Coal Mining Risk Assessment and Phase I

Proposal for the Demolition of the Existing Dwelling and Formation of 4 Semi-Detached Dwellings

At

1 Ouzelwell Lane,
Dewsbury,
WF12 9EP

Site Viewed from Leeds Hall Road

Prepared By
Code L6 Architecture Ltd
Dec 2017
Ref: 16-132-17

Introduction:

This full planning application is for planning permission, to:

> Demolish the existing detached dwelling and form 4 Semi-Detached Dwellings
> at 1 Ouzelwell Lane, Dewsbury, WF12 9EP

This report will explain how the scheme design has addressed national and local planning requirements.

This statement forms part of the Planning Application submitted by Code L6 Architecture.

The drawings to which this statement and the planning application relates, list as follows:-

16-132-01 – Site Plans as Existing and as Proposed.
16-132-10 –Plans as Proposed.
16-132-15 –Design and Access Statement.

General

The red line site area is approximately 605 sqm.

The site is located on Ouzelwell Lane, which is a cul-de-sac, and is part of an established and sustainable residential area on the outskirts of Dewsbury and Ravensthorpe.

The site is bounded by residential properties on all sides, which are of varying types, styles, heights and materials.

A Coal Authority desk based coal mining risk assessment and Ground Sure Contamination Report was commissioned and is attached to this report.

The report confirmed the following:

Coal Mining:
The property is in a surface area that could be affected by underground mining in 1 seam of coal at 200m to 210m depth, and last worked in 1905. Any movement in the ground due to coal mining activity should now have stopped.

We consider these seams to be outside any zone of influence for the proposed dwelling and would not have an effect on the proposed development.

In addition the property is in an area where the Coal Authority believe there could be coal at or close to the surface. This coal may have been worked at some time in the past. The potential presence of coal workings at or close to the surface will be considered and investigated prior to any site works or future development activity.

The Coal Authority is not aware of any damage due to geological faults or other lines of weakness that have been affected by coal mining.
The Coal Authority has not received a damage notice or claim for the subject property, or any property within 50m, since 31 October 1994.
The Coal Authority has no record of a mine gas emission requiring action.

Identified Risk and Recommendations:

The CMRA has identified a risk of coal on or close to the surface of the site.
We therefore propose/ recommend carrying out an invasive site investigation as part of the pre-construction process to confirm the presence of coal as noted above.
The site investigation will be specified and supervised by a fully qualified consultant structural engineer and any findings used to inform the foundation design and ground works.

Additional information relating to the site:

Groundwater Flooding: As the site lies within or in close proximity to an area with a Very Low risk rating in the RoFRaS database, no further recommendations are required.

Natural Ground Subsidence: The study site is not located in an area where properties are considered to be affected by Natural Ground Subsidence.

Radon: The study site is not in a radon affected area, as less than 1% of homes are above the action level.

BGS Non-Coal Mining: The British Geological Survey (BGS) have not identified a risk of non-coal mining at the property.

Contaminated Land: Groundsure has thoroughly reviewed the findings of this report and based on the Risk Assessment Team's review there are no significant contaminative concerns that require further consideration.

APPENDIX 01

Coal Authority Search Report

The Coal Authority
Property Search Services
200 Lichfield Lane, Berry Hill,
Mansfield, Nottinghamshire, **NG18 4RG**
Phone: 0345 7626 848

Groundsure Reference:	51001689417001
Our Reference:	51001689417001
Your Reference:	16-132
RRUID:	000000000712010464
Report Date	15 Nov 2017

Enviro All-in-One

Address: 1 OUZELWELL LANE, THORNHILL LEES, DEWSBURY, KIRKLEES, WF12 9EP

Thank you for placing your order with the Coal Authority Property Search Services.

Following a detailed review by an expert in environmental risk screening, the specified property within this report has **Passed in terms of "Contaminated Land"**. Please see the 'Contaminated Land' expert assessment' on Page 2 for further details with the corresponding 'Environmental Overview and Guidance' detailed on page 4. The specific Passed status does not relate to flooding, mining, radon, mobile masts/telecommunication bases or ground stability.

This table summarises whether the Coal Authority consider that the following conditions may affect the ground stability at the location above. A fuller explanation of the condition and its potential to result in ground movement are given in Appendix 1 at the back of the report.

Coal Mining	yes
Brine Compensation Area	no

If you need any further assistance, please do not hesitate to contact our helpline on 0345 762 6848 quoting the above report reference number.

Enc.
Groundsure Homebuyers and the Coal Authority CON29M Coal Mining And Brine Subsidence Claim Report

Groundsure Homebuyers

Groundsure
LOCATION INTELLIGENCE

Address: 1 OUZELWELL LANE, THORNHILL LEES, DEWSBURY, KIRKLEES, WF12 9EP

Date: 15 Nov 2017

Groundsure Reference: 51001689417001

Your Reference: 16-132

Grid Reference: 423562,419643

Professional Assessment on Contaminated Land

Passed

Groundsure considers that there is not a "High Potential Risk"* that the property will be identified as "Contaminated Land" within the meaning set out in Part 2A of the Environmental Protection Act 1990. Therefore, Groundsure consider that Contaminated Land issues are unlikely to have a significant impact on the security of the property in normal lending scenarios.

Coal Authority Assessment

This table summarises whether the Coal Authority consider that the following conditions may affect the ground stability at the location above. A fuller explanation of the condition and its potential to result in ground movement are given in Appendix 1 at the back of this report.

Coal Mining: yes

Brine Compensation Area: no

Professional Assessment on Flood Risk

A Very Low risk of tidal/fluvial flooding and a Negligible risk of surface water (pluvial) flooding have been identified within 25m of the search polygon.

The property has been assessed by JBA to have a GREEN rating with regard to potential insurability. Please see the flood recommendations for further information.

*High Potential Risk" is the level of risk which results in 1% of reports being In Need of Further Assessment.

Other Environmental Findings

Groundwater Flooding: The site or an area in close proximity is considered to have the potential for groundwater flooding to occur at the surface. Please refer to the Detailed Findings in Section 5.6 for further information.

Natural Ground Subsidence: The study site is not located in an area where properties are considered to be affected by Natural Ground Subsidence.

Radon: The study site is located in an area where some properties are Radon Affected. Please refer to the Environmental Overview and Section 5.8 for further information.

Historic Infilled Land: We have identified past activities that can cause structural problems on or in proximity to the property. Please refer to the Environmental Overview section for further guidance.

BGS Non-Coal Mining: The British Geological Survey (BGS) have not identified a risk of non-coal mining at the property.

HS2 and Crossrail 1: The property does not lie within 5km of the proposed High Speed 2 (HS2) train route or within 500m of the proposed Crossrail 1 train route. No further recommendations are necessary.

Please note that this assessment takes account of both the original Phase 2b proposed route and the amended route proposed in 2016. As the Phase 2b route is still under consultation, Groundsure are providing information on both options until the final route is formally confirmed. Practitioners should take account of this uncertainty when advising clients.

Energy: The property has been identified to lie within 5km of one or more of the following:

- Existing or proposed oil/gas/shale gas/coalbed methane wells
- Existing or proposed wind turbines
- Existing or proposed power stations or nuclear installations.
- Existing or proposed solar farms.

For further information, you may wish to purchase a Groundsure Energy report.

Please note that no physical inspection of the property has been carried out in the preparation of this report. If you would like any further assistance regarding this report, please contact The Coal Authority on 0345 762 6848.

Groundsure Ltd

Groundsure

Recommendations – Contaminated Land

Groundsure has thoroughly reviewed the findings of this report and based on the Risk Assessment Team's review there are no significant contaminative concerns that require further consideration.

Recommendations - Flood

Environment Agency/Natural Resources Wales River/ Coastal flooding

As the site lies within or in close proximity to an area with a Very Low risk rating in the RoFRaS database, no further recommendations are required.

Historic Flood Events

The site is not recorded to have been subject to historic flooding. However, the absence of data does not provide a definitive conclusion that the search polygon has never flooded, only that the Environment Agency/Natural Resources Wales hold no record of any flooding at the site.

JBA surface water (pluvial) flooding

The search polygon and areas in close proximity have been assessed to not be at risk from surface water (pluvial) flooding. No further guidance is required.

JBA Insurability

The property has been rated as Green within JBA's insurability index. Green indicates a level of flood hazard such that (subject to terms, applicant's status and individual insurers' approach to risk, exclusions to the Flood Re scheme and any other factors which may be relevant), insurance covering flood risk may be obtainable relatively easily as part of a standard household insurance contract. This rating is calculated by JBA and is based entirely on JBA's modelled river, coastal and pluvial flood risk data. This data is used by a large number of top insurance companies in order to assess flood risk, though individual insurers may also have recourse to further information not used in this assessment such as claim history, and is indicative rather than definitive.

On the 4th April 2016 the Flood Re scheme was implemented. The scheme is designed to provide affordable household insurance for residential properties within the UK, which are perceived to have a high flood risk. Insurance companies are able to cede residential properties they consider to have a flood risk into the Flood Re scheme. Annual premiums and excesses are then capped depending on the council tax band for individual properties.

There are some exclusions to the Flood Re scheme and these include; commercial properties (including buy to let), new homes built after 1st January 2009 and blocks of flats with three or more units. Flood Re is designed to run for 25 years, to allow time for the Government, local authorities, insurers and communities to become better prepared for flooding. After this period, the market is expected to return to risk reflective pricing, and properties with flood risks that have not been mitigated may face significantly increased premiums and/or difficulty in obtaining cover.

The JBA Insurability Index is categorised on a fivefold scale and also includes a statement of the possibility of insurance companies ceding the property into the Flood Re scheme (subject to terms, applicant’s status and individual insurers’ approach to risk, historical flooding events at the property, exclusions to the Flood Re scheme and any other factors which may be relevant):-

- Green indicates a level of flood hazard such that insurance covering flood risk may be obtainable relatively easily as part of a standard household insurance contract. Very low possibility of insurance companies ceding the property into the Flood Re scheme unless the property has flooded in the past.
- Amber indicates a level of flood hazard such that insurance covering flood risk may be available but may be subject to increased premiums and non-standard and/or additional terms. Low possibility of insurance companies ceding the property into the Flood Re scheme unless the property has flooded in the past.
- Red indicates a level of flood hazard such that standard priced insurance covering flood risk may be more difficult to obtain. Low to moderate possibility of insurance companies ceding the property into the Flood Re scheme unless the property has flooded in the past.
- Black 1 indicates a level of flood hazard such that standard priced insurance covering flood risk may be significantly more difficult to obtain. Moderate to high possibility of insurance companies ceding the property into the Flood Re scheme, especially if the property has flooded in the past.
- Black 2 indicates a level of flood hazard such that standard priced insurance covering flood risk may be extremely difficult to obtain. High possibility of insurance companies ceding the property into the Flood Re scheme, especially if the property has flooded in the past.

Please note that due to the methodology employed to produce the dataset, JBA insurability ratings are only suitable for individual residential properties and as such any rating given for commercial property should be considered invalid.

As this index is indicative we recommend a number of insurers are contacted in order to obtain a comparative quote.

Flood Resistance Measures from Watertight

Watertight International provide a fully comprehensive Flood Protection System, covering all aspects of domestic property flooding. In areas where insurance was previously unavailable, Watertight can enable insurance cover.

Watertight's patented system is based on a simple premise: if all means by which water can enter the property are blocked effectively, your house and contents will be simply safe and dry.

Based on this premise, Watertight has collaborated with insurers, builders and surveyors to provide products which exceed current flood safety standards and recommendations.

Homeowners are often left with the responsibility and financial burden of providing protection for their property; in lieu of extensive civil defence projects or the costly upgrading of our archaic, Victorian-era sewerage system, **Watertight** can relieve these burdens.

Watertight's systems are flexible in the face of the enormous range of buildings and building materials common - and not-so-common - to the UK; moreover, **Watertight**'s services are comprehensive enough to enable insurance cover in situations where insurance has been tough to come by.

Watertight is an environmentally responsible company, using recycled materials - from old double-glazing to old yoghurt and milk cartons – so 95% of their barriers are sourced from recycled material. Further, all manufacturing is UK-based, meaning distribution distances and carbon footprints are at a bare minimum.

Below is an example list of the sort of flood-prevention materials and techniques **Watertight** can provide to assist in increasing the possibility of insurance for flood-prone properties:

Item	Notes	Guide Price
Sewage Backflow Prevention	Around 50% of flooding events in the UK are caused by backflow flooding; installation of sewage backflow prevention devices can drastically reduce the potentially ravaging effects of backflow flooding.	£150-450
Watertight's Smart Airbricks	A single airbrick – porous bricks in the fabric of a building which allow it to breathe – can allow so much as 50,000 litres of water to pass through it in a single hour. Watertight's Smart Airbricks can provide a modern, intelligent solution to this potentially catastrophic problem.	£250-750
Repointing of damaged brickwork	Houses can easily generate multiple potential ingress points for water; simple modifications such as holes created for satellite dishes can severely exacerbate water intake to a property. Watertight's repointing of damaged brickwork and application of waterproof coating ensures the building's integrity in a flood event and guarantees that all your building's invisible pores are filled.	£500-1000
Demountable flood barriers	Any door is a potential weak spot in flooding, and once breached will allow in the majority of water. Demountable flood barriers provide the most robust protection for any property at risk from flooding, with peace of mind for no extra cost.	£1,500-3,000
Total Protection	A combination of all of the above – ensuring that the entirety of your property is the safest it can possibly be from flood damage.	£2,500-5,000

If you would like to discuss flood protection measures for your property, please contact Groundsure on: 08444 159000, quoting the report reference.

