



REPORT SUMMARY

SECTION 1: FLOOD (INC. FLOOD INSURABILITY)

PASS: NO FURTHER RECOMMENDATIONS

Address:

Sample Street, Sample Town

Requested By: CLS PI

Grid Ref:

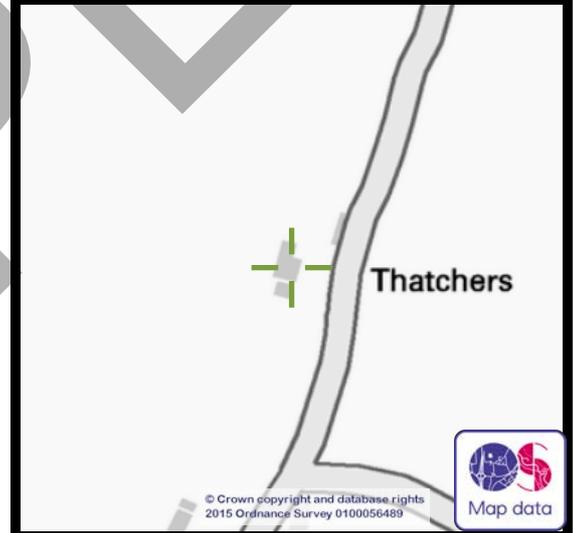
E: 123456
N: 123456

Date:

01/01/2016

References:

Sample4
ID: 1000020359



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.

If you would like the Professional Opinion to be reviewed based on additional information you have obtained, please send this information to us at info@futureclimateinfo.com. We will review the information and, where appropriate, revise the Professional Opinion normally within 24 hours.



PROFESSIONAL OPINION APPROVED BY:

Philip Wilbourn, CEO
Wilbourn & Co Ltd



FLOOD COMMERCIAL ◀ 0.25HA

FLOOD

ADDRESS LINE:
SAMPLE STREET, SAMPLE TOWN

REQUESTED BY:
CLS PI

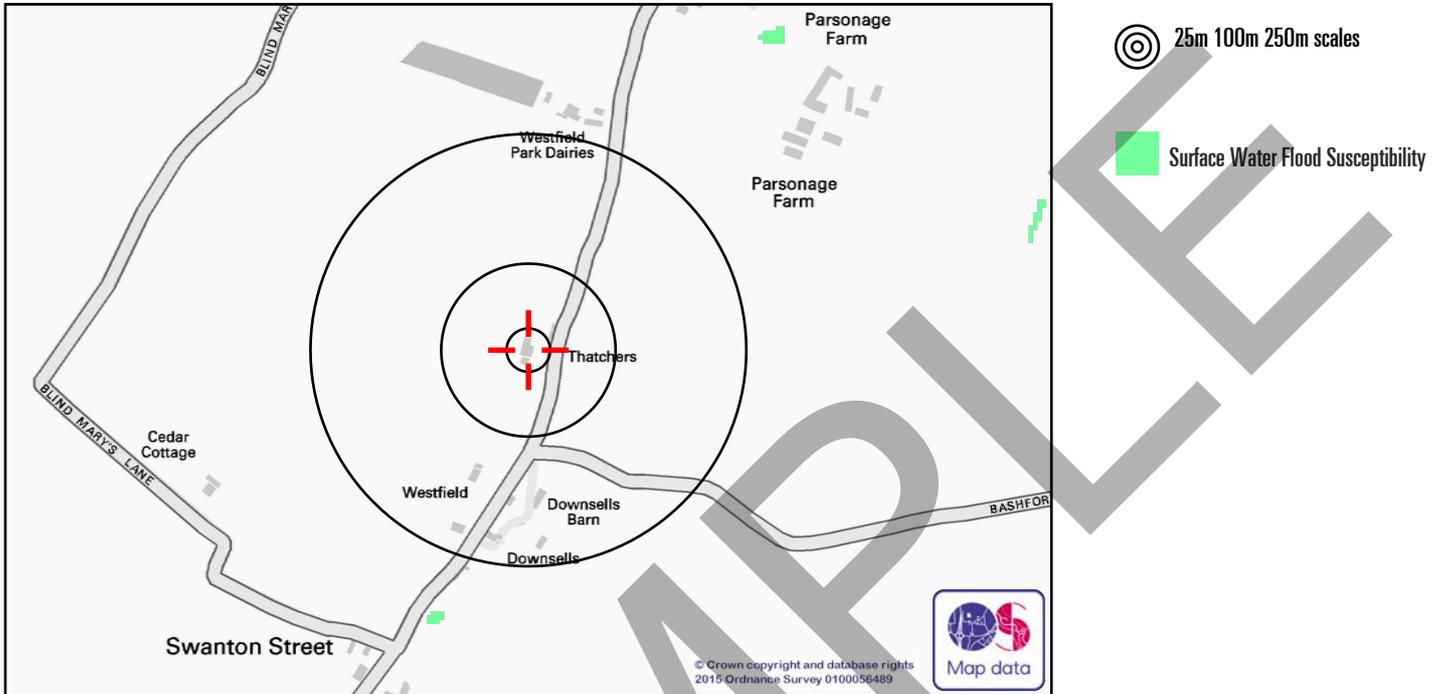
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1 FLOOD (INC. FLOOD INSURABILITY)

