

Overall Result:

Passed

Expert Opinion:

There are no further actions that should hinder the completion of this transaction.

PASSED | **CON29M**

No further actions

PASSED | **NON-COAL MINING**

No further actions

ADVISORY | **NATURAL PERILS**

Hazards identified, please see assessment

PASSED | **CLAY SUBSIDENCE**

No further actions

PASSED | **COASTAL HAZARDS**

No further actions

IDENTIFIED | **RADON**

Hazards identified, please see assessment

NOT IDENTIFIED | **OIL & GAS**

No further actions

IDENTIFIED | **MINERAL PLANNING**

Hazards identified, please see assessment

Report Address:

Sample Address

Report Details:

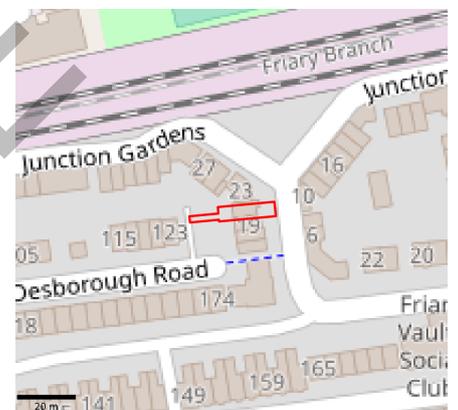
Report Reference:

Sample Reference

Client Reference:

Sample Reference

Date: 01/07/2023



User Key:

- Lender Attention
- Conveyancer Further Action
- Purchaser Advisory
- Passed - No Further Action

Next steps

i ● Conveyancer ● Purchaser

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

RECOMMENDED NEXT STEPS

Advisory

Potentially compressible soils greater than 1m thick have been identified from BGS Data beneath the property. Significant settlements can occur where buildings are founded on compressible soils which can result in building damage. Changes in groundwater levels (for example due to new drainage) can also result in settlement. Paved areas and buried pipes can also be affected by ground movements from compressible soils.

Suitable geotechnical engineering advice should be sought for new foundations to make sure they extend below any compressible deposits and for any changes to drainage on the site.

A RICS Home Surveys Level-Three Buildings Survey Report will provide extensive information on the condition of the property, including defects or risks which might be related to ground hazards.

The RICS regulated Home Surveys do not explicitly cover natural ground hazards but should report on any visible building movement indicators within sections D & E. The evidence of movement affecting the grounds of the property may be commented on in Section G and any damage to buried services visible at surface should be reported on within section F.

For more information on the RICS regulated report suite, please visit <https://www.rics.org/globalassets/ricswebsite/media/upholding-professional-standards/sector-standards/home-survey--2021/helping-you-choosethe-right-survey.pdf>.

Buildings insurance specifically covering the risk of subsidence will be required. Information on subsidence insurance can be found at: <https://www.abi.org.uk/products-and-issues/choosing-the-right-insurance/homeinsurance/subsidence/how-subsidence-can-affect-your-home/>.

If the purchaser is considering any future development of the Site, further recommendations may apply. More information relating to the development of the Site can be found in the **Geological Conditions Section**.





CON29M Coal Mining

Passed
NO ACTION

Professional opinion

Within the scope of this assessment, the Site is not considered to be susceptible to coal mining-related ground instability. Any identified coal mining features are considered unlikely to impact the value or security of the Site for normal lending purposes and there is no reason for them to impact upon the completion of this transaction.

What coal mining activity has been identified?

Is the Site within a Coal Authority reporting area?

No

1. Past underground coal mining	Not Identified	2. Present underground coal mining	Not Identified
3. Future underground coal mining	Not Identified	4. Shafts and adits (mine entries)	Not Identified
5. Coal mining geology	Not Identified	6. Past opencast coal mining	Not Identified
7. Present opencast coal mining	Not Identified	8. Future opencast coal mining	Not Identified
9. Coal mining subsidence claims	Not Identified	10. Mine gas emissions	Not Identified
11. Emergency surface hazard call-out incidents	Not Identified		

Detailed findings of coal mining activity

Q1. Past underground coal mining

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

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

Q2. Present underground coal mining

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

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

Q3. Future underground coal mining

- (a) Is the property within any geographical area for which the Coal Authority is determining whether to grant a licence to remove by underground methods?
- (b) Is the property within any geographical area for which a licence to remove coal by underground methods has been granted?
- (c) Is the property within the zone of likely physical influence on the surface of planned future underground coal workings?
- (d) Has any notice of proposals relating to underground coal mining operations been given under section 46 of the Coal Mining Subsidence Act 1991?

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

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

Q4. Shafts and adits (mine entries)

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

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

Q5. Coal mining geology

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

A. There are no recorded faults, fissures or breaklines that occur within the influence of the Site.

Q6. Past opencast coal mining

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

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

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

Q7. Present opencast coal mining

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

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



Q8. Future opencast coal mining

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

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

Q9. Coal mining subsidence claims

- (a) Has any damage notice or claim for alleged coal mining subsidence damage to the property been given, made or pursued since 1st January 1994?
- (b) Does any current 'Stop Notice' delaying the start of remedial works or repairs affect the property?
- (c) Has any request been made under section 33 of the 1991 Act to execute preventive works before coal is worked?

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

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

Q10. Mine gas emissions

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

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

Q11. Emergency surface hazard call-out incidents

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

- A. The Site is not situated within the influence of a coal mining-related hazard.

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

Expert interpretation of coal mining activity

Within the scope of this assessment, the Site is not considered to be susceptible to mining-related ground instability. No further information is required within the scope of a typical mortgage application. Below exist relevant interpreted conclusions based on the findings of this report (where applicable):





GROUND RESIDENTIAL GROUND RISKS REPORT

Although no records exist of historical subsidence claims, it is possible that claims may be made in the vicinity of the Site in the future.

Conveyancer

This section is an official CON29M enquiry and a site-specific interpretation of coal mining activity based on available records. These enquiries are The Law Society CON29M Coal Mining search enquiries and are used with permission of the Law Society. The Law Society CON29M Coal Mining search enquiries are protected by copyright owned by The Law Society of 113 Chancery Lane, London WC2A 1PL. Dye & Durham (UK) Limited (formerly Terraforma IDC Limited)'s Terms and Conditions are applicable at the time the report was produced and are available in the 'Further Information' section. In the unlikely event that the coal data used by Dye & Durham (UK) Limited (formerly Terraforma IDC Limited) to compile this report is later found to be inaccurate, the purchaser of the report benefits from Loss of Value Protection of up to £100,000, and should the purchaser later suffer a financial loss, following their reliance on the report, are protected by Dye & Durham (UK) Limited (formerly Terraforma IDC Limited). Dye & Durham (UK) Limited (formerly Terraforma IDC Limited) are protected by an indemnity policy through CLS Property Insight Limited through their insurer Great Lakes Insurance SE, UK Branch. Please note that claims are subject to the terms and conditions of the policy that Dye & Durham (UK) Limited (formerly Terraforma IDC Limited) hold with CLS Property Insight Limited and details of these can be found at the back this report. All Dye & Durham (UK) Limited (formerly Terraforma IDC Limited) reports adhere to The Search Code and are regulated by the Council of Property Search Organisations.