Overview of Findings

For further information on each dataset, please refer to the Detailed Findings section of the report. For the 'Expert Assessment and Additional Comments' please refer to Page 2. The 'Environmental Overview and Guidance' can be found on Page 4.

Factor	Assessment	Section
Past Land Use		
1:10,000 & 1:10,560 scale Historical Data [Nationwide]		
Potentially Contaminative Historical Land Uses	Passed	1.1
Potentially Infilled Land (1:10,000 & 1:10,560 scale survey)	Passed	1.2
Additional Information 1:2,500 scale Historical Data		
Historical Tanks	Passed	1.3
Historical Energy Features	Passed	1.4
Historical Petrol Stations	Passed	1.5
Historical Garage / Vehicle Repair	Passed	1.6
Historical Military / Ordnance Sites	Passed	1.7
Landfill and Waste Sites		
Landfill Sites	Passed	2.1
Landfills from Local Authority and Historical Mapping Records	Passed	2.2
Waste Treatment, Transfer or Disposal Sites	Passed	2.3
Environment Agency/Natural Resources Wales Licensed Waste Sites	Passed	2.4
Industrial Sites and Processes		
Potentially Contaminative Industrial Sites	Passed	3.1
Petrol & Fuel Sites	Passed	3.2
Part A Authorised Processes	Passed	3.3
Part A (2) and Part B Authorised Processes and Enforcements.	Passed	3.4
Radioactive Substance Authorisations	Passed	3.5
Licensed Discharges	Passed	3.6
Dangerous Substance Inventory	Passed	3.7
Dangerous or Hazardous Sites (COMAH or NIHHS)	Passed	3.8
Hazardous Substance Consents and Enforcements	Passed	3.9
EPA1990 Sites	Passed	3.10
Environment Agency/Natural Resources Wales Recorded Pollution Incidents	Passed	3.11
Environmental Setting		
Sites of Special Scientific Interest (SSSI)	No	4.1
Ramsar Sites	No	4.1
National Nature Reserves (NNR)	No	4.1
Special Areas of Conservation (SAC)	No	4.1
Special Protection Areas (SPA)	No	4.1
Local Nature Reserves (LNR)	No	4.1
World Heritage Sites	No	4.1
Areas of Outstanding Natural Beauty (AONB)	No	4.1
National Parks (NP)	No	4.1
Natural Hazards & Additional Factors		
What is the maximum Risk of Flooding from Rivers and the Sea (RoFRaS) Flood Rating within 25m of the search polygon?	Very Low	5.1
Are there any Areas Benefiting from Flood Defences within 250m?	No	5.2
Are there any Areas Used for Flood Storage within 250m?	No	5.3
Has the site or an area within 25m of the search polygon been subject to past flooding as recorded by the Environment Agency/Natural Resources Wales?	No	5.4
What is the maximum Surface Water flood risk identified within 25m of the search polygon of the property?	Negligible	5.5

What is the maximum susceptibility to Groundwater Flooding in proximity to the study site?	Potential at surface	5.6
Natural Ground Subsidence	Negligible - Very Low	5.7
Radon	The property is in a Radon Affected Area, as between 1 and 3% of properties are above the Action Level	5.8
Radon Protective Measures	None	5.9
Mining		
Coal Mining	Yes	6.1
BGS Non-Coal Mining Hazards	Unclassified	6.2
Mining Cavities	No	6.3
Natural Cavities	No	6.4
Historical Mining	Yes	6.5
Historical Underground Workings	No	6.6
Additional Information		
Ofcom Sitefinder Mobile Phone Mast Records	No	7.1
Mobile Phone Mast Planning Records	No	7.2
Overhead Electricity Transmission Lines and Pylons	Yes	7.3
Guide to Our Professional Assessment		8
Contact Details		9
The Coal Authority Con29M Coal and Brine Report		Appendix 1

Groundsure
LOCATION INTELLIGENCE

Aerial Photograph

NW N NE

SW S SE

Site Name: 1 OUZELWELL LANE, THORNHILL LEES, DEWSBURY, KIRKLEES, WF12 9EP

Grid Reference: 423562,419643

Groundsure
LOCATION INTELLIGENCE

Notes on Professional Assessments

Professional Assessment of Contaminated Land

Please note that this assessment takes account of the following data: historical land use, landfill and waste transfer/treatment or disposal sites, scrap yards, current industrial uses (as defined by PointX data), Part A(1), A(2) and B Processes, COMAH and NIHHS sites, Dangerous Substance releases, RAS consents, Discharge and Red List Discharge consents, EPA 1990 sites and Pollution Incidents. This information is listed in this report. The Professional Assessment of Contaminated Land does not include assessment of the risk presented by natural hazards such as radon, subsidence or flooding or for past or present coal mining activity. No physical inspection of the property has been carried out.

Our risk assessments assume that the Site will be used for residential accommodation. The report is not suitable for non-domestic properties or for identifying risks for developments at the planning stage in accordance with National Planning Policy Framework (NPPF).

Professional Assessment of Flood Risk

Please note this assessment is based entirely on information provided by the Environment Agency/Natural Resources Wales (River/coastal flooding) and JBA Risk Management (pluvial/surface water flooding).

JBA Insurability

Please note that this assessment is produced by JBA Risk Management and is based entirely on their own modelled data for river flooding, coastal flooding and surface water flooding. As JBA have modelled this data in-house, there may be times when JBA's assessment of river and coastal flood risk will differ from that modelled by the Environment Agency/Natural Resources Wales. If you require further explanation of the insurability data, please contact Groundsure.

Introduction to Detailed Findings

All mapped features within this report are given an identification number. This number identifies the feature on the maps which precede the following data sections. All distances provided are in metres and directions are given as compass headings.

Section 1.1 - Historical maps are a widely recognised source of information for investigating site history. Nevertheless, analysis of mapping at 1:10,560 and 1:10,000 scale will not always provide a complete site history. If you are concerned about the former uses of a site, we would advise additional analysis of planning records and/or more detailed historical mapping.

Please note that the number of records identified relates to areas subject to potentially contaminative former activities and these do not necessarily correspond to the number of sites found within these areas.

Section 1.2 - Systematic analysis of historical maps can highlight areas which, over time, have the potential to have been infilled with various materials. Such areas can relate to such features as ditches, ponds, clay pits, brickfields and quarries. Areas of infill do not always refer to landfill sites, although they may sometimes indicate the presence of such sites. Such areas are normally infilled with inert materials, although in some cases contaminative materials may have been used.

Sections 1.3 to 1.6 – Selected highly contaminative land uses have been extracted from 1:2,500 and 1:1,250 scale historical mapping. This database covers the majority of the UK from the first available map, but where areas of the UK are not covered it is indicated in the report as “No Data Available”. This indicates that no assessment of the risk from these features is included in the report. In this instance if you are still concerned about the former uses of a site, we would advise additional analysis of planning records and/or more detailed historical mapping.

Section 1.7 – Certain military installations were not noted on historic mapping for security reasons. Whilst not all military land is necessarily of concern, Groundsure has researched and digitised a number of Ordnance Factories and other military industrial features (e.g. Ordnance Depots, Munitions Testing Grounds) which may be of contaminative concern. This research was drawn from a number of different sources, and should not be regarded as a definitive or exhaustive database of potentially contaminative military installations. The boundaries of sites within this database have been estimated from the best evidence available to Groundsure at the time of compilation.

Section 2 - This information is gathered from a wide range of sources including the Environment Agency/Natural Resources Wales (Agency) and the British Geological Survey (BGS). Data supplied by Environment Agency/Natural Resources Wales refers to waste management licences required by anyone involved in waste disposal under the Environmental Protection Act 1990. A survey by the BGS undertaken in 1972/3 provides data on some older landfill sites, which were not subject to this legislation.

Section 3.1 – The answer to this question is based on searches of current industrial data provided by PointX.

Section 3.6 – The answer to this question is based on searches of Environment Agency/Natural Resources Wales databases referencing discharges to controlled waters (Discharge Consents) as well as controlled discharges of more harmful substances to public sewers (Red List Discharge and Water Industry Referrals).

Section 5.1 – The answer to this question is based upon a 50m search radius from the centre of the search location.

Sections 5.2 to 5.5 – The answers to these questions are based upon a 250m search radius from the centre of the search location.

Sections 5.6-5.10 – The answers to these questions are based upon a 50m search radius from the centre of the search location.

Sections 6.1 to 6.2 – The answer to these questions is based upon information found within 50m of the search site.

Sections 6.3 and 6.4 – These databases provide an indication of "non-coal" mining and natural ground cavities. They are used to provide an indication that activities that have the potential to cause ground instability issues are present in the general vicinity of the property. However the accuracy of the data is not sufficient to confirm if the property will be directly affected.

Sections 6.5 and 6.6 - Systematic analysis of historical maps can highlight areas where either mining or underground workings have occurred in the past. The information is taken from features presented on historical maps which do not indicate the distance or direction which underground or mining workings extend beneath the surface. e.g features such as mine shafts only indicate the entrance to a mine, and by inference indicate the potential for underground features to extend outward from this point. Some features within this database may also relate to non-mining underground activities e.g.air shafts for underground railways.

Section 7.1 and 7.2 – Provides information on records of Ofcom-registered mobile phone masts and mobile mast planning records up to 250m.

Section 7.3 – Please be aware that the findings contained within the overhead power transmission lines section is based upon information found within Ordnance Survey OpenData

Detailed Findings

1. Past Land Use

1.1 Potentially Contaminative Uses

The systematic analysis of data extracted from standard 1:10,560 and 1:10,000 scale historical maps provides the following information.

Are there any potentially contaminative past land uses within 250m of the search site? **Yes**

Risk Assessment **Passed**

Guidance: These findings are not of concern. No further action is recommended.

Distance [m]	Direction	Use	Date
53.0	NE	Unspecified Works	1966
54.0	N	Glass Works	1892
57.0	NE	Unspecified Works	1982
68.0	N	Unspecified Works	1951
79.0	NW	Railway Sidings	1892
80.0	NW	Railway Sidings	1966
81.0	NW	Unspecified Works	1993
81.0	NW	Unspecified Works	1982
92.0	N	Mineral Railway Sidings	1938
93.0	NE	Glass Works	1905
95.0	E	Unspecified Heap	1966
95.0	E	Unspecified Heap	1982
100.0	N	Railway Sidings	1951
100.0	N	Railway Sidings	1948
108.0	N	Refuse Heap	1938
108.0	N	Refuse Heap	1938
111.0	N	Refuse Heap	1951
119.0	NE	Slurry Bed	1966
120.0	NE	Mineral Railway Sidings	1905
121.0	NE	Railway Sidings	1951
125.0	NE	Gravel Pit	1905
126.0	NW	Refuse Heap	1966
129.0	NW	Refuse Heap	1982
138.0	NW	Refuse Heap	1948
149.0	NW	Refuse Heap	1951
154.0	E	Unspecified Ground Workings	1905
161.0	NW	Refuse Heap	1938
161.0	NW	Refuse Heap	1938
170.0	NE	Iron and Steel Works	1938
172.0	E	Unspecified Heaps	1892
188.0	E	Unspecified Heap	1905
197.0	NE	Iron Works	1892
235.0	NW	Unspecified Depot	1982

1.2 Potentially Infilled Land

The systematic analysis of data extracted from standard 1:10,560 and 1:10,000 scale historical maps provides the following information.

Are there areas of potentially infilled land within 250m of the search site? **Yes**

Risk Assessment **Passed**

Guidance: These findings are not of concern. No further action is recommended.

The following Historical Surface Ground Working Features derived from the Historical Mapping information is provided by Groundsure:

Distance (m)	Direction	Use	Date
95.0	E	Unspecified Heap	1982
95.0	E	Unspecified Heap	1966
111.0	N	Refuse Heap	1951
119.0	NE	Slurry Bed	1966
121.0	NE	Pond	1951
125.0	NE	Gravel Pit	1905
126.0	NW	Refuse Heap	1966
129.0	NW	Refuse Heap	1982
138.0	NW	Refuse Heap	1948
149.0	NW	Refuse Heap	1951
154.0	E	Unspecified Ground Workings	1905
172.0	E	Unspecified Heaps	1892
188.0	E	Unspecified Heap	1905
228.0	NE	Canal	1892
244.0	NE	Canal	1993
244.0	NE	Canal	1982
244.0	NE	Canal	1966
244.0	NE	Canal	1951

1.3 Additional Information – Historical Tank Database

The systematic analysis of data extracted from High Detailed 1:1,250 and 1:2,500 scale historical maps provides the following information.

Are there any historical tanks within 100m of the search site? **No**

Risk Assessment **Passed**

Guidance: Groundsure has searched this database and no data was found. No further action is recommended.

1.4 Additional Information – Historical Energy Features Database

The systematic analysis of data extracted from High Detailed 1:1,250 and 1:2,500 scale historical maps provides the following information.

Are there any historical energy features within 100m of the search site? **No**

Risk Assessment **Passed**

Guidance: Groundsure has searched this database and no data was found. No further action is recommended.

1.5 Additional Information – Historical Petrol Station Database

The systematic analysis of data extracted from High Detailed 1:1,250 and 1:2,500 scale historical maps provides the following information.

Are there any historical petrol stations within 100m of the search site? **No**

Risk Assessment **Passed**

Guidance: Groundsure has searched this database and no data was found. No further action is recommended.

