

Sample Site, Sample Street, Anytown, UK

Professional opinion

Addresses the Law Society practice notes on Contaminated Land and Flood risk.





Contaminated Land Liability

Passed



Flooding

Low-Moderate

Further guidance



Ground Stability

Identified

page 4 >



Radon

Passed



Planning Constraints

Not identified

Site plan



Screenings



Energy Identified

<u>page 9</u> >



Transportation

Identified

page 10 >



Planning Applications Identified

page 11 >

Full assessments of the above screenings are available in our Homebuyers report.

Please contact Groundsure or your search provider for further details.

Ref: Sample_Homescreen Your ref: Sample Grid ref: 123456 123456

Date: 17 August 2023



Homescreen

Useful contacts

London Borough of Bexley: http://www.bexley.gov.uk/
customer.services@bexley.gov.uk
2008303
7777 Environment Agency National Customer Contact Centre (NCCC): enquiries@environment-agency.gov.uk ¬ 03708 506 506

Overview of findings and recommendations

To save you time when assessing the report, we only provide maps and data tables of features within the search radius that we have identified to be of note. These relate to environmental risks that may have liability implications, affect insurance premiums, property values and/or a lender's willingness to lend.

You can view the fully comprehensive library of information we have searched on page 12 >.



Flooding

Groundwater Flooding

A risk of groundwater flooding has been identified at the site. This will be more of an issue for properties with a basement or other section below ground. Further advice on groundwater flooding has been produced by the Environment Agency and the Local Government Association and can be found at https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/297421/

 $\underline{https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/297421/\\ \underline{flho0911bugi-e-e.pdf} \nearrow$



Ground stability

The property is indicated to lie within an area that could be affected by natural ground subsidence. You should consider the following:





Next steps for consideration:

- if a survey has been undertaken at the property that considers ground instability and no issues were found, no further action is required
- however, based on the findings of this report, the purchaser should be encouraged to consider
 potential instability in any future development or alteration of the ground including planting and
 removing trees, and regardless of the survey outcome
- if no survey has yet been undertaken, we recommend one is carried out by a suitably qualified and experienced person
- if ground instability issues have been or are subsequently identified in a survey we recommend following any advice given in the survey findings
- you should also check whether the property benefits from a current NHBC guarantee or other environmental warranty that often covers structural issues. Please note the presence of an NHBC guarantee wouldn't change the risk assessment of this report

Other considerations

No additional factors that Groundsure believe require further action have been identified in relation to the property.



Homescreen

Environmental summary



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

Please see page 2 > for further advice.



Contaminated Land

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

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Flooding

Property's overall risk assessment for river, coastal, surface water and groundwater flooding is low-moderate.

Further explanation of flood risk assessment can be seen in the Flood information on page 14 >.

River and Coastal Flooding

Groundwater Flooding

Surface Water Flooding

Past Flooding

Flood Storage Areas

Very Low

Moderate

Negligible

Identified

Not identified

FloodScore™ insurance rating

Very Low

The rating is compiled by Ambiental, a leading flood risk analysis company. Please see page-14 >



Ground stability

The property is assessed to have potential for natural or non-natural ground subsidence.

Please see page 8 > for details of the identified issues.