SAMPLE



For any mining or ground related issues
please contact our experts

Call us on: 0330 900 7500

Email our team: insight-info@dyledurham.com



All Other Mining

Passed
NO ACTION

Professional opinion



No further action is required relating to past metalliferous or other non-coal mineral extraction activity.

What non-coal mining activity has been identified?

-  Ironstone
-  Limestone
-  Crushed Rock
-  Iron Ore
-  Clay & Shale
-  Non-ferrous metals

	Total within		Nearest mining feature within 1000m			
	1000m	25m	Mineral (closest)	Recorded/suspected	Distance	Direction
Mine location ¹	0	0			-	-
Mine shaft ¹		0			-	-
Adit ¹		0			-	-
Surface quarry ²		0	Limestone	Recorded	468 m	SSE
Underground working ¹		0			-	-
Mineral outcrop		0			-	-
Mineral occurrence ²		0			-	-
Collapse ²		0			-	-
Infilled quarry ^{1,2}		0			-	-
Mining cavity (PBA) ²		0			-	-
Mining waste deposits ¹		0			-	-
Other ²		1	N/A	Recorded	0 m	-

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

	Class*	British Geological Survey summary
Non-coal mining hazards	B	Underground mine workings may have occurred in the past or current mines may be working at significant depth to modern engineering standards. Potential for difficult ground conditions are unlikely and are at a level where they need not be considered.

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

Expert interpretation of identified non-coal mining activity

Cornwall Mining Consultants has undertaken a comprehensive review of its mining archive; on-site investigations and available datasets. No recorded or suspected mineral extraction related features have been identified that might threaten the property.



● Conveyancer ● Purchaser

The non-coal mining section is a site-specific evaluation of past mining and mineral extraction hazards completed by Cornwall Mining Consultants. This section identifies all non-coal mining activity within the local area, with specific attention to Tin and other metalliferous mining. This section identifies individual mining features specific to the site and these features are interpreted in conjunction with the area's mining history to also identify potential unrecorded workings. Features and hazards are compiled using Cornwall Mining Consultants' extensive database, including abandoned mine plans, historic maps and individual site investigation records.

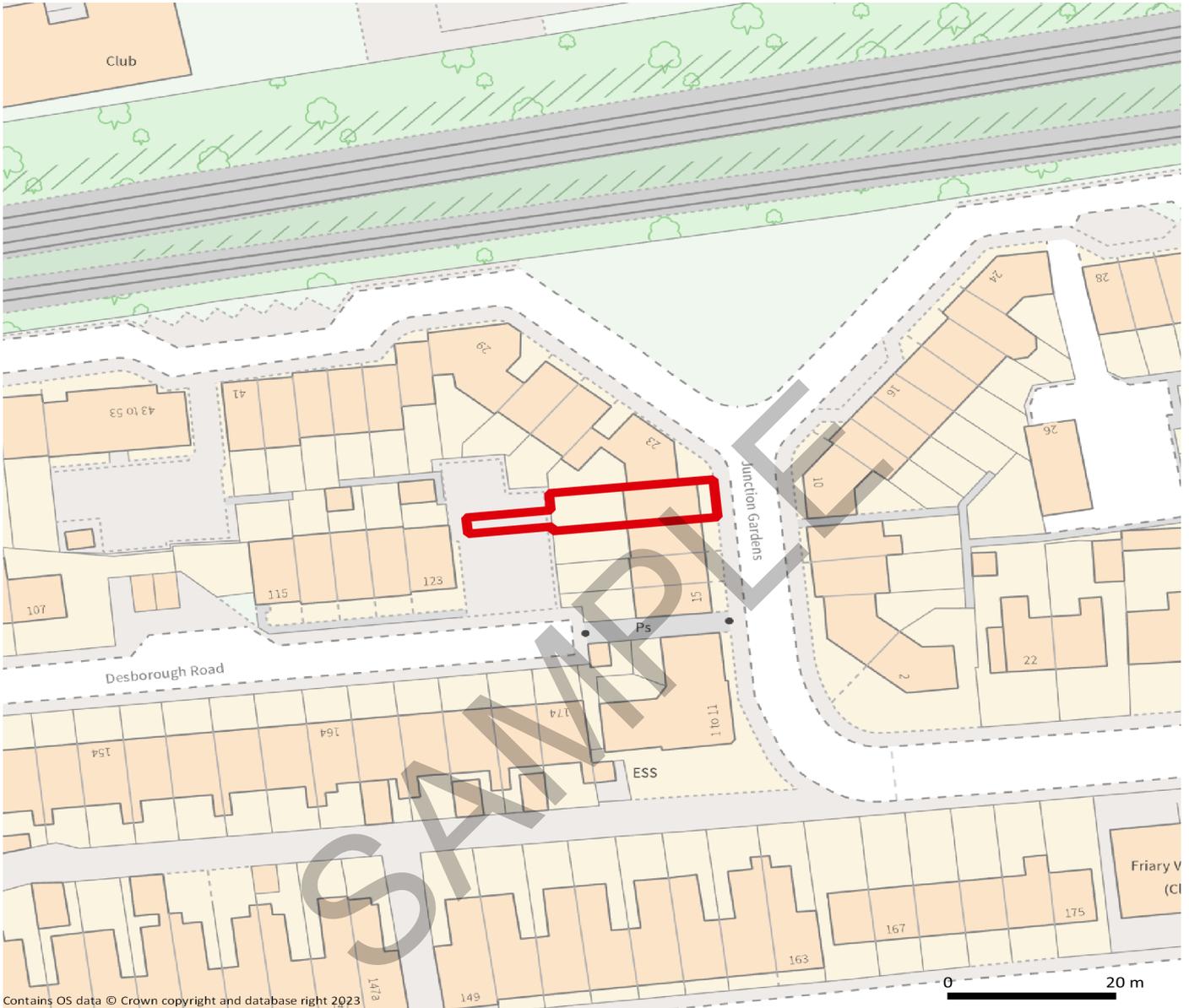
Included in this assessment:

- Tin
- Copper
- Other metals
- Sandstone
- Limestone
- Chalk
- Slate
- China & Ball Clay
- Iron

SAMPLE



Coal and all other mining map



Contains OS data © Crown copyright and database right 2023

Coal Mine Entries	Coal Claims	Coal/Non-Coal Features
Adit	01 - Awaiting Decision	Recorded Shaft
Shaft	02 - Rejected	Suspected Shaft
Zone of Influence	03 - Admitted	Adit Portal
Affected Areas	05 - Settled	Mining/Quarrying Hazards
	06 - Withdrawn	Property Boundary

N
1:810
Map data
OS100058210

Sample Address



For any mining or ground related issues please contact our experts

Call us on: 0330 900 7500

Email our team: insight-info@dyledurham.com



Natural Ground Perils

Advisory

PURCHASER ACTION

Professional opinion

Within the scope of this assessment it is considered possible that the Site could be susceptible to natural ground instability. Natural ground perils have been identified within the vicinity of the Site and a prudent purchaser may wish to follow any identified next steps and/or make assurances relating to the stability of the Site.

