

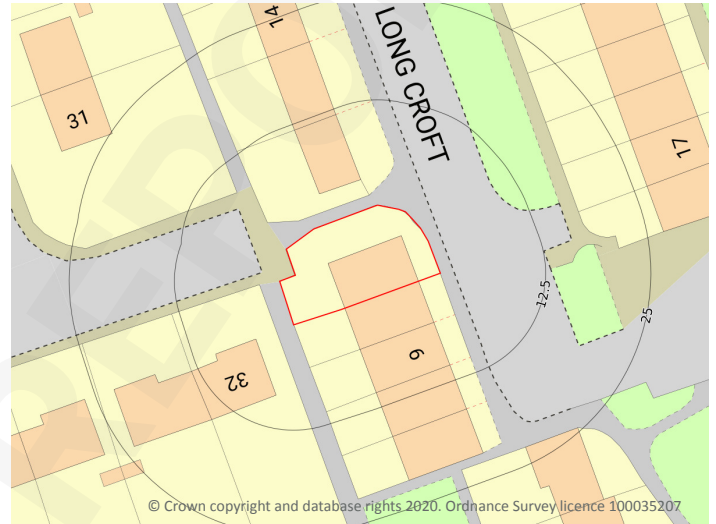
Specimen Address, Specimen Town

## Professional opinion











## Site plan



# ACTION REQUIRED



## Search results

- |   |   |
|---|---|
|  <b>Non-coal mining</b><br><b>Further action</b> page 4 |  <b>Satellite monitoring</b><br><b>Identified</b> page 6 |
|  <b>Coal mining (CON29M)</b><br><b>Pass</b>             |  <b>Natural instability</b><br><b>Not identified</b>     |
|  <b>Historical features</b><br><b>Identified</b> page 4 |  <b>Infilled land</b><br><b>Not identified</b>           |
|  <b>Geological features</b><br><b>Not identified</b>    |  <b>Sinkholes</b><br><b>Not identified</b>               |
|  <b>Oil and gas extraction</b><br><b>Not identified</b> |  <b>Cheshire brine</b><br><b>Not identified</b>          |

Includes CON29M with mine entry interpretive assessment and Cheshire Salt Search as required

## Overview of findings and recommendations

This product is intended for use by professional advisers who are experienced and skilled in the use and interpretation of environmental data and/or risk assessment opinions.

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

You can view a full list of the information we have searched on **page 22**.

## Non-coal mining assessment



We consider there to be non-coal mining-related risk to the property risk. Please refer to the assessment of mining experts Mining Searches UK below for further details.



### Non-coal mining

Mining types: Metals, Stone, Unspecified

#### Past mining activity

The property lies within a former metalliferous mining lease boundary.

The property is underlain by ironstone workings at a depth of approximately approximately 55 metres below surface. Mining Searches UK have not confirmed the precise depth, stability and extent of these workings. There is the possibility of ground movement associated with these workings within the property.

#### Current and future mining

According to our archive the property does not presently lie within an area with planning permission for non-coal mineral development. We are not aware of any planned future mining activity.

#### Key recommended next steps:

- Mining Searches UK recommends that further action is carried out. This may take the form of a visual inspection for visible defects and signs of mining-related settlement or subsidence effects.
- This inspection should be carried out by a suitably qualified and experienced person, who could be sought through <https://www.ricsfirms.com>

## Coal mining (CON29M) assessment

We consider the property to be acceptably free from coal mining related risk. No further action is required with regards to past coal mining.



### Coal mining

CON29M reports are a requirement for conveyancing and are recommended throughout the official Coal Mining Reporting Area. This is the area within which it is deemed prudent to clarify the risk presented by coal mining, using the questions laid out in the Law Society's CON29M form. The need for a CON29M does not always translate to an identification of risk, and reports will often be assessed as free from risk or 'Passed' even though they are within the official Coal Mining Reporting Area.

## Other considerations

Other ground subsidence hazards have been identified at the site. Please refer to the findings and recommendations below for further details.



### Satellite monitoring

Satellite monitoring data from SatSense is able to detect actual ground movement in the range of a few mm per year. They have identified the following ground movement issues which may affect the property:

- recent measurements suggest that local ground movements have sped up over the past year
- the site shows some seasonal or one-off movement over the course of a year

#### Key recommended next steps:

- The identified ground movement may have resulted in damage to the property. We recommend a full structural survey is carried out prior to purchase, in order to identify whether this ground movement has had any impact on the structural integrity of the building.
- Make specific enquiries of the seller regarding any subsidence issues they are aware of at the property, and any works which have been undertaken to remedy any identified issues. If significant works have been carried out under an insurance policy, this may make it more difficult to switch insurance providers in the future, though specialist insurance brokers may be able to assist.
- Consider steps which may need to be taken to reduce the future incidence of ground movement. This may include the removal or pruning of nearby trees, or drainage improvements.
- If mining-related issues have been identified within this report, it is possible that these may have contributed to the ground movement identified. Any further mining-related investigations suggested, above and beyond those listed in this section, should be undertaken.



## Non-coal mining summary



### Mining records

Records relating to recorded mining areas or activity have been identified in the vicinity of the site.

See **page 7** for details. The Non-coal mining assessment on **page 2** will cover any next steps relating to these features, if applicable.

Mining features	Identified
Mine plans	Identified
Researched mining	Not identified
BritPits	Not identified
Mineral Planning Areas	Not identified
Non-coal mining areas	Not identified
Mining cavities	Identified
Coal mining areas	Identified
Brine areas	Not identified
Gypsum areas	Not identified
Tin mining areas	Not identified



### Historical features

Historical mapping has identified mining features in the vicinity of the site.

See **page 11** for details. The Non-coal mining assessment on **page 2** will cover any next steps relating to these features, if applicable.

Non-coal mining	Identified
Coal and associated mining	Identified
Industry associated with mining	Not identified



### Geological features

No geological features indicative of mining activity or other sources of ground instability have been identified in the vicinity of the site.

Artificial and made ground	Not identified
Mineral veins	Not identified



### Oil and gas extraction

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



## Coal mining (CON29M) summary



### Coal mining (CON29M) summary

No features of concern have been identified relating to past, present or future coal mining. The risk posed by coal mining has been assessed using official Coal Authority data and in accordance with The Law Society CON29M (2018) Guidance Notes. Additional interpretation of mine entries has also been carried out where necessary.

See **page 13** for further details

1. Past underground	Not identified
2. Present underground	Not identified
3. Future underground	Not identified
4. Shafts and adits	Not identified
5. Coal mining geology	Not identified
6. Past opencast	Not identified
7. Present opencast	Not identified
8. Future opencast	Not identified
9. Subsidence claims	Not identified
10. Mine gas emissions	Not identified
11. Emergency Call Out	Not identified

## Subsidence summary



### Satellite monitoring

Satellite radar measurements have detected notable ground movement in the vicinity of the property.

See **page 18** for details and **page 3** for recommended next steps.

Property	Green
Surrounds	Green
Local area	Green
Gradient	Green
Acceleration	Red
Range	Amber

### SatSense Rating

Red

Ratings provided by SatSense Ltd, experts in analysis of InSAR ground movement data from satellite radar.



### Natural instability

Searches of natural ground stability data have not identified any potential ground stability risks.

Shrink-swell hazard	Non-Plastic
Natural ground subsidence	Not identified
Landslides	Not identified
Natural cavities	Not identified
Coastal erosion	Not identified



### Infilled land

No recorded areas of infilled land or landfill have been identified in the vicinity of the site.

