

► Report Details

Address:

Sample

Requested by:

Sample

Grid Reference:

E: 123456 | N: 123456

Date:

10/02/2021

Report Reference:

Sample

Report ID:

217517

► Professional Opinion

1. ENVIRONMENTAL

PASS

► Consideration(s):

Radon Test

2. FLOOD

PASS

► Consideration(s):

Specialist Advice

3. GROUND STABILITY

PASS

► No further recommendations

4. ENERGY & INFRASTRUCTURE

PASS

► No further recommendations

5. CON29M

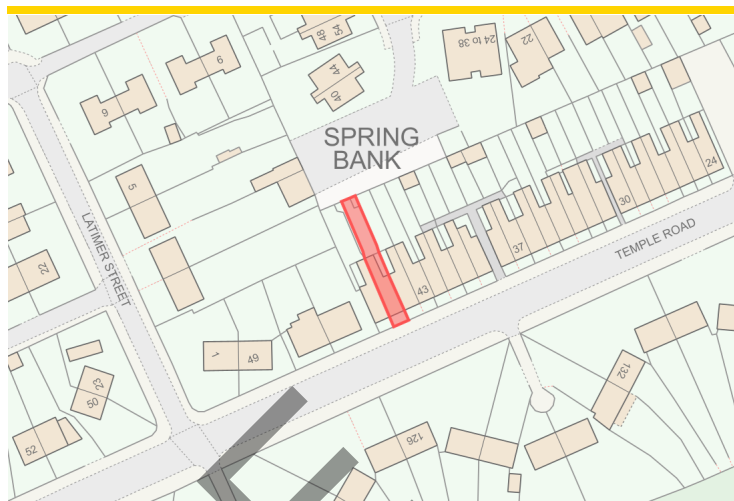
FURTHER ACTION

► Next step(s):

5.01 Instruct Survey

Non-Coal Policy (Included)

► Subject Site

Air Quality Index: **Some Polluted Areas**
(See 1.25)

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 the 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.

Assessed by:

FCI Risk Team

www.futureclimateinfo.com/team



1. ENVIRONMENTAL (INC. CONTAMINATED LAND)

1.02 Remediation Warranty

YES

Unless Contaminated Land Insurance has been requested at the time of purchase, this report has the benefit of a warranty from FCI providing cover of up to £100,000 for 6 years from the date of purchase in the event that the Local Authority serves a Part 2A Remediation Notice and remediation costs have to be borne by the property owner. <http://futureclimateinfo.com/fci-terms-and-conditions-v010920/>

If the client and/or the lender requires cover in the form of Contaminated Land Insurance, a successor policy offering enhanced protection of up to £1,000,000 for a term of 25 years is available for £50 inclusive of Insurance Premium Tax (for properties up to 0.4 ha). To purchase Contaminated Land Insurance, please visit CLS at www.cls.co.uk, call 01732 753 910 or purchase via your reseller. More details on this policy are available at <http://futureclimateinfo.com/how-we-can-help/residential/contaminated-land-insurances/>

1.03 Official Contaminated Land | Register Entries & Notices

PASS

Walsall District (B) Council data indicates that the property is not within 25 metres of an area of land that has been designated Contaminated Land under Part 2A of the Environmental Protection Act 1990.

1.18 Past Industrial Land Uses

PASS

In the Professional Opinion of the FCI Risk Team the property is not on or within 25 metres of any former industrial land uses depicted on historic Ordnance Survey maps from which the level of environmental risk is likely to result in the land beneath the property being determined Contaminated Land within the meaning of Part 2A of the Environmental Protection Act 1990.

1.21 Radon Gas

PASS (WITH CONSIDERATIONS)

Data provided by the British Geological Survey (BGS) indicates that the property is in a Radon Affected Area.

This is because the property is in an Intermediate probability radon area (1% to 3% of homes are estimated to be at or above the Action Level for homes of 200 Bq m⁻³), however protective measures are not required.

Radon is a colourless, odourless radioactive gas formed by the radioactive decay of the small amounts of uranium that occur naturally in all rocks and soils. Studies in many countries have shown that increased exposure to radon increases the risk of lung cancer.

Whether or not the property is actually above or below the Action Level can only be established by testing.

CONSIDERATIONS: Public Health England provides a radon testing service which can be accessed at www.ukradon.org. The radon level should be measured in the property and, if necessary, remediated to below a Target Level of 100 Bq/m³. Enquiries can also be made to the vendor as to whether radon levels have been measured in the property, whether remedial actions were taken and if re-testing confirmed the effectiveness of installed measures.

1.24 Air Quality Management Area

NOTE

Please note that information on Air Quality is not included in the Environmental risk assessment in this report.

Data provided by DEFRA indicates that the property is in or within 100 metres of an Air Quality Management Area (AQMA). An AQMA is declared where the air pollutants occur above EU and Government targets, and where the council is required to create and follow an Air Quality Action Plan (AQAP) to improve air quality. The pollutant(s) which the AQMA was declared for are listed in the table below.

Local Authority	AQMA Name	Reference	Pollutant(s)
-----------------	-----------	-----------	--------------

Walsall Metropolitan Borough
Council

Walsall AQMA

199

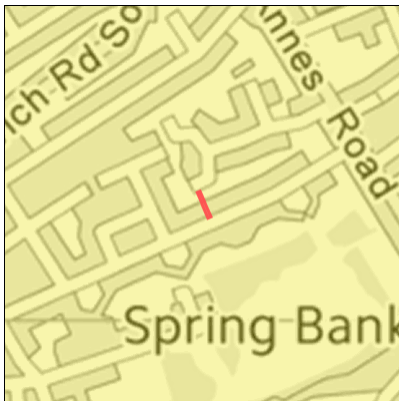
Nitrogen dioxide NO2

Air pollution is seen as an ongoing concern as it can cause short and long term effects on health. Each council should have an AQAP outlining the measures being undertaken to reduce the level of air pollution to within the target limits. If you are concerned about air pollution and want to know more about the Council's Action Plan you may wish to contact Walsall District (B) Council using the details given in Useful Contacts at the end of this report. More information on air pollution and daily forecasts are available at <https://uk-air.defra.gov.uk/air-pollution/>.

