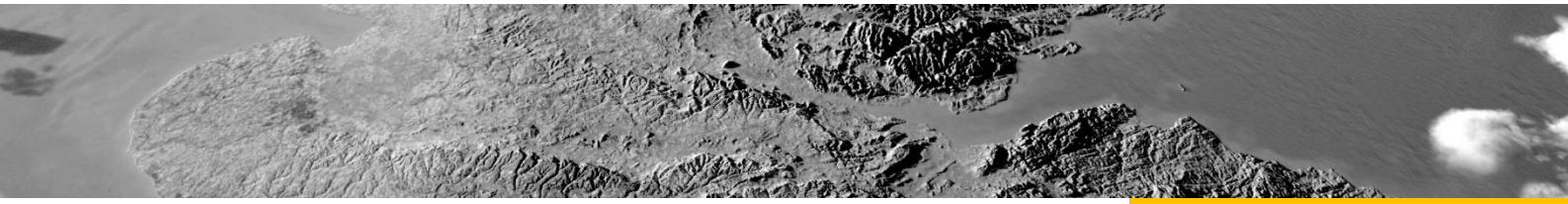
Ground Report

TERRA FIRMA



OVERALL RESULT Further investigation is required prior to the completion of this transaction.

Further Action

CON29M

CON29M COAL MINING
(Incl. Subsidence Claims Buffer Report) — **Further Action**

Features relating to past, present or future coal-mining activity have been identified.

The conveyancer should ensure further action is taken. See page 2 for next steps.

Assessment on **page 3**

ALL OTHER MINING

ALL OTHER MINING — Passed

No further action is required.

Assessment on **page 6**

NATURAL GROUND PERILS

NATURAL GROUND PERILS — Passed

No further action is required.

Assessment on **page 8**

CLAY SUBSIDENCE

CLAY SUBSIDENCE — Passed

No further action is required.

Assessment on **page 10**

RADON — See page 12 — Not Identified

OIL AND GAS ACTIVITY — See page 13 — Not Identified

MINERAL PLANNING — See page 14 — Identified

Address:

Brownhill Farm, Old Lane, Birkenshaw, Bradford, BD112JL

Your ref:

20570761

Terrafirma ref:

TFC20200608151917-BD112JL

Date:

15/06/2020

SinkholeAlert

3 **Sinkholes** within 50m of property

USERKEY

- Lender – attention required
- Conveyancer – further action
- Purchaser - prudent advice
- No further action

Full key on **page 16**.

Please read the next steps on **page 2** carefully.

Next steps

● Conveyancer ● Purchaser

Please see below for Terrafirma's recommendations relating to this transaction. These may be copied into the Report on Title. **This information is valid for non-residential transactions and should not be relied upon for residential transactions.** No physical site inspection has been carried out. The recommendations on this page only highlight the information that Terrafirma has determined should be drawn to the reader's attention. Further information on other hazards is provided in the relevant modules of this report.

RECOMMENDED NEXT STEPS — Lender Action

It is recommended that a TerraSearch® Action: Coal Mining Technical Report is acquired. This report will seek to quantify the risk of subsidence and/or collapse to the Site, before providing professional next steps based on the level of subsidence risk identified. The TerraSearch® Action: Coal Mining Technical Report can be acquired from your search provider and/or solicitor.

If the purchaser is considering any future development of the Site, further recommendations may apply. More information relating to the development of the Site and the ground conditions can be found on **page 15.**

CON29M Coal Mining

Further Action
LENDER ACTION

CON29M

Professional opinion

Within the scope of this assessment, the Site is considered to be susceptible to coal mining-related ground instability. Coal mining hazards have been identified that may restrict the completion of the transaction or impact the value or security of the Site for normal lending purposes. Prior to purchase, further actions are required to appropriately quantify the hazards identified.

What coal mining activity has been identified?

Is the Site within a Coal Authority reporting area?	**Yes**

1. Past underground coal mining	Identified	2. Present underground coal mining	Not Identified
3. Future underground coal mining	Not Identified	4. Shafts and adits (mine entries)	Not Identified
5. Coal mining geology	Identified	6. Past opencast coal mining	Not Identified
7. Present opencast coal mining	Not Identified	8. Future opencast coal mining	Not Identified
9. Coal mining subsidence claims	Not Identified	10. Mine gas emissions	Not Identified
11. Emergency surface hazard call-out incidents	Identified	12. Withdrawal of support	Identified
13. Working facilities orders	Not Identified	14. Payments to owners of former copyhold land	Not Identified

Expert interpretation of identified coal mining activity

Q1. **Past underground coal mining**

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

A.

The Site is recorded to be within the surface area of underground coal mine workings of 3 seams of coal. Coal has been mined at an approximate depth of 78 to 94 metres beneath the surface. The last known working date is recorded as 1946.

The Site is not within a surface area that could be affected by historic, known shallow underground coal mining.

The Site is recorded to be situated within 20 metres of a known coal seam outcrop. This coal is suspected to have been historically worked at depth of less than 30 metres beneath the surface, within the vicinity of the Site. Please see the report conclusions for further information.

Q2. **Present underground coal mining**

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

A. The Site is not situated within an area which could be affected by currently active underground coal mining.

Q3. **Future underground coal mining**

(a) Is the property within any geographical area for which the Coal Authority is determining whether to grant a licence to remove coal by underground methods?

(b) Is the property within any geographical area for which a licence to remove coal by underground methods has been granted?

(c) Is the property within the zone of likely physical influence on the surface of planned future underground coal workings?

(d) Has any notice of proposals relating to underground coal mining operations been given under section 46 of the Coal Mining Subsidence Act 1991?

A. The Site is not situated within an area which could be affected by any future underground coal mining. However, reserves of coal exist in the local area which could be worked at some time in the future.

The Site is not situated within the influence of a Section 46 Notice.

Q4. Shafts and adits (mine entries)

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

A. There are no recorded mine entries within 20 metres of the Site.

Q5. Coal mining geology

Is there any record of any fault or other line of weakness due to coal mining at the surface within the boundary of the property that has made the property unstable?

A. Deep (over 30 metres) underground coal mine workings are recorded beneath the Site and there is a recorded fault within the influence of the Site. Please see the report conclusions for further information.

Q6. Past opencast coal mining

Is the property situated within the geographical boundary of an opencast site from which coal has been removed in the past by opencast methods?

A. The Site is not situated within any past licence areas for the opencast extraction of coal.

There are no unlicensed opencast pits or extraction sites beneath the Site.

Q7. Present opencast coal mining

Is the property within 200 metres of the boundary of an opencast site from which coal is being removed by opencast methods?

A. The Site is not situated within an area which could be affected by currently active opencast coal mining.

Q8. Future opencast coal mining

(a) Is the property within 800 metres of the boundary of an opencast site for which the Coal Authority are determining whether to grant a licence to remove coal by opencast methods?

(b) Is the property within 800 metres of the boundary of an opencast site for which a licence to remove coal by opencast methods has been granted?

A. There are no plans by the Coal Authority to grant a licence to extract coal using opencast methods within 800 metres surrounding the Site.

Q9. Coal mining subsidence claims

(a) Has any damage notice or claim for alleged coal mining subsidence damage to the property been given, made or pursued since 1st January 1994?

(b) Does any current "Stop Notice" delaying the start of remedial works or repairs affect the property?

(c) Has any request been made under section 33 of the 1991 Act to execute preventive works before coal is worked?

A. There is no record of any coal mining-related damage notices or subsidence claims for the Site or for any Site within 50 metres of the Site.

There is no record of a request that has been made to carry out preventive works before coal is worked under section 33 of the Coal Mining Subsidence Act 1991.

Q10. Mine gas emissions

Does the Coal Authority have record of any mine gas emission within the boundary of the property being reported that subsequently required action by the Authority to mitigate the effects of the mine gas emission?

A. There are no records of any Mine Gas hazards within the influence of the Site and there is no record of any Mine Gas emissions requiring action.

Q11. Emergency Surface Hazard Call Out incidents

Have the Coal Authority carried out any work on or within the boundaries of the property following a report of an alleged hazard related to coal mining under the Authority's Emergency Surface Hazard Call Out procedures?

A. A Coal Mining Related Hazard has been identified within the influence the Site.

Q12. Withdrawal of Support

(a) Does the land lie within a geographical area in respect of which a notice of entitlement to withdraw support has been published?

(b) Does the land lie within a geographical area in respect of which a revocation notice has been given under section 41 of the Coal Industry Act 1994?

A. The property is in an area where notices to withdraw support were given in 1946.

The property is in an area where a notice has been given under section 41 of the Coal Industry Act 1994, cancelling the entitlement to withdraw support.