Infilled land	Not identified
Historical landfill sites	Not identified



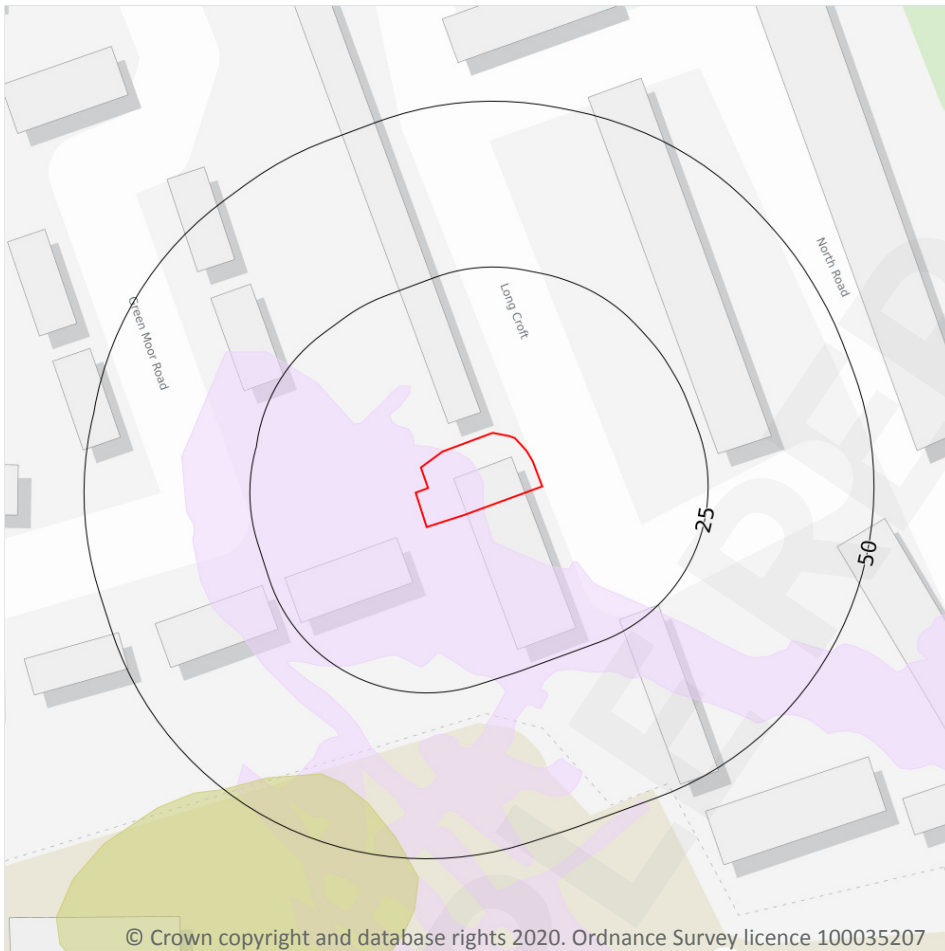
### Sinkholes

No records of sinkholes have been identified in the vicinity of the property.

Reported recent incidents	Not identified
Recorded incidents (BGS)	Not identified
Recorded incidents (PBA)	Not identified
Historical incidents	Not identified



## Mining features



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### Underground mine workings

Underground mine workings presenting a potential risk, including adits and seam workings, identified from BGS Geological mapping and mine plans sourced from the BGS and various collections and sources.

Location	Feature	Mineral	Mining type
On site	Underground mining extent	-	Unspecified

This data is sourced from Mining Searches UK

### Mine waste tips

Mine waste tips identified from OS, BGS Geological mapping, Lidar data, and mine plans sourced from the BGS and various collections and sources.

Location	Feature	Mineral	Mining type
40m SW	Mine waste tip	Copper	Metals

This data is sourced from Mining Searches UK

### Mining Record Office plans

The property has been found to be either within or in proximity to areas defined on Mining Record Office plans. This dataset is representative of Mining Record Office plan extents held by Mining Searches UK and should be considered approximate. Where possible, plans have been located and any specific areas of risk they depict have been captured. Any such risk areas or features in the vicinity of the property are presented on the 'Mining features' map and within the detailed sections on Mine entries, Mineralised veins, Surface workings, Surface features, Underground mine workings or Mine waste tips.

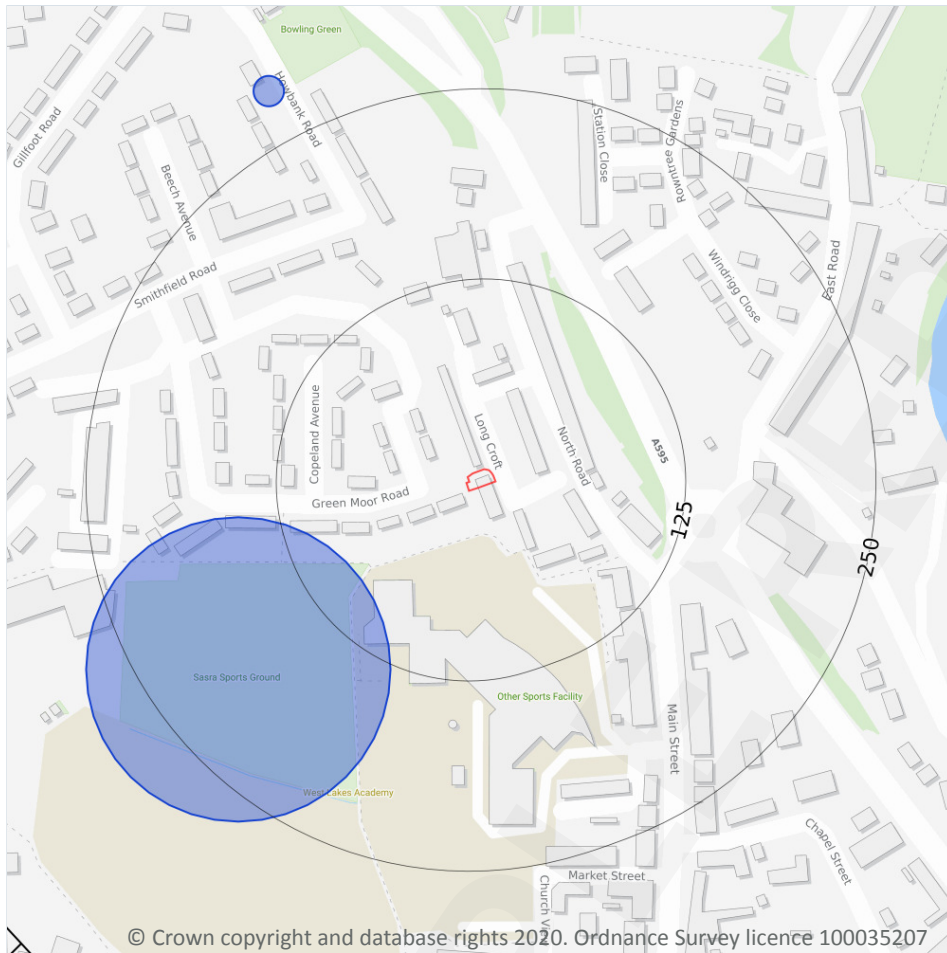
This data is sourced from Mining Searches UK

### BGS mine plans

The property has been found to be either within or in proximity to areas defined on BGS mine plans. This dataset is representative of BGS mine plan extents held by Mining Searches UK and should be considered approximate. Where possible, plans have been located and any specific areas of risk depicted have been captured. Any such risk areas or features in the vicinity of the property are presented on the Mining features map and within detailed sections on Mine entries, Mineralised veins, Surface workings, Surface features, Underground mine workings or Mine waste tips.

This data is sourced from Mining Searches UK.

## Mining records



**— Site Outline**

Search buffers in metres (m)

- BritPits
- Historical Mineral Planning Areas
- Mining Cavities

**Non Coal Mining**

- Underground mining known or likely within or in close proximity
- Underground mining known within or in very close proximity

### Mining cavities

Industry recognised national database of mining cavities. Degraded mines may result in hazardous subsidence (crown holes). Climatic conditions and water escape can also trigger subsidence over mine entrances and workings.

Location	Mine Address	Mineral	Data source	Publisher
92m SW	Helder, Cumbria	Hematite	LISTING OF NEW MINERAL RECORDS OFFICE CATALOGUE.	UNPUBLISHED/DRAFT

This data is sourced from Peter Brett Associates (PBA).

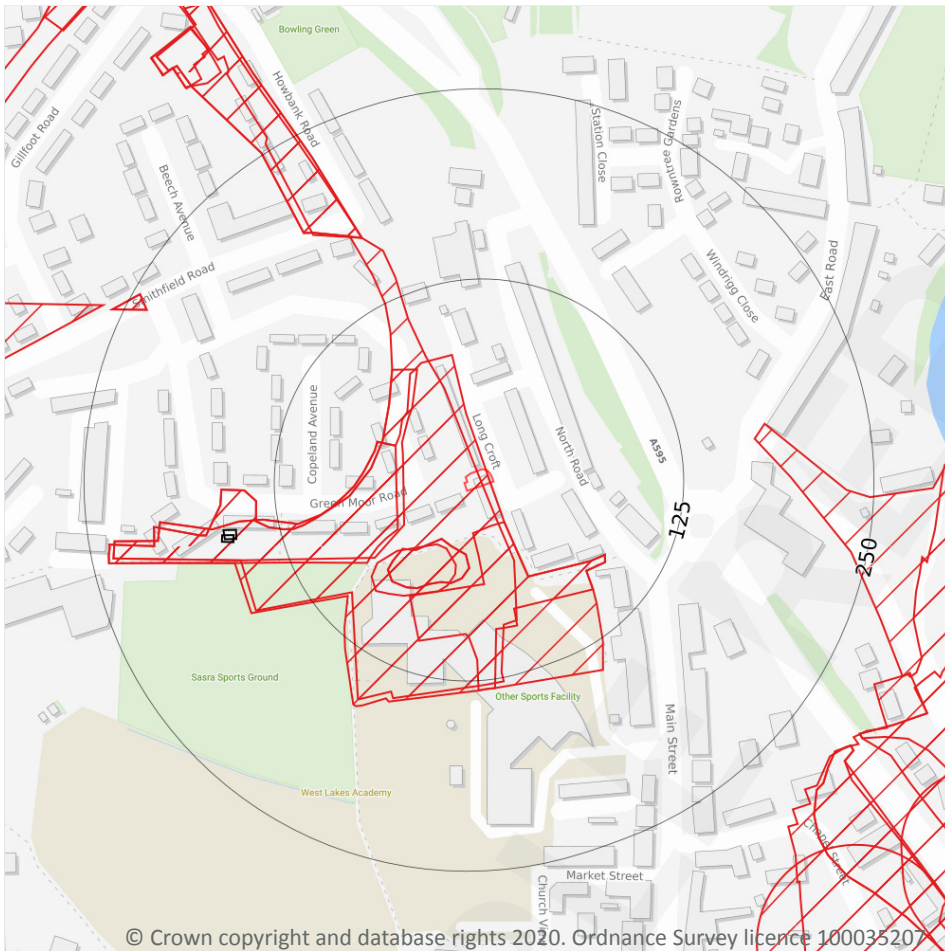
## Coal mining areas

The property is within a generalised area that could be affected by past, current or future coal mining.

