



# STANDARD COMMERCIAL ◀ 0.25HA

ENVIRONMENTAL + FLOOD + GROUND STABILITY

## REPORT SUMMARY

### SECTION 1: ENVIRONMENTAL (INC. CONTAMINATED LAND)

PASS: NO FURTHER RECOMMENDATIONS

### SECTION 2: ENVIRONMENTAL & GEOLOGICAL SETTING

PASS: NO FURTHER RECOMMENDATIONS

### SECTION 3: FLOOD (INC. FLOODABILITY RATING)

PASS: NO FURTHER RECOMMENDATIONS

### SECTION 4: GROUND STABILITY

PASS: NO FURTHER RECOMMENDATIONS

### Address:

Sample Street, Sample Town

### Requested By:

CLS Property Insight Ltd

### Grid Ref:

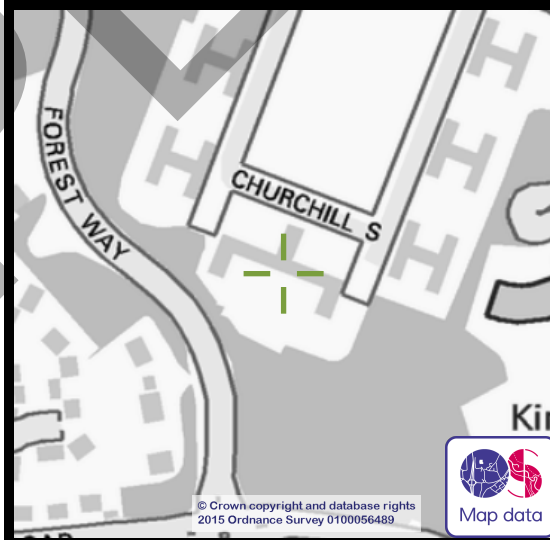
E: 123456  
N: 123456

### Date:

08/11/2016

### References:

SAMPLE  
ID: 152699



## PROFESSIONAL OPINION

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

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



### PROFESSIONAL OPINION APPROVED BY:

*Philip Wilbourn*

Philip Wilbourn, CEO  
Wilbourn & Co Ltd



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

Regulated by RICS

If you require assistance please contact your Search Provider or alternatively contact FCI directly and quote order: 152699

Tel: 01279 798 111 | Email : [info@futureclimateinfo.com](mailto:info@futureclimateinfo.com) | Web : [www.futureclimateinfo.com](http://www.futureclimateinfo.com)

# STANDARD COMMERCIAL ◀ 0.25HA

## ENVIRONMENTAL + ENVIRONMENTAL & GEOLOGICAL SETTING + FLOOD + GROUND STABILITY

ADDRESS LINE: SAMPLE STREET, SAMPLE TOWN	REQUESTED BY: CLS PROPERTY INSIGHT LTD	REFERENCE: SampleComm06 ORDER ID: 152699	GRID REF: E: 567187 N: 155246	DATE: 08/11/2016
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## 1 ENVIRONMENTAL (INC. CONTAMINATED LAND)

### 1.01 PROFESSIONAL OPINION | FURTHER GUIDANCE

The way in which land and property is used can have a material impact on third party land and property. The nature of the existing use can give rise to regulatory action if compliance with current environmental regulations is not adhered to and any current use that the property is put to should take into account the sensitivity of the environmental setting. If there is any data identifying sensitive receptors, which may have a significantly increased sensitivity to contamination, these will be highlighted within the report.

In any case, it should also be confirmed that any conditions associated with planning permissions have been signed off by the Local Planning Authority and that there are no residual issues from a building control point of view.

To purchase Contaminated Land Insurance, contact CLS at [www.cls.co.uk](http://www.cls.co.uk) or call +44 1732 897 530 or purchase via your reseller.

It should be noted that if any development of the property is considered, a professional inspection and Phase 1 Environmental Survey (Environmental Screening) should be undertaken as part of any Conceptual Site Model to comply with the National Planning Policy Framework. The local Planning Authority may also identify the phased investigation process as a condition of planning approval. Wilbourn & Co. Chartered Surveyors is a professional practice able to provide the reports needed to comply with planning conditions and assist in project management for any such development.