Q13. Working Facilities Order

Is the property within a geographical area subject to an order in respect of the working of coal under the Mines (Working Facilities and Support) Acts 1923 and 1966 or any statutory modification or amendment thereof?

A. The property is not in an area for which any orders have been made under the provisions of the Mines (Working Facilities and Support) Acts 1923 and 1966 or any statutory modification or amendment thereof.

Q14. Payments to owners of former Copyhold Land

Has any relevant notice, which may affect the property, been given?

A. The property is not in an area where a relevant notice has been published under the Coal Industry Act 1975/Coal Industry Act 1994.

*Please see below Terrafirma's CON29M conclusions and expert interpretation with regards to the property. Relevant recommendations are highlighted within the report **next steps**.*

Expert interpretation of coal mining activity

Within the scope of this assessment, the Site is considered to be susceptible to mining-related ground instability. Prior to purchase, further actions are required to appropriately quantify the hazards identified.

The Site is located within the influence of a site that has been subject to investigation by the Coal Authority under its Emergency Hazard Call-Out Procedures

Conveyancer

This section is an official CON29M enquiry and a site-specific interpretation of coal mining activity based on available records. These enquiries are The Law Society CON29M Coal Mining search enquiries and are used with permission of the Law Society. The Law Society CON29M Coal Mining search enquiries are protected by copyright owned by The Law Society of 113 Chancery Lane, London WC2A 1PL. Terrafirma's Terms and Conditions are applicable at the time the report was produced as are the Supplementary Terms applicable to this report. This report includes Coal & Cheshire Brine Search Insurance covering loss of value up to £100,000. Terrafirma's terms & conditions provide professional indemnity of £10m. All Terrafirma reports adhere to The Search Code and are regulated by the Council of Property Search Organisations.

All Other Mining

Passed
NO ACTION

Professional opinion

Within the scope of this assessment, the Site is not considered to be susceptible to non-coal mining related ground instability. Any non-coal mining features that have been identified are unlikely to restrict the completion of the transaction or impact the value or security of the Site for normal lending purposes.

What non-coal mining activity has been identified?

⚠ Clay & Shale ⚠ Sandstone ⚠ Ironstone

	Total within		Nearest mining feature within 500m			
	1000m	500m	Mineral (closest)	Recorded/suspected	Distance	Direction
Mine location [1*]	1	-				
Mineral working [1]	-	-				
Surface extraction [2*]	8	5	Sandstone	Recorded	288.3 m	ESE
Infilled quarry [2]	-	-				
Mine entry [1,2]	-	-				
Mineral vein/outcrop [1,2]	-	-				
Mineral occurrence [2]	-	-				
Mining cavity [1]	-	-				
Collapse [2]	-	-				

* Where 1: sub-surface (underground) extraction and 2: surface (over-ground) extraction.

	Class*	British Geological Survey summary
Non-coal mining hazards	-	

*Where class E denotes highest risk, class A denotes lowest risk.

Expert interpretation of identified non-coal mining activity

Terrafirma has analysed all relevant datasets and has not identified any non-coal mining features that could adversely impact the ground stability of the Site. Any features noted within this module have been interpreted and provide context of non-coal extraction within the vicinity of the Site. Terrafirma's interpretive search methodology, developed and undertaken by our specialist search team, assesses both recorded and unrecorded non-coal extraction hazards. However, unrecorded extraction features can still exist.

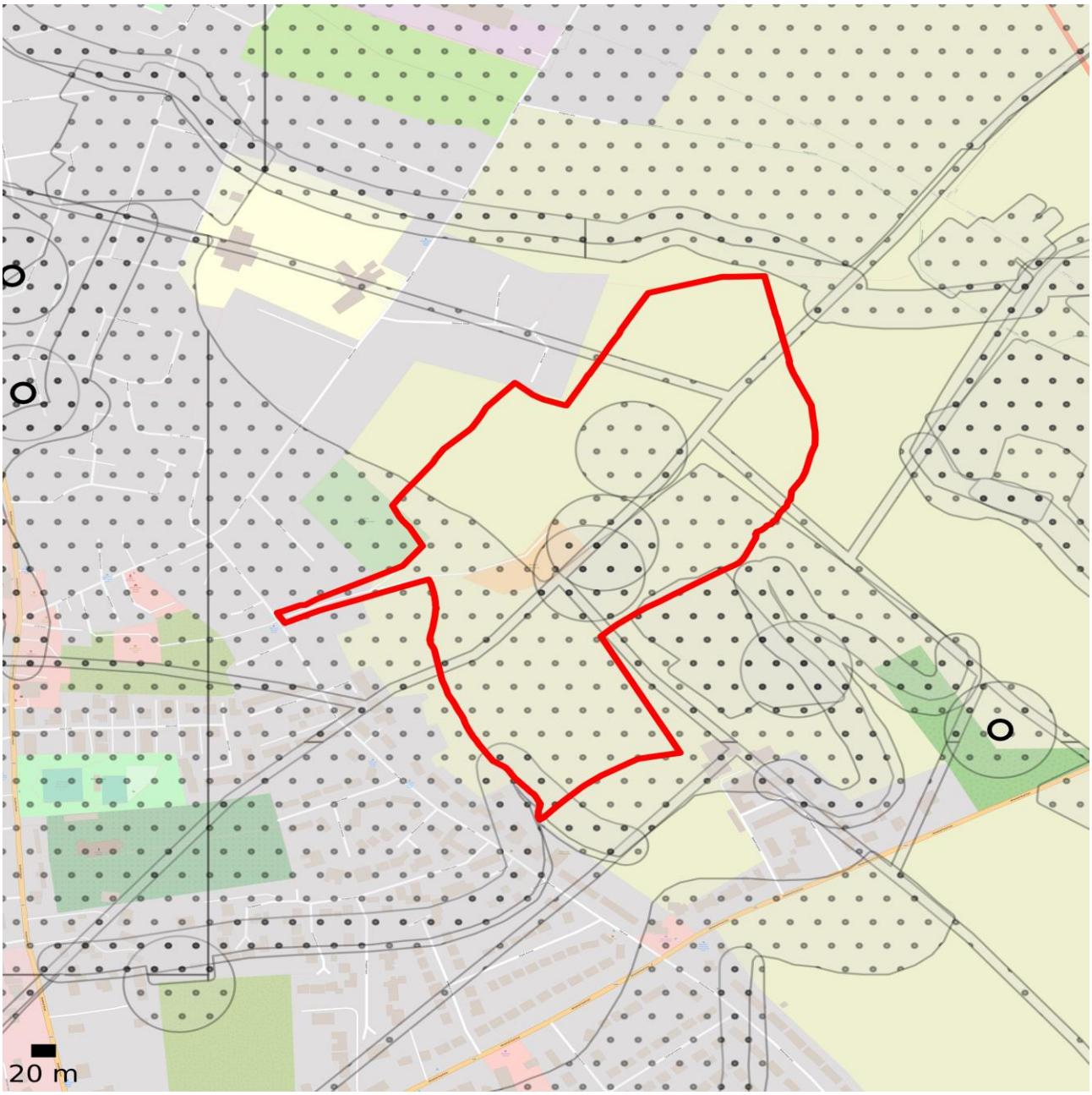
● **Conveyancer** ● **Purchaser**

The non-coal mining section is a site-specific evaluation of past non-coal mining and mineral extraction hazards based on available records, including Terrafirma's extensive Geographical Information Systems (including historical mapping), data recorded by the British Geological Survey and Terrafirma's internal library of mine plans and records. Recorded features are interpreted in conjunction with the known ground conditions beneath the Site and the history of mining in the area to identify, as far as possible, areas of potential unrecorded workings however unidentified workings could still exist.

Included in this assessment:

- Tin and metals
- Limestone
- Bath stone
- All Brine
- Gypsum
- Chalk
- Clay
- Stone
- Iron

Coal and all other mining map



Coal Authority Data

- Adit
- Shaft

Coal Authority Subsidence Claims

- 01 – Awaiting Decision
- 02 – Rejected
- 03 – Admitted
- 05 - Settled
- 06 - Withdrawn

Other Data

- Further Investigation Zone
- Affected Areas
- Mining Features
- Site Boundary

Brownhill Farm, Old Lane, Birkenshaw, Bradford, BD112JL

Natural Ground Perils

Passed
NO ACTION

Professional opinion

Within the scope of this assessment, the Site is not considered to be susceptible to natural ground instability. Natural ground perils have not been identified within the immediate vicinity of the Site and aside from usual prudent enquires, there is no further action to be taken that should restrict the completion of the transaction or impact the value or security of the Site for normal lending purposes.

What natural ground perils have been identified?