This data is sourced from the Coal Authority.

SAMPLE REPORT

## Historical features



**Site Outline**

Search buffers in metres (m)

- Non-coal mining
- Coal and associated mining
- Industry associated with mining

### Non-coal mining

Historical land uses identified from Ordnance Survey mapping that involved mining for substances other than coal.

Location	Land use	Date
On site	Iron Ore Mine	1899
On site	Unspecified Mine Quarry	1898
27m S	Unspecified Pit	1899
36m SW	Unspecified Pit	1898
36m SW	Unspecified Heap	1926
40m W	Unspecified Pit	1898

Location	Land use	Date
40m SW	Unspecified Heap	1948
45m W	Unspecified Pit	1899
171m NW	Unspecified Pit	1898
171m NW	Unspecified Disused Pit	1926
174m E	Unspecified Mine	1898
237m NW	Iron Ore Mine	1899
237m NW	Mine	1924

This data is sourced from Groundsure.

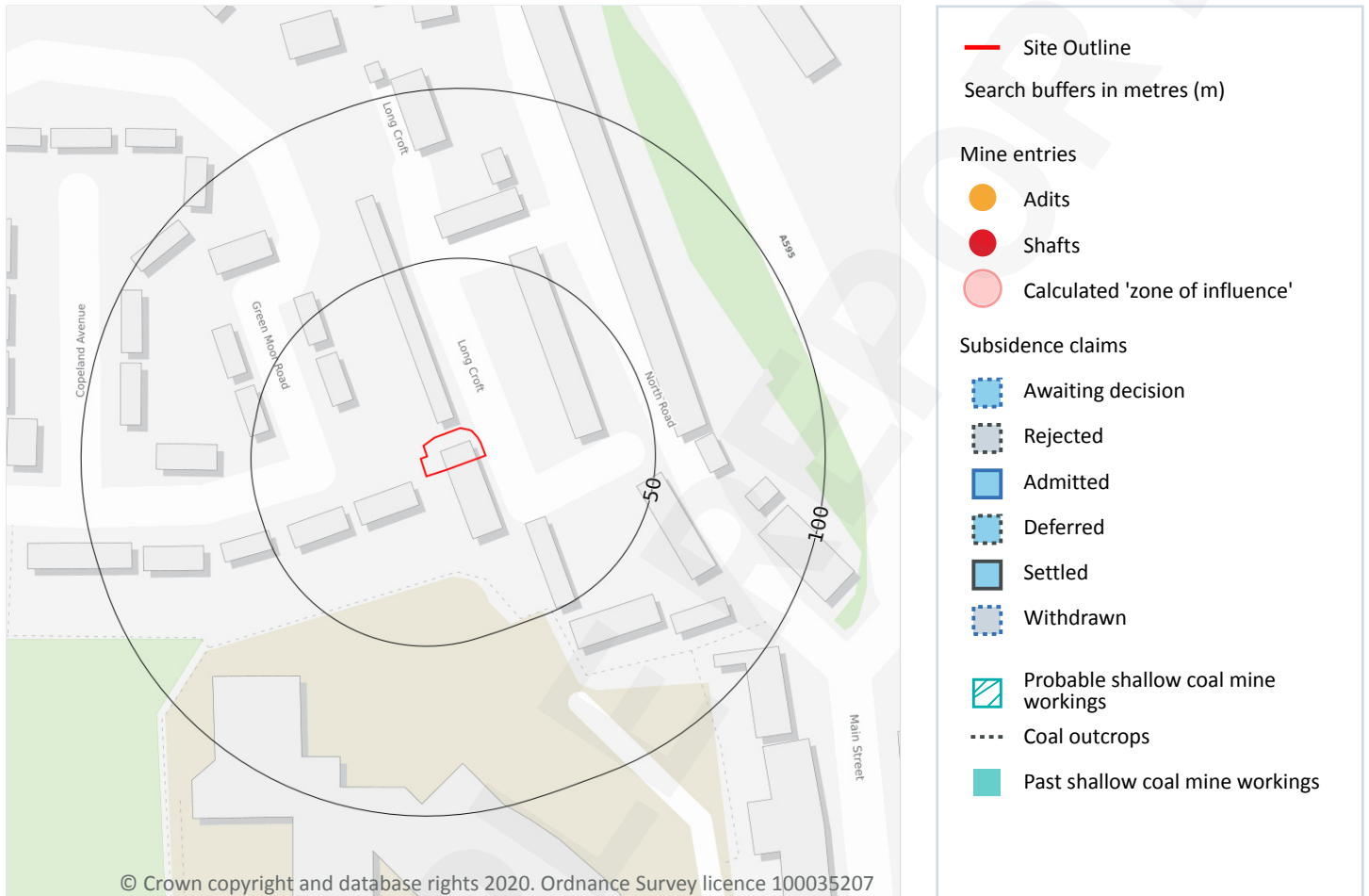
### Coal and associated mining

Historical land uses identified from Ordnance Survey mapping that indicate the presence of coal working. Coal mines were often also associated with the extraction of ironstone.

Location	Land use	Date
153m W	Old Coal Shaft	1926
156m W	Old Coal Shaft	1924

This data is sourced from Groundsure.

## Coal mining (CON29M)



The map above shows relevant, mappable hazards identified that could constitute a risk to the property. It does not necessarily show all features or potential issues identified in this report.

Please read this report carefully, and in particular any sections flagged with an amber 'i'.

Further details of any features shown indicating the location of Mine Entries or Subsidence Claims can be found in the relevant sections of this report (4 and 9 respectively).

The following are responses to The Law Society CON29M Coal Mining search enquiries, which are used here with their permission. All responses have been produced using official Coal Authority data and the expert interpretation of Groundsure and Mining Searches UK. This report is prepared in accordance with The Law Society CON29M (2018) Guidance Notes. Additional interpretation and calculation of mine entry zones of influence has been carried out by Groundsure and Mining Searches UK using Coal Authority and British Geological Survey data.

## 1. Past underground coal mining



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

- **The property does not lie within the potential zone of influence of any recorded underground coal workings.**

## 2. Present underground coal mining



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

- **The property does not lie within the boundary of an underground site from which coal is being removed by underground methods.**

## 3. 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 coal by underground methods?*

- **The property does not lie within the boundary of an underground site for which the Coal Authority is determining whether to grant a licence to remove coal by underground methods.**

*(b) Is the property within any geographical area for which a licence to remove coal by underground methods has been granted?*

- **The property does not lie within the boundary of an underground site 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?*

- **The property does not lie within the zone of likely physical influence on the surface of planned future underground 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?*

- **No notices have been given under Section 46 of the Coal Mining Subsidence Act 1991 stating that the land is at risk of subsidence.**

## 4. 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?

- No coal mine entries are recorded to lie within 20 metres of the property.

## 5. 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?

- No damage arising from geological faults or other lines of weakness activated by coal mining are recorded within the property.

## 6. 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?

- The property does not lie within the boundary of an opencast site from which coal was removed by opencast methods.

## 7. 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?

- The property does not lie within 200 metres of the boundary of an opencast site from which coal is being removed by opencast methods.

## 8. 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?

- The property does not lie 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?

- The property does not lie within 800 metres of the boundary of an opencast site for which a licence to remove coal by opencast methods has been granted.

