



STANDARD RESIDENTIAL < 0.25HA

ENVIRONMENTAL + FLOOD + GROUND STABILITY

REPORT SUMMARY

SECTION 1: ENVIRONMENTAL (INC. CONTAMINATED LAND)

PASS: NO FURTHER RECOMMENDATIONS

SECTION 2: FLOOD (INC. FLOODABILITY RATING)

PASS: NO FURTHER RECOMMENDATIONS

SECTION 3: GROUND STABILITY

PASS: OPTIONS:
- CONSULT SURVEYOR
- COAL MINING REPORT

Address:

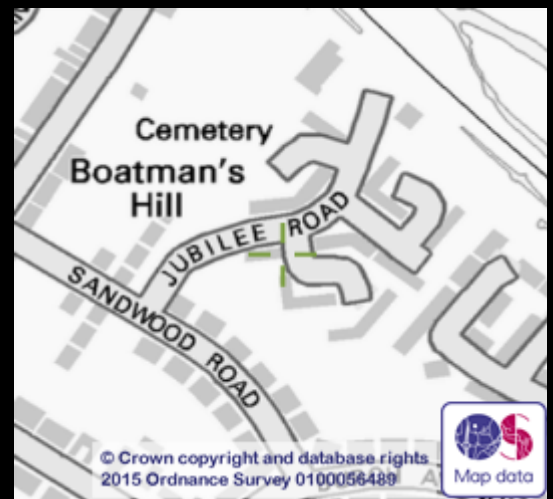
1 SAMPLE STREET, SAMPLE TOWN

Requested By:

CLS Property Insight Ltd

Grid Ref: Date: References:

E: 632712 09/12/2016 SampleReport03
N: 157822 ID: 169571



PROFESSIONAL OPINION

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

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



PROFESSIONAL OPINION APPROVED BY:

Philip Wilbourn

Philip Wilbourn, CEO
Wilbourn & Co Ltd



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

Regulated by RICS

If you require assistance please contact your Search Provider or alternatively contact FCI directly and quote order: 169571
Tel: 01279 798 111 | Email: info@futureclimateinfo.com | Web: www.futureclimateinfo.com

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1 ENVIRONMENTAL (INC. CONTAMINATED LAND)

1.02 REMEDIATION INSURANCE

YES

This report provides additional protection of up to £100,000 in the event that the Local Authority serves a Part 2A Remediation Notice and remediation costs have to be borne by the property owner. Terms and condition apply; please visit www.futureclimateinfo.com/terms-and-conditions.html.

If you wish to extend this cover, please contact CLSRS who are able to offer enhanced Contaminated Land Insurance cover. Please visit www.clsi.co.uk, call 01732 897 530 or purchase via your reseller.

1.03 OFFICIAL CONTAMINATED LAND I REGISTER ENTRIES & NOTICES

PASS

Dover District 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.

1.06 ELECTRICITY INFRASTRUCTURE I ELECTRICITY PYLONS

PASS (WITH ADVISORY)

Data provided by the Ordnance Survey indicates that the property is within 250 metres of one or more major electricity pylons.

ADVISORY: Electric and Magnetic Fields (EMF's) are produced wherever electricity is used. There are guidelines to limit exposure to electric and magnetic fields (exposures in the home are usually well below these guideline levels). There is contradictory evidence to link EMF's to both long and short term health risks, further information and advice is available from Public Health England at www.hpa.org.uk, or from www.emfs.info.

1.18 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 land beneath the property being determined Contaminated Land within the meaning of Part 2A of the Environmental Protection Act 1990.

