

Search Details

Prepared for: Arch Law Limited
Matter: 30931
Client address: Beehive Lofts, Jersey Street, Manchester, M4 6JG

Property:
Land On The North East Side of, Kilpin Hill Lane, Batley

Local Authority:
Groundsure
Nile House, Nile Street, Brighton, BN1 1HW

Date Returned:
20/03/2025

Property type:
Residential

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Land On The North East Side of, Kilpin Hill Lane, Batley

Key results

 **Coal mining (CON29M)**
Potential risk [page 11 >](#)

For information

 **Radon** [page 9 >](#)

 **Infrastructure** [page 20 >](#)

 **Planning applications** [page 29 >](#)

Also searched

 **Contaminated land liability**

 **Flooding**

 **Other mining (non-coal)**

 **Ground stability**

 **Planning constraints**

ClimateIndex™

Physical risks

ClimateIndex™ projects changes in physical risks from **flooding, ground stability** and **coastal erosion**. Please see [page 6 >](#) for details and guidance.

5 years

A

Negligible risk

30 years

A

Negligible risk

A

B

C

D

E

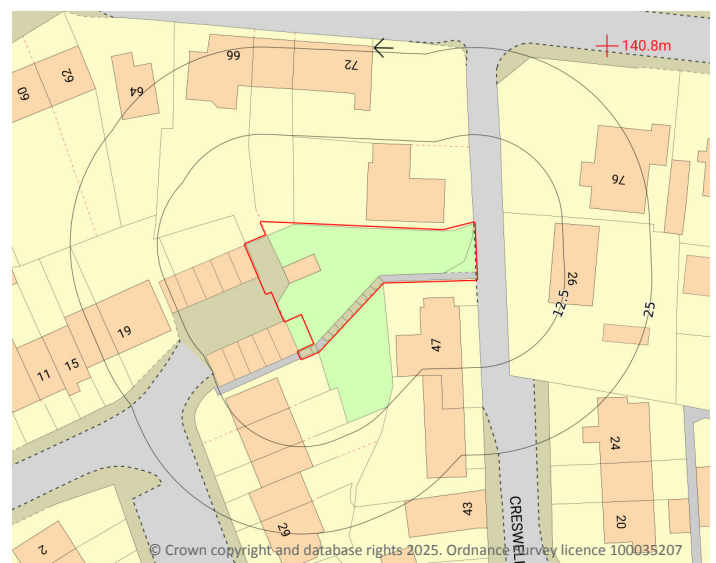
F

Negligible risk  High risk

Transition risks

ClimateIndex™ covers transition risks including **energy efficiency**. Please see [page 7 >](#) for details.

Site Plan



To save you time when assessing the report, we only provide maps and data tables of features we have identified to be of note.

You can view a full list of the information we have searched on [page 37 >](#).

Useful contacts

Kirklees Council:
<http://www.kirklees.gov.uk/> ↗
customer.enquiries@kirklees.gov.uk ↗
01484 221 000

Environment Agency National Customer
Contact Centre (NCCC):
enquiries@environment-agency.gov.uk ↗
03708 506 506

Key results

These are findings that should be acknowledged and potentially addressed before completion of the transaction, and relate to identified risks that may have liability implications, affect insurance premiums, property values and/or a lender's willingness to lend.



Coal mining

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

Past underground coal mining

A potential risk due to past underground coal mining has been identified within the boundary of the property. Whilst no further searches are required, it should be noted that in the event of coal mining settlement or subsidence occurring, the property will benefit from the protection of the Coal Mining Subsidence Acts of 1991 and as amended 1994.

Next steps for consideration:

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



Coal Mining Subsidence Act 1991

If any coal mining subsidence damage has occurred, as determined by the appropriate persons/bodies, the property will benefit from the protection of the Coal Mining Subsidence Acts of 1991 and as amended 1994.

This Act, however, does not apply where coal was worked or gotten by virtue of the grant of a gale in the Forest of Dean, or any other part of the Hundred of St. Briavels in the county of Gloucester. In this instance it would be prudent to have the property visually inspected for signs of mining related settlement or subsidence by a suitably qualified and experienced person, who could be sought through www.ricsfirms.com ↗.

The Coal Authority provide a call out service on 01623 646 333 to take remedial action concerning the movement or collapse of any coal entries or coal mining surface hazards. Further details can be found on www.groundstability.com ↗.

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

Development risk

In view of the mining circumstances a prudent developer would seek appropriate technical advice before any works are undertaken.

Therefore if development proposals are being considered, technical advice relating both to the investigation of coal and former coal mines and their treatment should be obtained before beginning work on site. All proposals should apply good engineering practice developed for mining areas. No development should be undertaken that intersects, disturbs or interferes with any coal or mines of coal without the permission of the Coal Authority.

Developers should be aware that the investigation of coal seams/former mines of coal may have the potential to generate and/or displace underground gases and these risks both under and adjacent to the development should be fully considered in developing any proposals. The need for effective measures to prevent gases entering into public properties either during investigation or after development also needs to be assessed and properly addressed. This is necessary due to the public safety implications of any development in these circumstances.

For information

These are findings to be aware of that do not necessarily require immediate action.



Non-coal mining

We consider the property to be acceptably free from non-coal mining-related risk. Please refer to the assessment of mining experts Groundsure below for further details.

Mining types: Stone, Unspecified



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Past mining activity

We have no evidence of any non-coal mining features potentially affecting the property.

There are no recorded non-coal mine entries within 20 metres of the property.

Current and future mining

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

Next steps for consideration:

- No further action is recommended.

Radon

The property is in an area where elevated radon levels are expected to be found in 3-5% of properties.

Next steps for consideration:

- If the property was constructed after 2008 radon protection measures may have been installed during construction. We recommend checking with the Building Control department at the local authority to determine this;
- Enquire with the seller if they have completed a 3 month radon test and what the results were. If they have not had one completed, carry out a radon test at the property. The most accurate testing kits run for 3 months and can be obtained from UK Radon <https://www.ukradon.org/services/orderdomestic> ↗;
- Further information is available here <https://knowledge.groundsure.com/searches-radon> ↗.

Energy

Wind

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

Next steps for consideration:

- use the details given in the report to find out more about the potential impacts on the property
- contact the operating company and the relevant Local Authority for further information
- visit the area in order to more accurately assess the impact this wind development would have on the property



Solar

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

Next steps for consideration:

- use the details given in the report to find out more about the potential impacts on the property by contacting the operating company and/or Local Authority
- visit the area in order to more accurately assess the impact this solar farm would have on the property

Power stations

One or more Power Stations have been identified within 5km of the property.

Next steps for consideration:

- visit the power station operator's website for further information. Many power stations have large amounts of information on their local impacts available on the operator's website
- additionally, you could contact the Air Quality team of the Local Authority which may hold additional information regarding any air quality impacts in the area
- if a nuclear installation has been identified, consider visiting www.onr.org.uk/regulated-sites.htm ↗ for further information on the site



ClimateIndex™ physical risks



Our ClimateIndex™ provides a climate score for your property, and projects changes in physical risks from **flooding, natural ground stability and coastal erosion**. Climate change could have a significant medium to longer term impact on your property, which may be increasingly considered by your lender if you are arranging a mortgage. Physical risks are those that can cause direct damage or loss to your property but they can also give rise to transition risks such as impacting on the ability to insure or mortgage the property.

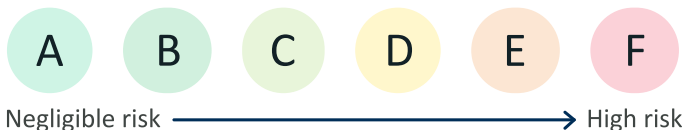
ClimateIndex™

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

A 5 years
Negligible risk

A 30 years
Negligible risk

Rating key



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

ClimateIndex™ guidance and next steps

Even though there are no further actions necessary at this time, the following links will help provide you with further information about the climate change risks dealt with in this report.

- [Click here ↗](#) for more information on climate change risks, our methodology and limitations
- See the [.GOV website ↗](#) for updates on the governments policy on reaching Net Zero by 2050

Let's talk about climate



For more information on ClimateIndex™ or our climate related recommendations call us on: 01273 257 755

See our [ClimateIndex™ clauses ↗](#) here for actionable guidance on risks associated with climate change



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ClimateIndex™ transition risks

Energy Performance

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

 **We have not been able to find an EPC relating to the property.**

There are a number of potential reasons why a valid EPC has not been found for the property:

- The property is an undeveloped plot and no buildings exist;
- An EPC is not required at the property. Examples may include listed buildings but full details can be found [here](#) ↗;
- The EPC for the property is not yet recorded in the published database. There can be a delay of up to 2 months of a new EPC being lodged and appearing within our report. In the meantime, you can visit gov.uk's [Find an energy certificate](#) ↗ service to search for the EPC for more detail;
- We have been unable to match the address provided when ordering this report to the address on the EPC.

Letting and energy efficiency regulations

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

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

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

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

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



1st April 2020

Future proposal - 2028

Future proposal - 2030

All rented properties to be E of above

Cost cap for improvements:
£3,500Proposal for higher standard of
energy efficiency for new tenanciesCost cap for improvements:
£15,000Proposal for higher standard of
energy efficiency for all tenanciesCost cap for improvements:
£15,000

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

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Environmental summary



Environmental searches are designed to ensure that significant hazards and risks associated with this property are identified and considered alongside the investment in or purchase of a property.

Please see the guidance and next steps on [page 2](#) > for further advice.



Contaminated Land

No significant concerns have been identified as a result of the contaminated land searches.

Contaminated Land Liability	Passed
Past Land Use	Passed
Waste and Landfill	Passed
Current and Recent Industrial	Passed



Flooding

No significant concerns have been identified as a result of the flood risk searches. No action required.

[Click here](#) ↗ for further explanation of the flood risk assessment.

River and Coastal Flooding	Very Low
Groundwater Flooding	Negligible
Surface Water Flooding	Negligible
Past Flooding	Not identified
Flood Storage Areas	Not identified

FloodScore™ insurance rating	Very Low	Compiled by Ambiental, a leading flood risk analysis company. Click here ↗ for details.
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Radon

The property is in a radon affected area. This could mean that inhabitants are at risk from the harmful effects of radon. The percentage of homes estimated to be affected by radon in your local area is between 3% and 5%.