Natural Ground Stability
Non-Natural Ground Stability

Moderate-High Not identified



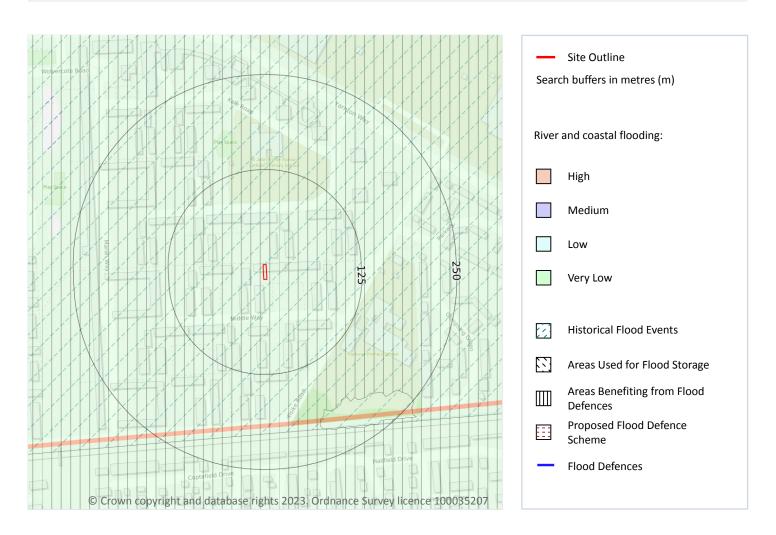
Radon

Local levels of radon are considered normal. However, if an underground room makes up part of the accommodation, the property should be tested regardless of radon Affected Area status. Not in a radon affected area



Flooding / Risk of flooding from rivers and the sea





Historical flood areas

Large scale flooding has been recorded in the area where the property is located in the past.

A record of a flood in previous years does not mean that an area will flood again, especially as this information does not take account of flood management schemes and improved flood defences. Equally, absence of a historic flood event for an area does not mean that the area has never flooded, but only that it doesn't appear in Environment Agency national data. This information is collated from a database showing the individual footprint of every historic flood recorded by the Environment Agency. Please note this doesn't include records held by individual local offices.

As flood risks may or may not have changed, this requires further investigation.

Distance	Direction	Date of Flood	Flood Source	Flood Cause	Type of Flood
0	on site	1953-01-31 1953-02-01	Sea	Operational failure/breach of defence	Tidal



Ref: Sample_Homescreen **Your ref**: Sample

Grid ref: 123456 123456





Homescreen

Flooding / Flood defences



Areas benefiting from flood defences

The property is located in an area benefiting from flood defences. These areas would flood if the defence were not present, but may not do so as it is.

This means the area has major flood defences that may protect properties from flooding during a 1% river (fluvial) or 0.5% coastal flood event. We recommend discussing all flood defence in place as part of your discussions with insurance providers.

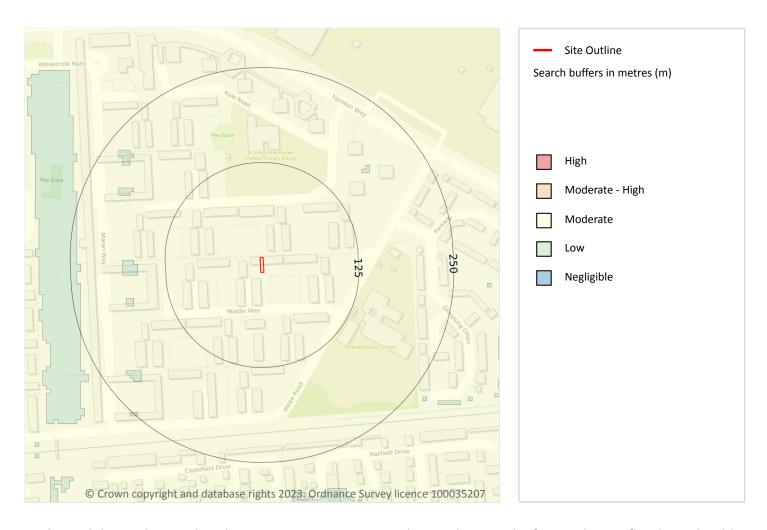
Details of flood defences and any areas benefiting from these defences can be seen on the Risk of Flooding from Rivers and the Sea Map.





Flooding / Groundwater flooding





Ambiental data indicates that the property is in an area with a moderate risk of groundwater flooding. Should a 1 in 100-year groundwater flood event occur, groundwater levels may affect basement areas. Properties without basements are not considered to be at risk from this level of groundwater flooding.

Some of the responses contained in this report are based on data and information provided by the Natural Environment Research Council (NERC) or its component body British Geological Survey (BGS). Your use of any information contained in this report which is derived from or based upon such data and information is at your own risk. Neither NERC nor BGS gives any warranty, condition or representation as to the quality, accuracy or completeness of such information and all liability (including for negligence) arising from its use is excluded to the fullest extent permitted by law. Your use of the data/report/assessment constitutes your agreement to bring no claim against NERC or BGS in connection with it.