## 9. 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 31st October 1994?*

- **We have no evidence of a damage notice or subsidence claim for the property or within 50m of the property since 31st October 1994.**

*(b) In respect of any such notice or claim has the responsible person given notice agreeing that there is a remedial obligation or otherwise accepted that a claim would lie against them?*

- **Not applicable.**

*(c) In respect of any such notice or acceptance has the remedial obligation or claim been discharged?*

- **Not applicable.**

*(d) Does any current "Stop Notice" delaying the start of remedial works or repairs affect the property?*

- **There are no current Stop Notices delaying the start of remedial works or repairs to the property.**

*(e) Has any request been made under Section 33 of the 1991 Act to execute preventive works before coal is worked, which would prevent the occurrence or reduce the extent of subsidence damage to any buildings, structures or works and, if yes, has any person withheld consent or failed to comply with any such request to execute preventive works?*

- **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.**

*NB. Records of damage notices or subsidence claims before 31st October 1994 are excluded from The Coal Authority data from which this search is compiled.*

## 10. 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?*

- **No mine gas emissions are recorded within the boundary of the property.**

## 11. Emergency Surface Hazard Call Out incidents

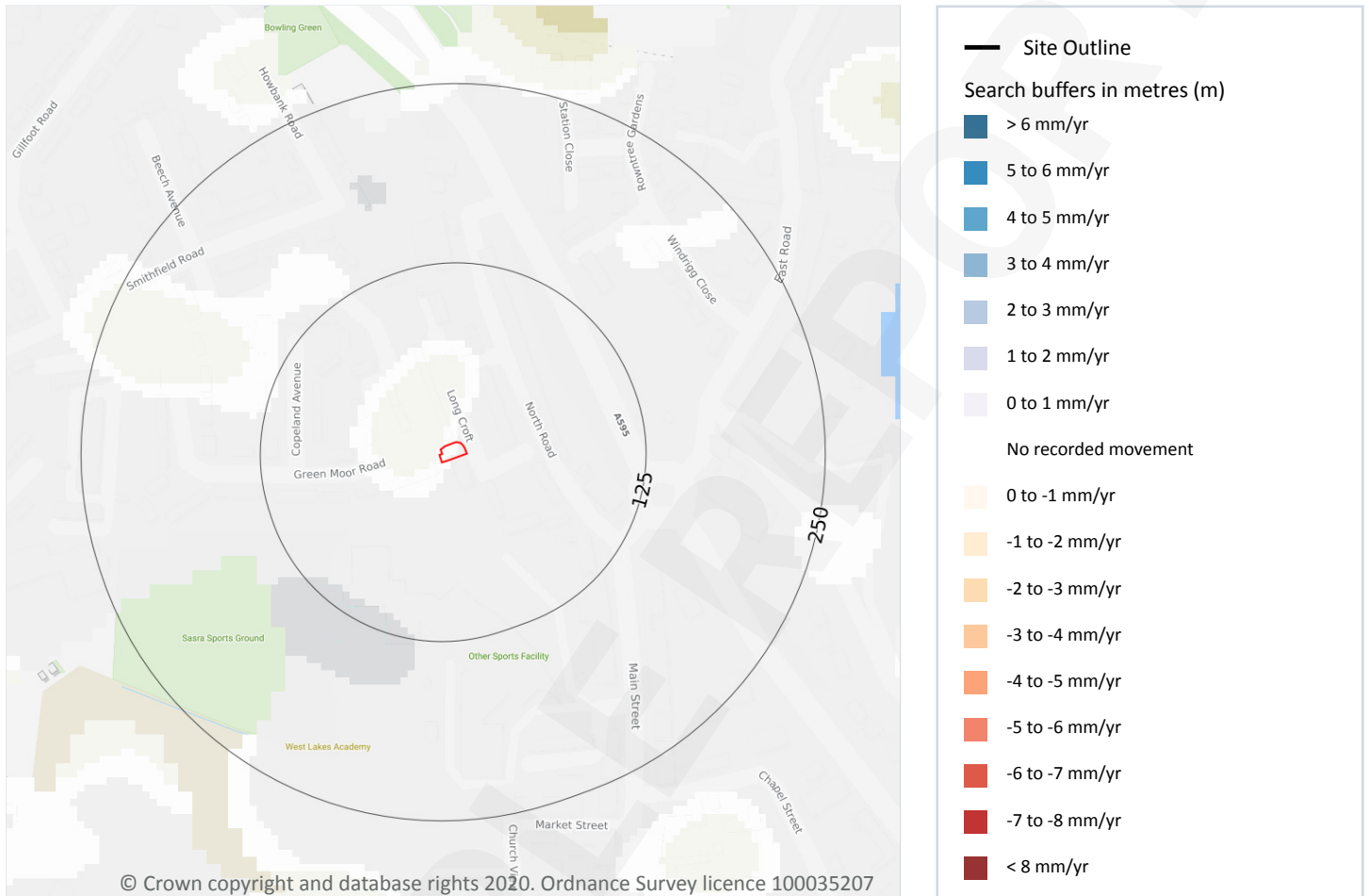


*Have the Coal Authority carried out any work on or within the boundaries of the property following a report of an alleged hazard related to coal mining under the Authority's Emergency Surface Hazard Call Out procedures?*

- No Emergency Surface Hazard Call Out procedures are recorded against the property.

SAMPLE REPORT

## Satellite monitoring



### Satellite monitoring

Satellite radar data captured and analysed to measure real-world ground movement, accurate to the millimetre.

The map above shows the general rate of movement in the area since 2015 indicating broad ground movement trends. However, an identified risk will not always be visible on the map.

Potential risk to property is summarised with a simple traffic light system in the table below across six assessments relating to different types and scales of ground movement.

Further information on this assessment can be found in the Notes and guidance section within this report.

- **Property** looks at the relative movement of ground within the property boundary when compared to movement of the immediate surroundings (100m around the property)
- **Surrounds** looks at the relative movement of the immediate surroundings (100m) when compared to movement of the local area (1km around the property)

- **Local Area** looks at the absolute recorded movement in the local area (1km)
- **Gradient** looks at differences in movement over medium spatial scales (surrounds) and identifies risk due to active bending or warping
- **Acceleration** looks at the recent changes in movements, providing information about whether ground movements are stabilising or accelerating
- **Range** looks at a moving window over the time series to identify the maximum range of non-linear displacement seen.

**Green** rating - the property is stable and unlikely to be at risk.

**Amber** the property may be at risk of damage, either now or in the future.

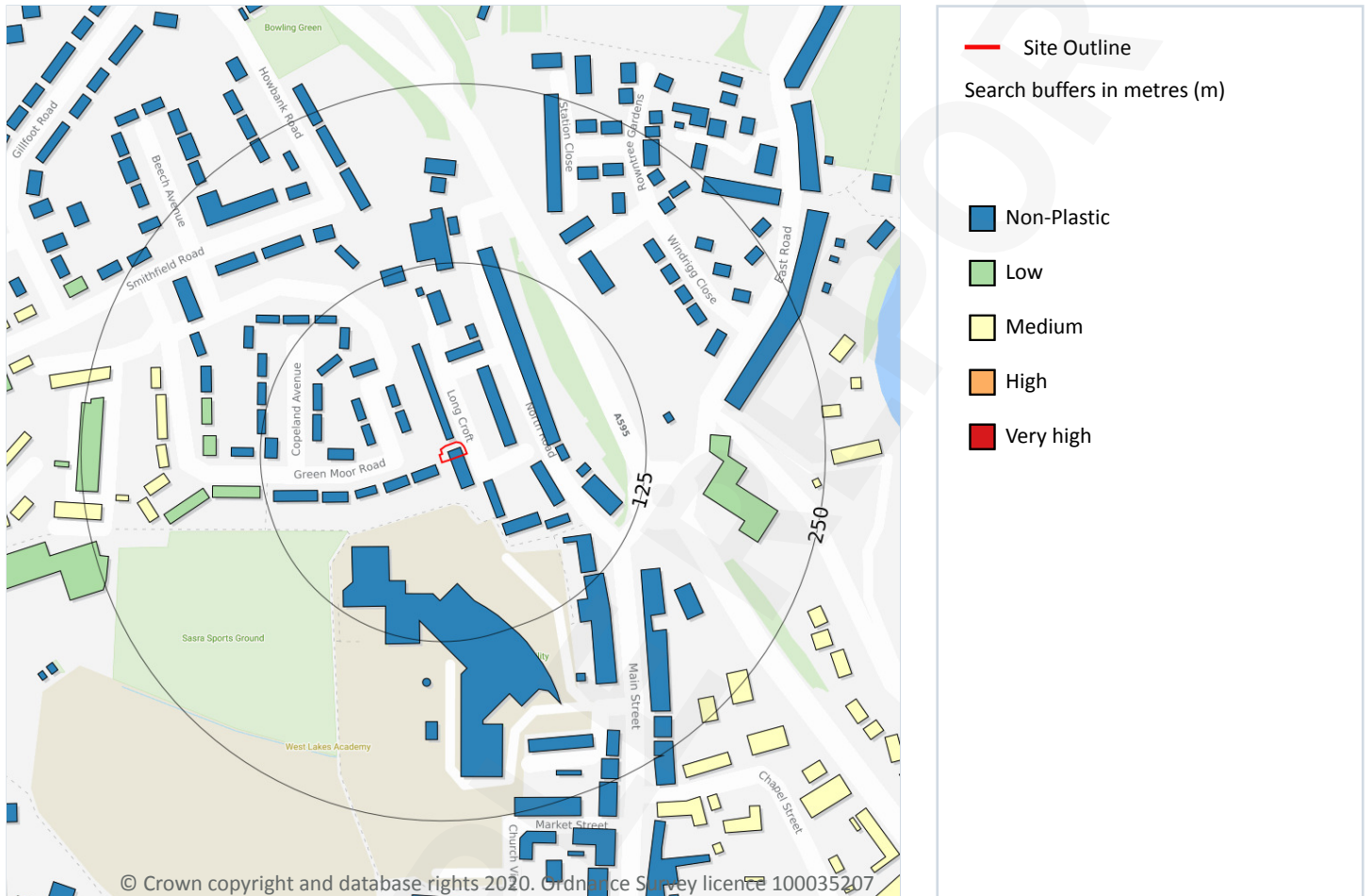
**Red** the property is likely to be at significant risk of damage, either now or in the future.

