



Sample Site, Sample Street, Anytown, UK



Reference:
Sample_Avista

Grid reference:
123456 123456

Your reference:
Sample_Avista

Date:
2 March 2026

Consultant's guidance and recommendations inside.



Customer Support

info@groundsure.com

Priority findings

Action required

ⓘ Significant environmental risks have been identified
Please review all report content, as relevance may vary depending on a client's specific circumstances.

- Contaminated land** Action Required Page 2 →
- Flooding** Moderate Page 5 →
Flood risk to buildings Low-Moderate Page 7 →
- Coal mining (CON29M)** Potential risk Page 25 →

Advisory findings

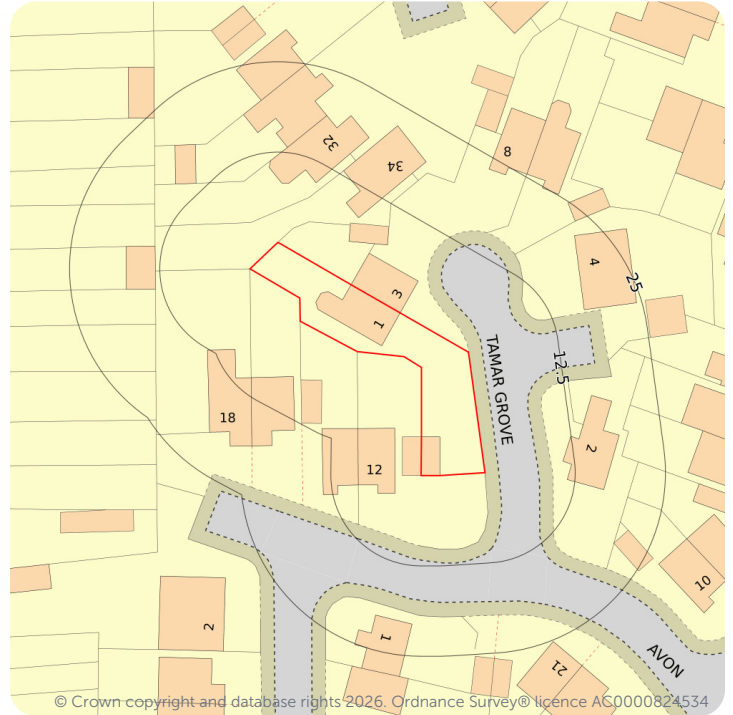
Review recommendations

- Ground stability** Advice available Page 12 →
- Non-coal mining** Advice available Page 34 →
- Radon** Advice available Page 44 →
- Planning applications** Advice available Page 46 →
- Energy** Advice available Page 54 →
- Transportation** Advice available Page 59 →

Passed results

Included for context

- Planning constraints** Not identified Page 46 →



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ClimateIndex™

Page 18

[Summary](#) →

Physical risks

ClimateIndex™ projects changes in physical risks from **flooding, ground stability and coastal erosion.**

E

5 years

Moderate-High

E

30 years

Moderate-High

Rating key



Transition risks

ClimateIndex™ covers transition risks including **energy efficiency.**



Let us know how we are doing!

Scan the QR code to complete a short (1-2 minute) questionnaire. Your feedback helps us better understand how the report is used and continue refining it to suit your needs.

Contaminated land liability ?

Action Required

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

Section links

Past land use →

Past land use

Identified



Waste and landfill

Passed

Current/recent land use

Passed

Contaminated land consultant assessment

✓ Written by a Groundsure consultant

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

1. Works and Foundry on site between circa 1955 and 1978.

Next steps

Based on the property age, we recommend contacting the environmental health department (or equivalent) at the local authority. We require confirmation that they are:

- Aware of the previous land use of the area (as specified in this report);
- Whether the site has been designated 'Contaminated Land' (as defined under Part 2A of EPA 1990), the designation status of a site can also be found in your Local Authority CON29 search.

If the site has not been formally designated as Contaminated Land, we require confirmation of the following:

- If the local authority are intending to investigate the site under this legislation;
- The level of priority assigned to the site; and
- The timescale until potential investigation.

It would be prudent to determine how many sites are on the local authorities inspection list.

Our experts will review the information and, if appropriate, revise the report to a pass free of charge. All information should be emailed to info@groundsure.com

Alternatively, you may wish to consider environmental insurance. This may be expensive and does not address the contamination, only financial liability that may be associated with it. Care should be taken as there are a range of insurance options and you should confirm with your broker that the insurance policy meets your needs. If you are considering this option you can contact Groundsure for further details.

Contaminated land liability

Past land use ?

Identified

The data summarised in this section relates to potentially contaminative land uses and operations that happened historically at and around the site.

Section links

[Back to section summary](#) →

[Past land use](#) →



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.

| Distance | Direction | Use | Date |
|----------|-----------|-------------------|------|
| 0 | on site | Unspecified Works | 1955 |
| 0 | on site | Unspecified Works | 1968 |
| 0 | on site | Unspecified Works | 1974 |



| Distance | Direction | Use | Date |
|----------|-----------|-----------------------------|------|
| 0 | on site | Unspecified Foundry | 1980 |
| 0 | N | Unspecified Ground Workings | 1921 |
| 5 m | N | Unspecified Ground Workings | 1920 |

This data is sourced from Ordnance Survey®/Groundsure.



Flooding ?

Moderate

The property and area within the site outline is at risk from one or more kinds of flooding. Property's overall risk assessment for past flooding and river, coastal, surface water and groundwater flooding is moderate.

Section links

Building assessment → River & coastal →
 Surface water →

Risk to site

| | | |
|----------------------------|----------------|---|
| River and coastal flooding | Low | → |
| Surface water flooding | Moderate-High | → |
| Groundwater flooding | Low | |
| Past flooding | Not identified | |
| Flood storage areas | Not identified | |

Risk to building(s)

| | |
|----------------|---|
| Low | → |
| Low-Moderate | → |
| Low | |
| Not identified | |
| Not identified | |

FloodScore™ insurance rating

Compiled by Ambiental, a leading flood risk analysis company. [Click here](#) for details.

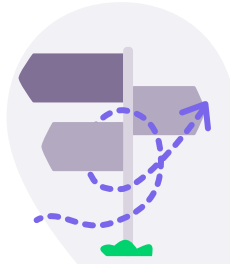
High

Next steps

Flooding

An elevated level of flood risk has been identified at the site but is not indicated to impact any buildings or structures.

- Ensure buildings and contents insurance covering flood risk is available and affordable. The property may be eligible for the Flood Re scheme. Whilst the property may qualify the decision to insure through Flood Re rests with your insurance provider. You may wish to enquire with them further on this;
- Make enquiries of the seller (e.g. in the TA6) and other nearby residents on any flooding that may have occurred;
- Sign up to the government's Flood Warnings and Alerts <https://www.gov.uk/sign-up-for-flood-warnings>;
- Create a flood plan <https://www.gov.uk/prepare-for-flooding>;
- Investigate the various forms of flood resistance and resilience measures that will help protect your property in the event of a flood;
- If the property has recently been constructed, the risk assessment within this report will not take into account measures put in place by the developer. This should be factored in when making any purchase decisions;
- If any buildings or structures are known to be present but not highlighted in the flood maps provided, please review the location of the flood risk data itself to infer the risk to those areas. Furthermore, if any extensions are planned at the site you can use the maps in the same way.



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 environmental 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 63](#) →.

Flooding

Building assessment ?

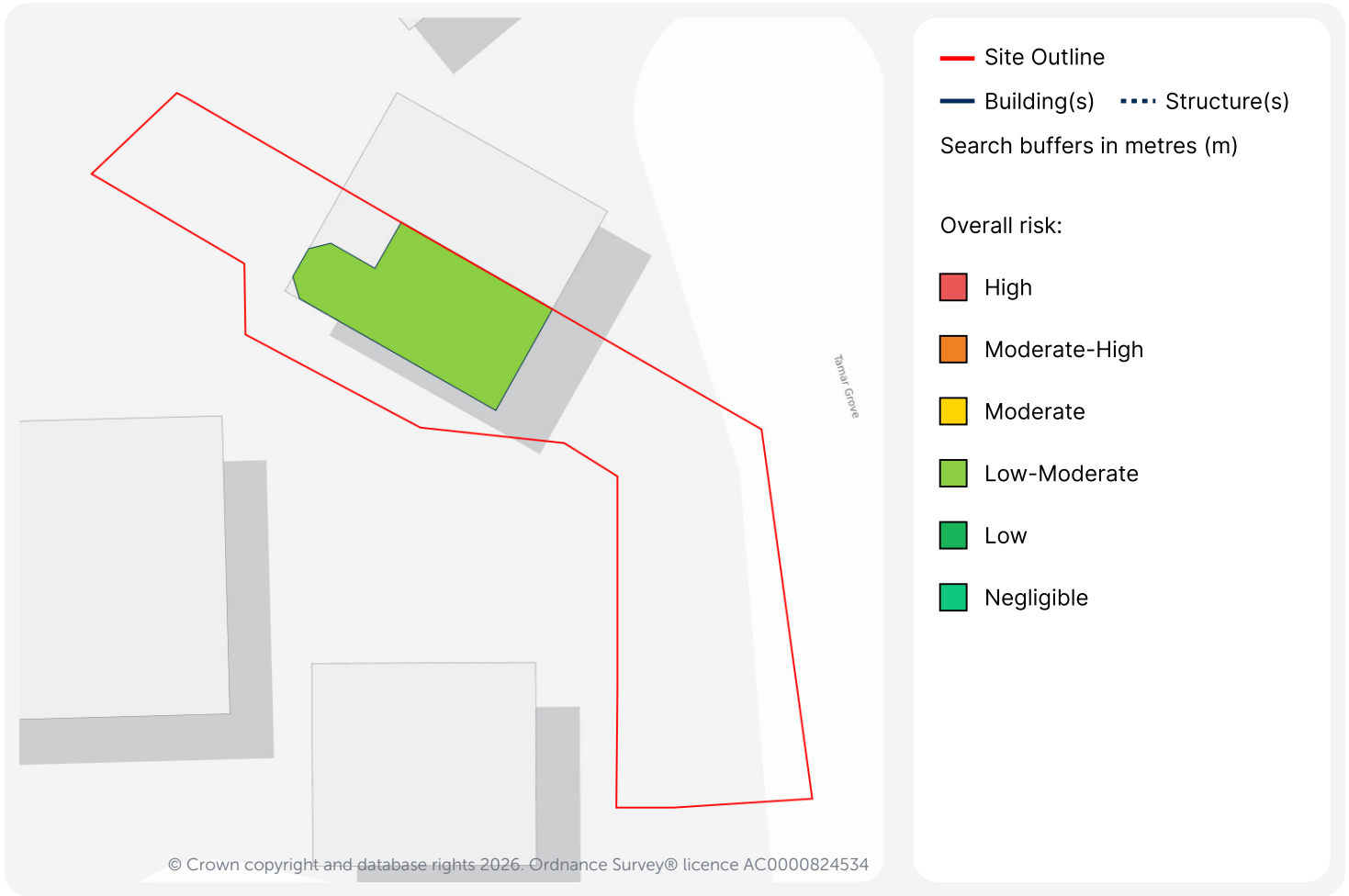
This section assesses individual buildings and structures on the site for flood risk based on all main flood sources including river, coastal, surface water, and groundwater. Risk levels shown below may differ from the overall site risk, particularly where terrain or drainage affects buildings differently.

Section links

Back to section summary →

Building assessment →
Surface water →

River & coastal →



Flood risk for each building (and other significant structures) at the site (those indicated on the map above) has been assessed using authoritative flood data alongside the Ordnance Survey® National Geographic Database. Further information on the limitations of this data and how it is collected can be found here <https://knowledge.groundsure.com/searches-flooding>

This assessment considers data on river and coastal flooding, historical flood events, and flood defences provided by the Environment Agency / Natural Resources Wales, and surface water and groundwater flooding from Ambiental Risk Analytics. In Scotland, Ambiental Risk Analytics additionally provides the river and coastal flood models.

| Description / Location | Overall risk | Rivers & coastal | Surface water | Groundwater | Historical flood (at location) | Flood defences (at location) |
|---------------------------------------|--------------|------------------|---------------|-------------|--------------------------------|------------------------------|
| Semi-Detached House 397224, 298799 | Low-Moderate | Low | Low-Moderate | Low | No | No |

Flooding

Risk of flooding from rivers and the sea ?

