

Homecheck Professional®

Flood Report



Flood Risk Assessment FURTHER ACTION

Professional Opinion

The overall flood risk rating for the property has been assessed as being 'High'. This means that existing datasets reveal significant flood risk issues which should be addressed. Further assessment is recommended in order to clarify the risk of flooding at the property and to determine appropriate flood protection measures. We would draw your attention to the recommendations on page 2.

This report is issued for the property described as:

Via Landmark Web Service LiveTest

Requested By:

Report Requestee, 124 Main Street, Homeland

Report Reference:

LiveTest-HCPFA_argyll

National Grid Reference:

555719E, 145753N

Client Reference:

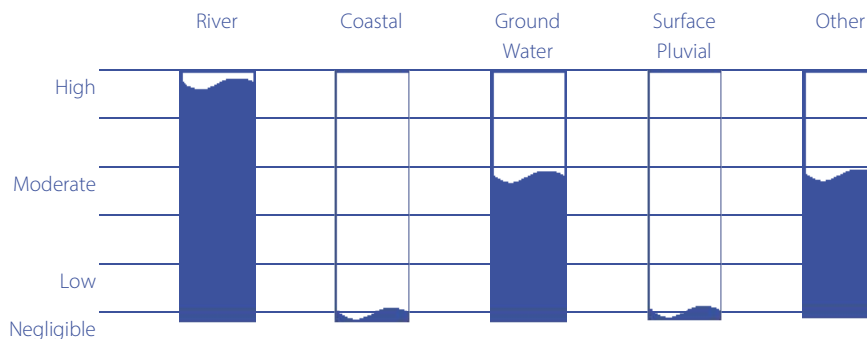
Automated testing:
LiveTest:HCPFA_argyll

Report Date:

17 January 2014



Overall Flood Risk: HIGH RISK IDENTIFIED



Insurability:

Is the property likely to be insurable at standard terms?

NO

Contact Details

If you require any assistance please contact our customer services team on 0844 844 9966

or email helpdesk@landmark.co.uk

www.landmark.co.uk

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08455 199 070



Flood Risk Assessment

Professional Opinion



Further action

The property has been identified as being at an increased risk of flooding from one or more sources following an assessment of all the data contained within this report. Consequently the following recommendations should be considered in order to further assess the risk of flooding at the property and to identify appropriate flood protection measures.

RECOMMENDATIONS

1. We recommend undertaking further assessment of the property to identify appropriate flood protection measures. Such measures, including flood guards, gates, temporary barriers and tanking systems, may assist in reducing the effects of flooding on the property (if defences are absent or fail) and could help to obtain property insurance (if not already available). The Environment Agency supports the use of kitemarked flood products, which have been independently tested and meet the required standards. An initial survey of the property can be conducted for around £300-400 plus VAT and most providers will deduct this from the costs of any recommended products. Most houses can be protected for between £2,000 and £6,000, although more may be required for high risk Sites such as this. More information on flood protection measures is presented on page 4 along with additional advice on reducing the impacts of flooding. Details of providers are available from the Flood Protection Association (contact details can be found at the end of this report). Landmark would be happy to arrange a survey by an approved supplier. Please contact us for further information.

2. It would be prudent to ask the vendor to confirm whether or not they are aware of any previous flooding at the property. In addition, we would draw your attention to the additional advice on page 4.

Approved by



Christopher S. Taylor BSc (Hons), MSc, AIEMA
Chartered Water and Environmental Manager
Technical Director, Argyll Environmental Ltd



Summary of Findings

A '-' indicates no data found. Only those factors with a 'Yes' will offer further explanation in Sections A-D.

Section A.1 – River, Coastal and Surface Water Flood Risk: 1 in 75 Year – From JBA

	0-25m	26-250m	Section
River	YES	YES	A.1.1
Coastal	-	-	A.1.2
Surface Water	-	YES	A.1.3

Section A.2 – River, Coastal and Surface Water Flood Risk: 1 in 200 Year – From JBA

	0-25m	26-250m	Section
River	YES	YES	A.2.1
Coastal	-	-	A.2.2
Surface Water	-	YES	A.2.3

Section A.3 – River, Coastal and Surface Water Flood Risk: 1 in 1000 Year – From JBA

	0-25m	26-250m	Section
River	YES	YES	A.3.1
Coastal	-	-	A.3.2
Surface Water	YES	YES	A.3.3

Section B – River, Coastal Risk and Flood Defences – From EA

	0-25m	26-250m	Section
Rivers and Coastal (Zone 2)	YES	YES	B.1.1
Rivers and Coastal (Zone 3)	YES	YES	B.1.1
Flood Defended Area	-	-	B.1.2
Flood Defences	-	YES	B.1.3
NAFRA	YES	YES	B.1.4

Section C – Groundwater – From BGS

	0-25m	26-250m	Section
Susceptible to groundwater flooding	YES	YES	C.1.1

Section D – Historical Flood Extents and Insurability Rating

	0-25m	26-250m	Section
EA Historical Flood Extents	YES	YES	D.1.1
Flood Insurance Claim Rating	YES	YES	D.1.2

Flood Resistance and Resilience Measures

Flooding can usually be managed by the installation of flood protection measures either on or within the building(s) or across the property. Flood protection measures can be divided into two categories; flood resistance and flood resilience.

Flood resistance measures aim to prevent flood water from entering a property (i.e. barriers and baffles) while flood resilience measures aim to reduce the impact of flood water once it enters a property. Both flood resistance and flood resilience solutions can be integrated into design proposals for new developments or be retro-fitted to existing properties. A total solution may often include both resistance and resilience measures and will depend on a number of factors including flood source, likely flood depths, property design and age.