1.6 Additional Information – Historical Garage and Motor Vehicle Repair Database

The systematic analysis of data extracted from High Detailed 1:1,250 and 1:2,500 scale historical maps provides the following information.

Are there any historical garage and motor vehicle repair sites within 100m of the search site? **No**

Risk Assessment **Passed**

Guidance: Groundsure has searched this database and no data was found. No further action is recommended.

1.7 Historical Military/Ordnance Sites

Analysis of historic military records has identified the following information.

Are there any historical military industrial sites known to Groundsure within 100m of the search site? **No**

Risk Assessment **Passed**

Guidance: Groundsure has searched this database and no data was found. No further action is recommended.

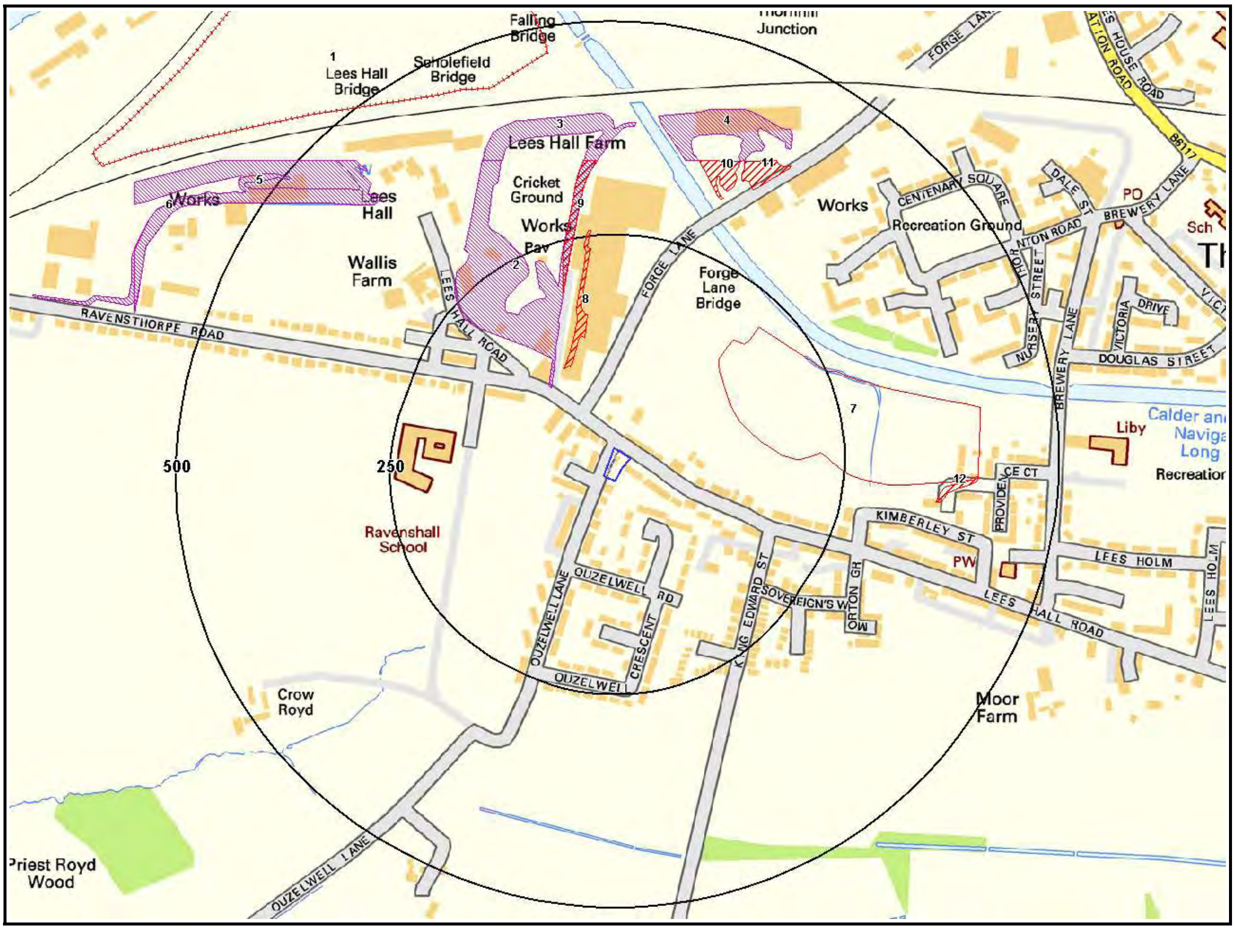
Groundsure
LOCATION INTELLIGENCE

Detailed Findings

2. Landfill and Waste Sites

NW N NE

W E



SW S SE

Landfill & Waste Sites Legend

Site Outline

250
500
Search Buffers (m)

EA/NRW Active Landfill

EA/NRW Historic Landfill

BGS / DoE Survey Landfill

Historic and Planned Waste Sites

EA/NRW Licensed Waste Site

Local Authority/Historical Mapping Landfill Records

2.1 Landfill Sites

Are there any operational or non-operational landfill sites within 500m of the search site? **Yes**

Risk Assessment **Passed**

Guidance: These findings are not of concern. No further action is recommended.

Environment Agency/Natural Resources Wales Active Landfill Sites

The following records are represented as polygons on the Landfill and Waste Sites map. Only polygons within 500m of the property are detailed.

ID	Distance [m]	Direction	Address	Operator	Landfill Reference	Environmental Permitting Regulations (Waste) Reference
1	446.0	N	Thornhill Quarry Landfill Site, Calder Road, Ravensthorpe, West Yorkshire, WF12 9EA	Demex Limited	0.0	-

Environment Agency/Natural Resources Wales Historic Landfill Sites

The following records are represented as points and polygons on the Landfill and Waste Sites map. Only points or polygons within 500m of the property are detailed.

ID	Distance [m]	Direction	Details		
7	132.0	NE	Site Address: Forge Lane, Thornhill Steel Works, Dewsbury Waste Licence: Yes Site Reference: 4700/0763 Waste Type: Inert, Industrial, Commercial Environmental Permitting Regulations (Waste) Reference: -	Licence Issue: 23-Jun-1977 Licence Surrendered: 10-Jul-1989 Lcence Holder Address: Thornhill Steel Works, Dewsbury	First Input: 31-Dec-1947 Last Input: 30-Jun-1989

British Geological Survey / DoE Landfill Site Survey

Database searched and no data found.

2.2 Landfills from Local Authority and Historical Mapping Records

Are there any additional records of Landfills from Local Authority and Historical Mapping Records within 500m of the search site? **Yes**

Risk Assessment **Passed**

Guidance:These findings are not of concern. No further action is recommended.

The following records are represented as points or polygons on the Landfill and Waste Sites map. Only points within 500m of the property are detailed.

ID	Distance [m]	Direction	Site Address	Source	Data Type
8	108.0	NW	Refuse Tip	1963 mapping	Polygon

9	191.0	N	Refuse Tip	1963 mapping	Polygon
10	317.0	NE	Refuse Tip	1963 mapping	Polygon
11	344.0	NE	Refuse Tip	1963 mapping	Polygon
12	360.0	E	Refuse Tip	1963 mapping	Polygon

2.3 Waste Sites

Are there any operational or non-operational waste treatment, transfer or disposal sites within 500m of the search site? **Yes**

Risk Assessment **Passed**

Guidance: These findings are not of concern. No further action is recommended.

The following records are represented as points on the Landfill and Waste Sites map. Only points within 250m of the property are detailed.

ID	Distance [m]	Direction	Details		
2	102.0	NW	Type of Site: Ground Workings and Refuse Heap Site Address: N/A	Planning Application Reference: N/A Date: 1954	Further Details: N/A Data Source: Historic Mapping Data Type: Polygon
3	337.0	N	Type of Site: Ground Workings and Refuse Heap Site Address: N/A	Planning Application Reference: N/A Date: 1954	Further Details: N/A Data Source: Historic Mapping Data Type: Polygon
4	347.0	N	Type of Site: Ground Workings and Refuse Heap Site Address: N/A	Planning Application Reference: N/A Date: 1954	Further Details: N/A Data Source: Historic Mapping Data Type: Polygon
5	398.0	NW	Type of Site: Ground Workings and Refuse Heap Site Address: N/A	Planning Application Reference: N/A Date: 1954	Further Details: N/A Data Source: Historic Mapping Data Type: Polygon
6	398.0	NW	Type of Site: Ground Workings and Refuse Heap Site Address: N/A	Planning Application Reference: N/A Date: 1963	Further Details: N/A Data Source: Historic Mapping Data Type: Polygon

2.4 Environment Agency/Natural Resources Wales Licensed Waste Sites

Are there any Environment Agency/Natural Resources Wales Licensed Waste Sites within 500m of the search site? **No**

Risk Assessment **Passed**

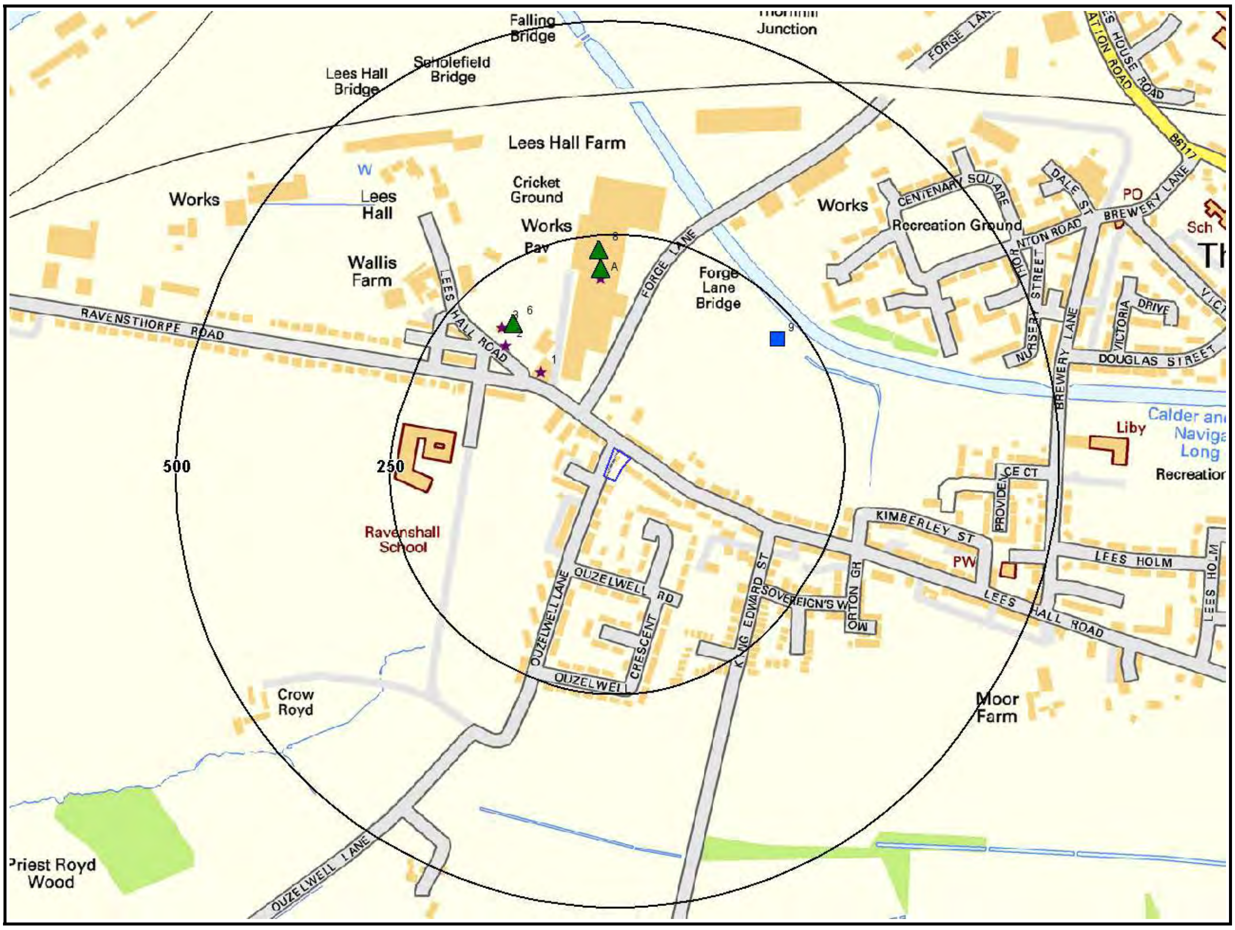
Guidance: Groundsure has searched this database and no data was found. No further action is recommended.

Detailed Findings

3. Industrial Sites and Processes

NW N NE

W E



SW S SE

Industrial Sites & Processes Legend

- Site Centre
- Search Buffers (m): 250, 500
- Potentially Contaminative Industrial Sites
- Petrol & Fuel Sites
- Part A Processes
- Part A(2) and Part B Authorisations
- Radioactive Consents (Lower Risk)
- Discharge Consents
- Red List Discharge Consents
- Dangerous Substances (List 1)
- Dangerous Substances (List 2)
- Sites Determined as Contaminated Land
- Recorded Pollution Incident
- COMAH / NIHHS Sites
- Water Industry Referrals
- Hazardous Substance Consents

3.1 Potentially Contaminative Industrial Sites

Are there any potentially contaminative industrial sites within 250m of the search site? **Yes**

Risk Assessment **Passed**

Guidance: These findings are not of concern. No further action is recommended.

The following records are represented as points on the Industrial Sites and Processes map.

