

Specimen Address, Specimen Town

Key results

 **Contaminated land**
Action required page 6

 **Coal mining (CON29M)**
Potential risk page 11

For information

 **Infrastructure** page 18

 **Planning applications** page 29

 **Planning constraints** page 29

Also searched

 **Flood risk**

 **Other mining**

 **Radon**

 **Ground stability**

Groundsure IQ

Based on cost, effort or time associated with next steps towards case progression

Avista Action Alert



Likely transaction delay



Welcome to the neighbourhood

Your conveyancer has you covered; Avista compiles key property information and checks against all standard environmental and ground hazards.

Read on to discover your property.

Useful contacts

Bolton Metropolitan Borough Council:
<http://www.bolton.gov.uk/>
bolton@bolton.gov.uk
01204 333 333

Environment Agency National Customer
Contact Centre (NCCC):
enquiries@environment-agency.gov.uk
03708 506 506

Avista Action Alert

5

Key results

To save you time when assessing the report, we only provide maps and data tables of features within the search radius that we have identified to be of note. These relate to risks that may have liability implications, affect insurance premiums, property values and/or a lender's willingness to lend.

You can view the fully comprehensive library of information we have searched on **page 34**.



Contaminated Land

The property is assessed to have potentially significant contamination risks due to the presence of the following potentially contaminative historical land use:

1. Garage/petrol filling station on site between circa 1954 and 1995.

Next steps for consideration:

- if the property was built after 1999, you can find out if its NHBC Buildmark Certificate includes contaminated land cover by emailing a copy of the NHBC certificate to info@groundsure.com, quoting your report reference. If so, our experts will review your report free of charge and, if appropriate, revise to a pass free of charge
- investigate the insurance on offer for the property to ensure any implications on premiums are fully understood before completion
- if the property was built after 1985, consider contacting the planning department of the relevant Local Authority to clarify any conditions placed in the original planning consent documentation regarding investigation/remediation (cleaning) of contamination on the site. Evidence that these conditions were complied with will also need to be obtained. Our experts will review any such conditions identified and if appropriate revise to a pass free of charge
- consider contacting the Contaminated Land Officer within the Environmental Health Department of the relevant Local Authority to ask about the previous land use of the area (as specified above), written details confirming whether the land has been designated 'Contaminated Land' (as defined under Part 2A of EPA 1990), and if the Local Authority plans to take any further action. If the Local Authority are

considering further action the level of priority assigned to this site and timescale of potential investigation will also be required.

- if speed is a priority, or other methods have failed, insurance might be the best option. However, at this stage it may be expensive, and it is not always possible to get suitable insurance. Numerous companies offer environmental insurance. If you are considering this option you can get in touch with Groundsure who will be happy to provide further details



Coal mining

Past underground coal mining

Potential risk due to past underground coal mining has been identified within the boundary of the property. Whilst no further searches are required, it should be noted that in the event of coal mining settlement or subsidence occurring the property will benefit from the protection of the Coal Mining Subsidence Acts of 1991 and as amended 1994.

Next steps for consideration:

- A visual inspection of the property by a suitably qualified and experienced person may be of value in identifying any currently identifiable mining related settlement or subsidence effects.

Coal Mining Subsidence Act 1991

If any coal mining subsidence damage has occurred, as determined by the appropriate persons/bodies, the property will benefit from the protection of the Coal Mining Subsidence Acts of 1991 and as amended 1994.

This Act, however, 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 this instance it would be prudent to have the property visually inspected for signs of mining related settlement or subsidence by a suitably qualified and experienced person, who could be sought through <https://www.ricsfirms.com/>.

The Coal Authority provide a call out service on 01623 646 333 to take remedial action concerning the movement or collapse of any coal entries or coal mining surface hazards. Further details can be found on www.groundstability.com.

Development risk

In view of the mining circumstances a prudent developer would seek appropriate technical advice before any works are undertaken.

Therefore if development proposals are being considered, technical advice relating both to 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.

For information

These are findings to be aware of that do not necessarily require immediate action.



Flood Risk

Groundwater Flooding

A risk of groundwater flooding has been identified at the site. This will be more of an issue for properties with a basement or other section below ground. Further advice on groundwater flooding has been produced by the Environment Agency and the Local Government Association and can be found at https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/297421/flho0911bugi-e-e.pdf



Energy

Oil and gas

The property is situated within an area that has been licensed by the Oil and Gas Authority (OGA) for exploration, and the possible extraction of gas or oil. However, the presence of one of these blocks does not mean that drilling will definitely happen in the area, as planning permission and appropriate environmental permits would first need to be obtained before any such activity could begin. The oil and gas drilling wells sections of this report can help to determine if there are any active or proposed activities within the area. You may wish to visit the website of any identified operator for further information or the Oil and Gas Authority's website for further information on the licensing process <https://www.ogauthority.co.uk/licensing-consents/licensing-rounds/onshore-licensing-rounds/>

Wind

Existing or proposed wind installations have been identified within 5km.

Next steps for consideration:

- use the details given in the report to find out more about the potential impacts on the property
- contact the operating company and the relevant Local Authority for further information
- visit the area in order to more accurately assess the impact this wind development would have on the property



Solar

Existing or proposed solar installations have been identified within 5km of the property.

Next steps for consideration:

- use the details given in the report to find out more about the potential impacts on the property by contacting the operating company and/or Local Authority
- visit the area in order to more accurately assess the impact this solar farm would have on the property



Planning

Mobile phone masts

The property lies within 250m of an existing or planned mobile phone mast.

Next steps for consideration:

- ensure the presence of a mobile phone mast near the property is considered before the transaction completes



Environmental summary



Environmental searches are designed to ensure that significant hazards and risks associated with this property are identified and considered alongside the investment in or purchase of a property. Please see the Avista Action Alert: on **page 2** for further advice.



Contaminated Land

Our Contaminated Land searches have found some potentially significant contamination risks. These could include risks relating to industrial processes, petrol stations, or landfill.

Please see **page 7** for details of the identified issues and **page 38** for our assessment methodology.

Contaminated Land Liability	Action Required
Past Land Use	Identified
Waste and Landfill	Passed
Current and Recent Industrial	Identified



Flood Risk

Property's overall risk assessment for river, coastal, surface water and groundwater flooding is low.

Further explanation of flood risk assessment can be seen in the Flood information on **page 38**.

River and Coastal Flooding	Very Low
Groundwater Flooding	Moderate
Surface Water Flooding	Negligible
Past Flooding	Not identified
Flood Storage Areas	Not identified

FloodScore™ insurance rating

Very Low

The rating is compiled by Ambiental, a leading flood risk analysis company. Please see **page 38**



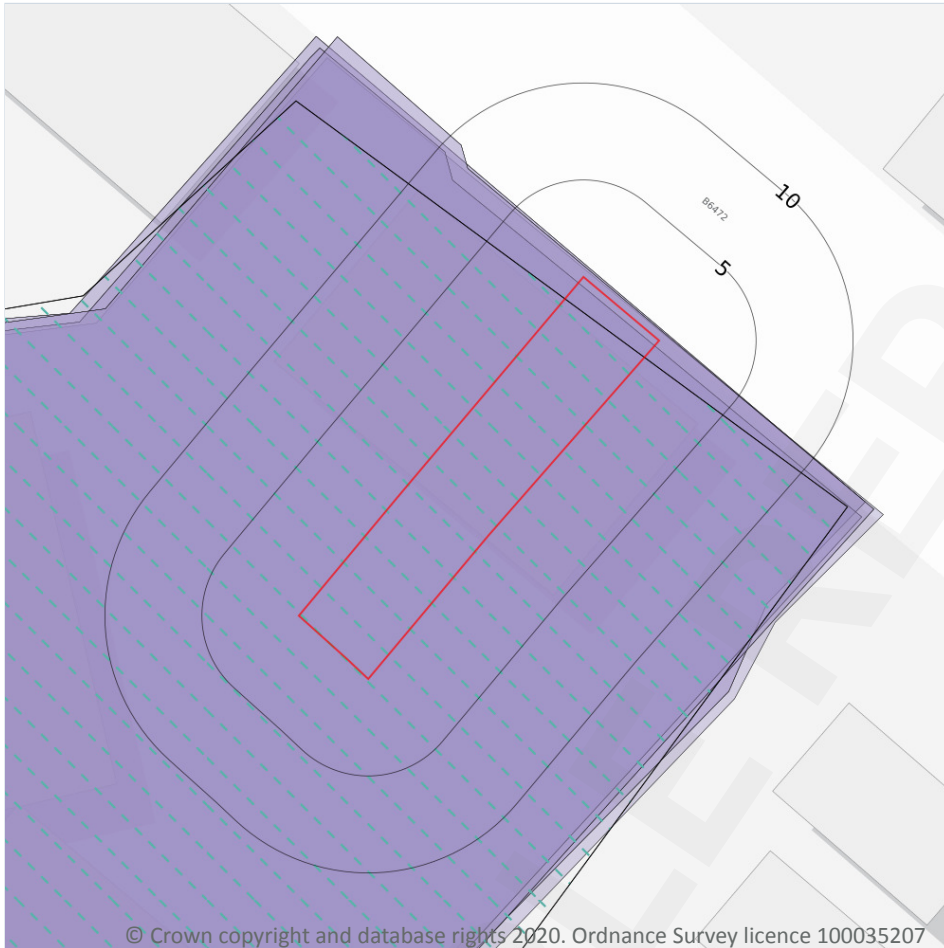
Radon

Local levels of radon are considered normal. The percentage of homes estimated to be affected by radon in your local area is less than 1%.

Not in a radon affected area



Contaminated Land / Past land use



Site Outline

Search buffers in metres (m)

- Former industrial land uses
- Former garages

Former industrial land use (1:10,560 and 1:10,000 scale)

These historical land uses have been identified from 1:10,560 and 1:10,000 scale Ordnance Survey maps dated from the mid to late 1800s to recent times. They have the potential to have caused ground contamination. Please see the Environmental Summary to find out how these could impact the site.

Please see the Avista Action Alert: on **page 2** for further advice.

Distance	Direction	Use	Date
0	on site	Garage	1969
0	on site	Garage	1974

This data is sourced from Ordnance Survey/Groundsure.

Former garages

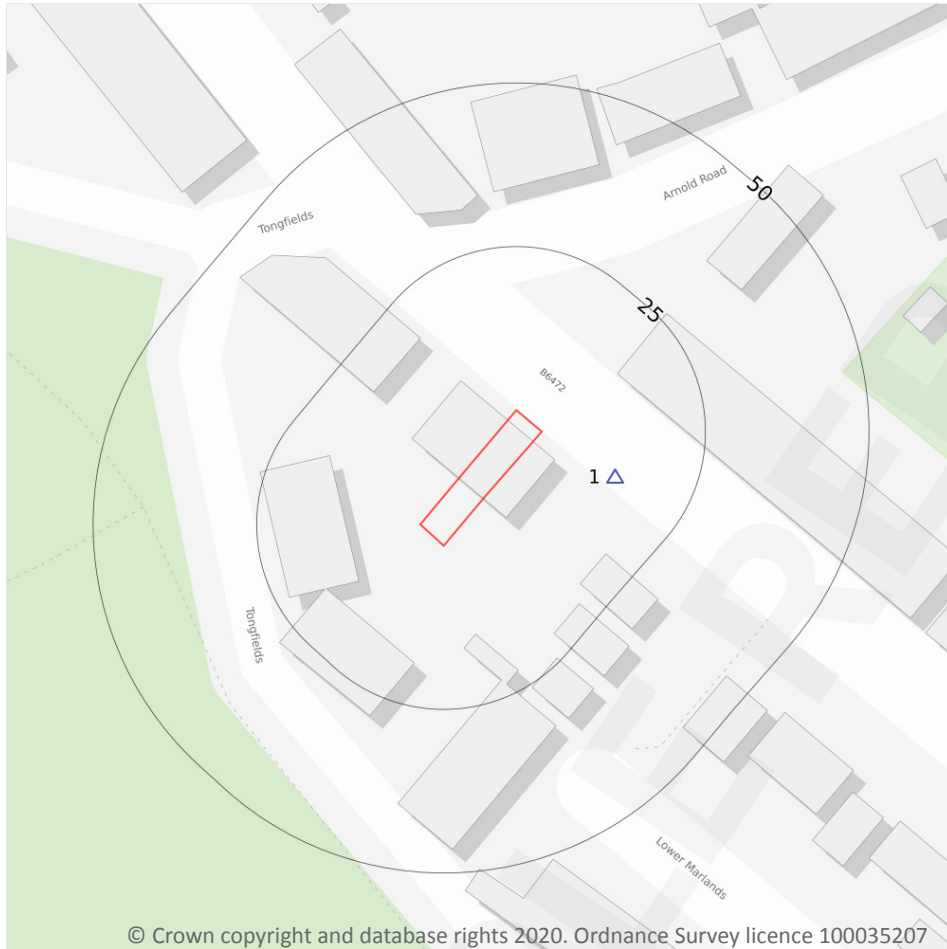
These garages have been identified from high detailed historical Ordnance Survey maps dating from the mid to late 1800s to recent times. They have the potential to cause ground contamination. This can be because spills can occur when fuel, oil or solvents are used causing ongoing pollution. Older and obsolete garages are considered a greater risk than newer ones, as tanks can remain underground and deteriorate, sometimes causing significant leaks.