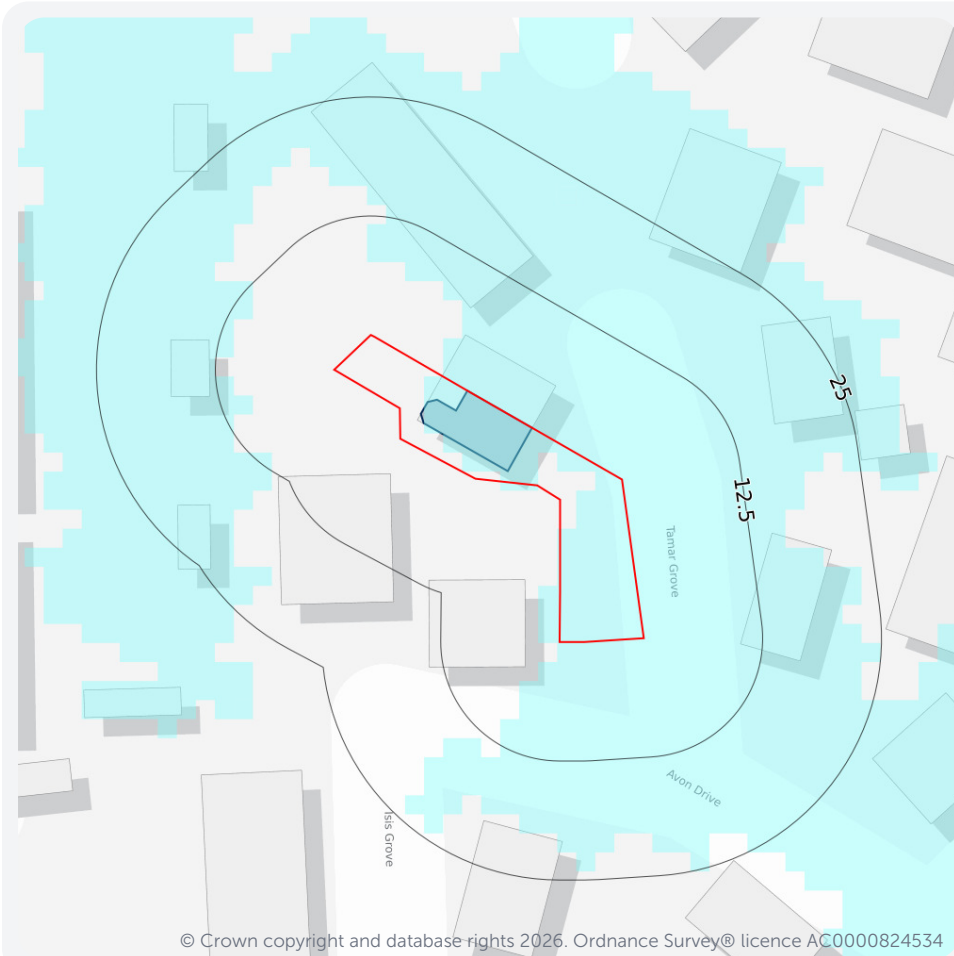
Low

This section provides an indication of where there are flood risks originating from rivers and/or the sea. Rivers may break their banks following high rainfall and the sea level may rise as a result of high tides or extreme weather.

Section links

[Back to section summary](#) →

- [Building assessment](#) → [River & coastal](#) →
- [Surface water](#) →



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- Site Outline
 - Main building
 - Other building(s)
 - Structure(s)
- Search buffers in metres (m)
- River and coastal flooding:
- High
 - Medium
 - Low
 - Very Low
 - Historical Flood Events
 - Areas Used for Flood Storage
 - Reduced river/sea flooding risk due to defences
 - Flood Defences

Risk of river and coastal flooding to building(s)

Low

The buildings and structures at the site are indicated to have a low risk of flooding from rivers or sea.





Risk of flooding from rivers and the sea

The property has a Low chance of flooding in any given year, according to Risk of Flooding from Rivers and Sea (RoFRaS)/Flood Risk Assessment Wales (FRAW) data. This could cause problems with insuring the property against flood risk. However, if built before 2009, it may be eligible for insurance assistance from the Flood Re scheme: www.floodre.co.uk/

RoFRaS/FRAW assesses flood risk from rivers and the sea in England and Wales, using local data and expertise. It shows the chance of flooding from rivers or the sea, 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. [Click here](#) for explanation of the levels of flood risk.

This data is sourced from the Environment Agency and Natural Resources Wales.



Flooding

Surface water flooding ?

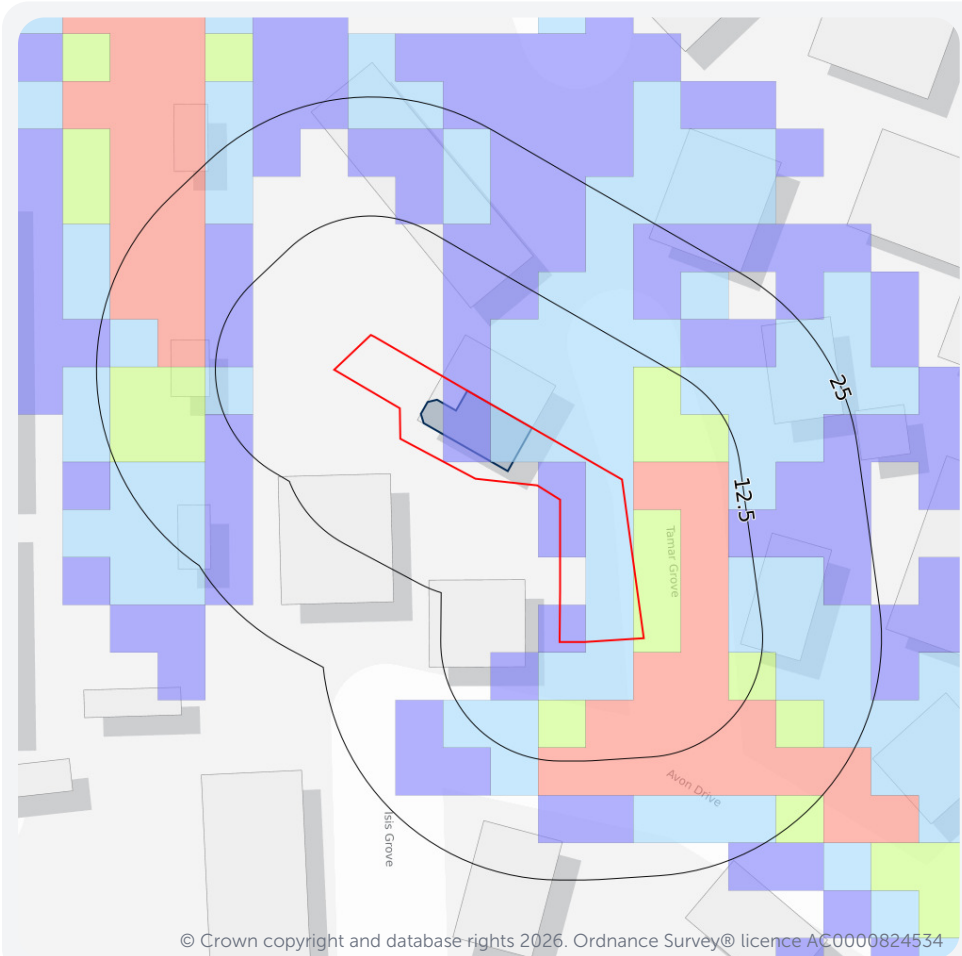
Moderate-High

This section provides details of where there are flood risks originating from surface water. Surface water flooding can happen when heavy rain overwhelms drainage systems causing water to pool on the ground.

Section links

Back to section summary →

Building assessment → River & coastal →
 Surface water →



- Site Outline
- Main building
- Other building(s)
- ⋯ Structure(s)

Search buffers in metres (m)

Surface water flood risk:

- Highly significant
- Significant
- High
- Moderate to high
- Moderate
- Low to moderate
- Low

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Risk of surface water flooding to building(s)

Low-Moderate

Surface water flooding happens when heavy rainfall overwhelms drainage systems and causes flash flooding. The buildings and structures at the site are indicated to have a low to moderate risk of surface water flooding.





Surface water flood risk

The property is likely to be prone to flooding following extreme rainfall, which may have an impact on insuring the property against flood risk. However, if built before 2009, it may be eligible for insurance assistance from the Flood Re scheme: www.floodre.co.uk/

The area in which the property is located has been assessed to be at a Moderate-High risk of surface water flooding. This area is considered to have a 1 in 100 probability of surface water flooding due to rainfall in a given year to a depth of between 0.3m and 1.0m. However, as is the case with probability statistics and predictions, this information should be used as a guideline only. The area may flood several years in a row, or not at all for many years. Modern urban drainage systems are typically built to cope with rainfall events between 1 in 20 and 1 in 30 years, though some older ones may flood in a 1 in 5 year rainfall event.

These risk calculations are based on Ambient Risk Analytics maps.



Ground stability ?

Identified

Issues or hazards relating to ground stability have been identified within the vicinity of the property.

Section links

Natural instability → Infilled land →

Natural instability

Searches of natural ground stability data have identified potential ground stability risks.

Shrink-swell hazard

Non-Plastic

Natural ground subsidence

Moderate →

Landslides

Not identified

Natural cavities

Not identified

Coastal erosion

Not identified

Infilled land

Areas of infilled land or landfill have been identified in the vicinity of the site.

Infilled land

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 (Stantec)

Not identified

Historical incidents

Not identified

Next steps

Next steps continued

Ground stability

The property is indicated to lie within an area that could be affected by infilled land.

The property is indicated to lie within an area that could be affected by natural instability.

- if a survey has been undertaken at the property that considers ground instability and no issues were found, no further action is required
- however, based on the findings of this report, the purchaser should be encouraged to consider potential instability in any future development or alteration of the ground including planting and removing trees, and regardless of the survey outcome
- if no survey has yet been undertaken, we recommend one is carried out by a suitably qualified and experienced person
- if ground instability issues have been or are subsequently identified in a survey we recommend following any advice given in the survey findings
- if the property is in an area at risk of shrink-swell subsidence and has clay drainage pipes, consideration should be given to replacing these with a modern equivalent
- if a residential property, check whether it benefits from an NHBC guarantee or other builder warranty that often covers structural issues. Please note the presence of an NHBC guarantee wouldn't change the risk assessment of this report.

Coastal Erosion

None required.

Ground stability

Natural instability ?

Identified

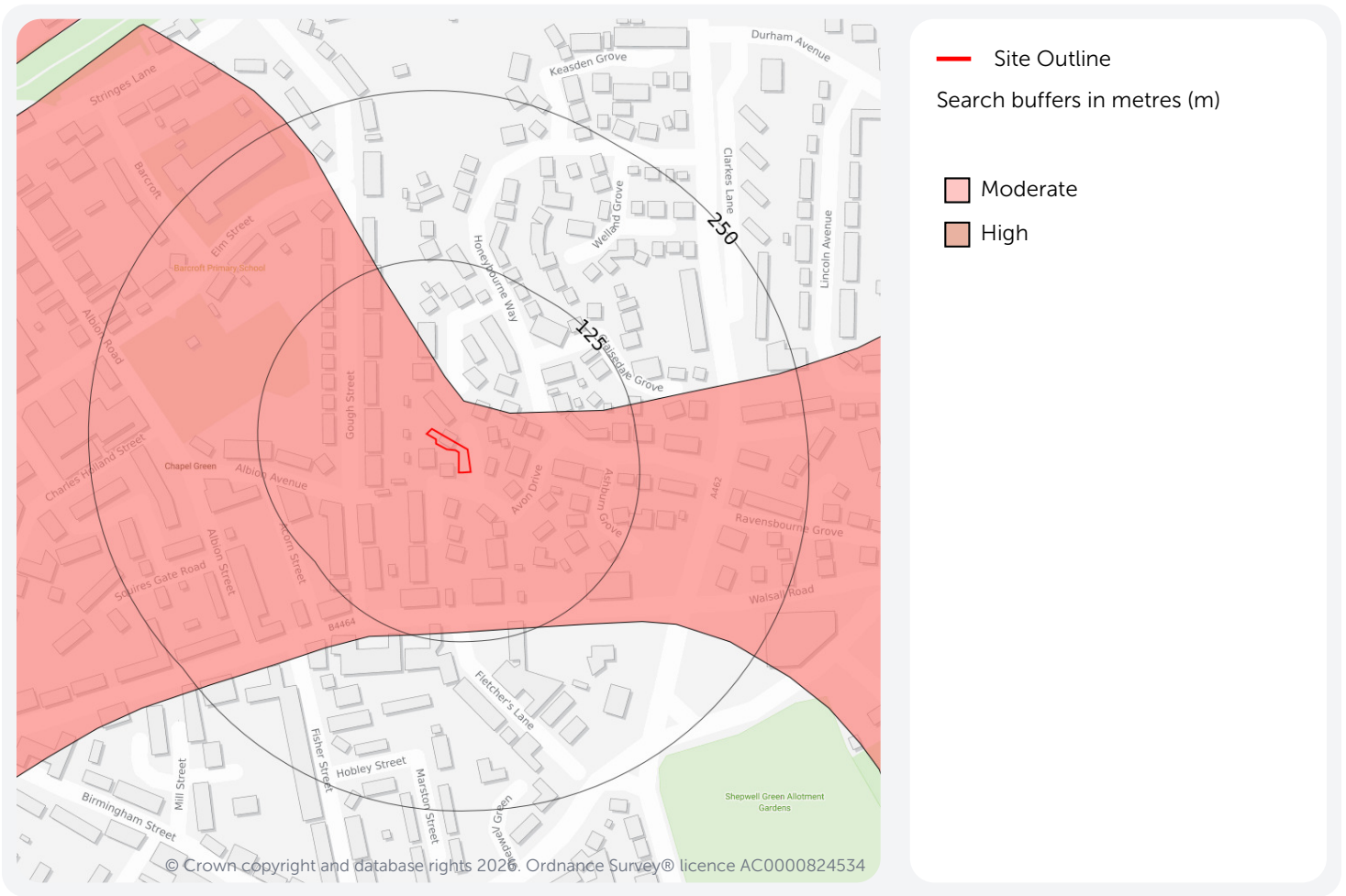
The data summarised in this section relates to natural hazards or naturally occurring ground conditions that have the potential to cause ground instability and subsidence.

Section links

[Back to section summary](#) →

[Natural instability](#) →

[Infilled land](#) →



Compressible deposits

The potential hazard presented by types of ground that may contain layers of very soft materials like clay or peat and may compress if loaded by overlying structures, or if the groundwater level changes, potentially resulting in depression of the ground and disturbance of foundations.

| Location | Hazard rating | Details |
|----------|---------------|--|
| On site | Moderate | Compressibility and uneven settlement hazards are probably present. Land use should consider specifically the compressibility and variability of the site. |



This data is sourced from the British Geological Survey.

Ground stability

Infilled land ?

Identified

The data summarised in this section relates to areas of man-made infilled land. These areas of land have the potential to settle and compact causing ground instability and subsidence.