ID	Distance [m]	Direction	Company	Address	Activity	Category
1	124.0	NW	Faster Fit Tyres	420, Lees Hall Road, Dewsbury, WF12 9EQ	Vehicle Parts and Accessories	Motoring
2	175.0	NW	Electricity Sub Station	WF12	Electrical Features	Infrastructure and Facilities
3	193.0	NW	Works	WF12	Unspecified Works Or Factories	Industrial Features
4A	199.0	N	Works	WF12	Unspecified Works Or Factories	Industrial Features
5A	210.0	N	Veolia Environnement	Ravensthorpe Road, Dewsbury, WF12 9EG	Waste Storage, Processing and Disposal	Infrastructure and Facilities

3.2 Petrol and Fuel Sites

Are there any petrol and fuel sites within 250m of the search site? **No**

Risk Assessment **Passed**

Guidance: Groundsure has searched this database and no data was found. No further action is recommended.

3.3 Part A(1) Authorised Processes

Are there any Part A(1) Authorised Processes within 500m of the search site? **No**

Risk Assessment **Passed**

Guidance: Groundsure has searched this database and no data was found. No further action is recommended.

3.4 Part A(2) and Part B Authorised Processes and Enforcements

Are there any Part A(2) and Part B Authorised Processes and Enforcements within 250m of the search site? **Yes**

Risk Assessment **Passed**

Guidance: These findings are not of concern. No further action is recommended.

The following records are represented as points on the Industrial Sites and Processes map.

ID	Distance [m]	Direction	Address	Local Authority	Processes Undertaken	Permit Type	Details of Enforcement Action

6	187.0	NW	Lafarge Aggregates Ltd, Bradley Mills Road, Huddersfield, HD5 9PR	Kirklees Metropolitan Borough Council	Concrete Batcher::	Part B	Enforcement: No Enforcements Notified Date of Enforcement: No Enforcements Notified Comment: No Enforcements Notified
7A	209.0	N	Lafarge Aggregates Ltd, Lees Hall Road, Dewsbury, WF12 9EQ	Kirklees Metropolitan Borough Council	Use of Bulk Cement::	Part B	Enforcement: No Enforcements Notified Date of Enforcement: No Enforcements Notified Comment: No Enforcements Notified
8	231.0	N	Austin Trueman Steel, Thornhill Steelworks, Forge Lane, Dewsbury, WF12 9EH	Kirklees Metropolitan Borough Council	coating & enamelling process::	Part B	Enforcement: No Enforcements Notified Date of Enforcement: No Enforcements Notified Comment: No Enforcements Notified

3.5 Radioactive Substance Authorisations

Are there any radioactive substance authorisations within 500m of the search site? **No**

Risk Assessment **Passed**

Guidance: These findings are not of concern. No further action is recommended.

3.6 Licensed Discharge Consents

Are there any licensed discharge consents within 250m of the search site? **Yes**

Risk Assessment **Passed**

Guidance: These findings are not of concern. No further action is recommended.

The following licence discharge consents are represented as points on the Industrial Sites and Processes map.

ID	Distance [m]	Direction	Address	Permit Number	Receiving Water	Effluent Type	Status
9	220.0	NE	UNDEFINED SITE, SEE OUTLET NGR OR COMMENTS, FOR MORE INFO ABOUT THE SITE, (DO NOT CHANGE THESE DETAILS), NK	878	CALDER	SEWAGE DISCHARGES - SEWER STORM OVERFLOW - WATER COMPANY	TRANSFER RED FROM R(PP)A 1951-1961

3.7 Dangerous Substance Inventory

Are there any dangerous substance inventory sites within 500m of the search site? **No**

Risk Assessment **Passed**

Guidance: These findings are not of concern. No further action is recommended.

3.8 Dangerous or Hazardous Sites

Are there any COMAH & NIHHS sites within 500m of the search site? **No**

Risk Assessment **Passed**

Guidance: Groundsure has searched this database and no data was found. No further action is recommended.

3.9 Hazardous Substance Consents and Enforcements

Are there any Hazardous Substance Consents or Enforcements within 500m of the search site? **No**

Risk Assessment **Passed**

Guidance: Groundsure has searched this database and no data was found. No further action is recommended.

3.10 Sites Determined as Contaminated Land under Part 2A EPA 1990

Does the Local Authority hold information under Section 78R of the Environmental Protection Act 1990 for any sites within 250m of the search site? **No**

Risk Assessment **Passed**

Guidance: Groundsure has searched this database and no data was found. No further action is recommended.

3.11 Environment Agency/Natural Resources Wales Recorded Pollution Incidents

Are there any Environment Agency/Natural Resources Wales recorded pollution incidents within 250m of the search site? **No**

Risk Assessment **Passed**

Guidance: Groundsure has searched this database and no data was found. No further action is recommended.

Detailed Findings

4. Environmental Setting

4.1 Designated Sites

Presence of sites of ecological and environmental value within 250m of the study site? **No**

Records of Sites of Special Scientific Interest (SSSI) within 250m of the study site: **0**

Database searched and no data found.

Records of Ramsar sites within 250m of the study site: **0**

Database searched and no data found.

Records of National Nature Reserves (NNR) within 250m of the study site: **0**

Database searched and no data found.

Records of Special Areas of Conservation (SAC) within 250m of the study site: **0**

Database searched and no data found.

Records of Special Protection Areas (SPA) within 250m of the study site: **0**

Database searched and no data found.

Records of Local Nature Reserves (LNR) within 250m of the study site: **0**

Database searched and no data found.

Records of World Heritage Sites within 250m of the study site: **0**

Database searched and no data found.

Records of Areas of Outstanding Natural Beauty (AONB)/National Scenic Areas within 250m of the study site: **0**

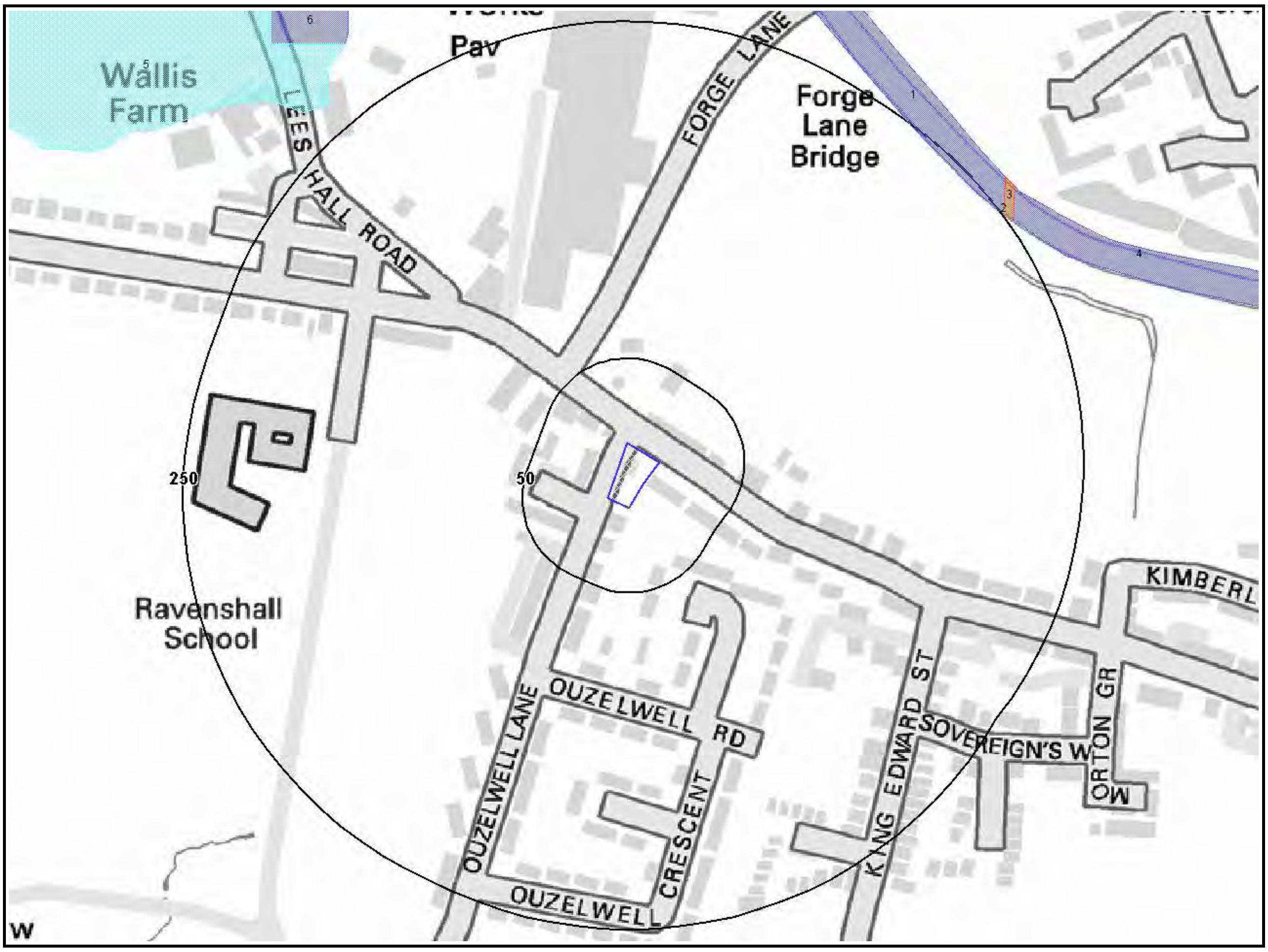
Database searched and no data found.

Records of National Parks (NP) within 250m of the study site: **0**

Database searched and no data found.

5. Natural Hazards and Additional Factors: Environment Agency/Natural Resources Wales River and Coastal Flood Risk

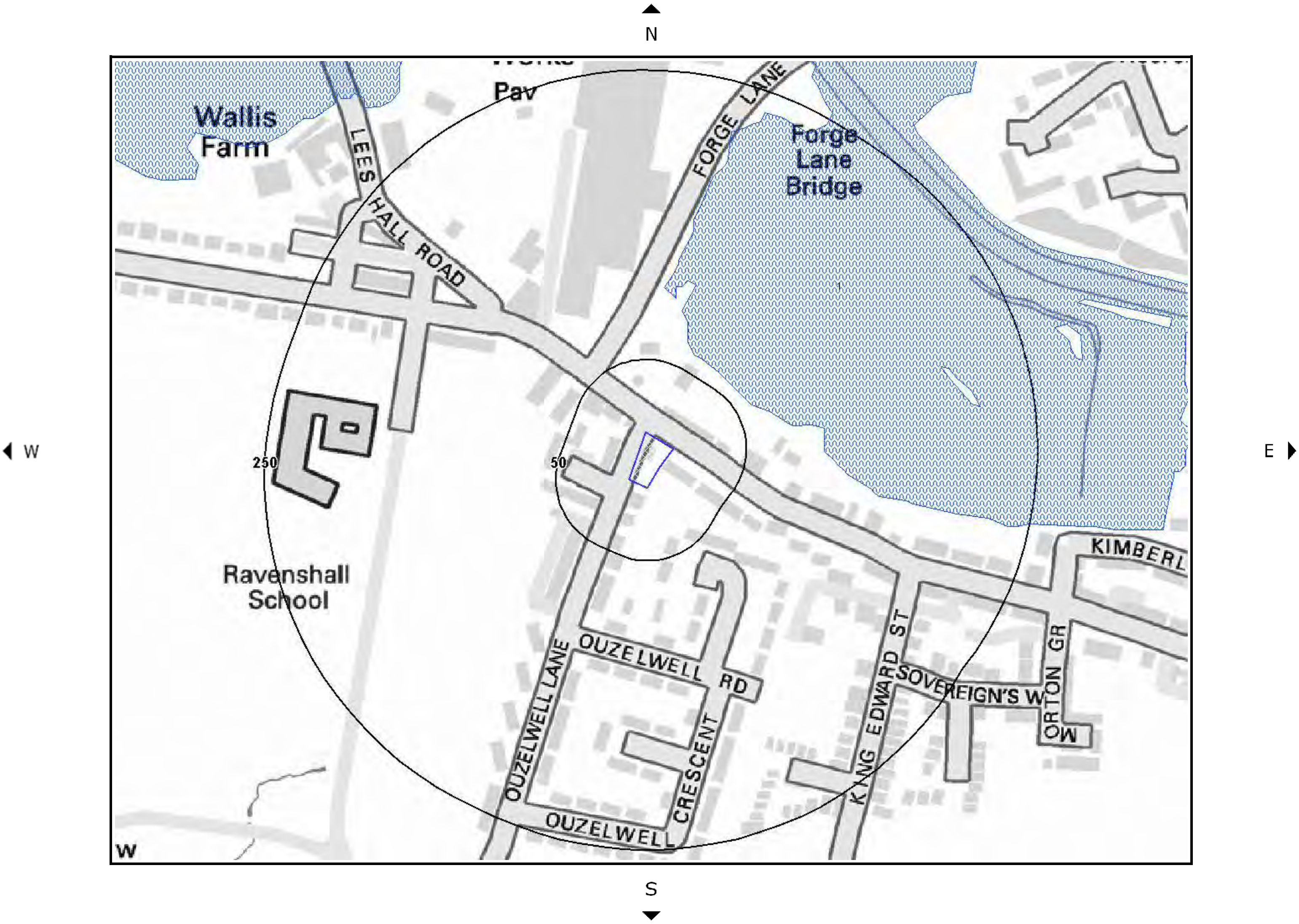
N



S

Environment Agency/Natural Resources Wales River and Coastal (RoFRaS) Flood Risk Legend