Please see the Avista Action Alert: on **page 2** for further advice.

Distance	Direction	Use	Date
0	on site	Garage	1954
0	on site	Garage	1954
0	on site	Garage	1961
0	on site	Garage	1967
0	on site	Garage	1969
0	on site	Garage	1979
0	on site	Garage	1983
0	on site	Garage	1985
0	on site	Garage	1995
0	on site	Garage	1996
0	on site	Garage	1996

This data is sourced from Ordnance Survey/Groundsure.

Contaminated Land / Current and recent industrial



— Site Outline

Search buffers in metres (m)

△ Current or recent petrol stations

Current or recent petrol stations

Petrol stations and their associated storage tanks are considered a risk for soil and groundwater contamination. This is because spills can occur when fuel tanks are filled and leaks from these tanks can cause ongoing pollution. Older and obsolete petrol stations are considered a greater risk than newer ones, as fuel tanks can remain underground and deteriorate, sometimes causing significant leaks. In some cases, fuels such as petrol or diesel can spread beneath the surface, meaning that properties can be affected even when they are some distance away.

Please see the Avista Action Alert: on **page 2** for further advice.

ID	Distance	Direction	Company	Address	Status
1	13 m	SE	CLOSED	Darwen Road, Eagley, Bolton, Greater Manchester, BL7 9BS	Obsolete

This data is sourced from Experian Catalist.

Flood Risk / Groundwater flooding



Ambiental data indicates that the property is in an area with a moderate risk of groundwater flooding. Should a 1 in 100-year groundwater flood event occur, groundwater levels may affect basement areas. Properties without basements are not considered to be at risk from this level of groundwater flooding.

Some of the responses contained in this report are based on data and information provided by the Natural Environment Research Council (NERC) or its component body British Geological Survey (BGS). Your use of any information contained in this report which is derived from or based upon such data and information is at your own risk. Neither NERC nor BGS gives any warranty, condition or representation as to the quality, accuracy or completeness of such information and all liability (including for negligence) arising from its use is excluded to the fullest extent permitted by law. Your use of the data/report/assessment constitutes your agreement to bring no claim against NERC or BGS in connection with it.

Coal mining (CON29M) summary



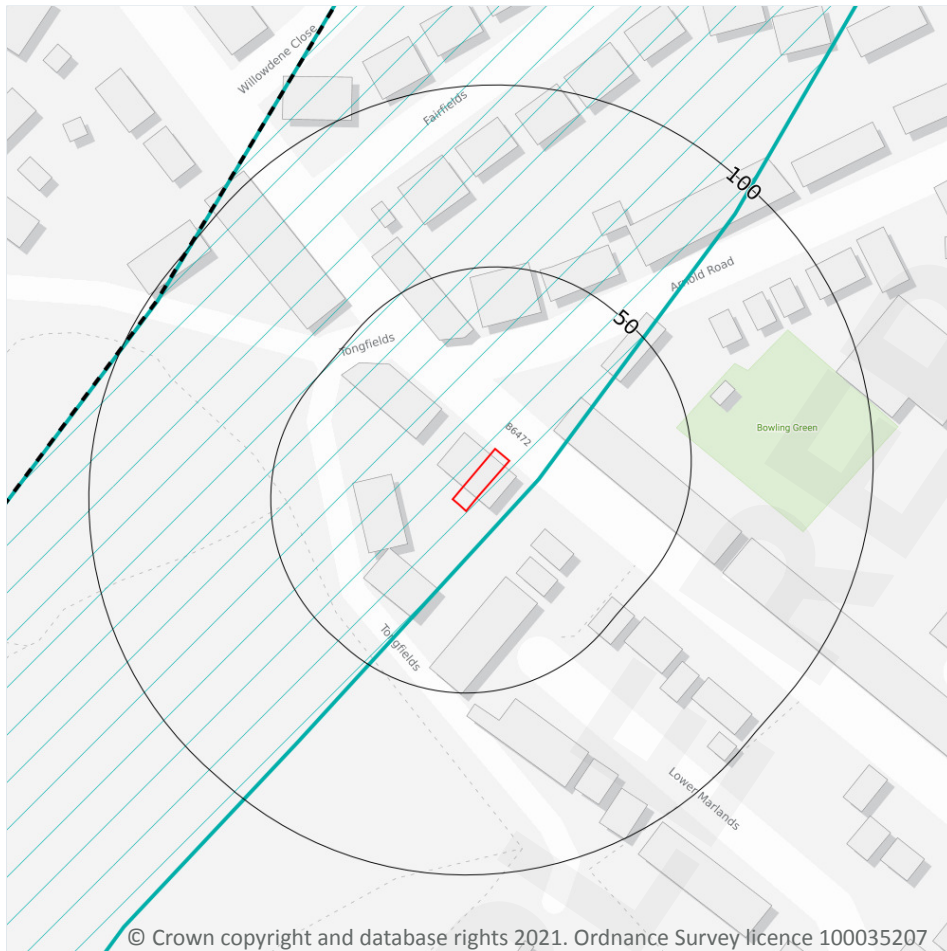
Coal mining (CON29M) summary

Features of concern have been identified relating to past, present or future coal mining. The risk posed by coal mining has been assessed using official Coal Authority data and in accordance with The Law Society CON29M (2018) Guidance Notes. Additional interpretation of mine entries has also been carried out where necessary.

See **page 12** for further details and **page 3** for recommended next steps.

1. Past underground	Identified
2. Present underground	Not identified
3. Future underground	Not identified
4. Shafts and adits	Not identified
5. Coal mining geology	Not identified
6. Past opencast	Not identified
7. Present opencast	Not identified
8. Future opencast	Not identified
9. Subsidence claims	Not identified
10. Mine gas emissions	Not identified
11. Emergency Call Out	Not identified

Coal mining (CON29M)



- Site Outline
- Search buffers in metres (m)
- Mine entries
 - Adits
 - Shafts
 - Calculated 'zone of influence'
- Subsidence claims
 - Awaiting decision
 - Rejected
 - Admitted
 - Deferred
 - Settled
 - Withdrawn
- Probable shallow coal mine workings
- Coal outcrops
- Past shallow coal mine workings

Coal mining (CON29M)

The map above shows relevant, mappable hazards identified that could constitute a risk to the property. It does not necessarily show all features or potential issues identified in this report. Further details of any features shown indicating the location of Mine Entries or Subsidence Claims can be found in the relevant sections of this report (4 and 9 respectively).

Responses to the Law Society CON29M Coal Mining search enquiries are produced using official Coal Authority data and the expert interpretation of Groundsure and Mining Searches UK. This report is prepared in accordance with The Law Society CON29M (2018) Guidance Notes. Additional interpretation and calculation of mine entry zones of influence has also been carried out by Groundsure and Mining Searches UK using Coal Authority and British Geological Survey data.

Please read this report carefully, and in particular any sections flagged with an amber 'i'.



The Law Society

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.

1. Past underground coal mining



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

- The property does not lie within the potential zone of influence of any recorded underground coal workings.
- The property is indicated to lie in an area where coal deposits have been worked at shallow depth in the past but for which no plan exists.

2. Present underground coal mining



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

- The property does not lie within the boundary of an underground site from which coal is being removed by underground methods.

3. Future underground coal mining



(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?

- The property does not lie within the boundary of an underground site 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?

- The property does not lie within the boundary of an underground site 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?

- The property does not lie within the zone of likely physical influence on the surface of planned future underground 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?

- No notices have been given under Section 46 of the Coal Mining Subsidence Act 1991 stating that the land is at risk of subsidence.

4. Shafts and adits (mine entries)



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?

- No coal mine entries are recorded to lie within 20 metres of the property.

5. Coal mining geology



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?

- No damage arising from geological faults or other lines of weakness activated by coal mining are recorded within the property.

6. Past opencast coal mining



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

- The property does not lie within the boundary of an opencast site from which coal was removed by opencast methods.

7. Present opencast coal mining



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

- The property does not lie within 200 metres of the boundary of an opencast site from which coal is being removed by opencast methods.

8. Future opencast coal mining



(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?

- **The property does not lie 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?

- **The property does not lie within 800 metres of the boundary of an opencast site for which a licence to remove coal by opencast methods has been granted.**

9. Coal mining subsidence claims



(a) Has any damage notice or claim for alleged coal mining subsidence damage to the property been given, made or pursued since 31st October 1994?

- **We have no evidence of a damage notice or subsidence claim for the property or within 50m of the property since 31st October 1994.**

(b) In respect of any such notice or claim has the responsible person given notice agreeing that there is a remedial obligation or otherwise accepted that a claim would lie against them?

- **Not applicable.**

(c) In respect of any such notice or acceptance has the remedial obligation or claim been discharged?

- **Not applicable.**

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

- **There are no current Stop Notices delaying the start of remedial works or repairs to the property.**

(e) Has any request been made under Section 33 of the 1991 Act to execute preventive works before coal is worked, which would prevent the occurrence or reduce the extent of subsidence damage to any buildings, structures or works and, if yes, has any person withheld consent or failed to comply with any such request to execute preventive works?

- **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.**

NB. Records of damage notices or subsidence claims before 31st October 1994 are excluded from The Coal Authority data from which this search is compiled.

10. Mine gas emissions



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?

- **No mine gas emissions are recorded within the boundary of the property.**

11. Emergency Surface Hazard Call Out incidents



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?

- **No Emergency Surface Hazard Call Out procedures are recorded against the property.**

Ground stability summary



Satellite monitoring

Satellite radar measurements have not detected any notable ground movement in the vicinity of the property.

SatSense Rating

Green

Ratings provided by SatSense Ltd, experts in analysis of InSAR ground movement data from satellite radar.



Natural instability

Searches of natural ground stability data have not identified any potential ground stability risks.

Shrink-swell hazard

Non-Plastic

Natural ground subsidence

Not identified

Landslides

Not identified

Natural cavities

Not identified

Coastal erosion

Not identified



Infilled land

No recorded areas of infilled land or landfill have been identified in the vicinity of the site.

Infilled land

Not identified

Historical landfill sites

Not identified



Sinkholes

No records of sinkholes have been identified in the vicinity of the property.

Reported recent incidents

Not identified

Recorded incidents (BGS)

Not identified

Recorded incidents (Stantec)

Not identified

Historical incidents

Not identified



Energy summary



Oil and Gas

Historical, active or planned wells or extraction areas have been identified near the property.

Please see the Avista Action Alert: on **page 2** for further advice. Additionally, see **page 19** for details of the identified issues.

Oil and Gas Areas	Identified
Oil and Gas Wells	Not identified



Wind and Solar

Our search of existing and planned renewable wind and solar infrastructure has identified results.

Please see the Avista Action Alert: on **page 2** for further advice. Additionally, see **page 21** for details of the identified issues.