Section links

[Back to section summary](#) →

[Natural instability](#) →

[Infilled land](#) →



- Site Outline
- Search buffers in metres (m)
- Active landfill sites
- Historical landfill (LA/mapping)
- Infilled Land
- Historic landfill sites

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Infilling from historical mapping

These are records of areas of land that have been potentially infilled with unknown materials. Groundsure have identified these areas from our comprehensive collection of historical maps. Depending on the nature of the materials that have been used for infilling there is the potential for these areas to settle over time. As such, any buildings situated on these areas could be at risk from ground instability or subsidence.

| Location | Year of mapping | Land Use | Mapping scale |
|----------|-----------------|-----------------------------|---------------|
| On site | 1921 | Unspecified Ground Workings | 10560 |



| Location | Year of mapping | Land Use | Mapping scale |
|----------|-----------------|-----------------------------|---------------|
| 3m NW | 1885 | Gravel Pit | 10560 |
| 5m N | 1920 | Unspecified Ground Workings | 10560 |
| 5m N | 1901 | Sand Pit | 10560 |
| 5m NW | 1885 | Gravel Pit | 10560 |
| 41m NE | 1921 | Unspecified Heap | 10560 |
| 46m NE | 1901 | Unspecified Ground Workings | 10560 |
| 47m NE | 1920 | Unspecified Heap | 10560 |

This data is sourced from Groundsure.



ClimateIndex™

Future-focused property ratings summarising flood, subsidence and coastal erosion risks over 5 and 30 year periods, aligned with Bank of England reporting requirements.

Section links

- Physical risks → Flooding →
- Ground stability → Transition risks (EPC) →
- Transition risks (Flood) →

Physical risks

Moderate-High



Transition risks

EPC found



Next steps

Flooding

Climate change could increase the risk of flooding on this property in 5 years and/or 30 years, which may impact your ability to obtain insurance or even have an effect on the value of the property. To best protect the property, and your investment, against this risk we recommend the following:

- Ensure buildings and contents insurance covering flood risk is available and affordable. Take into consideration that premiums could be impacted in the future if the risk increases due to climate change. The property may be eligible for the [Flood Re](#) scheme. Your insurer will be able to advise. Please note that this scheme is due to end in 2039, and owners may be required to invest in improving the flood resiliency of the property
- Sign up for [flood warnings](#) provided by the government
- Look into the various forms of flood [resistance and resilience](#) measures that will help protect your property in the event of a flood. The local authority may be able to let you know if there are any future flood protection schemes that could benefit your area
- Check with your Local Authority or the Environment Agency to find out if there are any planned flood defences that could protect your property against river or coastal flooding in the future

Let's talk about climate

Groundsure has in-house experts and online resources that can help you:

- Check out our [ClimateIndex™ clauses](#) here for actionable guidance on risks associated with climate change;
- Reach out to our in-house experts on info@groundsure.com or 01273 257755.



ClimateIndex™

Physical risks 

Moderate-High

Our ClimateIndex™ provides a climate score for your property, and projects changes in physical risks from flooding, natural ground stability and coastal erosion.

Section links

[Back to section summary](#) →

- [Physical risks](#) → [Flooding](#) →
- [Ground stability](#) → [Transition risks \(EPC\)](#) →
- [Transition risks \(Flood\)](#) →

Climate change could have a significant medium to longer term impact on your property, which may be increasingly considered by your lender if you are arranging a mortgage. Physical risks are those that can cause direct damage or loss to your property but they can also give rise to transition risks such as impacting on the ability to insure or mortgage the property.

The risks with the greatest impact on the overall ClimateIndex™ are positioned first in the list(s) below. Any risks that have not been identified at the site have been omitted.

E

5 years

Moderate-High

Highest impact ↑

Flooding

Flooding is expected to remain a risk over the next 5 years, please see assessment on [page 5 >](#)

Lowest impact ↓

River and coastal flooding

Risk from river/coastal flooding is expected to increase over the next 5 years

Lowest impact ↓

Surface water flooding

Surface water flooding is expected to remain a risk over the next 5 years

E

30 years

Moderate-High

Highest impact ↑

Flooding

Flooding is expected to remain a risk over the next 30 years, please see assessment on [page 5 >](#)

Lowest impact ↓

River and coastal flooding

River/coastal flooding is expected to remain a risk over the next 30 years

Lowest impact ↓

Surface water flooding

Surface water flooding is expected to remain a risk over the next 30 years

Rating key



The ClimateIndex™ (A-F) is an overall illustration of the potential impact from the physical risks covered in this assessment - flooding from numerous sources, ground stability and coastal erosion.

ClimateIndex™

Flooding ?

This section summarises the projected change in flood water depths at the site over time as a result of climate change.

Section links

[Back to section summary](#) →

[Physical risks](#) → [Flooding](#) →

[Ground stability](#) → [Transition risks \(EPC\)](#) →

[Transition risks \(Flood\)](#) →

The baseline or current flood risk assessment on this property is based on climatic conditions today. If present, the associated flood maps (and other relevant datasets) are visualised in the flood risk section. However, climate change is expected to increase the frequency and severity of weather events that could increase the risk of flooding. Rising sea levels due to climate change could also contribute to increased flood risk in coastal properties.

Ambiental Risk Analytics provides flood risk data that can project the risk from river, coastal and surface water flooding in the future for a range of emissions scenarios (Low emissions - RCP 2.6, medium emissions - RCP 4.5, and high emission - RCP 8.5).

Groundsure uses this data, as well as other data assets within our ClimateIndex™ calculator to determine an overall assessment of climate change physical risks to the property. For example, the combined effect of 'moderate' assessments over multiple physical risks could result in a higher ClimateIndex™ overall than that of a single moderate assessment.

More information about our methodology and limitations is available here: knowledge.groundsure.com/methodologies-and-limitations [↗](#).

| Climate change scenario | River/coastal flood depth (cm) | | Surface water flood depth (cm) | |
|-------------------------|--------------------------------|----------|--------------------------------|----------|
| | 5 years | 30 years | 5 years | 30 years |
| Low emissions | 40-80 | 40-80 | 20-40 | 20-40 |
| Medium emissions | 40-80 | 40-80 | 40-80 | 40-80 |
| High emissions | 40-80 | 40-80 | 40-80 | 40-80 |

This data is sourced from Ambiental Risk Analytics.



ClimateIndex™

Ground stability ?

This section summarises the projected likelihood of increased ground stability risks from shrink swell clays at the site over time as a result of climate change.

Section links

[Back to section summary](#) →

- [Physical risks](#) → [Flooding](#) →
- [Ground stability](#) → [Transition risks \(EPC\)](#) →
- [Transition risks \(Flood\)](#) →

The British Geological Survey (BGS) has created data designed to show the likelihood of an increase in risk from shrink swell subsidence hazards as a result of climate change. When certain soils take in water they can swell, causing heave. Conversely, when these soils dry out they can shrink and cause subsidence. Climate change is likely to result in higher temperatures and therefore likely to cause periods of drought and an increase in shrink swell subsidence.

This data has been produced using the Met Office local projections to accurately model predicted rainfall, using the high emissions climate change scenario (RCP 8.5).

Groundsure uses this data, as well as other data assets within our ClimateIndex™ calculator to determine an overall assessment of climate change physical risks to the property. For example, the combined effect of 'moderate' assessments over multiple physical risks could result in a higher ClimateIndex™ overall than that of a single moderate assessment.

More information about our methodology and limitations is available here: knowledge.groundsure.com/methodologies-and-limitations [↗](#).

| Rainfall scenario | High rainfall | | Average rainfall | | Lower rainfall | |
|------------------------------|-----------------|-----------------|------------------|-----------------|-----------------|-----------------|
| | 5 years | 30 years | 5 years | 30 years | 5 years | 30 years |
| Likelihood of increased risk | Highly unlikely | Highly unlikely | Highly unlikely | Highly unlikely | Highly unlikely | Highly unlikely |

This data is sourced from the British Geological Survey



ClimateIndex™

Transition risks (EPC) ?

Transition risks can occur as a result of requirements or obligations to move towards a less polluting, greener economy. This section summarises information relating to any Energy Performance Certificates at the property.

Section links

Back to section summary →

- Physical risks → **Flooding** →
- Ground stability → **Transition risks (EPC)** →
- Transition risks (Flood) →

Energy Performance

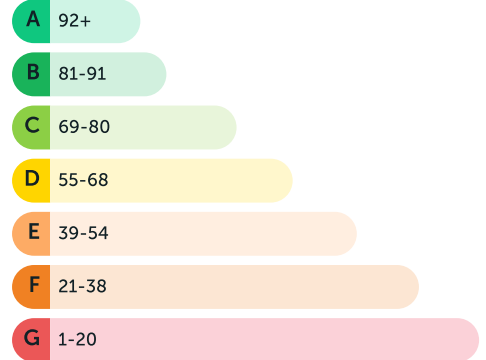
An Energy Performance Certificate (EPC) contains information about a property's energy use and typical energy costs, alongside recommendations about how to reduce energy use and potentially save money. An EPC also contains an energy efficiency rating: from A (most efficient) to G (least efficient). EPC certificates are valid for 10 years or until a newer EPC is produced. If your certificate is out of date it will need to be renewed when you wish to sell a property or let to a new tenant.

✓ We have found an EPC relating to **Sample Site, Sample Street, Anytown, UK**
UPRN: 100071116412

Current EPC rating

C
69

| | |
|---------------------------------------|---------------------------------|
| Certificate date: 18th March 2022 | Valid until: 17th March 2032 |
| Property type: Semi-Detached house | Floor area: 70 sq m |



You can visit gov.uk's [find an energy certificate service](#) to search for the EPC for more detail.

Average rating for similar properties in your area

D
67

We have calculated the average rating in your area and determined that this property is **above the average** score for similar type properties of similar size.



Potential EPC rating

↑ **B**
85

An energy assessor has determined the potential level of energy efficiency that could be achieved at the property.

Total cost to improve EPC rating:
£13,700 - £20,500



Your EPC assessor has provided the following next steps to improve the energy efficiency of your home:

| Step | Recommended measures | Indicative cost |
|--------|--------------------------------|-----------------|
| Step 1 | Floor insulation (solid floor) | £4,000 - £6,000 |
| Step 2 | Condensing boiler | £2,200 - £3,000 |
| Step 3 | Solar water heating | £4,000 - £6,000 |
| Step 4 | Solar photovoltaic panels | £3,500 - £5,500 |

Letting and energy efficiency regulations

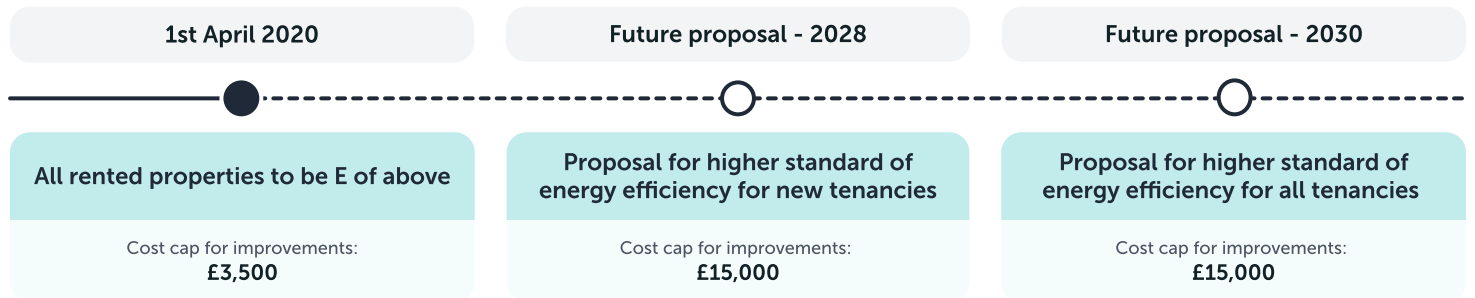
Minimum Energy Efficiency Standards (MEES) require all rented properties let in England and Wales to have a minimum EPC rating of 'E'.

If the property has an EPC rating of D or E it is important that you consider required or planned retrofit costs against any anticipated equity gain.

Conversely, if energy efficiency is improved at the property through investment in recommended measures, you may be able to unlock improved rates through the increasing number of green mortgages on the market from lenders. A number are now looking at incentivising landlords to invest in energy improvement measures, including reduced or tapered rates once works have been completed. This may have a beneficial effect on the annual profitability of the rental.

Given the general aspiration to move towards a net zero economy, tightening of the requirements imposed around energy efficiency should be anticipated and considered.

Government guidelines and proposals (presented in the Government's consultation on [Improving the energy performance of privately rented homes in England and Wales](#)) are summarised below.



Properties can be exempt from these requirements though this may not pass to the new owner or landlord upon sale. Any exemptions will need to be registered on the PRS Exemptions Register. [Click here](#) for more information on exemptions and how to register them.



ClimateIndex™

Transition risks (Flood) ?

Transition risks can occur as a result of requirements or obligations to move towards a less polluting, greener economy. This section summarises information relating to how you can protect and mitigate against the impact of flooding at your property.

Section links

[Back to section summary](#) →

- [Physical risks](#) → [Flooding](#) →
- [Ground stability](#) → [Transition risks \(EPC\)](#) →
- [Transition risks \(Flood\)](#) →

Flood protection

Flood Re is a government-backed insurance scheme in the United Kingdom that aims to make flood insurance more affordable and available for properties at high risk of flooding. It allows insurers to pass on the flood risk element of home insurance policies to Flood Re. This enables insurers to offer more affordable premiums to homeowners in high-risk flood areas.

This only impacts properties built before January 1st 2009, as properties built after should have been built to stricter flood resistant standards.

If your property is not covered by Flood Re or if you're facing challenges in obtaining affordable insurance, demonstrating investment in flood resilience measures may improve your prospects with insurers.

The Flood Re scheme **concludes in 2039**, meaning affordable flood insurance may be harder to secure.

By installing flood resilience measures in your property, you can increase the likelihood of securing affordable insurance even after the Flood Re scheme ends. This, in turn, can positively impact the availability of mortgages for your property.

