# COAL REGULATED COAL MINING SEARCH

PASSED

Overall Coal Mining Assessment		LOW RISK	
Within Coal Mining Reporting Area		YES	Report on:
Within Brine Compensation District		NO	Sample Address
Coal Mining Features*		Assessment**	
Past underground	NO	LOW RISK	
Present underground	NO	NEGLIGIBLE RISK	
Planned underground	NO	NEGLIGIBLE RISK	Date:
Mine shafts and adit entries	NO	LOW RISK	24/10/2017
Geological conditions	NO	LOW RISK	Our Ref:
Past opencast	NO	NEGLIGIBLE RISK	Sample Reference
Present opencast	NO	NEGLIGIBLE RISK	Client Ref:
Planned opencast	NO	NEGLIGIBLE RISK	Sample Reference
Coal subsidence claims	NO	LOW RISK	
Mine gas	NO	NEGLIGIBLE RISK	
Hazards	NQ	NEGLIGIBLE RISK	TerraSearch® Coal is a
Brine subsidence claims	NO	NEGLIGIBLE RISK	'Con29m-Compliant' and site- specific evaluation of coal mining hazards. The report comprehensively reviews available records, allowing us to
Additional non-coal hazards	-	NOT INCLUDED	

\*Coal Mining Features are identified solely from The Coal Authority licensed data. \*\*Assessment is the risk of subsidence or impact to the Site based on Terrafirma's interpretation of Coal Authority licensed data and third party data.

**Professional Opinion** 

Within the scope of this assessment, the Site is not considered to be at a significant risk of past, present or planned coal and Cheshire Brine extraction. Coal mining hazards are unlikely to have an adverse effect on the security of the Site for normal lending purposes.

Contact the report author by calling the Terrafirma team on: 0330 900 7500

'Con29m-Compliant' and sitespecific evaluation of coal mining hazards. The report comprehensively reviews available records, allowing us to expertly conclude the risk to the site from past, present and planned coal mining hazards, before providing practical next steps, based on the level of risk identified.

Terrafirma's terms & conditions provide liability cover of £10m per report. All TerraSearch® Coal reports adhere to The Search Code and are regulated by the Council of Property Search Organisations.

## Includes coal and brine search insurance - £50,000





#### **Conclusions and Expert Interpretation of Risk**

#### Considering the ongoing current use of the Site:

## LOW RISK

Terrafirma have expertly reviewed all available official licensed Coal Authority, site investigation, local geological, historical and land use data and conclude that, in this instance, the Site is at low risk from ground instability associated with coal mining activity.

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.

#### Considering the future development of the Site:

## LOW RISK

Within the scope of this assessment, the Site is not considered to be at significant risk should the Site be developed. Entirely unrecorded mineral workings may exist and therefore in the event any adverse features are discovered during site works, it is considered prudent that Terrafirma are contacted immediately.

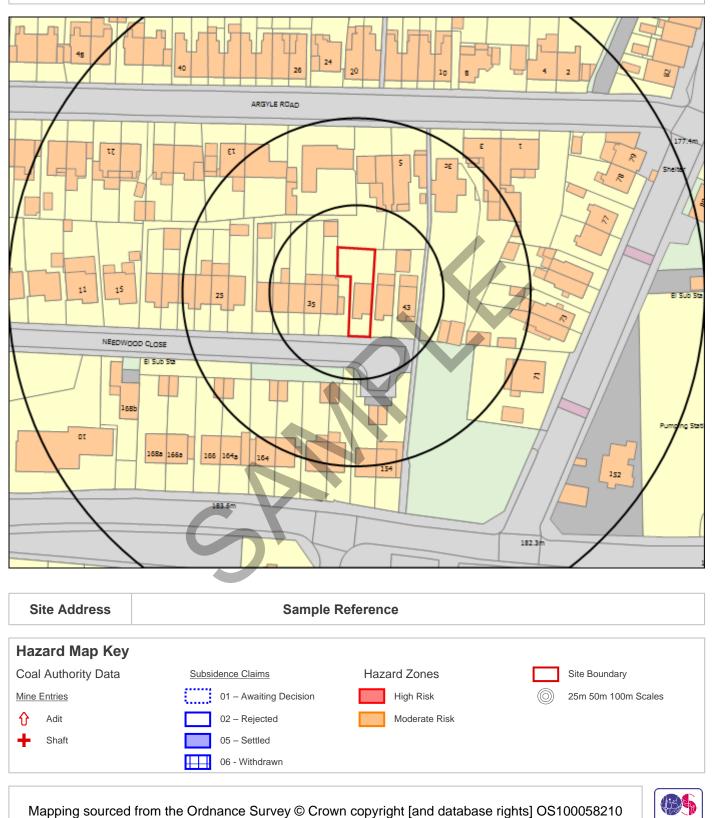
## **Professional Recommendations:**

No further assessment of Coal Mining and Cheshire Brine extraction required.