Ground stability / Natural ground subsidence





Natural ground subsidence

The property, or an area within 50m of the property, has a moderate to high potential for natural ground subsidence. This rating is derived from the British Geological Survey's GeoSure database, and is based upon the natural qualities of the geology at the site rather than any historical subsidence claims or events. Additionally, this data does not take into account whether buildings on site have been designed to withstand any degree of subsidence hazard.

Please see <u>page 2</u> > for further advice.

Surveyors are normally aware of local problem areas in relation to subsidence, however, this data provided by the British Geological Survey (BGS) can highlight areas where a significant potential for natural ground subsidence exists and whether it may need particular consideration. The term "Subsidence" refers to ground movement that could cause damage to foundations in domestic or other properties.

Ref: Sample_Homescreen Your ref: Sample

Grid ref: 123456 123456



Homescreen

Energy summary



The property has been identified to lie within 5km of one or more energy features.

If required, full details on these energy features including a detailed location plan relative to the property are available when you purchase a Groundsure Energy and Transportation Report via your preferred searches provider.



Oil and gas

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

Oil and gas areas Not identified
Oil and gas wells Not identified



Wind and Solar

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

Planned Multiple Wind Identified

Turbines

Planned Single Wind Turbines Identified
Existing Wind Turbines Identified
Proposed Solar Farms Not identified
Existing Solar Farms Identified



Energy Infrastructure

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

Power stations Energy Infrastructure Projects Identified
Not identified
Identified





Homescreen

Transportation summary



The property has been identified to lie within the search radius of one or more transportation features detailed below.

If required, full details on these transportation features including a detailed location plan relative to the property are available when you purchase a Groundsure Energy and Transportation Report via your preferred searches provider.



HS2

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

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

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



Crossrail

Our search indicates the property is within 250 metres of the Crossrail 1 route.

Crossrail 1 Route	Identified
Crossrail 1 Stations	Not identified
Crossrail 2 Route	Not identified
Crossrail 2 Stations	Not identified
Crossrail 2 Worksites	Not identified
Crossrail 2 Safeguarding	Not identified
Crossrail 2 Headhouse	Not identified



Other Railways

Our search indicates the property is within 250 metres of railways or railway stations, subway or DLR lines, active railways, historical railways or tunnels.

The Underground assessment includes London Underground, DLR, Tyne and Wear Metro, Merseyrail and Glasgow Subway.

Active Railways and Tunnels Historical Railways and Tunnels

Railway and Tube Stations Underground

Identified Identified

Not identified Not identified



Homescreen

Planning summary





Planning Applications

Using Local Authority planning information supplied and processed by Glenigan dating back 10 years, this information is designed to help you understand possible changes to the area around the property. Please note that even successful applications may not have been constructed and new applications for a site can be made if a previous one has failed. We advise that you use this information in conjunction with a visit to the property and seek further expert advice if you are concerned or considering development yourself.



Total applications

This total includes large developments within 250 m, small developments within 75 m and house extensions within 50 m. If required, full details on these applications including a detailed location plan relative to the property are available when you purchase a Groundsure Planning Report via your preferred searches provider.



Planning constraints

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

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



Datasets searched

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

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

Contaminated Land	
Dangerous industrial substances (D.S.I. List 2)	Not identified
Pollution incidents	Not identified
Flooding	
Risk of flooding from rivers and the sea	Not identified
Flood storage areas: part of floodplain	Not identified
Historical flood areas	Identified
Areas benefiting from flood defences	Identified
Flood defences	Not identified
Proposed flood defences	Not identified
Surface water flood risk	Not identified
Groundwater flooding	Identified
Groundwater flooding Natural ground subsidence	Identified
_	Identified Identified
Natural ground subsidence	
Natural ground subsidence Natural ground subsidence	Identified
Natural ground subsidence Natural ground subsidence Natural geological cavities	Identified
Natural ground subsidence Natural ground subsidence Natural geological cavities Non-natural ground subsidence	Identified Not identified
Natural ground subsidence Natural ground subsidence Natural geological cavities Non-natural ground subsidence Coal mining	Identified Not identified Not identified
Natural ground subsidence Natural ground subsidence Natural geological cavities Non-natural ground subsidence Coal mining Non-coal mining	Identified Not identified Not identified Not identified
Natural ground subsidence Natural ground subsidence Natural geological cavities Non-natural ground subsidence Coal mining Non-coal mining Mining cavities	Identified Not identified Not identified Not identified Not identified