What natural ground perils have been identified?

- ✔ Collapsible deposits
- ⚠ Running sands
- ✔ Soluble rock
- ✔ Slope movement
- ⚠ Compressible ground
- ⚠ Natural cavities

where ⚠ indicates identified perils and ✔ indicates non-identified perils.

Is the property vulnerable to slope movement?

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

Is the property vulnerable to other natural ground hazards?

	GeoSure class*	British Geological Survey conclusion (highest GeoSure class)
Collapsible deposits	A	Compressible ground deposits that have the potential to result in differential settlement of the ground when significant load is applied are likely to be present. Site and land use should consider the compressibility and variability of ground conditions beneath the site.
Running sands	C	
Soluble rocks	A	
Compressible ground	D	

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

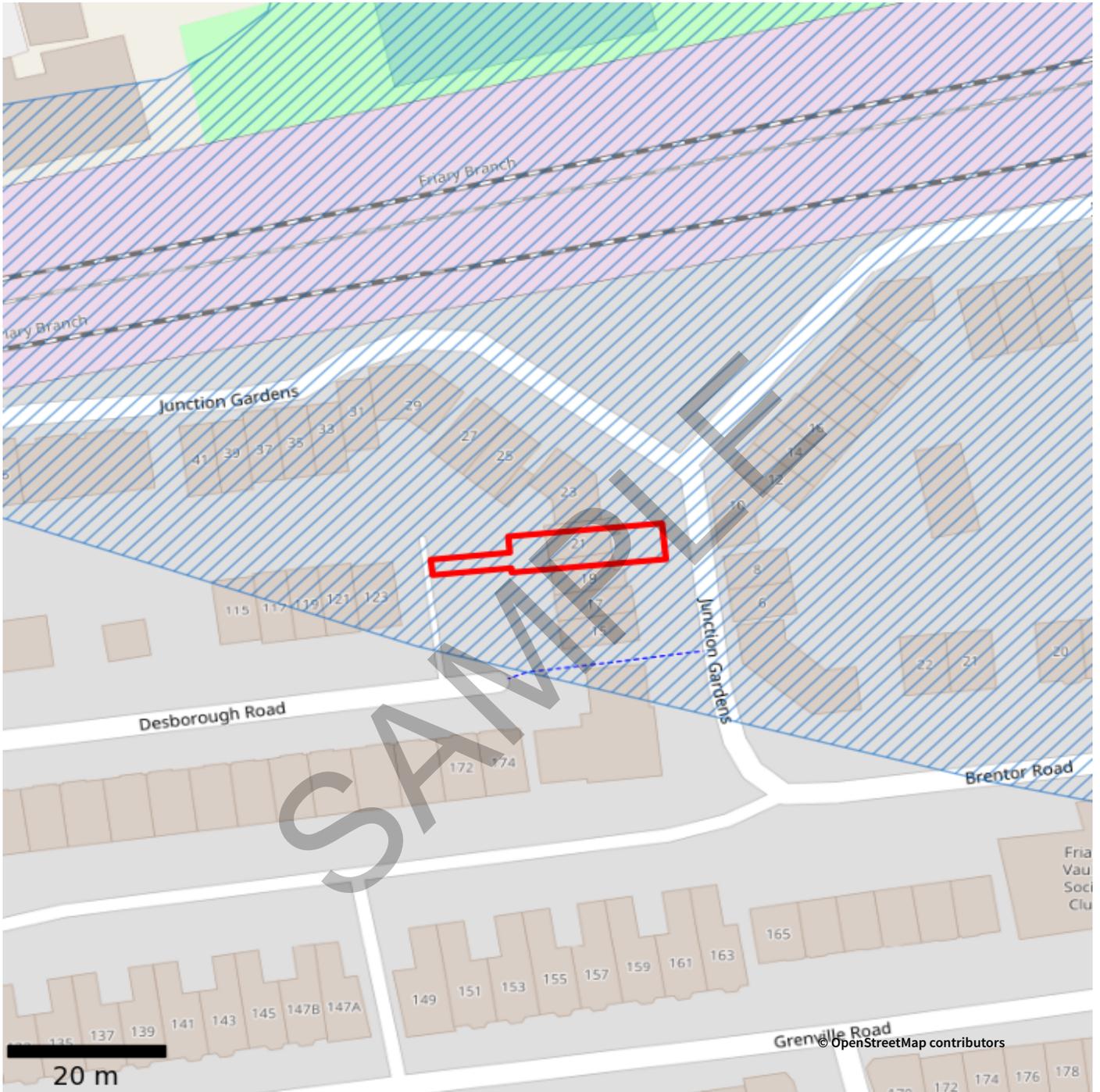
	Approx. distance	Comments
Natural cavities	887.70m, S	Naturally formed cavities in the ground are present in the wider area.

i Purchaser

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



Natural ground perils map



GeoSure & Natural Perils Directory



Natural hazards advisory



Slope movement extent



Site Boundary



Natural Cavities



Slope movement

Sample Address





Clay Subsidence

Passed
NO ACTION

Professional opinion

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

What is the risk of shrink-swell subsidence?

Clays



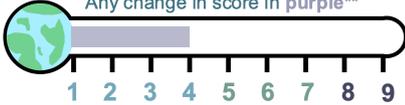
Soil shrink-swell score*	Approximate NHBC score
1 2 3 4	Low
5 6 7	Medium
8 9	High

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

* Higher scores indicate higher risk, where 1 is lowest risk and 9 is highest risk.

Future Shrink-Swell Score (in 35 years)

Any change in score in purple**



Trees



Search area	No. trees with potential to influence stability
Building footprint	0
Site boundary	0

Expert interpretation of clay-related subsidence

Soils at the site have a low potential for seasonal ground movement. The site is not within the zone of influence of any recorded trees.

