

# Flood Commercial <0.25Ha

Flood

FUTURE  
CLIMATE INFO

## Report Details

**Address:**

Sample, Sample

**Requested by:**

Sample

**Grid Reference:**

E: 123456 | N: 123456

**Date:**

25/11/2020

**Report Reference:**

Sample

**Report ID:**

73170

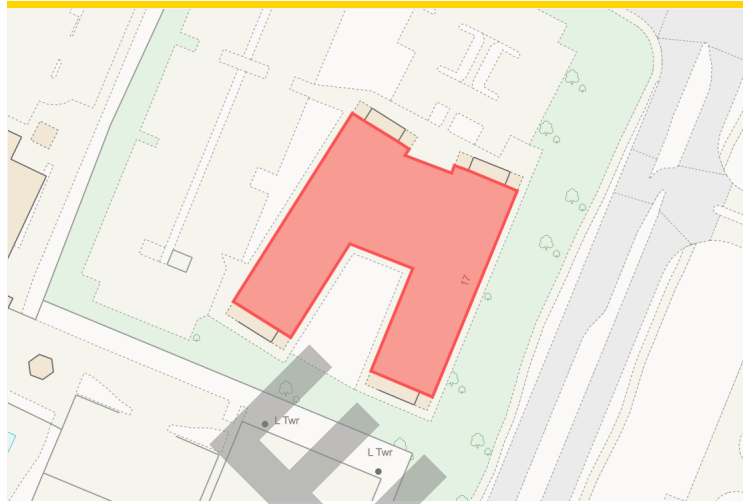
## Professional Opinion

1. FLOOD

PASS

No further recommendations

## Subject Site



Air Quality Index. **Now available in FCI Premium searches**

This page should always be read in conjunction with the full report. The Professional Opinion indicates the potential risks and any other potential issues associated with the property. The results should be disclosed to client and/or lender and/or insurer as appropriate.

- A **'Pass'** is given if no potential property specific risk has been identified.
- A **'Pass with Considerations'** is given where there are potential hazards in the locality to bear in mind, or if there are features nearby which some clients might consider could affect them.
- A **'Further Action'** is given if there is a potential property specific risk and a further action is advised.

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

SAMPLE



Assessed by:

FCI Risk Team

[www.futureclimateinfo.com/team](http://www.futureclimateinfo.com/team)



Regulated by RICS

If you require assistance, please contact your Search Provider or alternatively contact FCI directly with your Report ID.  
Tel: 01732 755 180 | Email: [info@futureclimateinfo.com](mailto:info@futureclimateinfo.com) | Web: [www.futureclimateinfo.com](http://www.futureclimateinfo.com)

### 1. FLOOD (INC. FLOODABILITY RATING)

#### 1.01 River and Sea Flood Risk

PASS

Data provided by the Environment Agency indicates no risk of flooding from River or Sea within 25 metres of the property.

#### 1.02 Surface Water Flood Risk

PASS

Data provided by JBA Risk Management Ltd (JBA) indicates that there is no risk of Surface Water flooding within 5 metres of the property. Surface water flooding occurs when heavy rainfall overwhelms the drainage capacity of an area. In these instances, the rainwater does not drain away through the normal drainage systems or soak into the ground, but lies on or flows over the ground instead.

#### 1.03 Groundwater Flooding

PASS

Data provided by JBA indicates that the property has negligible risk from groundwater flooding.

#### 1.04 Surface Water Features

PASS

The Ordnance Survey Map indicates that the property is not located within 250 metres of a body of surface water, such as a stream, river, canal, reservoir, lake or pond.

#### 1.05 JBA Floodability Rating

PASS

The JBA Floodability Rating at this location is Clear. Clear indicates that the likelihood of flooding is very low.

JBA Floodability data is derived from their high resolution UK flood hazard maps which are used by most insurers when assessing flood risk. Where a higher rating is indicated further investigation into flood risk is usually advisable.