Most properties can be protected against shallow flash flooding from between £2,000 and £6,000, although significantly more may be required for high risk properties. Details of providers are available from the Flood Protection Association (contact details can be found at the end of this report). For further information about flood resistance measures or to be put in touch with one of our partners in this field please contact customers services on 0844 844 9966 or email helpdesk@landmark.co.uk

Guideline costs for Resistance Measures

Building Feature	Cost Estimate including Installation (excluding VAT)
Standard single door	£500-£995
Standard garage door	£700-£1,500
Standard window	£350-£600
Single air brick	£40-£100
Patio doors	£500-£1,500
Simple non-return valve	£20-£50
Large non-return valve	£300-£800
Tanking (of basement, walls or floors)	£25.00 per metre ²

Additional Advice

In purchasing a Homecheck Professional® report you have taken the first step in understanding the risk of flooding at your property. In addition to the installation of flood protection measures, such as those outlined above, there are a number of further practical steps you may wish to consider in order to ensure you are fully prepared in the event of a flood:

- **Understand Your Flood Risk:** Take time to understand the sources of flooding affecting your property. Additional information on flooding in your area may be available from the Local Authority if they have completed a Strategic Flood Risk Assessment examining flood risk in the wider area. Alternatively, you may wish to consider a further strategic appraisal of flooding at your property to more closely examine available data and provide a more accurate estimate of anticipated flood depths. Further assessment can be undertaken starting from £500 plus VAT please contact customers services on 0844 844 9966 or email helpdesk@landmark.co.uk for more details.
- **Sign Up to Flood Warnings:** The Environment Agency operate a free flood warning service providing alerts by phone, text or email when flooding is anticipated providing an opportunity for home owners to take necessary precautions.
- **Make a Flood Plan:** Prepare a flood plan outlining the precautions and actions you should take when a flood event is anticipated to help reduce the impact and damage flooding may cause. Sensible precautions would include raising electrical items, irreplaceable items and sentimental items off the ground or where possible moving them to a higher floor, rolling up carpets and rugs and turning off utilities. In addition, consider what actions you would take should the property need to be evacuated including access and egress routes and preparing a flood kit in advance containing warm clothing, medication, a torch, food and wellingtons.

Further information is available from the Environment Agency on how to prepare and what to do in the event of a flood at their website www.environment-agency.gov.uk or by calling their Floodline on 0845 988 1188.

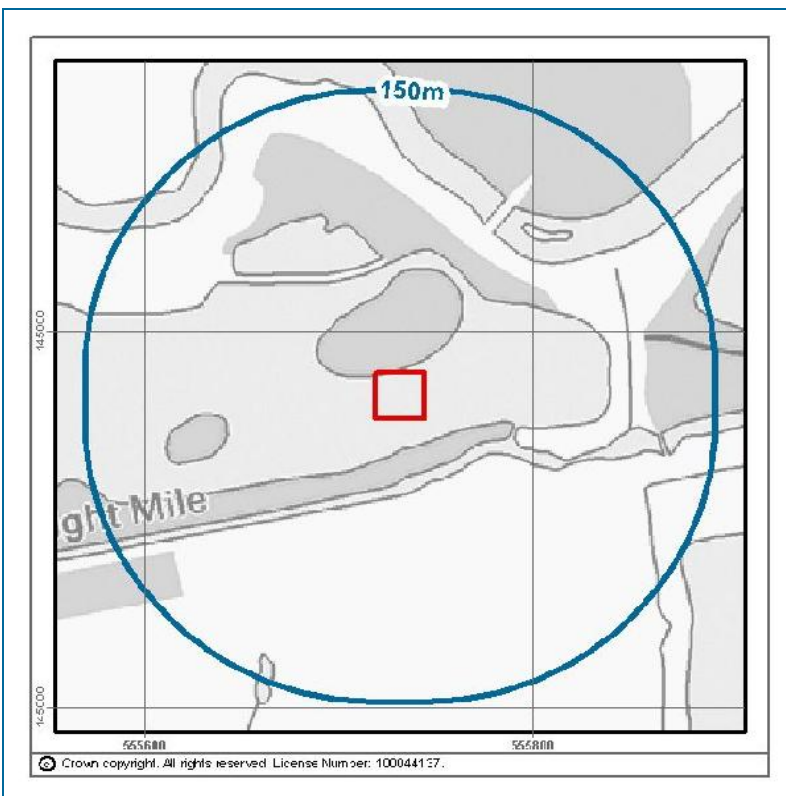
Property Location



Aerial Photograph

250m Search Band

Image Resolution 25cm



Location Plan

Via Landmark Web Service LiveTest

Grid Reference 555719 145753

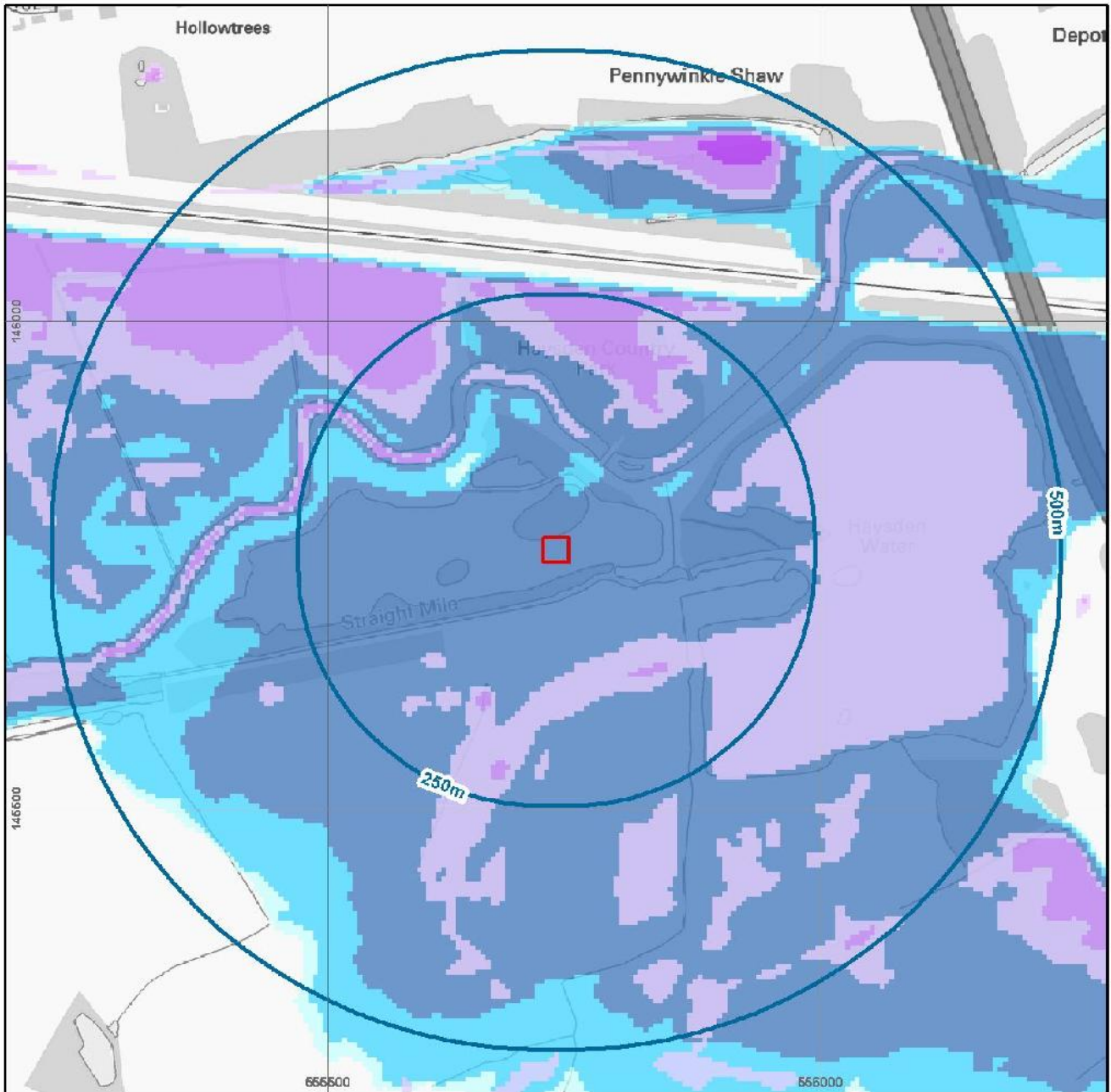
Section A.1 – River, Coastal and Surface Water Flood Risk: 1 in 75 Year – From JBA