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**Mining Hazard Map** 



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#### **Detailed Findings of Coal Mining Hazards:**

Past underground	LOW RISK

The Site is not within a surface area that could be affected by historical, known deep underground mining. The Site is not within a surface area that could be affected by historical, known shallow underground mining.

The Site is not within a surface area that could be affected by historical unrecorded shallow underground mining.

#### Present underground

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

## Planned underground

The Site is not situated within an area which could be affected by any future underground coal mining. The site is not situated within 50 metres of a Section 46 Notice.

Mine shafts and adit entries

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

**Geological conditions** 

LOW RISK

LOW RISK

NEGLIGIBLE RISK

NEGLIGIBLE RISK

There are no recorded faults, fissures or breaklines beneath or within the vicinity of the Site.

Past opencast	NEGLIGIBLE RISK
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The Site is not situated within an area of any past Licence Area for the opencast extraction of coal. There are no unlicensed opencast pits or extraction sites within 200 metres of the Site.

Present opencast

The Site is not situated within 800 metres of an area which could be affected by currently active opencast coal mining.

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

## Coal subsidence claims

LOW RISK

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, since 1994.

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.

Mine gas

NEGLIGIBLE RISK

There are no records of any Mine Gas hazards within 25 metres of the Site and there is no record of any Mine Gas emissions requiring action.

Hazards

NEGLIGIBLE RISK

The Site is not situated within 25 metres of a coal mining-related hazard. There have been no remedial works undertaken by or on behalf of the Coal Authority, under its Emergency Surface Hazard Call Out procedures.

Brine subsidence claims

NEGLIGIBLE RISK

According to the Cheshire Brine Subsidence Compensation Board, there are no records of a subsidence claim having been made on the Site.

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## Notice of Statutory Cover

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) 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.

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 (Tel: 01623 646 333) 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. Further information can be found on their website: www.groundstability.com.

## **Coal and Brine Search Insurance Conditions**

#### Definitions

Coal & Brine Search Insurance means the insurance policy provided by ERGO Versicherung AG, UK Branch ("Insurer") which is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority.

## ERGO Versicherung AG, UK Branch is wholly owned by Munich Re, and is rated AA- (Very strong) by Standard & Poor's.

"Insurance" means the Insurance covering the loss in Market Value of the Property (and all other costs and expenses which have been agreed) directly attributable to any changes in the Information revealed in a subsequent TerraSearch Coal Report which was not revealed in the TerraSearch Coal Report ("Report") attached to this Insurance.

"Market Value" means the value determined by an appointed RICS surveyor, such loss to be calculated at the date of the subsequent Report.

"Information" means the information in the Report compiled from:

- The Coal Authority's records in relation to past, present and planned underground and opencast coal-mining activity, shafts and adits (vertical and horizontal entries to mines), coal-mining geology, coal-mining related hazards, coal-mining subsidence and mine gas, as recorded in the CON29M (2006) report; and
- The records of the Cheshire Brine Subsidence Compensation Board in relation to Cheshire Brine, as recorded in the CON29M (2006) report.

Subject to the terms of the Insurance (full details available on the Terrafirma website), each Report issued for a single residential dwelling includes Insurance up to a maximum of £50,000, effective from the date of issue of the Report ("Effective Date") until the Property is sold or, in respect of a mortgagee, until the debt secured by the mortgage is repaid.

The Insurance applies only to the Purchaser, being:

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

The Insurance is not applicable:

- 1. if at the date of the claim, the Purchaser is not the legal or beneficial owner of the Property.
- if the Property is not a single private home in the United Kingdom which is used only for residential purposes.
  in relation to loss of a transaction for the sale or for the purchase of the Property nor for any costs incurred in relation to the sale of a transaction for the sale or for the purchase of the Property nor for any costs incurred in relation.
- in relation to the loss of such transaction.
- 4. in respect of structural or other physical damage caused to the Property by subsidence, flooding or otherwise.

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- 5. as a result of any change in Information in response to future underground coal mining and future opencast coal mining.
- 6. if the Information in any subsequent Report after the Effective Date also appears on the attached Report.
- 7. to any problem revealed by the first Report after the Effective Date if the Purchaser or their legal representative knew about the problem on or before the Effective Date.
- 8. to any change to the CON29M (2006) Search form and/or the Report made after the Effective Date which affects the Insurer's responsibility under this Policy, if the Insurer would not have been responsible for the loss before such change.
- 9. to any change in the interpretation of Information upon which the Report was produced, provided such Information remains unchanged.