⚠ Identified ✓ Not Identified

✓ Collapsible deposits	✓ Running sands	✓ Soluble rock
✓ Slope movement	✓ Compressible ground	✓ Natural cavities

Is the property vulnerable to slope movement?

GeoSure class*	BGS mass movement	Slope movement outcome
B	No mass movement shown within 50m of site.	There is no recorded evidence of significant slope movements which could affect the Site.

Is the property vulnerable to other natural ground hazards?

	GeoSure class*	British Geological Survey conclusion (highest GeoSure class)
Collapsible deposits	B	Deposits with potential to collapse when loaded and saturated are unlikely to be present.
Running sands	A	
Soluble rocks	A	
Compressible ground	A	

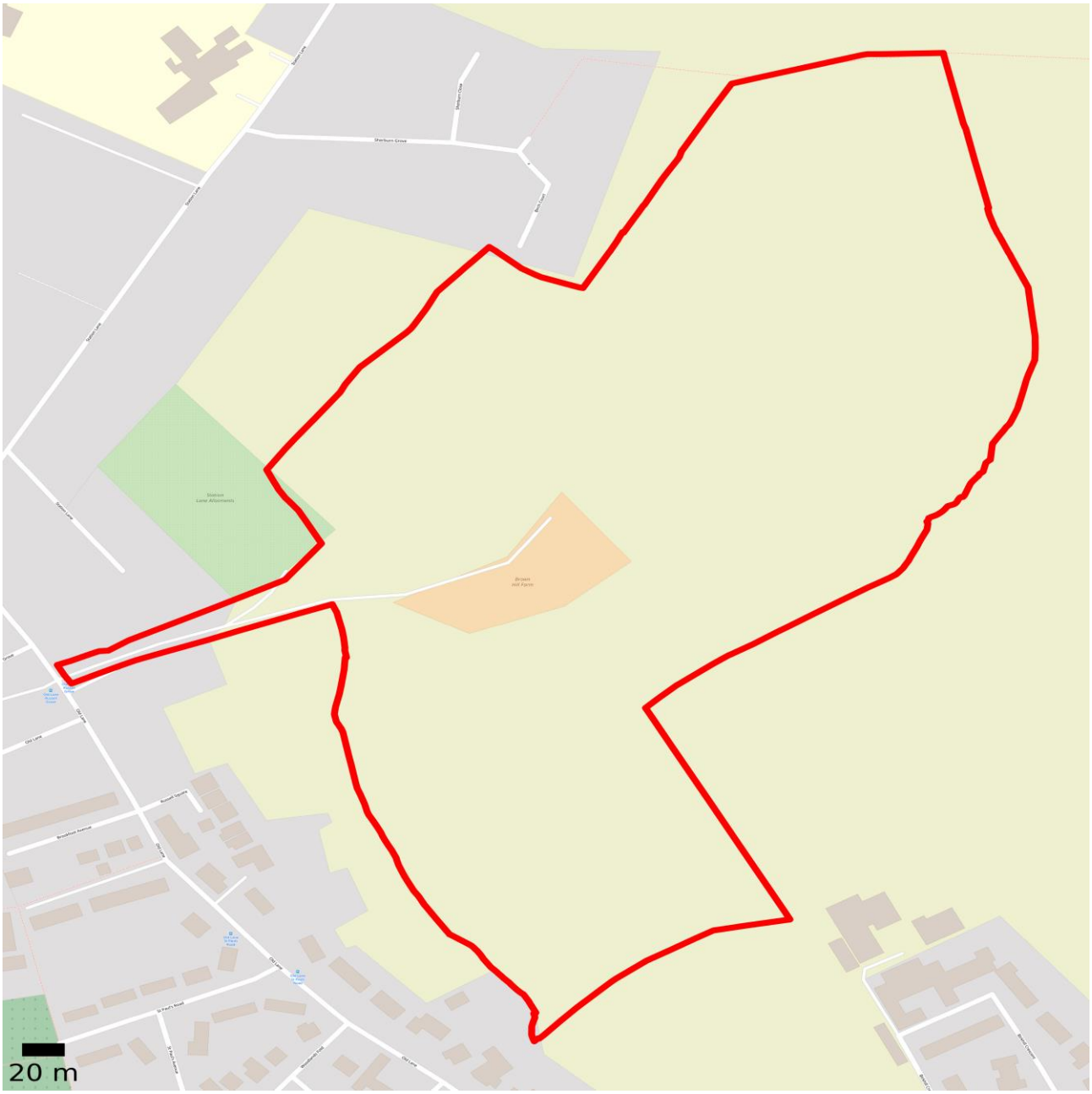
*Where class E denotes highest risk, class A denotes lowest risk.

	Approx. distance	Comments
Natural cavities	-	No naturally formed cavities in the ground have been identified.

Purchaser

The Natural Ground Perils section is a site-specific assessment of current recorded natural ground hazards underneath and/or in close proximity to the Site based on available British Geological Survey (BGS) datasets and the PBA (Peter Brett Associates) Natural Cavity Database. Other small, unrecorded or incipient natural ground hazards may exist and in some cases features (such as natural cavities or slope movements) can develop over time. Slope movement has been assessed using the BGS GeoSure classification for landslide hazard and BGS geologically mapped areas of mass slope movement. The presence of evidence of potential slope movement does not necessarily mean that property damage has occurred or will occur.

Natural ground perils map



GeoSure & Natural Perils Directory

Natural hazards advisory

Slope movement extent

Site Boundary

Natural Cavities

Slope movement

Brownhill Farm, Old Lane, Birkenshaw, Bradford, BD112JL

Clay Subsidence

Passed

NO ACTION

Professional opinion

Within the scope of this assessment, the Site is not considered to be susceptible to subsidence instability. Subsidence perils have not been identified within the immediate vicinity of the Site and aside from usual prudent enquires, there is no further action to be taken that should restrict the completion of the transaction or impact the value or security of the Site for normal lending purposes.

What is the risk of shrink-swell subsidence?

Clays

Soil shrink-swell score*	Approximate NHBC score
1 2 3 4	Low
5 6 7	Medium
8 9	High

Only small seasonal ground movement (up to around 50mm) are expected away from any trees which are unlikely to affect properly constructed foundations or drainage, though greater movements may occur near to trees. Normal good practice should be followed for new buildings, pipes or tree planting.

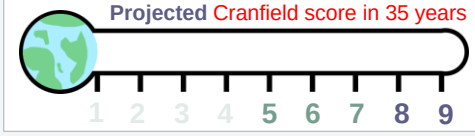
*Scores from 1-9, where 9 is highest risk and 1 is lowest risk

Trees

Search area	No. trees with potential to influence stability
Building footprint	9
Site boundary	156

Climate change adjusted Cranfield score:

Projected Cranfield score in 35 years



Expert interpretation of clay-related subsidence

Soils at the site have a low potential for seasonal ground movement. Additionally, the zone of influence of 156 recorded trees intersect the site boundary, of which 9 intersect the building footprint of the property. The growth of trees increases the possibility of seasonal ground movement in clay soils and may affect buried pipes or foundations.

Evidence of ground movement within 50 metres

Investigated claims susceptibility score

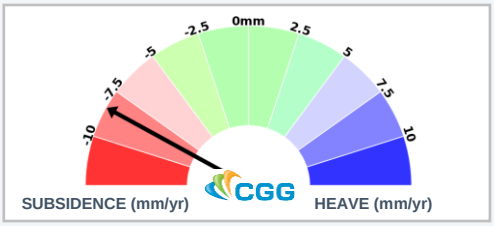
Below average

Average

Above average

There are an average number of recorded subsidence claims investigations in the postcode area of the property. This is in comparison to the national average across all postcode areas in the UK.