Evidence of ground movement within 50 metres

Investigated claims susceptibility score

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

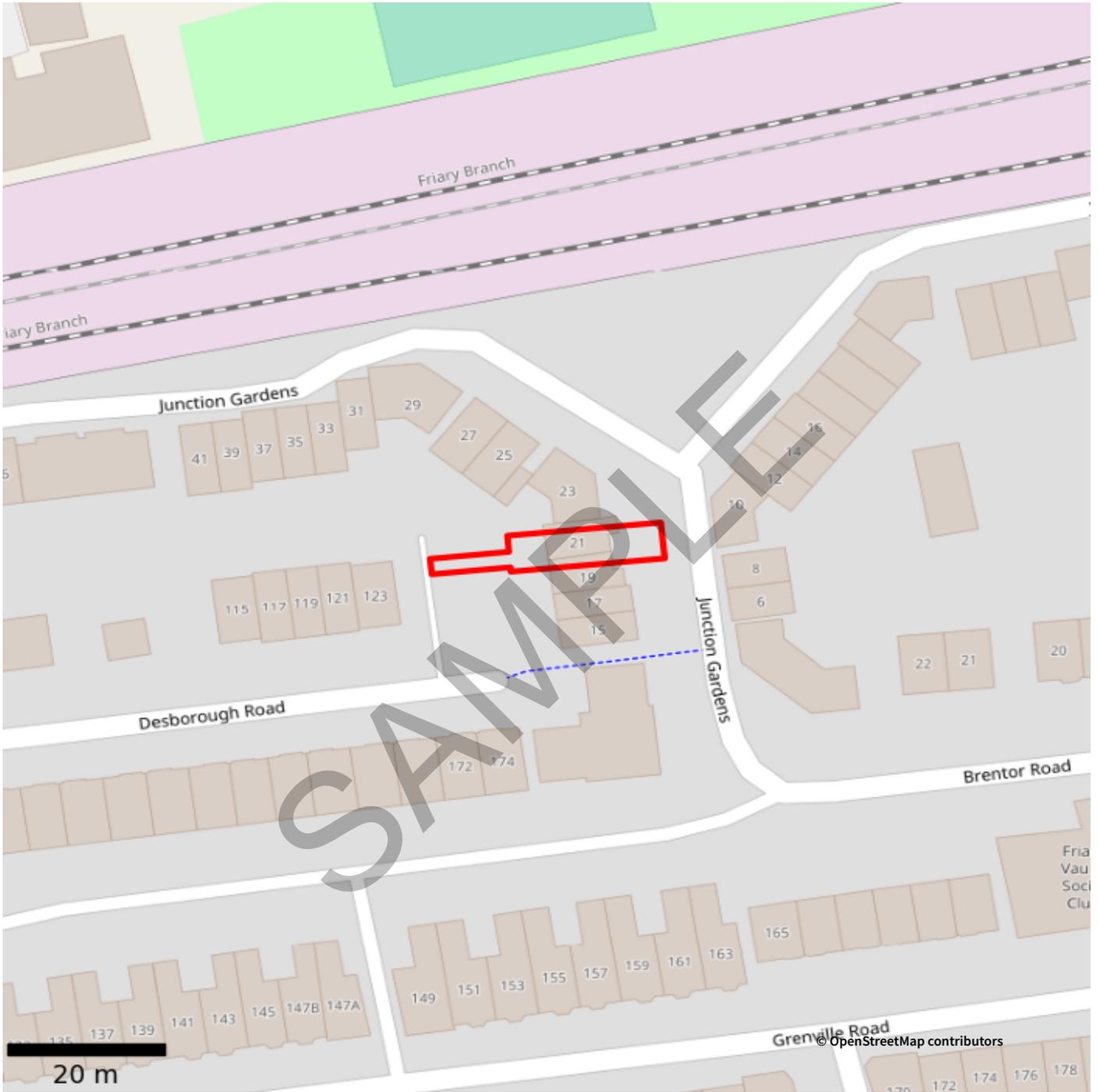
i Purchaser

This report has used Cranfield University data to identify shrink-swell potential within clay soils that, alongside the identification of nearby trees using the Bluesky National Tree Map data, interprets the risk of ground movements at the Site due to changes in soil moisture content. Please note, other unrecorded trees may also exist and/or trees may have been removed, and the presence of trees does not necessarily mean ground movements will occur. Information on the amount of movement due to clay shrink-swell is based around NHBC guidance as an indication of the maximum movement which might occur in the worst case only and is not intended for the design of new foundations. Investigated claims susceptibility averages are calculated for the postcode area, which relates to the city/town area rather than the specific street postcode. The level of recorded subsidence claims may be due to features other than clay subsidence.

**Cranfield University soils data has also been used to show the effects of potential climate change, on the risk of soil shrink-swell. An increased Cranfield score means a higher risk of future ground movements. Please note that the Future Cranfield Score may not always increase.



Ground movement map



Clay Subsidence



Shrink-swell advisory



Site Boundary



Tree zone of influence

Sample Address





Coastal Hazards

Passed
NO ACTION

Professional opinion

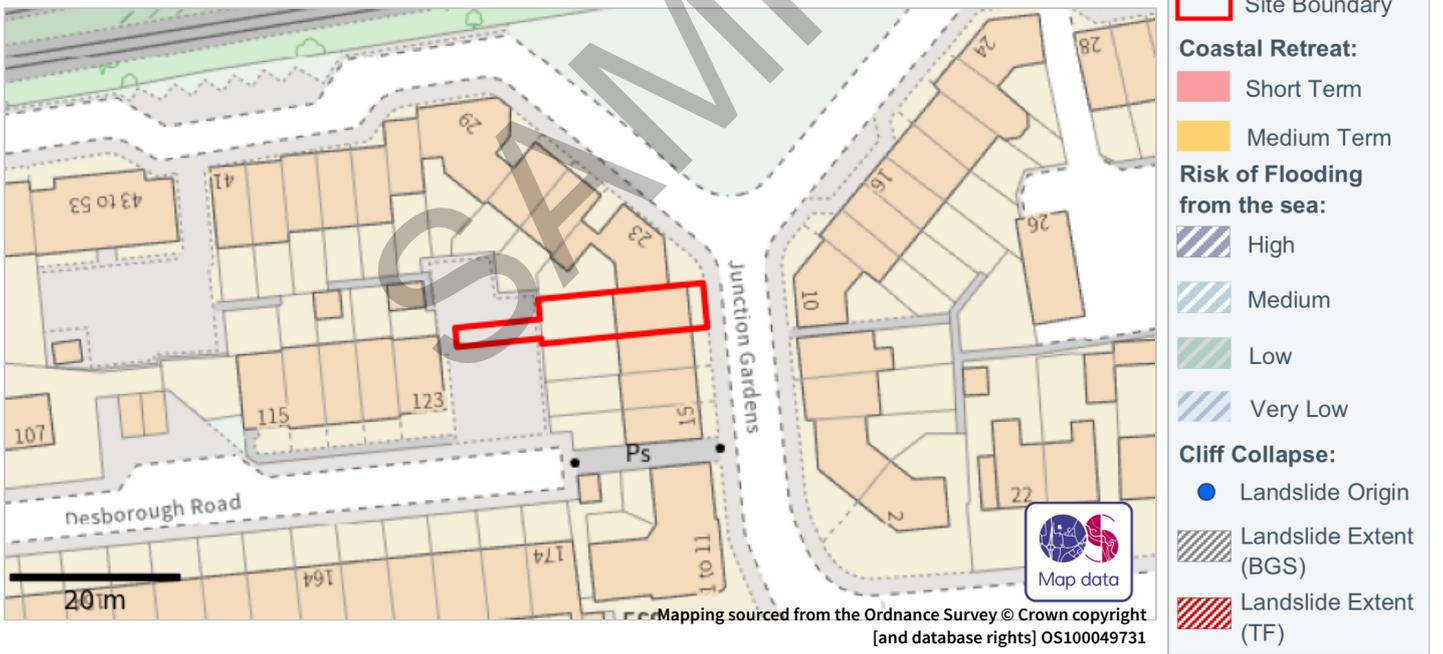
The Site is not considered to be within an area affected by coastal hazards.