Reducing flood risk

Flood resistance measures aim to prevent or reduce flood damage, while **flood resilience** measures focus on adapting and recovering from flood impacts. Other measures are available and we recommend seeking advice from a flood protection specialist.

| | | | |
|---|--|--|--|
| <p style="text-align: center;">Resistance</p> <p style="text-align: center;">Flood doors and windows from £500</p> | <p style="text-align: center;">Resistance</p> <p style="text-align: center;">Flood barriers (garages/driveway) from £2,000</p> | <p style="text-align: center;">Resistance</p> <p style="text-align: center;">Non return valves on drains and pipes from £70 to £700</p> | <p style="text-align: center;">Resistance</p> <p style="text-align: center;">Air brick covers from £50 to £150</p> |
| <p style="text-align: center;">Resistance</p> <p style="text-align: center;">Vent covers from £60</p> | <p style="text-align: center;">Resilience</p> <p style="text-align: center;">Water resistant mortar in external walls from £150</p> | <p style="text-align: center;">Resilience</p> <p style="text-align: center;">Waterproof external walls from £500</p> | <p style="text-align: center;">Resilience</p> <p style="text-align: center;">Relocating electric/service meters from £760 to £2,500</p> |



Coal mining (CON29M) ?

Potential risk

Features 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. Where required, further interpretation of mine entries has been undertaken. We have utilised Ordnance Survey® National Geographic Database buildings data within our mine entry interpretive report where a main building has been identified.

Section links

[Coal mining map](#) → [CON29M](#) →

| | | | | |
|--------------------------------------|----------------|---|------------------------|----------------|
| 1. Past underground | Identified | → | 6. Past opencast | Not identified |
| 2. Present underground | Not identified | | 7. Present opencast | Not identified |
| 3. Future underground | Not identified | | 8. Future opencast | Not identified |
| 4. Mine entries | Identified | → | 9. Subsidence claims | Not identified |
| 4a. Mine entries interpretive report | Included | → | 10. Mine gas emissions | Not identified |
| 5. Coal mining geology | Not identified | | 11. Emergency Call Out | Not identified |

Coal mining (CON29M) assessment

We consider there to be a potential risk to the property from past coal mining activity. For further details refer to: Past underground coal mining, Mine entries.

Next steps



Next steps continued

Mine entries (including interpretive report)

One or more mine entries are recorded to lie within 20m of the property. The zone of influence of these nearby mine entries - the area potentially impacted upon subsidence or collapse - is calculated to encroach on the property but not the main building(s). Please refer to the mine entries interpretive report on [page 31](#) → for further details.

In our opinion, the property's main building(s) does not fall within the zone of influence of the mine entries identified and should therefore be unimpacted by any related subsidence if it were to occur.

However, the zone of influence does extend into the property boundary. Whilst the risk is small, the possibility of damage to outside areas or other buildings in the event of collapse should not be discounted.

- 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.
- In the event of damage resulting from subsidence or settlement of this mine entry, property owners can make a claim against the mine owner or responsible person (usually the Coal Authority) under the provisions of the Coal Mining Subsidence Act 1991. If that claim is accepted the mine owner or responsible person will treat the mine entry and arrange for repairs to the property to be carried out to the reasonable satisfaction of the owner.

Mine gas

None required.

Emergency Hazard Call-out incidents

None required.

Subsidence claims

None required.

Past underground coal mining

A 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.


- A survey encompassing a visual inspection of the property is likely to be available, and this survey would highlight any visible defects and signs of mining-related settlement or subsidence effects.
- If no such survey has been undertaken, you should consider obtaining this type of visual inspection.

Next steps continued

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 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 .

Advisory information

CON29M reports are a requirement for conveyancing and are recommended throughout the official Coal Mining Reporting Area. This is the area within which it is deemed prudent to clarify the risk presented by coal mining, using the questions laid out in the Law Society's CON29M form. The need for a CON29M does not always translate to an identification of risk, and reports will often be assessed as free from risk or 'Passed' even though they are within the official Coal Mining Reporting Area.

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.

Coal mining (CON29M)

Coal mining map ?

Potential risk

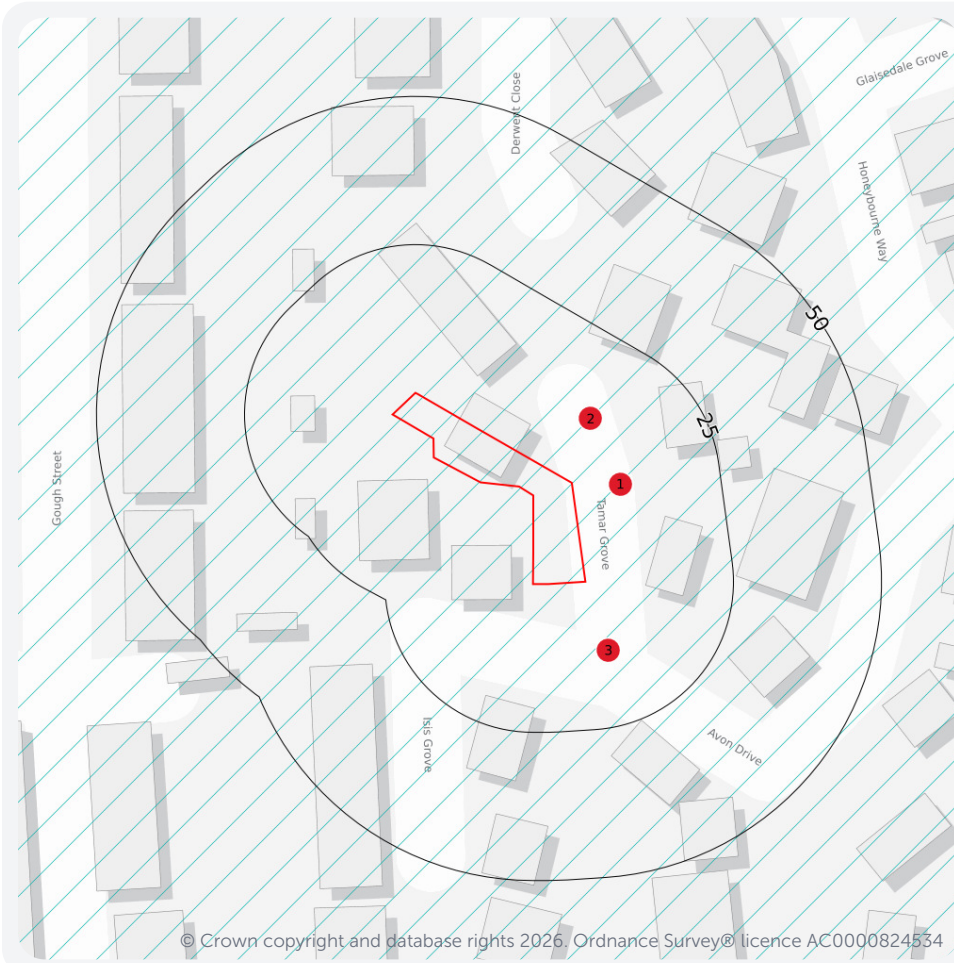
This data summarised in this section relates to features that are considered to be hazards related to coal mining activities which could constitute a risk to property.

Section links

Back to section summary →

Coal mining map →

CON29M →



- Site Outline
- Search buffers in metres (m)
- Mine entries
 - Adits
 - Shafts
- 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. 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 using Coal Authority and British Geological Survey data.

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

Coal mining (CON29M)

CON29M



Potential risk

This section provides detailed information about any past, present and future underground and surface coal mining activity that could impact the property.

Section links

[Back to section summary](#) →

[Coal mining map](#) →

[CON29M](#) →

A Law Society Licensed Provider



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

Identified

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

The property lies within the potential zone of influence of recorded workings in 2 seam(s) of coal. The most recent underground working in the area was in 1885. Workings lie between a shallow depth and 60 metres below surface.

The Coal Authority is aware of coal at or close to the surface which may have been mined in the past.

2. Present underground coal mining

Not identified

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

Not identified

(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. Mine entries

Identified

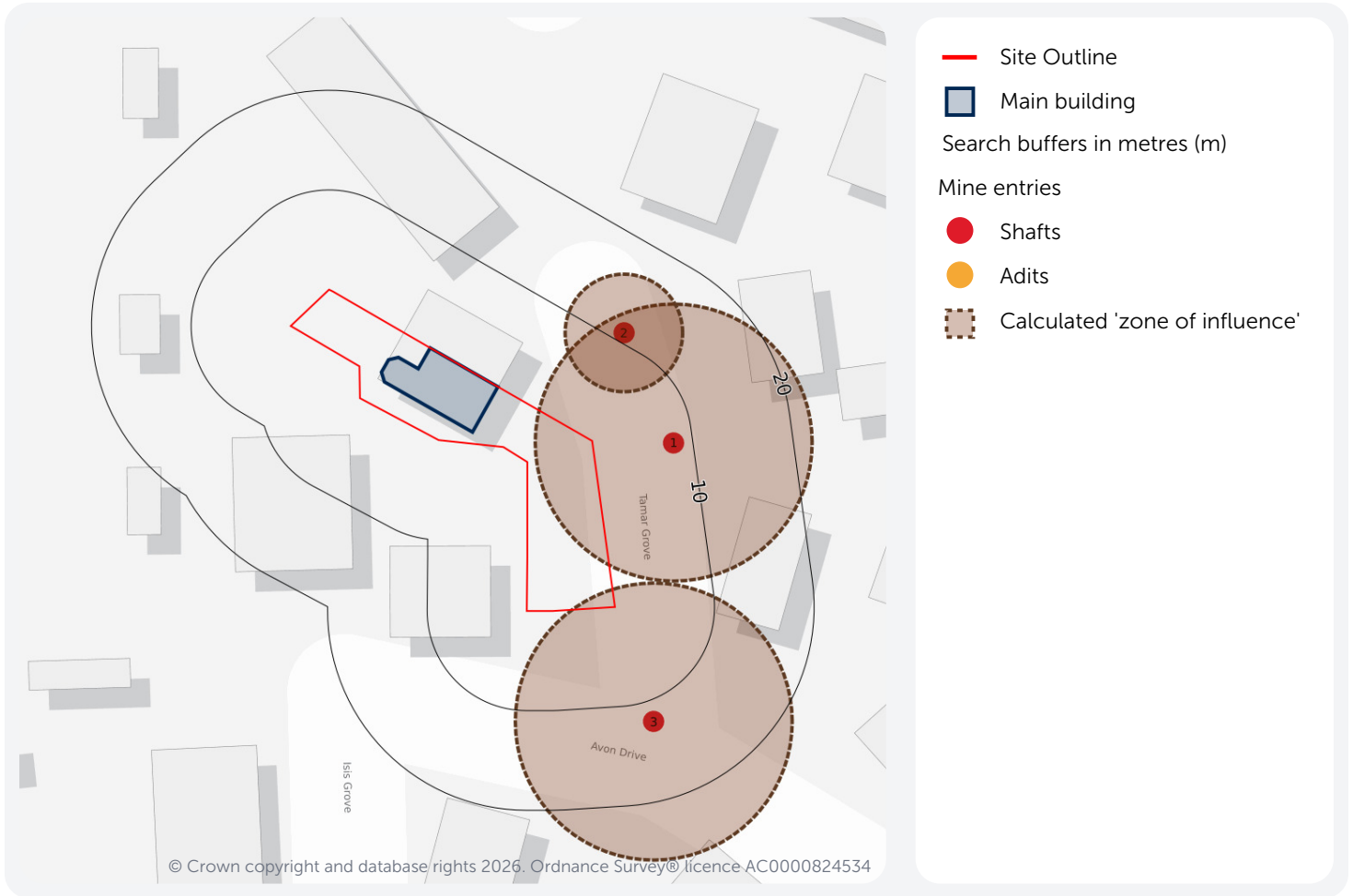
Are there any shafts and adits or other entries to underground coal mine workings within the property or within 20 metres of the boundary of the property?

Coal mine entries are recorded to lie within 20 metres of the property.

| ID | Distance | Details | Dimensions | Treatment |
|----|----------|--|--|---|
| 1 | 8 m | Type: Shaft Mineral: Coal Reference: 397298-013 Name: Owner: CA | Assumed diameter (m): 2.00000000 Confirmed diameter (m): - Depth (m): - Accuracy (m): 8.00000000 Source: Ab plan 11486 | Details: an investigation by probe drilling by M & J Drilling Services Limited for J S Bloor Limited in 1988 found no evidence of the mine shaft Date: - |
| 2 | 11 m | Type: Shaft Mineral: Coal Reference: 397298-012 Name: Owner: CA | Assumed diameter (m): 2.00000000 Confirmed diameter (m): - Depth (m): 27.40000000 Accuracy (m): 0.00000000 Source: Ab plan 11486 | Details: was grouted by M & J Drilling Services Limited for J S Bloor Limited in 1988 Date: - |
| 3 | 12 m | Type: Shaft Mineral: Coal Reference: 397298-014 Name: Owner: CA | Assumed diameter (m): 2.00000000 Confirmed diameter (m): - Depth (m): - Accuracy (m): 8.00000000 Source: Ab plan 11486 | Details: an investigation by probe drilling by M & J Drilling Services Limited for J S Bloor Limited in 1988 found no evidence of the mine shaft Date: - |

4a. Mine entry interpretive report

Included



As a mine entry or mine entries have been identified within 20m of the property, or because the zone of influence of a mine entry has been identified to encroach onto the property, we have carried out additional checks to clarify the risk to the property and its main building(s) (if identifiable).

The 'mine entry interpretive report' provided here has traditionally been provided within a separate, follow-on report but Groundsure include this upfront as standard. It is our assessment that:

✔ **The property's main building(s) is assessed to be outside of the zone of influence of nearby mine entries**

ⓘ **However, the potentially impacted area does extend into the property boundary**

How does this report work?