Please see [page 10](#) > for details of the identified issues.

**In a radon
affected area**

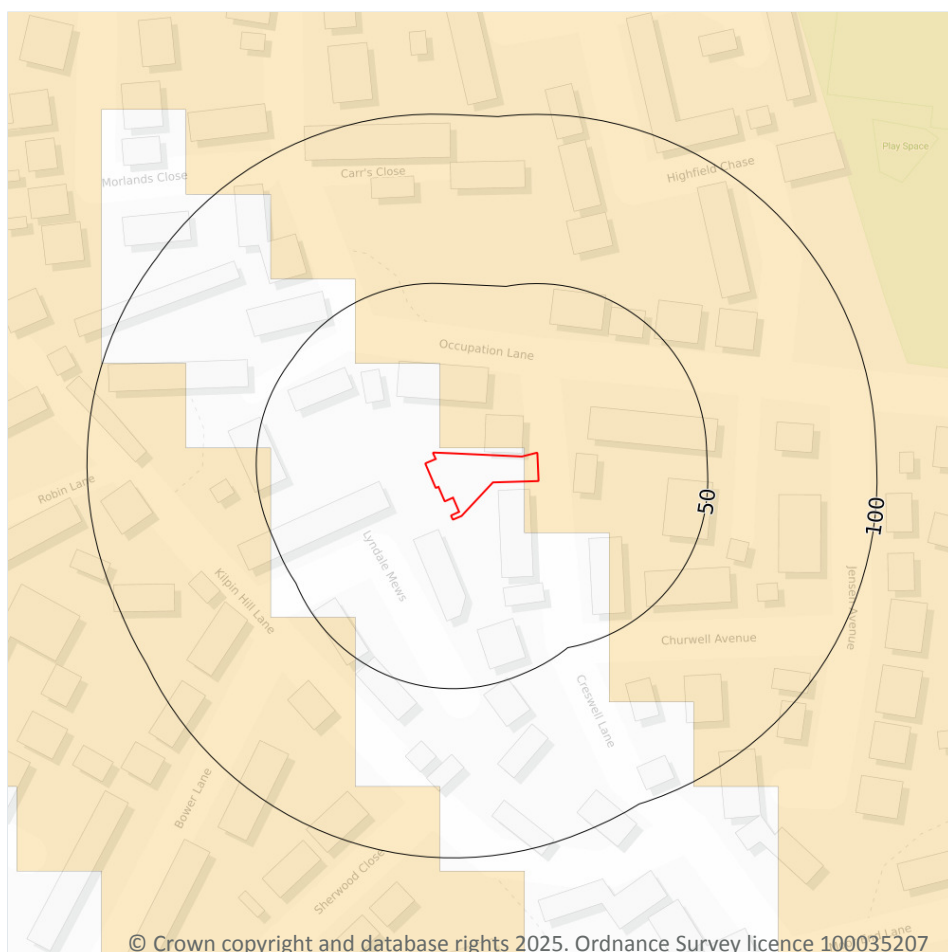


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Radon



- Site Outline
- Search buffers in metres (m)
- Greater than 30%
 - Between 10% and 30%
 - Between 5% and 10%
 - Between 3% and 5%
 - Between 1% and 3%
 - Less than 1%

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

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

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

Please see the guidance and next steps on [page 2](#) for further advice.

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



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Coal mining (CON29M) summary



Coal mining (CON29M) summary

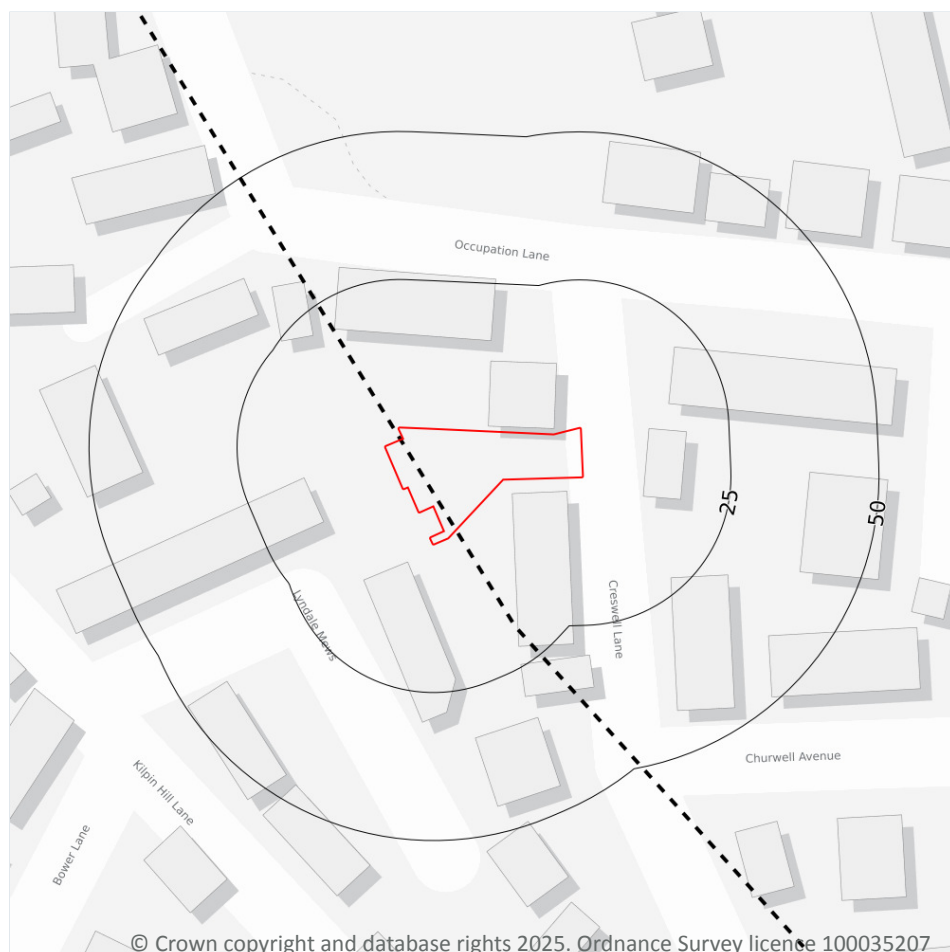
Features of concern have been identified relating to past, present or future coal mining. The risk posed by coal mining has been assessed using official Coal Authority data and in accordance with The Law Society CON29M (2018) Guidance Notes. Additional interpretation of mine entries has also been carried out where necessary.

See [page 12 >](#) for further details and [page 2 >](#) for recommended next steps.

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



Coal mining (CON29M)



- Site Outline
- Search buffers in metres (m)
- Mine entries
 - Adits
 - Shafts
 - Calculated 'zone of influence'
- Subsidence claims
 - Awaiting decision
 - Rejected
 - Admitted
 - Deferred
 - Settled
 - Withdrawn
- Probable shallow coal mine workings
- Coal outcrops
- Past shallow coal mine workings

Coal mining (CON29M)

The map above shows relevant, mappable hazards identified that could constitute a risk to the property. It does not necessarily show all features or potential issues identified in this report. Further details of any features shown indicating the location of Mine Entries or Subsidence Claims can be found in the relevant sections of this report (4 and 9 respectively).

Responses to the Law Society CON29M Coal Mining search enquiries are produced using official Coal Authority data and the expert interpretation of Groundsure. This report is prepared in accordance with The Law Society CON29M (2018) Guidance Notes. Additional interpretation and calculation of mine entry zones of influence has also been carried out by Groundsure using Coal Authority and British Geological Survey data.

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



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**The Law
Society**

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1. Past underground coal mining



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

- The property lies within the potential zone of influence of recorded workings in 2 seam(s) of coal. The most recent underground working in the area was in 1885. These workings lie between 35 metres and 85 metres. Any ground movement due to this coal mining activity should have stopped.
- A coal outcrop is recorded to pass through the property boundary. There is a possibility of unrecorded mining features associated with this coal outcrop within the property boundary.

2. Present underground coal mining



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

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

3. Future underground coal mining



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

- The property does not lie within the boundary of an underground site for which the Coal Authority is determining whether to grant a licence to remove coal by underground methods.

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

- The property does not lie within the boundary of an underground site for which a licence to remove coal by underground methods has been granted.

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

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- The property does not lie within the zone of likely physical influence on the surface of planned future underground workings.

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

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

4. Mine entries



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?

- No coal mine entries are recorded to lie within 20 metres of the property.

5. 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?

- No damage arising from geological faults or other lines of weakness activated by coal mining are recorded within the property.

6. Past opencast coal mining



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

- The property does not lie within the boundary of an opencast site from which coal was removed by opencast methods.

7. Present opencast coal mining



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

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



8. Future opencast coal mining



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

- **The property does not lie within 800 metres of the boundary of an opencast site for which the Coal Authority are determining whether to grant a licence to remove coal by opencast methods.**

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

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

9. Coal mining subsidence claims



(a) Has any damage notice or claim for alleged coal mining subsidence damage to the property been given, made or pursued since 31st October 1994?

- **We have no evidence of a damage notice or subsidence claim for the property or within 50m of the property since 31st October 1994.**

(b) In respect of any such notice or claim has the responsible person given notice agreeing that there is a remedial obligation or otherwise accepted that a claim would lie against them?

- **Not applicable.**

(c) In respect of any such notice or acceptance has the remedial obligation or claim been discharged?

- **Not applicable.**

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

- **There are no current Stop Notices delaying the start of remedial works or repairs to the property.**

(e) Has any request been made under Section 33 of the 1991 Act to execute preventive works before coal is worked, which would prevent the occurrence or reduce the extent of subsidence damage to any buildings, structures or works and, if yes, has any person withheld consent or failed to comply with any such request to execute preventive works?

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

NB. Records of damage notices or subsidence claims before 31st October 1994 are excluded from The Coal Authority data from which this search is compiled.