**Not Assessed** - measurements available are insufficient for a viable assessment.

Scale	Rating	Value	Units	Assessment
Property	<b>Green</b>	0.87	mm/yr	Measurements suggest that the site itself is stable with respect to its immediate surroundings.
Surrounds	<b>Green</b>	0.57	mm/yr	The immediate vicinity of the site is reasonably stable.
Local area	<b>Green</b>	0.42	mm/yr	No significant regional movements have been detected in the area around the site.
Gradient	<b>Green</b>	0.018	mm/yr	The site does not seem to be at risk of damage from the bending of the ground associated with ground movement in the vicinity of the site.
Acceleration	<b>Red</b>	12.5	mm/yr	Recent measurements suggest that local ground movements have sped up over the past year.
Range	<b>Amber</b>	17.41	mm	The site shows some seasonal or one-off movement over the course of a year.

This data is sourced from SatSense Ltd.

## Property shrink-swell assessment



### Property shrink-swell assessment

This dataset provides information on the susceptibility to shrink-swell subsidence given underlying geological properties, proximity of trees (using Bluesky National Tree Map), and the characteristics of local buildings (type, age, height, and drainage). These multiple inputs contribute to an overall hazard score for shrink-swell subsidence susceptibility; either 'Low', 'Medium', 'High' or 'Very high' ('Non-Plastic' for areas with this kind of underlying geology). The score for each input is also presented (on a scale 1-10, where 10 is a high susceptibility factor) to provide context of the contributing factors. Please note that building characteristics are taken from Office for National Statistics Lower Super Output Area data, and as such are generalised to give the most likely characteristics for the property. Any assigned rating should not be relied upon if the property is a new build.

Location	Susceptibility	Input factors
on site	<p>Hazard score: Non-Plastic Description: The underlying geology is non-plastic, therefore cannot undergo any change in volume and subsequently cannot have shrink–swell related subsidence</p>	<p>Tree proximity: 0 Underlying geology: 2 Local building age: 7 Local drainage: 10 Local building height: 10 Local building type: 6</p>

This data is sourced from the British Geological Survey.

SAMPLE REPORT

## 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. Please note: if a GeoRisk + report, the CON29M and Cheshire Salt Search content is not covered in the below.

<b>Mining Features</b>		<b>Historical Features</b>	
Mine entries	Not identified	<b>Non-coal mining</b>	<b>Identified</b>
Mineralised veins	Not identified	<b>Coal and associated mining</b>	<b>Identified</b>
Surface workings	Not identified	Industry associated with mining	Not identified
Surface features	Not identified	<b>Geological Features</b>	
<b>Underground mine workings</b>	<b>Identified</b>	Artificial and made ground (10k)	Not identified
Reported subsidence	Not identified	Linear features - mineral veins (10k)	Not identified
<b>Mine waste tips</b>	<b>Identified</b>	Artificial and made ground (50k)	Not identified
Secured features	Not identified	Linear features - mineral veins (50k)	Not identified
Licence boundaries	Not identified	<b>Oil and gas extraction</b>	
Researched mining	Not identified	Oil or gas drilling well	Not identified
<b>Mining Record Office plans</b>	<b>Identified</b>	Proposed oil or gas drilling well	Not identified
<b>BGS mine plans</b>	<b>Identified</b>	Licensed blocks	Not identified
<b>Mining Records</b>		Potential future exploration areas	Not identified
BritPits	Not identified	<b>Satellite monitoring</b>	
Mineral Planning Areas	Not identified	<b>Satellite monitoring</b>	<b>Identified</b>
Non-coal mining areas	Not identified	<b>Natural instability</b>	
<b>Mining cavities</b>	<b>Identified</b>	<b>Property shrink-swell assessment</b>	<b>Identified</b>
<b>Coal mining areas</b>	<b>Identified</b>	Shrink-swell clays	Not identified
Brine areas	Not identified	Landslides	Not identified
Gypsum areas	Not identified	National landslide database	Not identified
Tin mining areas	Not identified	Running sands	Not identified

## Natural instability

Compressible deposits	Not identified
Collapsible deposits	Not identified
Dissolution of soluble rocks	Not identified
Natural cavities	Not identified

## Coastal Erosion

Projections with intervention measures in place	Not identified
Projections with no active intervention	Not identified

## Infilled land

Infilling from historical mapping	Not identified
Active landfill sites	Not identified
Historical landfill (from Environment Agency records)	Not identified
Historical landfill (from Local Authority and historical mapping records)	Not identified

## Sinkholes

Reported recent incidents	Not identified
Recorded incidents (BGS)	Not identified
Recorded incidents (PBA)	Not identified
Historical incidents	Not identified

## Notes and guidance

### Non-coal mining assessment

This mining search has been compiled from the archive information held by Groundsure and Mining Searches UK. As with all historic mining records, there is no guarantee or assurance of reliability or accuracy of these records. Not all mining activities were recorded or are publically available. Neither Groundsure nor Mining Searches UK can be held responsible for any omissions or errors in the information upon which our interpretation has been based.

Historical mining records vary in document age, reliability, reproduction, quality of the original record, the reason to produce the original document, the skill of the original surveyor and the accuracy of the available surveying equipment at the time of production. It must be accepted that the information is subject to interpretation. Alternative interpretations may be possible.

In any area, sporadic, un-surveyed and ancient mine workings can exist, and unrecorded mine workings or mineralised veins can never be ruled out. Groundsure or Mining Searches UK cannot be held responsible for any settlement or subsidence associated with unrecorded mining features, or from mining plans that are not publically available.

If the property or site is subject to future development we recommend that the ownership of the minerals below the site's surface is established. This detail may be sought from a legal adviser or via the Land Registry. You can then assess whether there is a possibility of any proposed development disturbing or trespassing upon any minerals in third party ownership at the site.

In addition, a mining site investigation may be required to satisfy planning or building regulation conditions. Contact Groundsure for further advice.

### Coal Authority data

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 Groundsure 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 Groundsure Limited prior to any re-use.

### Satellite monitoring

SatSense produces countrywide ground movement products based on satellite radar data. For property movement products in the UK we use data from the ESA Sentinel-1 satellite constellation, which has a resolution of 4 by 14 metres. This means that the smallest objects we can detect are the size of a large shed, and we often get multiple measurement points over individual houses. We receive a new radar image every six days, and data collection started in 2015 (although initially, acquisition frequency was lower). This means we have 250+ measurements in time everywhere in the UK. By analysing this long time history using a technique known as InSAR, we can detect long-term movements as low as 1 mm/yr, which is far below movement levels expected to cause property damage.

What is InSAR?

Interferometric Synthetic Aperture Radar (InSAR) is a processing technique that uses the difference between radar images to detect ground movements with high precision. Two (or more) radar images are overlaid such that they match exactly, and the radar measurements for every matching pixel in the images are differenced.

The phase information from this difference is then used to extract ground movement for every pixel. SatSense processes all available data over the United Kingdom.

Why can't we measure everywhere?

A limitation of InSAR is that it relies on consistent radar returns from the reflecting surface (buildings, fields, woodland). While some types of surfaces, like buildings, bridges and bare ground are naturally very consistent, ground cover like dense vegetation and fast-growing crops inherently can vary rapidly over time and therefore interfere with the radar measurement. During our processing, we detect which points provide usable measurements, and which points have had too much interference. This means coverage is variable; dense in urban areas, but much more sparse in rural areas.

Why do we need risk indices?

The SatSense ground movement product measures a wide range of ground movements, from long-term, large regional signals to event level movement of individual points. Not all movements have the same damage potential for buildings. Compare an entire town that is subsiding due to groundwater variations to a single building subsiding due to local instability. Buildings in the subsiding town are all moving at very similar rates, meaning there is little to no relative movement between them. This makes the potential for damage much lower than the individual building moving with respect to its neighbours.

To differentiate between different types of movements, we've developed a way to extract different types of movements that are potentially damaging to property. This information is captured by the SatSense risk indices. These risk indices are described below:

- **Property** - This shows any long-term differential movement of the property with respect to its immediate surroundings, in other words, very localised movements. Examples of processes that could flag up this risk index would be trees affecting the nearby water table, local ground instability and small scale nearby building work.
- **Surrounds** – Focuses on slightly larger scale movements, how is the street or estate moving with respect to the wider area. Examples of processes that could flag up this risk index are tunnelling, large scale nearby building work and groundwater extraction.
- **Local Area** - Our widest scale index, showing how a town/neighbourhood as a whole is moving. This index is normally flagged up due to the presence of large scale historic mining or large scale groundwater extraction. Due to the wide area and the limited potential for damage likely to be associated with this type of movement, this index will only indicate amber or green, never red.
- **Gradient** – Looks for bending over medium spatial scales. This index will flag up properties that might not be moving much themselves but are being affected by movements in the vicinity.
- **Acceleration** - Looks at the recent changes in movements, flagging up properties that might not have historically been moving, but have recently seen an increase. It also provides information on whether properties that have moved historically continue to move, or whether the movement is decreasing.
- **Range** – Looks at the amplitude of movement over time. This will highlight periodic (seasonal) movements, and event style movements like sinkholes.