We take Coal Authority and British Geological Survey data to analyse the unique risk footprint of each recorded mine entry. Factors such as shaft diameter and the depth of superficial geology combine to determine the potential area of impact at the surface in the event of collapse (highlighted within the map). We can then provide a clear view on the risk to the property as to whether it is impacted by this calculated area and, if so, if it is likely to impact the property's main building(s).




5. Coal mining geology

 Not identified

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

 Not identified

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

 Not identified

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

 Not identified

(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

 Not identified

(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

Not identified

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

Not identified

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.



Non-coal mining ?

Further action

Groundsure considers there to be a non-coal mining-related risk to the property. Please refer to the assessment by Groundsure's mining experts below for further details.

Section links

- Consultant's assessment → Mining features →
- Mining records → Historical features →

Consultant's assessment

This assessment has been completed by a qualified geological consultant and includes a manual review of our extensive collection of mining data.

Assessment results

Further action →

Mining features

Records relating to recorded mining areas or activity have been identified in the vicinity of the site.

Mining features

Identified →

Mine plans

Identified →

Researched mining

Identified →

Mining records

Records relating to recorded mining areas or activity have been identified in the vicinity of the site.

BritPits

Identified →

Mineral Planning Areas

Not identified

Non-coal mining areas

Identified →

Mining cavities

Not identified

Coal mining areas

Identified →

Cheshire Brine areas

Not identified

Gypsum areas

Not identified

Tin mining areas

Not identified

Historical features

Historical mapping has identified mining features in the vicinity of the site.

Non-coal mining

Identified →

Coal and associated mining

Identified →

Industry associated with mining

Identified →

Geological features

No geological features indicative of mining activity or other sources of ground instability have been identified in the vicinity of the site.

Artificial and made ground

Not identified

Mineral veins


Not identified



Next steps

 Assessed by a Groundsure consultant

Non-coal mining

- Unless there is already a detailed survey available, a prudent purchaser may wish to consider obtaining a visual inspection looking for visible defects and signs of mining-related settlement or subsidence effects. This inspection should be carried out by a suitably qualified and experienced person, who could be sought through www.ricsfirms.com .

Non-coal mining

Consultant's assessment ?

Further action

This assessment has been completed by a qualified geological consultant and includes a manual review of our extensive collection of mining data.

Section links

- [Consultant's assessment](#) →
- [Mining records](#) →
- [Back to section summary](#) →
- [Mining features](#) →
- [Historical features](#) →

We consider there to be a non-coal mining-related risk to the property. Please refer to the assessment by Groundsure's mining experts below for further details.

Mining types: Coal, Metals, Stone, Unspecified

Past mining activity

The property lies within the potential zone of influence of recorded underground ironstone workings. We have not confirmed the precise depth, stability and extent of these workings. There is the possibility of ground movement associated with these workings within the property.

Current and future mining

According to our archive the property does not presently lie within an area with planning permission for non-coal mineral development. We are not aware of any planned future mining activity.

Consultant's guidance and recommendations

Written by:



A Grant MSc MEnvSc

a.grant@groundsure.com

Non-coal mining

Mining features ?

Identified

The data summarised in this section relates to mining features identified using our in-house data and mining records resources curated by our expert mining consultants. Although primarily related to non-coal mining activities, some coal mining features will also show in this section.

Section links

[Back to section summary](#) →

[Consultant's assessment](#) → [Mining features](#) →

[Mining records](#) → [Historical features](#) →



Surface workings

Surface workings identified from OS, BGS Geological mapping, Lidar data, and mine plans sourced from the BGS and various collections and sources.

| Location | Feature | Mineral | Mining type |
|----------|---------|-----------|-------------|
| 5m N | Quarry | Limestone | Stone |
| 12m NW | Quarry | - | Unspecified |



This data is sourced from Groundsure

Underground mine workings

Underground mine workings presenting a potential risk, including adits and seam workings, identified from BGS Geological mapping and mine plans sourced from the BGS and various collections and sources.

| Location | Feature | Mineral | Mining type |
|----------|---------------------------|--------------|-------------|
| On site | Underground mining extent | Ironstone, 0 | Metals |
| 20m NE | Underground mining extent | Ironstone, 0 | Metals |

This data is sourced from Groundsure

Mine waste tips

Mine waste tips identified from OS, BGS Geological mapping, Lidar data, and mine plans sourced from the BGS and various collections and sources.

| Location | Feature | Mineral | Mining type |
|----------|----------------|---------|-------------|
| 35m NE | Mine waste tip | Mined | Unspecified |

This data is sourced from Groundsure

Researched mining

The property has been found to be either within or in proximity to areas of potential mining identified from alternative or archival sources, including; BGS Geological paper maps, Lidar data, aerial photographs (from World War II onwards), archaeological data services, websites, Tithe maps, and various text/plans from collected books and reports. Some of this data is approximate and Groundsure have interpreted the resultant risk area and, where possible, specific areas of risk have been captured. Any such risk areas or features in the vicinity of the property are presented on the 'Mining features' map and within the detailed sections on Mine entries, Mineralised veins, Surface workings, Surface features, Underground mine workings or Mine waste tips.

This data is sourced from Groundsure

BGS mine plans

The property has been found to be either within or in proximity to areas defined on BGS mine plans. This dataset is representative of BGS mine plan extents held by Groundsure and should be considered approximate. Where possible, plans have been located and any specific areas of risk depicted have been captured. Any such risk areas or features in the vicinity of the property are presented on the Mining features map and within detailed sections on Mine entries, Mineralised veins, Surface workings, Surface features, Underground mine workings or Mine waste tips.

This data is sourced from Groundsure.

Non-coal mining

Mining records ?

Identified

The data summarised in this section relates to mining records identified from third party data providers. Although primarily related to non-coal mining activities, some coal mining features will also show in this section.

Section links

[Back to section summary](#) →

- [Consultant's assessment](#) → [Mining features](#) →
- [Mining records](#) → [Historical features](#) →



- Site Outline
- Search buffers in metres (m)
- BritPits
- Historical Mineral Planning Areas
- Mining Cavities
- Non Coal Mining
- Underground mining known or likely within or in close proximity
- Underground mining known within or in very close proximity

BritPits

BritPits (an abbreviation of British Pits) is a database maintained by the British Geological Survey of currently active and closed surface and underground mineral workings. Details of major mineral handling sites, such as wharfs and rail depots are also held in the database.



| Location | Details | Description |
|----------|--|---|
| 46m W | <p>Name: The Barracks Address: Willenhall, WALSALL, West Midlands Commodity: Sand & Gravel Status: Ceased</p> | <p>Type: A surface mineral working. It may be termed Quarry, Delf, Delph, Gravel Pit, Sand Pit, Sand and Gravel Pit, Clay Pit, Pit, Opencast Coal Site or Surface Mine. It may be mapped as Worked Ground or Worked and Made Ground on BGS mapping. Status description: Site which has ceased to extract minerals. May be considered as 'Closed' by operator. May be considered to have 'Active', 'Dormant' or 'Expired' planning permissions by the Mineral Planning Authority.</p> |
| 128m NW | <p>Name: Albion Road Address: Albion Road, Willenhall, WALSALL, West Midlands Commodity: Sand Status: Ceased</p> | <p>Type: A surface mineral working. It may be termed Quarry, Delf, Delph, Gravel Pit, Sand Pit, Sand and Gravel Pit, Clay Pit, Pit, Opencast Coal Site or Surface Mine. It may be mapped as Worked Ground or Worked and Made Ground on BGS mapping. Status description: Site which has ceased to extract minerals. May be considered as 'Closed' by operator. May be considered to have 'Active', 'Dormant' or 'Expired' planning permissions by the Mineral Planning Authority.</p> |

This data is sourced from the British Geological Survey.

Non-coal mining areas

The potential for historical non-coal mining to have affected an area. The assessment is drawn from expert knowledge and literature in addition to the digital geological map of Britain. Mineral commodities may be divided into seven general categories - vein minerals, chalk, oil shale, building stone, bedded ores, evaporites and 'other' commodities (including ball clay, jet, black marble, graphite and chert).

| Location | Name | Commodity | Class | Likelihood |
|----------|---------------|-----------|-------|--|
| On site | Black country | Ironstone | E | Underground mining is known or considered likely within or very close to the area. The location, extent and nature of mining should be considered in any site investigation. Potential for difficult ground conditions should be considered. |

This data is sourced from the British Geological Survey.

Coal mining areas

The property is within a generalised area that could be affected by past, current or future coal mining.

This data is sourced from the Coal Authority.

Non-coal mining

Historical features ?

Identified

The data summarised in this section relates to mining related features or structures that have been identified from historical maps.

Section links

[Back to section summary](#) →

[Consultant's assessment](#) → [Mining features](#) →

[Mining records](#) → [Historical features](#) →



Non-coal mining

Historical land uses identified from Ordnance Survey® mapping that involved mining for substances other than coal.

| Location | Land use | Date |
|----------|-----------------------------|------|
| On site | Unspecified Ground Workings | 1921 |
| 3m N | Sand Pit | 1902 |
| 3m NW | Gravel Pit | 1885 |



| Location | Land use | Date |
|----------|-----------------------------|------|
| 4m N | Ground Workings and Heap | 1914 |
| 5m N | Unspecified Ground Workings | 1920 |
| 5m N | Sand Pit | 1901 |
| 5m NW | Gravel Pit | 1885 |
| 10m NW | Gravel Pit | 1886 |
| 41m NE | Unspecified Heap | 1921 |
| 44m NE | Ground Workings | 1914 |
| 44m NE | Ground Workings | 1902 |
| 46m NE | Unspecified Ground Workings | 1901 |
| 47m NE | Unspecified Heap | 1920 |
| 92m N | Unspecified Ground Workings | 1885 |
| 95m N | Unspecified Heap | 1885 |
| 97m SE | Ground Workings | 1886 |
| 130m W | Sand Pit | 1901 |
| 142m NW | Sand Pit | 1885 |
| 145m NW | Sand Pit | 1885 |
| 150m SE | Unspecified Pit | 1885 |
| 150m NW | Sand Pit | 1886 |
| 151m SE | Unspecified Heap | 1885 |
| 154m N | Unspecified Heap | 1921 |
| 160m NW | Unspecified Disused Pit | 1901 |
| 164m S | Unspecified Ground Workings | 1885 |
| 165m N | Unspecified Ground Workings | 1885 |
| 166m S | Ground Workings | 1886 |
| 166m N | Unspecified Heap | 1885 |
| 211m N | Ground Workings | 1974 |
| 211m N | Ground Workings | 1982 |
| 211m N | Ground Workings | 1982 |



| Location | Land use | Date |
|----------|-----------------------------|------|
| 223m NW | Unspecified Pit | 1902 |
| 224m E | Shaft | 1914 |
| 225m E | Old Shaft | 1902 |
| 229m NW | Unspecified Pit | 1901 |
| 230m E | Unspecified Old Shaft | 1901 |
| 234m E | Unspecified Ground Workings | 1901 |
| 243m N | Ground Workings | 1938 |

This data is sourced from Groundsure.

Coal and associated mining

Historical land uses identified from Ordnance Survey® mapping that indicate the presence of coal working. Coal mines were often also associated with the extraction of ironstone.

| Location | Land use | Date |
|----------|----------|------|
| 170m E | Colliery | 1938 |
| 193m E | Colliery | 1921 |
| 216m E | Colliery | 1914 |
| 233m E | Colliery | 1920 |

This data is sourced from Groundsure.

Industry associated with mining

Historical land uses identified from Ordnance Survey® mapping that indicate the presence of industry which was often associated with mineral extraction. Extraction sites were often located in close proximity to these land uses.

| Location | Land use | Date |
|----------|-------------|------|
| 152m W | Brick Works | 1886 |

This data is sourced from Groundsure.



Radon ?

Identified



The property is in a radon affected area. This could mean that inhabitants are at risk from the harmful effects of radon. The percentage of homes estimated to be affected by radon in your local area is between 5% and 10%.



Next steps

Radon

The property is in an area where elevated radon levels are expected to be found in 5-10% of properties.

- Due to the age of the property, radon protection measures should not be expected to be present within the property unless recently installed;
- Enquire with the seller if they have completed a 3 month radon test and what the results were. If they have not had one completed, carry out a radon test at the property. The most accurate testing kits run for 3 months and can be obtained from UK Radon <https://www.ukradon.org/services/orderdomestic> 
- Further information is available here <https://knowledge.groundsure.com/searches-radon> 

Radon ?