Planned Multiple Wind Turbines	Identified
Planned Single Wind Turbines	Identified
Existing Wind Turbines	Not identified
Proposed Solar Farms	Identified
Existing Solar Farms	Identified



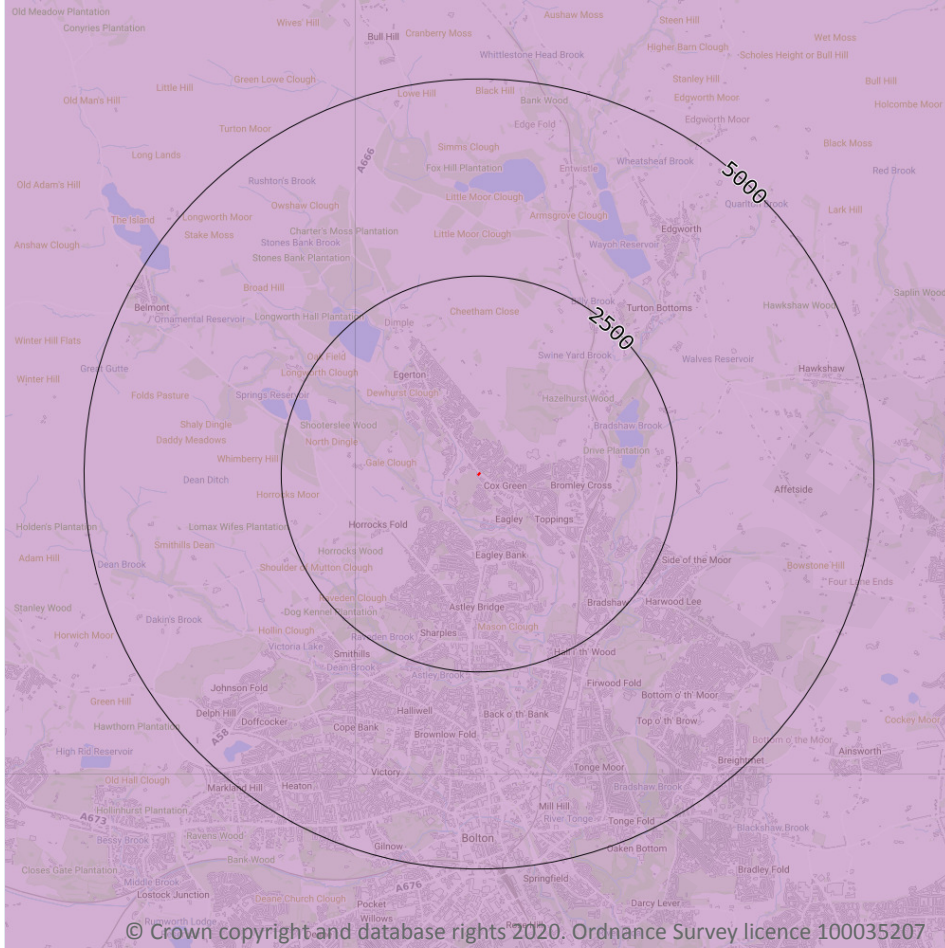
Energy

Our search of major energy transmission or generation infrastructure and nationally significant infrastructure projects has not identified results.

Power stations	Not identified
Energy Infrastructure	Not identified
Projects	Not identified



Energy / Oil and gas



Site Outline

Search buffers in metres (m)

- Oil or gas drilling well
- Proposed oil or gas drilling well
- Licensed blocks
- Potential future exploration areas

Licensed blocks

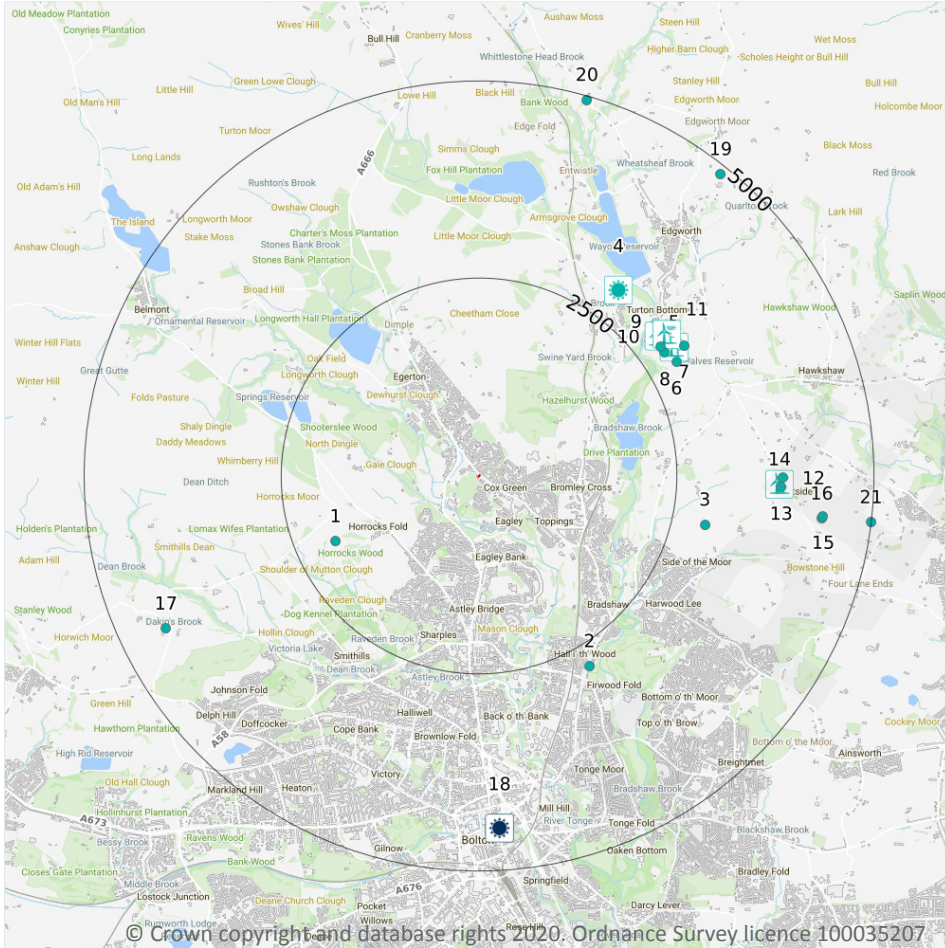
The property is situated in the following areas that have been licensed by the Oil and Gas Authority (OGA) for exploration, and the possible extraction of gas or oil by the following companies. Methods of extraction could include conventional oil and gas wells, coal bed methane and shale gas (fracking) wells. The areas may or may not be developed. The presence of one of these blocks does not mean that drilling will definitely happen in the area. Planning permission and appropriate environmental permits must first be obtained before any drilling can start.

Distance	Direction	Start Date	Operator	Licence Reference	Company Ownership
0	on site	21/07/2016	CORONATION (OIL & GAS) LIMITED (09185112), HUTTON ENERGY LIMITED (07680815)	PEDL269	CORONATION (OIL & GAS) LIMITED (50%), HUTTON ENERGY LIMITED (50%)

Distance	Direction	Start Date	Operator	Licence Reference	Company Ownership
1-2 km	W	21/07/2016	ENERGY DEVELOPMENT AND INVESTMENTS UK LIMITED, OK ENERGY (ONSHORE) LIMITED (09282289), OSPREY OIL & GAS LIMITED (SC489887)	PEDL266	ENERGY DEVELOPMENT AND INVESTMENTS UK LIMITED (15%), OK ENERGY (ONSHORE) LIMITED (7.5%), OSPREY OIL & GAS LIMITED (77.5%)
3-4 km	S	21/07/2016	CORONATION (OIL & GAS) LIMITED (09185112), HUTTON ENERGY LIMITED (07680815)	PEDL264	CORONATION (OIL & GAS) LIMITED (50%), HUTTON ENERGY LIMITED (50%)

This data is sourced from the Oil and Gas Authority (OGA).

Energy / Wind and solar



— Site Outline

Search buffers in metres (m)

- Wind farms
- Proposed wind farms
- Proposed wind turbines
- Existing and agreed solar installations
- Proposed solar installations

Proposed wind farms

A wind farm or group of turbines or individual wind turbine has been proposed within 5,000m of the property. See below for details of the operating company, number of turbines, project and turbine capacity.

Please note some planning applications identified as having been refused, may have subsequently been granted on appeal without appearing as such within this report. Additionally, please be aware that as the identified records are taken from a planning record archive, the proposals identified may have already been undertaken.

ID	Distance	Direction	Details	
5	2-3 km	NE	Site Name: Land At Birches Farm, Birches Road, Turton, Bolton, Bolton, Greater Manchester, BL7 0HX Planning Application Reference: 91170/13 Type of Project: Wind Turbine	Application Date: 2013-12-16 Planning Stage: Early Planning Detail Plans Refused Project Details: Scheme comprises removal of two wind turbines and construction of one triple blade wind turbine with a hub height of 45.00 metres and a total height of 67.00 metres. Approximate Grid Reference: 374045, 415438
10	2-3 km	NE	Site Name: Birches Farm Birches Road, Turton, Bolton, Greater Manchester, BL7 0HX Planning Application Reference: 10/10/0897 Type of Project: 2 Wind Turbines	Application Date: 2010-10-21 Planning Stage: Plans Approved Detail Plans Granted Project Details: Scheme comprises installation of two 11kW Gaia wind turbines on 18m tubular towers. Approximate Grid Reference: 374046, 415439
11	2-3 km	NE	Site Name: Birches Farm Birches Road, Turton, Bolton, Greater Manchester, BL7 0HX Planning Application Reference: 10/10/0897/NEW Type of Project: Wind Turbine	Application Date: 2010-10-21 Planning Stage: Plans Approved Detail Plans Granted Project Details: Scheme comprises construction of two 11kW Gaia wind turbines on 18m towers. Approximate Grid Reference: 374046, 415439
14	3-4 km	E	Site Name: Top Height Farm 90a Watling Street, Afftside, Bury, Greater Manchester, BL8 3QW Planning Application Reference: 54848 Type of Project: 3 Wind Turbines	Application Date: 2012-02-14 Planning Stage: Early Planning Detailed Plans Submitted Project Details: Scheme comprises installation of three 24.8 metre high vertical wind turbines. Approximate Grid Reference: 375435, 413776

This information is derived from planning data supplied by Glenigan, in some cases with further accuracy applied by Groundsure's experts. This search includes planning applications for wind farms with multiple turbines within 5,000m of the property. This data is updated on a quarterly basis. If the existence of a planning application, passed or refused may have a material impact with regard to the decision to purchase the property, Groundsure recommends independent, thorough enquiries are made with the Local Authority. If any applications have been identified within this report, Groundsure have included the planning reference to enable further enquiries to be made.

Proposed wind turbines

Planning applications for individual wind turbines have been proposed within 5,000m of the property. See below for details of the operating company, number of turbines, project and turbine capacity.

Please note some planning applications identified as having been refused may have subsequently been granted on appeal without appearing as such within this report. Additionally, please be aware that as the identified records are taken from a planning record archive, the proposals identified may have already been undertaken.

ID	Distance	Direction	Details	
1	1-2 km	SW	Site Name: Horrocks Hill Farm Scout Road, Bolton, Greater Manchester, BL1 7NZ Planning Application Reference: 87405/12 Type of Project: Wind Turbine	Application Date: 2012-01-23 Planning Stage: Plans Approved Detail Plans Granted Project Details: Scheme comprises construction of one 11.6 metre high wind turbine. Approximate Grid Reference: 369752, 412977
2	2-3 km	SE	Site Name: Allotments Nesbit Street, Bolton, Greater Manchester, BL2 Planning Application Reference: 81009/08 Type of Project: Wind Turbine	Application Date: 2008-09-26 Planning Stage: Plans Approved Detail Plans Granted Project Details: Scheme comprises siting of a new full access twin composting toilet with 4 solar panels and wren wind turbine. Approximate Grid Reference: 372972, 411393
3	2-3 km	E	Site Name: Off Slack Lane, Bolton, Bolton, Greater Manchester, BL5 3LB Planning Application Reference: 89936/13 Type of Project: Wind Turbine	Application Date: 2013-05-13 Planning Stage: Early Planning Detailed Plans Submitted Project Details: Scheme comprises construction of one triple bladed 33 metre high wind turbine (total height including rotors 45.4 metres). Approximate Grid Reference: 374436, 413188
7	2-3 km	NE	Site Name: Land at Birches Farm Birches Road, Turton, Bolton, Greater Manchester, BL7 OHX Planning Application Reference: 55054 Type of Project: Wind Turbine	Application Date: 2012-04-05 Planning Stage: Plans Approved Detail Plans Granted Project Details: Scheme comprises construction of one wind turbine 50 metres in height (in position of previously approved turbine under application 8673/11). Approximate Grid Reference: 374046, 415439