1.25 Air Quality Index

NOTE

The MappAir® air quality dataset provided by Earthsense includes information on Nitrogen Dioxide (NO2) and Particulate Matter (PM2.5) from vehicle emissions and indications from other sources. The model gives an indication of annual mean pollution for 2016 at a resolution of 100 metres.



Some Polluted Area

The data indicates that the property is in an area with a rating of 2 or Some Polluted Areas. A rating of 2 means there is a moderate chance of pollution levels exceeding healthy levels, particularly in poor weather conditions. There is a fair chance of higher pollutant concentrations around major roads.

For further information on air quality go to <https://uk-air.defra.gov.uk/>

1.27 Checked Datasets

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

Remediation Warranty

Artificial Ground

Electricity Infrastructure | Electricity Pylons

Electricity Infrastructure | Power Cables and Lines

Environmental Permits | Closed Mining Waste Facilities

Environmental Permits | Industrial Sites

Fuel / Petrol Stations

Landfill | Historic

Past Industrial Land Uses

Potentially Infilled Land

Surface Dangers or Hazards | COMAH Sites

Official Contaminated Land | Register Entries & Notices

Potentially Contaminative Current Land Uses

Electricity Infrastructure | Overhead Power Lines

Electricity Infrastructure | Substations

Environmental Permits | End of Life Vehicles

Environmental Permits | Waste Sites

Landfill | Current

OFCOM Mast Site Clearance Locations

Pollution Incidents

Radon Gas

Surface Dangers or Hazards | Hazardous Waste Registrations

2. FLOOD (INC. JBA FLOODABILITY RATING)

2.01 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.

2.02 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.

2.03 Groundwater Flooding

PASS (WITH CONSIDERATIONS)

Data provided by JBA indicates that the property is located within 5 metres of an area that has at least a 1% annual chance of groundwater emerging at the surface. Within this zone there is a high risk of groundwater flooding to both surface and subsurface assets.

The result of the flood risk assessment in this report is based on the best available national flood models using the best available data sources, from the leading authorities, no site visit has been made.

CONSIDERATIONS: As part of our commitment to providing practical solutions, we offer an inexpensive yet highly-detailed advanced flood assessment, the **FCI Flood Appraisal**. The Flood Appraisal has been designed to provide an effective route for solicitors/conveyancers (and their clients) to undertake further investigation and comply with the recommendations of the Law Society Flood Risk Practice Note.

The FCI Flood Appraisal is a detailed manual assessment, which considers additional information such physical property characteristics (e.g. floor-levels, elevation, door thresholds etc.) and useful Local Authority/Planning assessments. Written by a qualified flood consultant, the Flood Appraisal places the home-buyer in a more informed position to make a purchasing decision, with greater understanding of the risk, and possible impacts. In many instances the detailed review can result in a reduction of the initial flood risk prediction. Please see <http://futureclimateinfo.com/how-we-can-help/residential/fci-flood-appraisal/> for further details.

The FCI Flood Appraisal is offered at a fixed price of £150 + VAT for single residential properties such as this under 0.25Ha in size, with a quick turnaround time of 3 working days.

How to Order: The professional advisor (i.e. conveyancer or solicitor) who ordered this initial assessment should contact us by email on consultancy@futureclimateinfo.com, or by phone at +44 1732 755 180. Alternatively, requests can be made via your Search Provider.

2.04 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.

2.05 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. 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. However, please note that not all residential properties are

eligible to benefit from Flood Re, see <http://www.floodre.co.uk/industry/how-it-works/eligibility/>. Further information about Flood Re is given within "Notes and Guidance – Insurance" at the end of this report.

Please always check that your Buildings Insurance policy covers Flood Damage, as the terms of any mortgage (if required) may require all risks to be covered to meet the lender's requirements.

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 www.homeprotect.co.uk/floodcover.

2.06 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.

2.07 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).

2.08 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.

2.09 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.

2.10 Checked Datasets

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

River and Sea Flood Risk
Groundwater Flooding
JBA Floodability Rating
Flood Storage

Surface Water Flood Risk
Surface Water Features
Historic Flooding
Dam Break

3. GROUND STABILITY

3.01 Professional Advice

For professional advice and guidance relating to the impact of any ground stability issues on your property please contact a Chartered Building Surveyor. For help on any specialist services that may be needed please go to www.subsidence-support.co.uk

3.03 Subsidence Risk Rating

PASS

The Subsidence Risk Rating produced by Property Assure based on subsidence damage insurance claims is **Low**, with a risk exposure equal to or below the insurance subsidence incidence rate for England and Wales. This correlates to a rate of 1 or fewer incidents in every 1000 residencies.

The Subsidence Risk Rating assesses the risk of subsidence caused by soil shrinkage. Soil Shrinkage accounts for over 75% of all insurance subsidence incidents in England and Wales and the two main causes are clay shrinkage triggered by vegetation (60% of cases) or leaking drainage (15% of cases) washing away fine particles in the soil or softening the soil.

3.06 Geohazards | Running Sand

PASS

The British Geological Survey indicates that the property is within 50 metres of an area where there is a very low potential for running sand problems if water table rises or if sandy strata are exposed to water. No special actions required to avoid problems due to running sand.

3.11 Mining | Hazards (Non-Coal)

PASS

The British Geological Survey indicates that the property is located within 50 metres of an area where localised small scale underground mining may have occurred. potential for difficult ground conditions are unlikely or localised and are at a level where they need not be considered.

The presence of past underground mine workings may occur but workings will be of small limited extent. Rock types present could support small scale underground mining. All such occurrences are likely to be of minor localised extent and infrequent. It should be noted, however, that there is always the possibility of the existence of other sub-surface excavations, such as wells, cess pits, follies, air raid shelters/bunkers and other military structures etc. that could affect surface ground stability but which are outside the scope of this dataset.