Enquiry	Distance	Result	Note
A.1.1 River What is the risk of river water flooding following a 1 in 75 year event?	0-25m 26-250m	High High	Information regarding the risk of river (fluvial) flooding has been modelled by JBA Consulting in this instance using the anticipated water volumes expected during a 1 in 75 return period. This data has been modelled assuming an 'undefended' scenario where no defences are present. However, where flood defences are identified in this report this will be reflected in our overall risk assessment. The risk is classified by JBA into four categories, negligible, low (more than 0.1m), medium (more than 0.3m) and high (more than 1m) which reflect varying depths of river flooding.
A.1.2 Coastal What is the risk of coastal flooding following a 1 in 75 year event?	0-25m 26-250m	Negligible Negligible	Information regarding the risk of coastal (tidal) flooding has been modelled by JBA Consulting in this instance using the anticipated water volumes expected during a 1 in 75 return period. This data has been modelled assuming an 'undefended' scenario where no defences are present. However, where flood defences are identified in this report this will be reflected in our overall risk assessment. The risk is classified by JBA into four categories, negligible, low (more than 0.1m), medium (more than 0.3m) and high (more than 1m) which reflect varying depths of river flooding.
A.1.3 Surface Water What is the risk of surface water flooding following a 1 in 75 year event?	0-25m 26-250m	Negligible Medium	Information regarding the risk of natural surface water or pluvial flooding has been modelled by JBA Consulting in this instance using the anticipated water volumes expected during a 1 in 75 return period. The risk is classified by JBA into four categories, negligible, low (more than 0.1m), medium (more than 0.3m) and high (more than 1m) which reflect varying depths of potential surface water flooding.

Comment

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Section A.1 – River, Coastal and Surface Water Flood Risk: 1 in 75 Year – From JBA



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75yr Flood Risk



Client Site

Surface Water Depth

River Depth

Coastal Depth

- 10cm - 30cm
- 30cm - 1m
- > 1m

- 10cm - 30cm
- 30cm - 1m
- > 1m

- 10cm - 30cm
- 30cm - 1m
- > 1m



* - Not all features in legend may be present in above map

Nominal scale at A4 paper size - 1:6,500

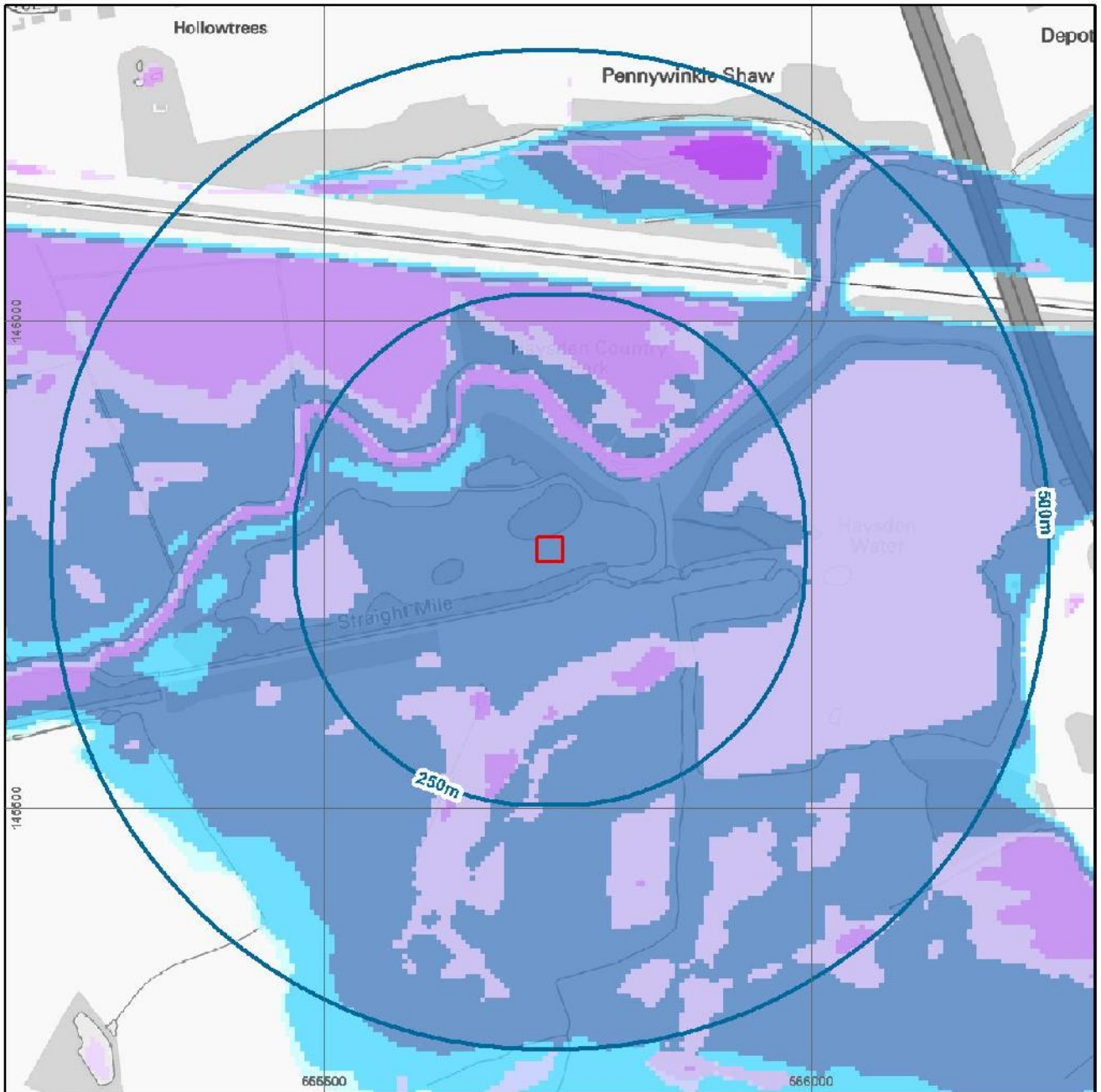
Section A.2 – River, Coastal and Surface Water Flood Risk: 1 in 200 Year – From JBA

