REPORT SUMMARY

SECTION 1: ENVIRONMENTAL (INC. CONTAMINATED LAND)
PASS: NO FURTHER RECOMMENDATIONS

SECTION 2: FLOOD (INC. FLOODABILITY RATING)
FURTHER ACTION: NEXT STEPS:
- CONSIDER SPECIALIST ADVICE
- CHECK FLOOD INSURANCE

SECTION 3: GROUND STABILITY
PASS: OPTIONS:
- SEE SECTION 3.02

Address:
Sample, Sample

Requested By:
slim jim (test)

Grid Ref: Date: References:
E: 123456 30/10/2017 Sample Stan Res LT
N: 123456 ID: 10000XXXX

PROFESSIONAL OPINION

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

In the event of a request to review the Professional Opinion based on additional information, or any technical queries, the professional advisor who ordered the report should contact us at info@futureclimateinfo.com or call 01732 755 180.

Future Climate Info Limited is an Appointed Representative of CLS Risk Solutions Limited who are authorised by the Financial Conduct Authority. Regulated by RICS
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 Terms and condition apply; please visit www.futureclimateinfo.com/terms-and-conditions.html.

If this report was purchased without additional contaminated land insurance, enhanced protection of up to £1,000,000 for a term of 25 years can be obtained 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.cslf.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

South Holland 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 Wilbourn & Co. Chartered Surveyors the property is not on or within 25 metres of any former industrial land uses depicted on historic Ordnance Survey maps from which the level of environmental risk is likely to result in the land beneath the property being determined Contaminated Land within the meaning of Part 2A of the Environmental Protection Act 1990.

1.21 RADON GAS  PASS

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

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

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/.

There are no issues to note in this section in relation to the extent of this search. Please see all data reviewed in the Notes and Guidance at the back of this report.

2 FLOOD (INC. FLOODABILITY RATING)

2.01 RIVER AND SEA FLOOD RISK  FURTHER ACTION

Data provided by the Environment Agency indicates that the property is within an area where the likelihood of flooding from River or Sea is Medium.

This suggests that the chance of flooding in any given year is less than 3.3% (1 in 30) but greater than or equal to 1% (1 in 100).

The result of the flood risk assessment in this report is based on the best available national flood models using the best available data sources, from the leading authorities, no site visit has been made.

ADVISORY: In many cases local characteristics such as ground levels and surface structures may exist which can moderate the predicted flood risk to property derived from the national flood risk models. As part of our commitment to facilitating property transactions and pursuant to Law Society good practice guidance we have negotiated an affordable flood risk review service from the leading independent national flood risk experts, JBA Consulting. If you or your lender are concerned about the level of flood risk you are now able to obtain a manual review of the flood risk which combines the desktop analysis in this report with expert advice from an experienced and suitably qualified Chartered flood consultant. The Report Review service will either revise or verify the property flood risk, and provide tailored next steps guidance. For further details please visit...
2.02 SURFACE WATER FLOOD RISK

Data provided by JBA Risk Management indicates that the property is located within an area where the Surface Water flood risk is Low. This indicates that property is unlikely to flood within a 1,000 year occurrence. Surface water flooding occurs when heavy rainfall over Sles 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.

2.04 SURFACE WATER FEATURES

The Ordnance Survey Map indicates that the nearest body of surface water (such as a stream, river, canal, reservoir, lake or pond) is located 95 metres from the property boundary.

2.05 FLOODABILITY RATING

The JBA Floodability Rating at this location is Black1. Black 1 indicates that the likelihood of flooding is High.

JBA Floodability data is derived from their high resolution UK flood hazard maps which are used by most insurers when assessing flood risk. Where a higher Floodability Rating is indicated further investigation into flood risk is usually advisable. For locations rating Black 1 (High) and Black 2 (Very High) there is more likely to be a correlation between Floodability and a residential property being included within Flood Re by a participating insurer. However, please note that not all residential properties are eligible to benefit from Flood Re, see http://www.floodre.co.uk/industry/how-it-works/eligibility/. Further information about Flood Re is given within “Notes and Guidance – Insurance” at the end of this report.