## National Coastal Erosion Risk Mapping (NCERM)

The National Coastal Erosion Risk Mapping (2018-2021) shows the coastal baseline. This baseline is split to 'frontages'. These are defined as lengths of the coast with consistent characteristics based on the cliff behaviour characteristics and the defence characteristics. It is intended as an up-to-date and reliable benchmark dataset showing erosion extents and rates for three periods:

- Short Term (0 – 20yr);
- Medium Term (20 – 50yr); and
- Long Term (50 – 100yr).

For the 5th, 50th and 95th percentile confidence levels (degrees of certainty, where 95th percentile equates to 95% certainty) for:

- No Active Intervention Policy Scenario; and
- With the implementation of Shoreline Management Plan (SMP) 2 Policies.

Defence type and SMP policies for each of the three periods described above are included.

The data and associated information is intended for guidance - it cannot provide details for individual properties. The NCERM information considers the predominant risk at the coast, although flooding and erosion processes are often linked, and data on the erosion of foreshore features are, in general, not included.

The data describes the upper and lower estimates of erosion risk at a particular location, within which the actual location of the coastline is expected to lie. The data does not estimate the absolute location of the future coastline. Details of geologically complex areas, known as "complex cliffs" are, in general, not included within the dataset due to the inherent uncertainties associated with predicting the timing and extent of erosion at these locations.

This dataset succeeds National Coastal Erosion Risk Mapping (NCERM) - National (2012 - 2017) Attribution statement: © Environment Agency copyright and/or database right

## BGS Property Shrink Swell Assessment

This dataset uses OS Open Maps building polygons to derive its assessment. These are often representative of more than one building and so the score assigned is representative of the highest risk found within the connected building units e.g. a pair of semi-detached properties or a terraced row. The baseline mapping used to derive the assessment will be updated at least annually.

The assessment does not cover any man-made hazards and is based on, and limited to the input datasets including OS Open Buildings, Office for National Statistics data, Bluesky Tree Map and BGS GeoSure shrink-swell. An indication of natural ground instability related to shrink-swell does not necessarily mean that a location will definitely be affected by ground movement or subsidence. Such an assessment can only be made by inspection of the area by a qualified professional.

## CON29M notes and guidance

These enquiries are The Law Society CON29M (2018) 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. The Law Society has no responsibility for information provided in response to CON29M (2018) Coal Mining search enquiries within this report or otherwise.

This report is prepared in accordance with [The Law Society Guidance Notes 2018](#); under which all replies to these enquiries are made. Groundsure's Terms and Conditions are applicable at the time the report was produced.

Property owners have the benefit of statutory protection (under the Coal Mining Subsidence Act 1991). This contains provision for the making good, to the reasonable satisfaction of the owner, of physical damage from disused coal mine workings including disused coal mine entries. A leaflet setting out the rights and obligations of either the Coal Authority or other responsible persons under the 1991 Act can be obtained by telephoning 0345 762 6848. Further information can be found on their website: [www.groundstability.com](http://www.groundstability.com).

The Coal Authority, regardless of responsibility and in conjunction with other public bodies, provide an emergency call out facility in coalfield areas to assess the public safety implications of mining features (including disused mine entries).

The Coal Authority emergency telephone number at all times is 01623 646333.

Responses to The Law Society CON29M (2018) Coal Mining Search enquiries and associated findings and recommendations relating to coal mining risk have been provided to Groundsure Ltd by Cornwall Mining Searches Limited T/A Mining Searches UK. Groundsure Ltd have additionally provided information relating to the Cheshire Brine Compensation Area, and have compiled all information into this report.

Queries should be made of Groundsure Ltd on 0844 415 9000, or via email: [info@groundsure.com](mailto:info@groundsure.com).

## CON29M report limitations

This CON29M (2018) Coal Mining Report has been carried out with reference to all available official Coal Authority licensed data, an extensive collection of abandoned mine plans, maps and records. From this material, we have endeavoured to provide as accurate a report as possible. Any and all analysis and interpretation of licensed Coal Authority data in this report is made by Cornwall Mining Services Limited T/A Mining Searches UK.

The information provided in this report by Groundsure Ltd / Cornwall Mining Services Limited T/A Mining Searches UK has been compiled in response to The Law Society CON29M (2018) Coal Mining search enquiries. The scope of the assessment is limited to interpretation of past, present and future extraction of coal, and does not consider the impact from non-coal mining hazards and/or natural ground stability hazards. The Law Society's Guidance Notes 2018 recommends separate enquiries to the appropriate sources are made with regard to other minerals.

The Report is created by a remote investigation and reviews only information provided by the client (address and site location boundaries) and from the databases of publicly available and/or licensable information that

enable a desk-based assessment of the Site. The Report does not include a Site Investigation, nor does Groundsure Ltd / Cornwall Mining Services Limited T/A Mining Searches UK make additional 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 nearby properties, as only known coal mining features that could potentially have a direct influence upon the Site searched are considered relevant; other features present in the general area may have been omitted for ease of reference.

This report is confidential to the client, the client's legal advisor and the client's Mortgage lender, as defined in the Groundsure terms & conditions, and as such may be used by them for conveyancing or related purposes. Groundsure has 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.

Additional mine entry assessment is based on and limited to the data supplied by the Coal Authority at the time of production. In order to determine whether a property is within the likely zone of influence of a disused coal mine entry the following is considered: the actual or plotted position of the mine entry, its known or assumed diameter and the thickness of superficial deposits above rockhead. Where these figures are not known, assumptions based on established estimations have been made.

## CON29M report licensing

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 Cornwall Mining Services Limited T/A Mining Searches UK 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 Groundsure Ltd / Cornwall Mining Services Limited T/A Mining Searches UK prior to any re-use.

The Law Society CON29M Coal Mining search enquiries are protected by copyright owned by The Law Society of 113 Chancery Lane, London WC2A 1PL.

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This report may contain public sector information licensed under the Open Government Licence v3.0.

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.

## Conveyancing Information Executive and our terms & conditions

### IMPORTANT CONSUMER PROTECTION INFORMATION

This search has been produced by Groundsure Ltd, Sovereign House, Church Street, Brighton, BN1 1UJ. Tel: 08444 159 000. Email: [info@groundsure.com](mailto:info@groundsure.com). Groundsure adheres to the Conveyancing Information Executive Standards.

#### The Standards

- Conveyancing Information Executive Members shall act in a professional and honest manner at all times in line with the Conveyancing Information Executive Standards and carry out the delivery of the Search with integrity and due care and skill.
- 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.

#### Complaints Advice

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 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, Sovereign House, Church Street, Brighton, BN1 1UJ. Tel: 08444 159 000. Email: [info@groundsure.com](mailto: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](mailto:admin@tpos.co.uk) We will co-operate fully with the Ombudsman during an investigation and comply with their final decision.

Groundsure's Terms and Conditions can be viewed online at this link: <https://www.groundsure.com/terms-and-conditions-jan-2020/>

## Important consumer protection information

All of the advice and reports that Groundsure produces are covered by a comprehensive Remediation Contribution policy to ensure customers are protected, see <https://www.groundsure.com/remediation> for full details.

## Data providers

Groundsure works with respected data providers to bring you the most relevant and accurate information in your georisk\_plus\_res report. To find out who they are and their areas of expertise see <https://www.groundsure.com/sources-reference>.

## Coal Mining Report Insurance Policy



### Coal Mining Report Insurance Policy

#### The Schedule

**Policy Number:** The Reference contained in the **Coal Mining Search Report**

**Premium:** £1.40 inclusive of Insurance Premium Tax at 12%

**Property:** The property which is the subject of the **Coal Mining Search Report**

**Limit of Indemnity:** £100,000 increasing by 10% compound per annum on each anniversary of and for the first 10 years following the **Commencement Date**

**Commencement Date:** The date of the **Coal Mining Search Report**

**You/Your:**

1. A purchaser of the **Property**
2. A lender providing a **Mortgage** in connection with a purchase of the **Property**
3. A lender providing a **Mortgage** by way of a re-mortgage of the **Property**

#### Definitions

Where a word is defined below or in the schedule it shall carry the same meaning wherever it appears in bold text in this policy

**Insured Use:** The continued use of the **Property** as a single house or flat or a single commercial premises

**Market Value:** The value as determined by a surveyor appointed by agreement between **You** and **Us** or (in default of agreement) the President for the time being of the Royal Institution of Chartered Surveyors

**Mortgage:** A mortgage or charge secured on the **Property** by an institutional mortgage lender

**Coal Mining Search Report:** The coal mining search report attached to this policy

**Search:** An official search comprising a search in form CON29M (2018) being mining searches relating to coal and brine in the area in which the **Property** is situated

**We/Our/Us:**

Zurich Insurance plc. A public limited company incorporated in Ireland. Registration No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK Branch registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. Our FCA Firm Reference Number is 203093.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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## Your Policy

This is a legal document and should be kept in a safe place.