3.15 Checked Datasets

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

Mining | Cheshire Brine Compensation Area

Geohazards | Collapsible Deposits

Geohazards | Running Sand

Mapped Landslides

Mining | Mining Cavities (Non-Coal)

Modified Ground | Artificial Deposits

Natural Cavities & Soluble Rocks

Subsidence Risk Rating

Geohazards | Compressible Ground

Geohazards | Shrink-Swell

Landslips/slides | Slope Instability

Mining | Hazards (Non-Coal)

Modified Ground | Historical Analysis

4. ENERGY & INFRASTRUCTURE

4.15 Oil and Gas | Licensed Areas (inc. Shale Gas)

PASS

The Property is located on or within 25 metres of an area where applications for Petroleum Exploration and Development Licences (PEDL) were invited during the 14th onshore licencing round (July-October 2014). However, according to data provided by the Department for Business, Energy & Industrial Strategy (BEIS) the property is not on or within 100 metres of an area that was subsequently issued a licence for such activity (including shale gas extraction, or 'fracking').

Please bear in mind that areas such as this where applications were invited are very large and non-specific, with almost half of the country included in the 14th round.

This area being open to applications, but lacking an issued licence, indicates that either no applications for licences were submitted, or that any applications made by energy companies were unsuccessful. As a result, currently it should not be feasible for Oil or Gas exploration to occur on, adjacent or within the immediate vicinity of the property.

As stated above, PEDLs can cover extremely large areas. Additionally, the presence of a PEDL on its own does not necessarily suggest that any operational activity (such as drilling) has/will occur, as numerous other permissions and consents must first be obtained. As such, we do not report the presence of PEDLs beyond the immediate vicinity (beyond 100m / >100m) of the property to avoid consistently capturing information which is unlikely to impact the Property. However, if PEDLs have been issued on neighbouring or nearby application areas, and the subsequent permissions/consents have been obtained to make a drilling/well site operational at a specific location within 5km, these current or former active sites will appear further down in the 'Oil and Gas | Current and Historic Sites' section of this report.

Additionally, please note that although PEDLs included the potential for energy production by fracking, the English and Welsh governments currently prohibit this activity on the basis of Scientific evidence presented by the Oil and Gas Authority (OGA) on the potential seismic impacts or tremors it may cause.

4.23 Checked Datasets

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

Carbon Capture & Storage

Electrical Infrastructure | Overhead Power Lines

Electrical Infrastructure | Substations

Hydropower | Potential

Major Energy Infrastructure | Gas Site

Major Infrastructure Projects | HS2

Oil and Gas | Licensed Areas (inc. Shale Gas)

Oil and Gas | Underground Coal Gasification

Power Stations | Nuclear Power

Solar Farms

Electrical Infrastructure | Electricity Pylons

Electrical Infrastructure | Power Cables and Lines

Hydropower | Existing

Major Energy Infrastructure | Gas Pipe

Major Infrastructure Projects | Crossrail

Major Infrastructure Projects | Thames Tideway Tunnel

Oil and Gas | Current and Historic Sites

Power Stations

Railways

Wind Farms

5. CON29M

These enquiries are the Law Society's CON29M Coal Mining search enquiries and are used with permission of the Law Society. The Law Society's CON29M Coal Mining search enquiries are protected by copyright owned by the Law Society of 113 Chancery Lane, London WC2A 1PL. The Law Society has no responsibility for information provided in response to CON29M Coal Mining search enquiries within this report or otherwise.



The Law Society

In the event of damage resulting from subsidence or settlement associated with coal mining, property owners can normally make a claim against the mine owner or responsible person (usually The Coal Authority). Further details are provided in the Notes & Guidance.

5.01 Past Underground Coal Mining

FURTHER ACTION

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

1 seam(s) of coal have been worked at shallow depth within likely physical influence of the property, the last date of working being 1884.

Coal Authority records also indicate that 1 seam(s) of Ironstone have been worked at shallow depth within likely physical influence of the property, the last date of working being 1882.

The property is located in an area where unrecorded shallow underground Coal workings might be present.



Commentary:

In areas where shallow mining activity has taken place there is a remote risk that underground workings could collapse, causing instability problems at the surface. If any previous movement has occurred, it may already be evident. Future issues could occur spontaneously, but in particular development activity or heavy vehicle movements can provide a trigger.

As well as the risk of collapse, shallow mine workings can in rare circumstances release harmful gases. These can migrate into properties through pathways such as voids or fractures, permeable ground, or service ducts such as pipe or cable routes. Shallow mine workings can also release water.

It should be noted that the Coal Authority is the public body which addresses surface hazards arising from past coal mining activities, such as collapses, gas emissions and spontaneous combustion of coal. In the unlikely event of an issue, the Coal Authority should ensure that the site is made safe as soon as possible. If the Property has been (or were to be) damaged by subsidence caused by coal mining, the property owner will normally have a right to claim from the Coal Authority under the Coal Mining Subsidence Act 1991 (CMSA). A claim can be made using the Coal Authority contact details at the back of this report.

However, please note that as well as shallow workings of coal, shallow workings of non-coal minerals have also been identified within the Coal Authority records. As such, if any subsidence were to be caused by these non-coal workings, there is a possibility that the Coal Authority would refuse to provide further assistance under the CMSA for repair, reconstruction or loss of value to the Property. Although not a substitute for a comprehensive building's insurance policy, this FCI CON29m provides a unique integrated insurance policy to protect the Property purchaser/owner/lender in the event that a claim for subsidence damage caused by the identified shallow non-coal workings is rejected by the Coal Authority as a result of the working(s) not being covered by the Coal Mining Subsidence Act 1991. Please see the appendix for the policy certificate and terms.



Next Steps:

The purchaser themselves could look for obvious signs of subsidence, or subsidence-related damage to the Property. This could include slumps or depressions in the ground, cracked plaster or brickwork, and sticking doors or windows.

However, identifying property defects and accurately determining the cause is a specialist task. As such, we advise that the purchaser commission a RICS Homebuyer Survey, or a RICS Building Survey, and provide a copy of this report to the surveyor. The building characteristics (such as age, construction type etc.), as well as the purchasers ambitions for the Property (e.g. to

alter/extend) will determine which survey-type is appropriate. The RICS website offers further information, as well as a useful tool for identifying a local chartered surveyor: <https://www.ricsfirms.com/>

If the purchaser has already instructed a building survey for their benefit, they may wish to discuss the outcome of this report with their surveyor.

If a lender is involved in the transaction, the conveyancer/solicitor should refer to guidance issued by UK Finance or the Building Societies Association to establish if the lender requires notification of past underground mine workings.

