Please find attached your:

FCI Standard Residential <0.25Ha

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Report Details

Address: Sample, Sample
Requested by: Sample

Grid Reference:
E: 123456 | N: 123456

Date: 27/04/2018

Report Reference: Sample
Report ID: 1000085409

Professional Opinion

1. ENVIRONMENTAL  PASS
No further recommendations

2. FLOOD  PASS
No further recommendations

3. GROUND STABILITY  PASS
Consideration(s):
3.02, 3.05, 3.06 Consult Surveyor
3.10 Coal Mining Report

Subject Site

Air Quality Index: Some Polluted Areas (See 1.25)

This page should always be read in conjunction with the full report. The Professional Opinion indicates the potential risks and any other potential issues associated with the property. The results should be disclosed to client and/or lender and/or insurer as appropriate.

- A 'Pass' is given if no potential property specific risk has been identified.
- A 'Pass with Considerations' is given where there are potential hazards in the locality to bear in mind, or if there are features nearby which some clients might consider could affect them.
- A 'Further Action' is given if there is a potential property specific risk and a further action is advised.

In the event of a request to review the Professional Opinion based on additional information, or if there are any technical queries, the professional advisor who ordered the report should contact us at info@futureclimateinfo.com, or call us on 01732 755 180.
## 1. ENVIRONMENTAL (INC. CONTAMINATED LAND)

### 1.02 Remediation Insurance

YES

Unless additional contaminated land insurance has been requested at the time of purchase, this report includes contaminated land remediation insurance providing cover of up to £100,000 for 6 years from the date of purchase in the event that the Local Authority serves a Part 2A Remediation Notice and remediation costs have to be borne by the property owner. Terms and conditions apply; please visit www.futureclimateinfo.com/terms-and-conditions.html.

If the client and/or the lender requires enhanced contaminated land insurance, a successor policy offering enhanced protection of up to £1,000,000 for up to 25 years is available for £50 inclusive of Insurance Premium Tax (for properties up to 0.4 ha). Any quoted prices are for online policies only. To purchase Contaminated Land Insurance, please visit CLS at www.cls.co.uk, call 01732 753 910 or purchase via your reseller. More details on this policy are available at http://www.futureclimateinfo.com/Residential/ContaminatedLand

### 1.03 Official Contaminated Land | Register Entries & Notices

PASS

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

### 1.18 Past Industrial Land Uses

PASS

In the Professional Opinion of the FCI Risk Team the property is not on or within 25 metres of any former industrial land uses depicted on historic Ordnance Survey maps from which the level of environmental risk is likely to result in the land beneath the property being determined Contaminated Land within the meaning of Part 2A of the Environmental Protection Act 1990.

### 1.21 Radon Gas

PASS

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

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

### 1.24 Air Quality Management Area

NOTE

Although information on air quality is not included within the Environmental risk assessment in this report we are able to provide information from DEFRA.

Data provided by DEFRA indicates that the property is not in or within 100 metres of an Air Quality Management Area (AQMA). An AQMA is declared where the air pollutants occur above EU and Government targets, and where the council is required to create and follow an Air Quality Action Plan (AQAP) to improve air quality.

Please note that though this property is not within an Air Quality Management Area, this does not necessarily guarantee good air quality. For more information on air quality please visit https://uk-air.defra.gov.uk/air-pollution/.
1.25 Air Quality Index

The MappAir® air quality dataset provided by Earthsense includes information on Nitrogen Dioxide (NO2) and Particulate Matter (PM2.5) from vehicle emissions and indications from other sources. The model gives an indication of annual mean pollution for 2016 at a resolution of 100 metres.

The data indicates that the property is in an area with a rating of 2 or Some Polluted Areas. A rating of 2 means there is a moderate chance of pollution levels exceeding healthy levels, particularly in poor weather conditions. There is a fair chance of higher pollutant concentrations around major roads. The accuracy has been assessed to have approximately 90% of locations within one band of the measured concentration.

For further information on air quality go to https://uk-air.defra.gov.uk/

1.27 Checked Datasets

The dataset categories analysed in this section are listed below. For more information, please visit our website.

- Remediation Insurance
- Artificial Ground
- Electricity Infrastructure | Electricity Pylons
- Electricity Infrastructure | Power Cables and Lines
- Electricity Infrastructure | Substations
- Environmental Permits | Closed Mining Waste Facilities
- Environmental Permits | Industrial Sites
- Environmental Permits | Waste Sites
- Fuel / Petrol Stations
- Landfill | Historic
- Past Industrial Land Uses
- Potentially Infilled Land
- Surface Dangers or Hazards | COMAH Sites
- Ofcom Mast Site Clearance Locations
- Pollution Incidents
- Radon Gas
- Surface Dangers or Hazards | Hazardous Waste Registrations

2. FLOOD (INC. FLOODABILITY RATING)

2.01 River and Sea Flood Risk

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

2.02 Surface Water Flood Risk

Data provided by JBA Risk Management indicates that there is no risk of Surface Water flooding within 5 metres of the property. Surface water flooding occurs when heavy rainfall overpowers the drainage capacity of an area. In these instances, the rainwater does not drain away through the normal drainage systems or soak into the ground, but lies on or flows over the ground instead.