### 1.03 OFFICIAL CONTAMINATED LAND | REGISTER ENTRIES & NOTICES

PASS

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

### 1.19 PAST INDUSTRIAL LAND USES

PASS

In the Professional Opinion of Wilbourn & Co. Chartered Surveyors the property is not on or within 25 metres of any former industrial land uses depicted on historic Ordnance Survey maps, from which the level of environmental risk is likely to result in the property being determined Contaminated Land under Part 2A of the Environmental Act 1990.

If this property is being acquired for investment purposes it may be prudent to consider an Environmental Screening Report produced in accordance with RICS guidance by a Chartered Environmental Surveyor to ensure the sustainability of the valuation for lending purposes.

### 1.22 RADON GAS

PASS

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

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

There are no issues to note in this section in relation to the extent of this search. Please see all data reviewed in the Notes and Guidance at the back of this report.

## 2 ENVIRONMENTAL & GEOLOGICAL SETTING

### 2.01 AQUIFER DESIGNATION

PASS (WITH ADVISORY)

Data provided by the British Geological Survey (BGS) indicates that the property is located within 25 metres of an area where the aquifer designation at the property location is "Secondary undifferentiated aquifer". It has not been possible to attribute a specific category to the rock type. Usually this is because the rock layer was previously been designated as both minor and non-aquifer in different locations due to the variable characteristic.

### 2.02 BEDROCK GEOLOGY

PASS (WITH ADVISORY)

Data provided by the British Geological Survey (BGS) indicates that the property is located within 25 metres of an area where the Bedrock Geology is sandstone and [subequal/subordinate] limestone, interbedded.

### 2.03 ECOLOGICAL FEATURES

PASS (WITH ADVISORY)

We have analysed data about the ecological setting of this property and these features may present themselves as receptors of contamination should this be present from historic or current land uses. The property is on or within 25 metres of the following classifications:

Feature	Source	Distance
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Ancient and Semi Natural Woodland	Natural England	0 m
Ancient and Semi Natural Woodland or Plantation on an Ancient Woodland Site	Natural England	0 m
Area designated as Conclusive Open Country as defined under Section 4 of the Countryside and Rights of Way Act 2000	Natural England	0 m
National Character Area: Wealden Greensand	Natural England	0 m
Natural Area: Wealden Greensand	Natural England	0 m
Woodland	Natural England	0 m

Regardless of whether or not the property has historically been subject to a contaminative use any current use that the property is put to should reflect the sensitivities of this designation.

The way in which land and property is used can have a material impact on third party land and property. The nature of the existing use can give rise to regulatory action if compliance with current environmental regulations is not adhered to.

**ADVISORY:** If any development of the real estate interest is planned, then a site inspection should take place in accordance with RICS guidance by a Chartered Environmental Surveyor, such as Wilbourn & Co. Chartered Surveyors.

### 2.04 GEOLOGICAL PERMEABILITY

PASS (WITH ADVISORY)

Data provided by the British Geological Survey (BGS) indicates that the property is located within 25 metres of an area where the predominant permeability flow type is Mixed. The minimum permeability index is High and the maximum permeability index is High.

### 2.05 GROUNDWATER VULNERABILITY

PASS (WITH ADVISORY)

Data provided by the Environment Agency indicates that the property is located within 25 metres of an area where groundwater resources may be vulnerable from activities carried out on the surface. The Groundwater has been assigned as having highly permeable groundwater with intermediate leaching potential.

Groundwater resources may be vulnerable from activities carried out on the surface of the land. Other information, such as depth of groundwater and thickness and type of overlying cover will always be required for a site-specific assessment.

### 2.07 SUPERFICIAL DEPOSITS

PASS (WITH ADVISORY)

Data provided by the British Geological Survey (BGS) indicates that the property is located within 25 metres of an area where the Superficial Deposits is/are clay, silt, sand and gravel [unlithified deposits coding scheme].