Enquiry	Distance	Result	Note
A.2.1 River What is the risk of river water flooding following a 1 in 200 year event?	0-25m 26-250m	High High	Information regarding the risk of river (fluvial) flooding has been modelled by JBA Consulting in this instance using the anticipated water volumes expected during a 1 in 200 return period. This data has been modelled assuming an 'undefended' scenario where no defences are present. However, where flood defences are identified in this report this will be reflected in our overall risk assessment. The risk is classified by JBA into four categories, negligible, low (more than 0.1m), medium (more than 0.3m) and high (more than 1m) which reflect varying depths of river flooding.
A.2.2 Coastal What is the risk of coastal flooding following a 1 in 200 year event?	0-25m 26-250m	Negligible Negligible	Information regarding the risk of coastal (tidal) flooding has been modelled by JBA Consulting in this instance using the anticipated water volumes expected during a 1 in 200 return period. This data has been modelled assuming an 'undefended' scenario where no defences are present. However, where flood defences are identified in this report this will be reflected in our overall risk assessment. The risk is classified by JBA into four categories, negligible, low (more than 0.1m), medium (more than 0.3m) and high (more than 1m) which reflect varying depths of river flooding.
A.2.3 Surface Water What is the risk of surface water flooding following a 1 in 200 year event?	0-25m 26-250m	Negligible Medium	Information regarding the risk of natural surface water or pluvial flooding has been modelled by JBA Consulting in this instance using the anticipated water volumes expected during a 1 in 200 return period. The risk is classified by JBA into four categories, negligible, low (more than 0.1m), medium (more than 0.3m) and high (more than 1m) which reflect varying depths of potential surface water flooding.

Comment











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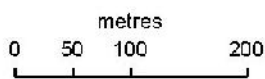
Section A.2 – River, Coastal and Surface Water Flood Risk: 1 in 200 Year – From JBA



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200yr Flood Risk

 Client Site	Surface Water Depth	River Depth	Coastal Depth
	 10cm - 30cm	 10cm - 30cm	 10cm - 30cm
	 30cm - 1m	 30cm - 1m	 30cm - 1m
	 > 1m	 > 1m	 > 1m



* Not all features in legend may be present in above map

Nominal scale at A4 paper size - 1:6,500

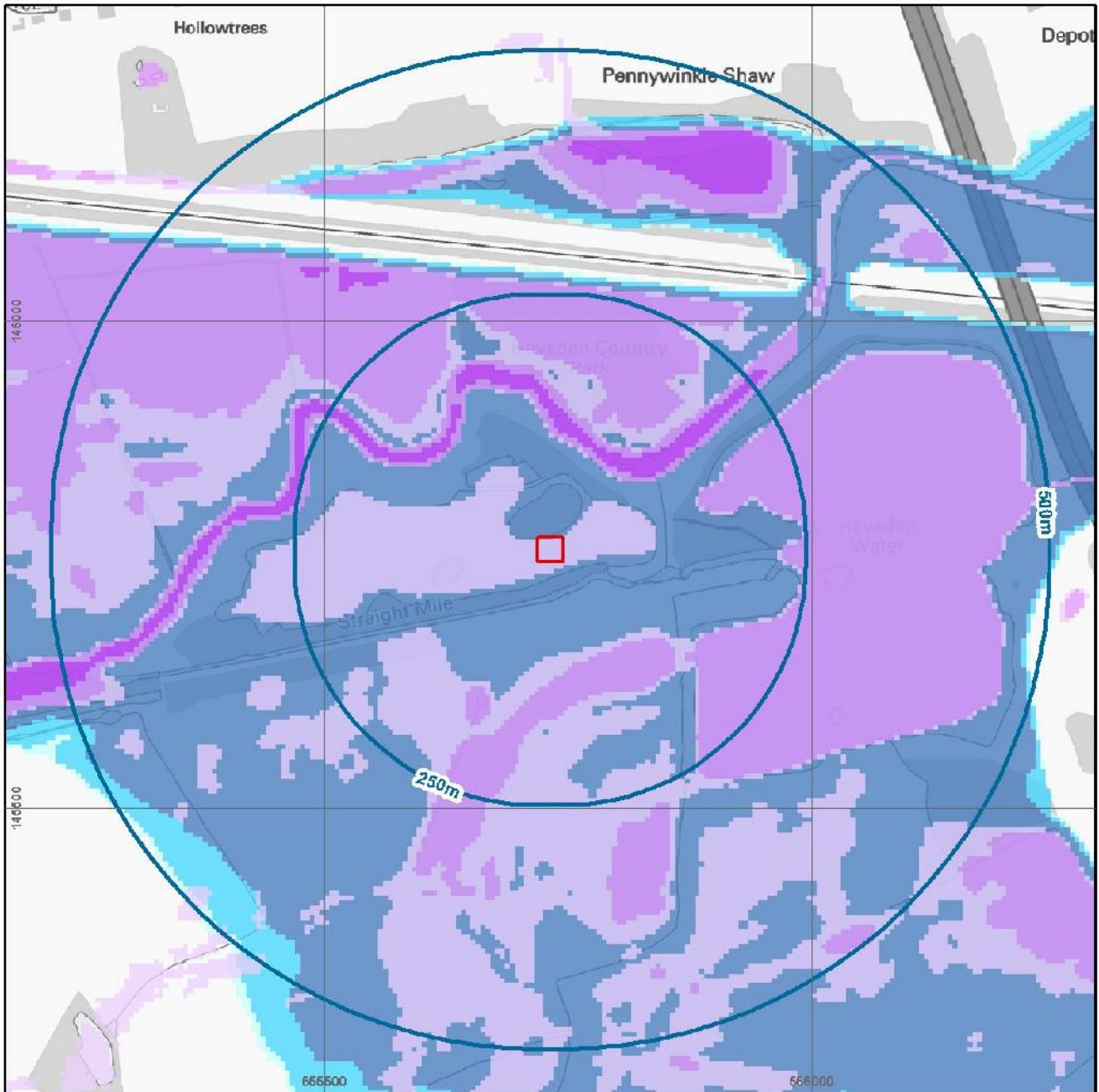
Section A.3 – River, Coastal and Surface Water Flood Risk: 1 in 1000 Year – From JBA