Coastal Hazards assessment

The Site is not identified to be at risk from coastal hazards.

Is there a risk of instability or collapse from coastal erosion within a typical mortgage lifetime (20 years)?	No
Is the risk of instability or collapse from coastal erosion likely (95% confidence) in the medium term (50 years)?	No
Is the coastline management expected to change in the next 20 years?	No
Have there been any previous, recorded landslides or coastal collapses within the vicinity of the site?	No
Location (if Yes): N/A	

SMP Name	Defences	Coastline Type	20 Year Plan	50 Year Plan	Sea Flooding
N/A	N/A	N/A	N/A	N/A	N/A



Purchaser

This report has provided an assessment of the risk from coastal erosion, based on available datasets, including the Environment Agency's National Coastal Erosion Risk Mapping (NCERM) and flooding models, which identify the coastline characteristics, current defences and modelled retreat/inundation for sections of the coast over the short to medium term. Landslide and coastal collapses are based on data from the British Geological Survey and our unique Coastal Collapses database. Please note, it is possible that the rate of erosion could be affected by factors outside of the scope of this assessment.



Radon

Identified

PURCHASER ACTION

Is the property in a Radon affected area?

Is the property in a Radon affected area?	Level of measures required
<p>2</p> <p>Radon potential*</p> <p>The property is in an Intermediate probability radon area (1 to 3% of homes are estimated to be at or above the Action Level). The property is in a radon affected area.</p>	<p>No protective measures for new buildings in England and Wales.</p>

* Higher scores indicate higher risk, where 1 is lowest risk and 6 is highest risk.

Impact of local factors on risk of Radon exposure

Local factors	Information	Impact on Radon risk
Local geology	Upper devonian slates - slate.	Decreased risk of exposure.
New build property?	No	Increased risk of exposure.

NEXT STEPS

HPA advises that radon gas should be measured in all properties within radon Affected Areas and that homes with radon levels above the Action Level (200 Bq m-3) should be remediated, and when achievable to below the Target Level of 100 Bq m-3. Householders with levels between the Target Level and Action Level should seriously consider reducing their radon level, especially if they are at greater risk, such as if they are current or ex smokers. Whether or not a home is in fact above or below the Action Level or Target Level can only be established by having the building tested. The HPA provides a radon testing service which can be accessed at www.ukradon.org.

Conveyancer Purchaser

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

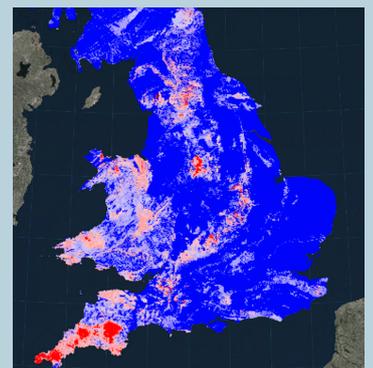
England and Wales: BR211 Radon: Guidance on protective measures for new buildings.

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

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

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

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





Oil and Gas Activity

Not Identified

NO ACTION

Nearest identified oil and gas activity (including fracking)

Within the scope of this assessment, the Site is not considered to be within an area that could be affected by hydrocarbon extraction. The site is not situated within a block offered for licence by the OGA or DECC at this time. This means that no legal hydrocarbon extraction can occur near the Site, and is not eligible for licensing until at least the next licensing (15th) round. It is unlikely that this area will be licensed for hydrocarbon extraction due to a lack of suitable geological conditions.

Operator	License block/reference	Resource	Type
-	-	-	-

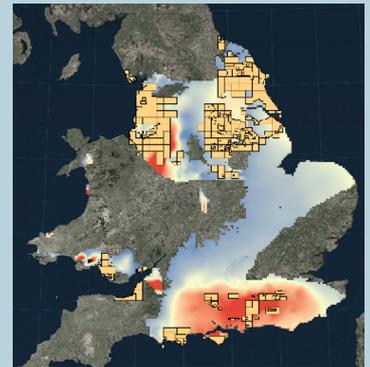
NEXT STEPS

No further action is required.

i Purchaser

An assessment of Petroleum Exploration and Development Licence areas (PEDLs), has been made by reference to information provided by the Oil and Gas Authority (OGA) and the Department of Energy and Climate Change (DECC). A PEDL offers exclusive rights for the exploration and retrieval of hydrocarbons using conventional oil and gas extraction techniques, coal bed methane extraction, mine gas exploitation or unconventional shale-gas 'fracking' techniques within set Ordnance Survey (OS) referenced 'blocks'. In November 2019 the Government announced its end of support for fracking and stated that they will maintain their position until compelling new evidence is provided. The inset image shows the distribution of operational PEDL (all hydrocarbon extraction) blocks and shale outcrops in England and Wales. Further information regarding fracking can be found on our FAQ page www.terrafirmaidc.co.uk/faq.

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



SAMPLE





Mineral Planning

Identified

PURCHASER ACTION

Identified mineral planning permissions

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

Closest identified mineral planning permissions

Site name	Distance	Commodity	Extraction type	Status	Activity
Cattedown	641.03	Limestone	Surface mineral working	Valid	Inactive
Plymstock	914.29	Limestone	Surface mineral working	Valid	Inactive
Breakwater	948.71	Limestone	Surface mineral working	Valid	Inactive

NEXT STEPS

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



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

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

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



Geological Conditions

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

Site information

Bedrock geology	Upper devonian slates - slate.
Superficial geology	Alluvium - clay, silt, sand and gravel.
Artificial ground	There is no artificial ground recorded beneath the site.
Historic landfill	There is no historic landfill recorded beneath the site.
Linear features	There are no linear geological features (such as faults) recorded within 20m of the site.
Borehole records	There are no boreholes recorded within 25m of the site.
Groundwater infiltration potential	Rainwater infiltration potential is considered to be moderate at the site.
Superficial thickness	The depth of the superficial geology beneath the site is 1.09m.

Future Development of the Site

Our Geohazard Risk team consider that while no immediate threats to ground instability exist at the site, poor conditions could exist that may impact the stability during any future development or site works. You may wish to share the findings of this report with your developer prior to any site works. For recently developed sites, you may wish to contact the developer/builder and enquire whether the ground conditions were considered or remediated during the planning, foundation design and construction phases. Should any evidence of poor ground conditions be discovered, or if evidence exists supporting the existence of ground hazards be presented, you may wish to seek further expert interpretation or investigation prior to any site works. Please contact our team should you require any further information on such follow-on services.