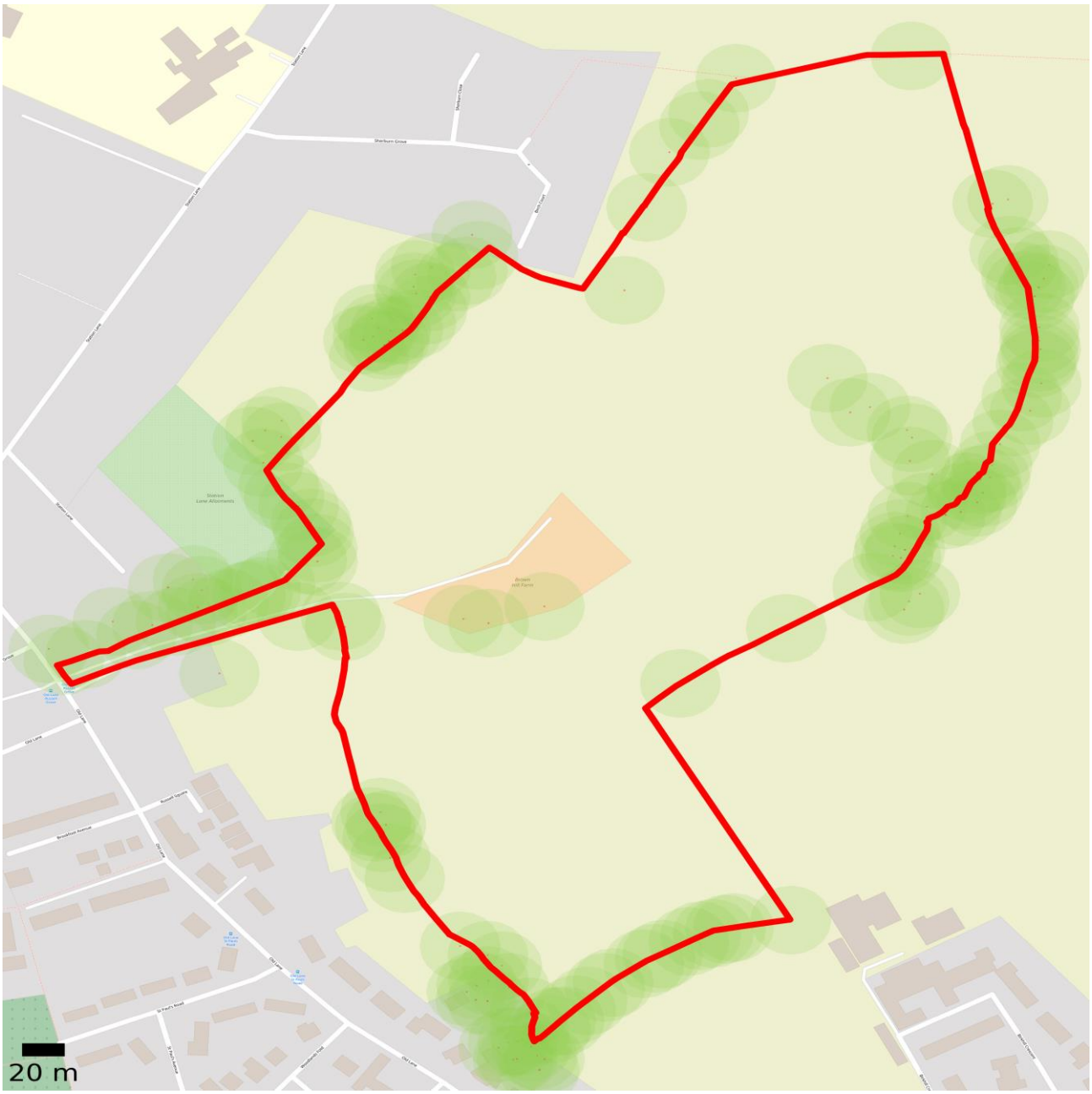
Satellite surface deformation



Purchaser

Terrafirma has used Cranfield University data to identify shrink-swell potential in clay soil, and identified the presence of trees near to buildings using the Bluesky National Tree Map satellite data, to assess whether there is an enhanced risk that there may be ground movements at the Site due to changes in soil moisture content. Other unrecorded trees may also exist. The presence of trees does not necessarily mean ground movements will occur. Cranfield University data has also been used to show the effects of potential climate change, such as drier summers, on the risk of soil shrink-swell. An increased Cranfield score means a higher risk of ground movements in the future. Additional information on potential ground movement and available recorded subsidence claims is provided to assist in buildings surveys. Information on the amount of movement due to clay shrink-swell is based around NHBC guidance as an indication of the maximum movement which might occur in the worst case only and is not intended for the design of new foundations. The level of recorded subsidence claims may be due to features other than clay subsidence. Ground movement indicated by CGG satellite surface deformation data could be due to a range of causes.

Ground movement map



Clay Subsidence

Shrink-swell advisory

Tree zone of influence

Ground Movement

Uplift

Stable

Subsidence

Site Boundary

Brownhill Farm, Old Lane, Birkenshaw, Bradford, BD112JL

Rn Radon

Not Identified
NO ACTION

Is the property in a Radon affected area?

	Is the property in a Radon affected area?	Level of measures required
1 **Radon potential***	The property is in a Lower probability radon area (less than 1% of homes are estimated to be at or above the Action Level). The property is not in a radon affected area.	No protective measures for new buildings in England and Wales.

*Where 5 denotes highest risk, 1 denotes lowest risk.

Impact of local factors on risk of Radon exposure

Local factors	Information	Impact on Radon risk
Local geology	Pennine lower coal measures formation - mudstone, siltstone and sandstone.	Decreased risk of exposure.
New build property?	No	Decreased risk of exposure.

NEXT STEPS No further action is required prior to purchase.

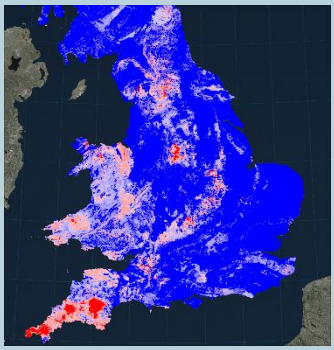
● **Conveyancer** ● **Purchaser**

Radon searches are a standard part of the CON29 form and appear as section 3.14 under Environmental Searches. If the purchaser is buying in a Radon Affected Area, they should enquire as to whether radon protective measures were incorporated into the construction of the property. More details of the protective measures required can be found for:

England and Wales: BR211 Radon: Guidance on protective measures for new buildings.

Scotland: BR376 (1999) Radon: Guidance on protective measures for new dwellings in Scotland.

Additional information and guidance is available from the Building Research Establishment website (**www.bre.co.uk/radon/**).



The indicative map shows where protective measures may be required in new buildings and extensions, conversions and refurbishments in existing buildings for England and Wales. Further maps are available on the Building Research Establishment website at the following link: **www.bre.co.uk/radon/maps.html**. Whether or not a building is in fact above or below the radon Action Level can only be established by having the building tested. The HPA provides a radon testing service which can be accessed at: **www.ukradon.org** or by telephone.

Basemap imagery sourced from: Esri, DigitalGlobe, GeoEye, Earthstar Geographics, CNES/Airbus DS, USDA, USGS, AeroGRID, IGN, and the GIS User Community.

Oil and Gas Activity

Not Identified
NO ACTION

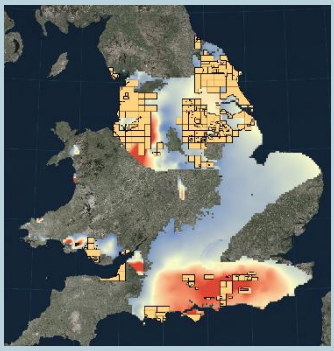
Nearest identified oil and gas activity (including fracking)

Within the scope of this assessment, the Site is not considered to be within an area that could be affected by hydrocarbon extraction. The block was eligible for licensing during the 14th onshore licensing round (July - October 2014), but was not allocated to an Oil and Gas company, due to lack of interest or unsuccessful applications. This means that no legal hydrocarbon extraction can occur near the Site, and cannot occur until at least the next licensing (15th) round.

Operator	License block/reference	Resource	Type
-	-	-	-

NEXT STEPS No further action is required.

Purchaser



An assessment of Petroleum Exploration and Development Licence areas (PEDL's), has been made by reference to information provided by the Oil and Gas Authority (OGA) and the Department of Energy and Climate Change (DECC). A PEDL offers exclusive rights for the exploration and retrieval of hydrocarbons using conventional oil and gas extraction techniques, coal bed methane extraction, mine gas exploitation or unconventional shale-gas 'fracking' techniques within set Ordnance Survey (OS) referenced 'blocks'.

Fracking, or unconventional shale-gas extraction, is a method of gas recovery that involves high pressure fluid injection (defined by set threshold rates in the UK) into shale rocks. This injection opens cracks within the shale and 'stimulates' a flow allowing the gas to be collected and harvested at the surface. Operations tend to occur via drilling sites at the surface, with the main drilling and injections then occurring horizontally, generally at depths of over 1km. The inset image shows the distribution of operational PEDL (all hydrocarbon extraction) blocks and shale outcrops in England and Wales.

Fracking may impact the quiet enjoyment and the value of a Site. Should you like further information regarding shale-gas (fracking) extraction please visit: **https://www.bgs.ac.uk/shalegas/**. It is important to note that any decisions on fracking activities in the UK is subject to the appropriate planning process as outlined within the National Planning Policy Framework (NPPF). Further information can be found at: **https://www.gov.uk/government/publications/national-planning-policy-framework--2**. Furthermore, all fracking operations in the UK are also subject to the appropriate regulation by regulators such as the OGA, DECC, Mineral Planning Authority (MPA) Environment Agency (EA) and the Health and Safety Executive (HSE).