ID	Distance	Direction	Details	
8	2-3 km	NE	Site Name: Land at Birches Farm Birches Road, Turton, Bolton, Greater Manchester, BL7 0HX Planning Application Reference: 86731/11 Type of Project: Wind Turbine	Application Date: 2011-08-19 Planning Stage: Plans Approved Detail Plans Granted Project Details: Scheme comprises construction of 1 wind turbine on a 30m tubular tower. Approximate Grid Reference: 374046, 415439
9	2-3 km	NE	Site Name: Land at Birches Farm Birches Road, Turton, Bolton, Greater Manchester, BL7 0HX Planning Application Reference: 87332/12 Type of Project: Wind Turbine	Application Date: 2011-12-20 Planning Stage: Early Planning Detail Plans Withdrawn Project Details: Scheme comprises construction of 1 wind turbine 50 metres in height (in position of previously approved turbine under application 86731/11). Approximate Grid Reference: 374046, 415439
6	2-3 km	NE	Site Name: Land At Birches Farm Birches Road, Turton, Bolton, Greater Manchester, BL7 0HX Planning Application Reference: 88059/12 Type of Project: Wind Turbine	Application Date: 2012-05-18 Planning Stage: Early Planning Detail Plans Refused Project Details: Scheme comprises construction of 1 triple blade 50 metre high wind turbine (total height including rotors 66.62 metres) in position of previously approved turbine under application 86731/11. Approximate Grid Reference: 374046, 415439
12	3-4 km	E	Site Name: 90a Watling Street, Affetside, Bury, Bury, Greater Manchester, BL8 3QW Planning Application Reference: 56284 Type of Project: Wind Turbine	Application Date: 2013-06-07 Planning Stage: Early Planning Detail Plans Refused Project Details: Scheme comprises installation of 34.5 metre high wind turbine (resubmission). Approximate Grid Reference: 375430, 413781
13	3-4 km	E	Site Name: Top Height Farm 90A Watling Street, Affetside, Bury, Greater Manchester, BL8 3QW Planning Application Reference: 55782 Type of Project: Wind Turbine	Application Date: 2012-11-21 Planning Stage: Early Planning Detailed Plans Submitted Project Details: Scheme comprises installation of 34.5 metre high wind turbine. Approximate Grid Reference: 375431, 413782

ID	Distance	Direction	Details	
16	4-5 km	E	Site Name: Meadowcroft Farm Barn Harwood Road, Tottington, Bury, Greater Manchester, BL8 3PX Planning Application Reference: 53601 Type of Project: Wind Turbine	Application Date: 2011-01-28 Planning Stage: Plans Approved Detail Plans Granted Project Details: Scheme comprises installation of 10 metre high vertical wind turbine. Approximate Grid Reference: 375937, 413293
15	4-5 km	E	Site Name: Meadowcroft Farm Barn Harwood Road, Tottington, Bury, Greater Manchester, BL8 3PX Planning Application Reference: 53797 Type of Project: Wind Turbine	Application Date: 2011-03-23 Planning Stage: Plans Approved Detail Plans Granted Project Details: Scheme comprises construction of a 10.6m high vertical axis wind turbine (re submission). Approximate Grid Reference: 375937, 413293
17	4-5 km	SW	Site Name: Land To The East Of Walker Fold Road, Bolton, Greater Manchester, BL1 7PU Planning Application Reference: 88335/12 Type of Project: Wind Turbine	Application Date: 2012-07-04 Planning Stage: Early Planning Detail Plans Refused Project Details: Scheme comprises installation of one wind turbine (55.6 metre hub height, 48 metre blade diameter and overall blade tip height of 79.6 metres) and associated meterage units. Approximate Grid Reference: 367602, 411869
19	4-5 km	NE	Site Name: Wheatsheaf Hill Farm Plantation Road, Turton, Bolton, Greater Manchester, BL7 0BY Planning Application Reference: 10/12/0454 Type of Project: Wind Turbine	Application Date: 2012-07-06 Planning Stage: Plans Approved Detail Plans Granted Project Details: Scheme comprises installation of 1 CF20 wind turbine. Approximate Grid Reference: 374637, 417633
20	4-5 km	N	Site Name: Wayoh Fold Cottage Blackburn Road, Turton, Bolton, Greater Manchester, BL7 0PZ Planning Application Reference: 10/12/0223 Type of Project: Wind Turbine	Application Date: 2012-03-22 Planning Stage: Early Planning Detail Plans Withdrawn Project Details: Scheme comprises installation and operation of a single micro wind turbine with a rated output of 10kW and tower height of 15m. Approximate Grid Reference: 372941, 418575

ID	Distance	Direction	Details	
21	4-5 km	E	Site Name: Sheephill Farm Harwood Road, Tottington, Bury, Greater Manchester, BL8 3PX Planning Application Reference: 50722 Type of Project: Wind Turbine	Application Date: 2008-12-03 Planning Stage: Plans Approved Detail Plans Granted Project Details: Scheme comprises installation of 7 metre high free standing wind turbine. Approximate Grid Reference: 376544, 413218

This information is derived from planning data supplied by Glenigan, in some cases with further accuracy applied by Groundsure's experts. This search includes planning applications for single wind turbines only, within 5,000m of the property. This data is updated on a quarterly basis. If the existence of a planning application, passed or refused, may have a material impact with regard to the decision to purchase the property, Groundsure recommends independent, thorough enquiries are made with the Local Authority. If any applications have been identified within this report, Groundsure have included the planning reference to enable further enquiries to be made.

Existing and agreed solar installations

There is an operational or planned solar photovoltaic farm or smaller installation located near the property. Please note this will not include small domestic solar installations. See below for details on installed capacity, operating company and the status of the project on a given date.

ID	Distance	Direction	Address	Details	
18	4-5 km	S	Salford Road, Salford Road, Bolton, BL1 1BT	Contractor: Aldi LPA Name: Bolton Metropolitan Borough Council Capacity (MW): 1.6	Application Date: - Pre Consent Status: Operational Post Consent Status: Operational Date Commenced: 30/06/2016

The solar installation data is supplied by the Department for Business, Energy & Industrial Strategy and is updated on a monthly basis.

Proposed solar installations

There is a planning permission application relating to a solar farm or smaller installation near to the property. Please note this will not include small domestic solar installations and that one site may have multiple applications for different aspects of their design and operation. Also note that the presence of an application for planning permission is not an indication of permission having been granted. Please be aware that as the identified records are taken from a planning record archive, the proposals identified may have already been undertaken. See below for details of the proposals.

ID	Distance	Direction	Address	Details
4	2-3 km	NE	Wayoh Water Treatment Works Reservoir, Near Edgworth, BL7 0LJ	Applicant name: Mr Richard Frost Application Status: Application withdrawn Application Date: 11/11/2016 Application Number: 10/16/1046

The data is sourced from public registers of planning information and is updated every two weeks.

SAMPLE REPORT

Transportation summary

HS2

No results for Phase 1 or Phase 2 of the HS2 project (including the 2016 amendments) have been identified within 5km of the property. However, HS2 routes are still under consultation and exact alignments may change in the future.

Visual assessments are only provided by Groundsure if the property is within 2km of Phase 1 and 2a. Other assessments may be available from HS2.

HS2 Route	Not identified
HS2 Safeguarding	Not identified
HS2 Stations	Not identified
HS2 Depots	Not identified
HS2 Noise	Not assessed
HS2 Visual impact	Not assessed

Crossrail

The property is not within 250 metres of either the Crossrail 1 or Crossrail 2 project.

Crossrail 1 Route	Not identified
Crossrail 1 Stations	Not identified
Crossrail 1 Worksites	Not identified
Crossrail 2 Route	Not identified
Crossrail 2 Stations	Not identified
Crossrail 2 Worksites	Not identified
Crossrail 2 Safeguarding	Not identified
Crossrail 2 Headhouse	Not identified

Other Railways

The property is not within 250 metres of any active or former railways, subway lines, DLR lines, subway stations or railway stations.

Active Railways and Tunnels	Not identified
Historical Railways and Tunnels	Not identified
Railway and Tube Stations	Not identified
Underground	Not identified

Planning summary



Planning Applications

Using Local Authority planning information supplied and processed by Glenigan dating back 10 years, this information is designed to help you understand possible changes to the area around the property. Please note that even successful applications may not have been constructed and new applications for a site can be made if a previous one has failed. We advise that you use this information in conjunction with a visit to the property and seek further expert advice if you are concerned or considering development yourself.

1 **Large Developments** searched to 500m Please see **page 30** for details of the proposed developments.

1 **Small Developments** searched to 125m Please see **page 31** for details of the proposed developments.

0 **House extensions or new builds** searched to 50m

Please note the links for planning records were extracted at the time the application was submitted therefore some links may no longer work. In these cases, the application details can be found by entering the application reference manually into the Authority's planning website.



Planning constraints

Protected areas have been identified within 50 metres of the property.

Please see **page 32** for details of the identified issues.

Environmental Protected Areas Identified
Visual and Cultural Protected Areas Identified



Telecoms

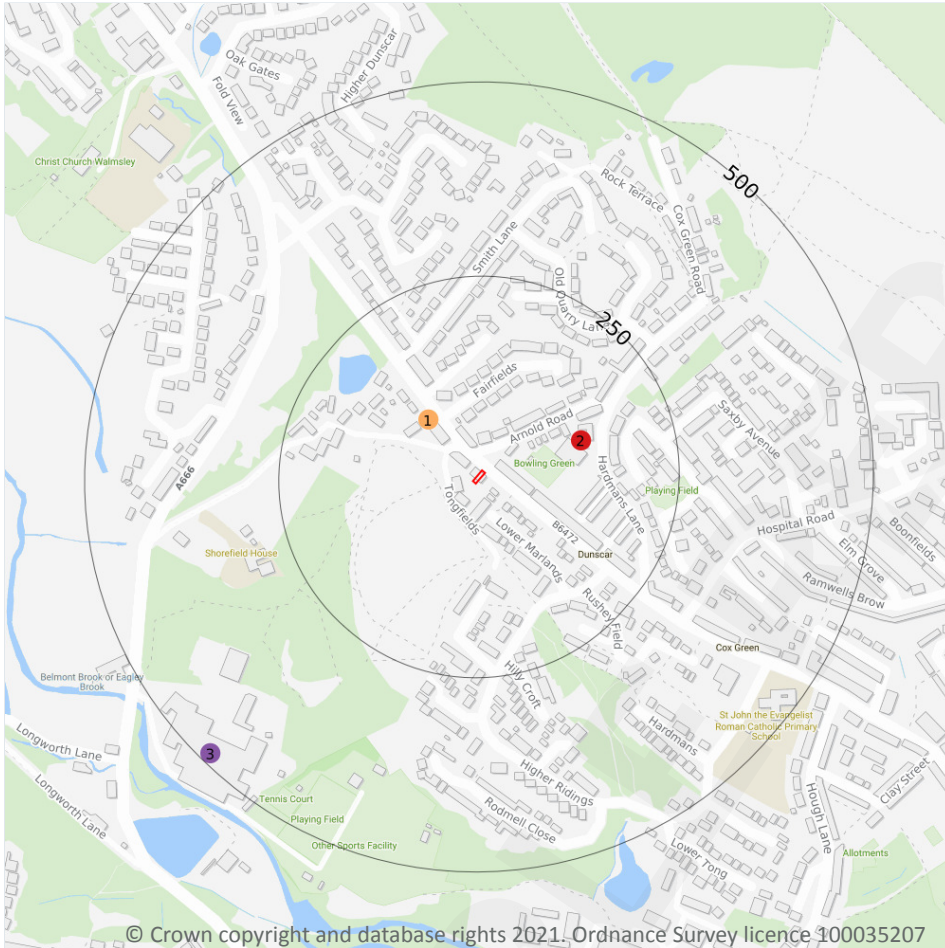
There are mobile masts, mobile phone base stations or planning applications for mobile masts identified within 250 metres of the property.

Please see **page 31** for details of the identified issues.

Mobile phone masts Identified



Planning Applications



- Site Outline
- Search buffers in metres (m)
- Grouped applications and/or mobile mast records
- Mobile mast planning records
- OFCOM Sitefinder mobile masts
- Large Project planning application
- Large Project planning application (polygon)
- Small Project planning application
- Small Project planning application (polygon)
- House Extension planning application

Large projects searched to 500m

1 large development within 500m from the property has been submitted for planning permission during the last ten years. Large developments are considered to be residential builds of 10 or more houses (or 1-9 units if value is greater than £1 million) and all other projects with a value of £250,000 or more. Please see below for details of the proposed developments.

ID	Details	Description	Online record
ID: 3 Distance: 488 m Direction: SW	Application reference: 02197/17 Application date: 27/10/2017 Council: Bolton Accuracy: Proximity	Address: Dunsicar Business Park, Blackburn Road, Egerton, Bolton, Greater Manchester, BL7 9PQ Project: 4 Industrial Units Last known status: Detailed plans have been granted.	Link

Small projects searched to 125m

1 small development within 125m from the property has been submitted for planning permission during the last ten years. Small developments are considered to be residential builds of 3-9 houses or other developments with a project value of less than £250,000. Please see below for details of the proposed developments.