10. Mine gas emissions



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

- **No mine gas emissions are recorded within the boundary of the property.**

11. Emergency Surface Hazard Call Out incidents



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

- **No Emergency Surface Hazard Call Out procedures are recorded against the property.**



Non-coal mining summary



Mining records

Records relating to recorded mining areas or activity have been identified in the vicinity of the site but are not considered to be of note.

Mining features	Not identified
Mine plans	Not identified
Researched mining	Not identified
BritPits	Identified
Mineral Planning Areas	Not identified
Non-coal mining areas	Not identified
Mining cavities	Not identified
Coal mining areas	Identified
Brine areas	Not identified
Gypsum areas	Not identified
Tin mining areas	Not identified



Historical features

Historical mapping has identified mining features in the vicinity of the site but these are not considered to be of note.

Non-coal mining	Identified
Coal and associated mining	Not identified
Industry associated with mining	Not identified



Geological features

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

Artificial and made ground	Not identified
Mineral veins	Not identified



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Ground stability summary



Natural instability

Searches of natural ground stability data have not identified any potential ground stability risks.

Shrink-swell hazard

Not assessed

Natural ground subsidence

Not identified

Landslides

Not identified

Natural cavities

Not identified

Coastal erosion

Not identified



Infilled land

No recorded areas of infilled land or landfill have been identified in the vicinity of the site.

Infilled land

Not identified

Historical landfill sites

Not identified



Sinkholes

No records of sinkholes have been identified in the vicinity of the property.

Reported recent incidents

Not identified

Recorded incidents (Stantec)

Not identified

Historical incidents

Not identified



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Transportation summary



HS2

No results for Phase 1 or Phase 2 of the HS2 project (including the 2016 amendments) have been identified within 5km of the property. However, HS2 routes are still under consultation and exact alignments may change in the future.

Visual assessments are only provided by Groundsure if the property is within 2km of Phase 1 and 2a. Other assessments may be available from HS2.

HS2 Route	Not identified
HS2 Safeguarding	Not identified
HS2 Stations	Not identified
HS2 Depots	Not identified
HS2 Noise	Not assessed
HS2 Visual impact	Not assessed



Crossrail

The property is not within 250 metres of the Crossrail 2 project.

Crossrail 2 Route	Not identified
Crossrail 2 Stations	Not identified
Crossrail 2 Worksites	Not identified
Crossrail 2 Safeguarding	Not identified
Crossrail 2 Headhouse	Not identified



Other Railways

The property is not within 250 metres of any active or former railways, subway lines, DLR lines, subway stations or railway stations.

Active Railways and Tunnels	Not identified
Historical Railways and Tunnels	Not identified
Railway and Tube Stations	Not identified
Underground	Not identified



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Energy summary



Oil and gas

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

Oil and gas areas
Oil and gas wells

Not identified
Not identified



Wind and Solar

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

Please see the guidance and next steps on [page 2](#) > for further advice. Additionally, see [page 21](#) > for details of the identified issues.

Planned Multiple Wind Turbines

Identified

Planned Single Wind Turbines

Identified

Existing Wind Turbines

Not identified

Proposed Solar Farms

Identified

Existing Solar Farms

Not identified



Energy

Our search of major energy transmission or generation infrastructure and nationally significant infrastructure projects has identified results.

Please see the guidance and next steps on [page 2](#) > for further advice. Additionally, see [page 27](#) > for details of the identified issues.

Power stations

Identified

Energy Infrastructure

Not identified

Projects

Not identified

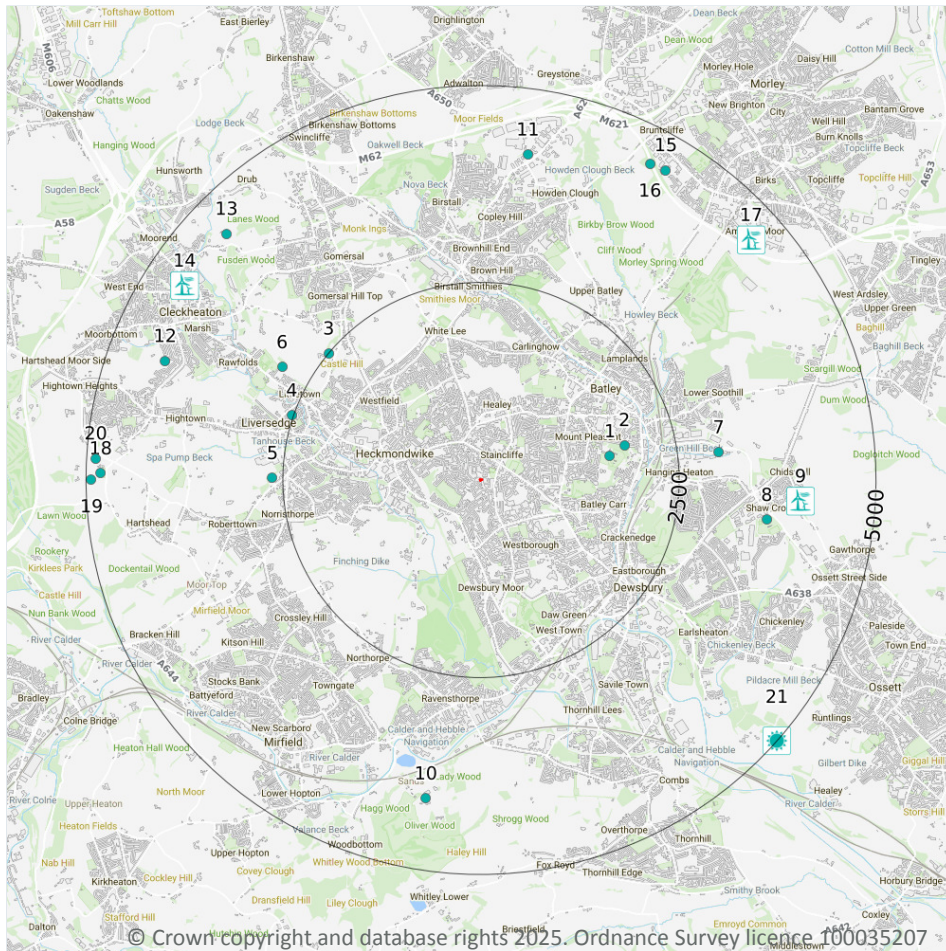


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Energy / Wind and solar



Site Outline

Search buffers in metres (m)



Wind farms



Proposed wind farms



Proposed wind turbines



Existing and agreed solar installations



Proposed solar installations

Proposed wind farms

A wind farm or group of turbines or individual wind turbine has been proposed within 5,000m of the property. See below for details of the operating company, number of turbines, project and turbine capacity.

Please note some planning applications identified as having been refused, may have subsequently been granted on appeal without appearing as such within this report. Additionally, please be aware that as the identified records are taken from a planning record archive, the proposals identified may have already been undertaken.



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ID	Distance	Direction	Details	
9	4-5 km	E	Site Name: Chidswell Farm Chidswell Lane, Shaw Cross, Dewsbury, West Yorkshire, WF12 7SW Planning Application Reference: 2008/62/94241/E1 Type of Project: 2 Wind Turbines	Application Date: 2008-12-03 Planning Stage: Early Planning Detailed Plans Submitted Project Details: Scheme comprises construction of two 20Kw hurricane grid tied wind turbines. Approximate Grid Reference: 426745, 422946
14	4-5 km	NW	Site Name: 12 Whitfield Street, Cleckheaton, Kirklees, West Yorkshire, BD19 3PD Planning Application Reference: 2006/62/92367/E1 Type of Project: 2 Wind Turbines	Application Date: 2006-06-26 Planning Stage: Early Planning Detail Plans Withdrawn Project Details: Scheme comprises construction of 2 wind turbines. Approximate Grid Reference: 418923, 425683
17	4-5 km	NE	Site Name: Howley Park Road East, Morley, Leeds, West Yorkshire, LS27 0SW Planning Application Reference: 11/00399/FU Type of Project: 2 Wind Turbines	Application Date: 2011-02-01 Planning Stage: Early Planning Detail Plans Withdrawn Project Details: Scheme comprises construction of 2 detached 36m high wind turbines. Approximate Grid Reference: 426119, 426263

This information is derived from planning data supplied by Serac Tech and Glenigan, in some cases with further accuracy applied by Groundsure's experts. This search includes planning applications for wind farms with multiple turbines within 5,000m of the property. This data is updated on a quarterly basis. If the existence of a planning application, passed or refused may have a material impact with regard to the decision to purchase the property, Groundsure recommends independent, thorough enquiries are made with the Local Authority. If any applications have been identified within this report, Groundsure have included the planning reference to enable further enquiries to be made.

Proposed wind turbines

Planning applications for individual wind turbines have been proposed within 5,000m of the property. See below for details of the operating company, number of turbines, project and turbine capacity.

Please note some planning applications identified as having been refused may have subsequently been granted on appeal without appearing as such within this report. Additionally, please be aware that as the identified records are taken from a planning record archive, the proposals identified may have already been undertaken.