1.01 FLOOD RISK MAP



1.02 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.

1.03 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.

1.04 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.

1.05 FLOOD INSURABILITY INDEX

PASS

The potential insurability rating for the property has been assessed by JBA as Green. This indicates a level of flood hazard such that (subject to terms, applicant's status and individual insurers' approach to risk, and any other factors which may be relevant) insurance covering flood risk may be obtainable relatively easily as part of a standard household insurance contract.

Please 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. Such a check should be considered in all cases as set out in the Law Society practice note on flood risk (February 2016).

1.07 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.

1.08 GROUNDWATER FLOODING

PASS (WITH ADVISORY)

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Data provided by the British Geological Survey (BGS) indicates that the property is located within an area susceptible to clearwater flooding. There is a limited potential for groundwater flooding to occur. Clearwater flooding is relatively long-lived and extensive, associated with high rainfall and the water table rising in an aquifer, such as a chalk deposit.

This data identifies the potential for groundwater flooding, but does not indicate the level of associated risk.

1.09 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).

1.10 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.

2 NOTES & GUIDANCE

2.1 REPORT NOTES

METHODOLOGY

This report has been produced solely for the purposes of screening the subject property for the dataset categories listed in 2.2. This report is a desk study risk assessment, and no site or ground inspection or physical investigation has been carried out. The impacts of the risks addressed in this report are normally measured in terms of quiet enjoyment, saleability, mortgageability, and the value of the property; the professional risk assessment in this report is provided by a Chartered Environmental Surveyor who is regulated by RICS.

2.2 REPORT DATASET CATEGORIES

METHODOLOGY

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

1.01 Flood Risk Map, 1.02 River and Sea Flood Risk, 1.03 Surface Water Flood Risk, 1.04 Surface Water Features, 1.05 Flood Insurability Index, 1.06 Historic Flood Map, 1.07 Historic Flooding, 1.08 Groundwater Flooding, 1.09 Flood Storage, 1.10 Sewer Flooding

2.4 FLOOD INSURANCE

METHODOLOGY

The answers given on the availability of flood insurance reflect that Association of British Insurers members will voluntarily continue to meet their commitments under their Statement of Principles agreement. Further information on that agreement is at <https://www.abi.org.uk/Insurance-and-savings/Topics-and-issues/Flooding/Government-and-insurance-industry-flood-agreement/The-Future-of-Flood-Insurance>

The insurance availability assessment given in this report is based solely on the JBA Insurability Index which shows the combined flood hazard, in 5 metre grid cells, from surface, river, and sea flooding. The likelihood of flood insurance being available is represented by colour indicators (black, red, amber or green). These indicators 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>

2.5 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.

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2.6 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

2.7 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>

2.8 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

3 USEFUL CONTACTS

Local Authority : Swale Borough Council

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Tel: 01795 417 850
Visit: <http://www.swale.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

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).
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