ID	Details	Description	Online record
ID: 1 Distance: 95 m Direction: NW	Application reference: 94926/15 Application date: 05/10/2015 Council: Bolton Accuracy: Proximity	Address: Dunsar Arms, 547 Darwen Road, Egerton, Bolton, Greater Manchester, BL7 9ED Project: 4 Flats (Conversion/Extension) Last known status: Detailed plans have been granted.	Link

Mobile phone masts

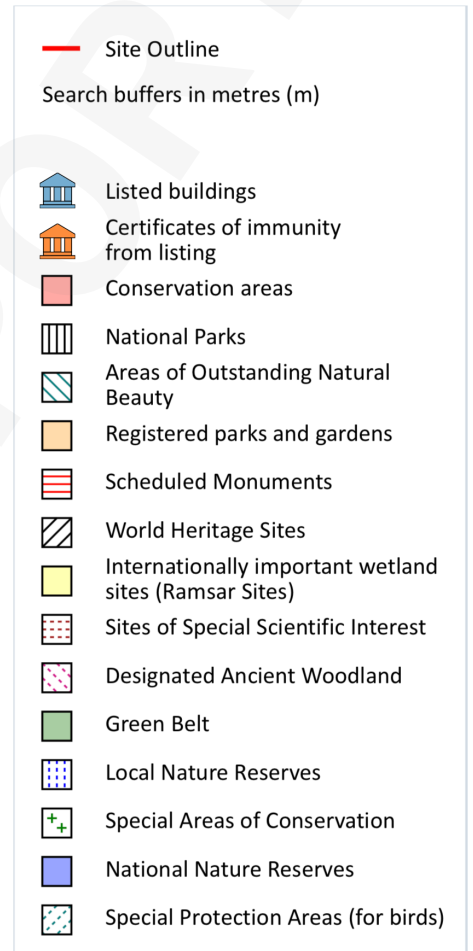
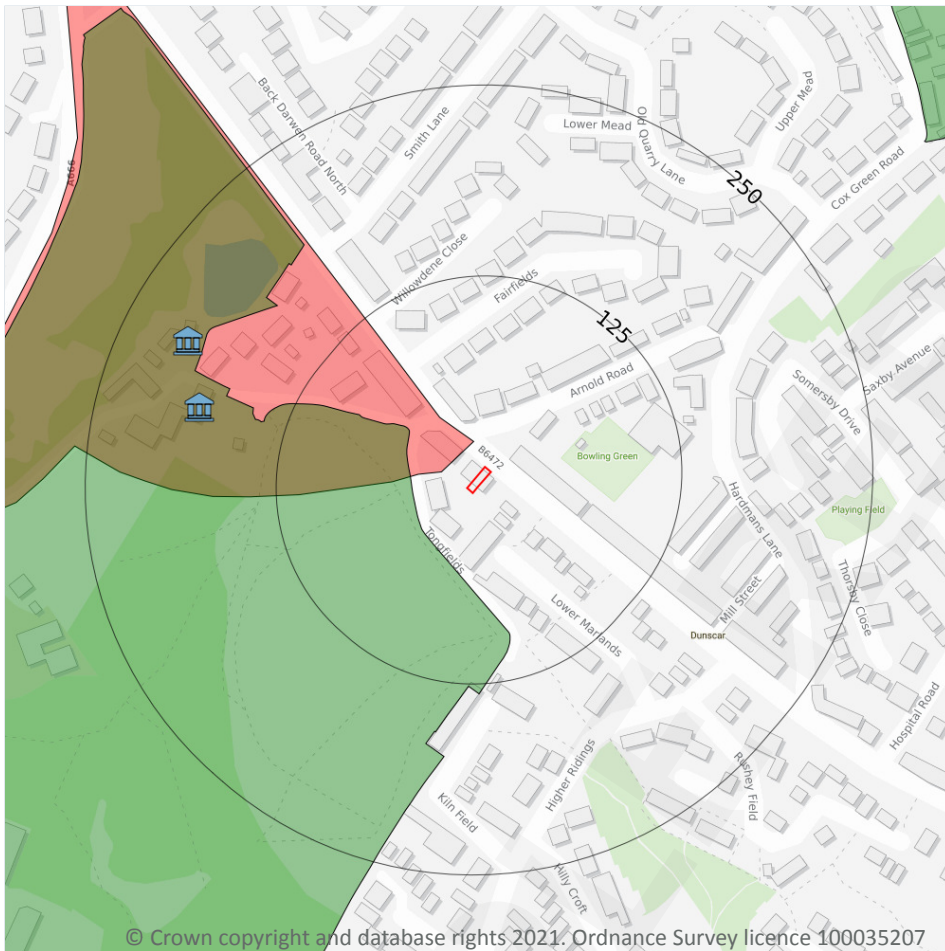
Mobile phone masts planning records

Planning permission has been sought for a new mobile phone mast within 129m of the property.

As this information is normally updated quarterly, the mast could already have been built or may be in the planning stages. Further details on the progress of the application should be available on the Local Authority's planning website.

ID	Distance	Direction	Applicant Detail	Details
2	129 m	E	No Details 08/09/2008 Telefonica O2 UK Limited	Scheme comprises prior notification for the construction of 12.5m high flagpole with 3 shrouded antennae and ancillary equipment cabinet.

Planning Constraints



Environmental Designations

Green Belt

Green Belts are intended to prevent inappropriate development by keeping certain areas of land open. The fundamental purpose of Green Belt is to prevent continued growth and merging of urban areas, hence the majority of Green Belt land being located on the fringe of large towns and cities, extending into the countryside. Whilst development can happen in the Green Belt, it should be subject to greater controls on the type and size of the development. However, the presence of a Green Belt designation is not in itself a complete barrier to development and the Local Plan should be consulted if a purchaser is concerned about any potential development in these areas.

Distance	Direction	Green Belt Name	Data Source
36 m	W	Merseyside and Greater Manchester	Bolton

This data is sourced from Local Authorities (Green Belt data contains Ordnance Survey data © Crown copyright and database right 2021). For more information please see <https://www.gov.uk/guidance/national-planning-policy-framework/9-protecting-green-belt-land>

Visual and Cultural Designations

Conservation Areas

Conservation Areas exist to protect special architecture and historic interest in an area. It may mean that the property is located in or close to a beautiful or architecturally interesting place to live. There may be extra planning controls restricting some development. This particularly applies to developing the outside of the building and any trees at the property.

Distance	Direction	Name	District
17 m	NW	Dunscar Fold	Bolton

This data is sourced from Local Authorities. For more information please see <https://historicengland.org.uk/listing/what-is-designation/local/conservation-areas/>.

Datasets searched

This is a full list of the data searched in this report. If we have found results of note we will state "Identified". If no results of note are found, we will state "Not identified". Our intelligent filtering will hide "Not identified" sections to speed up your workflow.

Contaminated Land		Contaminated Land	
Former industrial land use (1:10,560 and 1:10,000 scale)	Identified	Dangerous industrial substances (D.S.I. List 2)	Not identified
Former tanks	Not identified	Pollution incidents	Not identified
Former energy features	Not identified	Flooding	
Former petrol stations	Not identified	Risk of flooding from rivers and the sea	Not identified
Former garages	Identified	Flood storage areas: part of floodplain	Not identified
Former military land	Not identified	Historical flood areas	Not identified
Former landfill (from Local Authority and historical mapping records)	Not identified	Areas benefiting from flood defences	Not identified
Waste site no longer in use	Not identified	Flood defences	Not identified
Active or recent landfill	Not identified	Proposed flood defences	Not identified
Former landfill (from Environment Agency Records)	Not identified	Surface water flood risk	Not identified
Active or recent licensed waste sites	Not identified	Groundwater flooding	Identified
Recent industrial land uses	Not identified	Radon	
Current or recent petrol stations	Identified	Radon	Not identified
Hazardous substance storage/usage	Not identified	Oil and gas	
Sites designated as Contaminated Land	Not identified	Oil or gas drilling well	Not identified
Historical licensed industrial activities	Not identified	Proposed oil or gas drilling well	Not identified
Current or recent licensed industrial activities	Not identified	Licensed blocks	Identified
Local Authority licensed pollutant release	Not identified	Potential future exploration areas	Not identified
Pollutant release to surface waters	Not identified	Wind and solar	
Pollutant release to public sewer	Not identified	Wind farms	Not identified
Dangerous industrial substances (D.S.I. List 1)	Not identified	Proposed wind farms	Identified

Wind and solar

Proposed wind turbines Identified

Existing and agreed solar installations Identified

Proposed solar installations Identified

Energy

Electricity transmission lines and pylons Not identified

National Grid energy infrastructure Not identified

Power stations Not identified

Nuclear installations Not identified

Large Energy Projects Not identified

Transportation

HS2 route: nearest centre point of track Not identified

HS2 route: nearest overground section Not identified

HS2 surface safeguarding Not identified

HS2 subsurface safeguarding Not identified

HS2 Homeowner Payment Zone Not identified

HS2 Extended Homeowner Protection Zone Not identified

HS2 stations Not identified

HS2 depots Not identified

HS2 noise and visual assessment Not identified

Crossrail 1 route Not identified

Crossrail 1 stations Not identified

Crossrail 1 worksites Not identified

Crossrail 2 route Not identified

Crossrail 2 stations Not identified

Crossrail 2 worksites Not identified

Crossrail 2 headhouses Not identified

Crossrail 2 safeguarding area Not identified

Transportation

Active railways Not identified

Railway tunnels Not identified

Active railway stations Not identified

Historical railway infrastructure Identified

Abandoned railways Identified

London Underground and DLR lines Not identified

London Underground and DLR stations Not identified

Underground Not identified

Underground stations Not identified

Planning

Large projects searched to 750m Identified

Small projects searched to 125m Identified

House extensions and new builds searched to 125m Not identified

Mobile phone masts Identified

Mobile phone masts planning records Not identified

Planning constraints

Sites of Special Scientific Interest Not identified

Internationally important wetland sites (Ramsar Sites) Not identified

Special Areas of Conservation Not identified

Special Protection Areas (for birds) Not identified

National Nature Reserves Not identified

Local Nature Reserves Not identified

Designated Ancient Woodland Not identified

Green Belt Identified

World Heritage Sites Not identified

Areas of Outstanding Natural Beauty Not identified

Planning constraints	
National Parks	Not identified
Conservation Areas	
Identified	
Listed Buildings	Not identified
Certificates of Immunity from Listing	Not identified
Scheduled Monuments	
Not identified	
Registered Parks and Gardens	Not identified
Mining features	
Mine entries	Not identified
Mineralised veins	Not identified
Surface workings	Not identified
Surface features	Not identified
Underground mine workings	Not identified
Reported subsidence	Not identified
Mine waste tips	Not identified
Secured features	Not identified
Licence boundaries	Not identified
Researched mining	Not identified
Mining Record Office plans	Not identified
BGS mine plans	Not identified
Mining records	
BritPits	Not identified
Mineral Planning Areas	Not identified
Non-coal mining areas	Not identified
Mining cavities	Not identified
Coal mining areas	
Identified	
Brine areas	Not identified
Gypsum areas	Not identified

Mining records	
Tin mining areas	Not identified
Historical Features	
Non-coal mining	
Identified	
Coal and associated mining	Not identified
Industry associated with mining	Not identified
Geological features	
Artificial and made ground (10k)	
Identified	
Linear features - mineral veins (10k)	Not identified
Artificial and made ground (50k)	
Identified	
Linear features - mineral veins (50k)	Not identified
Satellite monitoring	
Satellite monitoring	Not identified
Natural instability	
Property shrink-swell assessment	Not identified
Shrink-swell clays	Not identified
Landslides	Not identified
National landslide database	Not identified
Running sands	Not identified
Compressible deposits	Not identified
Collapsible deposits	Not identified
Dissolution of soluble rocks	Not identified
Natural cavities	Not identified
Coastal Erosion	
Projections with intervention measures in place	Not identified
Projections with no active intervention	Not identified

Infilled land

Infilling from historical mapping	Identified
Active landfill sites	Not identified
Historical landfill (from Environment Agency records)	Not identified
Historical landfill (from Local Authority and historical mapping records)	Not identified

Sinkholes

Reported recent incidents	Not identified
Recorded incidents (BGS)	Not identified
Recorded incidents (Stantec)	Not identified
Historical incidents	Not identified

SAMPLE REPORT

Contaminated land liability assessment methodology

As part of this report Groundsure provide a professional assessment of the risks posed by key environmental information which could lead to the property being designated as 'Contaminated Land' as defined under Part 2A of the Environmental Protection Act 1990. This assessment is based on the following data:

- historical land use (compiled from 1:10,000 and 1:10,560 maps)
- petrol stations, garages, energy features and tanks (compiled from 1:1,250 and 1:2,500 maps) – for selected areas.
- historic military / ordnance sites
- landfill and waste transfer/treatment or disposal sites (including scrap yards)
- current and recent industrial uses (as defined by PointX data)
- Catalyst petrol station
- Part A(1), Part A(2) and Part B Authorisations
- sites determined as Contaminated Land under Part 2A EPA 1990
- Planning Hazardous Substance Consents
- Environment Agency Recorded Pollution Incidents
- Dangerous Substances Inventory Releases (DSI)
- Red List Discharge Consent

The level of risk associated with the property is either Passed or Action Required. If the report result is Action Required it does not necessarily mean that the site is unsuitable for purchase, but only that further assessment of the risk associated with the site is required.