Energy

Electricity transmission lines and pylons Not identified

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

Grid ref: 123456 123456



Contaminated land liability assessment methodology

As part of this report Groundsure provide a professional assessment of the risks posed by key environmental information which could lead to the property being designated as 'Contaminated Land' as defined under Part 2A of the Environmental Protection Act 1990. This assessment is based on the following data:

- historical land use (compiled from 1:10,000 and 1:10,560 maps)
- petrol stations, garages, energy features and tanks (compiled from 1:1,250 and 1:2,500 maps) for selected areas.
- historic military / ordnance sites
- landfill and waste transfer/treatment or disposal sites (including scrap yards)
- current and recent industrial uses (as defined by PointX data)
- Catalist petrol station
- Part A(1), Part A(2) and Part B Authorisations
- sites determined as Contaminated Land under Part 2A EPA 1990
- **Planning Hazardous Substance Consents**
- **Environment Agency Recorded Pollution Incidents**
- Dangerous Substances Inventory Releases (DSI)
- Red List Discharge Consent

The level of risk associated with the property is either Passed or Action Required. If the report result is Action Required it does not necessarily mean that the site is unsuitable for purchase, but only that further assessment of the risk associated with the site is required.

Method Statement

In assessing specific site risk, Groundsure follows principles used extensively throughout the environmental consultancy sector. Our system looks at the potential for specific industries to have generated residual contamination and for this contamination to remain at a site, or to have migrated to neighbouring sites. Sites are scored based on this system and if a site scores highly it indicates a high level of risk.

Limitations of the Study

This report has been prepared with the assumption that the site is in residential use and that no significant (re)development is planned. The screening process reviews historical mapping and a range of current databases. The historical land use database reviewed for this study does NOT include 1:2,500 or 1:1,250 scale maps except for Groundsure's additional information database of selected features namely tanks, energy features, petrol filling stations and garages. This additional information database covers the majority of the UK, but not all. Where 1:2500 or 1:1250 scale maps are utilised all relevant and available map epochs to Groundsure are used. Additionally, this review does NOT include specific enquiries to the Local Authority who may hold additional information and it does NOT include a site visit/inspection. Your attention is drawn to the Terms and Conditions of Groundsure Limited under which this service is provided.

Flood information

The Flood Risk Assessment section is based on datasets covering a variety of different flooding types. No inspection of the property or of the surrounding area has been undertaken by Groundsure or the data providers. The modelling of flood hazards is extremely complex and in creating a national dataset certain assumptions have been made and all such datasets will have limitations. These datasets should be used to give an indication of relative flood risk rather than a definitive answer. Local actions and minor variations, such as blocked drains or streams etc. can greatly alter the effect of flooding. A low or negligible modelled flood risk does not guarantee that flooding will not occur. Nor will a high risk mean that flooding definitely will occur. Groundsure's overall flood risk assessment takes account of the cumulative risk of river and coastal data, historic flood events and areas benefiting from flood defences provided by the Environment Agency/Natural Resources Wales (in England and Wales) and surface water (pluvial) and groundwater flooding provided by Ambiental Risk Analytics. In Scotland the river and coastal flood models are also provided by Ambiental Risk Analytics.





Homescreen

Risk of flooding from rivers and the sea

This is an assessment of flood risk for England and Wales produced using local data and expertise, provided by the Environment Agency (RoFRaS model) and Natural Resources Wales (FRAW model). It shows the chance of flooding from rivers or the sea presented in categories taking account of flood defences and the condition those defences are in. The model uses local water level and flood defence data to model flood risk.

The categories associated with the Environment Agency and Natural Resources Wales models are as follows:

RoFRaS (rivers and sea) and FRAW (rivers):

Very Low - The chance of flooding from rivers or the sea is considered to be less than 1 in 1000 (0.1%) in any given year.

Low - The chance of flooding from rivers or the sea is considered to be less than 1 in 100 (1%) but greater than or equal to 1 in 1000 (0.1%) in any given year.

