



SearchesUK

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ProductCard



Homecheck Flood

Protect you & your clients from flood risks

It is estimated that as many as 1 in 6 properties are at risk of flooding and that 10% are not insurable at standard terms (JBA). This can impact on a property's future valuation, mortgage applications and saleability. Insurance companies may also apply large excesses on policies for properties at high risk of flooding.

Council of Mortgage Lenders comment: "It is a standard condition of all mortgages for the property to be covered by standard buildings insurance, including flood cover, for the full term of the contract, in order to protect the borrower and the lender. If insurance is not available, then it is unlikely that a property will be mortgageable."

Failure to discuss flood risk reports with clients may, if subsequently they suffer flood damage, lead to suggestions that your practice did not carry out adequate due diligence.

Key Features

- **NEW Surface Water (pluvial) and 75 year return period data:**

Exclusive, ground breaking data on **surface water** run-off (pluvial) flooding. According to the Pitt Review, 50% of the 2007 floods occurred away from EA floodplains, with 60-70% due to surface water flooding. Also, In addition to the 100 and 1000 year return periods supplied by the EA, the report includes a **75 year dataset** – this is key as the UK Insurance industry (through the ABI) has committed to providing flood cover as part of standard buildings insurance in any location with a lower than 1 in 75 year flood risk.

- **Insurance Statement:** The report includes an invaluable Insurance Statement clearly presented at the front of the report so you can advise your clients if the site is likely to be insurable at standard terms.
- **Unique Insurance Claims Data:** Claims numbers are a strong indicator of flood risk. Our report indicates the volume of verified flood insurance claims made in your client's postcode sector.
- **British Geological Survey (BGS) Susceptibility to Groundwater Flooding:** Your client's don't need to be near a river or the sea to be flooded. This valuable data identifies where groundwater flooding could potentially occur.
- **BGS Geological Indicators:** Past flooding gives a strong clue to where flooding may occur in the future. BGS identifies geological deposits associated with flooding to show where potential future flooding could occur.
- **Official Environment Agency Data:** The report also includes key flood data from the government sanctioned source.
- **Clear Assessment:** Colour coded assessment on the introduction page shows you whether any issues are present at a glance.
- **Consultant's Professional Opinion**
- **Next Steps Recommendations**
- **Flood data from JBA Risk Management** - JBA is the largest specialist flood consultancy in the UK and the leading supplier of flood information to the insurance industry and property market. Homecheck Professional Flood report contains JBA's data covering risk from: River, Coastal and Surface Water flooding.

Ensure Your Clients Are Protected

Recent research undertaken by Landmark Information Group reveals that **88%** of people consider a professional flood report to be an **essential part of the conveyancing process**. Furthermore, the average insurance cover for flood risk properties has increased by 6.7% between 2007 and 2008 (ABI), meaning a greater knowledge of the risks could save your client from walking into any unexpected issues when they move home. The



Conveyancing Searches



Indemnity Insurance Policies



Lexcel & Legal Compliance Services



Energy Performance Certificates



Online AML ID Checks



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Homecheck Professional Flood Report is the first **conveyancing-ready flood report** which now includes **exclusive risk data on surface water (pluvial) flooding**, a major contributor to flooding in recent years.

Enhance your Environmental Due Diligence

Although a standard Environmental Report provides some flood information, only the Homecheck Professional Flood Report features clear guidance and detailed flood risk information from leading data providers. The report is the UK's most comprehensive conveyancing-ready flood report and clearly presents solicitors and homeowners with the potential flood risk associated with a property. This unique report features an insurability rating from Aviva, actual insurance claims data, official Environment Agency data, and geological indicators from the British Geological Survey. New to the report is the addition of ground breaking flood data from RMS that includes all sources of river flood risk, including surface water and minor river flooding, reported to have caused over 50% of the damage from the 2007 summer floods.

To ensure that you and your clients get the best possible information surrounding flood risk, make a full flood search a standard part of your conveyancing process.



Conveyancing Searches



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Energy Performance Certificates



Online AML ID Checks



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