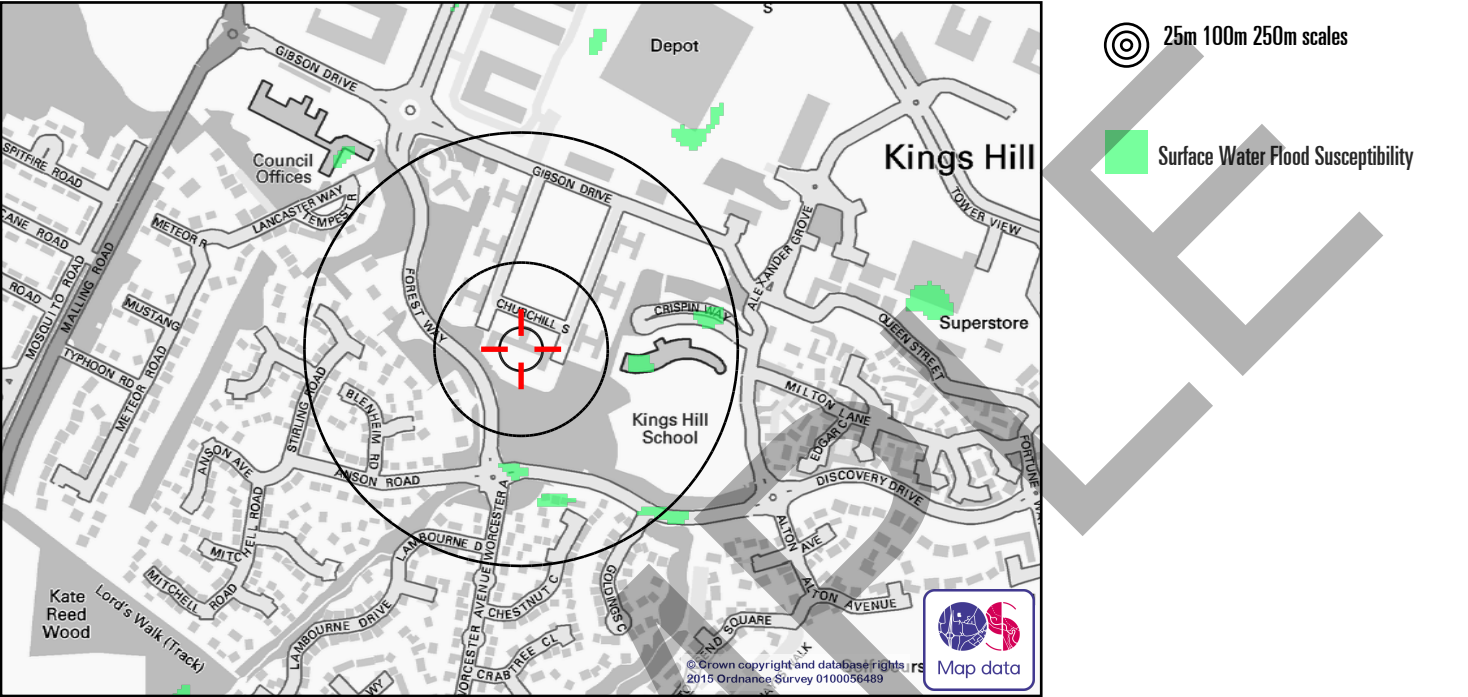
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## 3 FLOOD (INC. FLOODABILITY RATING)

### 3.01 FLOOD RISK MAP



### 3.02 RIVER AND SEA FLOOD RISK PASS

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

### 3.03 SURFACE WATER FLOOD RISK PASS

Data provided by JBA Risk Management indicates no risk of flooding from Surface Water within 25 metres metres of the property.

### 3.04 GROUNDWATER FLOODING PASS

Data provided by JBA Risk Management indicates that the property is located within 25 metres of an area where the Groundwater table is only encountered at depth. This zone is deemed as having a negligible risk from groundwater flooding due to the nature of the local geological deposits.

### 3.05 SURFACE WATER FEATURES PASS

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

### 3.06 FLOODABILITY RATING PASS

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

JBA Floodability data is derived from their high resolution UK flood hazard maps which are used by most insurers when assessing flood risk. Where a higher Floodability Rating is indicated further investigation into flood risk is usually advisable.