Enquiry	Distance	Result	Note
A.3.1 River What is the risk of river water flooding following a 1 in 1000 year event?	0-25m 26-250m	High High	Information regarding the risk of river (fluvial) flooding has been modelled by JBA Consulting in this instance using the anticipated water volumes expected during a 1 in 1000 return period. This data has been modelled assuming an 'undefended' scenario where no defences are present. However, where flood defences are identified in this report this will be reflected in our overall risk assessment. The risk is classified by JBA into four categories, negligible, low (more than 0.1m), medium (more than 0.3m) and high (more than 1m) which reflect varying depths of river flooding.
A.3.2 Coastal What is the risk of coastal flooding following a 1 in 1000 year event?	0-25m 26-250m	Negligible Negligible	Information regarding the risk of coastal (tidal) flooding has been modelled by JBA Consulting in this instance using the anticipated water volumes expected during a 1 in 1000 return period. This data has been modelled assuming an 'undefended' scenario where no defences are present. However, where flood defences are identified in this report this will be reflected in our overall risk assessment. The risk is classified by JBA into four categories, negligible, low (more than 0.1m), medium (more than 0.3m) and high (more than 1m) which reflect varying depths of river flooding.
A.3.3 Surface Water What is the risk of surface water flooding following a 1 in 1000 year event?	0-25m 26-250m	Low High	Information regarding the risk of natural surface water or pluvial flooding has been modelled by JBA Consulting in this instance using the anticipated water volumes expected during a 1 in 1000 return period. The risk is classified by JBA into four categories, negligible, low (more than 0.1m), medium (more than 0.3m) and high (more than 1m) which reflect varying depths of potential surface water flooding.

Comment











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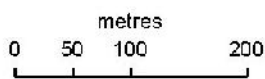
Section A.3 – River, Coastal and Surface Water Flood Risk: 1 in 1000 Year – From JBA



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1000yr Flood Risk

 Client Site	Surface Water Depth	River Depth	Coastal Depth
	 10cm - 30cm	 10cm - 30cm	 10cm - 30cm
	 30cm - 1m	 30cm - 1m	 30cm - 1m
	 > 1m	 > 1m	 > 1m



* Not all features in legend may be present in above map

Nominal scale at A4 paper size - 1:6,500

Section B – River, Coastal Risk and Flood Defences – From EA

Enquiry	Distance	Result	Note
B.1.1 Rivers and coastal Is the property situated inside an area affected by flooding (Flood Zone 3) or extreme flooding (Flood Zone 2)?	0-25m 26-250m	YES YES	The property has been identified as being on or within 25m of Flood zone 3 according to the Environment Agency's Flood Map and is at a high risk of river or coastal flooding. The annual probability of flooding is either greater than 1% from rivers or greater than 0.5% from the sea. Properties within Flood Zone 3 may have difficulty obtaining flood insurance. In addition, all proposed developments would need to be accompanied by a full Flood Risk Assessment, in accordance with the National Planning Policy Framework. It is recommended further assessment is undertaken to further quantify the flood risk and suggest appropriate flood protection measures.
B.1.2 Flood defended area Is the property situated in an Area Benefiting from Flood Defences ?	0-25m	NO	The property is not situated within 250m of an area benefiting from flood defences according to the Environment Agency's Flood Map. The Environment Agency define areas benefiting from flood defences which should be afforded protection by existing flood defences during flood events with an annual probability of 1% from rivers and 0.5% from the sea. However, not all areas have been mapped and the property may still benefit from some flood defences.
B.1.3 Flood defences Are there any flood defences within 250m of the property?	0-25m 26-250m	NO YES	Flood defences were identified within 250m of the property which should afford the property some level of flood protection. However, there may be a residual risk of flooding should the protection standard of those defences be exceeded (and the defences over-topped) or should the defences fail. Environment Agency data regarding the presence and location of flood defences in England and Wales includes linear flood defences (such as walls and embankments). Not all flood defences may yet be registered and as a result not all flood defences may be shown.
B.1.4 NaFRA What is the flood likelihood category for the property?	0-25m	Significant	The property is classified as being at a significant risk of flooding according to the Environment Agency's National Flood Risk Assessment. This classification relates to the locality as a whole, rather than the individual site and solely considers river and coastal flooding. Flood insurance may be difficult to obtain for properties in this locality as the annual probability of flooding exceeds 1.3%. Further assessment is recommended to further define the risk of flooding in order to suggest appropriate flood protection measures and obtain further information to provide insurers. The data in the NaFRA Property Flood Likelihood Database is sourced from the Environment Agency's National Property Dataset (NPD2). The information provided includes the flood likelihood category low, moderate, or significant according to the NaFRA flood risk analysis. Some areas may be classified as having no result. This occurs where there is no output data from the analysis used to produce NaFRA, but the area falls within the extreme flood outline (with a 0.1% or 1 in 1000 chance of flooding in any year).

Comment

Information regarding flood zones and flood defences is currently unavailable from the Scottish Environment Protection Agency and Local Lead Flood Authorities in Scotland. As a result replies in Scotland may not identify areas at risk of flooding or existing flood defences when

the property may in fact be at risk or in proximity to flood defences. However, this information has been considered in conjunction with all of the other data available in this report and the risk to properties in Scotland will be reflected in our overall risk assessment.