If any development which would disturb the ground (including extensions or conservatories) is planned, the homeowner should seek appropriate advice from a building surveyor or structural engineer.

Finally, as outlined in the 'Commentary' section, if the Property has been (or were to be) damaged by subsidence caused by the identified non-coal mineral workings, the Property owner may be unsuccessful in making a claim against the Coal Authority under the Coal Mining Subsidence Act 1991. FCI's unique Non-Coal Minerals Insurance policy included within this report has been designed to offer the Property purchaser/owner/lender some degree of protection in such an event.

5.02 Present Underground Coal Mining

PASS

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

No.

5.03 Future Underground Coal Mining

PASS

(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?

No.

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

No.

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

No.

(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.

5.04 Mine Entries - Shafts & Adits

PASS

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

No.

5.05 Coal Mining Geology

PASS

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.

5.06 Past Opencast Coal Mining

PASS

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

No.

5.07 Present Opencast Coal Mining

PASS

Is the property within 200 metres of the boundary of a licence area from which coal is being removed by opencast methods?

No.

5.08 Future Opencast Coal Mining

PASS

(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?

No.

(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?

No.

5.09 Coal Mining Subsidence

PASS

(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?

No.

(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 (Whether the claim was accepted, rejected, or whether liability is still being determined)?

Not Applicable.

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

Not Applicable

(d): Are there any current 'Stop Notice' concerning the deferment of remedial works or repairs affecting the property?

No.

(e): Has any request been made to execute preventive works before coal is worked under section 33 of the Coal Mining Subsidence Act 1991?

No.

5.10 Mine Gas Emissions

PASS

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.

5.11 Emergency surface hazard call out incidents

PASS

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.

5.12 Development Considerations

NOTE

The property is located within a Development High Risk Area which may include coal mining related features at shallow depth which can impact on new development.

If any development is intended at the property that would disturb the ground (an extension for example) it would be prudent to seek appropriate technical advice from the surveyor or structural engineer.

Since the property is in an area where there are faults or other lines of weakness, the soil and surface geological conditions should be investigated and factored into recommendations for the foundation design.

Within such an area the planning authority will require a Coal Mining Risk Assessment in support of any planning application for development unless an exemption applies. Further information on Coal Mining Risk Assessments and the exemptions is available at <https://www.gov.uk/guidance/planning-applications-coal-mining-risk-assessments>.

Ownership of coal and mines of coal is normally vested in the Coal Authority and the interference with or removal of any coal found during development would require their permission. If any such features are encountered during development the Coal Authority should be notified immediately by telephoning 0345 762 6848.

6. NOTES & GUIDANCE

6.01 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.

6.02 Contaminated Land

METHODOLOGY

The contaminated land risk assessment used in this report takes account of statutory Contaminated Land as well as information on the various land uses or processes which may have the potential to create Contaminated Land. These include, for example, relevant former industrial land uses shown on historical maps, current industrial land uses, and relevant industrial processes. Risks such as waste sites, licensed discharge consents, radioactive substances, pollution prevention and control licences, explosives, and dangerous substance inventory, Control of Major Accidents and Hazards (COMAH), and Notification of Installations Handling Hazardous Substances (NIHHS), and Planning Hazardous Substance sites are all very highly regulated and as such are excluded from the Contaminated Land risk assessment. Such features at or nearby the property are features that may be considered in the survey or valuation.

6.03 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>.

6.04 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.

6.05 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

6.06 CON29M

ADDITIONAL INFORMATION

This official CON29M report is a property specific interpretation of coal mining activity considering past, current and future underground and surface coal mining in terms of the recorded presence and likely impact of any such workings.

The coal mining search enquiries within this report comprise an official CON29M (2018) report produced by Future Climate Info Limited under Licence from the Law Society. This report is prepared in accordance with the Law Society's Guidance Notes 2018, User Guide 2018, and Terms and Conditions 2018 (available at: <https://www.lawsociety.org.uk/topics/property/con29-forms>) and Future Climate Info Limited's own Terms and Conditions.

This report includes Coal Search Insurance with an indemnity limit of £100,000, the certificate for which is appended and is also backed by Future Climate Info Limited's £10 million Professional Indemnity Insurance.

In the event of damage resulting from subsidence or settlement associated with coal mining, property owners can normally make a claim against the mine owner or responsible person (usually The Coal Authority) under the provisions of the Coal Mining Subsidence Act 1991 (the 1991 Act). In such an event the mine owner or responsible person will take remedial action and arrange for repairs to the property to be carried out to the reasonable satisfaction of the owner. The Coal Authority operate a 24 hour, 7 day a week call out service on 01623 646 333 for reporting surface hazards caused by coal mining.

A guide setting out the property owners' rights and the obligations of the Coal Authority (or other responsible persons under the 1991 Act) can be obtained by telephoning 0345 762 6848 or visiting: <https://www.gov.uk/government/publications/coal-mining-subsidence-damage-notice-form/coal-mining-subsidence-damage-a-guide-to-your-rights>.

It should be noted that the 1991 Act does not cover subsidence damage caused by the extraction of coal where the working and getting of the coal was ancillary to the working of other minerals; or where the 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, which is in the county of Gloucestershire. Although records relating to other minerals are in the Coal Authority data and may be presented in this report, the protection of the 1991 Act may not apply in respect of workings in other minerals unless deemed ancillary to the working of coal or registered with the Coal Commission under the Coal Act 1938.

6.07 Standard

T&Cs, QUERIES & COMPLAINTS

This report is supplied by Future Climate Info Limited subject to Terms and Conditions of Business, available at <http://futureclimateinfo.com/wp-content/uploads/2020/05/FCI-terms-and-conditions-v110520.pdf>. In the event of product and content queries please contact admin@futureclimateinfo.com. Our formal complaints procedure can be found at <http://www.futureclimateinfo.com/complaints>.

6.08 Search Code

CONSUMER INFORMATION

IMPORTANT CONSUMER PROTECTION INFORMATION

This search has been produced by Future Climate Info Ltd, 17 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4UA, Telephone 01732 755 180, Email: info@futureclimateinfo.com, which is registered with the Property Codes Compliance Board (PCCB) as a subscriber to the Search Code. The PCCB independently monitors how registered search firms maintain compliance with the Code.