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

Future Climate Info has partnered with HomeProtect to deliver home insurance for residential properties in areas considered to be at risk of flooding. HomeProtect policies are underwritten by AXA Insurance plc. To speak to a specialist about Flood Insurance for high risk properties, please call 0330 660 3600 or visit www.homeprotect.co.uk/floodcover to get a quote.

2.06 HISTORIC FLOODING

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

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

2.07 FLOOD STORAGE

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

2.08 SEWER FLOODING

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

3.01 PROFESSIONAL ADVICE

For professional advice and guidance relating to the impact of any ground stability issues on your property please contact a Chartered Building Surveyor. 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 High, with a risk exposure 2-4 times greater than the insurance subsidence incidence rate for England and Wales. This correlates to a rate of 2 to 4 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.

ADVISORY: The Subsidence Risk Rating is postcode specific rather than specific to the property. The level of risk in the area does not necessarily mean that the property itself is affected. Some further checking can readily identify and provide an easy management approach to reduce the exposure to property subsidence risk.

1. How old is the property? If it is less than 10 years old it should be built in accordance with the requirements of the Building Regulations or possibly the NHBC guidelines. As such, a suitable foundation should have been designed to take into account the site and ground conditions prevalent at this time. You may be able to determine what ground conditions exist across the site (and the foundation design) by liaising directly with the local building control department or Technical Services Department of the NHBC (www.nhbc.co.uk).

2. Are there any signs of cracking or has the property had a previous subsidence claim? Historic movement should have been noted on the Valuation survey. If so it may be worthwhile having a specific structural survey undertaken.

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. Probable increase in construction cost (particularly foundation depth) to remove possibility of potential shrink--swell problems. The extent of founding depths are dictated by building regulations and building warranties (e.g. NHBC).

3.04 GEOHAZARDS | COMPRESSIBLE GROUND

PASS (WITH ADVISORY)

The British Geological Survey indicates that the property is within 50 metres of an area where there is significant potential for compressibility problems.

ADVISORY: Do not drain, load or de-water ground near the property without technical advice. There is a possible increase in insurance risk from compressibility due to drought or dewatering unless appropriate foundations are present. There is significant potential for compressibility which might cause subsidence damage when loaded by a building or structure, or when the groundwater changes.

Prior to structural changes and any draining or dewatering of the ground near the property a chartered surveyor will need to be consulted.

3.06 GEOHAZARDS | RUNNING SAND

PASS (WITH ADVISORY)

The British Geological Survey indicates that the property is within 50 metres of an area where there is significant potential for sand to be fluidised by water and ‘run’, with the potential to remove support from overlying buildings and cause subsidence damage.

ADVISORY: 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 ADVISORY)

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

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

1.01 Environmental Map, 1.02 Remediation Insurance, 1.03 Official Contaminated Land | Register Entries & Notices, 1.04 Artificial Ground, 1.05 Current Industrial Land Uses, 1.06 Electricity Infrastructure | Electricity Pylons, 1.07 Electricity Infrastructure | Overhead Power Lines, 1.08 Electricity Infrastructure | Power Cables and Lines, 1.09 Electricity Infrastructure | Substations, 1.10 Environmental Permits | Closed Mining Waste Facilities, 1.11 Environmental Permits | End of Life Vehicles, 1.12 Environmental Permits | Industrial Sites, 1.13 Environmental Permits | Waste Sites, 1.14 Fuel | Petrol Stations, 1.15 Landfill | Current, 1.16 Landfill | Historic, 1.17 OFCOM Mast Site Clearance Locations, 1.18 Past Industrial Land Uses, 1.19 Pollution Incident, 1.20 Potentially Inflated Land, 1.21 Radon Gas, 1.22 Surface Dangers or Hazards | COMAH Sites, 1.23 Surface Dangers or Hazards | Hazardous Waste Registrations, 1.24 Air Quality Management Area, 2.01 River and Sea Flood Risk, 2.02 Surface Water Flood Risk, 2.03 Groundwater Flooding, 2.04 Surface Water Features, 2.05 Floodability Rating, 2.06 Historic Flooding, 2.07 Flood Storage, 2.08 Suvet Flooding, 3.01 Professional Advice, 3.02 Site visit, 3.03 Professional Advice, 3.04 Professional Advice, 3.05 Geohazards | Collapsible Deposits, 3.06 Geohazards | Running Sand, 3.07 Geohazards | Shrink-Swell, 3.08 Geohazards | Slope Instability, 3.09 Mining | Cheshire Brine Compensation Area, 3.10 Mining | Coal Mining, 3.11 Mining | Mining Cavities (Non-Coal), 3.12 Mining | Hazards (Non-Coal), 3.13 Modified Ground | Artificial Ground, 3.14 Modified Ground | Geohazards | Collapsible Deposits, 3.15 Natural Cavities