Environment Agency/Natural Resources Wales Historic Flooding Events

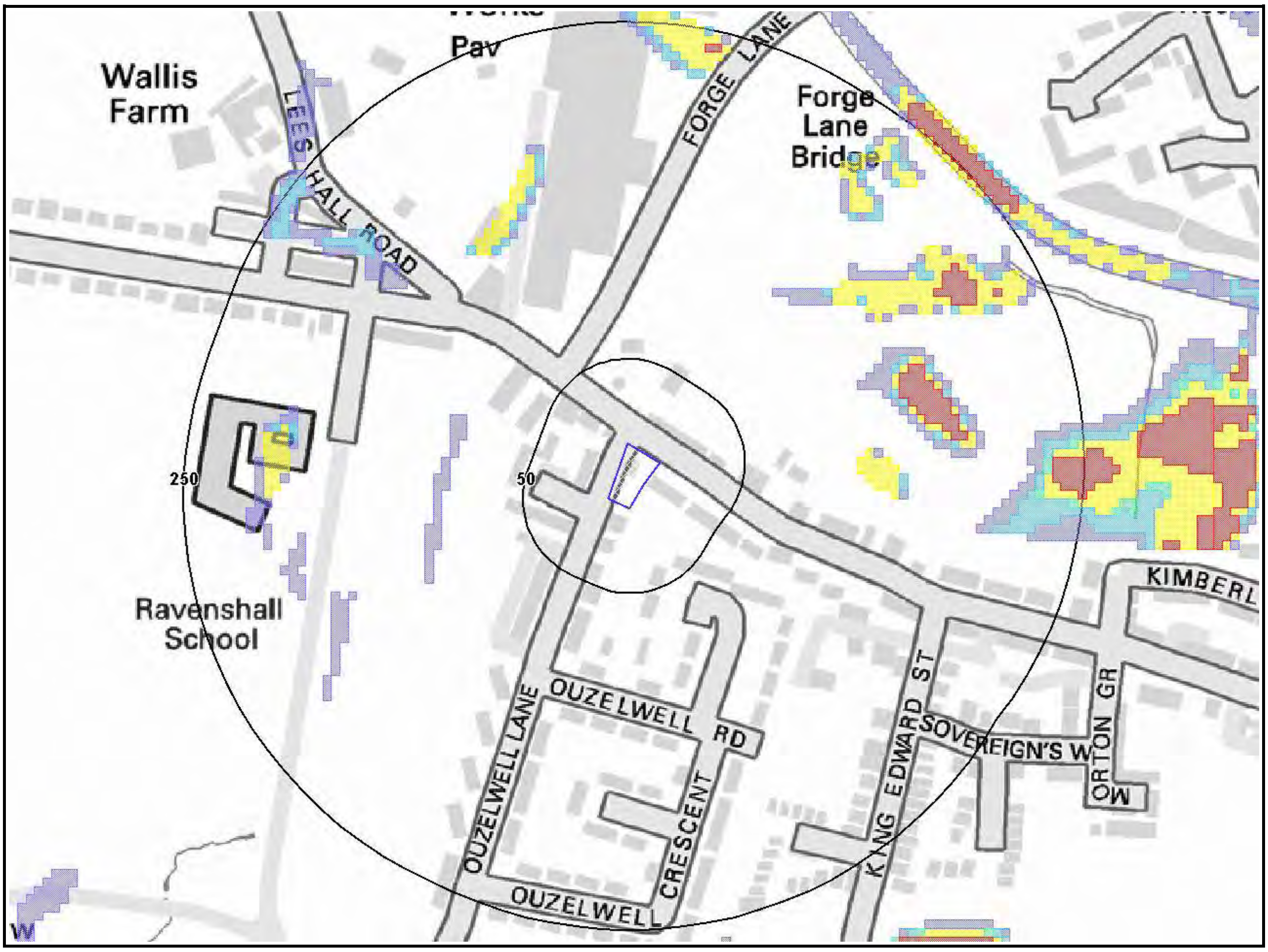


Environement Agency Historic Flooding Legend

JBA Surface Water (Pluvial) Flood Map

N

W

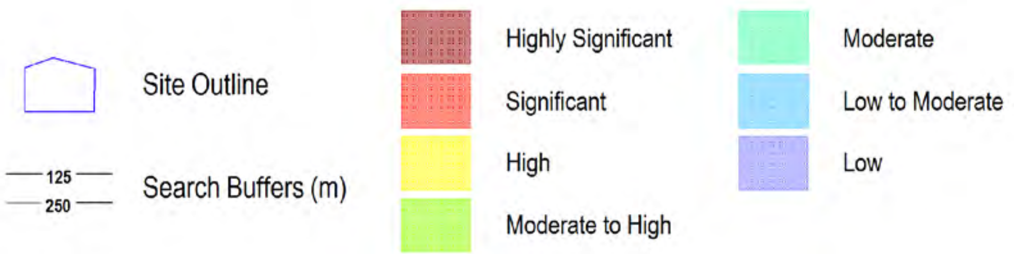


E

S

JBA Surface Water Flood Legend

The data is provided by JBA Risk Management Limited, © Jeremy Benn Associates Limited and JBA Risk Management Limited 2008-2015.



5. Natural Hazards and Additional Factors

5.1 Risk of Flooding from Rivers and the Sea (RoFRaS)

What is the risk of flooding at the centre of the study site? **Very Low**

What is the highest risk of flooding within 25m of the search polygon? **Very Low**

The Environment Agency/Natural Resources Wales RoFRaS database provides an indication of river and coastal flood risk at a national level on a 50m grid as used by many of the insurance companies. RoFRaS data is based on a 50m grid system, with the flood rating at the centre of the grid calculated and given below. The data considers the probability that the flood defences will overtop or breach, and the distance from the river or the sea.

RoFRaS data for the study site indicates the property has a Very Low (less than 1 in 1000) chance of flooding in any given year.

5.2 Areas Benefiting from Flood Defences

Are there any areas benefiting from Flood Defences within 250m of the study site? **No**

5.3 Areas used for Flood Storage

Are there any areas used for Flood Storage within 250m of the study site? **No**

5.4 Historic Flooding Events

Has the site or any area within 250m of the site been subject to historic flooding as recorded by the Environment Agency/Natural Resources Wales? **Yes**

This database shows the individual footprint of every flood event recorded by the Environment Agency/Natural Resources Wales and previous bodies. This data is used to understand where flooding has occurred in the past and provides details as available. Absence of a historic flood event for an area does not mean that the area has never flooded, but only that the Environment Agency/Natural Resources Wales do not currently have records of flooding within the area. Equally, a record of a flood footprint in previous years does not mean that an area will flood again, and this information does not take account of flood management schemes and improved flood defences.

The following records are displayed on the Historic Flooding Events Map above:

ID	Distance [m]	Direction	Event Name	Date of flood	Flood Source	Flood Cause
1	59.0	NE	December 2015 Flood Event	Start Date: 25-12-2015 End Date: 29-12-2015	main river	channel capacity exceeded (no raised defences)

5.5 JBA Surface (Pluvial) Water Flooding

Surface Water (pluvial) flooding is defined as flooding caused by rainfall-generated overland flow before the runoff enters a watercourse or sewer. In such events, sewerage and drainage systems and surface watercourses may be entirely overwhelmed.

Surface Water (pluvial) flooding will usually be a result of extreme rainfall events, though may also occur when lesser amounts of rain falls on land which has low permeability and/or is already saturated, frozen or developed. In such cases overland flow and 'ponding' in topographical depressions may occur.

What is the risk of pluvial flooding at the centre of the study site? **Negligible**

What is the highest risk of pluvial flooding within 25m of the search polygon? **Negligible**

Guidance: The site or an area in close proximity has been assessed to be at Negligible Risk of surface water (pluvial) flooding. This indicates that this area would be expected to be affected by surface water flooding in a 1 in 1000 year rainfall event to a depth of less than 0.1m.

5.6 Groundwater Flooding Susceptibility

What is the susceptibility to Groundwater Flooding in the search area based on the underlying geological conditions? **Potential for groundwater flooding at surface**

Guidance: Where potential for groundwater flooding to occur at surface is indicated, this means that given the geological conditions in the area groundwater flooding hazard should be considered in all land-use planning decisions. It is recommended that other relevant information e.g. records of previous incidence of groundwater flooding, rainfall, property type, and land drainage information be investigated in order to establish relative, but not absolute, risk of groundwater flooding.

Groundwater flooding is defined as the emergence of groundwater at the ground surface or the rising of groundwater into man-made ground under conditions where the normal range of groundwater levels is exceeded. The BGS Susceptibility to Groundwater Flooding hazard dataset identifies areas where geological conditions could enable groundwater flooding to occur and where groundwater may come close to the ground surface. The susceptibility data is suitable for use for regional or national planning purposes where the groundwater flooding information will be used along with a range of other relevant information to inform land-use planning decisions. It might also be used in conjunction with a large number of other factors, e.g. records of previous incidence of groundwater flooding, rainfall, property type, and land drainage information, to establish relative, but not absolute, risk of groundwater flooding at a resolution of greater than a few hundred metres. The susceptibility data should not be used on its own to make planning decisions at any scale, and, in particular, should not be used to inform planning decisions at the site scale. The susceptibility data cannot be used on its own to indicate risk of groundwater flooding.

5.7 Natural Ground Subsidence

What is the potential for natural ground subsidence* within the search area? **Negligible - Very Low**

Guidance: The natural ground subsidence rating is obtained through the evaluation of six natural ground stability hazard datasets, which are supplied by the British Geological Survey (BGS). These datasets indicate the hazard posed by the occurrence of: Swell-Shrink Clay, Landslide, Compressible Ground, Collapsible Ground, Dissolution of Soluble Rocks and Running Sand. Many factors may contribute to ground subsidence problems. For instance, significant problems can arise in conurbations underlain by clay rich bedrock, such as over clay strata in the South East of England, or South Wales. Whilst surveyors are normally aware of local problem areas, data provided by the BGS can highlight areas where a significant potential for natural ground subsidence exists and which may need particular consideration.

Where negligible - very low potential is indicated, this means that you need take no further action in relation to natural ground subsidence in this area.
*The term "Subsidence" refers to ground movement that could cause damage to foundations in domestic or other properties.

5.8 Radon Affected Areas

Is the property in a radon Affected Area as defined by the Public Health England (PHE) and if so what percentage of homes are above the Action Level?

The property is in a Radon Affected Area, as between 1 and 3% of properties are above the Action Level

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5.9 Radon Protective Measures

Is the property in an area where radon protection measures are required for new properties or extensions to existing ones as described in publication BR211 by the Building Research Establishment?

No radon protective measures are necessary

Combined Radon Guidance
Radon is a colourless, odourless radioactive gas which is present in all areas of the United Kingdom, usually at levels that pose a negligible risk to homebuyers. However, in some areas levels of radon are much higher than in others, and in these cases it can pose a health risk. The data supplied by Public Health England (PHE) and the British Geological Survey (BGS) is not able to determine exact Radon levels, as this information can only be obtained through site-specific, in-situ testing. As 1-3% of properties in the area may be radon affected, PHE recommend carrying out a site-specific radon assessment. This costs £49.80 including VAT and the results are confidential to the client. Please contact PHE (020 7654 8000) for further information and advice.

If planning on building an extension or a new build property, no radon protection measures are required.

Detailed Findings

6. Non CON29M Mining Information

6.1 Coal Mining

Is the property within an area which may be affected by past, present or proposed underground coal mining? **Yes**

Guidance: A mining search is provided in Appendix 1 at the end of this report.

6.2 BGS Non-Coal Mining Hazards

What is the potential for undermining as a result of underground mineral extraction, excluding coal and minerals extracted as a consequence of coal mining?

Unclassified

Database searched and no data found.

Guidance: The study site lies in an area which is unclassified in relation to non-coal mining. This means that there is no known hazard from underground mine workings because the rock types present are such that no commodities or metal ores have been worked by underground mining methods. 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.

The mining hazard data (not including coal) layer draws together a diverse range of material derived from geology, which constrains distribution, supplemented by literature searches for historic locations and expert knowledge to assemble, interpret, and organise this information. Mining of coal is specifically excluded from this data set and information on Coal Mining areas can be found in Section 6.1.

The data provides an assessment of the likelihood that past underground mining may have occurred in the area. It does not consider the depth of the extraction nor whether any remediation has previously been undertaken. Where extraction of such minerals has taken place in workings close to the surface (meaning to approximately 50m depth) the workings can pose a subsidence risk because they sometimes cause surface collapse. Old mine shafts and other mine openings in such areas can also lead to unexpected surface collapse.

The data provided by the British Geological Survey (BGS) are rated on a five point scale ranging from Rare, through Highly unlikely, Unlikely and Likely to Highly Likely that indicate how likely it is that past underground mining activities may have occurred.

6.3 Mining Cavities

Is the site located in an area of mining cavities? **No**

Guidance: This risk rating is obtained from the mining cavities dataset, which is supplied and digitally combined by Peter Brett Associates. There are no records within 250m of the site.

6.4 Natural Cavities

Is the site located in an area of natural cavities? **No**

Guidance: This risk rating is obtained from the natural cavities dataset, which is supplied and digitally combined by Peter Brett Associates. There are no records within 250m of the site.

6.5 Historical Mining Features from Detailed Mapping

The systematic analysis of data extracted from standard 1:10,560 and 1:10,000 scale historical maps provides the following information.