Further guidance is available at: **https://www.gov.uk/government/publications/about-shale-gas-and-hydraulic-fracturing-fracking/developing-shale-oil-and-gas-in-the-uk**.

Basemap imagery sourced from: Esri, DigitalGlobe, GeoEye, Earthstar Geographics, CNES/Airbus DS, USDA, USGS, AeroGRID, IGN, and the GIS User Community.

Mineral Planning

Identified
PURCHASER ACTION

Identified mineral planning permissions

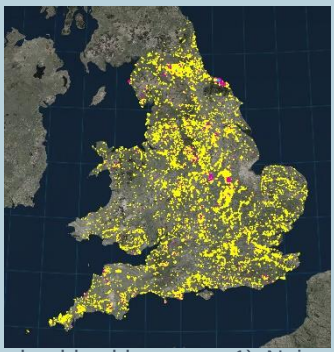
Within the scope of this assessment, the Site is not considered to be within an affected area for present or future non-coal mineral extraction. The Site is located within 1000m of a valid mineral planning permission. This is an area in which minerals can legally be extracted, or facilities to extract minerals can legally be developed. This means that mineral extraction could occur/ has occurred within 1000m of the Site. The existence of the mineral planning permission does not necessarily mean that it has been developed, and development of the license area is considered unlikely in areas that are already urbanised.

Closest identified mineral planning permissions

Site name	Distance	Commodity	Extraction type	Status	Activity
North of Birstall	294.44	Fireclay	Surface mineral working	Valid	Inactive
-	-				
-	-				
-	-				
-	-				

NEXT STEPS Enquiries regarding any past, present or potential mineral extraction regarding this planning permission should be made to the Minerals and Waste Planning and/ or Policy team in Birstall. The purchaser may wish to enquire as to whether the mineral planning permission is currently active, as this is more likely to impact the quiet enjoyment of the Site.

Purchaser



An assessment of present or future mineral extraction has been made with reference to Historic Mineral Planning Permissions from licensed British Geological Survey Data. Information provided here refers to either historic or currently active (including future extraction) mineral planning permissions with respect to specific mineral commodities. The presence of permission areas, of any status, does not mean extraction is currently active or planned.

Extraction of minerals can only take place if the operator has obtained planning permission from the local council along with other necessary permits and approvals (licenses from the Environment Agency, Natural England, Coal Authority etc.). Upon approval of any mining or quarrying activities, any operators will be subject to the appropriate regulation in accordance with the **Mines and Quarries Act of 1954.** The principle issues that mineral planning authorities should address are 1) Noise associated with the operation; 2) Dust; 3) Air quality; 4) Traffic; 5) Visual impact. Further information is available at: **https://www.gov.uk/guidance/minerals.**

Basemap imagery sourced from: Esri, DigitalGlobe, GeoEye, Earthstar Geographics, CNES/Airbus DS, USDA, USGS, AeroGRID, IGN, and the GIS User Community.

Geological conditions

This page provides useful information on expected or documented ground conditions within the Site boundary and the adjacent area. This information can be used by the developer in the event that the Site is developed or extended. If future development of the property occurs, it is recommended that this information is relayed to the appointed contractor for review.

Site information

Bedrock geology	Pennine lower coal measures formation - mudstone, siltstone and sandstone.
Superficial geology	There is no superficial geology recorded beneath the site.
Artificial ground	There is no artificial ground recorded beneath the site.
Historic landfill	There is no historic landfill recorded beneath the site.
Linear geological features	9 fault(s) have been recorded within 20m of the site.
Borehole records	8 borehole(s) have been identified within 25m of the site. the log for the nearest borehole to the site can be found at http://scans.bgs.ac.uk/sobi_scans/boreholes/58696/images/18834168.
Groundwater infiltration potential	Groundwater infiltration potential is unknown in this area.
Superficial thickness	There is no superficial geology recorded beneath the site.

Future Development of the Site

The Site is located within a High Development Risk Zone. Poor ground conditions or the presence of subsurface voids are considered likely and any future development may trigger ground collapse and/or subsidence. Therefore prior to any site works or future development activity, it is considered prudent to commission a full Site Survey and/or Ground Investigation by a qualified geologist/engineer. In coal mining areas, it is possible that your local planning authority will require a Coal Mining Risk Assessment (CRMA). If you require any further professional support or would like to discuss any appropriate further steps, you can contact Terrafirma using the details provide on the front page of this report.

Purchaser

Geological conditions have been compiled from British Geological Survey and Environment Agency records to provide an overview of the expected geology beneath the Site. However the natural variability of the ground means that ground conditions may vary from that anticipated. The commentary provided on future development is indicative only based on the information reviewed and is not intended for design purposes. Specialist advice will always be required for any new development, including for the design of foundations, for which ground investigations may be required. The development or extension of a property can involve significant disturbance to the ground. In areas of poor ground conditions or where mining, quarrying or natural hazards are present, any such disturbance of the ground without prior planning or other appropriate consideration could cause ground instability.

Additional information

Key and colour information

The below key provides further guidance on the colours and symbols used throughout this report.

USERKEY	
Lender – attention required	Terrafirma has identified mining hazards within the vicinity of the Site, including features (e.g., mine shafts/ adits) that could affect the future value of the Site. A lender may want to be alerted to this adverse entry, due to requirements of UK Finance (formerly the Council of Mortgage Lenders), before deciding on whether to proceed with the transaction. The conveyancer is advised to follow the terms of the UK Finance Mortgage Lenders' Handbook and any additional instructions from the prospective lender in its consideration and determination of whether to refer any part of this report to the lender.
Conveyancer – further action	Terrafirma has identified mining and/ or ground hazards that could affect the future ground stability of the Site. Terrafirma does not believe that the transaction should continue until further action has been taken to quantify the risk of subsidence or collapse to the Site. Terrafirma recommend that the conveyancer liaises with all necessary parties regarding the report's findings.
Purchaser - prudent advice	The purchaser's attention is drawn to the prudent recommendations outlined in the report. The report results should not hinder the transaction, and Terrafirma's Terms & Conditions are valid for the Site. However, Terrafirma recommend that the purchaser(s) read this report carefully.
No further action	Terrafirma has not identified any mining or ground hazards that influence the Site. Terrafirma does not believe that any further actions are required for this transaction and Terrafirma's Terms & Conditions are valid for the Site.

This symbol is used throughout the report to highlight where further information has been provided. This does not affect the risk assessment of the report but may help to provide practical guidance for the relevant parties highlighted.

Notice of Statutory Cover

Coal

In the unlikely event of any future damage, the terms of the Coal Mining Subsidence Act 1991 (as amended by the Coal Industry Act 1994) apply*, and the Coal Authority / Licensee has a duty to take remedial action in respect of subsidence caused by the withdrawal of support from land and/or property in connection with lawful coal-mining operations. Typically, these actions will not need to involve either your insurance company or mortgage lender and therefore the end user(s) should not incur any costs or liability. **Note: this Act does not apply where coal was worked or gotten by virtue of the grant of a gale in the Forest of Dean, or any other part of the Hundred of St. Briavels in the county of Gloucester.*

In addition to the above, it should also be noted that the Coal Authority offer a Public Safety and Subsidence Department that provides a 24-hour 7 day a week call out service (see Emergency Contact Tel below) to take remedial action in respect of hazards associated with the movement or collapse of any coal mineshaft or entrances to coal mines and from other coal mining-related surface hazards.

For further information

Website: **www.groundstability.com**

Emergency Contact Tel: **01623 646333** (24-hour/ 7 day a week call out service).

Cheshire Brine

For sites located within the Cheshire Brine Compensation District, the provisions of the 1952 and 1964 Cheshire Brine Pumping (Compensation for Subsidence) Acts may apply.

For further information

Website: **www.cheshirebrine.com**.

Terrafirma Report terms and conditions

These terms and conditions apply to Ground Reports produced by Terrafirma IDC Ltd (Terrafirma) and are supplemental to the standard Conditions of Contract for Terrafirma & TerraSearch® Reports (v2.1) - https://www.terrafirmaidc.co.uk/terms_and_conditions. In the event of any conflict between the Conditions of Contract for Terrafirma & TerraSearch® Reports and these supplementary terms and conditions, the former shall prevail.

Report Methodology & Limitations

General

The report is based on available data at the time of preparation. This report is split up into modules, with the first four modules (CON29M, All Other Mining, Natural Ground Perils and Subsidence) representing our risk assessment, professional interpretation and risk transfer relating to the ground stability at the site for which the report has been prepared ('the Site'). Other following modules (Radon, Oil & Gas and Mineral Planning) provide additional useful information and risk assessments, however these are not necessarily specific to ground instability. The prudent recommendations or further actions, in the Next Steps sections, should be read carefully in conjunction with the limitations set out below.

