

Ground stability hazards are not known or suspected to have occurred within the vicinity of the Site (property and land). None of the ground hazards outlined below have been identified.

Not identified

No further action is required

Date: 22/10/2018

Property:

SAMPLE ADDRESS

Your Search Reference:

SAMPLE SEARCH REF

Terrafirma Reference:

SAMPLE TF REF

Past underground mining hazard results

Coal	Not identified
Rare minerals	Not identified
Metalliferous Inc. Tin	Not identified
Clay Inc. China and Ball	Not identified
Stone Inc. Limestone	Not identified
Evaporites Inc. Cheshire Brine	Not identified

Natural ground hazards results

Running sands	Not identified
Soluble rocks	Not identified
Collapsible ground	Not identified
Compressible ground	Not identified
Clay subsidence	Not identified
Landslip	Not identified

Professional Opinion

Within the scope of this assessment, the Site is not considered to be susceptible to ground instability from natural ground hazards or past underground mining activity. Such hazards 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.

TerraSearch® Assure is provided under the Terrafirma terms and conditions (a copy of which is available on our website). These terms and conditions provide a limit of liability per report of £10 million, backed by Professional Indemnity Insurance.

Coal & Brine Search Insurance

This is a summary of the policy and does not contain the full terms and conditions of the cover which can be found in the policy document. It is important that you read the policy document carefully when you receive it.

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:

1. 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 (2018) report; and
2. The records of the Cheshire Brine Subsidence Compensation Board (CBSCB) in relation to Cheshire Brine, as specifically recorded in the CON29M (2006) report or reported in Questions 3 and 4 of the CBSCB Cheshire Salt Search.

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

ERGO Versicherung AG, UK Branch is wholly owned by Munich Re and is covered by the Financial Services Compensation Scheme.

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.
2. if the Property is not a single private home in the United Kingdom which is used only for residential purposes.
3. 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 loss of such transaction.
4. in respect of structural or other physical damage caused to the Property by subsidence, flooding or otherwise.
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 (2018) 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.



Terraforma Report terms and conditions

Report limitations

This TerraSearch® Assure Certificate has been carried out with reference to official British Geological Survey Data, Terraforma's bespoke GIS and an extensive collection of abandoned mine plans, maps, records and archives in our possession. From this material, we have endeavoured to provide as accurate a report as possible. This certificate is a 'remote' or 'desktop' 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 Terraforma make specific information requests of the regulatory authorities for any relevant information they may hold. This certificate 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 target Site. Other risks which may be present in the general area may have been omitted for clarity. This certificate considers the ongoing use of the Site for conveyancing only and does not include an assessment of coastal erosion, mineral planning, radon or Oil & Gas (Inc. Fracking) nor does it consider any assessment of ground stability concerning any future development of the Site. Should an assessment of these risks be required, it is recommended that a Terraforma Ground Report is acquired.

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 person or organisation not party to commissioning this report. This report or any part of it is not permitted to be reproduced, copied, altered or in any other way distributed by any other person or organisation.

Report licensing

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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. Where mining reports and ground stability reports sourced from the Coal Authority are incorporated into this report, the integrity of the text is preserved and has not been disassembled, modified or paraphrased in any way and no deletions, omissions or reorganisation have been made to the text. The relevant text is identified as originating with the Coal Authority who are acknowledged as the author.

Terms & Conditions

This report is provided under the Terraforma Terms and Conditions (v2.1) for TerraSearch Report (v3.1), a copy of which is available on our website at:

<https://www.terrafirmasearch.co.uk/s/CONDITIONS-OF-CONTRACT-FOR-TERRASEARCH-REPORTS-v21.pdf>. They provide a limit of liability per report of £10 million, backed by Professional Indemnity Insurance; details available on request.

Important consumer information

This search has been produced by TERRAFIRMA MINE SEARCHES LTD

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Email: info@terrafirmasearch.co.uk

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.terrafirmasearch.co.uk.

Complaints Procedure

Terraforma 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 Terraforma, 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, Terraforma

2440 The Quadrant, Aztec West Business Park
Almondsbury Bristol BS32 4AQ
Telephone: 0330 900 7500
Email: info@terrafirmasearch.co.uk



Contact Terraforma if you would like a copy of the search code.

We trust this report provides the information you require, however should you have any queries, please contact us.

