



GROUND STABILITY RESIDENTIAL ◀ 0.25HA

GROUND STABILITY

REPORT SUMMARY

SECTION 1: GROUND STABILITY

PASS: OPTIONS:

- SEE SECTION 1.02
- COAL MINING REPORT

Address:

1 Sample, Sample, Sample, Sample

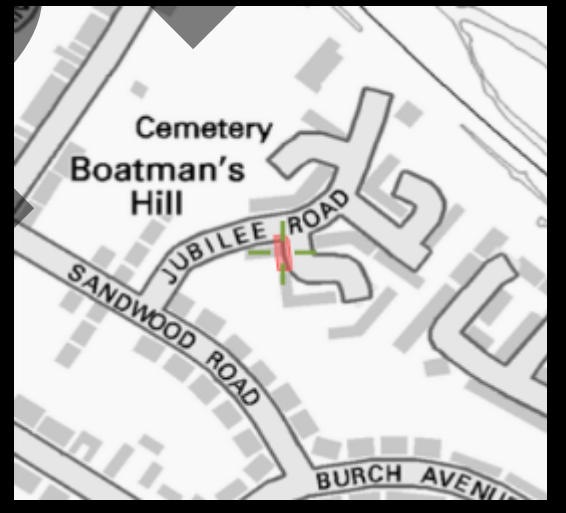
Requested By:

CLS Property Insight

Grid Ref: Date: References:

E: 632712 31/08/2017 Sample_x11

N: 157822 ID: 1000071998



PROFESSIONAL OPINION

This summary should be read in conjunction with the full report. The Professional Opinion below summarises the risks and other potential issues associated with the property. The Professional Opinion results are displayed as GREEN for PASS, GREEN for PASS WITH ADVISORY, and RED for FURTHER ACTION. A PASS is given if there is no specific risk. A 'PASS WITH ADVISORY' is given where there is no specific risk from an environmental perspective, but where the client should be made aware of the feature(s) and/or information within the section as they may consider it affects their quiet enjoyment of the property. A 'FURTHER ACTION' is given if there is a specific risk and a specific further action is advised. The Pass, Pass with Advisory, or Further Action results should be disclosed to client and /or lender and / or insurer as appropriate. The Professional Opinion is summarised below. The Professional Opinion summary will indicate where more details on Advisory or Further Actions are available in the body of the report.

In the event of a request to review the Professional Opinion based on additional information, or any technical queries, the professional advisor who ordered the report should contact us at info@futureclimateinfo.com or call 01279 798 111.



PROFESSIONAL OPINION APPROVED BY:

Philip Wilbourn

Philip Wilbourn, CEO
Wilbourn & Co Ltd



Future Climate Info Limited is an Appointed Representative of CLS Risk Solutions Limited who are authorised by the Financial Conduct Authority.

Regulated by RICS

If you require assistance please contact your Search Provider or alternatively contact FCI directly and quote order: 1000071998
Tel: 01279 798 111 | Email: info@futureclimateinfo.com | Web: www.futureclimateinfo.com

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1 GROUND STABILITY

1.01 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.subsidenceupport.co.uk

1.02 SUBSIDENCE RISK RATING

PASS (WITH ADVISORY)

The Subsidence Risk Rating produced by Property Assure based on subsidence damage insurance claims is **High**, with a risk exposure 2-4 times greater than the insurance subsidence incidence rate for England and Wales. This correlates to a rate of 2 to 4 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.

ADVISORY: The Subsidence Risk Rating is postcode specific rather than specific to the property. The level of risk in the area does not necessarily mean that the property itself is affected. Some further checking can readily identify and provide an easy management approach to reduce the exposure to property subsidence risk.

1. How old is the property? If it is less than 10 years old it should be built in accordance with the requirements of the Building Regulations or possibly the NHBC guidelines. As such, a suitable foundation should have been designed to take into account the site and ground conditions prevalent at this time. You may be able to determine what ground conditions exist across the site (and the foundation design) by liaising directly with the local building control department or Technical Services Department of the NHBC (www.nhbc.co.uk).

2. Are there any signs of cracking or has the property had a previous subsidence claim? Historic movement should have been noted on the Valuation survey. If so it may be worthwhile having a specific structural survey undertaken.

3. Are there any trees at the property or on the neighbour's property? It is worthwhile identifying the presence and species of trees and whether they were planted before or after the property was built. You may decide to have an arboricultural survey undertaken to do this and provide a tree management approach.

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. Probable increase in construction cost (particularly foundation depth) to remove possibility of potential shrink-swell problems. The extent of founding depths are dictated by building regulations and building warranties (e.g. NHBC).

1.03 GEOHAZARDS | COLLAPSIBLE DEPOSITS

PASS

The British Geological Survey indicates that the property is not within 50 metres of an area where there are likely to be natural deposits with the potential to collapse and cause subsidence damage when saturated and loaded by a building or structure.

1.04 GEOHAZARDS | COMPRESSIBLE GROUND

PASS

The British Geological Survey indicates that the property is not within 50 metres of an area where there may be problems due to compressible ground.

1.05 GEOHAZARDS | RUNNING SAND

PASS (WITH ADVISORY)

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

ADVISORY: Existing property - There is a possible increase in insurance risk from running conditions due to service leakage, high rainfall events or localised flooding. Large amounts of water entering the ground through pipe leakage or soakaways must be avoided.