Please always check that your Buildings Insurance policy covers Flood Damage, as the terms of any commercial mortgage or loan (as appropriate) may require all risks to be covered to meet the lender's terms, furthermore if the property is leasehold the landlord may also require that all perils cover is put in place as a requirement of any lease.

#### 1.06 Historic Flooding

PASS

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

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

#### 1.07 Flood Storage

PASS

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

#### 1.08 Dam Break

PASS

Data provided by JBA identifies areas of England and Wales that are most likely to suffer damage to property following the sudden and catastrophic failure of a large reservoir embankment or dam. This is a worst case scenario, it's unlikely that any actual flood would be this large. The flooding is predicted using advanced modelling techniques to ascertain if a property or site is potentially at risk in such an event.

This property is not located in the potential path which water would follow if a reservoir dam or embankment was to fail.

### 1.09 Sewer Flooding

### NOTE

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

### 1.10 Checked Datasets

The dataset categories analysed in this section are listed below. For more information, please visit our website.

River and Sea Flood Risk

Surface Water Flood Risk

Groundwater Flooding

Surface Water Features

JBA Floodability Rating

Historic Flooding

Flood Storage

Dam Break

SAMPLE

## 2. NOTES & GUIDANCE

### 2.01 Report Notes

### METHODOLOGY

This report is a desk study risk assessment, and no site or ground inspection or physical investigation has been carried out. The impacts of the risks addressed in this report are normally measured in terms of quiet enjoyment, saleability, mortgageability, and the value of the property; the risk assessment in this report is provided by FCI who are regulated by RICS.

### 2.02 Flood Insurance

### METHODOLOGY

The answers given on the availability of flood insurance reflect the flood re - insurance scheme, known as Flood Re, which was launched 1st April 2016. Flood Re has been set up to help those households who live in a flood risk area find affordable home insurance. Flood Re should make no difference to purchasing home insurance, whether that's through a price comparison site, directly from an insurer or through a broker. There is no need to contact Flood Re directly. Flood Re is intended to give peace of mind that, even after a flood claim, flood insurance should still be available with affordable premiums and excesses. Not every residential property is eligible to benefit from Flood Re, for full information about the scheme, including eligibility, see <http://www.floodre.co.uk/>.

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

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

### 2.03 Flood Risk and Impact on Value

### METHODOLOGY

The flood risk assessment in this report is based on the best available historic, river, sea, and surface water flooding data. This includes data supplied by the Environment Agency and JBA. A flood risk assessment using these data sources, however, should not be regarded as definitive. Because the flood risk assessment is based on theoretical risk models, there is always the possibility that exceptional weather conditions and/or failure of flood defences can cause flooding that was not anticipated. No site visit has taken place.

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

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

### 2.04 Flood Planning, Flood Warning and Reporting, and Flood

#### Resistance and Resilience Measures

### METHODOLOGY

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

Government: <https://www.gov.uk/prepare-for-a-flood/find-out-if-youre-at-risk>  
Insurance Industry: <https://www.abi.org.uk/Insurance-and-savings/Topics-and-issues/Flooding>  
RICS: [www.rics.org/uk/knowledge/consumer-guides/guide-to-flooding](http://www.rics.org/uk/knowledge/consumer-guides/guide-to-flooding)

### 2.05 Standard

### T&Cs, QUERIES & COMPLAINTS

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### 2.06 Search Code

### CONSUMER INFORMATION

#### IMPORTANT CONSUMER PROTECTION INFORMATION

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- 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.

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- 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

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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](mailto:admin@tpos.co.uk), Web: <https://www.tpos.co.uk/>  
You can get more information about the PCCB from [www.propertycodes.org.uk](http://www.propertycodes.org.uk)

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

### 2.07 Report Licensing

### METHODOLOGY



### 3. USEFUL CONTACTS

Local Authority : Tonbridge and Malling Borough Council  
Tel: 01732 844 522  
Visit: <http://www.tmbc.gov.uk/>

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

JBA Risk Management Ltd | 1 Broughton Park, Old Lane North, Broughton, Skipton, North Yorkshire. BD23 3FD  
Tel: 01756 799919

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

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

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

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