This policy is an agreement between **You** and **Us** and cover is provided subject to the payment of the **Premium**.

**You** must read this policy and its conditions, exclusions, schedule and any endorsements as one contract. Please read all of them to make sure that they provide the cover **You** require. If they do not, please contact **Us** or **Your** insurance adviser who arranged the policy for **You**.

When **You** take out and make changes to the cover provided by this policy, **You** must take reasonable care to ensure that **You** accurately answer any questions which **We** ask of **You** and that any information **You** give **Us** is accurate. If **You** are taking out this policy for purposes which are mainly related to **Your** trade, business or profession, **You** must also let **Us** know about all facts which are material to **Our** decision to provide **You** with insurance. Failure to meet these obligations could result in this policy being invalidated, a claim not being paid, or an additional premium being charged.

## Fair presentation of the risk

a) At inception of this policy and also whenever changes are made to it at **Your** request **You** must:

- i) where **You** have taken out this policy for purposes which are wholly or mainly related to **Your** trade, business or profession, disclose to **Us** all material facts in a clear and accessible manner and not misrepresent any material facts, and
- ii) where **You** have taken out this policy for purposes which are wholly or mainly unrelated to **Your** trade, business or profession, take reasonable care not to misrepresent any material facts.

b) If **You** do not comply with clause a) of this condition **We** may:

- i) avoid this policy which means that **We** will treat it as if it had never existed and refuse all claims where any non-disclosure or misrepresentation by **You** is proven by **Us** to be deliberate or reckless in which case **We** will not return the premium paid by **You**; and
- ii) recover from **You** any amount **We** have already paid for any claims including costs or expenses **We** have incurred.

c) If **You** do not comply with clause a) of this condition and the non-disclosure or misrepresentation is not deliberate or reckless this policy may be affected in one or more of the following ways depending on what **We** would have done if **We** had known about the facts which **You** failed to disclose or misrepresented:

- i) if **We** would not have provided **You** with any cover **We** will have the option to:
  1. avoid the policy which means that **We** will treat it as if it had never existed and repay the premium paid; and
  2. recover from **You** any amount **We** have already paid for any claims including costs or expenses **We** have incurred
- ii) if **We** would have applied different terms to the cover **We** will have the option to treat this policy as if those different terms apply. **We** may recover any payments made by **Us** on claims which have already been paid to the extent that such claims would not have been payable had such additional terms been applied
- iii) if **We** would have charged **You** a higher premium for providing the cover **We** will charge **You** the additional premium which **You** must pay in full.

d) If any insured person, other than **You**, is responsible for a misrepresentation or failure to make a fair presentation of the risk, **We** will invoke the remedies available to **Us** under this condition as against that particular person as if a separate insurance contract had been issued to them leaving the remainder of the policy unaffected.

NB: For the purposes of the duty of disclosure stated in paragraphs a) i) and ii) above the content of the **Coal Mining Search Report** will be deemed to satisfy **Your** disclosure obligations.

## Cover

1. **You** are in the process of purchasing the **Property** relying on the **Coal Mining Search Report** and/or
2. **You** (being a lender) have agreed to provide a **Mortgage** in connection with **Your** borrower's purchase or re-mortgage of the **Property** relying on the **Coal Mining Search Report**.

**We** will pay the following losses sustained by **You** arising out of the **Property** being affected by any matter which would have been revealed by a **Search** had one been carried out on the date of the **Coal Mining Search Report** but which was not revealed by the **Coal Mining Search Report**:

1. any reduction in **Market Value** of the **Property** calculated at the date **You** become aware of the matter(s) and/or loss in connection with a **Mortgage** as a result of such reduction.
2. all other costs and expenses including out of court settlement costs incurred by **Us** or by **You** with **Our** prior written agreement.

### Waiver of Breach of Policy Condition

**We** will not exercise **Our** right to avoid **Our** liability to **You** in respect of loss where **You** have inadvertently breached any term or condition of the policy provided that such breach does not prejudice **Our** rights and remedies under the policy or otherwise directly or indirectly result in or increase the amount of any loss.

### Protection for Mortgagees and Successors in Title

**We** will not avoid **Our** liability to make a payment to **You** solely because another person breaches the terms and conditions of this policy, provided such breach was not committed on **Your** behalf or with **Your** agreement, and **We** will invoke the remedies available to **Us** under the Policy as against that other person as if a separate insurance contract had been issued to them leaving the remainder of the policy unaffected.

### Joint Insured

Any party insured under this policy standing in the relation of parent company, subsidiary company, associated company, branch office or joint venture partner to each other will be deemed to be joint insured for the purposes of this policy and jointly liable and responsible for any breach of any terms and conditions of this policy. If there is any inconsistency between this clause and any other term of this policy, this clause shall prevail.

### Exclusions

**We** will not pay for any:

1. amount in excess of the **Limit of Indemnity**.
2. loss which would be recoverable under a household buildings insurance policy.
3. loss arising from any matter that **You** were aware of at the **Commencement Date**.
4. loss if the **Property** is used for any purpose other than the **Insured Use**.

### Claims Conditions and How to Claim

1. **You** must:

- i) give **Us** written notice as soon as possible of any potential or actual claim or any circumstances likely to result in a claim. Please provide the policy number, **Your** name, the full address of the **Property** and a brief description of the incident that has occurred. Notifications should be sent to: Speciality Lines Claims Team, Zurich Insurance, 8th Floor, 70 Mark Lane, London, EC3R 7NQ. Email: [claims@uk.zurich.com](mailto:claims@uk.zurich.com), Enquiry line: telephone 0207 648 3523
- ii) pass all court documents and/or other communications to **Us** as soon as possible after receipt
- iii) not deal with, make any admission of liability or attempt to settle a claim without **Our** prior written agreement.
- iv) agree to and carry out at **Our** expense all things necessary to minimise any loss.
- v) provide all information and assistance that **We** may require to help defend and settle the claim.

2. **We** are entitled to:

- i) decide how to settle or defend a claim and may carry out proceedings in the name of any person insured under this policy, including proceedings for recovering any claim.
- ii) pay to **You** at any time, an amount equal to the **Limit of Indemnity** or any lower amount for which the claim can be settled, after deduction of any sum already paid. **We** may then give up control of and have no further liability in connection with the claim.

3. If **We** admit liability for a claim but there is a dispute as to the amount to be paid the dispute will be referred to an arbitrator. The arbitrator will be appointed jointly by **You** and **Us** in accordance with the law at the time. **You** may not take any legal action against **Us** over the dispute before the arbitrator has reached a decision.

4. If **You** or anyone acting on Your behalf:

- a) makes a fraudulent or exaggerated claim under this policy; or
- b) uses fraudulent means or devices including the submission of false or forged documents in support of a claim whether or not the claim is itself genuine; or
- c) makes a false statement in support of a claim whether or not the claim is itself genuine; or
- d) submits a claim under this policy for loss or damage which **You** or anyone acting on **Your** behalf or in connivance with **You** deliberately caused; or
- e) realises after submitting what **You** reasonably believed was a genuine claim under this policy and then fails to tell **Us** that **You** have not suffered any loss or damage; or
- f) suppresses information which **You** know would otherwise enable **Us** to refuse to pay a claim under this policy

**We** will be entitled to refuse to pay the whole of the claim and recover any sums that **We** have already paid in respect of the claim.

If any fraud is perpetrated by or on behalf of an insured person and not on behalf of **You** this condition should be read as if it applies only to that insured person's claim and references to this policy should be read as if they were references to the cover effected for that person alone and not to the policy as a whole.

5. If any claim is covered by any other insurance, **We** will not pay for more than **Our** share of that claim.

6. The most **We** will pay for any loss (or all losses in the aggregate), including costs and expenses agreed by **Us** is the **Limit of Indemnity**. Once **We** have paid a loss or losses equal to the amount of the **Limit of Indemnity**, **We** will have no further liability under this policy.

### General Conditions

1. Neither **You** (nor anyone acting on **Your** behalf) must disclose the existence of this policy to any other party except **Your** legal and other professional advisers, prospective purchasers, lessees and tenants of the **Property**, their respective mortgagees, legal and other professional advisers.
2. In the UK the law allows both **You** and **Us** to choose the law applicable to the contract. This contract will be subject to the relevant law of England and Wales, Scotland, Northern Ireland, the Isle of Man or the Channel Islands depending upon the Property address stated in the Schedule. If there is any dispute as to which law applies it will be English law. The parties agree to submit to the exclusive jurisdiction of the English courts.
3. Notwithstanding any other terms of this policy **We** will be deemed not to provide cover nor will **We** make any payment or provide any service or benefit to **You** or any other party to the extent that such cover, payment, service, benefit and/or any business or activity of **Yours** would violate any applicable trade or economic sanctions law or regulation.