Are there any Mining features within 500m of the study site boundary? Yes

Guidance: The study site has been identified as lying in proximity to areas where historical mining activities have been indicated from Ordnance Survey historical maps. Areas that have undergone mining have the potential to cause ground instability problems such as subsidence, although such events are rare. You may wish to check that any structural surveys performed on the property have taken this into consideration. If such factors have not been considered, you may wish to contact the local Building Regulations Officer, Planning Department and if recently constructed, the site developers. Newer developments may benefit from an NHBC guarantee or other environmental warranty which often covers structural issues.

The following Historical Mining information provided by Groundsure:

	Distance (m)	Direction	Details	Date
19	385.0	S	Unspecified Workings	1982

6.6 Historical Underground Workings Features from Detailed Mapping

The systematic analysis of data extracted from standard 1:10,560 and 1:10,000 scale historical maps provides the following information.

Are there any Historical Underground Working Features within 250m of the study site boundary? No

Guidance: No further action required.

Groundsure
LOCATION INTELLIGENCE

7. Additional Information

7.1 Ofcom Sitefinder Mobile Phone Mast Records

Have any mobile phone transmitters registered with Ofcom been identified within 250m of the study site? No

Database searched and no data found.

This database is taken from Ofcom's Sitefinder database, the Government's database of mobile phone base stations. The last update to this database was applied in May 2012, although some operators ceased providing updates some years before then. Neither Ofcom nor Groundsure can accept any liability for any inaccuracies or omissions in the data provided within Sitefinder.

The most recent update is based on the following datasets received at the specified times by Ofcom: O2 (May 2012), Network Rail (April 2012), Hutchison (February 2012), Vodafone (October 2011), Airwave (February 2010), Orange (February 2010) and T-Mobile (August 2005). Sites added since these dates will not appear in the database.

7.2 Mobile Phone Mast Planning Records

Have any planning records relating to telecommunication masts been identified within 250m of the study site? No

Database searched and no data found.

This database is taken from Glenigan's collection of planning records dating back to 2006 and relates to sites which have applied for planning permission involving mobile phone masts. The database is normally updated quarterly.

7.3 Pylons and Electricity Transmission Lines

Have any overhead transmission lines been identified within 500m of the study site ? Yes

Guidance:Overhead power transmission lines have been identified in proximity to the study site. Overhead power transmission lines are known to emit electro magnetic fields (EMF). For further information on issues associated with transmission lines you may wish to contact EMF Unit Public Information Line on 0845 7023270. Guidance on Electromagnetic Fields resulting from transmission and distribution lines can be found on the Public Health England (PHE) website. Please be aware that the findings contained within overhead power transmission lines relates to Ordnance Survey Point X data, which identifies points along the transmission network. Therefore some features on the ground may not appear in the report.

8. Guide to Our Professional Assessment

Introduction

This report is designed for residential conveyancers and their clients and satisfies standard environmental due diligence enquiries, recommended by the Law Society. This information is not always covered by Standard Con 29 Enquiries made to Local Authorities.

Purpose of this Assessment

As part of this report Groundsure provide a professional assessment of the risks posed by key environmental information which could lead to the property being designated as 'Contaminated Land' as defined under Part 2A of the Environmental Protection Act 1990. This assessment is based on the following data:

1. Historical land use (compiled from 1:10,000 & 1:10:560 maps)
2. Additional Information Historical land use (compiled from 1:1,250 & 1:2,500 maps) – for selected areas.
3. Landfill and waste transfer/treatment or disposal sites (including scrap yards)
4. Current industrial uses (as defined by PointX data)
5. Catalist Petrol Station
6. Part A(1), Part A(2) and Part B Authorisations
7. Control of Major Accident Hazards Sites (COMAH) and Notification of Installations Handling Hazardous Substances (NIHHS)
8. Dangerous Substances Inventory Releases (DSI)
9. Radioactive Substance Authorisations (RAS)
10. Discharge and Red List Discharge Consent
11. Sites Determined as Contaminated Land under Part 2A EPA 1990
12. Environment Agency/Natural Resources Wales Recorded Pollution Incidents
13. Historic Military / Ordnance Sites
14. Planning Hazardous Substance Consents

From this information Groundsure provide a statement regarding the likely designation of the property under Part 2A of EPA 1990 and the level of risk associated with the property is either Passed or In Need of Further Assessment. If the site is In Need of Further Assessment it does not necessarily mean that the site is unsuitable for purchase, but only that further assessment of the risk associated with the site is required. When a site is In Need of Further Assessment then the practitioner may, if required, discuss the case with one of the Groundsure consultants. Where a site is 'In Need of Further Assessment' Groundsure will, on request, attempt to arrange appropriate environmental insurance.

Method Statement

In assessing specific site risk, Groundsure follows principles used extensively throughout the environmental consultancy sector. Our system looks at the potential for specific industries to have generated residual contamination and for this contamination to remain at a site, or to have migrated to neighbouring sites. Sites are scored based on this system and if a site scores highly it indicates a high level of risk.

Limitations of the Study

This screening process reviews historical mapping and a range of current databases. The historical land use database reviewed for this study does NOT include 1:2,500 or 1:1,250 scale maps except for London and Bristol and Groundsure's additional information database of selected features namely tanks, energy features, petrol filling stations and garages. This additional information database covers the majority of the UK, but not all. Where no assessment has been made "No Data Available" is presented in the report. Where 1:2500 or 1:1250 scale maps are utilised all relevant and available map epochs to Groundsure are used. Additionally, this review does NOT include specific enquiries to the Local Authority who may hold additional information and it does NOT include a site visit/inspection. Your attention is drawn to the Terms and Conditions of Groundsure Limited under which this service is provided.

Groundsure
LOCATION INTELLIGENCE

Remediation

This report is covered by Groundsure's remediation contribution. For the purpose of this condition, '**Claimant'** shall mean one of: (a) the Beneficiary, (b) the purchaser of the site from the Beneficiary or (c) the funder of (a) or (b) as applicable.

This condition shall apply solely to Groundsure Homebuyers and Groundsure Home Environmental with passed rather than failed status.

Groundsure may, at its sole discretion without any admission of liability, make a contribution to the Claimant towards the costs of any clean up works required to be carried out under a notice served on a Claimant in respect of a site under Part II (A) Environmental Protection Act 1990 ("Remediation Notice") on the terms of this condition ("Clean up Award").

The Clean up Award: (a) is only available once in respect of a site and to one Claimant only; (b) shall only apply where the site is a single residential dwelling house or a single residential flat within a block of flats. For the avoidance of doubt, a Clean up Award will not be considered in respect of commercial property or to any site being developed or redeveloped whether for residential purposes or otherwise; and (c) shall only apply to contamination or a pollution occurring as at or prior to the date of Groundsure Homebuyers.

The Clean up Award will not be paid in respect of any of the following, including without limitation: (a) asbestos; (b) radioactive contamination arising directly or indirectly from or in connection with ionising radiations or contamination by radioactivity from any nuclear waste or fuel; from the combustion of nuclear fuel or the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof; (c) naturally occurring materials or their removal except where such materials are present in excess of their natural concentration; (d) any condition caused by acts of war or an act of terrorism;(e) any condition which is known or ought reasonably to have been known to the Claimant prior to the purchase of Groundsure Homebuyers; (f) non-compliance by the Claimant or any other person with respect to the site with any statute, regulation, byelaws complaint, or notice from any regulatory authority; (g) any property belonging to or in the custody or control of the Claimant which does not form a fixed part of the site or the structure; (h)any losses incurred following a material change in use of, alteration or development of the site; or (i) financial loss in respect of loss of rental, profit, revenue, savings, business or any consequential, indirect or economic loss, damages or expenses, including the cost of temporary accommodation or business interruption.

In the event the Claimant wishes to apply for a Clean up Award, it shall notify Groundsure in writing within 3 months of the date of the Remediation Notice. The Claimant shall comply with all reasonable requirements of Groundsure with regard to the commission and conduct of the clean up works to be carried out under the Remediation Notice. In the event that the Claimant breaches this provision including, without limitation, failing to obtain Groundsure's prior written consent in respect of estimates for such works Groundsure shall not be required to pay a Clean up Award.

Groundsure shall only pay a Clean up Award where a Remediation Notice is served within 36 months of the date of Groundsure Homebuyers. The maximum sum of any Clean up Award shall be £60,000 and shall be paid subject to the Claimant having paid to Groundsure an excess in respect of its claim of £5,000. Groundsure reserves the right at any time to withdraw the offer of payment of a Clean up Award.

The Claimant shall take all reasonable steps to appeal such Remediation Notice and mitigate any costs incurred in connection with the remediation works required under the terms of any Remediation Notice. Groundsure reserves the right to withhold or reduce the amount of its Clean up Award in the event of a breach of this condition or an appeal is still active.

9. Contact Details

The Coal Authority Property Search Services
200 Lichfield Lane, Berry Hill,
Mansfield, Nottinghamshire, NG18 4RG
Phone: 0345 7626 848
Email:groundstability@coal.gov.uk
Web: www.groundstability.com

Environment Agency
National Customer Contact Centre, PO Box 544
Rotherham, S60 1BY
Tel: 03708 506 506
Web: www.environment-agency.gov.uk
Email: enquiries@environment-agency.gov.uk

Local Authority - Kirklees Council. Address: Civic Centre 3, Market Street, Huddersfield, HD1 1WG. Web: http://www.kirklees.gov.uk/. Tel: 01484 221 000

British Geological Survey Enquiries
Kingsley Dunham Centre
Keyworth, Nottingham NG12 5GG
Tel: 0115 936 3143. Fax: 0115 936 3276. Email: enquiries@bgs.ac.uk
Web: www.bgs.ac.uk
BGS Geological Hazards Reports and general geological enquiries

JBA Risk Management
South Barn,
Broughton Hall,
Skipton
BD23 3AE

Public Health England
Public information access office, Public Health England
Wellington House, 133-155 Waterloo Road, London, SE1 8UG
http://www.gov.uk/phe
Email: enquiries@phe.gov.uk
Main switchboard: 020 7654 8000

Ordnance Survey
Adanac Drive, Southampton
SO16 0AS
Tel: 08456 050505

Getmapping PLC
Virginia Villas, High Street, Hartley Witney,
Hampshire RG27 8NW
Tel: 01252 845444

CoPSO
The Old Rectory, Church Lane, Thornby, Northants NN6 8SN
Tel: 0871 4237191
(www.copso.org.uk)

This report is produced by Groundsure Ltd, whose correspondence address is Groundsure Ltd, Sovereign House, Church Street, Brighton, BN1 1UJ (Tel: 08444 159 000, Fax: 01273 763569, Email: info@groundsure.com).Groundsure's registered address is Groundsure Ltd, c/o Top Right Group Limited, The Prow, 1 Wilder Walk, London W1B 5AP. United Kingdom. Registration Number: 3421028. VAT Number 486 4004 42.
Acknowledgements

Search Code

IMPORTANT CONSUMER PROTECTION INFORMATION

This search has been produced by Groundsure Ltd, Sovereign House, Church Street, Brighton, BN1 1UJ. Tel: 08444 159 000. Email: info@groundsure.com which is registered with the Property Codes Compliance Board (PCCB) as a subscriber to the Search Code. The PCCB independently monitors how registered search firms maintain compliance with the Code.

The Search Code:

·provides protection for homebuyers, sellers, estate agents, conveyancers and mortgage lenders who rely on the information included in property search reports undertaken by subscribers on residential and commercial property within the United Kingdom

·sets out minimum standards which firms compiling and selling search reports have to meet

·promotes the best practice and quality standards within the industry for the benefit of consumers and property professionals

·enables consumers and property professionals to have confidence in firms which subscribe to the code, their products and services.

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

The Code's core principles

Firms which subscribe to the Search Code will:

·display the Search Code logo prominently on their search reports

·act with integrity and carry out work with due skill, care and diligence

·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

COMPLAINTS

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

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

TPOs Contact Details:

The Property Ombudsman scheme
Milford House
43-55 Milford Street
Salisbury
Wiltshire SP1 2BP
Tel: 01722 333306
Fax: 01722 332296
Website: www.tpos.co.uk
Email: admin@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

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.
·Keep you informed by letter, telephone or e-mail, as you prefer, if we need more time.
·Provide a final response, in writing, at the latest within 40 working days of receipt.
·Liaise, at your request, with anyone acting formally on your behalf.

Complaints should be sent to: Operations Director, Groundsure Ltd, Sovereign House, Church Street, Brighton, BN1 1UJ. Tel: 08444 159 000. 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.

Standard Terms and Conditions

Groundsure's Terms and Conditions can be viewed online at this link:
https://www.groundsure.com/terms-and-conditions-sept-2016/

Appendix 1

The Coal Authority CON29M Coal Mining and Brine Subsidence Claim report

The Coal Authority

Issued by:
The Coal Authority, Property Search Services, 200 Lichfield Lane, Berry Hill, Mansfield, Nottinghamshire, NG18 4RG
Website: www.groundstability.com   Phone: 0345 762 6848

ANDY BROOK
31 HALIFAX ROAD
BRIGHOUSE
CALDERDALE
HD6 2AA

Our reference:	**51001689417001**
Your reference:	**16-132**
Date of your enquiry:	**15 November 2017**
Date we received your enquiry:	**15 November 2017**
Date of issue:	**15 November 2017**

This report is for the property described in the address below and the attached plan.

Residential Enviro All-in-One - On Coalfield

1 OUZELWELL LANE, THORNHILL LEES, DEWSBURY, KIRKLEES, WF12 9EP

This report is based on and limited to the records held by, the Coal Authority, and the Cheshire Brine Subsidence Compensation Board's records, at the time we answer the search.