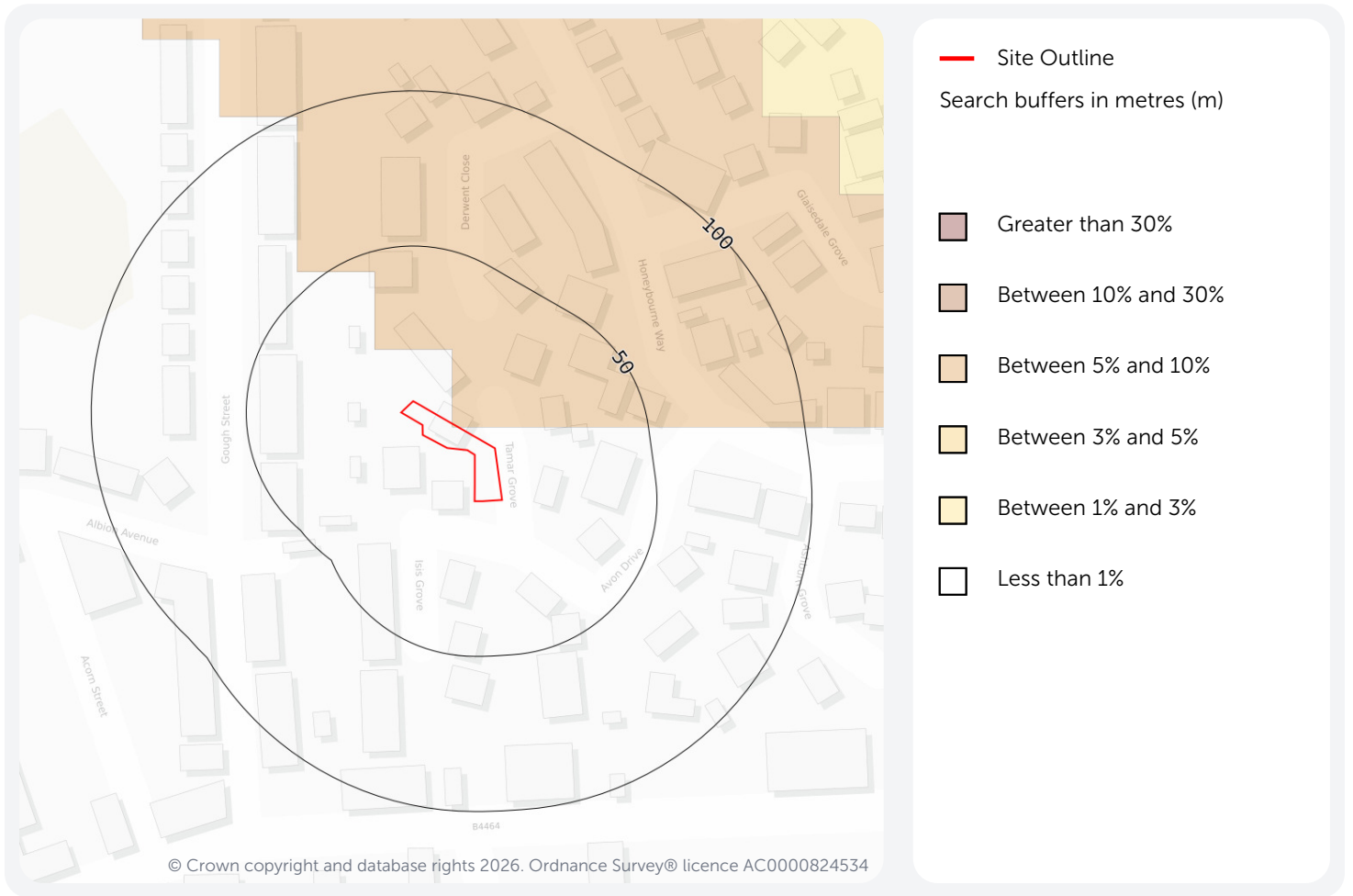
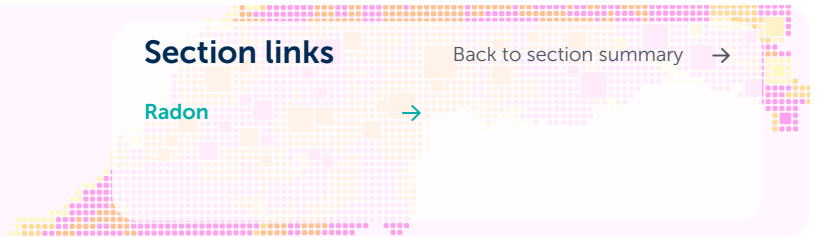
Identified

The property lies within a radon affected area.

Section links

Back to section summary →

Radon →



The property is in a radon affected area, meaning there is an increased risk that properties will contain elevated levels of radon.

In order to determine if there is a problem at your property, a radon measurement in the building must be taken. Access to a testing service and further information on radon is available from UK Health Security Agency (UKHSA) or www.ukradon.org

Radon is a colourless, odourless radioactive gas present in all areas of the United Kingdom, usually at levels that pose a negligible risk. However, the property is situated in an area where levels of radon can be much higher and pose a health risk. High levels of radon can cause lung cancer, particularly for smokers and ex-smokers. The higher the level and the longer the period of exposure, the greater the risk.

This data is sourced from the British Geological Survey/UK Health Security Agency.



Planning ?

Identified

Planning applications have been identified at or in proximity of the property. No protected areas have been identified within 50 metres of the property. Protected areas include nature reserves and other conservation areas.

Section links

Planning applications →

Planning applications

Using Local Authority planning information supplied and processed by Serac Tech dating back 7 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.

- 5** Home improvement searched to 50m →
- 0** Small residential searched to 50m
- 0** Medium residential searched to 125m
- 2** Large residential searched to 500m →
- 37** Mixed and commercial searched to 500m →

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. In order to understand this planning data better together with its limitations you should read the full detailed limitations [Click here](#) ↗.

Planning constraints

No protected areas have been identified within 50 metres of the property. Protected areas include nature reserves and other conservation areas.

Environmental designations

Not identified

Visual and cultural designations

Not identified

Next steps

Planning constraints

None required.

Planning

Planning applications ?

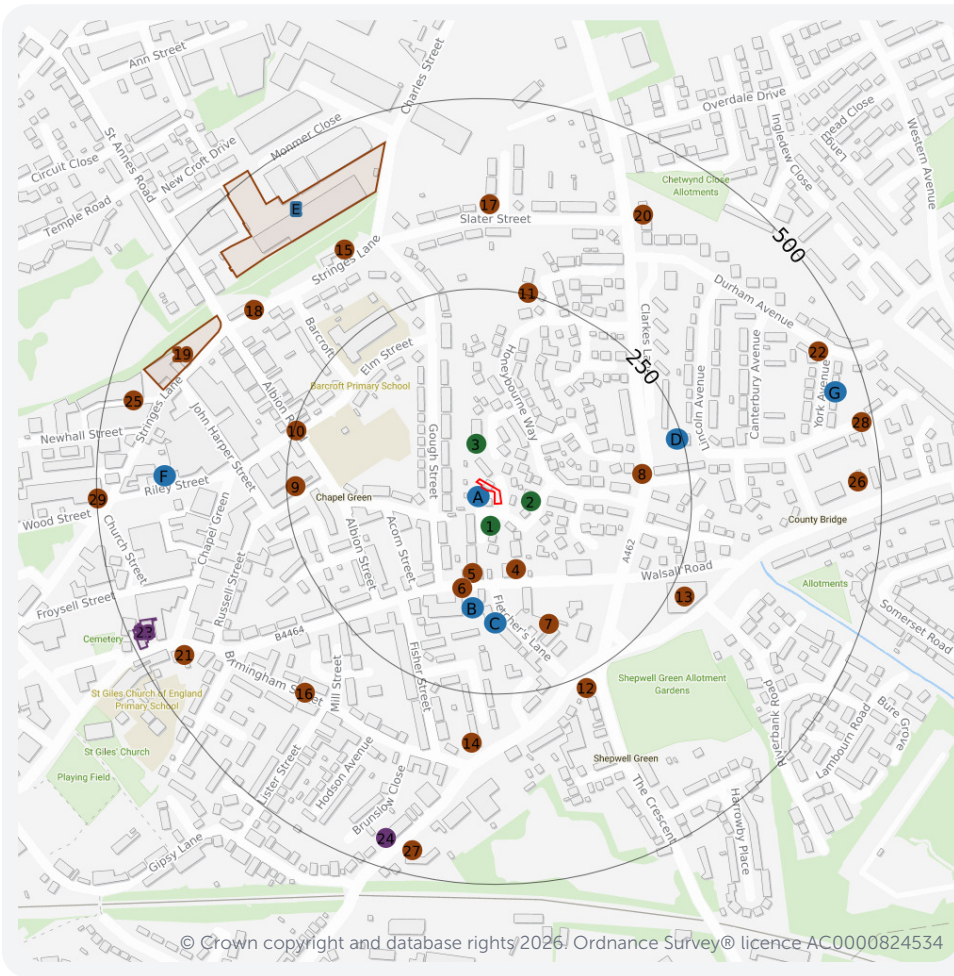
Identified

Planning applications have been identified at or in proximity of the property.

Section links

Back to section summary →

Planning applications →








- Site Outline
- Search buffers in metres (m)
- Grouped applications
- Home improvement applications
- Home improvement applications (polygon)
- Small residential applications
- Small residential applications (polygon)
- Medium residential applications
- Medium residential applications (polygon)
- Large residential applications
- Large residential applications (polygon)
- Mixed and commercial applications
- Mixed and commercial applications (polygon)

Home improvement applications searched to 50m

5 home improvement planning applications within 50m from the property have been submitted for planning permission during the last seven years. These applications relate to developments associated with an existing residential address. Please see below for details of the proposed developments.





| ID | Details | Description | Online record |
|---|---|--|--|
| ID: A Distance: 14 m Direction: SW | Application reference: 23/0661 Application date: 16/06/2023 Council: Walsall | Address: 16, ISIS GROVE, WILLENHALL, WV13 1JD Project: Single Storey Rear Extension (Prior Approval) Last known status: Refused Decision date: 13/07/2023 | Link  |
| ID: A Distance: 14 m Direction: SW | Application reference: 23/0829 Application date: 14/07/2023 Council: Walsall | Address: 16, ISIS GROVE, WILLENHALL, WV13 1JD Project: Larger Home Extension (Single Storey) Last known status: Approved Decision date: 15/08/2023 | Link  |
| ID: 1 Distance: 31 m Direction: S | Application reference: 20/0574 Application date: 09/06/2020 Council: Walsall | Address: 3, ISIS GROVE, WILLENHALL, WV13 1JD Project: House Conversion & Extension Last known status: Approved Decision date: 22/09/2020 | Link  |
| ID: 2 Distance: 38 m Direction: E | Application reference: 21/0689 Application date: 14/05/2021 Council: Walsall | Address: 4, AVON DRIVE, WILLENHALL, WV13 1HA Project: Bedroom Extension (Single & Two Storey) Last known status: Approved Decision date: 25/02/2022 | Link  |
| ID: 3 Distance: 46 m Direction: N | Application reference: 20/0929 Application date: 06/08/2020 Council: Walsall | Address: 24 , Derwent Close, Willenhall, WV13 1JP Project: Two Storey Side Extension (Alterations) Last known status: Approved Decision date: 07/12/2020 | Link  |

The data is sourced from Serac Tech

Large residential applications searched to 500m

2 large residential developments within 500m from the property have been submitted for planning permission during the last seven years. Large residential developments are considered to be residential builds of over 10 dwellings. Please see below for details of the proposed developments.

| ID | Details | Description | Online record |
|--|---|---|--|
| ID: 23 Distance: 458 m Direction: W | Application reference: 24/1101 Application date: 24/10/2024 Council: Walsall | Address: 54, WALSALL STREET, WILLENHALL, WV13 2DU Project: 12 Flats (Change of Use/Extension) Last known status: Validated Decision date: Not supplied | Link  |
| ID: 24 Distance: 463 m Direction: S | Application reference: 21/1136 Application date: 20/07/2021 Council: Walsall | Address: LAND BETWEEN 29 AND 35 BILSTON LANE, WILLENHALL, WV13 2QF Project: 8 Flats & 1 House (New/Conversion) Last known status: Approved Decision date: 08/04/2022 | Link  |



The data is sourced from Serac Tech

Mixed and commercial applications searched to 500m

37 mixed and commercial developments within 500m from the property have been submitted for planning permission during the last seven years. Mixed and commercial developments are considered to be any other development that can be mixed use of commercial and residential development or purely commercial. This section also includes any planning applications that do not have a classification and these could be residential, commercial or a mixture of both. Please see below for details of the proposed developments.

| ID | Details | Description | Online record |
|---|---|---|----------------------|
| ID: 4 Distance: 90 m Direction: S | Application reference: 21/1035 Application date: 20/07/2021 Council: Walsall | Address: 125, WALSALL ROAD, WILLENHALL, WV13 2ED Project: Takeaway (Change of Use) Last known status: Withdrawn Decision date: 06/07/2022 | Link |
| ID: 5 Distance: 97 m Direction: S | Application reference: 19/1299 Application date: 10/10/2019 Council: Walsall | Address: EURO STORE, 139 WALSALL ROAD, WILLENHALL, WV13 2ED Project: ATM Installation (Retrospective) Last known status: Approved Decision date: 04/12/2019 | Link |
| ID: 6 Distance: 119 m Direction: S | Application reference: 21/0563 Application date: 16/04/2021 Council: Walsall | Address: WALSALL ROAD, WILLENHALL, WV13 2EG Project: Telecommunication Monopole Installation Last known status: Refused Decision date: 10/06/2021 | Link |
| ID: B Distance: 141 m Direction: S | Application reference: 25/0024 Application date: 13/01/2025 Council: Walsall | Address: 36-40, WALSALL ROAD, WILLENHALL, WV13 2EG Project: Convenience Store (Change of Use) Last known status: Approved Decision date: 27/06/2025 | Link |
| ID: B Distance: 141 m Direction: S | Application reference: 24/1087 Application date: 23/08/2024 Council: Walsall | Address: 36-40, WALSALL ROAD, WILLENHALL, WV13 2EG Project: Convenience Store (Change of Use) Last known status: Refused Decision date: 02/12/2024 | Link |
| ID: B Distance: 141 m Direction: S | Application reference: 24/0752 Application date: 20/06/2024 Council: Walsall | Address: FORMER DANER LTD, 36, WALSALL ROAD, WILLENHALL, WV13 2EG Project: Retail Store (Change of Use) Last known status: Withdrawn Decision date: 02/08/2024 | Link |
| ID: C Distance: 157 m Direction: S | Application reference: 25/1208 Application date: 17/11/2025 Council: Walsall | Address: UNIT 1, 43-44 FLETCHERS LANE, WILLENHALL, WV13 2QW Project: Car Repair Garage/MOT Centre (Change of Use) Last known status: Validated Decision date: Not supplied | Link |