The Search Code:

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

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

The Code's core principles

Firms which subscribe to the Search Code will:

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

Complaints

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

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

TPOs Contact Details:

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

6.09 Report Licensing

METHODOLOGY

6.10 CON29M Licensing

METHODOLOGY

These enquiries are the Law Society's CON29M Coal Mining search enquiries and are used with permission of the Law Society. The Law Society CON29M Coal Mining search enquiries are protected by copyright owned by The Law Society of 113 Chancery Lane, London WC2A 1PL. The Law Society has no responsibility for information provided in response to CON29M (2018) Coal Mining search enquiries within this report or otherwise.



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

7. USEFUL CONTACTS

Local Authority : Chesterfield Borough Council

Tel: 01246 345 345

Visit: <http://www.chesterfield.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

Email: 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

RICS | Royal Institution of Chartered Surveyors

Visit: <https://www.ricsfirms.com/residential/moving-home/surveys/rics-consumer-guide-home-surveys/>

The Coal Authority | 200 Lichfield Lane, Berry Hill, Mansfield, Nottinghamshire, NG18 4RG

Tel: 0345 762 6848

Emergency Call Out: 01623 646 333

Visit: www.groundstability.com

Email: 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

Ordnance Survey | Customer Services Ordnance Survey Adanac Drive Southampton SO16 0AS

Tel: Please contact our helpline on 08456 05 05 05
between 8:30am and 5:30pm, Monday to Friday.

If you are calling from outside the UK, please call us on +44 8456 05 05 05
(international calls are charged at the standard rate).

Visit: www.ordnancesurvey.co.uk/

Department for Business, Energy & Industrial Strategy | 1 Victoria Street London SW1H 0ET

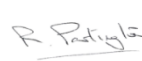
Tel: 020 7215 5000


Email: enquiries@beis.gov.uk

FCI CON29M Report Indemnity Certificate of Insurance Schedule

Policy Number: GESI 0034071CV/217517

Insurer	Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. Great Lakes Insurance SE, UK Branch, is authorised and regulated by Bundesanstalt für Finanzdienstleistungsaufsicht. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.
Insured/You/Your	<p>The person who buys the Search Report from the Search Provider and or any of the following:</p> <ol style="list-style-type: none">1. The person who asked for the Search Report in connection with the purchase of the Property (and their mortgagee)2. The person who purchased the Property "the Purchaser" (and their mortgagee) from the person who asked for the Search Report for the benefit of the Purchaser as part of a seller's pack including any Purchaser who bought the Property at auction.3. The owner of the Property (and their mortgagee) if they are re-mortgaging the Property or the owner of the Property who has chosen to obtain a Search Report.4. The estate and beneficiaries, to whom the benefit of the Policy will pass in the event of the Insured's death during the Period of Insurance.
Property	The residential property for which a Search Report is provided by the Insured for the benefit of the Insured at the Effective Date
Limit of Indemnity	£100,000.00 in the aggregate in respect of any one Property
Effective Date	Being the date that the Con29M Search Report was ordered and which this Certificate of Insurance is attached hereto.
Period of Insurance	From the Inception Date until terminated under the provisions of this Certificate of Insurance. Cover for each individual Property will be from the Effective Date until the Insured of the Search Report either (a) no longer has an interest in the Property or until the date of a Subsequent Con29M search is obtained by the Insured after the Effective Date, whichever is the sooner.
Insured Use	The continued use of the Property as a single residential house or flat as constructed at the Effective Date (consisting of no more than 100 hectares).


R P Partington
Director


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

Definitions

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

Administrator/We/Us	CLS Property Insight Limited, 17 Kings Hill Avenue, West Malling, Kent, ME19 4UA. CLS Property Insight Limited can be contacted by email at: info@clspropertyinsight.co.uk or by telephone on 01732 753 910.
Adverse Matter	1. Any matter(s) having a detrimental effect on the Fair Market Value of Your Property, that would or should have been disclosed in the Search Report:- <ul style="list-style-type: none"> i. but were not disclosed or answers were inaccurate because the Registers and/or the answers provided by the Appropriate Authority for the purposes of the Search Report were incorrect as at the policy Effective Date; and/or ii. but were inaccurate due to the Policyholder interpreting the data from the Appropriate Authority incorrectly; and/or ii. but were not disclosed as the Appropriate Authority updated their records after the Inception Date.
Appropriate Authority	The Coal Authority being the statutory authority for maintaining the mining registers forming the subject matter of the Search Report.
Coal Mining Search Form	The CON29M Coal Mining search form and guidance notes copyright of the Law Society. Updated in May 2018 in collaboration with the Coal Authority.
Effective Date	The date the Search Report is provided to the Insured by the Search Provider being the date that cover will commence for each individual Property.
Market Value	The value of the Insured's interest in the title to the Property as determined by a surveyor appointed by agreement between the Insurer and the Insured, but subject to General Condition 11.
Registers	Registers maintained by the Appropriate Authority which are the subject matter of a Search Report.
Search Provider	Future Climate Info Registered Office: 17 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4UA. Registered in England and Wales, Company Number 08318444Ltd
Search Report	Search Report means the search that this insurance forms part, which is the FCI Con29m which searches the Appropriate Authority's Registers including Coal Mining information ("Information") compiled from: The Coal Authority's records in relation to past, present and future underground and opencast coal-mining activity, shafts and adits (vertical and horizontal entries to mines), coal-mining geology, coal-mining related hazards, coal-mining subsidence and mine gas, as recorded in the Coal Mining Search Form.

Cover

Subject to the terms and conditions of this Policy and provided the Property has been declared to the Insurer and the Premium inclusive of Insurance Premium Tax has been paid to the Administrator, the Insurer will indemnify the Insured during the Period of Insurance in respect of Loss.

Loss

1. The loss in Market Value of the Property upon You becoming aware of an Adverse Matter following your reliance on a Search Report provided to the Purchaser.
2. All other costs and expenses which have been agreed in advance by the Insurer.

