorded beneath the Site, however, there are no recorded faults, fissures or breaklines that occur within the influence of the Site.



6. Past opencast coal miningPASSED 

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

A.

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.

7. Present opencast coal miningPASSED 

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

A.

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

8. Future opencast coal miningPASSED 

Q. *(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?

A.

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

9. Coal mining subsidence claimsPASSED 

Q. *(a) Has any damage notice or claim for alleged coal mining subsidence damage to the property been given, made or pursued since 1st January 1994?*

(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?



A.

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.

10. Mine gas emissions**PASSED** 

Q. *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?*

A.

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.

11. Emergency surface hazard call out incidents**PASSED** 

Q. *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?*

A.

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



Key and Colour Information

The below key provides further guidance on the colours used throughout this report.

Lender Further Action

Terrafirma has identified mining hazards within the vicinity of the Site, including features (e.g., mine shafts/ adits) that could affect the future value of the Site. A lender may want to be alerted to this adverse entry, due to requirements of UK Finance (formerly the Council of Mortgage Lenders), before deciding on whether to proceed with the transaction.

Conveyancer Further Action

Terrafirma has concluded that further expert analysis of the Site is required. Terrafirma does not believe that the transaction should continue until further actions have been undertaken to quantify the risk of subsidence or collapse to the Site. Terrafirma recommends that the conveyancer liaises with all necessary parties regarding the report's findings.

Purchaser Advisory

The purchaser's attention is drawn to the prudent advice outlined in the report, which Terrafirma recommends is read carefully. The report results should not hinder the transaction and Terrafirma's Terms & Conditions are valid for the Site.

Passed No Further Action

Terrafirma has not identified any mining features that influence the ongoing use or value of the Site. Terrafirma does not believe that any further actions are required for this transaction and Terrafirma's Terms & Conditions are valid for the Site.

Additional Remarks

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Future Development

In scenarios where mining activity has been identified, a prudent developer would seek appropriate technical advice before any works are undertaken.

In these areas, if development proposals are being considered, technical advice relating to both the investigation of coal and former coal mines and their treatment should be obtained before beginning work on site. All proposals should apply good engineering practice developed for mining areas. No development should be undertaken that intersects, disturbs or interferes with any coal or mines of coal without the permission of the Coal Authority. Developers should be aware that the investigation of coal seams/former mines of coal may have the potential to generate and/or displace underground gases and these risks both under and adjacent to the development should be fully considered in developing any proposals. The need for effective measures to prevent gases entering into public properties either during investigation or after development also needs to be assessed and properly addressed. This is necessary due to the public safety implications of any development in these circumstances.

Notice of Statutory Cover

In the unlikely event of any future damage, the terms of the Coal Mining Subsidence Act 1991 (as amended by the Coal Industry Act 1994) apply*, and the Coal Authority / Licensee has a duty to take remedial action in respect of subsidence caused by the withdrawal of support from land and/or property in connection with lawful coal-mining operations. Typically, these actions will not need to involve either your insurance company or mortgage lender and therefore the end user(s) should not incur any costs or liability. *Note: this Act does not apply where coal was worked or gotten by virtue of the grant of a gale in the Forest of Dean, or any other part of the Hundred of St. Briavels in the county of Gloucester.

In addition to the above, it should also be noted that the Coal Authority offer a Public Safety and Subsidence Department that provides a 24-hour 7 day a week call out service (Tel: 01623 646 333) to take remedial action in respect of hazards associated with the movement or collapse of any coal mineshaft or entrances to coal mines and



from other coal mining related surface hazards. Further information can be found on their website: www.groundstability.com.

Coal Search Insurance Conditions

This is a summary of the policy and does not contain the full terms and conditions of the cover which can be found in the policy document. Please contact TerraFirma if you require a copy of your full policy document.

Definitions

Coal Search Insurance means the insurance policy provided by ERGO Versicherung AG, UK Branch ("Insurer") which is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority.

ERGO Versicherung AG, UK Branch is wholly owned by Munich Re, and is rated AA- (Very strong) by Standard & Poor's.

"Insurance" means the Insurance covering the loss in Market Value of the Property (and all other costs and expenses which have been agreed) directly attributable to any changes in the Information revealed in a subsequent TerraFirma CON29M Report which was not revealed in the TerraFirma CON29M Report ("Report") attached to this Insurance.

"Market Value" means the value determined by an appointed RICS surveyor, such loss to be calculated at the date of the subsequent Report.

"Information" means the information in the Report compiled from the coal authority's records:

- The Coal Authority's records in relation to past, present and planned underground and opencast coal-mining activity, shafts and adits (vertical and horizontal entries to mines), coal-mining geology, coal-mining related hazards, coal-mining subsidence and mine gas, as recorded in the CON29M (2018) report.

Subject to the terms of the Insurance, each Report issued for a single residential dwelling includes Insurance up to a maximum of £100,000, effective from the date of issue of the Report ("Effective Date") until the Property is sold or, in respect of a mortgagee, until the debt secured by the mortgage is repaid.

The Insurance applies only to the Purchaser, being:

1. the person who asked for the Report (and the mortgagee) in connection with purchase of the Property
2. the person who purchased the Property (and the mortgagee) if the person selling the Property has asked for a Report for the benefit of the Purchaser as part of a seller's pack or if the Property has been purchased by way of auction.
3. the owner of the Property (and the mortgagee) if the Property is being re-mortgaged or the owner of the Property who has chosen to obtain a Report.
4. the Purchaser's estate and beneficiaries, to whom the benefit of the Policy will pass in the event of the Purchaser's death during the Period of Insurance.