| ID | Details | Description | Online record |
|--|---|---|----------------------|
| ID: C Distance: 157 m Direction: S | Application reference: 25/0485 Application date: 16/05/2025 Council: Walsall | Address: UNIT 1, 43-44, FLETCHERS LANE, WILLENHALL, WV13 2QW Project: Car Repair Garage (Change of Use) Last known status: Withdrawn Decision date: 25/07/2025 | Link |
| ID: 7 Distance: 170 m Direction: SE | Application reference: 24/0240 Application date: 12/03/2024 Council: Walsall | Address: 3, FLETCHERS LANE, WILLENHALL, WV13 2QW Project: Timber/Builders Merchant (Change of Use) Last known status: Refused Decision date: 13/06/2024 | Link |
| ID: 8 Distance: 188 m Direction: E | Application reference: 20/0728 Application date: 02/07/2020 Council: Walsall | Address: TELECOMMUNICATIONS EQUIPMENT, CLARKES LANE, WILLENHALL Project: Telecommunications Monopole Installation Last known status: Refused Decision date: 25/08/2020 | Link |
| ID: 9 Distance: 239 m Direction: W | Application reference: 20/0575 Application date: 28/05/2020 Council: Walsall | Address: EREBUS WORKS, ALBION ROAD, WILLENHALL, WV13 1NF Project: Building Cladding & Lamppost Relocation Last known status: Withdrawn Decision date: 27/08/2020 | Link |
| ID: D Distance: 242 m Direction: E | Application reference: 22/1216 Application date: 30/08/2022 Council: Walsall | Address: TELECOMMUNICATIONS EQUIPMENT, OUTSIDE NOAHS ARK, CLARKES LANE, WILLENHALL Project: Pole Installation (9m Wooden) Last known status: Approved Decision date: 08/09/2022 | Link |
| ID: D Distance: 242 m Direction: E | Application reference: 22/1214 Application date: 16/08/2022 Council: Walsall | Address: OUTSIDE PAVEMENT NOAHS ARK, CLARKES LANE, WILLENHALL, WV13 1JB Project: Installation of 9m Pole Last known status: Approved Decision date: 06/09/2022 | Link |
| ID: 10 Distance: 247 m Direction: W | Application reference: 23/0209 Application date: 23/02/2023 Council: Walsall | Address: TELECOMMUNICATIONS EQUIPMENT OUTSIDE CAR PARK ON ALBION ROAD, WILLENHALL Project: Installation of New 10m Wooden Pole Last known status: Approved Decision date: 01/03/2023 | Link |
| ID: 11 Distance: 252 m Direction: N | Application reference: 25/0165 Application date: 13/02/2025 Council: Walsall | Address: 7, KEASDEN GROVE, WILLENHALL, WV13 1HL Project: Invalid Proposal Last known status: Approved Decision date: 23/04/2025 | Link |



| ID | Details | Description | Online record |
|---|---|---|----------------------|
| ID: 12 Distance: 267 m Direction: SE | Application reference: 21/0949 Application date: 18/06/2021 Council: Walsall | Address: FOOTPATH S/O, 84, SHEPWELL GREEN, WILLENHALL, WV13 2QJ Project: Telecommunication Cabinet Installation Last known status: Approved Decision date: 26/07/2021 | Link |
| ID: 13 Distance: 269 m Direction: SE | Application reference: 20/0091 Application date: 24/01/2020 Council: Walsall | Address: GURDWARA GURU NANAK PRAKASH, 65-67, WALSALL ROAD, WILLENHALL, WV13 2RD Project: Canopy Installation Last known status: Approved Decision date: 17/03/2020 | Link |
| ID: 14 Distance: 317 m Direction: S | Application reference: 22/0840 Application date: 09/06/2022 Council: Walsall | Address: LAND ADJACENT TO, 52, SHEPWELL GREEN, WILLENHALL, WV13 2QJ Project: Light Pole Installation Last known status: Approved Decision date: 01/07/2022 | Link |
| ID: 15 Distance: 350 m Direction: NW | Application reference: 21/0903 Application date: 12/10/2021 Council: Walsall | Address: ELM PARK TAVERN, 75, STRINGES LANE, WILLENHALL, WV13 1LT Project: Pizza Restaurant (Change of Use & Extension) Last known status: Approved Decision date: 05/04/2022 | Link |
| ID: 16 Distance: 353 m Direction: SW | Application reference: 22/1351 Application date: 12/09/2022 Council: Walsall | Address: CORNER OF BIRMINGHAM STREET, WILLENHALL, WV13 2HH Project: Telecommunications Installation (9M Pole) Last known status: Approved Decision date: 07/10/2022 | Link |
| ID: 17 Distance: 360 m Direction: N | Application reference: 22/0982 Application date: 12/07/2022 Council: Walsall | Address: TELECOMMUNICATION EQUIPMENT, OUTSIDE 25-27, SLATER STREET, WILLENHALL Project: Telecommunication Pole Installation Last known status: Approved Decision date: 20/07/2022 | Link |
| ID: 18 Distance: 369 m Direction: NW | Application reference: 20/0972 Application date: 20/08/2020 Council: Walsall | Address: TELECOMMUNICATIONS EQUIPMENT, STRINGES LANE, WILLENHALL Project: Telecommunication Pole Installation Last known status: Approved Decision date: 14/09/2020 | Link |
| ID: 19 Distance: 393 m Direction: NW | Application reference: 20/0406 Application date: 22/05/2020 Council: Walsall | Address: ABBEY SPUN CASTINGS LTD, 21, STRINGES LANE, WILLENHALL, WV13 1LB Project: Industrial Development (Demolition/Refurbishment/Extension) Last known status: Approved Decision date: 30/06/2023 | Link |



| ID | Details | Description | Online record |
|---|---|--|----------------------|
| ID: E Distance: 394 m Direction: NW | Application reference: 23/0551 Application date: 10/05/2023 Council: Walsall | Address: MIDLAND FOOD, STRINGES LANE, WILLENHALL, WV13 1LX Project: Demolition of Midland Food (Prior Notification) Last known status: Approved Decision date: 13/06/2023 | Link |
| ID: E Distance: 395 m Direction: NW | Application reference: 23/1133 Application date: 18/09/2023 Council: Walsall | Address: MIDLAND FOOD, STRINGES LANE, WILLENHALL, WV13 1LX Project: Storage & Production Facility (New) Last known status: Approved Decision date: 10/01/2024 | Link |
| ID: 20 Distance: 407 m Direction: NE | Application reference: 22/1269 Application date: 26/08/2022 Council: Walsall | Address: Land outside of 144, CLARKES LANE, WILLENHALL, WV13 1HY Project: Telecommunication Pole Installation Last known status: Approved Decision date: 21/09/2022 | Link |
| ID: F Distance: 412 m Direction: W | Application reference: 21/0931 Application date: 07/07/2021 Council: Walsall | Address: 12-16, RILEY STREET, WILLENHALL, WV13 1RH Project: Light Industrial Starter-Units (2 Units) Last known status: Approved Decision date: 15/12/2022 | Link |
| ID: F Distance: 427 m Direction: W | Application reference: 25/0073 Application date: 22/01/2025 Council: Walsall | Address: 6-11, RILEY STREET, WILLENHALL, WV13 1RH Project: Invalid Submission Last known status: Refused Decision date: 12/03/2025 | Link |
| ID: 21 Distance: 447 m Direction: SW | Application reference: 20/1496 Application date: 25/11/2020 Council: Walsall | Address: 34, WALSALL STREET, WILLENHALL, WV13 2ER Project: Children's Care Home Facility (Change of Use) Last known status: Approved Decision date: 20/01/2021 | Link |
| ID: 22 Distance: 456 m Direction: NE | Application reference: 22/1103 Application date: 13/07/2022 Council: Walsall | Address: OUTSIDE OF 28, YORK AVENUE, WILLENHALL, WV13 1JJ Project: Wooden Pole Installation Last known status: Approved Decision date: 12/08/2022 | Link |
| ID: G Distance: 459 m Direction: E | Application reference: 25/0260 Application date: 12/03/2025 Council: Walsall | Address: 9, YORK AVENUE, WILLENHALL, WV13 1JJ Project: Invalid Proposal Last known status: Approved Decision date: 16/04/2025 | Link |
| ID: G Distance: 462 m Direction: E | Application reference: 25/0262 Application date: 12/03/2025 Council: Walsall | Address: 11, YORK AVENUE, WILLENHALL, WV13 1JJ Project: Invalid Proposal Last known status: Approved Decision date: 15/04/2025 | Link |



| ID | Details | Description | Online record |
|--|---|--|----------------------|
| ID: 25 Distance: 464 m Direction: W | Application reference: 21/0885 Application date: 14/06/2021 Council: Walsall | Address: UNIT 5A, TIPPERS WORKS, NEW RAILWAY STREET, WILLENHALL, WV13 1LJ Project: Broadband Installation (9m Wooden Pole) Last known status: Approved Decision date: 23/06/2021 | Link |
| ID: 26 Distance: 469 m Direction: E | Application reference: 24/0797 Application date: 05/07/2024 Council: Walsall | Address: SPAR BENTLEY, WOLVERHAMPTON ROAD WEST, WILLENHALL, WV13 2RN Project: Hot Food Takeaway (Change of Use) Last known status: Approved Decision date: 20/12/2024 | Link |
| ID: 27 Distance: 469 m Direction: S | Application reference: 24/0134 Application date: 18/01/2024 Council: Walsall | Address: FOOTPATH TO THE FRONT OF UNITS 8 TO 10, BILSTON LANE, WILLENHALL Project: Light Pole Installation Last known status: Approved Decision date: 09/02/2024 | Link |
| ID: 28 Distance: 483 m Direction: E | Application reference: 22/1038 Application date: 13/07/2022 Council: Walsall | Address: TELECOMMUNICATIONS EQUIPMENT, SIDE OF 70, CUMBERLAND ROAD, WILLENHALL Project: Light Pole Installation Last known status: Approved Decision date: 08/08/2022 | Link |
| ID: 29 Distance: 499 m Direction: W | Application reference: 23/0071 Application date: 04/01/2023 Council: Walsall | Address: F/O, JOHN MCNAB SERVICES, BROADWAY WORKS, STRINGES LANE, WILLENHALL, WV13 1LB Project: Medium Wooden Pole Installation Last known status: Approved Decision date: 03/02/2023 | Link |

The data is sourced from Serac Tech



Energy ?

Identified

The property has been identified to lie within the search radius of one or more energy features detailed below.

Section links

Wind and solar →

Oil and gas

No historical, active or planned wells or extraction areas have been identified near the property.

Oil and gas areas Not identified

Oil and gas wells Not identified

Wind and solar

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

Planned multiple wind turbines Not identified

Planned single wind turbines Identified →

Existing wind turbines Not identified

Proposed solar farms Identified →

Existing solar farms Identified →

Energy Infrastructure

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

Next steps

Wind

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

- 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



Next steps continued

Solar

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

- 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

Energy
Wind and solar ?

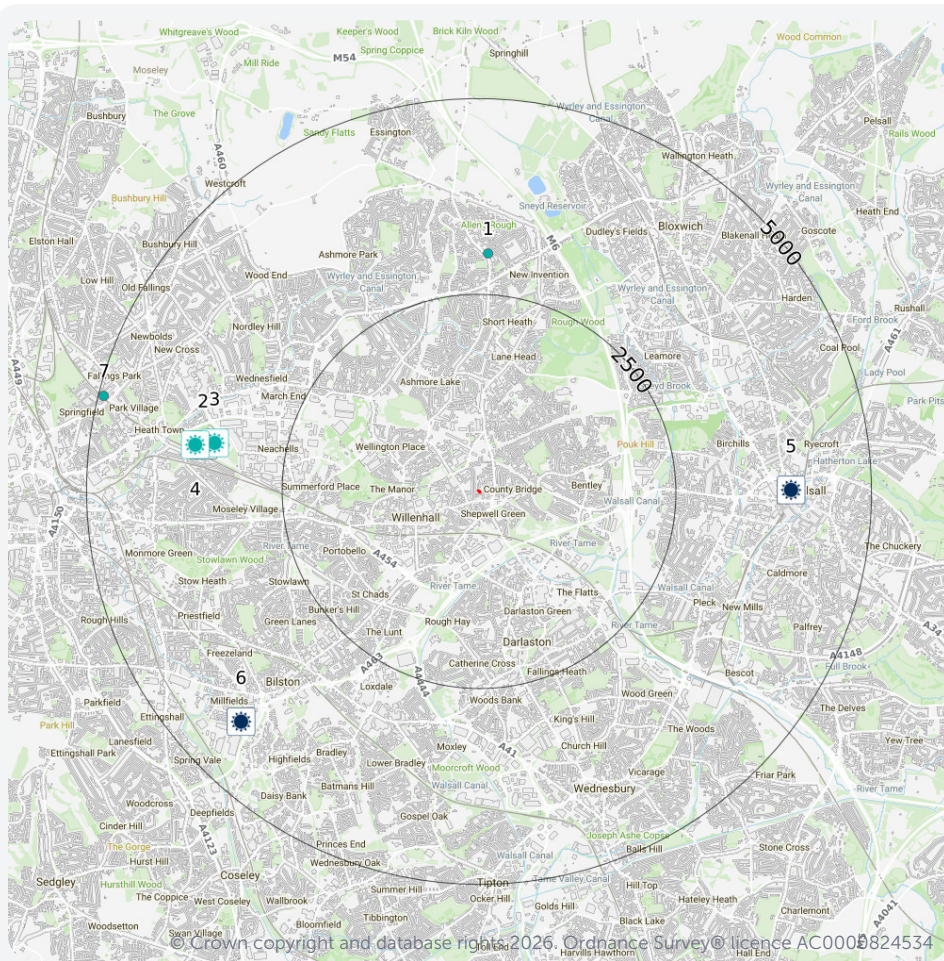
Identified

The data summarised in this section relates to the location of current and planned wind farms/turbines and solar farms.