Exclusions

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

1. Loss which is or would otherwise be recoverable under a buildings insurance policy;
2. Loss arising wholly or partly because of the wilful act or neglect of the Search Provider and/or the Insured;
3. Loss if at the date of a claim the Insured is not the legal or beneficial owner of the Property;
4. Loss in relation to loss of a transaction for the sale or for the purchase of the Property and any costs incurred by the Insured in relation to the loss of such transaction;
5. Loss in respect of structural or other physical damage caused to the Property by subsidence or flooding after the Effective Date;
6. Loss as a result of any change in information in response to sections 3 – Future underground coal mining and 8 – Future opencast coal mining of the Search Report carried out at the Effective Date.
7. Loss suffered by the Insured in respect of any Adverse Matter:
 - (a) which was disclosed to the Insured in the Search Report; and/or
 - (b) which the Insured was aware of at the Inception Date.
8. Loss in relation to any change to the Coal Mining Search Form and/or the Search Report made after the Effective Date which affects the Insurer's responsibility under this Policy, if Insurers would not have been responsible for the Loss before such change.
9. Loss in relation to any change in the interpretation of information upon which the Search Report was produced provided such information remains unchanged.
10. Loss which is recoverable by You under any buildings insurance policy covering Your Property.
11. Any consequential Loss or penalty interest suffered by You.

Claims Conditions

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

will be liable to pay or contribute in respect of a claim under this Certificate of Insurance only rateably with such other insurance.

6. If the Insured makes any claim knowing it to be false or fraudulent as regards amount or otherwise, this Certificate of Insurance will become voidable and all claims under it may be forfeited.

General Conditions

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

Cancellation Rights

The cancellations terms reflect those of the Search Report.

Making a Claim

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

Complaints Procedure

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

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

If You are still dissatisfied then You may have a right to refer Your complaint to:

The Financial Ombudsman Service

Exchange Tower

London E14 9SR

0800 023 4 567 Calls to this number are now free on mobile phones and landlines

0300 123 9 123 Calls to this number cost no more than calls to 01 and 02 numbers

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

Financial Services Compensation Scheme (FSCS)

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

Data Privacy Notice

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

For our full Data Privacy Notice please visit Our website <https://www.cls.co.uk/assets/documents/Privacy%20Notice.pdf> or contact our Compliance Manager at: 17 Kings Hill Avenue, Kings Hill, West Malling, ME19 4UA or by email: Compliance@clspropertyinsight.co.uk or by telephone: 01732 753 910.

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

Collection of data

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

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

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

Personal data about others

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

Our uses of data

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

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

Sharing Your data

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

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

Transfer and Storage of Your Data Overseas

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

Data Retention

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

Data Subject Rights

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

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

Changes to this Data Privacy Notice

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

Insurance Product Information Document

Company: Great Lakes Insurance SE, UK Branch

Product: FCI CON29M Report Indemnity Policy

Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. Great Lakes Insurance SE, UK Branch, is authorised and regulated by Bundesanstalt für Finanzdienstleistungsaufsicht. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

This policy provides protection in the event that the market value of the property is affected following matters which would or should have been included within the results of a Con29M Mining Report but were either not disclosed within the report or were inaccurate.



What is insured?

(see the policy document for full details of the losses covered).

- ✓ Any matter(s) having a detrimental effect on the Fair Market Value of Your Property, that would or should have been disclosed in the Search Report:-
 - ✓ but were not disclosed or answers were inaccurate because the Registers and/or the answers provided by the Appropriate Authority for the purposes of the Search Report were incorrect as at the policy Effective Date; and/or
 - ✓ but were inaccurate due to the Policyholder interpreting the data from the Appropriate Authority incorrectly; and/or
 - ✓ but were not disclosed as the Appropriate Authority updated their records after the Effective Date.



What is not insured?

(see the policy document for full details of the losses that are not covered).

- ✗ Loss which is or would otherwise be recoverable under a buildings insurance policy;
- ✗ Loss arising wholly or partly because of the wilful act or neglect of the Search Provider and/or the Insured;
- ✗ Loss if at the date of a claim the Insured is not the legal or beneficial owner of the Property;
- ✗ Loss in relation to loss of a transaction for the sale or for the purchase of the Property and any costs incurred by the Insured in relation to the loss of such transaction;
- ✗ Loss in respect of structural or other physical damage caused to the Property by subsidence or flooding after the Effective Date;
- ✗ Loss as a result of any change in information in response to sections 3 – Future underground coal mining and 8 – Future opencast coal mining of the Search Report carried out at the Effective Date.
- ✗ Loss suffered by the Insured in respect of any Adverse Matter:
 - (a) which was disclosed to the Insured in the Search Report; and/or
 - (b) which the Insured was aware of at the Effective Date.
- ✗ Loss in relation to any change to the Coal Mining Search Form and/or the Search Report made after the Effective Date which affects the Insurer's responsibility under this Policy, if Insurers would not have been responsible for the Loss before such change.
- ✗ Loss in relation to any change in the interpretation of information upon which the Search Report was produced provided such information remains unchanged.
- ✗ Loss which is recoverable by You under any buildings insurance policy covering Your Property.
- ✗ Any consequential Loss or penalty interest suffered by You.



Are there any restrictions on cover?

! You must only use the property for the insured use.



Where am I covered?



You are covered at the risk address(es) shown on your schedule of insurance.



What are my obligations?

- You are required to keep to the conditions as shown in your full policy documentation.
- As soon as any circumstances which are likely to lead to a claim under the policy become known to you, please write with details to the Claims Manager at claims@clspropertyinsight.co.uk quoting the policy number. Please be aware of the claims conditions and general conditions of the policy.



When and how do I pay?

Your search provider will pay the premium directly to us, the Administrator.



When does the cover start and end?

The cover will start from the effective date as documented in the property schedule of this policy.

From the Effective Date until the Insured of the Search Report either (a) no longer has an interest in the Property or until the date of a Subsequent Con29M search is obtained by the Insured after the Effective Date, whichever is sooner.



How do I cancel the contract?

This policy can be cancelled in accordance with the terms of the Search Report.