The Insurance is not applicable:

1. if at the date of the claim, the Purchaser is not the legal or beneficial owner of the Property.
2. if the Property is not a single private home in the United Kingdom which is used only for residential purposes.
3. in relation to loss of a transaction for the sale or for the purchase of the Property nor for any costs incurred in relation to the loss of such transaction.
4. in respect of structural or other physical damage caused to the Property by subsidence or flooding.
5. as a result of any change in Information in response to – future underground coal mining and – future opencast coal mining.
6. if the Information in any subsequent Report after the Effective Date also appears on the attached Report.
7. to any problem revealed by the first Report after the Effective Date if the Purchaser or their legal representative knew about the problem on or before the Effective Date.
8. to any change to the CON29M (2018) Search form and/or the Report made after the Effective Date which affects the Insurer's responsibility under this Policy, if the Insurer would not have been responsible for the loss before such change.
9. to any change in the interpretation of Information upon which the Report was produced, provided such Information remains unchanged.

The Insurer will not be responsible for any loss for which The Coal Authority may be required to pay by law.



Conditions

1. If the Purchaser receives information about any claim, loss or incident for which the Insurer may be responsible under this Policy, the Purchaser must contact the Insurer as soon as possible.
2. If there is any claim under this Policy which is also covered by any other insurance, the Insurer will pay no more than their rateable proportion of the loss and any costs and expenses connected with it.
3. The Purchaser agrees to do and permit to be done all things that the Insurer considers necessary to minimise loss under the Policy. The Insurer will be responsible for any expense incurred in complying with this Condition.
4. The Purchaser must not make any offer promise or payment or incur any costs or expenses unless the Insurer has agreed in writing to cover such costs and expenses.
5. If there is a claim under the Insurance, the Insurer has the right to instruct a Surveyor to assess the Market Value of the Property.
6. Where the Insurer has accepted a claim and there is disagreement over the amount to be paid, the dispute can be referred to an agreed arbitrator (or in the absence of an agreement an arbitrator appointed by the President of the Chartered Institute of Arbitrators) in accordance with the law at the time.

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Report Limitations

This CON29M Coal Mining Report has been carried out with reference to all available official Coal Authority licensed data, an extensive collection of abandoned mine plans, maps and records. From this material, we have endeavoured to provide as accurate a report as possible. Any and all analysis and interpretation of licensed Coal Authority data in this report is made by Terraforma.

Information provided by Terraforma in this report is compiled in response to The Law Society CON29M Coal Mining search enquiries and ScotForm 2006 coal mining search in Scotland. The scope of the assessment is concerned only with the interpretation of past, present and future extraction of coal minerals. This report does not consider the impact from non-coal mining hazards and/or natural ground stability hazards, such as subsidence, landslip or coastal erosion. For an expert opinion on all mining and ground hazards and in order to meet the requirements of Law Society Guidance Notes (2018) and best practice guidance in the 25th Edition Conveyancing Handbook (2018), you may choose to obtain a Terraforma Ground Report by contacting a member of the team.

This report is a 'remote' investigation and reviews only information provided by the client and from the databases of publicly available information that have been chosen to enable a desk based environmental assessment of the Site. The report does not include a Site Investigation, nor does Terraforma make specific information requests of the regulatory authorities for any relevant information they may hold.

This report is concerned solely with the Site searched and should not be used in connection with adjacent properties as only relevant known mining features have been mentioned and any known features that could potentially have a direct influence upon the target Site. Other features which may be present in the general area may have been omitted for clarity.

The report is based upon the Site boundaries as shown on the supplied location plan. This report is confidential to the client, the client's legal advisor and the client's Mortgage lender, as defined in the Terraforma & TerraSearch® terms & conditions, and as such may be used by them for conveyancing or related purposes. We have no liability toward any person or organisation not party to commissioning this report. This report or any part of it is not permitted to be reproduced, copied, altered or in any other way distributed by any other person or organisation.

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- 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
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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 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.



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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, Web Site: www.tpos.co.uk.

You can get more information about the PCCB from www.propertycodes.org.uk or from our website at www.terrafirmasearch.co.uk.

Complaints Procedure

If you want to make a complaint directly to Terrafirma, we will:

- Acknowledge it within 5 working days of receipt.
- Normally deal with it fully and provide a final response, in writing, within 20 working days of receipt.
- Keep you informed by letter, telephone or e-mail, as you prefer, if we need more time.
- Provide a final response, in writing, at the latest within 40 working days of receipt.
- Liaise, at your request, with anyone acting formally on your behalf.

Complaints should be sent to: **Senior Executive, Terrafirma** - Address: 2440 The Quadrant, Aztec West Business Park, Almondsbury, Bristol, BS32 4AQ; Email: info@terrafirmasearch.co.uk; Telephone: 0330 900 7500.

If you are not satisfied with our final response, or if we exceed the response timescales, you may refer the complaint to The Property Ombudsman scheme (TPOs): Tel: 01722 333306, E-mail: admin@tpos.co.uk. We will co-operate fully with the Ombudsman during an investigation and comply with his final decision.

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