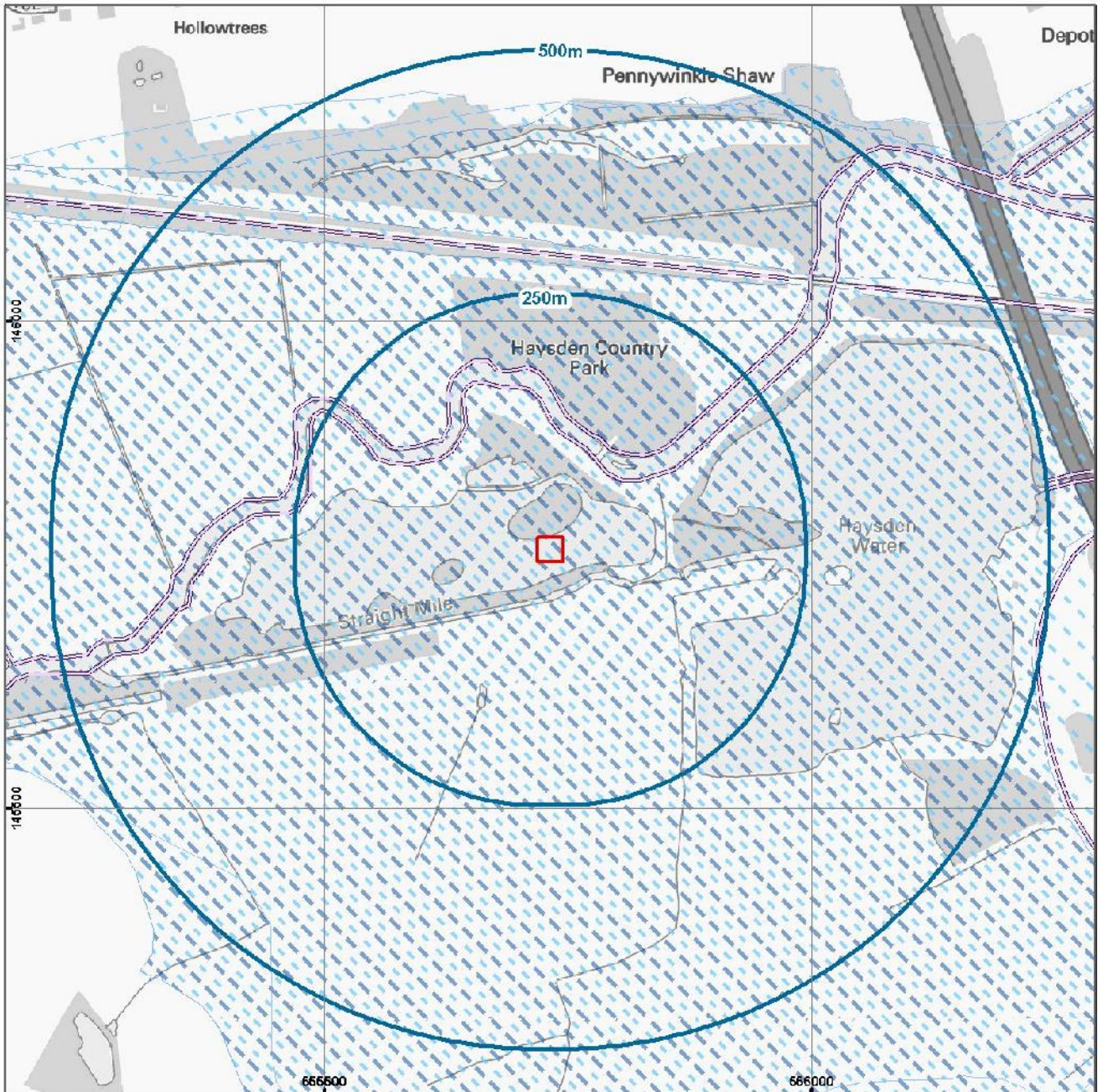
Please note that for an area in Newport in South Wales the Environment Agency has some information missing from their maps. They have issued the following warning:

Environment Agency Flood Map – Information Warnings: Newport, South Wales

We are aware of problems with the flood map for the Newport area. Please contact your local Natural Resources Wales office for accurate information. We are currently working to correct this information.

Environment Agency, 8th August 2013

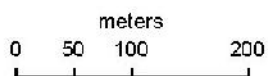
Section B – River, Coastal Risk and Flood Defences – From EA



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Flood Zones, Defended Areas and Flood Defences

-  Client Site
-  Flood Defences
-  Defensed Areas
-  Flood Zone 2
-  Flood Zone 3



* - Not all features in legend may be present in above map

Nominal scale at A4 paper size - 1:6,500

Section C – Groundwater – From BGS

Enquiry	Result	Note
<p>C.1.1 Flood Risk</p> <p>What is the BGS defined susceptibility to groundwater flooding in the search area based on the underlying geological conditions?</p>	Very High	<p>Information from the British Geological Survey (BGS) indicates that the locality has a high susceptibility to groundwater flooding. However, the BGS advise that this data should not be used to assess the precise risk to any particular site. A further detailed hydrogeological study could be undertaken to further quantify this risk, to include a review of any previous records of flooding, rainfall records, property type and land drainage information.</p> <p>The BGS Susceptibility to Groundwater flooding hazard dataset identifies areas where geological conditions could enable groundwater to come close to the surface and cause groundwater flooding. The susceptibility data is suitable for use for regional or national planning purposes where the groundwater flooding information can be assessed along with a range of other relevant information. A high susceptibility does not necessarily mean that the property is at high risk of groundwater flooding. Argyll consultants have therefore analysed this data based on their professional experience in order to provide an overall groundwater flooding risk rating.</p>

Section D – Historical Flood Extents and Insurability Rating

Enquiry	Result	Note
<p>D.1.1 Historical Flood Extents</p> <p>Have any historical flood events occurred at the property or within 250m?</p>	YES	<p>Environment Agency's records indicate the property has flooded in the past. It would be prudent to ask the property owner whether they are aware of any previous flooding at the property or in the surrounding area. It would be possible to ask the Environment Agency for more details of the recorded incident of past flooding.</p> <p>The EA has collated extensive records (including outlines) of flooding from rivers, the sea or groundwater which have occurred in England and Wales since c. 1950 in order to map the outlines of recorded historical flood events. This information comes from various sources including maps, aerial photographs and private records. It is not necessarily comprehensive.</p>
<p>D.1.2 Flood Insurance Claim Rating</p> <p>How do Crawfords rate the area for insurance claims?</p>	Very Low	<p>No Claims</p> <p>Crawford & Company is the world's largest independent provider of claims management solutions to the risk management and insurance industries. Crawford have compiled information in over 9,000 postcode sectors regarding the number of insurance claims made as a result of flooding. The risk has been classified by Crawford into five categories, too few, very low (no claims), low (less than 2 claims per 1,000 households), moderate (between 2 and 5 claims per 1,000 households) and high (more than 5 claims per 1,000 households). This information is not necessarily comprehensive and excludes flood claims arising as a result of burst pipes and domestic appliances.</p>

Flood Risk Screening Methodology

The Homecheck Professional[®] report is a desktop flood risk screening report, designed to enable home buyers and property professionals to assess the risk of flooding at residential sites. It examines two key areas; the overall risk of flooding at a site taking into account any flood defences present (where these are identified) and how flood risk affects the availability of insurance for a site. The report considers current Government guidance including the National Planning Policy Framework (NPPF) and the current agreement between insurance companies and central Government. The report has been designed and produced by qualified flood risk specialists using the data available in this report.