Identified Non-Coal Minerals (CON29M) - Certificate of Insurance

(for properties in England and Wales)

Schedule

Policy Number: GESI 0035019CV/217517

Insurer

Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. Great Lakes Insurance SE, UK Branch, is authorised and regulated by Bundesanstalt für Finanzdienstleistungsaufsicht. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

Search Provider

Future Climate Info Limited ("FCI") Registered Company Number 08318444. Registered office address 17 Kings Hill Avenue, Kings Hill, West Malling, England, ME19 4UA

Insured

The person who buys the FCI CON29M Report or an FCI Premium Plus CON29M Report and/or any of the following:

1. The person who asked for the FCI CON29M Report or an FCI Premium Plus CON29M Report in connection with the purchase of the Property (and their mortgagee)
2. The person who purchased the Property (and their mortgagee) if the person selling the Property has asked for a FCI CON29M Report or an FCI Premium Plus CON29M Report for the benefit of the Purchaser as part of a seller's pack or if the Property has been purchased by way of auction
3. The owner of the Property (and their mortgagee) if they are re-mortgaging the Property or the owner of the Property who has chosen to obtain an FCI CON29M Report or an FCI Premium Plus CON29M.
4. Their estate and beneficiaries, to whom the benefit of the Policy will pass in the event of their death during the Period of Insurance.

Property

Any single residential property for which an FCI CON29M Report or an FCI Premium Plus CON29M Report is provided by the Search Provider and to which a Certificate of Insurance is attached and which does not exceed 15 hectares in size.

Limit of Indemnity


£50,000.00 in the aggregate in respect of the Property.


Premium

None payable by the Insured.

Effective Date

The date that the FCI CON29M Report or an FCI Premium Plus CON29M Report was ordered and to which this Certificate of Insurance is enclosed.


R P Partington
Director


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

Period of Insurance	From the Effective Date until the Insured no longer has an interest in the Property.
Insured Use	The continued use of the Property as a single residential house or flat as constructed at the Effective Date which does not exceed either 0.25ha in size or 15ha.

Definitions

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

Administrator/We/Us	CLS Property Insight Limited, 17 Kings Hill Avenue, West Malling, Kent, ME19 4UA. CLS Property Insight Limited can be contacted by email at: info@clspropertyinsight.co.uk or by telephone on 01732 753 910.
Assumed Responsible Person	The Coal Authority (or other responsible person as defined by the Coal Industry Act 1994).
FCI CON29M Report	A conveyancing search product, comprising an Official CON29M coal mining search report created by FCI under Law Society licence using official Coal Authority data, where the report has flagged that a claim for subsidence may be ineligible under the Coal Mining Subsidence Act 1991 and to which this Certificate of Insurance is enclosed.
FCI Premium Plus CON29M	A conveyancing search product comprising of multiple modules relating to environmental considerations, which includes an Official CON29M coal mining search report created by FCI under Law Society licence using official Coal Authority data, where the report has flagged that a claim for subsidence may be ineligible under the Coal Mining Subsidence Act 1991 and to which this Certificate of Insurance is enclosed.
Market Value	The value of the Purchaser's interest in the title to the Property as determined by a surveyor appointed by agreement between the Insurer and the Purchaser, but subject to General Condition 11.
Mineral Working(s)	Any structure or void remaining after minerals have been extracted from land or otherwise deriving from the carrying out of operations for the winning and working of minerals in, on or under land.

Cover

Subject to the terms and conditions of this Policy and provided the Property has been declared to the Insurer and the Premium inclusive of Insurance Premium Tax has been paid by the Search Provider to the Administrator, the Insurer will indemnify the Insured during the Period of Insurance in respect of Loss arising where the Insured has an FCI CON29M Report or an FCI Premium Plus CON29M Report and the Assumed Responsible Person refuses to pay a claim after the Effective Date, in respect of subsidence to the Property due to historical underground Mineral Workings within a 650 metre radius of the Property as it falls outside the provisions of the Coal Mining Subsidence Act 1991 due to (1) subsidence occurring from historical non-coal mineral mining and/or (2) subsidence occurring from historical coal mining but where this activity was ancillary to non-coal mineral mining.

Loss

- The cost of repairs in respect of any Property following a claim by the Purchaser against the Assumed Responsible Person following subsidence but where the Assumed Responsible Person refuses to pay a claim as it falls outside the provisions of the Coal Mining Subsidence Act 1991 as a result of either;
 - subsidence occurring from historical non-coal mineral mining and/or
 - subsidence occurring from historical coal mining but where this activity was ancillary to non-coal mineral mining.
- The loss in Market Value of the Property directly attributable to subsidence but where the Assumed Responsible Person refuses to pay a claim as it falls outside the provisions of the Coal Mining Subsidence Act 1991 as a result of either;
 - subsidence occurring from historical non-coal mineral mining and/or
 - subsidence occurring from historical coal mining but where this activity was ancillary to non-coal mineral mining.
- All other costs and expenses which have been agreed in advance by the Insurer.

Exclusions

The Insurer will not be liable to indemnify the Search Provider and/or the Insured for:

1. Loss arising from subsidence occurring after the Effective Date which is or would otherwise be recoverable under a buildings insurance policy;
2. Loss arising wholly or partly because of the wilful act or neglect of the Search Provider and/or the Insured;
3. Loss if at the date of a claim the Insured is not the legal or beneficial owner of the Property;
4. Loss in relation to loss of a transaction for the sale or for the purchase of the Property and any costs incurred by the Purchaser in relation to the loss of such transaction;
5. Loss in respect of structural or other physical damage caused to the Property by subsidence or flooding following mining which occurred after the Effective Date;
6. Loss in relation to any change to the FCI CON29M Report or an FCI Premium Plus CON29M Report made after the Effective Date which affects Insurer's responsibility under this Policy, if Insurers would not have been responsible for the Loss before such change;
7. Loss in relation to any change in the interpretation of information upon which the FCI CON29M Report or an FCI Premium Plus CON29M Report was produced provided such information remains unchanged;
8. Loss arising where Search Provider did not include within the FCI CON29M Report or an FCI Premium Plus CON29M Report that a subsidence claim may be deemed ineligible under the Coal Mining and Subsidence Act 1991;
9. Loss for which the Coal Authority may be required to pay by Law;
10. Loss arising where the Assumed Responsible Person has previously repudiated to cover claims for subsidence under the Coal Mining Subsidence Act 1991;
11. Loss arising in respect of coal Mineral Working which is not ancillary to non-coal Mineral Working;
12. Loss arising from subsidence in respect of Mineral Workings which are not contained within the Coal Authority dataset used to compile the FCI CON29M Report or an FCI Premium Plus CON29M.
13. Loss where the Insured was aware that the Property had already suffered subsidence damage prior to either the Effective Date or the date at which the Insured exchanged contracts on the purchase of the Property (whichever is later).

