

TERRASEARCH[®] COAL

PASSED

Coal Mining	Yes
Brine Compensation District	No

Includes Coal and Brine Search Insurance - £50,000

Coal Mining Features Identified:

1	Past underground coal mining	Yes
2	Present underground coal mining	No
3	Future underground coal mining	No
4	Mine entries	No
5	Coal mining geology	No
6	Past opencast coal mining	No
7	Present opencast coal mining	No
8	Future opencast coal mining	Yes
9	Coal mining subsidence	No
10	Mine gas	No
11	Hazards relating to coal mining	No
12	Information from the Cheshire Brine Subsidence Compensation Board	No

Professional Opinion

Within the scope of this assessment, the Site is not considered to be at a significant risk of historic, present or future coal 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, Tom Backhouse directly by contacting: 01934806515

Report on:

**23 Portway Street,
Bristol,
BS3 4TR**

Date:

01/10/2016

Our Ref:

Sample

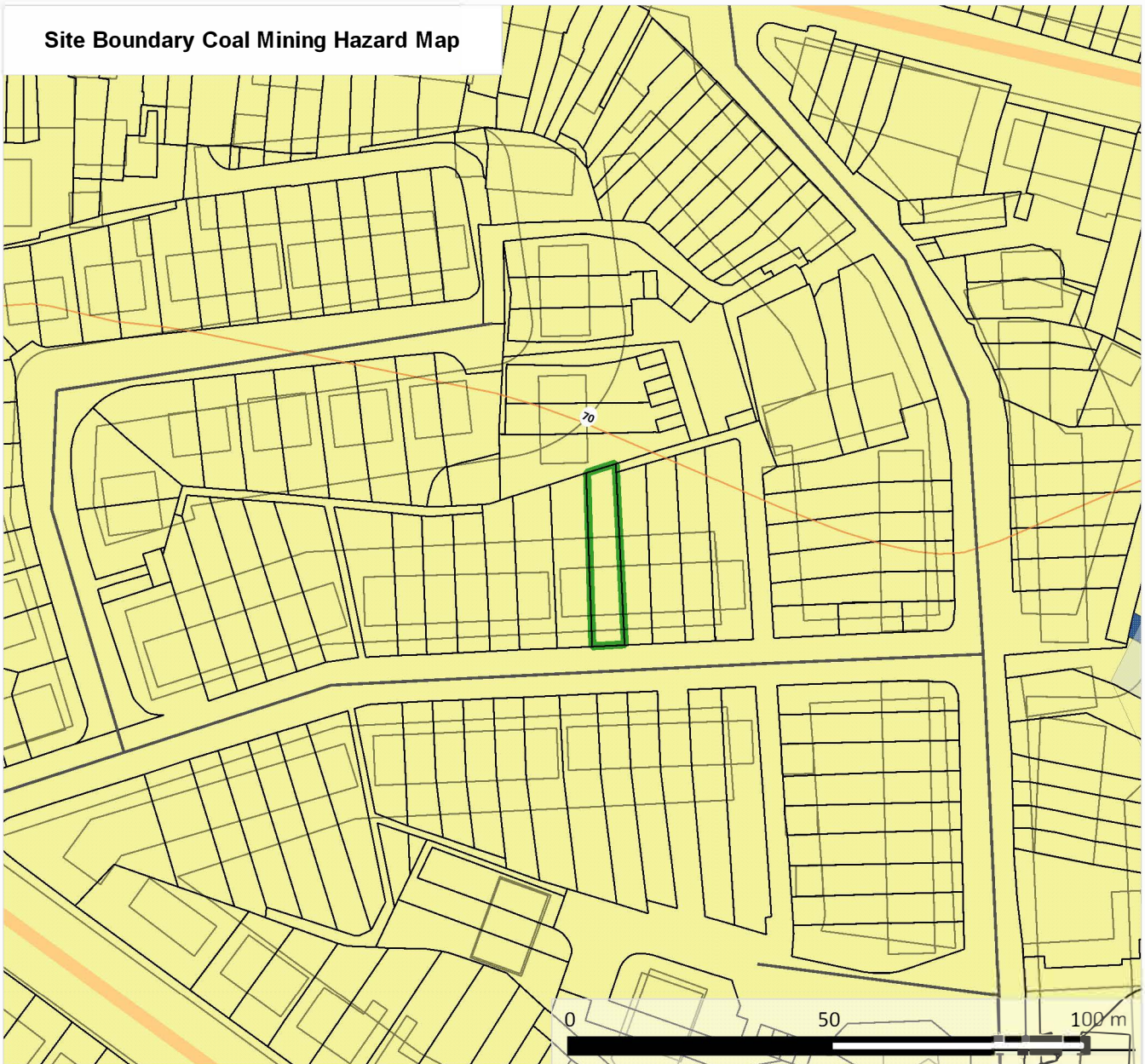
Client Ref:

Sample

TerraSearch[®] Coal is a site-specific 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.

The report is accepted by all major UK lenders and TerraFirma's terms & conditions provide liability cover of £10m per report. All TerraSearch[®] reports adhere to The Search Code, monitored by the Site Code Compliance Board.

Site Boundary Coal Mining Hazard Map



Site Address

23 Portway Street, Bristol, BS3 4TY

Hazard Map Key

 Site Boundary	 Moderate Risk	OS Basemap	 Roundabout	 Important building
Hazard Zones	 Low Risk	<u>Road Network</u>	 Land Registry Boundaries	 Public Buildings/Land
 Very High Risk	 Negligible Risk	 Primary Road	 Building Extent	 Lake and Surface Water
 High Risk		 B Road	 Rail Network	 Woodland
		 Minor Road	 HE Scheduled Monuments	

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Terra Firma Expert Interpretation of Coal Mining Risk:

Overall Risk:

LOW

Terra Firma have reviewed all available site investigation, local geological, historical and land use data and conclude that, in this instance, the Site is at **low risk** from ground stability associated with historical and planned coal mining.