Section links

Back to section summary →

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 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 | 3-4 km | N | Site Name: 2 Beacon Road, Willenhall, Walsall, West Midlands, WV12 5DS Planning Application Reference: 07/0216/FL/H3 Type of Project: Wind Turbine | Application Date: 2007-02-07 Planning Stage: Plans Approved Detail Plans Granted Project Details: Scheme comprises installation of a wind turbine. Approximate Grid Reference: 397341, 301827 |
| 7 | 4-5 km | W | Site Name: Plot 101, The Bluebird Centre, Bridge Street, Heath Town, Wolverhampton, Wolverhampton, West Midlands, WV10 9QQ Planning Application Reference: 08/00211/FUL Type of Project: Wind Turbine | Application Date: 2008-02-12 Planning Stage: Early Planning Detail Plans Refused Project Details: Scheme comprises installation of wind turbine and associated battery/control gear building. Approximate Grid Reference: 392434, 300011 |

This information is derived from planning data supplied by Serac Tech and 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 | |
|----|----------|-----------|---|--|--|
| 2 | 3-4 km | W | Bowmans Harbour Solar Farm, Bowmans Harbour Planetary Road Willenhall, WV13 3SW | Contractor: Wolverhampton City Council LPA Name: Wolverhampton Capacity (MW): 6.9 | Application Date: 30/11/2020 Pre Consent Status: Under Construction Post Consent Status: Under Construction Date Commenced: - |
| 5 | 3-4 km | E | Tesco Superstore Wisemore, Tesco Superstore, Wisemore, Walsall, WS2 8EZ | Contractor: Push Energy LPA Name: Walsall Capacity (MW): 1 | Application Date: 12/03/2020 Pre Consent Status: Planning Permission Granted Post Consent Status: Awaiting Construction Date Commenced: - |



| ID | Distance | Direction | Address | Details |
|----|----------|-----------|--|--|
| 6 | 4-5 km | SW | Sharps Bedrooms, Springvale Avenue - Solar Panels, Sharps Bedrooms Ltd Springvale Avenue, WV14 0QL | Contractor: Watt Energy Saver Limited LPA Name: Wolverhampton Capacity (MW): 1.55 Application Date: 19/07/2022 Pre Consent Status: Planning Permission Granted Post Consent Status: Awaiting Construction Date Commenced: - |

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 |
|----|----------|-----------|--|---|
| 3 | 3-4 km | W | Bowmans Harbour Land South West Of Swimming And Fitness Centre, Planetary Road, Wolverhampton, West Midlands | Applicant name: Mr Stuart Lowndes Application Status: Full Application Application Date: 30/06/2023 Application Number: 23/00471/FUL Erection of new 2.4m high fence including razor wire around solar farm perimeter |
| 4 | 3-4 km | W | Bowmans Harbour Planetary Road Wolverhampton West Midlands, WV13 3SW | Applicant name: City Of Wolverhampton Council Application Status: Awaiting decision Application Date: 30/11/2020 Application Number: 20/00305/FUL Erection of a solar farm comprising of 11.5ha of photo-voltaic panels, associated infrastructure, access road and battery storage and installation of boundary fence, CCTV and security measures. |

This data is sourced from Serac Tech and Glenigan.



Transportation ?

Identified

The property has been identified to lie within the search radius of one or more transportation features detailed below.

Section links

[Other railways](#) →

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 the Crossrail 2 project.

| | |
|--------------------------|----------------|
| 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

Our search indicates the property is within 250 metres of railways or railway stations, subway or DLR lines, active railways, historical railways or tunnels. The Underground assessment includes London Underground, DLR, Tyne and Wear Metro, Merseyrail and Glasgow Subway.

| | |
|---------------------------------|----------------|
| Active railways and tunnels | Not identified |
| Historical railways and tunnels | Identified → |
| Railway and tube stations | Not identified |
| Underground | Not identified |



Next steps

Transportation
None required.

Transportation

Other railways ?

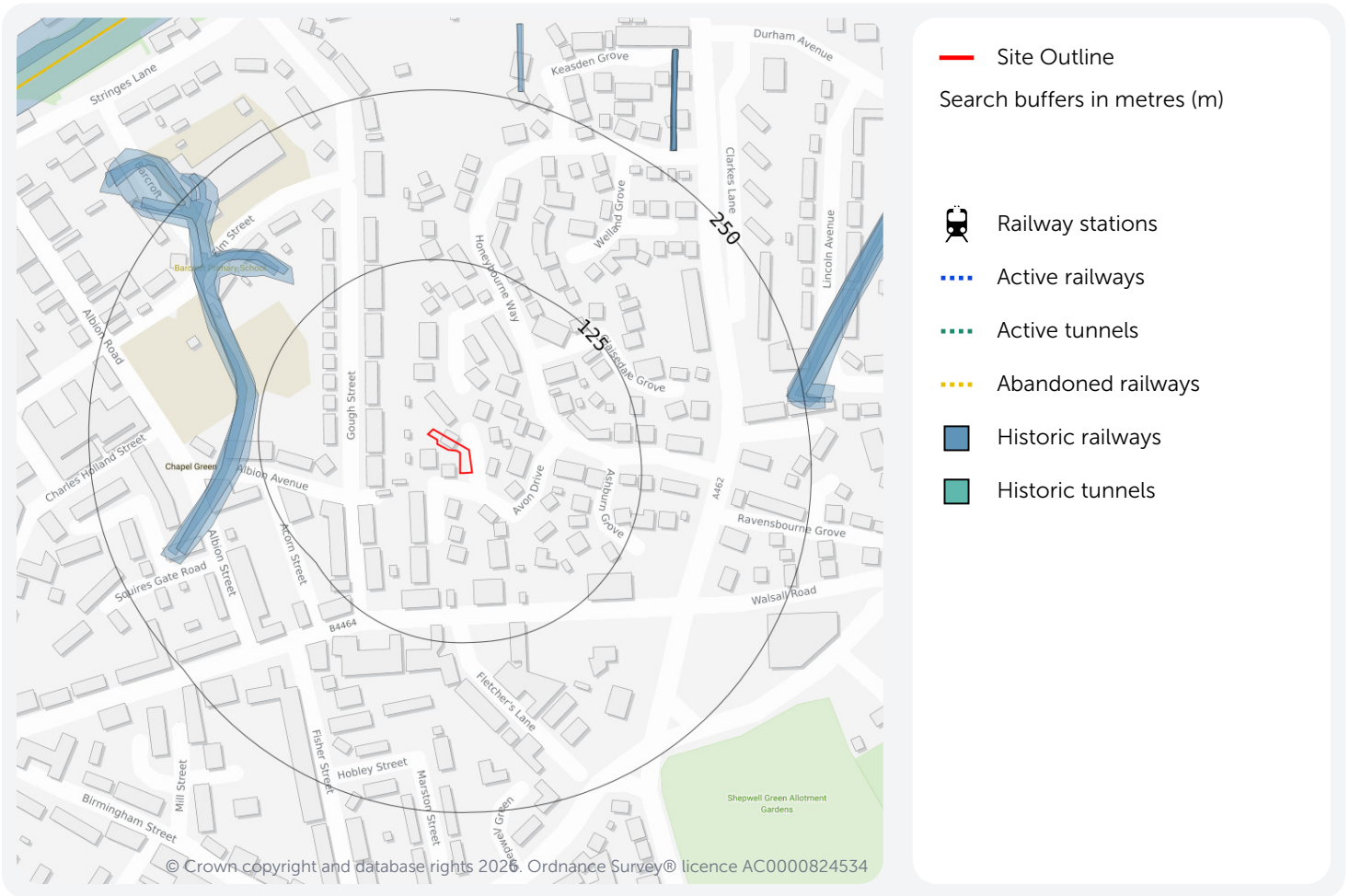
Identified

The data summarised in this section relates to the location of railways or railway stations, subway or DLR lines, active railways, historical railways or tunnels. The Underground assessment includes London Underground, DLR, Tyne and Wear Metro, Merseyrail and Glasgow Subway.

Section links

[Back to section summary](#) →

[Other railways](#) →



Historical railway infrastructure

The property is situated within 250m of a railway or tunnel feature identified on historical mapping. Please note that many historical railways noted in this section will still be in use today.

Please note that for reasons of clarity only the closest record identified will be shown in the table below, though the full extent of records identified can be seen on the map.



| Distance | Direction | Feature | Year |
|----------|-----------|-----------------|------|
| 128 m | W | Railway Sidings | 1885 |



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 | Pollution incidents | Not identified |
| Former tanks | Not identified | Flooding | |
| Former energy features | Not identified | Risk of flooding from rivers and the sea | Identified |
| Former petrol stations | Not identified | Flood storage areas: part of floodplain | Not identified |
| Former garages | Not identified | Historical flood areas | Not identified |
| Former military land | Not identified | Reduction in Risk of Flooding from Rivers and Sea due to Defences | Not identified |
| Former landfill (from Local Authority and historical mapping records) | Not identified | Flood defences | Not identified |
| Waste site no longer in use | Not identified | Surface water flood risk | Identified |
| Active or recent landfill | Not identified | Groundwater flooding | Not identified |
| Former landfill (from Environment Agency Records) | Not identified | Natural instability | |
| Active or recent licensed waste sites | Not identified | Property shrink-swell assessment | Not identified |
| Recent industrial land uses | Not identified | Shrink-swell clays | Not identified |
| National Geographic Database (NGD) - Current or recent tanks | Not identified | Landslides | Not identified |
| Current or recent petrol stations | Not identified | National landslide database | Not identified |
| Hazardous substance storage/usage | Not identified | Running sands | Not identified |
| Sites designated as Contaminated Land | Not identified | Compressible deposits | Identified |
| Historical licensed industrial activities | Not identified | Collapsible deposits | Not identified |
| Current or recent licensed industrial activities | Not identified | Dissolution of soluble rocks | Not identified |
| Local Authority licensed pollutant release | Not identified | Natural cavities | Not identified |
| Pollutant release to surface waters | Not identified | Coastal Erosion | |
| Pollutant release to public sewer | Not identified | Shoreline Management Plan (SMP) delivered | Not identified |
| Dangerous industrial substances (D.S.I. List 1) | Not identified | Projections with no future intervention (NFI) and complex geology | Not identified |
| Dangerous industrial substances (D.S.I. List 2) | 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 (Stantec) | Not identified |
| Historical incidents | Not identified |

Climate change

| | |
|--|----------------|
| Flood risk (5 and 30 Years) | Identified |
| Ground stability (5 and 30 Years) | Identified |
| Climate change - Shoreline Management Plan (SMP) delivered | Not identified |
| Climate change - Projections with no future intervention (NFI) and complex geology | Not identified |

Mining features

| | |
|----------------------------|----------------|
| Mine entries | Not identified |
| Mineralised veins | Not identified |
| Surface workings | Identified |
| Surface features | Not identified |
| Underground mine workings | Identified |
| Reported subsidence | Not identified |
| Mine waste tips | Identified |
| Secured features | Not identified |
| Licence boundaries | Not identified |
| Researched mining | Identified |
| Mining Record Office plans | Not identified |
| BGS mine plans | Identified |

Mining records

| | |
|------------------------|----------------|
| BritPits | Identified |
| Mineral Planning Areas | Not identified |
| Non-coal mining areas | Identified |
| Mining cavities | Not identified |
| Coal mining areas | Identified |
| Brine areas | Not identified |
| Gypsum areas | Not identified |
| Tin mining areas | Not identified |

Historical Features

| | |
|---------------------------------|------------|
| Non-coal mining | Identified |
| Coal and associated mining | Identified |
| Industry associated with mining | Identified |

Geological features

| | |
|---------------------------------------|----------------|
| Artificial and made ground (10k) | Not identified |
| Linear features - mineral veins (10k) | Not identified |
| Artificial and made ground (50k) | Not identified |
| Linear features - mineral veins (50k) | Not identified |

Radon

| | |
|-------|------------|
| Radon | Identified |
|-------|------------|

Planning Applications

| | |
|--|----------------|
| Home improvement applications searched to 50m | Identified |
| Small residential applications searched to 50m | Not identified |
| Medium residential applications searched to 125m | Not identified |
| Large residential applications searched to 500m | Identified |
| Mixed and commercial applications searched to 500m | 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 | Not identified |
| World Heritage Sites | Not identified |
| Areas of Outstanding Natural Beauty | Not identified |
| National Parks | Not identified |
| Conservation Areas | Not identified |
| Listed Buildings | Not identified |
| Certificates of Immunity from Listing | Not identified |
| Scheduled Monuments | Not identified |
| Registered Parks and Gardens | Not identified |

Oil and gas

| | |
|------------------------------------|----------------|
| Oil or gas drilling well | Not identified |
| Proposed oil or gas drilling well | Not identified |
| Licensed blocks | Not identified |
| Potential future exploration areas | Not identified |

Wind and solar

| | |
|---|----------------|
| Wind farms | Not identified |
| Proposed wind farms | Not identified |
| 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 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 |
| Active railways | Not identified |
| Railway tunnels | Not identified |
| Active railway stations | Not identified |
| Historical railway infrastructure | Identified |
| Abandoned railways | Not identified |
| London Underground and DLR lines | Not identified |
| London Underground and DLR stations | Not identified |
| Underground | Not identified |




Transportation

Underground stations


Not identified



Methodologies and limitations

Groundsure's methodologies and limitations are available here: knowledge.groundsure.com/methodologies-and-limitations 

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 www.groundsure.com/sources-reference 

Conveyancing Information Executive and our terms & conditions

IMPORTANT CONSUMER PROTECTION INFORMATION

This search has been produced by Groundsure Ltd. Groundsure adheres to the Conveyancing Information Executive Standards.

In addition to The Property Ombudsman (TPO) redress scheme covering consumers, TPO will also provide redress to small businesses (including Charities and Trusts) and where the customer meets the following criteria:

- a small business (or group of companies) with an annual turnover of less than £3 million;
- a charity with an annual income of less than £3 million;
- a Trust with a net asset value of less than £3 million.

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, Nile House, Nile Street, Brighton, BN1 1HW. Tel: 01273 257 755.

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 & Conditions can be viewed here: www.groundsure.com/terms-and-conditions-april-2023/ 

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

Coal Mining Report Insurance Policy



The Schedule

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

Premium: £1.20 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.

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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.