Potentially compressible soils greater than 1m thick have been identified from BGS Data beneath the property. Significant settlements can occur where buildings are founded on compressible soils which can result in building damage. Changes in groundwater levels (for example due to new drainage) can also result in settlement. Paved areas and buried pipes can also be affected by ground movements from compressible soils. Suitable geotechnical engineering advice should be sought for new foundations to make sure they extend below any compressible deposits and for any changes to drainage on the site.

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

Additional information

User Key Information

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

Lender - attention required	This colour is applied when the report has identified mining hazards within the vicinity of the Site, including features (e.g., mine shafts/adits) that could affect the future value of the Site. A lender may want to be alerted to this adverse entry, due to requirements of UK Finance (formerly the Council of Mortgage Lenders), before deciding on whether to proceed with the transaction. The conveyancer is advised to follow the terms of the UK Finance Mortgage Lenders' Handbook and any additional instructions from the prospective lender in its consideration and determination of whether to refer any part of this report to the lender.
Conveyancer - further action	This colour is applied when the report has identified mining and/or ground hazards that could affect the future ground stability of the Site. It is recommended that further actions are undertaken to quantify the risk of subsidence or collapse to the Site prior to purchase. It is recommended that the conveyancer liaises with all necessary parties regarding the report's findings.
Purchaser - prudent advice	This colour is applied when the purchaser's attention should be drawn to the prudent recommendations and advice outlined in the report. The report results should not hinder the transaction, and Dye & Durham (UK) Limited (formerly Terraforma IDC Limited)'s Terms & Conditions are valid for the Site. However, it is recommended that the purchaser(s) read this report carefully.
No further action	This colour is applied when the report has not identified any mining or ground hazards that influence the ongoing use or value of the Site. Our expert team does not believe that any further actions are required for this transaction and Dye & Durham (UK) Limited (formerly Terraforma IDC Limited)'s Terms & Conditions are valid for the Site.
i	This symbol is used throughout the report to highlight where further information has been provided. This does not affect the risk assessment of the report but may help to provide practical guidance for the relevant parties highlighted.

Notice of Statutory Cover

Coal

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

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

For further information

Website: www.groundstability.com

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

Cheshire Brine

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

For further information

Website: www.cheshirebrine.com



Further Information

Terms & Conditions

This report is provided under the Dye & Durham (UK) Limited (formerly Terraforma IDC Limited) Terms and Conditions, a copy of which is available on our website at: https://www.terraformaidc.co.uk/terms_and_conditions.

They provide a limit of liability per report of £10 million, backed by Professional Indemnity Insurance, details available on request.

Report Methodology & Limitations

General

This report is based on the site submitted at point of order (“the Site”) and is split up into modules. Our risk assessment, professional interpretation and risk transfer are based on the first five modules: CON29M, All Other Mining, Natural Ground Perils, Subsidence & Coastal Hazards. Additional information is provided in the remaining modules which are considered useful context relating to the ground but do not necessarily relate to ground instability: Radon, Oil & Gas, Mineral Planning & Geological Conditions. Recommendations or Further Actions, in the Next Steps sections, should be read carefully in conjunction with the limitations set out in this Further Information section.

No inspection of the Site has been undertaken and this report does not constitute a property survey. Additional information on the datasets used is provided below. This report does not include a site investigation, nor does Dye & Durham (UK) Limited (formerly Terraforma IDC Limited) make specific information requests of the regulatory authorities for any relevant information they may hold regarding the ground stability of the Site. This report is concerned solely with the site searched and should not be used in connection with adjacent properties as we may have only referenced relevant known ground features that could potentially have a direct influence upon the Site. Other features which may be present in the general area may have been omitted for clarity. For the avoidance of doubt this report does not consider (inter alia) matters related to underground services, land ownership, planning considerations, unexploded ordnance, contamination, pollution, ecological or environmental issues, asbestos or radioactive waste.

Data

It should be noted that unrecorded or unexpected ground hazards can exist. In some cases, information on hazards is either not readily accessible or is of poor quality. Dye & Durham (UK) Limited (formerly Terraforma IDC Limited) cannot be held responsible for any damage or ground-related problems as a result of your site being affected by hazards which are unrecorded or where any relevant information on the hazards is either not available or is of poor quality.

The report is based on available data at the time of preparation. The Dye & Durham (UK) Limited (formerly Terraforma IDC Limited) Ground Report has been carried out with reference to licensed British Geological Survey (BGS) & Coal Authority (CA) data and Dye & Durham (UK) Limited (formerly Terraforma IDC Limited)’s bespoke database, which includes an extensive collection of mine plans, maps and records in our possession. Data is also used from Ordnance Survey (OS), HM Land Registry and the Environment Agency (EA). In some cases, data is made up of information supplied to Dye & Durham (UK) Limited (formerly Terraforma IDC Limited) by third parties, of which Dye & Durham (UK) Limited (formerly Terraforma IDC Limited) has no direct knowledge. Dye & Durham (UK) Limited (formerly Terraforma IDC Limited) has endeavoured to verify all database entries, however, given the nature of this third-party information, Dye & Durham (UK) Limited (formerly Terraforma IDC Limited) can have no liability for the accuracy of the information comprising the databases or for any loss of whatever nature directly or indirectly caused which may result from any reliance placed upon it. The data used to compile this report is continually updated. In line with all search data, if there is a delay in using this report a new version may be required to ensure the most current information is available.

Methodology

This report has been completed in accordance with the Dye & Durham (UK) Limited (formerly Terraforma IDC Limited) professionally reviewed methodology, produced to evaluate the process of analysing multiple datasets with professional interpretation to provide a risk assessment of ground stability. Using this methodology and the available data, we have endeavoured to provide as accurate a report as possible. This report is a ‘remote’ or ‘desktop’ investigation and only reviews information provided by the client (the site location) and from the databases of publicly available (either freely or by licence) information that have been chosen to enable a desk based geotechnical assessment of the Site.

CON29M & All Other Mining & Quarrying

It should be realised that records of mine workings or quarries are often poor or absent. Dye & Durham (UK) Limited (formerly Terraforma IDC Limited) cannot offer any warranty that the records of mining or quarrying provided are complete or that that mineworking or quarries do not exist where no records exist or are readily accessible. Coal mining records (including for coal mine shafts or recorded subsidence claims to the Coal Authority), for completion of the CON29M section of this report, are based on data proved by the Coal Authority. The All-Other Mining section of this report has been completed in-conjunction with Cornwall Consultants Limited, trading as Cornwall Mining Consultants. Other records of non-coal workings are based on records held by Dye & Durham (UK) Limited (formerly Terraforma IDC Limited), Cornwall Consultants or third-party providers. Quarry and infilled quarry data are based on BGS data. Brine subsidence hazards are based on BGS data. Where the site is located within the Cheshire Brine Subsidence Compensation Board records of relevant brine subsidence claims have been obtained. However, no such records are publicly available for areas of brine extraction outside the Cheshire Brine Subsidence Compensation Board.