ID	Distance	Direction	Details	
1	1-2 km	E	Site Name: Batley Rugby League Club Heritage Road, Batley, West Yorkshire, WF17 7NZ Planning Application Reference: 2009/62/92996/E1 Type of Project: Wind Turbine	Application Date: 2009-10-22 Planning Stage: Plans Approved Detail Plans Granted Project Details: Scheme comprises installation of one 11kw wind turbine on 18.3 steel column. Approximate Grid Reference: 424325, 423516
2	1-2 km	E	Site Name: Batley Rugby League Club Heritage Road, Batley, West Yorkshire, WF17 7NZ Planning Application Reference: 2009/62/91184/E1 Type of Project: Wind Turbine	Application Date: 2009-04-22 Planning Stage: Early Planning Detail Plans Withdrawn Project Details: Scheme comprises installation of one 11kw wind turbine on 18.3 steel column. Approximate Grid Reference: 424325, 423516
3	2-3 km	NW	Site Name: Listing Mill Farm Listing Lane, Gomersal, Cleckheaton, West Yorkshire, BD19 4HS Planning Application Reference: 2009/62/93381/E1 Type of Project: Wind Turbine	Application Date: 2010-02-01 Planning Stage: Plans Approved Detail Plans Granted Project Details: Scheme comprises installation of an 18m Wind Turbine. Approximate Grid Reference: 420752, 424821
4	2-3 km	W	Site Name: 44 Knowler Hill, Liversedge, Kirklees, West Yorkshire, WF15 6DT Planning Application Reference: 2006/62/94698/E1 Type of Project: Wind Turbine	Application Date: 2006-11-21 Planning Stage: Early Planning Detail Plans Withdrawn Project Details: Scheme comprises construction of 1 KW wind turbine. Approximate Grid Reference: 420284, 424035
5	2-3 km	W	Site Name: Roberttown Lane, Liversedge, Kirklees, West Yorkshire, WF15 7LX Planning Application Reference: 2004/48/95106/E1 Type of Project: Wind Turbine	Application Date: 2004-11-16 Planning Stage: Plans Approved Detail Plans Granted Project Details: Scheme comprises of a wind turbine. Approximate Grid Reference: 420039, 423239
6	2-3 km	NW	Site Name: Park House Nurseries Eddercliffe Crescent, Litletown, Liversedge, West Yorkshire, WF15 6LR Planning Application Reference: 2010/62/91164/E1 Type of Project: Wind Turbine	Application Date: 2010-04-19 Planning Stage: Early Planning Detail Plans Withdrawn Project Details: Scheme comprises construction of one 10KW wind turbine. Approximate Grid Reference: 420161, 424647



ID	Distance	Direction	Details	
7	3-4 km	E	Site Name: 1 Ab Co Limited Grange Valley Road, Batley, West Yorkshire, WF17 6GH Planning Application Reference: 2010/62/92057/E1 Type of Project: Wind Turbine	Application Date: 2010-08-09 Planning Stage: Plans Approved Detail Plans Granted Project Details: Scheme comprises construction of 1 x 10 KW wind turbine on a 15 metre column. Approximate Grid Reference: 425705, 423566
8	3-4 km	E	Site Name: The Tetleys Stadium Owl Lane, Shaw Cross, Dewsbury, West Yorkshire, WF12 7RH Planning Application Reference: 2009/62/91059/E2 Type of Project: Wind Turbine	Application Date: 2009-04-06 Planning Stage: Early Planning Detailed Plans Submitted Project Details: Scheme comprises installation of vertical wind turbine. Approximate Grid Reference: 426316, 422708
10	4-5 km	S	Site Name: Calder Farm Sands Lane, Mirfield, West Yorkshire, WF14 8HJ Planning Application Reference: 2010/62/92910/E2 Type of Project: Wind Turbine	Application Date: 2010-10-11 Planning Stage: Early Planning Detail Plans Withdrawn Project Details: Scheme comprises installation of one 10kw wind turbine mounted on a 15 metre tower. Approximate Grid Reference: 421987, 419170
11	4-5 km	N	Site Name: Oakwell Industrial Park Oakwell Way, Birstall, Batley, West Yorkshire, WF17 9LU Planning Application Reference: 2009/62/93375/E1 Type of Project: Wind Turbine	Application Date: 2009-12-16 Planning Stage: Early Planning Detail Plans Refused Project Details: Scheme comprises installation of single wind turbine with ancillary infrastructure to include access. Approximate Grid Reference: 423282, 427348
12	4-5 km	W	Site Name: 2 Ashbourne Croft, Cleckheaton, West Yorkshire, BD19 5JF Planning Application Reference: 2009/62/93317/E1 Type of Project: Wind Turbine	Application Date: 2009-11-26 Planning Stage: Early Planning Detail Plans Withdrawn Project Details: Scheme comprises construction of wind turbine. Approximate Grid Reference: 418676, 424726
13	4-5 km	NW	Site Name: Lands Farm Cliffe Lane, Cleckheaton, Gomersal, West Yorkshire, BD19 4EU Planning Application Reference: 2008/62/92462/E1 Type of Project: Wind Turbine	Application Date: 2008-07-28 Planning Stage: Plans Approved Detail Plans Granted Project Details: Scheme comprises installation of wind turbine. Approximate Grid Reference: 419455, 426342



ID	Distance	Direction	Details	
15	4-5 km	NE	Site Name: Cramscene Ltd Scott Lane, Morley, Leeds, West Yorkshire, LS27 0NQ Planning Application Reference: 12/04815/FU Type of Project: Wind Turbine	Application Date: 2012-11-20 Planning Stage: Early Planning Detail Plans Withdrawn Project Details: Scheme comprises construction of one 54.3m high detached wind turbine to industrial site (40m hub height). Approximate Grid Reference: 425035, 427150
16	4-5 km	NE	Site Name: Cramscene Ltd, Scott Lane, Morley, Leeds, West Yorkshire, LS27 0NQ Planning Application Reference: 14/07118/FU Type of Project: Wind Turbine	Application Date: 2015-02-24 Planning Stage: Detail Plans Refused Project Details: Scheme comprises detached 47.3m high wind turbine (hub height of 39.3m) and associated infrastructure including a sub station. Approximate Grid Reference: 425019, 427165
18	4-5 km	W	Site Name: Church Farm Ladywell Lane, Liversedge, West Yorkshire, WF15 8EU Planning Application Reference: 2011/62/92628/E Type of Project: Wind Turbine	Application Date: 2011-10-18 Planning Stage: Plans Approved Detail Plans Granted Project Details: Scheme comprises construction of one evoco 10kW wind turbine on a 15m monopole mast. Approximate Grid Reference: 417857, 423299
19	4-5 km	W	Site Name: Church Farm Ladywell Lane, Hartshead, Liversedge, West Yorkshire, WF15 8EU Planning Application Reference: 2010/62/91604/E1 Type of Project: Wind Turbine	Application Date: 2010-05-27 Planning Stage: Early Planning Detail Plans Withdrawn Project Details: Scheme comprises installation of 1No Evoco 10kW wind turbine on a 15m monopole mast. Approximate Grid Reference: 417857, 423299
20	4-5 km	W	Site Name: Church Farm Ladywell Lane, Hartshead, Liversedge, West Yorkshire, WF15 8EU Planning Application Reference: 2010/62/92693/E1 Type of Project: Wind Turbine	Application Date: 2010-09-20 Planning Stage: Plans Approved Detail Plans Granted Project Details: Scheme comprises installation of one 10kW wind turbine on a 15m monopole mast. Approximate Grid Reference: 417857, 423299



This information is derived from planning data supplied by Serac Tech and Glenigan, in some cases with further accuracy applied by Groundsure's experts. This search includes planning applications for single wind turbines only, within 5,000m of the property. This data is updated on a quarterly basis.

If the existence of a planning application, passed or refused, may have a material impact with regard to the decision to purchase the property, Groundsure recommends independent, thorough enquiries are made with the Local Authority. If any applications have been identified within this report, Groundsure have included the planning reference to enable further enquiries to be made.

Proposed solar installations

There is a planning permission application relating to a solar farm or smaller installation near to the property.

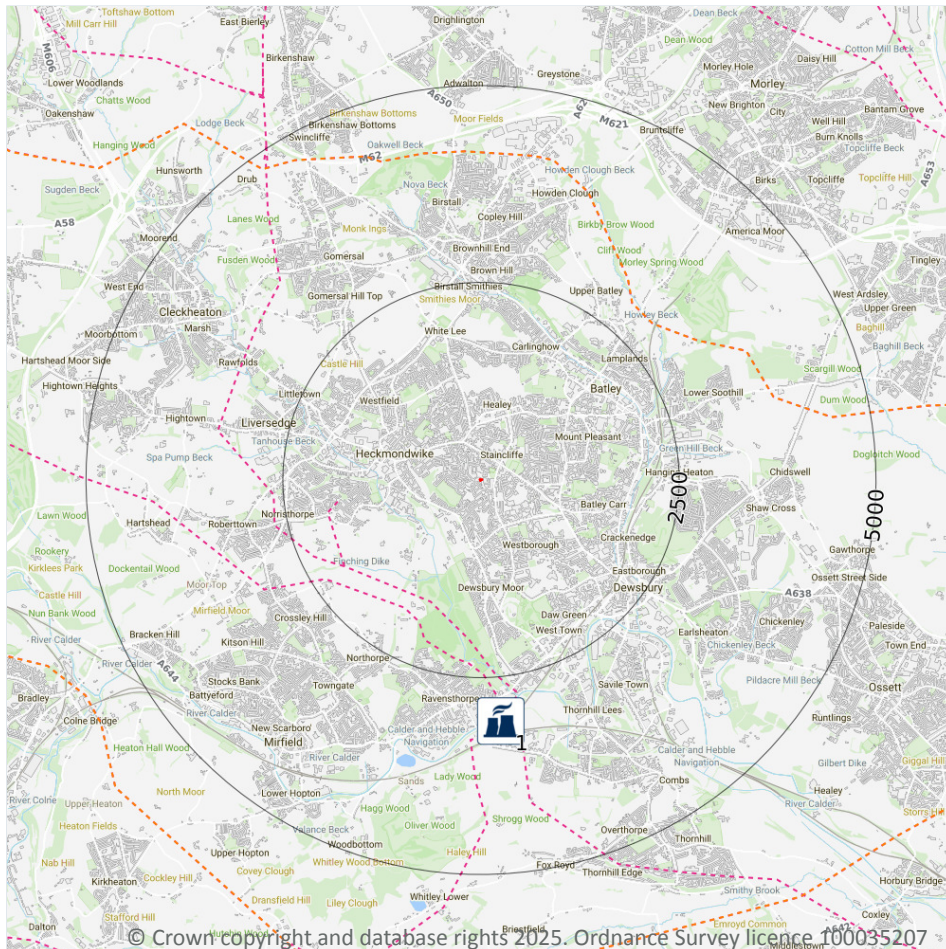
Please note this will not include small domestic solar installations and that one site may have multiple applications for different aspects of their design and operation. Also note that the presence of an application for planning permission is not an indication of permission having been granted. Please be aware that as the identified records are taken from a planning record archive, the proposals identified may have already been undertaken. See below for details of the proposals.