Method Statement

In assessing specific site risk, Groundsure follows principles used extensively throughout the environmental consultancy sector. Our system looks at the potential for specific industries to have generated residual contamination and for this contamination to remain at a site, or to have migrated to neighbouring sites. Sites are scored based on this system and if a site scores highly it indicates a high level of risk.

Limitations of the Study

This report has been prepared with the assumption that the site is in residential use and that no significant (re)development is planned. The screening process reviews historical mapping and a range of current databases. The historical land use database reviewed for this study does NOT include 1:2,500 or 1:1,250 scale maps except for Groundsure's additional information database of selected features namely tanks, energy features, petrol filling stations and garages. This additional information database covers the majority of the UK, but not all. Where 1:2500 or 1:1250 scale maps are utilised all relevant and available map epochs to Groundsure are used. Additionally, this review does NOT include specific enquiries to the Local Authority who may hold additional information and it does NOT include a site visit/inspection. Your attention is drawn to the Terms and Conditions of Groundsure Limited under which this service is provided.

Flood information

The Flood Risk Assessment section is based on datasets covering a variety of different flooding types. No inspection of the property or of the surrounding area has been undertaken by Groundsure or the data providers. The modelling of flood hazards is extremely complex and in creating a national dataset certain assumptions have been made and all such datasets will have limitations. These datasets should be used to give an indication of relative flood risk rather than a definitive answer. Local actions and minor variations, such as blocked drains or streams etc. can greatly alter the effect of flooding. A low or negligible modelled flood risk does not guarantee that flooding will not occur. Nor will a high risk mean that flooding definitely will occur. Groundsure's overall flood risk assessment takes account of the cumulative risk of river and coastal data, historic flood events and areas benefiting from flood defences provided by the Environment Agency/Natural Resources Wales (in England and Wales) and surface water (pluvial) and groundwater flooding provided by Ambient Risk Analytics. In Scotland the river and coastal flood models are also provided by Ambient Risk Analytics.

Risk of flooding from rivers and the sea

This is an assessment of flood risk for England and Wales produced using local data and expertise, provided by Environment Agency. It shows the chance of flooding from rivers or the sea presented in categories taking account of flood defences and the condition those defences are in. The model uses local water level and flood defence data to model flood risk.

Historic flood events

Over 86,000 events are recorded within this database. This data is used to understand where flooding has occurred in the past and provides details as available. Absence of a historic flood event for an area does not mean that the area has never flooded, but only that Environment Agency/Natural Resources Wales do not currently have records of flooding within the area. Equally, a record of a flood footprint in previous years does not mean that an area will flood again, and this information does not take account of flood management schemes and improved flood defences.

Surface water flooding

Ambiental Risk Analytics surface water flood map identifies areas likely to flood following extreme rainfall events, i.e. land naturally vulnerable to surface water or "pluvial" flooding. This data set was produced by simulating 1 in 30 year, 1 in 100 year, 1 in 250 year and 1 in 1000 year rainfall events. Modern urban drainage systems are typically built to cope with rainfall events between 1 in 20 and 1 in 30 years, though older ones may even flood in a 1 in 5 year rainstorm event.

Proposed flood defences

The data includes all Environment Agency/Natural Resources Wales's projects over £100K that will change or sustain the standards of flood defence in England and Wales over the next 5 years. It also includes the equivalent schemes for all Local Authority and Internal Drainage Boards.

Flood storage areas

Flood Storage Areas may also act as flood defences. A flood storage area may also be referred to as a balancing reservoir, storage basin or balancing pond. Its purpose is to attenuate an incoming flood peak to a flow level that can be accepted by the downstream channel. It may also delay the timing of a flood peak so that its volume is discharged over a longer time interval. These areas are also referred to as Zone 3b or 'the functional floodplain' and has a 5% or greater chance of flooding in any given year, or is designed to flood in the event of an extreme (0.1%) flood or another probability which may be agreed between the Local Planning Authority and Environment Agency/Natural Resources Wales, including water conveyance routes. Development within Flood Storage Areas is severely restricted.

Groundwater flooding

Groundwater flooding is flooding caused by unusually high groundwater levels. It occurs as excess water emerging at the ground surface or within underground structures such as basements. Groundwater flooding tends to be more persistent than surface water flooding, in some cases lasting for weeks or months, and it can result in significant damage to property. This risk assessment is based on a 5m Digital Terrain Model (DTM) and 1 in 100 year and 1 in 250 year return periods.

Ambiental FloodScore™ insurance rating

The property has been rated as Very Low risk. Ambiental's FloodScore™ risk rating gives an indicative assessment of the potential insurance risk classification from flooding, which can provide an indication of how likely it is that a property's policy will be ceded to Flood Re. The assessment is based on Ambiental's river, tidal and surface water flood data and other factors which some insurers may use in their assessment are not included.

Flood Re is a re-insurance scheme that makes flood cover more widely available and affordable as part of your residential property home insurance. Properties at higher risk of flooding may have the flood part of their policy ceded to Flood Re by their insurer. It is important to understand that Flood Re does not apply to all situations. Exclusions from Flood Re includes properties constructed after 1 January 2009; properties not within domestic Council Tax bands A to H (or equivalent); commercial properties, certain buy to let scenarios and buildings comprising four or more residential units. A full list of the exemptions can be found on the Flood Re website (<https://www.floodre.co.uk/can-flood-re-help-me/eligibility-criteria/>). The Ambiental FloodScore™ insurance rating is classified into six different bandings:

Very High indicates a level of risk that may make it more likely that standard insurance premiums will be higher, or additional terms may apply to the provision of flood cover. There is a very high possibility that the cover for flooding at the property will be ceded into the Flood Re scheme, particularly if the property has flooded in the past.

High indicates a level of risk that may make it more likely that standard insurance premiums will be higher, or additional terms may apply to the provision of flood cover. There is a high possibility that the cover for flooding at the property will be ceded into the Flood Re scheme, particularly if the property has flooded in the past.

Moderate-High indicates a level of risk that may make it more likely that standard insurance premiums will be higher, or additional terms may apply to the provision of flood cover. There is a moderate possibility that the cover for flooding at the property will be ceded into the Flood Re scheme, particularly if the property has flooded in the past.

Moderate indicates a level of risk that may make it more likely that standard insurance premiums will be higher, or additional terms may apply to the provision of flood cover. There is a low possibility that the cover for flooding at the property will be ceded into the Flood Re scheme, unless the property has flooded in the past.

Low indicates a level of risk that is likely to mean standard cover and premiums are available for flood cover. There is a low possibility the cover for flooding at the property will be ceded into the Flood Re scheme, unless the property has flooded in the past.

Very Low indicates a level of flood risk that should not have any impact on the provision of flood cover for the property.

Ground stability information

Non-coal mining assessment

This mining search has been compiled from the archive information held by Groundsure and Mining Searches UK. As with all historic mining records, there is no guarantee or assurance of reliability or accuracy of these records. Not all mining activities were recorded or are publically available. Neither Groundsure nor Mining Searches UK can be held responsible for any omissions or errors in the information upon which our interpretation has been based.

Historical mining records vary in document age, reliability, reproduction, quality of the original record, the reason to produce the original document, the skill of the original surveyor and the accuracy of the available surveying equipment at the time of production. It must be accepted that the information is subject to interpretation. Alternative interpretations may be possible.

In any area, sporadic, un-surveyed and ancient mine workings can exist, and unrecorded mine workings or mineralised veins can never be ruled out. Groundsure or Mining Searches UK cannot be held responsible for any settlement or subsidence associated with unrecorded mining features, or from mining plans that are not publically available.

If the property or site is subject to future development we recommend that the ownership of the minerals below the site's surface is established. This detail may be sought from a legal adviser or via the Land Registry. You can then assess whether there is a possibility of any proposed development disturbing or trespassing upon any minerals in third party ownership at the site.

In addition, a mining site investigation may be required to satisfy planning or building regulation conditions. Contact Groundsure for further advice.

Coal Authority data

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 Groundsure Limited 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 Groundsure Limited prior to any re-use.

Satellite monitoring

SatSense produces countrywide ground movement products based on satellite radar data. For property movement products in the UK we use data from the ESA Sentinel-1 satellite constellation, which has a resolution of 4 by 14 metres. This means that the smallest objects we can detect are the size of a large shed, and we often get multiple measurement points over individual houses. We receive a new radar image every six days, and data collection started in 2015 (although initially, acquisition frequency was lower). This means we have 250+ measurements in time everywhere in the UK. By analysing this long time history using a technique known as InSAR, we can detect long-term movements as low as 1 mm/yr, which is far below movement levels expected to cause property damage.

What is InSAR?

Interferometric Synthetic Aperture Radar (InSAR) is a processing technique that uses the difference between radar images to detect ground movements with high precision. Two (or more) radar images are overlaid such that they match exactly, and the radar measurements for every matching pixel in the images are differenced. The phase information from this difference is then used to extract ground movement for every pixel. SatSense processes all available data over the United Kingdom.

Why can't we measure everywhere?

A limitation of InSAR is that it relies on consistent radar returns from the reflecting surface (buildings, fields, woodland). While some types of surfaces, like buildings, bridges and bare ground are naturally very consistent, ground cover like dense vegetation and fast-growing crops inherently can vary rapidly over time and therefore interfere with the radar measurement. During our processing, we detect which points provide usable measurements, and which points have had too much interference. This means coverage is variable; dense in urban areas, but much more sparse in rural areas.

Why do we need risk indices?

The SatSense ground movement product measures a wide range of ground movements, from long-term, large regional signals to event level movement of individual points. Not all movements have the same damage potential for buildings. Compare an entire town that is subsiding due to groundwater variations to a single building subsiding due to local instability. Buildings in the subsiding town are all moving at very similar rates, meaning there is little to no relative movement between them. This makes the potential for damage much lower than the individual building moving with respect to its neighbours.

To differentiate between different types of movements, we've developed a way to extract different types of movements that are potentially damaging to property. This information is captured by the SatSense risk indices. These risk indices are described below:

- **Property** - This looks at movement within the property boundary when compared to movement of the immediate surroundings. Examples of processes that could flag up this risk would be trees affecting the nearby water table, local ground instability and small scale nearby building work.
- **Surrounds** - This looks at the movement of the immediate surroundings (e.g. the street or estate) compared to movement of the broader local area. Examples of processes that could flag up this risk are tunnelling, large scale nearby building work and groundwater extraction.
- **Local Area** - This looks at the movement of the immediate surroundings (e.g. the street or estate) compared to movement of the broader local area. Examples of processes that could flag up this risk are tunnelling, large scale nearby building work and groundwater extraction.
- **Gradient** - This looks at differences in movement between areas and can identify risk due to the bending this can cause. This would flag up for properties that might not be moving much themselves but are being affected by movements nearby.
- **Acceleration** - This looks at the recent changes in movements and can tell if any ground movements are stabilising or accelerating. This would flag up properties that might not have been moving historically, but have recently seen an increase, or whether properties that have moved historically continue to move, or if that movement is decreasing.
- **Range** - looks at the maximum range of ground movement in any given twelve-month period and would highlight seasonal movement patterns or event-style movements like sinkholes.

National Coastal Erosion Risk Mapping (NCERM)

The National Coastal Erosion Risk Mapping (2018-2021) shows the coastal baseline. This baseline is split to 'frontages'. These are defined as lengths of the coast with consistent characteristics based on the cliff behaviour characteristics and the defence characteristics. It is intended as an up-to-date and reliable benchmark dataset showing erosion extents and rates for three periods:

- Short Term (0 – 20yr);
- Medium Term (20 – 50yr);
- and Long Term (50 – 100yr).

For the 5th, 50th and 95th percentile confidence levels (degrees of certainty, where 95th percentile equates to 95% certainty) for:

- No Active Intervention Policy Scenario; and
- With the implementation of Shoreline Management Plan (SMP) 2 Policies.

Defence type and SMP policies for each of the three periods described above are included.

The data and associated information is intended for guidance - it cannot provide details for individual properties. The NCERM information considers the predominant risk at the coast, although flooding and erosion processes are often linked, and data on the erosion of foreshore features are, in general, not included.

The data describes the upper and lower estimates of erosion risk at a particular location, within which the actual location of the coastline is expected to lie. The data does not estimate the absolute location of the future coastline. Details of geologically complex areas, known as "complex cliffs" are, in general, not included within the dataset due to the inherent uncertainties associated with predicting the timing and extent of erosion at these locations.