Please always check that your Buildings Insurance policy covers Flood Damage, as the terms of any commercial mortgage or loan (as appropriate) may require all risks to be covered to meet the lender's terms, furthermore if the property is leasehold the landlord may also require that all perils cover is put in place as a requirement of any lease.

### 3.08 HISTORIC FLOODING PASS

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

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

### 3.09 FLOOD STORAGE

PASS

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

### 3.10 SEWER FLOODING

NOTE

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

## 4 GROUND STABILITY

### 4.04 GEOHAZARDS | RUNNING SAND

PASS

The British Geological Survey indicates that the property is within 25 metres of an area of slight potential where sand can be fluidised by water and 'run' if the water table rises, with the potential to remove support from overlying buildings and cause subsidence damage. Certain constraints may apply to land uses involving excavation or the addition or removal of water.

### 4.12 MINING | MINING HAZARDS (NON-COAL)

PASS (WITH ADVISORY)

The British Geological Survey indicates that the property is located on or within 25 metres of an area that is likely to be affected by former non-coal shallow underground mining. BGS has indicated that the risk within this area is occasional minor mining may have occurred but of restricted extent.

There are no issues to note in this section in relation to the extent of this search. Please see all data reviewed in the Notes and Guidance at the back of this report.

## 5 NOTES & GUIDANCE

### 5.1 REPORT NOTES

METHODOLOGY

This report has been produced solely for the purposes of screening the subject property for the dataset categories listed in 5.2. This report is a desk study risk assessment, and no site or ground inspection or physical investigation has been carried out. The impacts of the risks addressed in this report are normally measured in terms of quiet enjoyment, saleability, mortgageability, and the value of the property; the professional risk assessment in this report is provided by a Chartered Environmental Surveyor who is regulated by RICS.

### 5.2 REPORT DATASET CATEGORIES

METHODOLOGY

The dataset categories analysed in this report are listed below. For more information on these dataset categories, please visit our website [www.futureclimateinfo.com](http://www.futureclimateinfo.com)

1.01 Professional Opinion | Further Guidance, 1.02 Environmental Map, 1.03 Official Contaminated Land | Register Entries & Notices, 1.04 Artificial Ground, 1.05 Current Industrial Land Uses, 1.06 Discharge Consents, 1.07 Electrical Infrastructure | Electricity Pylons, 1.08 Electrical Infrastructure | Overhead Power Lines, 1.09 Electrical Infrastructure | Power Cables and Lines, 1.10 Electrical Infrastructure | Substations, 1.11 Environmental Permits | Closed Mining Waste Facilities, 1.12 Environmental Permits | End of Life Vehicles, 1.13 Environmental Permits | Industrial Sites, 1.14 Environmental Permits | Waste Sites, 1.15 Fuel / Petrol Stations, 1.16 Landfill | Current, 1.17 Landfill | Historic, 1.18 OFCOM Mast Site Clearance Locations, 1.19 Past Industrial Land Uses, 1.20 Pollution Incidents, 1.21 Potentially Infilled Land, 1.22 Radon Gas, 1.23 Surface Dangers or Hazards | COMAH Sites, 1.24 Surface Dangers or Hazards | Hazardous Waste Registrations, 1.25 Water Abstractions, 2.01 Aquifer Designation, 2.02 Bedrock Geology, 2.03 Ecological Features, 2.04 Geological Permeability, 2.05 Groundwater Vulnerability, 2.06 Source Protection Zones, 2.07 Superficial Deposits, 3.01 Flood Risk Map, 3.02 River and Sea Flood Risk, 3.03 Surface Water Flood Risk, 3.04 Groundwater Flooding, 3.05 Surface Water Features, 3.06 Floodability Rating, 3.07 Historic Flood Map, 3.08 Historic Flooding, 3.09 Flood Storage, 3.10 Sewer Flooding, 4.01 Professional Advice, 4.02 Geohazards | Collapsible Deposits, 4.03 Geohazards | Compressible Ground, 4.04 Geohazards | Running Sand, 4.05 Geohazards | Shrink-Swell, 4.06 Landslips/slides | Mass Movement, 4.07 Landslips/slides | Slope Instability, 4.08 Mining | Britpits, 4.09 Mining | Cheshire Brine Compensation Area, 4.10 Mining | Coal Mining, 4.11 Mining | Mining Cavities (Non-Coal), 4.12 Mining | Mining Hazards (Non-Coal), 4.13 Modified Ground | Artificial Ground, 4.14 Modified Ground | Historical Analysis, 4.15 Natural Cavities

### 5.3 CONTAMINATED LAND

METHODOLOGY

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

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Substance sites are all very highly regulated and as such are excluded from the Contaminated Land risk assessment. Such features at or nearby the property are features that may be considered in the survey or valuation.