ID	Distance	Direction	Address	Details	
21	4-5 km	SE	Water Treatment Works, Clough Lane, Dewsbury, WF12 8LL	Applicant name: Hazin Bidiwi Application Status: Awaiting decision Application Date: 01/04/2021 Application Number: 21/00885/EIASO	EIA Screening Request for the development of a solar farm as part of the Dewsbury Waste Water Treatment Works.

This data is sourced from Serac Tech and Glenigan.



Energy / Energy infrastructure



- Site Outline
- Search buffers in metres (m)
- Power stations
- Nuclear sites
- Gas sites
- Electricity substations
- Energy development projects
- Gas pipelines
- Electricity Lines
- Electricity Cable
- Electricity transmission lines and pylons

Power stations

There is an active power station on or near to the property. Power stations can cause air pollution issues and may not be visually pleasing.

Power generation stations identified by these searches have a capacity of over 1 MW (Million Watt output) and will be one of the following types: Combined Cycle Gas Turbine (CCGT), Gas/Oil, Coal Gas, Diesel Gas, HP Oil, Poultry Litter, Coal/Oil, Coal/Gas, Meat and Bone, Pumped Storage Mine Gas, Rapeseed Oil, Straw/Gas Waste Combined Heat or Power Biomass.

Air pollution issues can be investigated further through the Air Quality team at the Local Authority. If the existence of any of a power generation station may have a material impact with regard to the decision to purchase the property, Groundsure recommends making independent enquiries with the operating company listed.



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ID	Distance	Direction	Company name	Power station name	Type of power station	Total capacity (MW)	Operating since
1	3-4 km	S	River Nene	Thornhill	Single cycle	40	1997

This data is sourced from the Digest of United Kingdom Energy Statistics (DUKES), a database from the Department for Business, Energy & Industrial Strategy.



Planning summary



Planning Applications

Using Local Authority planning information supplied and processed by Serac Tech dating back 7 years, this information is designed to help you understand possible changes to the area around the property. Please note that even successful applications may not have been constructed and new applications for a site can be made if a previous one has failed. We advise that you use this information in conjunction with a visit to the property and seek further expert advice if you are concerned or considering development yourself.

1

Home improvement

searched to 50m

Please see [page 30](#) > for details of the proposed developments.**1**

Small residential

searched to 50m

Please see [page 31](#) > for details of the proposed developments.**2**

Medium residential

searched to 125m

Please see [page 31](#) > for details of the proposed developments.**1**

Large residential

searched to 500m

Please see [page 31](#) > for details of the proposed developments.**18**

Mixed and commercial

searched to 500m

Please see [page 32](#) > for details of the proposed developments.

Please note the links for planning records were extracted at the time the application was submitted therefore some links may no longer work. In these cases, the application details can be found by entering the application reference manually into the Authority's planning website.

In order to understand this planning data better together with its limitations you should read the full detailed limitations on [page 41](#) >.



Planning constraints

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

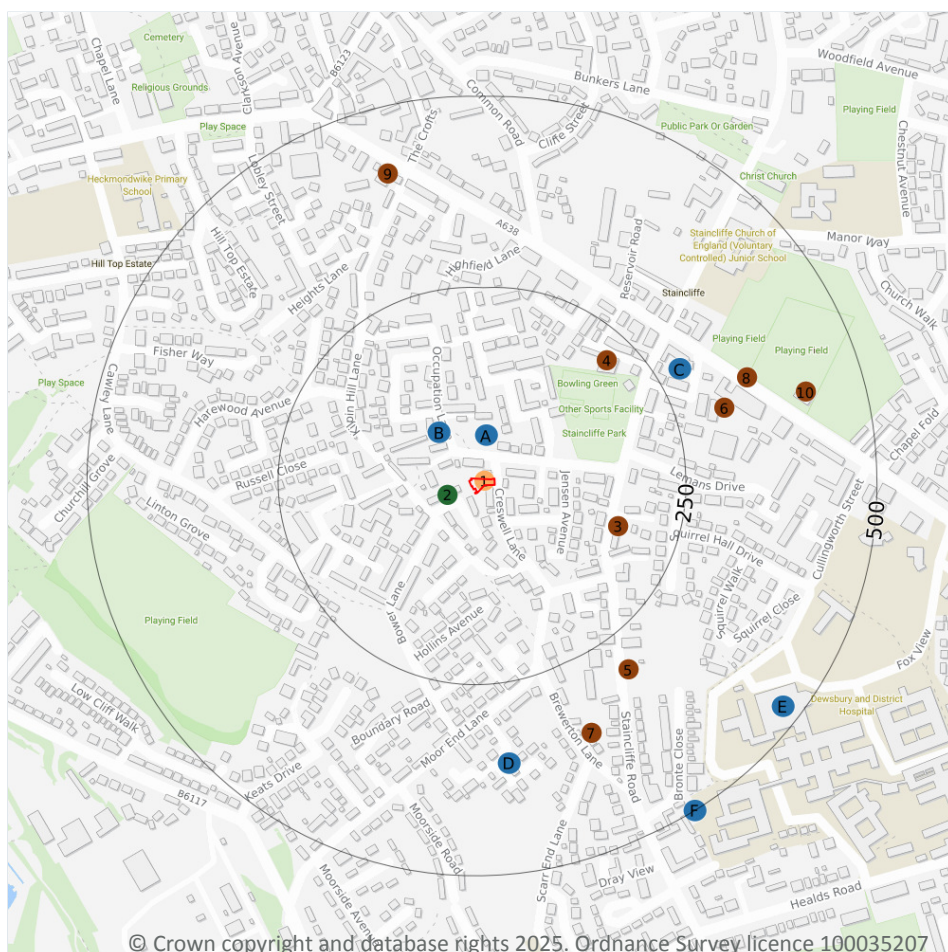
Environmental Protected Areas Not identified
Visual and Cultural Protected Areas Not identified

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Planning Applications



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

Home improvement applications searched to 50m

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

ID	Details	Description	Online record
ID: 2 Distance: 34 m Direction: W	Application reference: 2019/90406 Application date: 22/02/2019 Council: Kirklees	Address: 11, Lyndale Mews, Dewsbury, WF13 4BU Project: Front Extension (Single Storey) Last known status: Approved Decision date: 22/05/2019	Link

The data is sourced from Serac Tech



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Small residential applications searched to 50m

1 small residential developments within 50m from the property have been submitted for planning permission during the last seven years. Small residential developments are considered to be residential builds of 1-2 dwellings. Please see below for details of the proposed developments.

ID	Details	Description	Online record
ID: 1 Distance: 0 Direction: on site	Application reference: 2020/93700 Application date: 03/11/2020 Council: Kirklees	Address: Land adj, 47, Cresswell Lane, Heckmondwike, WF13 4PJ Project: 2 Detached Dwellings (New Build) Last known status: Withdrawn Decision date: 10/03/2021	Link ↗

The data is sourced from Serac Tech

Medium residential applications searched to 125m

2 medium residential developments within 125m from the property have been submitted for planning permission during the last seven years. Medium residential developments are considered to be residential builds of 3-9 dwellings. Please see below for details of the proposed developments.

ID	Details	Description	Online record
ID: B Distance: 73 m Direction: NW	Application reference: 2018/93598 Application date: 31/10/2018 Council: Kirklees	Address: rear of, 38, Occupation Lane, Dewsbury, WF13 4BP Project: 3 Dwellings (Outline Application) Last known status: Approved Decision date: 05/04/2019	Link ↗
ID: B Distance: 73 m Direction: NW	Application reference: 2020/91918 Application date: 23/06/2020 Council: Kirklees	Address: rear of, 38, Occupation Lane, Dewsbury, WF13 4BP Project: 3 Dwellings (Reserved Matters Application) Last known status: Approved Decision date: 29/09/2020	Link ↗

The data is sourced from Serac Tech

Large residential applications searched to 500m

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



ID	Details	Description	Online record
ID: A Distance: 56 m Direction: N	Application reference: 2022/91816 Application date: 25/05/2022 Council: Kirklees	Address: Land at, Occupation Lane and Carrs Close, Staincliffe, Dewsbury, WF13 4BJ Project: 18 Apartments (Conversion & New Build) Last known status: Approved Decision date: Not supplied	Link ↗

The data is sourced from Serac Tech

Mixed and commercial applications searched to 500m

18 mixed and commercial developments within 500m from the property have been submitted for planning permission during the last seven years. Mixed and commercial developments are considered to be any other development that can be mixed use of commercial and residential development or purely commercial. Please see below for details of the proposed developments.

ID	Details	Description	Online record
ID: A Distance: 35 m Direction: N	Application reference: 2022/62/91816/E Application date: Not supplied Council: Kirklees	Address: - Project: Check with Council Last known status: Check with Council Decision date: Not supplied	Link ↗
ID: 3 Distance: 170 m Direction: E	Application reference: 2023/92863 Application date: 20/03/2024 Council: Kirklees	Address: adj, 12, Dewsbury Gate Road, Dewsbury, WF13 4DD Project: Pagoda and Fencing Installation Last known status: Refused Decision date: 27/06/2024	Link ↗
ID: 4 Distance: 213 m Direction: NE	Application reference: 2023/93198 Application date: 12/12/2023 Council: Kirklees	Address: 2, William Street, Dewsbury, WF13 4AY Project: Conversion of Mosque to 1 Dwelling Last known status: Approved Decision date: 26/09/2024	Link ↗
ID: C Distance: 274 m Direction: NE	Application reference: 2022/92743 Application date: 15/08/2022 Council: Kirklees	Address: 3, Hillary Street, Dewsbury, WF13 4AU Project: Garage Conversion & Single Storey Extension Last known status: Approved Decision date: 10/10/2022	Link ↗
ID: C Distance: 280 m Direction: NE	Application reference: 2020/92527 Application date: 05/08/2020 Council: Kirklees	Address: 5, Garnett Street, Dewsbury, WF13 4AT Project: Retail Conversion from Lease Vehicle Garage Last known status: Approved Decision date: 07/10/2020	Link ↗