### 4.3 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.

### 4.4 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 make no difference to purchasing home insurance, whether that’s through a price comparison site, directly from an insurer or through a broker. There is no need to contact Flood Re directly. Flood Re is intended to give peace of mind that, even after a flood claim, flood insurance should still be available with affordable premiums and excesses. Not every residential property is eligible to benefit from Flood Re, for full information about the scheme, including eligibility, see http://www.floodre.co.uk/.

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

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

### 4.5 FLOOD RISK AND IMPACT ON VALUE

### METHODOLOGY

FUTURE CLIMATE INFO LIMITED | TEL: 01732 755 180 | EMAIL: info@futureclimateinfo.com | WEB: www.futureclimateinfo.com | STANDARD RESIDENTIAL <0.25HA
The flood risk assessment in this report is based on the best available historic, river, sea, and surface water flooding data. This includes data supplied by the Environment Agency and Jeremy Benn Associates (JBA). A flood risk assessment using these data sources, however, should not be regarded as definitive. Because the flood risk assessment is based on theoretical risk models, there is always the possibility that exceptional weather conditions and/or failure of flood defences can cause flooding that was not anticipated. No site visit has taken place.

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

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

4.6 FLOOD PLANNING, FLOOD WARNING AND REPORTING, AND FLOOD RESISTANCE AND RESILIENCE MEASURES

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

Insurance Industry: https://www.abi.org.uk/Insurance-and-savings/Topics-and-issues/Flooding
RICS: www.rics.org/uk/knowledge/consumer-guides/guide-to-flooding

4.7 STANDARD T&C’s, QUERIES & COMPLAINTS

This report is supplied by Future Climate Info Limited subject to Terms and Conditions of Business, available at http://www.futureclimateinfo.com/Content/images/PDF/FCI-terms-and-conditions.pdf. In the event of product and content queries please contact admin@futureclimateinfo.com. Our formal complaints procedure can be found at http://www.futureclimateinfo.com/complaints.

4.8 SEARCHCODE T&C’s

IMPORTANT CONSUMER PROTECTION INFORMATION

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The Search Code:

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- 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.

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- handle complaints speedily and fairly
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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.

Please note that all queries or complaints regarding your search should be directed to your search provider in the first instance, not to TPOs or to the PCCB.

TPOs Contact Details:
The Property Ombudsman scheme, Milford House, 43-55 Milford Street, Salisbury, Wiltshire SP1 2BP
Tel: 01722 333306, Fax: 01722 332296, Email: admin@tpos.co.uk, Web: https://www.tpos.co.uk/
You can get more information about the PCCB from www.propertycodes.org.uk

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

4.9 REPORT LICENSING

5 USEFUL CONTACTS

Local Authority : South Holland Council
Tel: 01775 761 161
Visit: http://www.sholland.gov.uk/

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

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

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

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

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

Ordnance Survey | Customer Services Ordnance Survey Adanac Drive Southampton SO16 0AS
Tel: Please contact our helpline on 08456 05 05 05 between 8:30am and 5:30pm, Monday to Friday.
If you are calling from outside the UK, please call us on +44 8456 05 05 05 (international calls are charged at the standard rate).
Visit: www.ordnancesurvey.co.uk/

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ENVIRONMENTAL + FLOOD + GROUND STABILITY

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REQUESTED BY:
SLIM JIM (TEST)

REFERENCE:
Sample Stan Res LT
ORDER ID: 1000072140

GRID REF:
E: 525536
N: 321681

DATE:
30/10/2017

Tel: 0330 660 3600
Visit: www.homeprotect.co.uk/floodcover
Email: floodcover@homeprotect.co.uk