Claims Conditions

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

6. If the Insured makes any claim knowing it to be false or fraudulent as regards amount or otherwise, this Policy will become voidable and all claims under it may be forfeited.

General Conditions

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

Cancellation Rights

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

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

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

Making a Claim

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

Complaints Procedure

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

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

If You are still dissatisfied then You may have a right to refer Your complaint to:
The Financial Ombudsman Service

Exchange Tower

London E14 9SR

0800 023 4 567 Calls to this number are now free on mobile phones and landlines

0300 123 9 123 Calls to this number cost no more than calls to 01 and 02 numbers

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

Financial Services Compensation Scheme (FSCS)

Great Lakes Insurance SE, UK Branch is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event that it cannot meet its obligations if You are an individual, an unincorporated association or a small business. The FSCS will meet up to 90% of Your claim without any upper limit. Further details can be obtained from www.fscs.org.uk or You may contact the FSCS on 0800 678 1100 for further details.

Data Privacy Notice

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

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

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

Collection of data

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

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

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

Personal data about others

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

Our uses of data

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

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

Sharing Your data

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

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

Transfer and Storage of Your Data Overseas

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

Data Retention

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

Data Subject Rights

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

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

Changes to this Data Privacy Notice

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

SAMPLE

Insurance Product Information Document

Company: Great Lakes Insurance SE, UK Branch

Product: Identified Non-Coal Mining Minerals (CON29M)

Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. Great Lakes Insurance SE, UK Branch, is authorised and regulated by Bundesanstalt für Finanzdienstleistungsaufsicht. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

This policy provides protection to the purchaser of an FCI CON29M Report or an FCI Premium Plus CON29M Report and the Assumed Responsible Person refuses to pay a claim after the Effective Date, in respect of subsidence to the Property due to historical underground Mineral Workings within a 650 metre radius of the Property as it falls outside the provisions of the Coal Mining Subsidence Act 1991 due to (1) subsidence occurring from historical non-coal mineral mining and/or (2) subsidence occurring from historical coal mining but where this activity was ancillary to non-coal mineral mining.



What is insured?

(see the policy document for full details of the losses covered).

- ✓ The cost of repairs in respect of any Property following a claim by the Purchaser against the Assumed Responsible Person following subsidence but where the Assumed Responsible Person refuses to pay a claim as it falls outside the provisions of the Coal Mining Subsidence Act 1991 as a result of either
 - (a) subsidence occurring from historical non-coal mineral mining and/or
 - (b) subsidence occurring historical coal mining but where this activity was ancillary to non-coal mineral mining.
- ✓ The loss in Market Value of the Property directly attributable to subsidence but where the Assumed Responsible Person refuses to pay a claim as it falls outside the provisions of the Coal Mining Subsidence Act 1991 as a result of either;
 - (a) subsidence occurring from historical non-coal mineral mining and/or
 - (b) subsidence occurring from historical coal mining but where this activity was ancillary to non-coal mineral mining.
- ✓ All other costs and expenses which have been agreed in advance by the Insurer.



What is not insured?

(see the policy document for full details of the losses that are not covered).

The Insurer will not be liable to indemnify the Search Provider and/or the Insured for:

- ✗ Loss arising from subsidence occurring after the Effective Date which is or would otherwise be recoverable under a buildings insurance policy;
- ✗ Loss arising wholly or partly because of the wilful act or neglect of the Search Provider and/or the Insured;
- ✗ Loss if at the date of a claim the Insured is not the legal or beneficial owner of the Property;
- ✗ Loss in relation to loss of a transaction for the sale or for the purchase of the Property and any costs incurred by the Purchaser in relation to the loss of such transaction;
- ✗ Loss in respect of structural or other physical damage caused to the Property by subsidence or flooding following mining which occurred after the Effective Date;
- ✗ Loss in relation to any change to the FCI CON29M Report or an FCI Premium Plus CON29M Report made after the Effective Date which affects Insurer's responsibility under this Policy, if Insurers would not have been responsible for the Loss before such change;
- ✗ Loss in relation to any change in the interpretation of information upon which the FCI CON29M Report or an FCI Premium Plus CON29M Report was produced provided such information remains unchanged;
- ✗ Loss arising where Search Provider did not include within the FCI CON29M Report or an FCI Premium Plus CON29M Report that a subsidence claim may be deemed ineligible under the Coal Mining and Subsidence Act 1991;
- ✗ Loss for which the Coal Authority may be required to pay by Law;

- ✗ Loss arising where the Assumed Responsible Person has previously repudiated to cover claims for subsidence under the Coal Mining Subsidence Act 1991;
- ✗ Loss arising in respect of coal mineral working which is not ancillary to non-coal mineral working;
- ✗ Loss arising from subsidence in respect of mineral workings which are not contained within the Coal Authority dataset used to compile the FCI CON29M Report or an FCI Premium Plus CON29M Report.



Are there any restrictions on cover?

! You must only use the property for the insured use.



Where am I covered?

✓ You are covered at the risk address(es) shown on your schedule of insurance.



What are my obligations?

- You are required to keep to the conditions as shown in your full policy documentation.
- As soon as any circumstances which are likely to lead to a claim under the policy become known to you, please write with details to the Claims Manager at claims@clspropertyinsight.co.uk quoting the policy number. Please be aware of the claims conditions and general conditions of the policy.



When and how do I pay?

Your search provider will pay the premium directly to us, the Administrator.



When does the cover start and end?

The cover will start from the effective date as documented in the property schedule of this policy.

The duration of the policy will continue until the purchaser of the FCI CON29M Report or an FCI Premium Plus CON29M Report no longer has an interest in the property.



How do I cancel the contract?

This policy can be cancelled in accordance with the terms of the FCI CON29M Report or an FCI Premium Plus CON29M Report.