ID	Details	Description	Online record
ID: 5 Distance: 298 m Direction: SE	Application reference: 2019/91929 Application date: 07/06/2019 Council: Kirklees	Address: Staincliffe Road DNS, Staincliffe Road, Dewsbury, WF13 4RA Project: Telecommunications Monopole Installation Last known status: Approved Decision date: 09/08/2019	Link ↗
ID: 6 Distance: 314 m Direction: E	Application reference: 2019/90599 Application date: 25/02/2019 Council: Kirklees	Address: Staincliffe Mills, Halifax Road, Staincliffe, Dewsbury, WF13 4AP Project: Telecommunications Tower Replacement Last known status: Approved Decision date: 08/05/2019	Link ↗
ID: 7 Distance: 348 m Direction: SE	Application reference: 2023/92442 Application date: 13/09/2023 Council: Kirklees	Address: 2, Brewerton Lane, Dewsbury Moor, Dewsbury, WF13 4PB Project: Vehicular Access Formation Last known status: Approved Decision date: 08/11/2023	Link ↗
ID: 8 Distance: 355 m Direction: E	Application reference: 2020/91935 Application date: 29/06/2020 Council: Kirklees	Address: land at, Halifax Road, Dewsbury, WF17 7BA Project: Telecommunication Installation (Monopole & Equipment) Last known status: Unknown Decision date: 02/12/2020	Link ↗
ID: D Distance: 356 m Direction: S	Application reference: 2022/62/92690/E Application date: 12/08/2022 Council: Kirklees	Address: 9, Briar Drive, Dewsbury Moor, Dewsbury, WF13 4NJ Project: Access Platform Lift Installation Last known status: Approved Decision date: 07/10/2022	Link ↗
ID: D Distance: 356 m Direction: S	Application reference: 2022/92690 Application date: 12/08/2022 Council: Kirklees	Address: 9, Briar Drive, Dewsbury Moor, Dewsbury, WF13 4NJ Project: Access Platform Lift Installation Last known status: Approved Decision date: 07/10/2022	Link ↗
ID: 9 Distance: 413 m Direction: N	Application reference: 2018/93426 Application date: 16/10/2018 Council: Kirklees	Address: Staincliffe Fresh Grocers, 133, Halifax Road, Heckmondwike, WF16 0DR Project: Retail Store (Extension) Last known status: Approved Decision date: 18/12/2018	Link ↗
ID: 10 Distance: 421 m Direction: E	Application reference: 2021/92715 Application date: 08/07/2021 Council: Kirklees	Address: Mount Cricket Club, Halifax Road, Staincliffe, Batley, WF17 7BA Project: Security Fence & Gates Installation Last known status: Unknown Decision date: 30/09/2021	Link ↗



ID	Details	Description	Online record
ID: E Distance: 475 m Direction: SE	Application reference: 2018/91251 Application date: 18/04/2018 Council: Kirklees	Address: Dewsbury and District Hospital, Halifax Road, Dewsbury, WF13 4HS Project: Generator Installation and Fencing Last known status: Approved Decision date: 11/07/2018	Link ↗
ID: E Distance: 475 m Direction: SE	Application reference: 2021/90016 Application date: 04/01/2021 Council: Kirklees	Address: Dewsbury and District Hospital, Halifax Road, Dewsbury, WF13 4HS Project: Air Handling Unit Installation Last known status: Approved Decision date: 01/03/2021	Link ↗
ID: E Distance: 475 m Direction: SE	Application reference: 2021/92133 Application date: 24/05/2021 Council: Kirklees	Address: Dewsbury And District Hospital, Halifax Road, Dewsbury, WF13 4HS Project: Electrical Substation Installation Last known status: Approved Decision date: 14/07/2021	Link ↗
ID: F Distance: 478 m Direction: SE	Application reference: 2023/62/93059/E Application date: Not supplied Council: Kirklees	Address: - Project: Check with Council Last known status: Check with Council Decision date: Not supplied	Link ↗
ID: F Distance: 500 m Direction: SE	Application reference: 2023/93059 Application date: 24/10/2023 Council: Kirklees	Address: Land off, Staincliffe Road, Dewsbury Moor, Dewsbury, WF13 4RD Project: Light Industrial Units (New Development) Last known status: Approved Decision date: 24/07/2024	Link ↗

The data is sourced from Serac Tech



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Climate change / Flood risk (5 and 30 Years)

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

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

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

More information about our methodology and limitations is available here:

knowledge.groundsure.com/methodologies-and-limitations ↗.

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

This data is sourced from Ambiental Risk Analytics.

Climate change / Ground stability (5 and 30 Years)

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

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

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

More information about our methodology and limitations is available here:



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

This data is sourced from the British Geological Survey



Datasets searched

This is a full list of the data searched in this report. If we have found results of note we will state "Identified". If no results of note are found, we will state "Not identified". Our intelligent filtering will hide "Not identified" sections to speed up your workflow.

Contaminated Land	
Former industrial land use (1:10,560 and 1:10,000 scale)	Not identified
Former tanks	Not identified
Former energy features	Not identified
Former petrol stations	Not identified
Former garages	Not identified
Former military land	Not identified
Former landfill (from Local Authority and historical mapping records)	Not identified
Waste site no longer in use	Not identified
Active or recent landfill	Not identified
Former landfill (from Environment Agency Records)	Not identified
Active or recent licensed waste sites	Not identified
Recent industrial land uses	Not identified
Current or recent petrol stations	Not identified
Hazardous substance storage/usage	Not identified
Sites designated as Contaminated Land	Not identified
Historical licensed industrial activities	Not identified
Current or recent licensed industrial activities	Not identified
Local Authority licensed pollutant release	Not identified
Pollutant release to surface waters	Not identified
Pollutant release to public sewer	Not identified
Dangerous industrial substances (D.S.I. List 1)	Not identified

Contaminated Land	
Dangerous industrial substances (D.S.I. List 2)	Not identified
Pollution incidents	Not identified

Flooding	
Risk of flooding from rivers and the sea	Not identified
Flood storage areas: part of floodplain	Not identified
Historical flood areas	Not identified
Reduction in Risk of Flooding from Rivers and Sea due to Defences	Not identified
Flood defences	Not identified
Proposed flood defences	Not identified
Surface water flood risk	Not identified
Groundwater flooding	Not identified

Radon	
Radon	Identified

Mining features	
Mine entries	Not identified
Mineralised veins	Not identified
Surface workings	Not identified
Surface features	Not identified
Underground mine workings	Not identified
Reported subsidence	Not identified
Mine waste tips	Not identified



Mining features

Secured features	Not identified
Licence boundaries	Not identified
Researched mining	Not identified
Mining Record Office plans	Not identified
BGS mine plans	Not identified

Mining records

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

Historical Features

Non-coal mining	Identified
Coal and associated mining	Not identified
Industry associated with mining	Not identified

Geological features

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

Natural instability

Property shrink-swell assessment	Not identified
Shrink-swell clays	Not identified

Natural instability

Landslides	Not identified
National landslide database	Not identified
Running sands	Not identified
Compressible deposits	Not identified
Collapsible deposits	Not identified
Dissolution of soluble rocks	Not identified
Natural cavities	Not identified

Coastal Erosion

Complex cliffs	Not identified
Projections with intervention measures in place	Not identified
Projections with no active intervention	Not identified
Complex cliffs	Not identified
Projections with active management or intervention measures in place	Not identified
Projections with no active management plan or intervention	Not identified

Infilled land

Infilling from historical mapping	Not identified
Active landfill sites	Not identified
Historical landfill (from Environment Agency records)	Not identified
Historical landfill (from Local Authority and historical mapping records)	Not identified

Sinkholes

Reported recent incidents	Not identified
Recorded incidents (Stantec)	Not identified
Historical incidents	Not identified



Transportation

HS2 route: nearest centre point of track	Not identified
HS2 route: nearest overground section	Not identified
HS2 surface safeguarding	Not identified
HS2 subsurface safeguarding	Not identified
HS2 Homeowner Payment Zone	Not identified
HS2 Extended Homeowner Protection Zone	Not identified
HS2 stations	Not identified
HS2 depots	Not identified
HS2 noise and visual assessment	Not identified
Crossrail 2 route	Not identified
Crossrail 2 stations	Not identified
Crossrail 2 worksites	Not identified
Crossrail 2 headhouses	Not identified
Crossrail 2 safeguarding area	Not identified
Active railways	Not identified
Railway tunnels	Not identified
Active railway stations	Not identified
Historical railway infrastructure	Not identified
Abandoned railways	Not identified
London Underground and DLR lines	Not identified
London Underground and DLR stations	Not identified
Underground	Not identified
Underground stations	Not identified

Oil and gas

Oil or gas drilling well	Not identified
Proposed oil or gas drilling well	Not identified
Licensed blocks	Not identified

Oil and gas

Potential future exploration areas	Not identified
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Wind and solar

Wind farms	Not identified
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Proposed wind farms	Identified
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Proposed wind turbines	Identified
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Existing and agreed solar installations	Not identified
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Proposed solar installations	Identified
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Energy

Electricity transmission lines and pylons	Not identified
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National Grid energy infrastructure	Not identified
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Power stations	Identified
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Nuclear installations	Not identified
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Large Energy Projects	Not identified
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Planning Applications

Home improvement applications searched to 50m	Identified
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Small residential applications searched to 50m	Identified
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Medium residential applications searched to 125m	Identified
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Large residential applications searched to 500m	Identified
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Mixed and commercial applications searched to 500m	Identified
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Planning constraints

Sites of Special Scientific Interest	Not identified
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Internationally important wetland sites (Ramsar Sites)	Not identified
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Special Areas of Conservation	Not identified
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Planning constraints

Special Protection Areas (for birds)	Not identified
National Nature Reserves	Not identified
Local Nature Reserves	Not identified
Designated Ancient Woodland	Not identified
Green Belt	Not identified
World Heritage Sites	Not identified
Areas of Outstanding Natural Beauty	Not identified
National Parks	Not identified
Conservation Areas	Not identified
Listed Buildings	Not identified
Certificates of Immunity from Listing	Not identified
Scheduled Monuments	Not identified
Registered Parks and Gardens	Not identified

Climate change

Flood risk (5 and 30 Years)	Identified
Ground stability (5 and 30 Years)	Identified



Methodologies and limitations

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

Data providers

Groundsure works with respected data providers to bring you the most relevant and accurate information in your Avista report. To find out who they are and their areas of expertise see www.groundsure.com/sources-reference ↗.