The Insurer will not be responsible for any loss for which The Coal Authority or the Cheshire Brine Subsidence Compensation Board may be required to pay by law.

#### Conditions

- 1. If the Purchaser receives information about any claim, loss or incident for which the Insurer may be responsible under this Policy, the Purchaser must contact the Insurer as soon as possible.
- 2. If there is any claim under this Policy which is also covered by any other insurance, the Insurer will pay no more than their rateable proportion of the loss and any costs and expenses connected with it.
- 3. The Purchaser agrees to do and permit to be done all things that the Insurer considers necessary to minimise loss under the Policy. The Insurer will be responsible for any expense incurred in complying with this Condition.
- 4. The Purchaser must not make any offer promise or payment or incur any costs or expenses unless the Insurer has agreed in writing to cover such costs and expenses.
- 5. If there is a claim under the Insurance, the Insurer has the right to instruct a Surveyor to assess the Market Value of the Property.
- 6. Where the Insurer has accepted a claim and there is disagreement over the amount to be paid, the dispute can be referred to an agreed arbitrator (or in the absence of an agreement an arbitrator appointed by the President of the Chartered Institute of Arbitrators) in accordance with the law at the time.

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Further information on the insurance cover is available on request.

## **Report Limitations**

This TerraSearch® Report has been carried out with reference to Terrafirma's bespoke GIS, an extensive collection of abandoned mine plans, maps, records and archives in our possession. The report does not consider natural ground stability hazards, such as subsidence, landslip or coastal erosion.

From this material, we have endeavoured to provide as accurate a report as possible. It should be realised that totally unrecorded or unindicated workings can exist between known workings and therefore Terrafirma cannot be held responsible for any settlement or subsidence problems as a result of a Site being affected by unrecorded mining features or natural ground cavities. The assessment of the 'risk' of ground instability arising from existing or planned mineral exploration or extraction is based on extant mineral planning or safeguarding areas as defined by the relevant Mineral Planning Authority (MPA) policies at the time of writing. Terrafirma cannot be held liable for any updates or changes in existing mineral operations or policies.

It is a 'remote' investigation and reviews only information provided by the client and from the databases of publicly available information that have been chosen to enable a desk based environmental assessment of the Site. The Certificate does not include a Site Investigation, nor does Terrafirma make specific information requests of the regulatory authorities for any relevant information they may hold.

This report is concerned solely with the Site searched and should not be used in connection with adjacent properties as only relevant known mining features have been mentioned and any known features that could potentially have a direct influence upon the target Site. Other features which may be present in the general area may have been omitted for clarity.

The report is based upon the Site boundaries as shown on the supplied location plan. This report is confidential to the client, the client's legal advisor and the client's Mortgage lender, as defined in the TerraSearch® terms & conditions, and as such may be used by them for conveyancing or related purposes. We have no liability toward any

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This report meets the principles and requirements of the Property Codes Compliance Board Compliance Note CN02J in respect of Coal Mining Searches.

## The Search Code

- provides protection for homebuyers, sellers, estate agents, conveyancers and mortgage lenders who rely on the information included in Site search reports undertaken by subscribers on residential and commercial Site 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 Site professionals
- enables consumers and Site 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

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- 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

#### CONTACT TERRAFIRMA IF YOU WOULD LIKE A COPY OF THE SEARCH 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 Site Ombudsman scheme (TPOs). The Ombudsman can award compensation of up to £5,000 to you if he finds that you have suffered actual loss as a result of your search provider failing to keep to the Code.

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

#### **TPOs Contact Details:**

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

You can get more information about the PCCB from <u>www.Sitecodes.org.uk</u> or from our website at <u>www.terrafirmasearch.co.uk</u>.

#### **Complaints Procedure**

If you want to make a complaint directly to Terrafirma, we will:

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

Complaints should be sent to: Jonathon Upton, Financial Director & Senior Executive, Terrafirma - Address: 2440 The Quadrant, Aztec West Business Park, Almondsbury, Bristol, BS32 4AQ; Email: <u>info@terrafirmasearch.co.uk</u>; Telephone: 0330 900 7500.

If you are not satisfied with our final response, or if we exceed the response timescales, you may refer the complaint to The Site Ombudsman scheme (TPOs): Tel: 01722 333306, E- mail: <u>admin@tpos.co.uk</u>. We will co-operate fully with the Ombudsman during an investigation and comply with his final decision.

#### WE TRUST THIS REPORT PROVIDES THE INFORMATION YOU REQUIRE. PLEASE CONTACT US IF YOU HAVE ANY QUERIES OR IF WE CAN BE OF ANY FURTHER ASSISTANCE.

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