This dataset succeeds National Coastal Erosion Risk Mapping (NCERM) - National (2012 - 2017) Attribution statement: © Environment Agency copyright and/or database right

BGS Property Shrink Swell Assessment

This dataset uses OS Open Maps building polygons to derive its assessment. These are often representative of more than one building and so the score assigned is representative of the highest risk found within the connected building units e.g. a pair of semi-detached properties or a terraced row. The baseline mapping used to derive the assessment will be updated at least annually.

The assessment does not cover any man-made hazards and is based on, and limited to the input datasets including OS Open Buildings, Office for National Statistics data, Bluesky Tree Map and BGS GeoSure shrink-swell. An indication of natural ground instability related to shrink-swell does not necessarily mean that a location will definitely be affected by ground movement or subsidence. Such an assessment can only be made by inspection of the area by a qualified professional.

Planning data limitations

The Planning Applications section of this report contains data provided under licence from Glenigan, who are widely recognised in the industry as the market leaders in the collection and distribution of planning information in the UK. Glenigan collects on average 4,000 planning applications per day. As such, neither Groundsure or Glenigan are able to check the accuracy of the information that has been submitted by the applicant. All application information is based on the information submitted at the time of application and no additional checks are made to ensure its accuracy. As with any dataset of this size and complexity there are limitations, which are highlighted below.

The planning section in our report is fully automated and Groundsure do not undertake visits to the Local Authority or manually search for planning records against other sources as this would be cost-prohibitive to most clients. With each report, Glenigan provides Groundsure with the location detail for each planning application, which is then published within our report. The method for deriving the location detail depends on the type of planning application.

The location of applications are represented in this report as single points for small developments and points and polygons for large developments. If an application associated with a small development is shown on the map as a polygon it is because it was once classified as a large development and has been downgraded. The location of applications is derived from either the grid references provided by the applicant on the planning application form or by address finding software using the site address. If the application is represented by a point, it may not represent the nearest border of the development and may fall outside of the development boundary. If the application is represented by a polygon, we only map the outer extents of proposed developments. Some developments are comprised of multiple areas and in these cases we will show all polygons on the map but only label the one closest to the study site. The information contained within this report should be used in conjunction with a visit to the relevant local authority's website to determine the exact location of the development, determine any possible distinctions within the development area, and how this may impact the subject property.

Groundsure have incorporated a dynamic search radius to ensure the most relevant data is presented. This variable search distance is based on House of Commons Library data which categorises areas according to the size of the settlement. Groundsure have distilled these into three core categories. These categories are mega urban, urban and rural and the following search distances apply:

- Mega urban: 250m for large projects, 75m for small projects and 50m for house extensions
- Urban: 500m for large projects, 125m for small projects and 50m for house extensions
- Rural: 750m for large projects, 500m for small projects and 250m for house extensions

Please note, the search radius assigned to this property is detailed within the planning section of the report.

Due to differing methodologies adopted by Local Authorities, some planning applications identified as having been refused may have subsequently been granted on appeal without appearing as such within this report. As such, if any refused applications be identified within this report, or should the existence or absence of a planning application, consent or similar have a material impact with regard to the decision to purchase a property, the client or beneficiary should make independent thorough enquiries of the Local Authority. Groundsure have excluded certain records of the publicly available data from this report which may have created duplications of reference to the same application. This includes, but is not limited to, data relating to applications such as amendments or variations of planning applications, discharge of conditions, or other associated applications. The report also excludes information on Lawful Development Certificates, Permitted Developments, Prior Approvals, Tree Preservation Orders, and other applications that are considered minor in terms of the level of construction. Additionally, an area of land may be identified for development within the local authority development plan, but for which no formal planning application exists. As such these are not included within the search.

Groundsure provides a web link to individual planning records in this report, but over time Local Authorities may have altered their website structure or record storage and so not all links may still be active. In the case of broken links, customers can use the planning application reference to search the Local Authority planning website manually. Due to data collection methods and processing time, there may be a period of up to 10 days between the application being published on the local authority website and appearing within the Groundsure report.

It is important to note the terms and conditions under which the report was sold, and in particular, whilst Groundsure makes every effort to ensure that data is sourced from reliable providers, it is unable to guarantee that the information is accurate, complete or up to date. Groundsure shall not be liable for any losses or damages incurred by the client or beneficiary, including but not limited to any losses or damages that arise as a result of any error, omission or inaccuracy in any part of the Groundsure Materials where such part is based on any Third Party Content or any reasonable interpretation of Third Party Content. We recommend checking the contents of the TA6 Property Information Form completed by the seller to determine if any planning applications were revealed. If they were not and you believe this should have been included we recommend discussing this with your conveyancer.

Conservation Area data limitations

Please note the Conservation Area data is provided by Historic England and may be incomplete. We recommend reviewing your local search for confirmation.

Underground data limitations

This database was created by Groundsure using publicly available open data and data from OpenStreetMap. The data is not provided by or endorsed by Transport for London (TfL) and minor differences between TfL's official data and Groundsure's data may occur in relation to the London Underground. Please note that the London Underground, Merseyrail, and Tyne and Wear Metro operate both underground and above ground.

Conveyancing Information Executive and our terms & conditions

IMPORTANT CONSUMER PROTECTION INFORMATION

This search has been produced by Groundsure Ltd, Sovereign House, Church Street, Brighton, BN1 1UJ. Tel: 08444 159 000. Email: info@groundsure.com. Groundsure adheres to the Conveyancing Information Executive Standards.

The Standards

- Conveyancing Information Executive Members shall act in a professional and honest manner at all times in line with the Conveyancing Information Executive Standards and carry out the delivery of the Search with integrity and due care and skill.
- Compliance with the Conveyancing Information Executive Standards will be a condition within the Conveyancing Information Executive Member's Terms and Conditions.
- Conveyancing Information Executive Members will promote the benefits of and deliver the Search to the agreed standards and in the best interests of the customer and associated parties.

Complaints Advice

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 Standards.

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

COMPLAINTS PROCEDURE: If you want to make a complaint, 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
- liaise, at your request, with anyone acting formally on your behalf

Complaints should be sent to:

Operations Director, Groundsure Ltd, Sovereign House, Church Street, Brighton, BN1 1UJ. Tel: 08444 159 000. Email: info@groundsure.com 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 their final decision.

Groundsure's Terms and Conditions can be viewed online at this link: <https://www.groundsure.com/terms-and-conditions-jan-2020/>

Important consumer protection information

All of the advice and reports that Groundsure produces are covered by a comprehensive Remediation Contribution policy to ensure customers are protected, see <https://www.groundsure.com/remediation> for full details.

Data providers

Groundsure works with respected data providers to bring you the most relevant and accurate information in your Avista report. To find out who they are and their areas of expertise see <https://www.groundsure.com/sources-reference>.

Coal Mining Report Insurance Policy



Coal Mining Report Insurance Policy

The Schedule

Policy Number: The Reference contained in the **Coal Mining Search Report**

Premium: £1.40 inclusive of Insurance Premium Tax at 12%

Property: The property which is the subject of the **Coal Mining Search Report**

Limit of Indemnity: £100,000 increasing by 10% compound per annum on each anniversary of and for the first 10 years following the **Commencement Date**

Commencement Date: The date of the **Coal Mining Search Report**

You/Your:

1. A purchaser of the **Property**
2. A lender providing a **Mortgage** in connection with a purchase of the **Property**
3. A lender providing a **Mortgage** by way of a re-mortgage of the **Property**

Definitions

Where a word is defined below or in the schedule it shall carry the same meaning wherever it appears in bold text in this policy

Insured Use: The continued use of the **Property** as a single house or flat or a single commercial premises

Market Value: The value as determined by a surveyor appointed by agreement between **You** and **Us** or (in default of agreement) the President for the time being of the Royal Institution of Chartered Surveyors

Mortgage: A mortgage or charge secured on the **Property** by an institutional mortgage lender

Coal Mining Search Report: The coal mining search report attached to this policy

Search: An official search comprising a search in form CON29M (2018) being mining searches relating to coal and brine in the area in which the **Property** is situated

We/Our/Us:

Zurich Insurance plc. A public limited company incorporated in Ireland. Registration No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK Branch registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. Our FCA Firm Reference Number is 203093.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

© Copyright – Zurich Insurance plc 2018. All rights reserved. Reproduction, adaptation, or translation without prior written permission is prohibited except as allowed under copyright laws.

Your Policy

This is a legal document and should be kept in a safe place.

This policy is an agreement between **You** and **Us** and cover is provided subject to the payment of the **Premium**.

You must read this policy and its conditions, exclusions, schedule and any endorsements as one contract. Please read all of them to make sure that they provide the cover **You** require. If they do not, please contact **Us** or **Your** insurance adviser who arranged the policy for **You**.

When **You** take out and make changes to the cover provided by this policy, **You** must take reasonable care to ensure that **You** accurately answer any questions which **We** ask of **You** and that any information **You** give **Us** is accurate. If **You** are taking out this policy for purposes which are mainly related to **Your** trade, business or profession, **You** must also let **Us** know about all facts which are material to **Our** decision to provide **You** with insurance. Failure to meet these obligations could result in this policy being invalidated, a claim not being paid, or an additional premium being charged.

Fair presentation of the risk

a) At inception of this policy and also whenever changes are made to it at **Your** request **You** must:

- i) where **You** have taken out this policy for purposes which are wholly or mainly related to **Your** trade, business or profession, disclose to **Us** all material facts in a clear and accessible manner and not misrepresent any material facts, and
- ii) where **You** have taken out this policy for purposes which are wholly or mainly unrelated to **Your** trade, business or profession, take reasonable care not to misrepresent any material facts.

b) If **You** do not comply with clause a) of this condition **We** may:

- i) avoid this policy which means that **We** will treat it as if it had never existed and refuse all claims where any non-disclosure or misrepresentation by **You** is proven by **Us** to be deliberate or reckless in which case **We** will not return the premium paid by **You**; and
- ii) recover from **You** any amount **We** have already paid for any claims including costs or expenses **We** have incurred.

c) If **You** do not comply with clause a) of this condition and the non-disclosure or misrepresentation is not deliberate or reckless this policy may be affected in one or more of the following ways depending on what **We** would have done if **We** had known about the facts which **You** failed to disclose or misrepresented:

- i) if **We** would not have provided **You** with any cover **We** will have the option to:
 1. avoid the policy which means that **We** will treat it as if it had never existed and repay the premium paid; and
 2. recover from **You** any amount **We** have already paid for any claims including costs or expenses **We** have incurred
- ii) if **We** would have applied different terms to the cover **We** will have the option to treat this policy as if those different terms apply. **We** may recover any payments made by **Us** on claims which have already been paid to the extent that such claims would not have been payable had such additional terms been applied
- iii) if **We** would have charged **You** a higher premium for providing the cover **We** will charge **You** the additional premium which **You** must pay in full.

d) If any insured person, other than **You**, is responsible for a misrepresentation or failure to make a fair presentation of the risk, **We** will invoke the remedies available to **Us** under this condition as against that particular person as if a separate insurance contract had been issued to them leaving the remainder of the policy unaffected.

NB: For the purposes of the duty of disclosure stated in paragraphs a) i) and ii) above the content of the **Coal Mining Search Report** will be deemed to satisfy **Your** disclosure obligations.

Cover

1. **You** are in the process of purchasing the **Property** relying on the **Coal Mining Search Report** and/or
2. **You** (being a lender) have agreed to provide a **Mortgage** in connection with **Your** borrower's purchase or re-mortgage of the **Property** relying on the **Coal Mining Search Report**.

We will pay the following losses sustained by **You** arising out of the **Property** being affected by any matter which would have been revealed by a **Search** had one been carried out on the date of the **Coal Mining Search Report** but which was not revealed by the **Coal Mining Search Report**:

1. any reduction in **Market Value** of the **Property** calculated at the date **You** become aware of the matter(s) and/or loss in connection with a **Mortgage** as a result of such reduction.
2. all other costs and expenses including out of court settlement costs incurred by **Us** or by **You** with **Our** prior written agreement.

Waiver of Breach of Policy Condition

We will not exercise **Our** right to avoid **Our** liability to **You** in respect of loss where **You** have inadvertently breached any term or condition of the policy provided that such breach does not prejudice **Our** rights and remedies under the policy or otherwise directly or indirectly result in or increase the amount of any loss.

Protection for Mortgagees and Successors in Title

We will not avoid **Our** liability to make a payment to **You** solely because another person breaches the terms and conditions of this policy, provided such breach was not committed on **Your** behalf or with **Your** agreement, and **We** will invoke the remedies available to **Us** under the Policy as against that other person as if a separate insurance contract had been issued to them leaving the remainder of the policy unaffected.