### Cancellation Clause

If **You** have taken out this policy for purposes which are wholly or mainly unrelated to **Your** trade, business or profession, **You** may cancel this policy within 14 days of receiving the policy by writing to **Us** and in such event **We** may, at **Our** discretion, charge **You** for the time that **You** have been on cover. Any refund will be made to the party who paid the premium. If **You** do cancel, **You** may be in breach of the terms of **Your** mortgage or the terms of the contract for the sale of **Your** property. If **You** are in doubt, **You** may wish to seek legal advice prior to cancellation.

### Fair Processing and Complaints Procedure Our Complaints Procedure

#### Our commitment to customer service

We are committed to providing a high level of customer service. If you feel we have not delivered this, we would welcome the opportunity to put things right for you.

#### Who to contact in the first instance

Many concerns can be resolved straight away. Therefore in the first instance, please get in touch with your usual contact at Zurich or your broker or insurance intermediary, as they will generally be able to provide you with a prompt response to your satisfaction.

Contact details will be provided on correspondence that we or our representatives have sent you.

#### Many complaints can be resolved within a few days of receipt

If we can resolve your complaint to your satisfaction within the first few days of receipt, we will do so. Otherwise, we will keep you updated with progress and will provide you with our decision as quickly as possible.

## Next steps if you are still unhappy

If you are not happy with the outcome of your complaint, you may be able to ask the Financial Ombudsman Service to review your case.

We will let you know if we believe the ombudsman service can consider your complaint when we provide you with our decision. The service they provide is free and impartial, but you would need to contact them within 6 months of the date of our decision.

More information about the ombudsman and the type of complaints they can review is available via their website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

You can also contact them as follows:

**Post:** Financial Ombudsman Service, Exchange Tower, London, E14 9SR

**Telephone:** 08000 234567 (free on mobile phones and landlines)

**Email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

If the Financial Ombudsman Service is unable to consider your complaint, you may wish to obtain advice from the Citizens Advice Bureau or seek legal advice.

## The Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available on [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting the FSCS directly on 0800 678 1100.

## How we use your information

### Who controls your personal information

This notice tells you how Zurich Insurance plc ('Zurich'), as data controller, will deal with your personal information. Where Zurich introduces you to a company outside the group, that company will tell you how your personal information will be used.

You can ask for further information about our use of your personal information or complain about its use in the first instance, by contacting our Data Protection Officer at: Zurich Insurance Group, Tri-centre 1, Newbridge Square, Swindon, SN1 1HN or by emailing the Data Protection Officer at [GBZ.General.Data.Protection@uk.zurich.com](mailto:GBZ.General.Data.Protection@uk.zurich.com).

If you have any concerns regarding our processing of your personal information, or are not satisfied with our handling of any request by you in relation to your rights, you also have the right to make a complaint to the Information Commissioner's Office. Their address is: First Contact Team, Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, SK9 5AF.

### What personal information we collect about you

We will collect and process the personal information that you give us by phone, e-mail, filling in forms, including on our website, and when you report a problem with our website. We also collect personal information from your appointed agent such as your trustee, broker, intermediary or financial adviser in order to provide you with the services you have requested and from other sources, such as credit reference agencies and other insurance companies, for verification purposes. We will also collect information you have volunteered to be in the public domain and other industry-wide sources. We will only collect personal information that we require to fulfil our contractual or legal requirements unless you consent to provide additional information. The type of personal information we will collect includes; basic personal information (i.e. name, address and date of birth), occupation and financial details, health and family information, claims and convictions information and where you have requested other individuals be included in the arrangement, personal information about those individuals.

If you give us personal information on other individuals, this will be used to provide you with a quotation and/or contract of insurance and/or provision of financial services. You agree you have their permission to do so. Except where you are managing the contract on another's behalf, please ensure that the individual knows how their personal information will be used by Zurich. More information about this can be found in the 'How we use your personal information' section.

### How we use your personal information

We and our selected third parties will only collect and use your personal information (i) where the processing is necessary in connection with providing you with a quotation and/or contract of insurance and/or provision of financial services that you have requested; (ii) to meet our legal or regulatory obligations; or (iii) for our 'legitimate interests'. It is in our legitimate interests to collect your personal information as it provides us with the information that we need to provide our services to you more effectively

including providing you with information about our products and services. We will always ensure that we keep the amount of information collected and the extent of any processing to the absolute minimum to meet this legitimate interest. Examples of the purposes for which we will collect and use your personal information are:

1. to provide you with a quotation and/or contract of insurance;
2. to identify you when you contact us;
3. to deal with administration and assess claims;
4. to make and receive payments;
5. to obtain feedback on the service we provide to you;
6. to administer our site and for internal operations including troubleshooting, data analysis, testing, research, statistical and survey purposes;
7. for fraud prevention and detection purposes.

We will contact you to obtain consent prior to processing your personal information for any other purpose, including for the purposes of targeted marketing unless we already have consent to do so.

### Who we share your personal information with

Where necessary, we will share the personal information you gave us for the purposes of providing you with the goods and services you requested with the types of organisations described below:

associated companies including reinsurers, suppliers and service providers;  
introducers and professional advisers;  
regulatory and legal bodies;  
survey and research organisations;  
credit reference agencies;  
healthcare professionals, social and welfare organisations; and  
other insurance companies

Or, in order to meet our legal or regulatory requirements, with the types of organisations described below:

regulatory and legal bodies;  
central government or local councils;  
law enforcement bodies, including investigators;  
credit reference agencies; and  
other insurance companies

### How we use your personal information for websites and email communications

When you visit one of our websites we may collect information from you such as your email address or IP address. This helps us to track unique visits and monitor patterns of customer website traffic, such as who visits and why they visit.

We use cookies and/or pixel tags on some pages of our website. A cookie is a small text file sent to your computer. A pixel tag is an invisible tag placed on certain pages of our website but not on your computer. Pixel tags usually work together with cookies to assist us to provide you with a more tailored service. This allows us to monitor and improve our email communications and website. Useful information about cookies, including how to remove them, can be found on our websites.

### How we transfer your personal information to other countries

Where we transfer your personal information to countries that are outside of the UK and the European Union (EU) we will ensure that it is protected and that the transfer is lawful. We will do this by ensuring that the personal information is given adequate safeguards by using 'standard contractual clauses' which have been adopted or approved by the UK and the EU, or other solutions that are in line with the requirements of European data protection laws.

A copy of our security measures for personal information transfers can be obtained from our Data Protection Officer at: Zurich Insurance Group, Tri-centre 1, Newbridge Square, Swindon, SN1 1HN, or by emailing the Data Protection Officer at [GBZ.General.Data.Protection@uk.zurich.com](mailto:GBZ.General.Data.Protection@uk.zurich.com).

### How long we keep your personal information for

We will retain and process your personal information for as long as necessary to meet the purposes for which it was originally collected. These periods of time are subject to legal, tax and regulatory requirements or to enable us to manage our business.

## Your data protection rights

You have a number of rights under the data protection laws, namely:

- to access your data (by way of a subject access request);
  - to have your data rectified if it is inaccurate or incomplete;
  - in certain circumstances, to have your data deleted or removed;
  - in certain circumstances, to restrict the processing of your data;
  - a right of data portability, namely to obtain and reuse your data for your own purposes across different services;
  - to object to direct marketing;
  - not to be subject to automated decision making (including profiling), where it produces a legal effect or a similarly significant effect on you;
  - to claim compensation for damages caused by a breach of the data protection legislation.
- if we are processing your personal information with your consent, you have the right to withdraw your consent at any time.

We will, for the purposes of providing you with a contract of insurance, processing claims, reinsurance and targeted marketing, process your personal information by means of automated decision making and profiling where we have a legitimate interest or you have consented to this.

## What happens if you fail to provide your personal information to us

If you do not provide us with your personal information, we will not be able to provide you with a contract or assess future claims for the service you have requested.

## Fraud prevention and detection

In order to prevent and detect fraud we may at any time:

- check your personal data against counter fraud systems
- use your information to search against various publicly available and third party resources
- use industry fraud tools including undertaking credit searches and to review your claims history
- share information about you with other organisations including but not limited to the police, the Insurance Fraud Bureau (IFB), other insurers and other interested parties.

If you provide false or inaccurate information and fraud is identified, the matter will be investigated and appropriate action taken. This may result in your case being referred to the Insurance Fraud Enforcement Department (IFED) or other police forces and fraud prevention agencies. You may face fines or criminal prosecution. In addition, Zurich may register your name on the Insurance Fraud Register, an industry-wide fraud database.

## Claims history

We may pass information relating to claims or potential claims to any relevant database. We and other insurers may search these databases when you apply for insurance, when claims or potential claims are notified to us or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

This helps to check information provided and prevent fraudulent claims.