### 5.4 FLOOD INSURANCE

#### METHODOLOGY

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

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

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

### 5.5 FLOOD RISK AND IMPACT ON VALUE

#### METHODOLOGY

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

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

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

### 5.6 FLOOD PLANNING, FLOOD WARNING AND REPORTING, AND FLOOD RESISTANCE AND RESILIENCE MEASURES

#### METHODOLOGY

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

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

### 5.7 STANDARD

#### T&C's

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### 5.8 SEARCHCODE

#### T&C's

#### IMPORTANT CONSUMER PROTECTION INFORMATION

This search has been produced by Future Climate Info Ltd, Suite 9, 10 Churchill Square, Kings Hill, West Malling, Kent, ME19 4YU, Telephone 01279 798 111, Email: [info@futureclimateinfo.com](mailto:info@futureclimateinfo.com), which is registered with the Property Codes Compliance Board (PCCB) as a subscriber to the Search Code. The PCCB independently monitors how registered search firms maintain compliance with the Code.

The Search Code:

- Provides protection for homebuyers, sellers, estate agents, conveyancers and mortgage lenders who rely on the information included in property search reports undertaken by

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- subscribers on residential and commercial property within the United Kingdom.
- Sets out minimum standards which firms compiling and selling search reports have to meet.
  - Promotes the best practice and quality standards within the industry for the benefit of consumers and property professionals.
  - Enables consumers and property professionals to have confidence in firms which subscribe to the code, their products and services.

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

### The Code's core principles

Firms which subscribe to the Search Code will:

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

### Complaints

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

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

### TPOs Contact Details:

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

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

## 6 USEFUL CONTACTS

Local Authority : Tonbridge and Malling Borough Council

Tel: 01732 844 522  
Visit: <http://www.tmbc.gov.uk/>

Environment Agency | 1 North Lutra House, Dodd Way, Off Seedlee Road, Bamber Bridge, Preston. PR5 8BX

Tel: 08708 506 506  
Visit: [www.environment-agency.gov.uk](http://www.environment-agency.gov.uk)  
Email: [enquiries@environment-agency.gov.uk](mailto:enquiries@environment-agency.gov.uk)

JBA Consulting | South Barn, Broughton Hall, Skipton. BD23 3AE

Tel: 01756 799919

Public Health England | Wellington House, 133-155 Waterloo Road, London. SE1 8UG

Tel: 020 7654 8000  
Visit: <https://www.gov.uk/government/organisations/public-health-england>  
Email: [enquiries@phe.gov.uk](mailto:enquiries@phe.gov.uk)

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

Tel: 0845 762 6848  
Visit: [www.groundstability.com](http://www.groundstability.com)



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Email: [groundstability@coal.gov.ukss](mailto:groundstability@coal.gov.ukss)

The British Geological Survey, | Environmental Research Centre, Keyworth, Nottingham, NG12 5GG

Tel: 0115 936 3143

Visit: <http://www.bgs.ac.uk/>

Email: [enquiries@bgs.ac.uk](mailto:enquiries@bgs.ac.uk)

Ordnance Survey | Customer Services Ordnance Survey Adanac Drive Southampton SO16 0AS

Tel: Please contact our helpline on 08456 05 05 05  
between 8:30am and 5:30pm, Monday to Friday.

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(international calls are charged at the standard rate).

Visit: [www.ordnancesurvey.co.uk/](http://www.ordnancesurvey.co.uk/)

Department of Energy & Climate Change | 3 Whitehall Place London SW1A 2AW

Tel: 0300 060 4000

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