It should be noted that unrecorded or unexpected ground hazards can exist. In some cases, information on hazards is either not readily accessible or is of poor quality. Terrafirma cannot be held responsible for any damage or ground-related problems as a result of the Site being affected by hazards which are unrecorded or where any relevant information on the hazards is either not available or is of poor quality. For the avoidance of doubt this report does not consider (inter alia) matters related to underground services, land ownership, planning considerations, unexploded ordinance, contamination, pollution, ecological or environmental issues, asbestos, radioactive waste or coastal erosion.

Data

The Terrafirma Ground Report has been carried out with reference to official licensed British Geological Survey (BGS), Coal Authority data and Terrafirma's bespoke GIS, which includes an extensive collection of mine plans, maps & records in our possession. In some cases, data is made up of information supplied to Terrafirma by third parties, of which Terrafirma has no direct knowledge. Terrafirma has endeavoured to verify all database entries, however, given the nature of this third-party information, Terrafirma can have no liability for the accuracy of the information comprising the databases or for any loss of whatever nature directly or indirectly caused which may result from any reliance placed upon it. The data used to compile this report is continually updated. In line with all search data, if there is a delay in using this report a new version may be required to ensure the most current information is available.

Methodology

This report has been completed in accordance with the Terrafirma professionally reviewed methodology, produced to evaluate the process of analysing multiple datasets with professional interpretation to provide a risk assessment of ground stability. Using this methodology and the available data, we have endeavoured to provide as accurate a report as possible. This report is a 'remote' or 'desktop' investigation and reviews only information provided by the client (the site location) and from the databases of publicly available (either freely or by licence) information that have been chosen to enable a desk based geotechnical assessment of the Site. No inspection of the site has been undertaken and this report does not constitute a property survey. Additional information on the datasets used is provided below. This report does not include a site investigation, nor does Terrafirma make specific information requests of the regulatory authorities for any relevant information they may hold regarding the ground stability of the Site. This report is concerned solely with the site searched and should not be used in connection with adjacent properties as we may have only referenced relevant known ground features that could potentially have a direct influence upon the Site. Other features which may be present in the general area may have been omitted for clarity.

CON29M & All Other Mining & Quarrying

It should be realised that records of mine workings or quarries are often poor or absent. Terrafirma cannot offer any warranty that the records of mining or quarrying provided are complete or that that mineworking or quarries do not exist where no records exist or are readily accessible. Coal mining records (including for coal mine shafts or recorded subsidence claims to the Coal Authority), for completion of the CON29M section of this report, are based on data proved by the Coal Authority. However, records of non-coal workings are based on records held by Terrafirma or data from third-party providers (e.g., The BGS). Quarry and infilled quarry data is based on BGS held data. Brine subsidence hazards are based on BGS held data. Where the site is located within the Cheshire Brine Subsidence Compensation Board records of relevant brine subsidence claims have been obtained. However, no such records are publicly available for areas of brine extraction outside the Cheshire Brine Subsidence Compensation Board.

Natural Ground Perils

Information on natural ground hazards (landslides, compressible ground, collapsible ground, running sands & soluble rocks) is based on BGS held data.

Clay Subsidence & Ground Movement

Information on clay-related subsidence is based on Cranfield University Natural Perils Directory soil shrink-swell potential data and the Bluesky National Tree Map dataset. Information is provided relating to the susceptibility to subsidence claims. This section is provided to aid the subsidence risk assessment and should not be used as evidence that subsidence claims do or do not exist at the Site.

Terrafirma cannot accept responsibility for the presence of any claims or their accuracy. Evidence of ground movement is shown within the dial graphic and reflects ground deformation near the Site. The data is derived from a licenced copy of CGG's MotionMap UK database. Surface deformation measurements within this database have been derived using InSAR processing of Sentinel-1 satellite imagery. The recordings shown here are for information purposes only, with the intent of visualising ground movement trends in the immediate area of the Site. Movement velocities of ≤ -5mm/year are indicative of subsidence, ≥ +5mm/year are indicative of heave (uplift). Values between -5 and +5 (mm/year) are 'stable'. This section is provided to supplement information provided with the three ground instability modules. While data coverage is good, it is not complete and Terrafirma do not accept any responsibility for any ground movement not highlighted within this section. Values indicative of 'subsidence' or 'heave' do not necessarily mean these hazards are present or even expected specifically at the site in question, just that such values have been recorded within the local area.

Terrafirma define a sinkhole as a: "*colloquial term for any hole, collapse, void or depression in the ground, formed by natural or man-made processes and enlarged by erosion, loading the ground and/or the drainage of water*." Sinkhole*Alert* is generated by querying Terrafirma's 'live' sinkhole database, which is composed of all available and accessible media-reported sinkholes since 2014. This database is updated weekly and currently contains over 9000 entries.

Radon

The assessment of Radon risk is compiled from the HPA-BGS (Public Health England & British Geological Survey) Joint Radon Potential Dataset for Great Britain. This module follows the guidance from this dataset and provides information on the indicative radon potential in the local area. It is important to note that the actual radon levels at a Site can only be determined by having a building tested and therefore Terrafirma cannot be held responsible for any inaccuracies or discrepancies within values reported here to those in such physical tests. Terrafirma provide additional interpretation of risk factors relating to Radon levels, however these are indicative only as actual levels can only be established by physical testing.

Oil & Gas

An assessment of Petroleum Exploration and Development Licence areas (PEDL's), has been made by reference to information provided by the Oil and Gas Authority (OGA) and the Department of Energy and Climate Change (DECC). Information supplied within this section are for guidance and to aid a prudent purchaser. Terrafirma does not attempt to predict fracking or conventional hydrocarbon activity. Terrafirma cannot be held responsible for any past extraction not identified or for any current/planned extraction licensed. Any next steps are for a prudent purchaser to establish, to the extent possible at the time of writing, information regarding any current or future plans for hydrocarbon extraction and how this may impact the quiet enjoyment of the Site.

Mineral Planning

The assessment of the 'risk' of ground instability arising from existing or planned mineral exploration or extraction is based on extant mineral planning areas as defined by the relevant Mineral Planning Authority (MPA) policies at the time of writing. Terrafirma cannot be held liable for any updates or changes in existing mineral operations or policies. Terrafirma do not attempt to predict any mining or surface extraction activities. Terrafirma cannot be held responsible for any current/planned extraction that occurs. Any next steps are for a prudent purchaser to establish, that as far as possible at the time of writing, any further information regarding any current or future plans for nearby mineral extraction and how this may impact the quiet enjoyment of the Site in question.

Report licensing

This report contains data provided by the Coal Authority. Any and all analysis and interpretation of Coal Authority data in this report is made by Terrafirma IDC Ltd and is in no way supported, endorsed or authorised by the Coal Authority. The use of the data is restricted to the terms and provisions contained in this report. Data reproduced in this report may be the copyright of the Coal Authority and permission should be sought from Terrafirma IDC Ltd prior to any re-use.

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This report may contain plans and records held by the Coal Authority and made publicly available at the time of inspection which may include British Geological Survey and Ordnance Survey data. This report may contain public sector information licensed under the Open Government Licence v3.0.

The Law Society CON29M (2018) Coal Mining search enquiries are used with permission of The Law Society and are protected by copyright owned by The Law Society of 113, Chancery Lane, London WC2A 1PL.

The CON29M within this Ground Report is prepared in accordance with The Law Society Guidance Notes 2018 (CON29M); under which all replies to these enquiries are made. The Law Society has no responsibility for information provided in response to CON29M (2018) Coal Mining search enquiries within this report or otherwise.

This report provides an assessment of brine mining and where so, any and all assessment of brine mining hazards/risk is made by Terrafirma IDC Ltd only. The report may include infromation relating to Cheshire Brine Subsidence claims and is provided by the Cheshire Brine Subsidence Compensation Board (CBSCB) within an, unaltered, attached search (Cheshire Salt Search). The use of the information is restricted to the terms and provisions contained in this report.

Any external or third-party data used within this report is referenced or licensed under agreement from the provider. To view more about our data providers and partners, please visit our website.

Important consumer information

This search has been produced by **TERRAFIRMA IDC LTD**

2440 The Quadrant, Aztec West Business Park
Almondsbury, Bristol, BS32 4AQ
Email**: info@terrafirmasearch.co.uk**
Telephone: **0330 900 7500**

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 up to £5,000 to you if the Ombudsman finds that you have suffered actual financial loss and/or aggravation, distress or inconvenience as a result of your search provider failing to keep to the Code.