2.03 Groundwater Flooding

Data provided by JBA Risk Management indicates that the property has negligible risk from groundwater flooding.
<table>
<thead>
<tr>
<th>Section</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.04 Surface Water Features</td>
<td>PASS</td>
</tr>
<tr>
<td>2.05 Floodability Rating</td>
<td>PASS</td>
</tr>
<tr>
<td>2.06 Historic Flooding</td>
<td>PASS</td>
</tr>
<tr>
<td>2.07 Flood Storage</td>
<td>PASS</td>
</tr>
<tr>
<td>2.08 Dam Break</td>
<td>PASS</td>
</tr>
<tr>
<td>2.09 Sewer Flooding</td>
<td>NOTE</td>
</tr>
</tbody>
</table>

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

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

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

Data provided by JBA identifies areas of England and Wales that are most likely to suffer damage to property following the sudden and catastrophic failure of a large reservoir embankment or dam. This is a worst case scenario, it’s unlikely that any actual flood would be this large. The flooding is predicted using advanced modelling techniques to ascertain if a property or site is potentially at risk in such an event.

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

Data provided by HomeProtect indicates that the property is not located within 25 metres of a Flood Storage Area.
Please note that information on Sewer Flooding is not included in the flood risk assessment in this report. This information is held by the water company responsible for the public sewer network. Sewer flooding happens for a number of reasons but is most likely to occur during storms, when large volumes of rainwater enter the sewers and sewage escapes from a manhole or a drain, or by backing up through toilets, baths and sinks. Sewer flooding can also occur when pipes become blocked.

2.10 Checked Datasets

The dataset categories analysed in this section are listed below. For more information, please visit our website.

<table>
<thead>
<tr>
<th>River and Sea Flood Risk</th>
<th>Surface Water Flood Risk</th>
</tr>
</thead>
<tbody>
<tr>
<td>Groundwater Flooding</td>
<td>Surface Water Features</td>
</tr>
<tr>
<td>Floodability Rating</td>
<td>Historic Flooding</td>
</tr>
<tr>
<td>Flood Storage</td>
<td>Dam Break</td>
</tr>
</tbody>
</table>

3. GROUND STABILITY

3.01 Professional Advice

For professional advice and guidance relating to the impact of any ground stability issues on your property please contact a Chartered Building Surveyor. For help on any specialist services that may be needed please go to www.subsidencesupport.co.uk

3.02 Subsidence Risk Rating

The Subsidence Risk Rating produced by Property Assure based on subsidence damage insurance claims is Medium, with a risk exposure up to twice the insurance subsidence incidence rate for England and Wales. This correlates to a rate of up to 2 incidents in every 1000 residencies.

The Subsidence Risk Rating assesses the risk of subsidence caused by soil shrinkage. Soil Shrinkage accounts for over 75% of all insurance subsidence incidents in England and Wales and the two main causes are clay shrinkage triggered by vegetation (60% of cases) or leaking drainage (15% of cases) washing away fine particles in the soil or softening the soil.

It is important to note that property insurance is normally readily available - some 30% of all postcodes in England and Wales have a High or Very High risk.

**CONSIDERATIONS:** The Subsidence Risk Rating is postcode specific rather than specific to the property. If you are at all concerned about subsidence you should obtain a survey of the building by a Chartered Building Surveyor. Key issues are:

1. The age of the building. Older buildings may display evidence of subsidence.
2. Ask the vendor if there has been a previous subsidence claim.
3. The proximity of trees can add to subsidence risk.

**Existing property** - Possible increase in insurance claims risk in droughts or where high moisture demand vegetation is present due to shrink–swell clay problems if foundations are not suitable.

**Property extensions** - If you are looking to extend the property then the soil must be tested for composition and plasticity index. This may increase the cost of construction.

3.05 Geohazards | Running Sand

**PASS (WITH CONSIDERATIONS)**

**CONSIDERATIONS:**

**Existing property** - Possible increase in insurance claims risk in droughts or where high moisture demand vegetation is present due to shrink–swell clay problems if foundations are not suitable.

**Property extensions** - If you are looking to extend the property then the soil must be tested for composition and plasticity index. This may increase the cost of construction.
The British Geological Survey indicates that the property is within 50 metres of an area where there is a significant potential for sand to be fluidised by water and ‘run’, with the potential to remove support from overlying buildings and cause subsidence damage.