Medium - The chance of flooding from rivers or the sea is considered to be less than 1 in 30 (3.3%) but greater than 1 in 100 (1%) in any given year.

High - The chance of flooding from rivers or the sea is considered to be greater than or equal to 1 in 30 (3.3%) in any given year.

FRAW (sea):

Very Low - The chance of flooding from the sea is considered to be less than 1 in 1000 (0.1%) in any given year.

Low - The chance of flooding from the sea is considered to be less than 1 in 200 (0.5%) but greater than or equal to 1 in 1000 (0.1%) in any given year.

Medium - The chance of flooding from the sea is considered to be less than 1 in 30 (3.3%) but greater than 1 in 200 (0.5%) in any given year.

High - The chance of flooding from the sea is considered to be greater than or equal to 1 in 30 (3.3%) in any given year.

Historic flood events

Over 86,000 events are recorded within this database. This data is used to understand where flooding has occurred in the past and provides details as available. Absence of a historic flood event for an area does not mean that the area has never flooded, but only that Environment Agency/Natural Resources Wales do not currently have records of flooding within the area. Equally, a record of a flood footprint in previous years does not mean that an area will flood again, and this information does not take account of flood management schemes and improved flood defences.

Surface water flooding

Ambiental Risk Analytics surface water flood map identifies areas likely to flood following extreme rainfall events, i.e. land naturally vulnerable to surface water or "pluvial" flooding. This data set was produced by simulating 1 in 30 year, 1 in 100 year, 1 in 250 year and 1 in 1000 year rainfall events. The flood risks for these rainfall events are reported where the depth would be greater than the threshold for a standard property to modern building standards. Modern urban drainage systems are typically built to cope with rainfall events between 1 in 20 and 1 in 30 years, though older ones may even flood in a 1 in 5 year rainstorm event.

Proposed flood defences

The data includes all Environment Agency/Natural Resources Wales's projects over £100K that will change or sustain the standards of flood defence in England and Wales over the next 5 years. It also includes the equivalent schemes for all Local Authority and Internal Drainage Boards.

Flood storage areas

Flood Storage Areas may also act as flood defences. A flood storage area may also be referred to as a balancing reservoir, storage basin or balancing pond. Its purpose is to attenuate an incoming flood peak to a flow level that can be accepted by the downstream channel. It may also delay the timing of a flood peak so that its volume is discharged over a longer time interval. These areas are also referred to as Zone 3b or 'the functional floodplain' and has a 5% or greater chance of flooding in any given year, or is designed to flood in the event of an extreme (0.1%) flood or another probability which may be agreed between the Local Planning Authority and Environment Agency/Natural Resources Wales, including water conveyance routes. Development within Flood Storage Areas is severely restricted.

Groundwater flooding



Ref: Sample_Homescreen Your ref: Sample Grid ref: 123456 123456

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Homescreen

Groundwater flooding is flooding caused by unusually high groundwater levels. It occurs as excess water emerging at the ground surface or within underground structures such as basements. Groundwater flooding tends to be more persistent than surface water flooding, in some cases lasting for weeks or months, and it can result in significant damage to property. This risk assessment is based on a 5m Digital Terrain Model (DTM) and 1 in 100 year and 1 in 250 year return periods.

Ambiental FloodScore™ insurance rating

The property has been rated as Very Low risk.

Ambiental's FloodScore™ risk rating gives an indicative assessment of the potential insurance risk classification from flooding, which can provide an indication of how likely it is that a property's policy will be ceded to Flood Re. The assessment is based on Ambiental's river, tidal and surface water flood data and other factors which some insurers may use in their assessment are not included.

Flood Re is a re-insurance scheme that makes flood cover more widely available and affordable as part of your residential property home insurance. Properties at higher risk of flooding may have the flood part of their policy ceded to Flood Re by their insurer. It is important to understand that Flood Re does not apply to all situations. Exclusions from Flood Re includes properties constructed after 1 January 2009; properties not within domestic Council Tax bands A to H (or equivalent); commercial properties, certain buy to let scenarios and buildings comprising four or more residential units. A full list of the exemptions can be found on the Flood Re website (https://www.floodre.co.uk/can-flood-re-help-me/eligibility-criteria/) \nearrow .