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

TPOs contact details

The Property Ombudsman scheme

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

You can get more information about the PCCB from www.propertycodes.org.uk or from our website at www.terrafirmaidc.co.uk.

Complaints Procedure

Terrafirma is registered with the Property Codes Compliance Board as a subscriber to the Search Code. A key commitment under the Code is that firms will handle any complaints both speedily and fairly.

If you want to make a complaint directly to Terrafirma, 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.

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 | Website: www.tpos.co.uk.

We will co-operate fully with the Ombudsman during an investigation and comply with his final decision.

Complaints should be sent to:

Director & Senior Executive, Terrafirma

2440 The Quadrant, Aztec West Business Park
Almondsbury Bristol BS32 4AQ
Telephone: 0330 900 7500
Email: info@terrafirmasearch.co.uk

TERRA FIRMA understand the ground

Contact Terrafirma if you would like a copy of the Search Code.

We trust this report provides the information you require, however should you have any queries, please contact us.

Terrafirma Coal & Brine Report Indemnity Certificate of Insurance

Schedule **Policy Number: GESI 0030930CV**

Insurer	Great Lakes Insurance SE, UK Branch Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstraße 107, 80802 Munich. Registered with the commercial register of the local court of Munich under number: HRB 230378. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. Great Lakes Insurance SE UK Branch is authorized by the Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from us on request.
Insured/You/Your	The person who buys the Terrafirma Report from the Search Provider and or any of the following: 1. The person who asked for the Terrafirma Report in connection with the purchase of the Property (and their mortgagee) 2. The person who purchased the Property (and their mortgagee) if the person selling the Property has asked for a Terrafirma 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 3. The owner of the Property (and their mortgagee) if they are re-mortgaging the Property or the owner of the Property who has chosen to obtain a Terrafirma Report. 4. Their estate and beneficiaries, to whom the benefit of the Certificate of Insurance will pass in the event of their death during the Period of Insurance.
Property	The residential or commercial property for which a Terrafirma Report is provided by the Insured for the benefit of the Insured at the Effective Date
Limit of Indemnity	£100,000.00 in the aggregate in respect of any one Property
Effective Date	Date of production of the attached Terrafirma Report.
Period of Insurance	From the Inception Date until terminated under the provisions of this Certificate of Insurance. Cover for each individual Property will be from the Effective Date until the Purchaser of the Terrafirma Report either (a) no longer has an interest in the Property or until the date of a Subsequent Terrafirma Coal & Brine Report is obtained by the Purchaser after the Effective Date, whichever is the sooner.
Insured Use	The continued use of the Property as a commercial property not exceeding 25 hectares as constructed at Inception Date.

R P Partington
Director

CLS PROPERTY INSIGHT LIMITED

Signed by CLS Property Insight Limited on behalf and with the authority of the Insurer

CLS Property Insight Limited (Registered in England; company number 06993053) is authorised and regulated by the Financial Conduct Authority.
CLS Property Insight Limited is also authorised and regulated by the PCCB and a member of COPSO.

Definitions

Where a word is defined below or in the Schedule, it will have the same meaning whenever it appears in this Policy

Administrator/We/Us	CLS Property Insight Limited, 17 Kings Hill Avenue, West Malling, Kent, ME19 4UA. CLS Property Insight Limited can be contacted by email at: info@clspropertyinsight.co.uk or by telephone on 01732 753 910.
Effective Date	The date the Terrafirma Report is provided to the Insured by the Search Provider being the date that cover will commence for each individual Property.
Market Value	The value of the Insured's interest in the title to the Property as determined by a surveyor appointed by agreement between the Insurer and the Insured, but subject to General Condition 11.
Search Provider	Terrafirma IDC Ltd

Cover

Subject to the terms and conditions of this Policy and provided the Property has been declared to the Insurer and the Premium inclusive of Insurance Premium Tax has been paid to the Administrator by the Search Provider, the Insurer will indemnify the Insured during the Period of Insurance in respect of Loss arising from any claim by a Purchaser under the provisions of the Coal and Brine Search Insurance Conditions of the Terrafirma Coal & Brine Report resulting from data having been incorporated into such Terrafirma Coal & Brine Report.

Loss

1. The loss in Market Value of the Property directly attributable to any changes in the information revealed in a subsequent Terrafirma Coal & Brine Report obtained by the Insured which was not revealed in the Terrafirma Coal & Brine Report provided to the Purchaser which was carried out on the Effective Date, such loss in Market Value to be calculated at the date of the subsequent Terrafirma Coal & Brine Report; and
2. All other costs and expenses which have been agreed in advance by the Insurer.

Exclusions

The Insurer will not be liable to indemnify the Policyholder and/or the Purchaser for:

1. Loss which is or would otherwise be recoverable under a buildings insurance policy;
2. Loss arising wholly or partly because of the wilful act or neglect of the Policyholder and/or the Purchaser;
3. Loss if at the date of a claim the Purchaser is not the legal or beneficial owner of the Property;
4. Loss in relation to loss of a transaction for the sale or for the purchase of the Property and any costs incurred by the Purchaser in relation to the loss of such transaction;
5. Loss in respect of structural or other physical damage caused to the Property by subsidence or flooding after the Effective Date;
6. Loss in relation to the contents of any brine data whatsoever contained within the standalone Terrafirma CON29M report.
7. Loss as a result of any change in information in response to sections 3 – Future underground coal mining and 8 – Future opencast coal mining of the Terrafirma Coal & Brine Report carried out at the Effective Date.
8. Loss in respect of the information in any subsequent Terrafirma Coal & Brine Report after the Effective Date if this information also appears on the Terrafirma Coal & Brine Report issued to the Purchaser on that date.
9. Loss in relation to any change to the CON29M (2018) Search form and/or the Terrafirma Coal & Brine Report made after the Effective Date which affects Insurer's responsibility under this Policy, if Insurers would not have been responsible for the Loss before such change.
10. Loss in relation to any change in the interpretation of information upon which the Terrafirma Coal & Brine Report was produced provided such information remains unchanged.

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CLS Property Insight Limited is also authorised and regulated by the PCCB and a member of COPSO.

Claims Conditions

1. It is a condition precedent of the Insurer's liability under this Policy that the Policyholder and/or the Purchaser will give written notice to the Administrator at the address shown under "Making a Claim", below, as soon as reasonably practicable, of any circumstances likely to give rise to a claim for which the Insurer may be liable under this Policy and provide the Administrator with such information and documentation as may reasonably be requested.
2. The Insurer will be entitled to decide how to defend or settle a claim.
3. The Insurer will be entitled to participate fully in any defence, negotiation or settlement of a claim or circumstance and in any such event the Policyholder and/or the Purchaser will (to the extent reasonably practicable in the circumstances, but without limitation):
    (i) not incur any cost or expense without first consulting with and receiving written consent from the Insurer;
    (ii) not make any admission of liability, offer, settlement, promise, payment or discharge without first consulting with and receiving written consent from the Insurer;
    (iii) give the Insurer access to and provide the Insurer with copies of all correspondence and documentation available to the Insured in relation to the claim or circumstance and afford the Insurer sufficient time in which to review and comment on such documentation;
    (iv) inform the Insurer of any proposed meeting with any third party in relation to a claim or circumstance and allow the Insurer to attend such meeting and, if the Insurer so requests, provide a detailed written account of the subject and outcome of any such meeting or discussion at which the Insurer was not present;
    (v) conduct all negotiations and proceedings in respect of any claim or circumstance with advisers of which the Insurer has approved in writing and take such action as the Insurer may reasonably require to contest, avoid, resist, compromise or otherwise defend any claim or circumstance;
    (vi) provide the Insurer with such other information and assistance in connection with any claim or circumstance as the Insurer may reasonably request.
4. The Insurer will be entitled to all rights and defences it may have in respect of a claim by a Purchaser against any successor to that Purchaser.
5. If at the time of any claim made under this Certificate of Insurance there is any other insurance in place whether effected by the Insured or by any other person under which the Insured may be entitled to make a claim the Insurer will be liable to pay or contribute in respect of a claim under this Certificate of Insurance only rateably with such other insurance.
6. If the Insured makes any claim knowing it to be false or fraudulent as regards amount or otherwise, this Certificate of Insurance will become voidable and all claims under it may be forfeited.

www.clsl.co.uk/propertyinsight
CLS Property Insight Limited (Registered in England; company number 06993053) is authorised and regulated by the Financial Conduct Authority.
CLS Property Insight Limited is also authorised and regulated by the PCCB and a member of COPSO.