Joint Insured

Any party insured under this policy standing in the relation of parent company, subsidiary company, associated company, branch office or joint venture partner to each other will be deemed to be joint insured for the purposes of this policy and jointly liable and responsible for any breach of any terms and conditions of this policy. If there is any inconsistency between this clause and any other term of this policy, this clause shall prevail.

Exclusions

We will not pay for any:

1. amount in excess of the **Limit of Indemnity**.
2. loss which would be recoverable under a household buildings insurance policy.
3. loss arising from any matter that **You** were aware of at the **Commencement Date**.
4. loss if the **Property** is used for any purpose other than the **Insured Use**.

Claims Conditions and How to Claim

1. **You** must:

- i) give **Us** written notice as soon as possible of any potential or actual claim or any circumstances likely to result in a claim. Please provide the policy number, **Your** name, the full address of the **Property** and a brief description of the incident that has occurred. Notifications should be sent to: Speciality Lines Claims Team, Zurich Insurance, 8th Floor, 70 Mark Lane, London, EC3R 7NQ. Email: claims@uk.zurich.com, Enquiry line: telephone 0207 648 3523
- ii) pass all court documents and/or other communications to **Us** as soon as possible after receipt
- iii) not deal with, make any admission of liability or attempt to settle a claim without **Our** prior written agreement.
- iv) agree to and carry out at **Our** expense all things necessary to minimise any loss.
- v) provide all information and assistance that **We** may require to help defend and settle the claim.

2. **We** are entitled to:

- i) decide how to settle or defend a claim and may carry out proceedings in the name of any person insured under this policy, including proceedings for recovering any claim.
- ii) pay to **You** at any time, an amount equal to the **Limit of Indemnity** or any lower amount for which the claim can be settled, after deduction of any sum already paid. **We** may then give up control of and have no further liability in connection with the claim.

3. If **We** admit liability for a claim but there is a dispute as to the amount to be paid the dispute will be referred to an arbitrator. The arbitrator will be appointed jointly by **You** and **Us** in accordance with the law at the time. **You** may not take any legal action against **Us** over the dispute before the arbitrator has reached a decision.

4. If **You** or anyone acting on Your behalf:

- a) makes a fraudulent or exaggerated claim under this policy; or
- b) uses fraudulent means or devices including the submission of false or forged documents in support of a claim whether or not the claim is itself genuine; or
- c) makes a false statement in support of a claim whether or not the claim is itself genuine; or
- d) submits a claim under this policy for loss or damage which **You** or anyone acting on **Your** behalf or in connivance with **You** deliberately caused; or
- e) realises after submitting what **You** reasonably believed was a genuine claim under this policy and then fails to tell **Us** that **You** have not suffered any loss or damage; or
- f) suppresses information which **You** know would otherwise enable **Us** to refuse to pay a claim under this policy

We will be entitled to refuse to pay the whole of the claim and recover any sums that **We** have already paid in respect of the claim.

If any fraud is perpetrated by or on behalf of an insured person and not on behalf of **You** this condition should be read as if it applies only to that insured person's claim and references to this policy should be read as if they were references to the cover effected for that person alone and not to the policy as a whole.

5. If any claim is covered by any other insurance, **We** will not pay for more than **Our** share of that claim.

6. The most **We** will pay for any loss (or all losses in the aggregate), including costs and expenses agreed by **Us** is the **Limit of Indemnity**. Once **We** have paid a loss or losses equal to the amount of the **Limit of Indemnity**, **We** will have no further liability under this policy.

General Conditions

1. Neither **You** (nor anyone acting on **Your** behalf) must disclose the existence of this policy to any other party except **Your** legal and other professional advisers, prospective purchasers, lessees and tenants of the **Property**, their respective mortgagees, legal and other professional advisers.
2. In the UK the law allows both **You** and **Us** to choose the law applicable to the contract. This contract will be subject to the relevant law of England and Wales, Scotland, Northern Ireland, the Isle of Man or the Channel Islands depending upon the **Property** address stated in the Schedule. If there is any dispute as to which law applies it will be English law. The parties agree to submit to the exclusive jurisdiction of the English courts.
3. Notwithstanding any other terms of this policy **We** will be deemed not to provide cover nor will **We** make any payment or provide any service or benefit to **You** or any other party to the extent that such cover, payment, service, benefit and/or any business or activity of **Yours** would violate any applicable trade or economic sanctions law or regulation.

Cancellation Clause

If **You** have taken out this policy for purposes which are wholly or mainly unrelated to **Your** trade, business or profession, **You** may cancel this policy within 14 days of receiving the policy by writing to **Us** and in such event **We** may, at **Our** discretion, charge **You** for the time that **You** have been on cover. Any refund will be made to the party who paid the premium. If **You** do cancel, **You** may be in breach of the terms of **Your** mortgage or the terms of the contract for the sale of **Your** property. If **You** are in doubt, **You** may wish to seek legal advice prior to cancellation.

Fair Processing and Complaints Procedure Our Complaints Procedure

Our commitment to customer service

We are committed to providing a high level of customer service. If you feel we have not delivered this, we would welcome the opportunity to put things right for you.

Who to contact in the first instance

Many concerns can be resolved straight away. Therefore in the first instance, please get in touch with your usual contact at Zurich or your broker or insurance intermediary, as they will generally be able to provide you with a prompt response to your satisfaction.

Contact details will be provided on correspondence that we or our representatives have sent you.

Many complaints can be resolved within a few days of receipt

If we can resolve your complaint to your satisfaction within the first few days of receipt, we will do so. Otherwise, we will keep you updated with progress and will provide you with our decision as quickly as possible.

Next steps if you are still unhappy

If you are not happy with the outcome of your complaint, you may be able to ask the Financial Ombudsman Service to review your case.

We will let you know if we believe the ombudsman service can consider your complaint when we provide you with our decision. The service they provide is free and impartial, but you would need to contact them within 6 months of the date of our decision.

More information about the ombudsman and the type of complaints they can review is available via their website www.financial-ombudsman.org.uk.

You can also contact them as follows:

Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone: 08000 234567 (free on mobile phones and landlines)

Email: complaint.info@financial-ombudsman.org.uk

If the Financial Ombudsman Service is unable to consider your complaint, you may wish to obtain advice from the Citizens Advice Bureau or seek legal advice.

The Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available on www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.

How we use your information

Who controls your personal information

This notice tells you how Zurich Insurance plc ('Zurich'), as data controller, will deal with your personal information. Where Zurich introduces you to a company outside the group, that company will tell you how your personal information will be used.

You can ask for further information about our use of your personal information or complain about its use in the first instance, by contacting our Data Protection Officer at: Zurich Insurance Group, Tri-centre 1, Newbridge Square, Swindon, SN1 1HN or by emailing the Data Protection Officer at GBZ.General.Data.Protection@uk.zurich.com.

If you have any concerns regarding our processing of your personal information, or are not satisfied with our handling of any request by you in relation to your rights, you also have the right to make a complaint to the Information Commissioner's Office. Their address is: First Contact Team, Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, SK9 5AF.

What personal information we collect about you

We will collect and process the personal information that you give us by phone, e-mail, filling in forms, including on our website, and when you report a problem with our website. We also collect personal information from your appointed agent such as your trustee, broker, intermediary or financial adviser in order to provide you with the services you have requested and from other sources, such as credit reference agencies and other insurance companies, for verification purposes. We will also collect information you have volunteered to be in the public domain and other industry-wide sources. We will only collect personal information that we require to fulfil our contractual or legal requirements unless you consent to provide additional information. The type of personal information we will collect includes; basic personal information (i.e. name, address and date of birth), occupation and financial details, health and family information, claims and convictions information and where you have requested other individuals be included in the arrangement, personal information about those individuals.

If you give us personal information on other individuals, this will be used to provide you with a quotation and/or contract of insurance and/or provision of financial services. You agree you have their permission to do so. Except where you are managing the contract on another's behalf, please ensure that the individual knows how their personal information will be used by Zurich. More information about this can be found in the 'How we use your personal information' section.

How we use your personal information

We and our selected third parties will only collect and use your personal information (i) where the processing is necessary in connection with providing you with a quotation and/or contract of insurance and/or provision of financial services that you have requested; (ii) to meet our legal or regulatory obligations; or (iii) for our 'legitimate interests'. It is in our legitimate interests to collect your personal information as it provides us with the information that we need to provide our services to you more effectively

including providing you with information about our products and services. We will always ensure that we keep the amount of information collected and the extent of any processing to the absolute minimum to meet this legitimate interest. Examples of the purposes for which we will collect and use your personal information are:

1. to provide you with a quotation and/or contract of insurance;
2. to identify you when you contact us;
3. to deal with administration and assess claims;
4. to make and receive payments;
5. to obtain feedback on the service we provide to you;
6. to administer our site and for internal operations including troubleshooting, data analysis, testing, research, statistical and survey purposes;
7. for fraud prevention and detection purposes.

We will contact you to obtain consent prior to processing your personal information for any other purpose, including for the purposes of targeted marketing unless we already have consent to do so.

Who we share your personal information with

Where necessary, we will share the personal information you gave us for the purposes of providing you with the goods and services you requested with the types of organisations described below:

associated companies including reinsurers, suppliers and service providers;
introducers and professional advisers;
regulatory and legal bodies;
survey and research organisations;
credit reference agencies;
healthcare professionals, social and welfare organisations; and
other insurance companies

Or, in order to meet our legal or regulatory requirements, with the types of organisations described below:

regulatory and legal bodies;
central government or local councils;
law enforcement bodies, including investigators;
credit reference agencies; and
other insurance companies

How we use your personal information for websites and email communications

When you visit one of our websites we may collect information from you such as your email address or IP address. This helps us to track unique visits and monitor patterns of customer website traffic, such as who visits and why they visit.

We use cookies and/or pixel tags on some pages of our website. A cookie is a small text file sent to your computer. A pixel tag is an invisible tag placed on certain pages of our website but not on your computer. Pixel tags usually work together with cookies to assist us to provide you with a more tailored service. This allows us to monitor and improve our email communications and website. Useful information about cookies, including how to remove them, can be found on our websites.

How we transfer your personal information to other countries

Where we transfer your personal information to countries that are outside of the UK and the European Union (EU) we will ensure that it is protected and that the transfer is lawful. We will do this by ensuring that the personal information is given adequate safeguards by using 'standard contractual clauses' which have been adopted or approved by the UK and the EU, or other solutions that are in line with the requirements of European data protection laws.

A copy of our security measures for personal information transfers can be obtained from our Data Protection Officer at: Zurich Insurance Group, Tri-centre 1, Newbridge Square, Swindon, SN1 1HN, or by emailing the Data Protection Officer at GBZ.General.Data.Protection@uk.zurich.com.

How long we keep your personal information for

We will retain and process your personal information for as long as necessary to meet the purposes for which it was originally collected. These periods of time are subject to legal, tax and regulatory requirements or to enable us to manage our business.

Your data protection rights

You have a number of rights under the data protection laws, namely:

- to access your data (by way of a subject access request);
 - to have your data rectified if it is inaccurate or incomplete;
 - in certain circumstances, to have your data deleted or removed;
 - in certain circumstances, to restrict the processing of your data;
 - a right of data portability, namely to obtain and reuse your data for your own purposes across different services;
 - to object to direct marketing;
 - not to be subject to automated decision making (including profiling), where it produces a legal effect or a similarly significant effect on you;
 - to claim compensation for damages caused by a breach of the data protection legislation.
- if we are processing your personal information with your consent, you have the right to withdraw your consent at any time.

We will, for the purposes of providing you with a contract of insurance, processing claims, reinsurance and targeted marketing, process your personal information by means of automated decision making and profiling where we have a legitimate interest or you have consented to this.

What happens if you fail to provide your personal information to us

If you do not provide us with your personal information, we will not be able to provide you with a contract or assess future claims for the service you have requested.

Fraud prevention and detection

In order to prevent and detect fraud we may at any time:

- check your personal data against counter fraud systems
- use your information to search against various publicly available and third party resources
- use industry fraud tools including undertaking credit searches and to review your claims history
- share information about you with other organisations including but not limited to the police, the Insurance Fraud Bureau (IFB), other insurers and other interested parties.

If you provide false or inaccurate information and fraud is identified, the matter will be investigated and appropriate action taken. This may result in your case being referred to the Insurance Fraud Enforcement Department (IFED) or other police forces and fraud prevention agencies. You may face fines or criminal prosecution. In addition, Zurich may register your name on the Insurance Fraud Register, an industry-wide fraud database.

Claims history

We may pass information relating to claims or potential claims to any relevant database. We and other insurers may search these databases when you apply for insurance, when claims or potential claims are notified to us or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

This helps to check information provided and prevent fraudulent claims.