Flood Risk Rating

An overall flood risk rating is provided based on an assessment of the data provided within this report. The overall risk rating in the report takes into account the effect of flood defences, where these are identified, based on the presence of flood defences registered by the Environment Agency within the vicinity of the property. It should be noted that a residual risk of flooding may remain if such defences were to fail owing to extreme weather conditions, over-topping or poor maintenance. In addition, it should be noted that flood defences do not generally offer protection against groundwater or surface water flooding.

Where no flood defences are present in the vicinity of the property the overall risk rating provides a worst case scenario which may be alleviated by smaller scale local flood defences or recently constructed flood defences not currently registered by the Environment Agency. Replies in Scotland will always present the worst case scenario where there are no flood defences in the area benefiting the site or assuming any flood defences will fail or be over-topped. This is because data regarding flood defences in Scotland is currently unavailable from the Scottish Environmental Protection Agency and Local Lead Flood Authorities.

The overall risk of flooding will be answered by one of four standard responses:

Response	Meaning
Negligible	The overall flood risk rating for the property is assessed to be 'Negligible'. Existing datasets do not indicate any risk at the property itself, or any feature within the locality of the property, which would be expected to pose a threat of flooding. It is not considered that any further investigations are necessary in regard to flood risk.
Low	The overall flood risk rating for the property is assessed to be 'Low'. Although large sites (over 1 ha) would require a Flood Risk Assessment examining the impact the development would have on local drainage to accompany any planning application, it is not considered necessary to undertake any other further investigations into the flood risk at the property.
Moderate	The overall flood risk rating for the property is assessed to be 'Moderate'. Information from existing datasets suggests that there are certain features which may present a risk to the property and its occupants. Further assessment would normally be suggested as a prudent measure to clarify the risk of flooding at the property.
High	The overall flood risk rating for property is assessed to be 'High', with a consequent risk to life and property. This means that existing datasets reveal significant flood risk issues which need to be addressed. Further assessment is usually recommended in order to clarify the risk of flooding at the property.

Flood Risk Gauges

The flood risk gauges provide a more detailed analysis of the risk from each of the four main types of flooding – river, coastal, groundwater and surface water. In addition, a fifth gauge provides an analysis of other factors (i.e. historic flood events) that may affect the overall flood risk. For undefended fluvial and tidal flood risk and surface water flood risk data provided by JBA, only the risk rating generated during the modelled the 1:200 year return event is considered in the overall risk assessment. The data on 1:75 year and 1:1,000 year return events are provided for information only. For further information on each of these types of flooding, please refer to the Homecheck Professional[®] User Guide.

This analysis takes into account any existing flood defences, where these are identified, that are intended to protect the property and assumes that these work as designed. The analysis also takes into account the other information contained in those data sections of the report which are relevant to that particular type of flooding. The assessment of the risk as shown in the flood gauges should therefore take priority over the information in the individual data sections of the report.

Insurance Availability

An indication of whether the property is likely to be insurable for flood risk at standard terms is provided by this report. Replies in England and Wales are based on consideration of the National Flood Risk Assessment (NaFRA) data set supplied by the Environment Agency and surface water flooding data supplied by JBA Consulting. Replies in Scotland are based on the consideration of the river flood (undefended fluvial) data and surface water flooding data supplied by JBA Consulting. This data is commonly used by insurance companies to determine the suitability of a property for insurance, although they may access additional information which could affect their assessment.

Under the Association of British Insurers' Revised Statement of Principles on the Provision of Flooding Insurance (July 2008), the general policy of member companies is that flood insurance for domestic properties and small businesses should continue to be available for as many customers as possible until 1st July 2013, by which time a longer term solution should be implemented. The premiums charged and other terms will reflect the risk of flooding but insurance will be available:

- 1) for properties where the flood risk is not significant (generally defined as no worse than 1.33% or 1-in-75 years annual probability of flooding); and
- 2) to existing domestic property and small business customers at significant risk, providing the Environment Agency has announced plans to reduce that risk within five years, such as improving flood defences. (The commitment to offer cover will extend to the new owner of any applicable property subject to satisfactory information about the new owner).

However, for significant risk areas where no improvements in flood defences are planned, and in all cases other than domestic properties and small businesses, insurers cannot guarantee to provide cover, but will examine the risks on a case-by-case basis. The implementation of the revised Statement of Principles depends on action from the Government and is continually reviewed by insurers. In addition, the revised Statement of Principles does not apply to properties built after 1st January 2009. Different guidance applies to these (see Climate Change – Guidance on Insurance Issues for New Developments from www.abi.org.uk).

The responses to the question 'Is the property likely to be insurable at standard terms?' assumes the property is an existing domestic property or small business and makes no allowance for previous claims arising from any type of flooding, nor for non-flood related risks such as subsidence.

Response	Meaning
Yes	The property is likely to be considered acceptable by insurance companies at standard terms and flood insurance should not be difficult to obtain. No further action required.
No	The property may not be considered acceptable by insurance companies at standard terms, on the basis of current information. Further work may be required in order to obtain acceptable insurance terms for the flood risk. This could include a more detailed risk assessment or the use of accredited products, flood resilient materials and temporary defences to defend the property.

Limitations of the Report

The Homecheck Professional® report has been designed to satisfy basic flood-related environmental due-diligence enquiries for residential properties. It is a desktop review of information provided by the client and from selected private and public databases. It does not include a site investigation, nor are specific information requests made of the regulatory authorities for any relevant information. Therefore, Landmark cannot guarantee that all issues of concern will be identified by this report, or that the data and information supplied to it by third parties is accurate and complete. The assessment within the report has been undertaken on a point location provided by the client and a 25m buffer placed around that point in order to assess the most likely areas associated with the property of interest. Landmark cannot be responsible for incidents where the 25m buffer does not encompass the entirety of the property demise.