General Conditions

1. The due observance and fulfilment of these General Conditions and all other terms of this Policy, so far as they relate to anything to be done or complied with by the Policyholder and/or the Purchaser, are conditions precedent to any liability of the Insurer under this Policy.
2. The Insurer and Administrator agree that each will, where required to take any action or provide its consent or compliance, do so reasonably and without undue delay.
3. The Insured will only use the Property for the Insured Use.
4. The Insured will not, without the written consent of the Insurer, communicate on any matter regarding this Policy with any party without the Insurer's prior written consent.
5. This Certificate of Insurance will be governed by and construed in accordance with the law of England and Wales and is subject to the jurisdiction of the courts of England and Wales.
6. The total liability of the Insurer in respect of all claims made under this Certificate of Insurance will not exceed, in the aggregate, the Limit of Indemnity in respect of the Property.
7. This Certificate of Insurance will not be in force unless it has been signed by a person who has been authorised to do so by the Insurer.
8. The Insured will take reasonable steps to mitigate Loss provided that the cost of such steps taken at the request of or with the written consent of the Insurer after notification of a claim or circumstance likely to give rise to a claim to the Insurer will be borne by the Insurer.
9. The Insurer may, at its discretion and at its own cost, with the prior consent of the Insured, take any action which it considers necessary to prevent or minimise Loss whether or not it is liable under this Policy (including but not limited to pursuing or defending any action at law or otherwise or making an application to a court, the Upper Tribunal (Lands Chamber) or other body of competent jurisdiction in the name of and on behalf of the Purchaser in relation to any Loss and by doing so the Insurer will not be taken to have conceded any liability or waived any provision of this Policy.
10. If the Insurer agrees or is obliged to make any payment to or on behalf of a Purchaser because of any loss relating to an insured Property, the Insurer will immediately be subrogated to any rights which that Purchaser may have in relation to any loss.
11. If any dispute arises as to Market Value or an amount to be paid under this Policy (the Insurer having otherwise accepted liability) such dispute will be referred to an arbitrator to be appointed by agreement between the Insurer and Insured or, failing agreement, by the President at that time of the Royal Institution of Chartered Surveyors. Where referral to arbitration is made under this Condition, the making of an award will be a condition precedent to any right of action against the Insurer. The costs of any arbitration will be shared equally by the Insurer and Insured.
12. For the purposes of this Certificate of Insurance, the Administrator is authorised to provide any consent required under the terms of this Certificate of Insurance on behalf of the Insurer.

Cancellation Rights

This Policy may be cancelled by contacting the Cancellations Department at cancellations@clspropertyinsight.co.uk within 14 days of the Inception Date. Provided no claim has been made or is pending any premium paid will be refunded in full. No refund of premium will be available if the policy is cancelled after 14 days from the Inception Date.

If the premium is not paid to Us within 14 days, We have the right to cancel the policy from the Inception Date. Notice will be sent to the Insured in the post.

If this Policy is cancelled, this may breach a condition of a loan secured over the Property or other terms for the sale of the Property.

Making a Claim

As soon as any circumstances likely to lead to a claim under the policy become known to You, please write with details to the Claims Manager at claims@clspropertyinsight.co.uk quoting the policy number. Please be aware of the Claims Conditions and General Conditions of the policy.

Complaints Procedure

We aim to provide an excellent service. If You have any cause for complaint You should, in the first instance, contact the Administrator by email complaints@clspropertyinsight.co.uk, by telephone at 0203 409 9510 or by post to CLS Property Insight Limited, 17 Kings Hill Avenue, West Malling, Kent, ME19 4UA. Please quote the details of the Policy (surname and initials, policy number and property address). If the matter is not resolved to Your satisfaction, please write to:

The Complaints Manager, ERGO UK Specialty Limited for Great Lakes Insurance SE, UK Branch, by email complaints@ergo-commercial.co.uk, by telephone 020 3003 7130 or by post to ERGO UK Specialty Limited for Great Lakes Insurance SE, Munich Re Group Offices, Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

If You are still dissatisfied then You may have a right to refer Your complaint to:
The Financial Ombudsman Service
Exchange Tower
London E14 9SR
0800 023 4 567 Calls to this number are now free on mobile phones and landlines
0300 123 9 123 Calls to this number cost no more than calls to 01 and 02 numbers
Email at: complaint.info@financial-ombudsman.org.uk.

Financial Services Compensation Scheme (FSCS)

ERGO Versicherung AG, UK Branch is covered by the Financial Services Compensation Scheme (FSCS) You may be entitled to compensation from the scheme in the unlikely event that it cannot meet its obligations if You are an individual, an unincorporated association or a small business. The FSCS will meet up to 90% of Your claim without any upper limit. Further details can be obtained from www.fscs.org.uk or You may contact the FSCS on 020 7741 4100 for further details.

Data Privacy Notice

The privacy and security of Your personal information is very important to CLS Property Insight Limited ('CLS'). The details provided here are a summary of how We process – that is collect, use, share, transfer and store – Your information.

For our full Data Privacy Notice please visit Our website https://clsl.co.uk/Content/PDFs/Website/Privacy%20Statement.pdf or contact our Compliance Manager at: 17 Kings Hill Avenue, Kings Hill, West Malling, ME19 4UA or by email: Compliance@clspropertyinsight.co.uk or by telephone: 01732 753 910.

Your insurance brokers or other intermediaries (if applicable) may have their own reasons for processing Your personal data. Please contact them directly should You require further information about their uses of Your data.

Collection of data

CLS may collect a range of personal and business information supplied by You or third parties on Your behalf. This information may include the following: basic personal details such as Your name, address, telephone number, gender, marital status, and additional information about Your insurance requirements, such as details of Your business.

We will always attempt to explain clearly when and why We need this information and the purposes for which We will use it and where necessary We will obtain Your explicit consent to use personal data.

CLS may also collect data about You, Your business or the insured property from a number of different sources, including but not limited to the electoral roll, third party databases available to the insurance industry, other insurance firms, loss adjusters and/or other parties involved in the process of administrating a claim, as well as publicly available sources.

CLS Property Insight Limited (Registered in England; company number 06993053) is authorised and regulated by the Financial Conduct Authority.
CLS Property Insight Limited is also authorised and regulated by the PCCB and a member of COPSO.

Personal data about others

We may collect data about other individuals, such as Employees, family, or members of Your household. If You give Us information about another person, it is Your responsibility to ensure and confirm that You have told that person why and how CLS uses personal data and that You have that person's permission to provide that data to Us and for Us to process it.

Our uses of data

CLS uses the data We collect to operate our business and provide the products We offer. The information We collect may be used for (amongst other purposes) the following: to assess Your application for a quote or product; to evaluate the risk You present; to verify Your identity; to administer Your Policy and deliver our services; to conduct statistical analysis for pricing purposes; to administer claims; and to investigate and resolve complaints.

Should the need arise, CLS may also use data for the following purposes: to collate Your Policy or claims history; to undertake credit referencing or credit scoring and to assist with financial crime and fraud detection.

Sharing Your data

If You request a quote, or purchase a product, Your personal information may be shared with and processed by a number of third parties which include but are not limited to regulatory, dispute resolution or law enforcement bodies; other insurance organisations including reinsurers; fraud prevention and credit reference agencies (who may keep a record of the search); or other relevant third parties within our administrative structure.

Your data may be disclosed when We believe in good faith that the disclosure is required by law; necessary to protect the safety of our employees or the public; required to comply with a judicial proceeding, court order or legal process; or for the prevention or detection of crime (including fraud).

Transfer and Storage of Your Data Overseas

Personal details may be transferred to countries outside the EEA. They will at all times be held securely and handled with the utmost care in accordance with all applicable principles of English law. Personal details will not be transferred outside the EEA unless the transfer is to a country which is considered to have equivalent standards with regard to data protection, or We have taken reasonable steps to ensure that suitable data protection standards are in place.

Data Retention

CLS will only keep data for as long as it is necessary to continue providing our products and services to You and/or to fulfil our legal and regulatory obligations in line with our data retention policy.

Data Subject Rights

You have a number of rights in relation to the information We hold about You. These rights include but are not limited to the right to a copy of Your personal information We hold; to object to the use of Your personal information; to withdraw any permission You have previously provided; and to complain to the Information Commissioner's Office at any time if You are not satisfied with our use of Your information. For a more complete list of Your rights please refer to the full Data Privacy Notice.

Please note that there are times when We will not be able to delete Your information. This may be as a result of a requirement to fulfil our legal and regulatory obligations, or where there is a minimum statutory period of time for which We have to keep Your information. If We are unable to fulfil a request We will always let You know our reasons.

Changes to this Data Privacy Notice

We may amend this Data Privacy Notice from time to time for example, to keep it up to date or to comply with legal requirements. Should any significant changes be made to the ways in which CLS processes data from those described at the time of collection, We will post a notice on our website.

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