1.21 RADON GAS

PASS

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

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

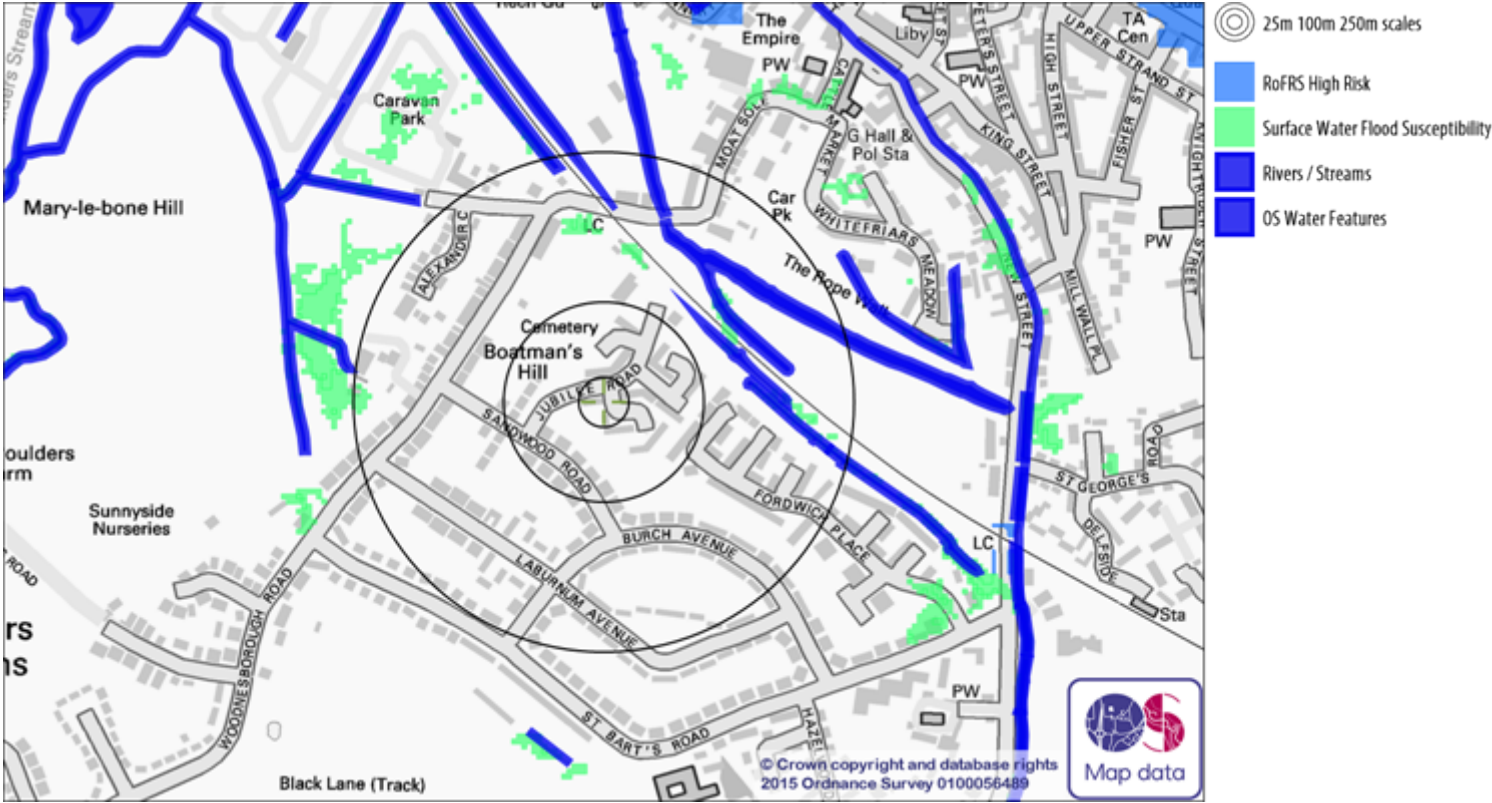
2 FLOOD (INC. FLOODABILITY RATING)

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2.01 FLOOD RISK MAP



2.02 RIVER AND SEA FLOOD RISK PASS

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

2.03 SURFACE WATER FLOOD RISK PASS

Data provided by JBA Risk Management indicates that there is no risk of flooding from Surface Water within 5 metres of the property.

2.04 GROUNDWATER FLOODING PASS

Data provided by JBA Risk Management indicates that the property is located within 5 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.

2.05 SURFACE WATER FEATURES PASS (WITH ADVISORY)

The Ordnance Survey Map indicates that the nearest body of surface water (such as a stream, river, canal, reservoir, lake or pond) is located 120 metres from the property boundary.

2.06 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. For locations rating Black 1 (High) and Black 2 (Very High) there is more likely to be a correlation between Floodability and a residential property being included within Flood Re by a participating insurer. However, please note that not all residential properties are eligible to benefit from Flood Re, see <http://www.floodre.co.uk/industry/how-it-works/eligibility/>. Further information about Flood Re is given within "Notes and Guidance – Insurance" at the end of this report.

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

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

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2.08 HISTORIC FLOODING

PASS

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

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

2.09 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).

2.10 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.

3 GROUND STABILITY

3.01 PROFESSIONAL ADVICE

For professional advice and guidance relating to the impact of any ground stability issues on your property please contact a Chartered Building Surveyor.

3.04 GEOHAZARDS | RUNNING SAND

PASS (WITH ADVISORY)

The British Geological Survey indicates that the property is within 25 metres of an area where sand can be fluidised by water and ‘run’, with the potential to remove support from overlying buildings and cause subsidence damage.