Property Extension — If you are seeking to build an extension check with the Local Building Control to determine if the main house has a non standard foundation. Certain constraints will apply to land uses involving excavation or the addition or removal of water. Do not dig (deep) holes into saturated ground without technical advice, ideally from a Chartered Building Surveyor.

It is prudent to lift manholes covers and check drainage is free flowing, as blockages increase risk of leakage particularly in older properties with salt glazed clayware drains.

1.06 GEOHAZARDS | SHRINK-SWELL

PASS (WITH ADVISORY)

The British Geological Survey indicates that the property is within 50 metres of an area where ground conditions predominantly have a medium plasticity.

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ADVISORY: There is a possible increase in insurance risk in droughts or where high moisture demand vegetation is present, this is due to shrink-swell and subsidence damage caused by the level of clay minerals in the soil where foundations are not suitable. Shrink-swell is where clay minerals in the soil absorb water making them swell) and lose water as they dry (making them shrink).

It is advised that you do not plant any vegetation that demands high soil moisture near to the property.

1.07 LANDSLIPS/SLIDES | MASS MOVEMENT

PASS

The British Geological Survey indicates that the property is not located within 25 metres of an area where there may be landslips or ground which has founded due to subsidence.

1.08 LANDSLIPS/SLIDES | SLOPE INSTABILITY

PASS

The British Geological Survey indicates that the property is located on or within 50 metres of an area where slope instability problems are not likely to occur.

1.09 MINING | CHESHIRE BRINE COMPENSATION AREA

PASS

The Coal Authority indicates that the property is not located within 25 metres of a Cheshire Brine Compensation District.

1.10 MINING | COAL MINING

PASS (WITH ADVISORY)

The Coal Authority indicates that the property is located within 25 metres of an area that may be affected by Coal Mining.

ADVISORY: The Coal Authority recommends that a Coal Mining Report is obtained for this property. This can be ordered through your preferred search provider or through the Coal Authority.

1.11 MINING | MINING CAVITIES (NON-COAL)

PASS

Peter Brett Associates indicates that the property is not located within 25 metres of an area that may be affected by non-coal mining cavities.

1.12 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.

1.13 MODIFIED GROUND | ARTIFICIAL GROUND

PASS

The British Geological Survey indicates that the property is not located within 25 metres of an area where the ground surface has been significantly modified by human activity.

1.14 MODIFIED GROUND | HISTORICAL ANALYSIS

PASS

Analysis of historical maps indicates the property is not located on or within of an area where there may be modified ground.

1.15 NATURAL CAVITIES

PASS

The British Geological Survey indicates that the property is within 50 metres of an area where soluble rocks are either not thought to be present within the ground, or not prone to dissolution. Dissolution features are unlikely to be present.

2 NOTES & GUIDANCE

2.1 REPORT NOTES

METHODOLOGY

This report has been produced solely for the purposes of screening the subject property for the dataset categories listed in 2.2. 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 professional risk assessment in this report is provided by a Chartered Environmental Surveyor who is regulated by RICS.

2.2 REPORT DATASET CATEGORIES

METHODOLOGY

The dataset categories analysed in this report are listed below. For more information on these dataset categories, please visit our website www.futureclimateinfo.com.

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1.01 Professional Advice, 1.02 Subsidence Risk Rating, 1.03 Geohazards | Collapsible Deposits, 1.04 Geohazards | Compressible Ground, 1.05 Geohazards | Running Sand, 1.06 Geohazards | Shrink-Swell, 1.07 Landslips/slides | Mass Movement, 1.08 Landslips/slides | Slope Instability, 1.09 Mining | Cheshire Brine Compensation Area, 1.10 Mining | Coal Mining, 1.11 Mining | Mining Cavities (Non-Coal), 1.12 Mining | Hazards (Non-Coal), 1.13 Modified Ground | Artificial Ground, 1.14 Modified Ground | Historical Analysis, 1.15 Natural Cavities

2.3 STANDARD

T&C's, 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. Our formal complaints procedure can be found at <http://www.futureclimateinfo.com/complaints>.

2.4 SEARCHCODE

T&C's

IMPORTANT CONSUMER PROTECTION INFORMATION

This search has been produced by Future Climate Info Ltd, Suite 9, 10 Churchill Square, Kings Hill, West Malling, Kent, ME19 4YU, Telephone 01279 798 111, Email: 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:

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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.
- 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:

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- 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, Web: <https://www.tpos.co.uk/>
You can get more information about the PCCB from www.propertycodes.org.uk

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

2.5 REPORT LICENSING

METHODOLOGY

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3 USEFUL CONTACTS

Local Authority : Dover District Council

Tel: 01304 821 199

Visit: <http://www.dover.gov.uk/>

Environment Agency | I North Lutra House, Dodd Way, Off Seedlee Road, Bamber Bridge, Preston. PR5 8BX

Tel: 08708 506 506

Visit: www.environment-agency.gov.ukEmail: 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

The Coal Authority Property Search Services | 200 Lichfield Lane, Berry Hill, Mansfield, Nottinghamshire. NG18 4RG

Tel: 0845 762 6848

Visit: www.groundstability.comEmail: 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

Ordnance Survey | Customer Services Ordnance Survey Adanac Drive Southampton S016 0AS

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between 8:30am and 5:30pm, Monday to Friday.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).Visit: www.ordnancesurvey.co.uk/

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