Natural Ground Perils

Information on natural ground hazards (landslides, compressible ground, collapsible deposits, running sands & soluble rocks) is based on BGS data. Natural cavities include data from Peter Brett Associates.

Clay Subsidence, Ground Movement & Sinkholes

Information on clay-related subsidence is based on Cranfield University Natural Perils Directory soil shrink-swell potential data and the Bluesky National Tree Map dataset. Information is provided relating to the susceptibility to subsidence claims. This section is provided to aid the subsidence risk assessment and should not be used as evidence that subsidence claims do or do not exist at the Site. Dye & Durham (UK) Limited (formerly Terraforma IDC Limited) cannot accept responsibility for the presence of any claims or their accuracy.

Dye & Durham (UK) Limited (formerly Terraforma IDC Limited) define a sinkhole as a: “colloquial term for any hole, collapse, void or depression in the ground, formed by natural or man-made processes and enlarged by erosion, loading the ground and/or the drainage of water.” Dye & Durham (UK) Limited (formerly Terraforma IDC Limited) query our unique sinkhole database, which includes media-reported sinkholes since 2014.



Coastal Hazards

This module provides information on the shoreline management policy for the local area and assesses the instability and erosion risk to the site in the short (20 years) to medium term (50 years) from the EA National Coastal Erosion Risk Mapping (NCERM) data. Information on landslides and coastal collapses is provided by BGS and Dye & Durham (UK) Limited (formerly Terraforma IDC Limited) data. Information is provided on the risk of sea flooding (inundation) by the EA, however this should not be relied on as a form of full flood risk assessment by Dye & Durham (UK) Limited (formerly Terraforma IDC Limited). Please note, it is possible that the rate of erosion could be affected by factors outside of the scope of this assessment. Other small-scale or un-recorded collapses along areas of the coast may exist.

Radon

The assessment of Radon risk is compiled from the HPA-BGS (Public Health England & British Geological Survey) Joint Radon Potential Dataset for Great Britain. This module provides the current definitive map of radon Affected Areas in Great Britain and allows an estimate to be made of the probability that an individual property is at or above the Action Level for radon. It is important to note that the actual radon levels at a Site can only be determined by having a building tested and therefore Dye & Durham (UK) Limited (formerly Terraforma IDC Limited) cannot be held responsible for any inaccuracies or discrepancies within values reported here to those in such physical tests. Dye & Durham (UK) Limited (formerly Terraforma IDC Limited) provide additional interpretation of risk factors relating to Radon levels, however these are indicative only as actual levels can only be established by physical testing.

Oil & Gas

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

Mineral Planning

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

Copyright Statements

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

Coal Authority: 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 Dye & Durham (UK) Limited (formerly Terraforma IDC 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 Dye & Durham (UK) Limited (formerly Terraforma IDC Limited) prior to any re-use. © Crown Copyright (2023) Ordnance Survey Licence Number 100049731. May contain British Geological Survey materials © NERC (2023). This report may contain plans and records held by the Coal Authority and made publicly available at the time of inspection which may include British Geological Survey and Ordnance Survey data.

British Geological Survey: Contains British Geological Survey materials © UKRI 2023.

Brine: This report provides an assessment of brine mining and where so, any and all assessment of brine mining hazards/risk is made by Dye & Durham (UK) Limited (formerly Terraforma IDC Limited) only. The report may include separate information relating to Cheshire Brine Subsidence claims and is provided by the Cheshire Brine Subsidence Compensation Board (CBSCB) within an attached search (Cheshire Salts Search). Please note, the use of this information is restricted to the terms and provisions contained in that report.

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

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

Other:

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Important consumer information

This search has been produced by Dye & Durham (UK) Limited (formerly Terraforma IDC Limited)

Imperium, Imperial Way, Reading, RG2 0TD

Email: insight-info@dyedurham.com

Telephone: 0330 900 7500

Registered with the Property Codes Compliance Board (PCCB) as a subscriber to the Search Code. The PCCB independently monitors how registered search firms maintain compliance with the Code.

The Search Code

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

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

The Code's core principles

Firms which subscribe to the Search Code will:

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

Complaints

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

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

TPOs contact details

The Property Ombudsman Scheme

Milford House, 43-55 Milford Street

Salisbury, Wiltshire SP1 2BP,

Tel: 01722 333306 Fax: 01722 332296

Email: admin@tpos.co.uk | Website: www.tpos.co.uk.

You can get more information about the PCCB from

www.propertycodes.org.uk or from our website at

www.terrafirmaidc.co.uk.

Complaints Procedure

Dye & Durham (UK) Limited (formerly Terraforma IDC Limited) is registered with the Property Codes Compliance Board as a subscriber to the Search Code. A key commitment under the Code is that firms will handle any complaints both speedily and fairly.

If you want to make a complaint directly to Dye & Durham (UK) Limited (formerly Terraforma IDC Limited), we will:

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

If you are not satisfied with our final response, or if we exceed the response timescales, you may refer the complaint to:

The Property Ombudsman scheme (TPOs):

Tel: 01722 333306 E-mail: admin@tpos.co.uk | Website: www.tpos.co.uk.

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

Complaints should be sent to:

Director & Senior Executive, Dye & Durham (UK) Limited (formerly Terraforma IDC Limited)

Imperium, Imperial Way, Reading, RG2 0TD

Telephone: 0330 900 7500

Email: insight-info@dyedurham.com



Contact Dye & Durham (UK) Limited (formerly Terraforma IDC Limited) if you would like a copy of the Search Code.

Should you have any queries, please contact insight-info@dyedurham.com or enquiries@cornwallminingconsultants.co.uk.



Coal & Brine Report Insurance Backed Guarantee

In the unlikely event that the coal or brine data used by Dye & Durham (UK) Limited (formerly Terraforma IDC Limited) in order to compile their report is later found to be inaccurate, the purchaser of the report benefits from Loss of Value Protection of up to £100,000 and should the purchaser later suffer a financial loss, following their reliance on the report, are protected by Dye & Durham (UK) Limited (formerly Terraforma IDC Limited).