Coal mining	See comments below
Brine Compensation District	No

Information from the Coal Authority

Underground coal mining

Past

The property is in a surface area that could be affected by underground mining in 1 seam of coal at 200m to 210m depth, and last worked in 1905.

Any movement in the ground due to coal mining activity should have stopped.

In addition the property is in an area where the Coal Authority believe there is coal at or close to the surface. This coal may have been worked at some time in the past. The potential presence of coal workings at or close to the surface should be considered prior to any site works or future development activity. Your attention is drawn to the Comments on the Coal Authority information section of the report.

Present

The property is not within a surface area that could be affected by present underground mining.

Future

The property is not in an area where the Coal Authority has plans to grant a licence to remove coal using underground methods.

The property is not in an area where a licence has been granted to remove or otherwise work coal using underground methods.

The property is not in an area likely to be affected from any planned future underground coal mining.

However, reserves of coal exist in the local area which could be worked at some time in the future.

No notices have been given, under section 46 of the Coal Mining Subsidence Act 1991, stating that the land is at risk of subsidence.

Mine entries

There are no known coal mine entries within, or within 20 metres of, the boundary of the property.

Coal mining geology

The Coal Authority is not aware of any damage due to geological faults or other lines of weakness that have been affected by coal mining.

Opencast coal mining

Past

The property is not within the boundary of an opencast site from which coal has been removed by opencast methods.

Present

The property does not lie within 200 metres of the boundary of an opencast site from which coal is being removed by opencast methods.

Future

There are no licence requests outstanding to remove coal by opencast methods within 800 metres of the boundary.

The property is not within 800 metres of the boundary of an opencast site for which a licence to remove coal by opencast methods has been granted.

Coal mining subsidence

The Coal Authority has not received a damage notice or claim for the subject property, or any property within 50 metres of the enquiry boundary, since 31st October 1994.

There is no current Stop Notice delaying the start of remedial works or repairs to the property.

The Coal Authority is not aware of any request having been made to carry out preventive works before coal is worked under section 33 of the Coal Mining Subsidence Act 1991.

Mine gas

The Coal Authority has no record of a mine gas emission requiring action.

Hazards related to coal mining

The property has not been subject to remedial works, by or on behalf of the Authority, under its Emergency Surface Hazard Call Out procedures.

Comments on Coal Authority information

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 to both 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.

Information from the Cheshire Brine Subsidence Compensation Board

The property lies outside the Cheshire Brine Compensation District.

Additional Remarks

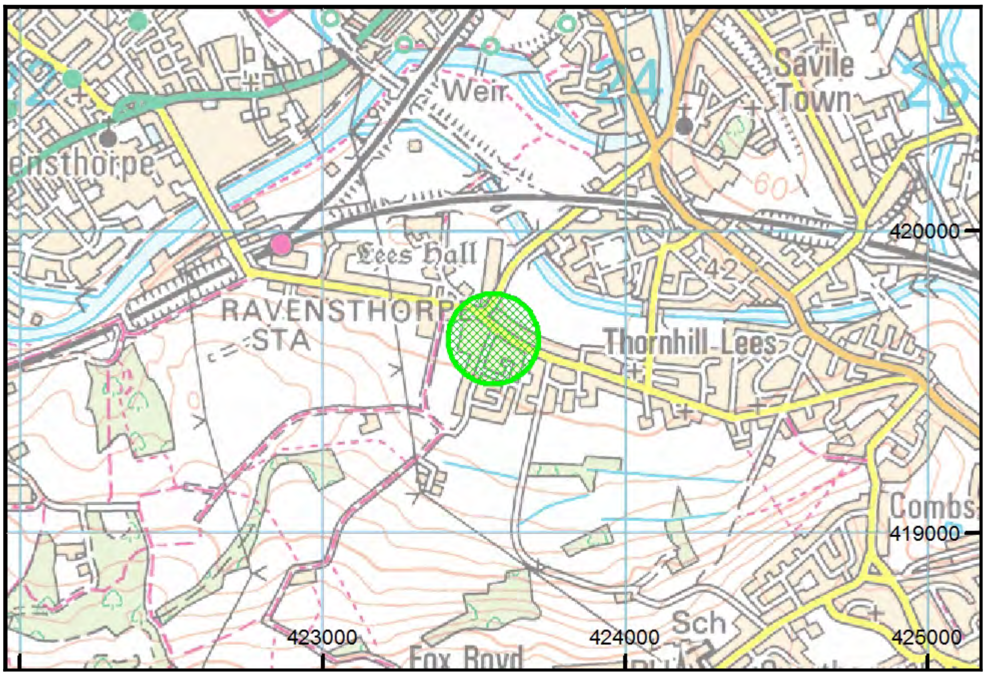
Information provided by the Coal Authority in this report is compiled in response to the Law Society's Con29M Coal Mining and Brine Subsidence Claim enquiries. The said enquiries are protected by copyright owned by the Law Society of 113 Chancery Lane, London WC2A 1PL. Please note that Brine Subsidence Claim enquiries are only relevant for England and Wales. This report is prepared in accordance with the Law Society's Guidance Notes 2006, the User Guide 2006 and the Coal Authority and Cheshire Brine Board's Terms and Conditions applicable at the time the report was produced.

If this Report is for a residential property, insurance is included to cover any loss in property value caused by any changes in the information contained in this report. Please see the attached certificate of insurance for the terms and conditions of this insurance. The insurance does not cover non-residential property or interpretive reports.

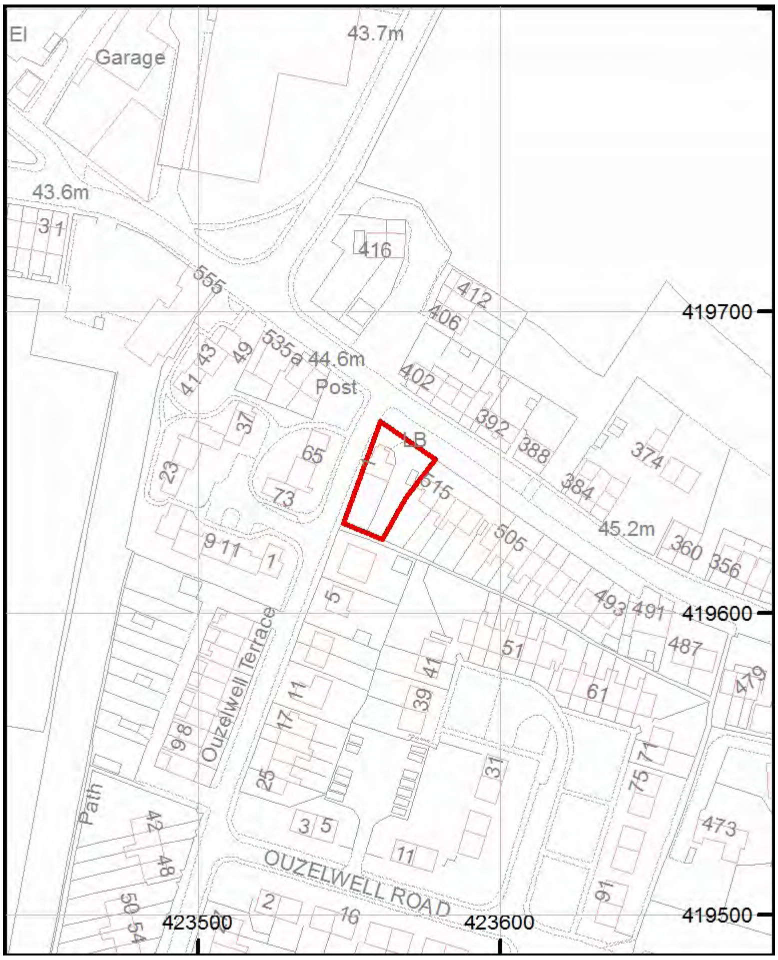
Issued by:	The Coal Authority, 200 Lichfield Lane, Mansfield, Nottinghamshire, NG18 4RG
Tax Point Date:	15 November 2017
Issued to:	ANDY BROOK 31 HALIFAX ROAD BRIGHOUSE CALDERDALE HD6 2AA
Property Search for:	1 OUZELWELL LANE, THORNHILL LEES, DEWSBURY, KIRKLEES, WF12 9EP
Reference Number:	51001689417001
Date of Issue:	15 November 2017
Cost:	£77.75
VAT @ 20%:	£15.55
Total Received:	£93.30
VAT Registration	598 5850 68

Location map

Approximate position of property



Enquiry boundary



Key

Approximate position of enquiry boundary shown

Mapping sourced from Ordnance Survey

Key facts document

General summary

This is a summary of the policy and does not contain the full terms and conditions of the cover which can be found in the policy document. It is important that you read the policy document carefully when you receive it. If you are a solicitor you should also disclose this document to your client, their lender and/or the purchaser's solicitors for the benefit of their client.

Name of insurer

The insurer is Liberty Legal Indemnities, part of Liberty Mutual Insurance Europe Limited. The underwriting agency is Legal and Insurance Services Limited, PO Box 234, Tunbridge Wells, Kent TN3 0LX.

Legal and Insurance Services Limited is regulated by the Financial Conduct Authority (FCA) and authorised to arrange general insurance contracts. Register number: 305910.

The Coal Authority

The Coal Authority, a NDPB (non-departmental public body) sponsored by BEIS (Department for Business, Energy and Industrial Strategy) 200 Lichfield Lane, Mansfield, Nottinghamshire, NG18 4RG, is responsible for producing the Coal & Brine Search Report, issuing the policy, collecting the premium and declaring the existence of the policy to Liberty Legal Indemnities.

Type of insurance and cover

a. The policy is evidenced by the policy that is attached to the Coal & Brine Search Report provided by the Coal Authority in respect of a search in form CON29M (2006).

b. Where a Coal & Brine Search Report has been obtained in connection with a sale of the property, cover is provided for the benefit of a purchaser and their lender; in the case of a re-mortgage or where the existing owner chooses to obtain a Coal & Brine Search Report, cover is provided for the benefit of the owner and their lender.

c. The policy offers protection against loss sustained by the owner of the property if any new problems or adverse entries are revealed in a subsequent Coal & Brine Search Report which were not revealed by the original report to which the policy was attached.

Significant features or benefits under the policy and the term/duration of the policy

a. Cover is provided for loss that you suffer up to an amount of £50,000.00.

b. For the purposes of the policy loss includes:

   (i) any reduction in the market value of the property directly attributable to changes in the information revealed in the Coal & Brine Search Report compiled against the property; and

   (ii) all other costs and expenses incurred which we have agreed, in writing, to cover.

c. A single premium has been paid in respect of the cover provided under the policy; the policy remains in effect until you sell the property, or if you are the lender, the debt secured by the mortgage has been repaid.

d. You cannot transfer the benefits of the policy to anyone else. However, if you die whilst you still have the benefit of the cover provided by the policy, the benefit will pass to your estate and beneficiaries.

Significant or unusual Exclusions or Conditions under the policy

a. Full details can be found in the Cover and Exclusions sections of the policy.

b. The policy does not cover your costs in relation to the loss of a transaction for the sale or purchase of the property.

c. The property must be an existing (i.e. it must have been lived in) single residential house, flat or maisonette in the United Kingdom.

d. The policy does not cover loss relating to structural or other physical damage caused to the property by subsidence, flooding or otherwise.

e. The policy does not cover you for any loss in relation to any matter revealed in the Coal & Brine Search Report to which the policy is attached nor in relation to any matter that you were otherwise aware of on or before the policy was issued.

Cancellation rights

You can cancel your policy within 14 days of the commencement date. Please telephone or email Legal and Insurance Services Limited on 01892 863863 or at enquiries@goodtitle.co.uk quoting your policy number.

How to claim

If you need to make a claim, please write to Legal and Insurance Services Limited, PO Box 234, Tunbridge Wells, Kent TH3 0LX quoting your policy number. You can also telephone 01892 863863 or contact them via email at enquiries@goodtitle.co.uk. Please enclose your policy and the Coal & Brine Search Report attached to it together with the subsequent report giving rise to the claim.

If you have a complaint

In the first instance, please contact the Underwriting Manager (Complaints) Legal and Insurance Services Limited, PO Box 234, Tunbridge Wells, Kent TN3 0LX.

Tel: 01892 863863

Fax: 01892 861025

Email: enquiries@goodtitle.co.uk

If you are unable to resolve your complaint with the above please contact:

Liberty Specialty Markets
20 Fenchurch Street
London
EC3M 3AW

Tel: 020 3758 0000

Complaints that cannot be resolved may be referred to the Financial Ombudsman Service (www.financial-ombudsman.org.uk). Further details will be provided at the appropriate stage of the complaints process.

Financial services compensation scheme

Legal and Insurance Services Limited are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if they cannot meet their obligations, depending on the type of insurance and the circumstances of your claim.

Further information about the scheme is available from:

The Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St. Botolph Street, London, EC3A 7QU. The FSCS website may be viewed at www.fscs.org.uk

On behalf of the insurer

Coal & Brine Search Report Insurance Policy

Schedule

Policy number: **24795538**

The insurer: **Liberty Legal Indemnities – underwritten by Liberty Mutual Insurance Europe Limited**

Binding Authority contract number: **RNMFP1703841**

Property: **1 OUZELWELL LANE, THORNHILL LEES, DEWSBURY, KIRKLEES, WF12 9EP**

Report reference number: **51001689417001**

Limit of cover: **£50,000.00**

Dated: **15 November 2017**

This policy and schedule shall be read together and any word or expression to which a specific meaning has been attached in either shall bear such meaning wherever it may appear.