This report includes an assessment of surface water flooding which examines the risk of the general drainage network overflowing during periods of extreme rainfall. This report does not make a detailed site-specific assessment of the suitability of the existing drainage on the property. If this is required, then a site survey should be considered. The assessment of pluvial flooding does not take into account particular local or temporary factors that may cause surface water flooding such as the blockage or failure of structures on or within watercourses, drains, foul sewers, water mains, canals and other water infrastructure; and any history of drains flooding at the property or in the locality. Surface water flooding can occur before surface water reaches the general drainage network, for example on hills and inclines.

Environment Agency and JBA fluvial and coastal flood data does not include flood risk from very small catchments as models of such small scale catchments are not considered to be reliable for UK-wide flood risk assessments. The potential impact of climate change on flood risk to the property would require further study.

Replies in Scotland are based on the best available data in that locality. The overall risk assessment and insurability assessment will still provide a response based on the best available information within this report. Where information is unavailable or has not been provided for a region the relevant data section will report No Data.

When answering any questions within this report, current applicable legislation is taken into account.

The data used in this report may have inherent limitations and qualifications. Further details are set out in the Homecheck Professional® User Guide which is available by calling one of our customer services team on 0844 844 9966 or emailing helpdesk@landmark.co.uk.

Homecheck Professional® is provided by Sitescope Limited, part of Landmark Information Group. Sitescope is a leading UK provider of spatially-enabled property and environmental risk information to lawyers, banks, insurance companies, home inspectors and other property professionals.

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Full Terms and Conditions can be found on the following link: <http://www.landmarkinfo.co.uk/Terms/Show/515>

If you experience difficulties accessing our Terms & Conditions, if you copy and paste the link directly into your browser, you will be able to access our Terms & Conditions from there.

Should you still experience difficulties, then please telephone our Customer Service Team on 0844 844 9966

Useful Contacts

British Geological Survey Enquiry Service

British Geological Survey
Kingsley Dunham Centre
Keyworth
Nottingham
NG12 5GG

Telephone 0115 936 3143
Fax 0115 936 3276

Email enquiries@bgs.ac.uk
Website www.bgs.ac.uk

Landmark Information Group Limited

Imperium
Imperial Way
Reading
RG2 0TD

Telephone 0844 844 9966
Fax 0844 844 9980

Email info@landmark.co.uk
Website www.landmark.co.uk

Argyll Environmental Limited

Lees House
21-33 Dyke Road
Brighton
BN1 3FE

Telephone 0845 458 5250
Fax 0845 458 5260

Email info@argyllenviro.com

Environment Agency National Customer Contact Centre (NCCC)

PO Box 544
Templeborough
Rotherham
S60 1BY

General enquiries 08708 506 506
Floodline 0845 988 1188

Email enquiries@environment-agency.gov.uk

Flood Protection Association

10 Cavalry Ride
Norwich
NR3 1U

Telephone 01603 633 440
Fax 01603 763256

For advice on Flood Protection Measures

Website www.floodprotectionassoc.co.uk

British Insurance Brokers' Association

8th Floor
John Stow House
8 Bevis Marks
London
EC3A 7JB

Telephone 0870 950 1790

For advice on Flood Insurance

Mr Ben & Eficiary, Fee Earner Street, Fee EarnerVille, UK

Olympus Avenue,
Leamington Spa,
CV34 6BF

Telephone 01232 12313312,
Fax 01273 FAXME

Email testing@argyllenviro.com



Important Consumer Protection Information

This search has been produced by Landmark Information Group Ltd, Imperium, Imperial Way, Reading, RG2 0TD. Telephone 0844 844 9966, Fax No. 0844 844 9980 email helpdesk@landmark.co.uk which is registered with the Property Codes Compliance Board (PCCB) as a subscriber to the Search Code. The PCCB independently monitors how registered firms maintain compliance with the Code.

The Search Code:

- provides protection for homebuyers, sellers, estate agents, conveyancers and mortgage lenders who rely on the information included in property search reports undertaken by subscribers on residential and commercial property within the United Kingdom
- sets out minimum standards which firms compiling and selling search reports have to meet
- promotes the best practice and quality standards within the industry for the benefit of consumers and property professionals
- enables consumers and property professionals to have confidence in firms which subscribe to the code, their products and services.

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

The Code's core principles

Firms which subscribe to the Search Code will:

- display the Search Code logo prominently on their search reports
- act with integrity and carry out work with due skill, care and diligence
- at all times maintain adequate and appropriate insurance to protect consumers
- conduct business in an honest, fair and professional manner
- handle complaints speedily and fairly
- ensure that products and services comply with industry registration rules and standards and relevant laws
- monitor their compliance with the Code

Complaints

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

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

TPOs Contact Details:

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

You can get more information about the PCCB from www.propertycodes.org.uk.

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



Complaints procedure

If you want to make a complaint, we will:

- Acknowledge it within 5 working days of receipt.
- Normally deal with it fully and provide a final response, in writing, within 20 working days of receipt.
- Keep you informed by letter, telephone or e-mail, as you prefer, if we need more time.
- Provide a final response, in writing, at the latest within 40 working days of receipt.
- Liaise, at your request, with anyone acting formally on your behalf.

Complaints should be sent to:

Head of Customer Relations
Landmark Information Group Ltd
Landmark UK Property
Imperium
Imperial Way
Reading
RG2 0TD

Telephone: 0844 844 9966

Email: helpdesk@landmark.co.uk

Fax: 0844 844 9980

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 his final decision.

Quotation Guaranteed

as a thank you for purchasing this report

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To speak to our experienced team who look forward to tailoring a product for your new property that will give you the necessary coverage required by your Mortgage Lender.



NOTICE TO LAWYERS Your CML insurance responsibilities:

Have you informed the lender if the insurance policy excess exceeds £1000?

The majority of lenders require notification of large policy excesses**. Do you know what your client's lenders limits are?

Do you have regular contact with your client post sale?

59%** of lenders require notification of future non renewal of policy. The lawyer is required to notify the lender if the policy fails to renew in the future.

Insure My IIGLU look to work with the lawyer in providing information about the policy and also agree to inform the lender of any lapse in cover. In most cases, we even provide an indemnity cover for you if this hasn't happened.

Just call 08455 199 070

To speak to our specialist team who look forward to tailoring a product for a property and provide you with the necessary coverage required by your mortgage lender



** Based on data available from CML October 2013.