Dye & Durham (UK) Limited (formerly Terraforma IDC Limited) are protected by an indemnity policy through CLS Property Insight Limited through their insurer Great Lakes Insurance SE, UK Branch. Please note that claims are subject to the terms and conditions of the policy that Dye & Durham (UK) Limited (formerly Terraforma IDC Limited) hold with CLS Property Insight Limited. Terms of this policy can be found below:

Policy Number: GESI 0035553CV	
Insurer	Great Lakes Insurance UK Limited Great Lakes Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
Insured	Dye & Durham (UK) Limited (formerly Terraforma IDC Limited)
Purchaser	The person who buys the Search Report from the Insured, and/or any of the following: <ol style="list-style-type: none"> The person who asked for the Search Report in connection with the purchase of the Property (and their mortgagee). The person who purchased the Property (and their mortgagee) if the person selling the Property has asked for a Search 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. 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. 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 a Search Report is provided by the Insured for the benefit of the Purchaser during the Period of Insurance.
Search Report	The Dye & Durham (UK) Limited (formerly Terraforma IDC Limited) Coal & Brine or CON29M Report (or relevant Coal & Brine assessment section of any attached Dye & Durham (UK) Limited (formerly Terraforma IDC Limited) report).
Limit of Indemnity	£100,000.00 in the aggregate in respect of any one Property
Effective Date	The date of the Search Report, provided by the Insured to the Purchaser being the date that cover will commence.
Period of Insurance	Cover for each individual Property will be from the Effective Date until the Purchaser of the Search Report either; <ol style="list-style-type: none"> no longer has an interest in the Property, or, until the date of a Subsequent Search Report is obtained by the Purchaser 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 and used at the Effective Date.
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 arising from any claim by a Purchaser made against the Insured resulting from inaccurate data having been incorporated into such Search Report.
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 Insurer, but subject to General Condition 11.
Loss	<ol style="list-style-type: none"> The loss in Market Value of the Property directly attributable to any changes in the information revealed in a subsequent Search Report obtained by the Purchaser, which was not revealed in the Search Report provided to the Purchaser, which was carried out on the Effective Date, such loss in Market Value to be calculated at the date of the subsequent Search Report, and All other costs and expenses which have been agreed in advance by the Insurer.
Exclusions	The Insurer will not be liable to indemnify the Insured for: <ol style="list-style-type: none"> Loss which is or would otherwise be recoverable under a building's insurance policy. Loss arising wholly or partly because of the wilful act or neglect of the Insured. Loss if at the date of a claim the Purchaser 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 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 in respect of the information in any subsequent Search Report after the Effective Date if this information also appears on the Search Report issued to the Purchaser on that date. Loss in relation to any change to the CON29M (2018) 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 the contents of any brine data whatsoever contained within the standalone Dye & Durham (UK) Limited (formerly Terraforma IDC Limited) CON29M Coal Report.



	<ol style="list-style-type: none"> 10. Loss in relation to any change in the interpretation of information upon which Search Report was produced provided such information remains unchanged. 11. Loss arising from claims made under this Policy by any party other than the Insured. 12. This Policy does not cover any Loss and/or any legal liability caused by or arising out of or in connection with any of the following: <ol style="list-style-type: none"> a) any malicious or non-malicious electronic data activity (including computer system failure and/or a cyber incident), including but not limited to any action taken in controlling, preventing, suppressing, or remediating any cyber act or incident. b) Radioactivity, including but not limited to contamination by radioactivity from any nuclear fuel, waste, weaponry, or equipment. c) War, invasion, civil war, rebellion, revolution, or a similar event. d) any act of terrorism, meaning an act including but not limited to the use of force, violence and/or threat, of any person(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government or to put the public, or any section of the public, in fear. 13. The Insurer will not provide any insurance cover or benefit and will not pay any sum if doing so would mean that the Insurer is in actual or potential contravention of any sanction, prohibition or restriction imposed by any law or regulation applicable to the Insurer.
Claims Conditions	<ol style="list-style-type: none"> 1. It is a condition precedent of the Insurer's liability under this Policy that the Policyholder and/or the Purchaser will give written notice to the Administrator at the address shown under "Making a Claim", below, as soon as reasonably practicable, of any circumstances likely to give rise to a claim for which the Insurer may be liable under this Policy and provide the Administrator with such information and documentation as may reasonably be requested. 2. The Insurer will be entitled to decide how to defend or settle a claim. 3. The Insurer will be entitled to participate fully in any defence, negotiation or settlement of a claim or circumstance and in any such event the Policyholder and/or the Purchaser will (to the extent reasonably practicable in the circumstances, but without limitation): <ol style="list-style-type: none"> (i) not incur any cost or expense without first consulting with and receiving written consent from the Insurer. (ii) not make any admission of liability, offer, settlement, promise, payment or discharge without first consulting with and receiving written consent from the Insurer. (iii) give the Insurer access to and provide the Insurer with copies of all correspondence and documentation available to the Insured in relation to the claim or circumstance and afford the Insurer sufficient time in which to review and comment on such documentation. (iv) inform the Insurer of any proposed meeting with any third party in relation to a claim or circumstance and allow the Insurer to attend such meeting and, if the Insurer so requests, provide a detailed written account of the subject and outcome of any such meeting or discussion at which the Insurer was not present. (v) conduct all negotiations and proceedings in respect of any claim or circumstance with advisers of which the Insurer has approved in writing and take such action as the Insurer may reasonably require to contest, avoid, resist, compromise or otherwise defend any claim or circumstance. (vi) provide the Insurer with such other information and assistance in connection with any claim or circumstance as the Insurer may reasonably request. 4. The Insurer will be entitled to all rights and defences it may have in respect of a claim by a Purchaser against any successor to that Purchaser. 5. If at the time of any claim made under this Policy, there is any other insurance in place whether effected by the Purchaser or by any other person under which the Purchaser 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 Purchaser 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. 7. In the event of any claim under this Policy from a Purchaser where the Policyholder has failed to make the required declaration and/or has failed to pay the Premium due to the Insurer via the Administrator but the Insurer is still required to deal with the claim from the Purchaser, the Insurer will be entitled to seek recovery from the Policyholder of all claims monies paid to the Purchaser together with the amount of the Insurer's costs incurred in the handling of the claim. <p>This is a summary of the policy and does not contain its full terms and conditions. A copy of the general conditions is available on request. In the event of a claim, please contact Dye & Durham (UK) Limited (formerly Terrafirma IDC Limited) (the 'Insured') in the first instance. Dye & Durham (UK) Limited (formerly Terrafirma IDC Limited) 's terms and conditions (https://www.terrafirmaidc.co.uk/terms_and_conditions) provide an assurance (section 3.8) that in the event of any successful claim, the award will be paid, in full, to the Customer/Purchaser.</p>
Additional Information	<p>This is a summary of the policy and does not contain its full terms and conditions. A copy of the general conditions is available on request. In the event of a claim, please contact Dye & Durham (UK) Limited (formerly Terrafirma IDC Limited) (the 'Insured') in the first instance. Dye & Durham (UK) Limited (formerly Terrafirma IDC Limited) 's terms and conditions (https://www.terrafirmaidc.co.uk/terms_and_conditions) provide an assurance (section 3.8) that in the event of any successful claim, the award will be paid, in full, to the Customer/Purchaser.</p>
Administrator	<p>CLS Property Insight Limited, 26 Kings Hill Avenue, West Malling, Kent, ME19 4AE. CLS Property Insight Limited can be contacted by email at info@clspropertyinsight.co.uk or by telephone on 01732 753 910.</p>  <div style="text-align: right;">   R P Partington Director Signed by CLS Property Insight Limited on behalf and with the authority of the Insurer </div>