The Ambiental FloodScore™ insurance rating is classified into six different bandings:

Very High indicates a level of risk that may make it more likely that standard insurance premiums will be higher, or additional terms may apply to the provision of flood cover. There is a very high possibility that the cover for flooding at the property will be ceded into the Flood Re scheme, particularly if the property has flooded in the past.

High indicates a level of risk that may make it more likely that standard insurance premiums will be higher, or additional terms may apply to the provision of flood cover. There is a high possibility that the cover for flooding at the property will be ceded into the Flood Re scheme, particularly if the property has flooded in the past.

Moderate-High indicates a level of risk that may make it more likely that standard insurance premiums will be higher, or additional terms may apply to the provision of flood cover. There is a moderate possibility that the cover for flooding at the property will be ceded into the Flood Re scheme, particularly if the property has flooded in the past.

Moderate indicates a level of risk that may make it more likely that standard insurance premiums will be higher, or additional terms may apply to the provision of flood cover. There is a low possibility that the cover for flooding at the property will be ceded into the Flood Re scheme, unless the property has flooded in the past.

Low indicates a level of risk that is likely to mean standard cover and premiums are available for flood cover. There is a low possibility the cover for flooding at the property will be ceded into the Flood Re scheme, unless the property has flooded in the past.

Very Low indicates a level of flood risk that should not have any impact on the provision of flood cover for the property.

Conservation Area data limitations

Please note the Conservation Area data is provided by Historic England and individual Local Authorities. Due to different methodologies used by different Local Authorities the data may be incomplete. We recommend reviewing your local search for confirmation.

Subsidence data limitations

The natural ground subsidence assessment is based on the British Geological Survey's GeoSure data. GeoSure is a natural ground stability hazard susceptibility dataset, based on the characteristics of the underlying geology, rather than an assessment of risk. A hazard is defined as a potentially damaging event or phenomenon, where as a risk is defined as the likelihood of the hazard impacting people, property or capital. The GeoSure dataset consists of six data layers for each type of natural ground subsidence hazard. These are shrink-swell clay, landslide, compressible ground, collapsible ground, dissolution of soluble rock and running sand. Each hazard is then provided with a rating on is potential to cause natural ground subsidence. This rating goes from A-E, with A being the lowest hazard, E being the highest. Groundsure represent full GeoSure data as either Negligible (ratings of A), Very Low (ratings



Ref: Sample_Homescreen Your ref: Sample Grid ref: 123456 123456

(16



Homescreen

of B), Low (C), Moderate (D) or High (E). Where GeoSure Basic is instead used, ratings are displayed as Negligible-Very Low (A or B ratings), Low (C) or Moderate-High (D or E). The GeoSure data only takes into account the geological characteristics at a site. It does not take into account any additional factors such as the characteristics of buildings, local vegetation including trees or seasonal changes in the soil moisture content which can be related to local factors such as rainfall and local drainage. These factors should be considered as part of a structural survey of the property carried out by a competent structural surveyor. For more information on the "typical safe distance" trees should be from a property please see this guide:

 $\underline{www.abi.org.uk/globalassets/sitecore/files/documents/publications/public/migrated/home/protecting-your-home-from-subsidence-damage.pdf <math>\nearrow$



Conveyancing Information Executive and our terms & conditions

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- Compliance with the Conveyancing Information Executive Standards will be a condition within the Conveyancing Information Executive Member's Terms and Conditions.
- Conveyancing Information Executive Members will promote the benefits of and deliver the Search to the agreed standards and in the best interests of the customer and associated parties.

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

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

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

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

Complaints should be sent to:

Operations Director, Groundsure Ltd, Nile House, Nile Street, Brighton, BN1 1HW. Tel: 01273 257 755. Email: info@groundsure.com ✓ If you are not satisfied with our final response, or if we exceed the response timescales, you may refer the complaint to The Property Ombudsman scheme (TPOs): Tel: 01722 333306, E-mail: admin@tpos.co.uk ↗ We will co-operate fully with the Ombudsman during an investigation and comply with their final decision.

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