Conveyancing Information Executive and our terms & conditions

IMPORTANT CONSUMER PROTECTION INFORMATION

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

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

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

Complaints Advice

If you have a query or complaint about your search, you should raise it directly with the search firm, and if appropriate ask for any complaint to be considered under their formal internal complaints procedure.

If you remain dissatisfied with the firm's final response, after your complaint has been formally considered, or if the firm has exceeded the response timescales, you may refer your complaint for consideration under The Property Ombudsman scheme (TPOs). The Ombudsman can award up to £5,000 to you if the Ombudsman finds that you have suffered actual financial loss and/or aggravation, distress or inconvenience as a result of your search provider failing to keep to the Standards.

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

COMPLAINTS PROCEDURE: If you want to make a complaint, we will:

- acknowledge it within 5 working days of receipt
- normally deal with it fully and provide a final response, in writing, within 20 working days of receipt
- liaise, at your request, with anyone acting formally on your behalf

Complaints should be sent to:

Operations Director, Groundsure Ltd, Nile House, Nile Street, Brighton, BN1 1HW. Tel: 01273 257 755. Email: info@groundsure.com

↗ If you are not satisfied with our final response, or if we exceed the response timescales, you may refer the complaint to The Property Ombudsman scheme (TPOs): Tel: 01722 333306, E-mail: admin@tpos.co.uk ↗ We will co-operate fully with the Ombudsman during an investigation and comply with their final decision.

Groundsure's Terms and Conditions can be viewed here: www.groundsure.com/terms-and-conditions-april-2023/ ↗

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



Coal Mining Report Insurance Policy



Coal Mining Report Insurance Policy

The Schedule

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

Premium: £1.20 inclusive of Insurance Premium Tax at 12%

Property: The property which is the subject of the **Coal Mining Search Report**

Limit of Indemnity: £100,000 increasing by 10% compound per annum on each anniversary of and for the first 10 years following the **Commencement Date**

Commencement Date: The date of the **Coal Mining Search Report**

You/Your:

1. A purchaser of the **Property**
2. A lender providing a **Mortgage** in connection with a purchase of the **Property**
3. A lender providing a **Mortgage** by way of a re-mortgage of the **Property**

Definitions

Where a word is defined below or in the schedule it shall carry the same meaning wherever it appears in bold text in this policy

Insured Use: The continued use of the **Property** as a single house or flat or a single commercial premises

Market Value: The value as determined by a surveyor appointed by agreement between **You** and **Us** or (in default of agreement) the President for the time being of the Royal Institution of Chartered Surveyors

Mortgage: A mortgage or charge secured on the **Property** by an institutional mortgage lender

Coal Mining Search Report: The coal mining search report attached to this policy

Search: An official search comprising a search in form CON29M (2018) being mining searches relating to coal and brine in the area in which the **Property** is situated

We/Our/Us:

Zurich Insurance plc. A public limited company incorporated in Ireland. Registration No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK Branch registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. Our FCA Firm Reference Number is 203093.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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Your Policy

This is a legal document and should be kept in a safe place.

This policy is an agreement between **You** and **Us** and cover is provided subject to the payment of the **Premium**.

You must read this policy and its conditions, exclusions, schedule and any endorsements as one contract. Please read all of them to make sure that they provide the cover **You** require. If they do not, please contact **Us** or **Your** insurance adviser who arranged the policy for **You**.

When **You** take out and make changes to the cover provided by this policy, **You** must take reasonable care to ensure that **You** accurately answer any questions which **We** ask of **You** and that any information **You** give **Us** is accurate. If **You** are taking out this policy for purposes which are mainly related to **Your** trade, business or profession, **You** must also let **Us** know about all facts which are material to **Our** decision to provide **You** with insurance. Failure to meet these obligations could result in this policy being invalidated, a claim not being paid, or an additional premium being charged.

Fair presentation of the risk

a) At inception of this policy and also whenever changes are made to it at **Your** request **You** must:

- i) where **You** have taken out this policy for purposes which are wholly or mainly related to **Your** trade, business or profession, disclose to **Us** all material facts in a clear and accessible manner and not misrepresent any material facts, and
- ii) where **You** have taken out this policy for purposes which are wholly or mainly unrelated to **Your** trade, business or profession, take reasonable care not to misrepresent any material facts.

b) If **You** do not comply with clause a) of this condition **We** may:

- i) avoid this policy which means that **We** will treat it as if it had never existed and refuse all claims where any non-disclosure or misrepresentation by **You** is proven by **Us** to be deliberate or reckless in which case **We** will not return the premium paid by **You**; and
- ii) recover from **You** any amount **We** have already paid for any claims including costs or expenses **We** have incurred.

c) If **You** do not comply with clause a) of this condition and the non-disclosure or misrepresentation is not deliberate or reckless this policy may be affected in one or more of the following ways depending on what **We** would have done if **We** had known about the facts which **You** failed to disclose or misrepresented:

- i) if **We** would not have provided **You** with any cover **We** will have the option to:
 1. avoid the policy which means that **We** will treat it as if it had never existed and repay the premium paid; and
 2. recover from **You** any amount **We** have already paid for any claims including costs or expenses **We** have incurred
- ii) if **We** would have applied different terms to the cover **We** will have the option to treat this policy as if those different terms apply. **We** may recover any payments made by **Us** on claims which have already been paid to the extent that such claims would not have been payable had such additional terms been applied
- iii) if **We** would have charged **You** a higher premium for providing the cover **We** will charge **You** the additional premium which **You** must pay in full.

d) If any insured person, other than **You**, is responsible for a misrepresentation or failure to make a fair presentation of the risk, **We** will invoke the remedies available to **Us** under this condition as against that particular person as if a separate insurance contract had been issued to them leaving the remainder of the policy unaffected.

NB: For the purposes of the duty of disclosure stated in paragraphs a) i) and ii) above the content of the **Coal Mining Search Report** will be deemed to satisfy **Your** disclosure obligations.

Cover

1. **You** are in the process of purchasing the **Property** relying on the **Coal Mining Search Report** and/or
2. **You** (being a lender) have agreed to provide a **Mortgage** in connection with **Your** borrower's purchase or re-mortgage of the **Property** relying on the **Coal Mining Search Report**.

We will pay the following losses sustained by **You** arising out of the **Property** being affected by any matter which would have been revealed by a **Search** had one been carried out on the date of the **Coal Mining Search Report** but which was not revealed by the **Coal Mining Search Report**:



1. any reduction in **Market Value** of the **Property** calculated at the date **You** become aware of the matter(s) and/or loss in connection with a **Mortgage** as a result of such reduction.
2. all other costs and expenses including out of court settlement costs incurred by **Us** or by **You** with **Our** prior written agreement.

Waiver of Breach of Policy Condition

We will not exercise **Our** right to avoid **Our** liability to **You** in respect of loss where **You** have inadvertently breached any term or condition of the policy provided that such breach does not prejudice **Our** rights and remedies under the policy or otherwise directly or indirectly result in or increase the amount of any loss.

Protection for Mortgagees and Successors in Title

We will not avoid **Our** liability to make a payment to **You** solely because another person breaches the terms and conditions of this policy, provided such breach was not committed on **Your** behalf or with **Your** agreement, and **We** will invoke the remedies available to **Us** under the Policy as against that other person as if a separate insurance contract had been issued to them leaving the remainder of the policy unaffected.

Joint Insured

Any party insured under this policy standing in the relation of parent company, subsidiary company, associated company, branch office or joint venture partner to each other will be deemed to be joint insured for the purposes of this policy and jointly liable and responsible for any breach of any terms and conditions of this policy. If there is any inconsistency between this clause and any other term of this policy, this clause shall prevail.

Exclusions

We will not pay for any:

1. amount in excess of the **Limit of Indemnity**.
2. loss which would be recoverable under a household buildings insurance policy.
3. loss arising from any matter that **You** were aware of at the **Commencement Date**.
4. loss if the **Property** is used for any purpose other than the **Insured Use**.

Claims Conditions and How to Claim

1. **You** must:

- i) give **Us** written notice as soon as possible of any potential or actual claim or any circumstances likely to result in a claim. Please provide the policy number, **Your** name, the full address of the **Property** and a brief description of the incident that has occurred. Notifications should be sent to: Speciality Lines Claims Team, Zurich Insurance, 8th Floor, 70 Mark Lane, London, EC3R 7NQ. Email: claims@uk.zurich.com ↗, Enquiry line: telephone 0207 648 3523
- ii) pass all court documents and/or other communications to **Us** as soon as possible after receipt
- iii) not deal with, make any admission of liability or attempt to settle a claim without **Our** prior written agreement.
- iv) agree to and carry out at **Our** expense all things necessary to minimise any loss.
- v) provide all information and assistance that **We** may require to help defend and settle the claim.

2. **We** are entitled to:

- i) decide how to settle or defend a claim and may carry out proceedings in the name of any person insured under this policy, including proceedings for recovering any claim.
- ii) pay to **You** at any time, an amount equal to the **Limit of Indemnity** or any lower amount for which the claim can be settled, after deduction of any sum already paid. **We** may then give up control of and have no further liability in connection with the claim.

3. If **We** admit liability for a claim but there is a dispute as to the amount to be paid the dispute will be referred to an arbitrator. The arbitrator will be appointed jointly by **You** and **Us** in accordance with the law at the time. **You** may not take any legal action against **Us** over the dispute before the arbitrator has reached a decision.

4. If **You** or anyone acting on Your behalf:



- a) makes a fraudulent or exaggerated claim under this policy; or
- b) uses fraudulent means or devices including the submission of false or forged documents in support of a claim whether or not the claim is itself genuine; or
- c) makes a false statement in support of a claim whether or not the claim is itself genuine; or
- d) submits a claim under this policy for loss or damage which **You** or anyone acting on **Your** behalf or in connivance with **You** deliberately caused; or
- e) realises after submitting what **You** reasonably believed was a genuine claim under this policy and then fails to tell **Us** that **You** have not suffered any loss or damage; or
- f) suppresses information which **You** know would otherwise enable **Us** to refuse to pay a claim under this policy

We will be entitled to refuse to pay the whole of the claim and recover any sums that **We** have already paid in respect of the claim.