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

**Property Extension** — If you are seeking to build an extension check with the Local Building Control to determine if the main house has a non standard foundation. Certain constraints will apply to land uses involving excavation or the addition or removal of water. Do not dig (deep) holes into saturated ground without technical advice, ideally from a Chartered Building Surveyor.

It is prudent to lift manholes covers and check drainage is free flowing, as blockages increase risk of leakage particularly in older properties with salt glazed clayware drains.

### 3.06 Geohazards | Shrink-Swell

PASS (WITH CONSIDERATIONS)

The British Geological Survey indicates that the property is within 50 metres of an area where ground conditions predominantly have a medium plasticity.

**CONSIDERATIONS:** There is a possible increase in insurance risk in droughts or where high moisture demand vegetation is present, this is due to shrink-swell and subsidence damage caused by the level of clay minerals in the soil where foundations are not suitable. Shrink-swell is where clay minerals in the soil absorb water making them swell) and lose water as they dry (making them shrink).

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

### 3.10 Mining | Coal Mining

PASS (WITH CONSIDERATIONS)

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

**CONSIDERATIONS:** The Coal Authority recommends that a Coal Mining Report is obtained for this property.

### 3.12 Mining | Hazards (Non-Coal)

PASS

The British Geological Survey indicates that the property is located within 50 metres of an area where sporadic underground mining of restricted extent may have occurred. Potential for difficult ground conditions are unlikely and localised and are at a level where they need not be considered.

The Presence of past underground mining is not known to have occurred. Areas are categorized on the basis that the rock type present are known to have been worked in other areas. Areas therefore have the potential for underground mining but there is little or not evidence of mining activity. It should be noted, however, that there is always the possibility of the existence of other sub-surface excavations, such as wells, cess pits, follies, air raid shelters/bunkers and other military structures etc. that could affect surface ground stability but which are outside the scope of this dataset.

### 3.16 Checked Datasets

The dataset categories analysed in this section are listed below. For more information, please visit our website.

<table>
<thead>
<tr>
<th>Subsidence Risk Rating</th>
<th>Geohazards</th>
<th>Collapsible Deposits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Geohazards</td>
<td>Compressible Ground</td>
<td>Geohazards</td>
</tr>
<tr>
<td>Geohazards</td>
<td>Shrink-Swell</td>
<td>Mapped Landslides</td>
</tr>
<tr>
<td>Landslips/slides</td>
<td>Slope Instability</td>
<td>Mining</td>
</tr>
<tr>
<td>Mining</td>
<td>Coal Mining</td>
<td>Mining</td>
</tr>
<tr>
<td>Mining</td>
<td>Hazards (Non-Coal)</td>
<td>Modified Ground</td>
</tr>
</tbody>
</table>
4.01 Report Notes

This report is a desk study risk assessment, and no site or ground inspection or physical investigation has been carried out. The impacts of the risks addressed in this report are normally measured in terms of quiet enjoyment, saleability, mortgageability, and the value of the property; the risk assessment in this report is provided by FCI who are regulated by RICS.

4.02 Contaminated Land

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

4.03 Flood Insurance

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

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

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

4.04 Flood Risk and Impact on Value

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

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

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

4.05 **Flood Planning, Flood Warning and Reporting, and Flood Resistance and Resilience Measures**

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

- RICS: www.rics.org/uk/knowledge/consumer-guides/guide-to-flooding

4.06 **Standard T&Cs, QUERIES & COMPLAINTS**

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4.07 **Searchcode T&Cs**

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

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

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- at all times maintain adequate and appropriate insurance to protect consumers.
- conduct business in an honest, fair and professional manner.
- handle complaints speedily and fairly
- ensure that products and services comply with industry registration rules and standards and relevant laws.
- monitor their compliance with the Code.

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

Local Authority: Dover District Council  
Tel: 01304 821 199  
Visit: http://www.dover.gov.uk/

Environment Agency | North Lutra House, Dodd Way, Off Seedlee Road, Bamber Bridge, Preston. PR5 8BX  
Tel: 08708 506 506  
Visit: www.environment-agency.gov.uk  
Email: enquiries@environment-agency.gov.uk

JBA Consulting | South Barn, Broughton Hall, Skipton. BD23 3AE  
Tel: 01756 799 919

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

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

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

Ordnance Survey | Customer Services Ordnance Survey Adanac Drive Southampton SO16 0AS  
Tel: Please contact our helpline on 08456 05 05 05 between 8.30am and 5.30pm, Monday to Friday.  
Visit: www.ordnancesurvey.co.uk/  
If you are calling from outside the UK, please call us on +44 8456 05 05 05 (international calls are charged at the standard rate).

Department for Business, Energy & Industrial Strategy | 1 Victoria Street London SW1H 0ET  
Tel: 020 7215 5000  
Email: enquiries@beis.gov.uk

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