Detailed Findings of Coal Mining Hazards:

1	Past underground coal mining	Yes
The Site is recorded to be situated above deep underground coal mine workings. It is considered that any movement in the ground due to coal mining activity at this depth is unlikely to affect the stability of the Site. The Site is recorded to be underlain by probable coal mine workings. Coal may have been historically worked and therefore shallow unrecorded mine workings may exist within the vicinity of the Site.		
2	Present underground coal mining	No
The Site is not within a surface area that could be affected by present underground mining.		
3	Future underground coal mining	No
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.		

Detailed Findings of Coal Mining Hazards:

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

5	Coal mining geology	No
Deep (>30 metres) underground coal mine workings are recorded beneath the Site, however, there are no recorded faults, fissures or breaklines that occur within 20 metres of the Site. The stability of the ground beneath the Site is therefore unlikely to be affected by the instability of geological structures as a result of mining activities.		

6	Past opencast coal mining	No
The Site is not situated within or proximal to any past licence areas for the opencast extraction of coal. There are no Surface Mining Areas for past or present coal mining situated within or within 200 metres of the Site. There are no unlicensed opencast pits or extraction sites within 200 metres of the Site.		



Detailed Findings of Coal Mining Hazards:

7	Present opencast coal mining	No
The Site is not situated within an area which could be affected by currently active opencast coal mining.		
8	Future opencast coal mining	Yes
There are no plans by the Coal Authority to grant a licence to extract coal using opencast methods within 800 metres surrounding the Site. The Site is situated within an area of Surface Coal Resources and therefore there is potential for future coal extraction. It is considered possible that any future exploration or extraction of coal in this area could impact the Site. The Site is not identified to be within 800 metres of an Opencast Coal Prospecting Site.		
9	Coal mining subsidence	No
There is no record of any damage notices or subsidence claims for the Site or for any property within 50 metres of the Site. There is no record of a request having been made to carry out preventive works before coal is worked under section 33 of the Coal Mining Subsidence Act 1991. If further subsidence damage claims information is required, please see the Notice of Statutory Cover below.		

Detailed Findings of Coal Mining Hazards:

10	Mine gas	No
There are no records of any mine gas wells within 25 metres of the Site and there is no record of a mine gas emission requiring action.		
11	Hazards relating to coal mining	No
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.		
12	Information from the Cheshire Brine Subsidence Compensation Board	No
The Site is not recorded to be within an area where the Cheshire Brine Subsidence Board provides information.		



Conclusions and Expert Interpretation of Risk

LOW RISK

Terrafirma have reviewed all available site investigation, local geological, historical and land use data and conclude that, in this instance, the Site is at **low risk** from ground stability associated with historical and planned coal mining.

Professional Recommendations

It should be noted that prior to site works or future development activity, it is considered prudent to commission a full ground investigation by a qualified mining geologist/engineer.

No further Assessment of Coal Mining Required.

Report generated by: **Tom Backhouse (BSc) RFGS**. On behalf of Terrafirma Mine Searches Ltd.

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 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 ("We" or "Our") which is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority.

"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 future underground and opencast coal-mining activity, shafts and adits (vertical and horizontal entries to mines), coal-mining geology, coal-mining related hazards, coal-mining subsidence and mine gas, as recorded in the 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 You ("You" or "Your"), 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 remortgaged or the owner of the Property who has chosen to obtain a Report.
4. Your estate and beneficiaries, to whom the benefit of the Policy will pass in the event of Your death during the Period of Insurance.

The Insurance is not applicable:

1. if at the date of the claim, You are 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 sections 3 – Future underground coal mining and 8 – 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 You or Your 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 Our responsibility under this Policy, if We 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.

We 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 You receive information about any claim, loss or incident for which We may be responsible under this Policy, You must contact Us as soon as possible.
2. If there is any claim under this Policy which is also covered by any other insurance, We will pay no more than Our rateable proportion of the loss and any costs and expenses connected with it.
3. You agree to do and permit to be done all things that We consider necessary to minimise loss under the Policy. We will be responsible for any expense incurred in complying with this Condition.
4. You must not make any offer promise or payment or incur any costs or expenses unless We have agreed in writing to cover such costs and expenses.
5. If there is a claim under the Insurance, We have the right to instruct a Surveyor to assess the Market Value of the Property.
6. Where We have 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.

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

Full details of the Insurance cover and how to make a claim are available on our website.

Report Limitations

This TerraSearch® Coal 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, and data provided from the Coal Authority. **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 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.

Terms and Conditions

This report is provided under the TerraFirma Terms and Conditions for TerraSearch Reports, a copy of which is available on our website (www.minesearches.co.uk/about/terms). They provide a limit of liability per report of £10 million, backed by Professional Indemnity Insurance; details available on request.

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for public sector information



The Coal Authority



Environment Agency

Important Consumer Information

This search has been produced by **TERRAFIRMA MINE SEARCHES LTD** – Address: Unit 40, Pure Offices, Pastures Avenue, St Georges, Weston-Super-Mare, Somerset, UK, BS22 7SB; Email: info@terrafirmasearch.co.uk; Telephone: 01934806515) which is registered with the Site 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 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
- 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 www.Sitecodes.org.uk or from our website at www.minesearches.co.uk.

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: Tom Backhouse, Managing Director & Senior Executive, Terrafirma Mine Searches Ltd - Address: Pure Offices, Pastures Avenue, St Georges, Weston-Super-Mare, BS22 7SB; Email: info@terrafirmaminesearches.co.uk; Telephone: 01934 806515.

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: admin@tpos.co.uk. 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.