If any fraud is perpetrated by or on behalf of an insured person and not on behalf of **You** this condition should be read as if it applies only to that insured person's claim and references to this policy should be read as if they were references to the cover effected for that person alone and not to the policy as a whole.

5. If any claim is covered by any other insurance, **We** will not pay for more than **Our** share of that claim.

6. The most **We** will pay for any loss (or all losses in the aggregate), including costs and expenses agreed by **Us** is the **Limit of Indemnity**. Once **We** have paid a loss or losses equal to the amount of the **Limit of Indemnity**, **We** will have no further liability under this policy.

General Conditions

1. Neither **You** (nor anyone acting on **Your** behalf) must disclose the existence of this policy to any other party except **Your** legal and other professional advisers, prospective purchasers, lessees and tenants of the **Property**, their respective mortgagees, legal and other professional advisers.
2. In the UK the law allows both **You** and **Us** to choose the law applicable to the contract. This contract will be subject to the relevant law of England and Wales, Scotland, Northern Ireland, the Isle of Man or the Channel Islands depending upon the Property address stated in the Schedule. If there is any dispute as to which law applies it will be English law. The parties agree to submit to the exclusive jurisdiction of the English courts.
3. Notwithstanding any other terms of this policy **We** will be deemed not to provide cover nor will **We** make any payment or provide any service or benefit to **You** or any other party to the extent that such cover, payment, service, benefit and/or any business or activity of **Yours** would violate any applicable trade or economic sanctions law or regulation.

Cancellation Clause

If **You** have taken out this policy for purposes which are wholly or mainly unrelated to **Your** trade, business or profession, **You** may cancel this policy within 14 days of receiving the policy by writing to **Us** and in such event **We** may, at **Our** discretion, charge **You** for the time that **You** have been on cover. Any refund will be made to the party who paid the premium. If **You** do cancel, **You** may be in breach of the terms of **Your** mortgage or the terms of the contract for the sale of **Your** property. If **You** are in doubt, **You** may wish to seek legal advice prior to cancellation.

Fair Processing and Complaints Procedure

Our Complaints Procedure

Our commitment to customer service

We are committed to providing a high level of customer service. If you feel we have not delivered this, we would welcome the opportunity to put things right for you.

Who to contact in the first instance

Many concerns can be resolved straight away. Therefore in the first instance, please get in touch with your usual contact at Zurich or your broker or insurance intermediary, as they will generally be able to provide you with a prompt response to your satisfaction.

Contact details will be provided on correspondence that we or our representatives have sent you.

Many complaints can be resolved within a few days of receipt

If we can resolve your complaint to your satisfaction within the first few days of receipt, we will do so. Otherwise, we will keep you



updated with progress and will provide you with our decision as quickly as possible.

Next steps if you are still unhappy

If you are not happy with the outcome of your complaint, you may be able to ask the Financial Ombudsman Service to review your case.

We will let you know if we believe the ombudsman service can consider your complaint when we provide you with our decision. The service they provide is free and impartial, but you would need to contact them within 6 months of the date of our decision.

More information about the ombudsman and the type of complaints they can review is available via their website www.financial-ombudsman.org.uk ↗.

You can also contact them as follows:

Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone: 08000 234567 (free on mobile phones and landlines)

Email: complaint.info@financial-ombudsman.org.uk ↗

If the Financial Ombudsman Service is unable to consider your complaint, you may wish to obtain advice from the Citizens Advice Bureau or seek legal advice.

The Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available on www.fscs.org.uk ↗ or by contacting the FSCS directly on 0800 678 1100.

How we use your information

Who controls your personal information

This notice tells you how Zurich Insurance plc ('Zurich'), as data controller, will deal with your personal information. Where Zurich introduces you to a company outside the group, that company will tell you how your personal information will be used.

You can ask for further information about our use of your personal information or complain about its use in the first instance, by contacting our Data Protection Officer at: Zurich Insurance Group, Tri-centre 1, Newbridge Square, Swindon, SN1 1HN or by emailing the Data Protection Officer at GBZ.General.Data.Protection@uk.zurich.com ↗.

If you have any concerns regarding our processing of your personal information, or are not satisfied with our handling of any request by you in relation to your rights, you also have the right to make a complaint to the Information Commissioner's Office. Their address is: First Contact Team, Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, SK9 5AF.

What personal information we collect about you

We will collect and process the personal information that you give us by phone, e-mail, filling in forms, including on our website, and when you report a problem with our website. We also collect personal information from your appointed agent such as your trustee, broker, intermediary or financial adviser in order to provide you with the services you have requested and from other sources, such as credit reference agencies and other insurance companies, for verification purposes. We will also collect information you have volunteered to be in the public domain and other industry-wide sources. We will only collect personal information that we require to fulfil our contractual or legal requirements unless you consent to provide additional information. The type of personal information we will collect includes; basic personal information (i.e. name, address and date of birth), occupation and financial details, health and family information, claims and convictions information and where you have requested other individuals be included in the arrangement, personal information about those individuals.

If you give us personal information on other individuals, this will be used to provide you with a quotation and/or contract of insurance and/or provision of financial services. You agree you have their permission to do so. Except where you are managing the contract on another's behalf, please ensure that the individual knows how their personal information will be used by Zurich. More information about this can be found in the 'How we use your personal information' section.

How we use your personal information

We and our selected third parties will only collect and use your personal information (i) where the processing is necessary in connection with providing you with a quotation and/or contract of insurance and/or provision of financial services that you have requested; (ii) to meet our legal or regulatory obligations; or (iii) for our 'legitimate interests'. It is in our legitimate interests to collect



your personal information as it provides us with the information that we need to provide our services to you more effectively including providing you with information about our products and services. We will always ensure that we keep the amount of information collected and the extent of any processing to the absolute minimum to meet this legitimate interest. Examples of the purposes for which we will collect and use your personal information are:

1. to provide you with a quotation and/or contract of insurance;
2. to identify you when you contact us;
3. to deal with administration and assess claims;
4. to make and receive payments;
5. to obtain feedback on the service we provide to you;
6. to administer our site and for internal operations including troubleshooting, data analysis, testing, research, statistical and survey purposes;
7. for fraud prevention and detection purposes.

We will contact you to obtain consent prior to processing your personal information for any other purpose, including for the purposes of targeted marketing unless we already have consent to do so.

Who we share your personal information with

Where necessary, we will share the personal information you gave us for the purposes of providing you with the goods and services you requested with the types of organisations described below:

associated companies including reinsurers, suppliers and service providers;
introducers and professional advisers;
regulatory and legal bodies;
survey and research organisations;
credit reference agencies;
healthcare professionals, social and welfare organisations; and
other insurance companies

Or, in order to meet our legal or regulatory requirements, with the types of organisations described below:

regulatory and legal bodies;
central government or local councils;
law enforcement bodies, including investigators;
credit reference agencies; and
other insurance companies

How we use your personal information for websites and email communications

When you visit one of our websites we may collect information from you such as your email address or IP address. This helps us to track unique visits and monitor patterns of customer website traffic, such as who visits and why they visit.

We use cookies and/or pixel tags on some pages of our website. A cookie is a small text file sent to your computer. A pixel tag is an invisible tag placed on certain pages of our website but not on your computer. Pixel tags usually work together with cookies to assist us to provide you with a more tailored service. This allows us to monitor and improve our email communications and website. Useful information about cookies, including how to remove them, can be found on our websites.

How we transfer your personal information to other countries

Where we transfer your personal information to countries that are outside of the UK and the European Union (EU) we will ensure that it is protected and that the transfer is lawful. We will do this by ensuring that the personal information is given adequate safeguards by using 'standard contractual clauses' which have been adopted or approved by the UK and the EU, or other solutions that are in line with the requirements of European data protection laws.

A copy of our security measures for personal information transfers can be obtained from our Data Protection Officer at: Zurich Insurance Group, Tri-centre 1, Newbridge Square, Swindon, SN1 1HN, or by emailing the Data Protection Officer at GBZ.General.Data.Protection@uk.zurich.com ↗.

How long we keep your personal information for

We will retain and process your personal information for as long as necessary to meet the purposes for which it was originally



collected. These periods of time are subject to legal, tax and regulatory requirements or to enable us to manage our business.

Your data protection rights

You have a number of rights under the data protection laws, namely:

- to access your data (by way of a subject access request);
 - to have your data rectified if it is inaccurate or incomplete;
 - in certain circumstances, to have your data deleted or removed;
 - in certain circumstances, to restrict the processing of your data;
 - a right of data portability, namely to obtain and reuse your data for your own purposes across different services;
 - to object to direct marketing;
 - not to be subject to automated decision making (including profiling), where it produces a legal effect or a similarly significant effect on you;
 - to claim compensation for damages caused by a breach of the data protection legislation.
- if we are processing your personal information with your consent, you have the right to withdraw your consent at any time.

We will, for the purposes of providing you with a contract of insurance, processing claims, reinsurance and targeted marketing, process your personal information by means of automated decision making and profiling where we have a legitimate interest or you have consented to this.

What happens if you fail to provide your personal information to us

If you do not provide us with your personal information, we will not be able to provide you with a contract or assess future claims for the service you have requested.

Fraud prevention and detection

In order to prevent and detect fraud we may at any time:

- check your personal data against counter fraud systems
- use your information to search against various publicly available and third party resources
- use industry fraud tools including undertaking credit searches and to review your claims history
- share information about you with other organisations including but not limited to the police, the Insurance Fraud Bureau (IFB), other insurers and other interested parties.

If you provide false or inaccurate information and fraud is identified, the matter will be investigated and appropriate action taken. This may result in your case being referred to the Insurance Fraud Enforcement Department (IFED) or other police forces and fraud prevention agencies. You may face fines or criminal prosecution. In addition, Zurich may register your name on the Insurance Fraud Register, an industry-wide fraud database.

Claims history

We may pass information relating to claims or potential claims to any relevant database. We and other insurers may search these databases when you apply for insurance, when claims or potential claims are notified to us or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

This helps to check information provided and prevent fraudulent claims.