Where a Coal & Brine Search Report has been obtained in connection with a sale of the property, cover is provided for the benefit of a purchaser and their lender; in the case of a re-mortgage or where the existing owner chooses to obtain a Coal & Brine Search Report, cover is provided for the benefit of the owner and their lender.

The policy offers protection against loss sustained by the owner of the property if any new problems or adverse entries are revealed in a subsequent Coal & Brine Search Report which were not revealed by the original report to which the policy was attached.

The insured shall at all times comply with the requirements of the Conditions of this Policy.

Definitions

In this policy unless the context requires otherwise the following words or expressions shall have the following meanings:

Date of the report means the date of the Coal & Brine Search Report attached to this policy.

Coal & Brine Search Report means the attached Coal & Brine Search Report that the Coal Authority has prepared for the property following a Coal & Brine Search Report providing information compiled from:

i. the Coal Authority's records in relation to past, present and future underground and opencast coal-mining activity, shafts and adits (vertical and horizontal entries to mines) coal-mining geology, coal-mining related hazards, coal-mining subsidence and mine gas and
ii. the records of the Cheshire Brine Subsidence Compensation Board in relation to Cheshire Brine

The Coal Authority is a NDPB (non-departmental public body) sponsored by BEIS (Department for Business, Energy and Industrial Strategy) 200 Lichfield Lane, Mansfield, Nottinghamshire, NG18 4RG. The Coal Authority is responsible for producing the Coal & Brine Search Report, issuing this policy, collecting the premium and declaring the existence of this policy to the insurer.

Insurer means Liberty Legal Indemnities – part of Liberty Mutual Insurance Europe Limited.

Insured means the person insured by this policy. This may be:

i. the person who asked for the Coal & Brine Search Report in connection with your purchase of the property (and your mortgagee)
ii. the person who purchased the property (and your mortgagee) if the person selling the property has asked for a Coal & Brine Search Report for the benefit of the purchaser as part of a seller's pack or if the property has been purchased by way of auction
iii. the owner of the property (and your mortgagee) if you are re-mortgaging the property or the owner of the property who has chosen to obtain a Coal & Brine Search Report

Knowledge means actual knowledge or notice but not knowledge or notice which may be imputed to the insured by reason of the public records as defined in this policy or any other records which impute notice of matters affecting the property.

Market value means the average of the estimates given by 2 independent valuers (one to be appointed by and paid for by the insurer and the other by the insured) as to the price which could have been obtained for the property on the open market at the date on which the insured first becomes aware of the existence of the defect and under normal sale conditions at the time.

Property means the residential property at each address shown in the Schedule to this Policy and in respect of which the Coal Authority has provided the attached Coal & Brine Search Report.

Public records means records established by the Crown or any local or statutory authority at the date of the mortgage pursuant to the Land Registration Acts 1925 and 2002 the Land Charges Act 1972 and the Local Land Charges Act 1975 including any replacement or amending legislation.

Period of insurance means the period from the date of the report until:

i. the property is sold

ii. the debt secured by the mortgage is repaid if the insured is a mortgagee

Premium means the total amount paid in consideration of the cover provided by this policy which includes Insurance Premium Tax at the appropriate rate.

Cover

Subject to the terms and conditions of this policy and provided the Coal Authority has collected the premium cover will be provided up to the limit of cover for all claims made during the period of insurance in respect of:

i. the loss in market value of the property directly attributable to any changes in the information revealed in a subsequent Coal & Brine Search Report which was not revealed in the Coal & Brine Search Report attached to this policy which was carried out on the date of the report, such loss in market value to be calculated at the date of the subsequent Coal & Brine Search Report, and

ii. any costs and expenses incurred with the consent of the insurer

Exclusions

This policy does not cover any loss:

1. if at the date of the claim you are not the legal or beneficial owner of the property
2. if the property is not a single private home in the United Kingdom which is used only for residential purposes
3. in relation to loss of a transaction for the sale or for the purchase of the property nor for any costs incurred by you in relation to the loss of such transaction
4. in respect of structural or other physical damage caused to the property by subsidence, flooding or otherwise
5. as a result of any change in information in response to questions 3(a), 3(b), 8(a) or 8(b) of a Coal & Brine Search Report (form CON29M (2006))
6. for any entry on any subsequent Coal & Brine Search Report after the date of the report if this entry also appears on the attached Coal & Brine Search Report
7. for any problem revealed by the first Coal & Brine Search Report after the date of the report if the insured or their legal representative knew about the problem on or before the date of the report
8. for any change in the interpretation of data upon which the Coal & Brine Search Report was produced provided such data remains unchanged

The insurer will not be responsible for any loss for which the Coal Authority or the Cheshire Brine Subsidence Compensation Board may be required to pay by law.

Conditions

1. On becoming aware of any potential or actual claim against this policy the insured must:
   a) provide written notice and details to the insurer without unnecessary delay
   b) provide all information and assistance that the insurer (and/or their agents solicitors or surveyors) require at the insured's own expense
2. Any act or omission by the insured or anyone acting on the insured's behalf which in whole or in part induces a claim under this policy (save as may already have occurred and be recorded in this policy or schedule and save in relation to carrying out the insured use) shall void this policy.
3. If at the time of a claim under this policy there is other insurance (whether incepted by the insured or any other party) under which the insured may be entitled to make a claim either wholly or partly in respect of the same interest or risk covered by this policy the insurer will not be liable to pay or contribute more than their rateable proportion of the claim.
4. The law of England and Wales will apply to this contract unless at the date of the report you are a resident of Scotland or Northern Ireland in which case the law of that country will apply.

Cancellation rights

You can cancel a policy by contacting us within 14 days of the policy commencement date provided all parties that have an interest in the policy (for example mortgage lender) also consent to the cancellation. Please telephone or email us in the first instance on 01892 863863 or at enquiries@goodtitle.co.uk referencing the policy number.

Non-invalidation clause

The interest of any insured under this policy will not be invalidated or affected by any other party breaching the policy terms and conditions, or providing false or misleading information to the insurer, unless:

a) such party acted on the insured's behalf or with the insured's knowledge and consent
b) where the insured is a successor in title or mortgagee, chargee or lessee, they had knowledge of a breach of the policy terms or conditions, or that false or misleading information has been provided to the insurer prior to the date of commencement

General

1. Unless otherwise indicated, no term of this insurance contract is intended to limit or affect the statutory rights or obligations of any of the parties to this contract under, and/or the effect of, parts 2, 3, 4 or 5 of the Insurance Act 2015 (the “2015 Act”).
2. Any term of this insurance contract which would, but for this clause, put the insured in a worse position as respects any of the matters provided for in parts 2, 3, 4 or 5 of the 2015 Act than it would be by virtue of the provisions of those parts is, to that extent, of no effect, unless the insurer has complied with the transparency requirements in section 17 of the 2015 Act.
3. The insured should ask the insurer or its broker or solicitor for clarification of any matters which are not clear to it regarding the scope of disclosure required or the provisions of this insurance contract.

The duty of fair presentation

1. Before this insurance contract is entered into, the insured (including anyone acting on behalf of the insured in arranging this insurance contract) must make a fair presentation of the risk to the insurer, in accordance with section 3 of the 2015 Act. In summary, they must:
   a) disclose to the insurer every material circumstance which the insured knows or ought to know. Failing that, they must give the insurer sufficient information to put a prudent insurer on notice that it needs to make further enquiries in order to reveal material circumstances. A matter is material if it would influence the judgement of a prudent insurer as to whether to accept the risk, or the terms of the insurance (including premium)
   b) make the disclosure in clause 1 a) above in a reasonably clear and accessible way
   c) ensure that every material representation of fact is substantially correct, and that every material representation of expectation or belief is made in good faith
2. For the purposes of clause 1 a) above, the insured is expected to know the following:
   a) if the insured is an individual, what is known to the individual and anybody who is responsible for arranging his or her insurance
   b) if the insured is not an individual, what is known to anybody who is part of the insured’s management; or anybody who is responsible for arranging the insured’s insurance
   c) whether the insured is an individual or not, what should have reasonably been revealed by a reasonable search of information available to the insured. The information may be held within the insured’s organisation, or by any third party (including but not limited to the broker, solicitor, subsidiaries, affiliates or any other person who will be covered under the insurance). If the insured is insuring subsidiaries, affiliates or other parties, the insurer expects that the insured will have included them in its enquiries, and that the insured will inform the insurer if it has not done so. The reasonable search may be conducted by making enquiries or by any other means

Breach of warranty: suspensory

If the insured breaches a warranty in this insurance contract, the insurer's liability under the contract shall be suspended from the time of the breach until the time when the breach is remedied (if it is capable of being remedied). The insurer will have no liability to the insured for any loss which occurs, or which is attributable to something happening, during the period when the insurer's liability is suspended.

Terms not relevant to the actual loss

Where: (i) there has been a failure to comply with a term (express or implied) of this insurance contract, other than a term that defines the risk as a whole; and (ii) compliance with such term would tend to reduce the risk of loss of a particular kind and/or loss at a particular location and/or loss at a particular time, the insurer cannot rely on the breach of such term to exclude, limit or discharge its liability if the insured shows that the failure to comply with such term could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

Fraudulent claims clause

1. If the insured makes a fraudulent claim under this insurance contract, the insurer:
    a) is not liable to pay the claim
    b) may recover from the insured any sums paid by the insurer to the insured or to any third party in respect of the claim
    c) may by notice to the insured treat the contract as having been terminated with effect from the time of the fraudulent act
2. If the insurer exercises its right under Clause 1 c) above:
    a) the insurer shall not be liable to the insured in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to the insurer's liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim)
    b) the insurer need not return any of the premiums paid

Fraudulent claims - group insurance

If this insurance contract provides cover for any person or entity who is not a party to the contract (a covered person), and a fraudulent claim is made under the contract by or on behalf of a covered person, the insurer may exercise the rights set out in the preceding clause above as if there were an individual insurance contract between the insurer and the covered person. However the exercise of any of those rights shall not affect the cover provided under the contract for any other person or entity.

Remedies for breach of the duty of fair presentation

1. If, prior to entering into this insurance contract, the duty of fair presentation shall have been breached, the remedies available to the insurer are set out below:
   a) if the breach of the duty of fair presentation is deliberate or reckless:
      i) the insurer may avoid the contract, and refuse to pay all claims
      ii) the insurer need not return any of the premiums paid
   b) if the breach of the duty of fair presentation is not deliberate or reckless, the insurer's remedy shall depend upon what the insurer would have done if the duty of fair presentation had been complied with:
      i) if the insurer would not have entered into the contract at all, the insurer may avoid the contract and refuse all claims, but must return the premiums paid
      ii) if the insurer would have entered into the contract, but on different terms (other than terms relating to the premium), the contract is to be treated as if it had been entered into on those different terms from the outset, if the insurer so requires
      iii) in addition, if the insurer would have entered into the contract, but would have charged a higher premium, the insurer may reduce proportionately the amount to be paid on a claim (and, if applicable, the amount already paid on prior claims). In those circumstances, the insurer shall pay only X% of what it would otherwise have been required to pay, where X = (premium actually charged/higher premium) X 100

2. If, prior to entering into a variation to this insurance contract, the duty of fair presentation shall have been breached, the remedies available to the insurer are set out below:
    a) if the breach of the duty of fair presentation is deliberate or reckless:
        i) the insurer may by notice to the insured treat the contract as having been terminated from the time when the variation was concluded
        ii) the insurer need not return any of the premiums paid
    b) if the breach of the duty of fair presentation is not deliberate or reckless, the insurer's remedy shall depend upon what the insurer would have done if the duty of fair presentation had been complied with:
        i) if the insurer would not have agreed to the variation at all, the insurer may treat the contract as if the variation was never made, but must in that event return any extra premium paid
        ii) if the insurer would have agreed to the variation of the contract, but on different terms (other than terms relating to the premium), the variation is to be treated as if it had been entered into on those different terms, if the insurer so requires
        iii) if the insurer would have increased the premium by more than it did or at all, then the insurer may reduce proportionately the amount to be paid on a claim arising out of events after the variation. In those circumstances, the insurer shall pay only X% of what it would otherwise have been required to pay, where X = (premium actually charged/higher premium) X 100
        iv) if the insurer would not have reduced the premium by more than it did or at all, then the insurer may reduce proportionately the amount to be paid on a claim arising out of events after the variation. In those circumstances, the insurer shall pay only X% of what it would otherwise have been required to pay, where X = (premium actually charged/reduced total premium) X 100

Notice to the insured

Any enquiry or complaint should be addressed in the first instance to:

Legal and Insurance Services Limited
PO Box 234
Tunbridge Wells
Kent
TN3 0LX

Tel: 01892 863863

Fax: 01892 861025

Email: enquiries@goodtitle.co.uk

If you are unable to resolve your enquiry or complaint with the above please contact:

Liberty Specialty Markets
20 Fenchurch Street
London
EC3M 3AW

Tel: 020 3758 0000

Complaints that cannot be resolved may be referred to the Financial Ombudsman Service (www.financial-ombudsman.org.uk). Further details will be provided at the appropriate stage of the complaints process.

Notifying a claim

If anything should happen which might give rise to a claim under the policy please forward full details to Legal and Insurance Services Limited at the above address. Please include mention of the Policy Number shown at the top of the Schedule to the policy.

If you do not receive a reply or acknowledgement within 10 working days please forward the details to Liberty Specialty Markets at the above address.