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

Certain constraints will apply to land uses involving excavation or the addition or removal of water. Do not dig (deep) holes into saturated ground without technical advice, ideally from a Chartered Building Surveyor.

3.05 GEOHAZARDS | SHRINK-SWELL

PASS (WITH ADVISORY)

The British Geological Survey indicates that the property is within 25 metres of an area where ground conditions predominantly have a medium plasticity.

ADVISORY: There is a possible increase in insurance risk in droughts or where high moisture demand vegetation is present, this is due to shrink-swell and subsidence damage caused by the level of clay minerals in the soil where foundations are not suitable.

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

3.09 MINING | COAL MINING

PASS (WITH ADVISORY)

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

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

3.11 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 rare and localised small scale mining may have occurred.

4 NOTES & GUIDANCE

4.1 REPORT NOTES

METHODOLOGY

This report has been produced solely for the purposes of screening the subject property for the dataset categories listed in 4.2. 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.

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4.2 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.

1.01 Environmental Map, 1.02 Remediation Insurance, 1.03 Official Contaminated Land | Register Entries & Notices, 1.04 Artificial Ground, 1.05 Current Industrial Land Uses, 1.06 Electricity Infrastructure | Electricity Pylons, 1.07 Electricity Infrastructure | Overhead Power Lines, 1.08 Electricity Infrastructure | Power Cables and Lines, 1.09 Electricity Infrastructure | Substations, 1.10 Environmental Permits | Closed Mining Waste Facilities, 1.11 Environmental Permits | End of Life Vehicles, 1.12 Environmental Permits | Industrial Sites, 1.13 Environmental Permits | Waste Sites, 1.14 Fuel / Petrol Stations, 1.15 Landfill | Current, 1.16 Landfill | Historic, 1.17 OFCOM Mast Site Clearance Locations, 1.18 Past Industrial Land Uses, 1.19 Pollution Incidents, 1.20 Potentially Infilled Land, 1.21 Radon Gas, 1.22 Surface Dangers or Hazards | COMAH Sites, 1.23 Surface Dangers or Hazards | Hazardous Waste Registrations, 2.01 Flood Risk Map, 2.02 River and Sea Flood Risk, 2.03 Surface Water Flood Risk, 2.04 Groundwater Flooding, 2.05 Surface Water Features, 2.06 Floodability Rating, 2.07 Historic Flood Map, 2.08 Historic Flooding, 2.09 Flood Storage, 2.10 Sewer Flooding, 3.01 Professional Advice, 3.02 Geohazards | Collapsible Deposits, 3.03 Geohazards | Compressible Ground, 3.04 Geohazards | Running Sand, 3.05 Geohazards | Shrink-Swell, 3.06 Landslips/slides | Mass Movement, 3.07 Landslips/slides | Slope Instability, 3.08 Mining | Cheshire Brine Compensation Area, 3.09 Mining | Coal Mining, 3.10 Mining | Mining Cavities (Non-Coal), 3.11 Mining | Hazards (Non-Coal), 3.12 Modified Ground | Artificial Ground, 3.13 Modified Ground | Historical Analysis, 3.14 Natural Cavities

4.3 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 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.

4.4 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>.

4.5 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.

4.6 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>

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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

4.7 STANDARD

T&C's

This report is supplied by Future Climate Info Limited subject to Terms and Conditions of Business, available at <http://www.futureclimateinfo.com/terms-and-conditions.html>

4.8 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, which is registered with the Property Codes Compliance Board (PCCB) as a subscriber to the Search Code. The PCCB independently monitors how registered search firms maintain compliance with the Code.

The Search Code:

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

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

The Code's core principles

Firms which subscribe to the Search Code will:

- display the Search Code logo prominently on their search reports.
- act with integrity and carry out work with due skill, care and diligence
- 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, Web: <https://www.tpos.co.uk/>
You can get more information about the PCCB from www.propertycodes.org.uk

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

5 USEFUL CONTACTS

Local Authority : Dover District Council

Tel: 01304 821 199

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

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

Tel: 08708 506 506

Visit: www.environment-agency.gov.uk

Email: enquiries@environment-agency.gov.uk

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

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

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

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

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

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

Department of Energy & Climate Change | 3 Whitehall Place London SW1A 2AW
Tel: 0300 060 4000
Email: correspondence@decc.gsi.gov.uk

HomeProtect | HomeProtect, PO Box 1124, Kingston upon Thames, KT1 1XT
Tel: 0330 660 3600
Visit: www.homeprotect.co.uk/floodcover
Email: floodcover@homeprotect.co.uk