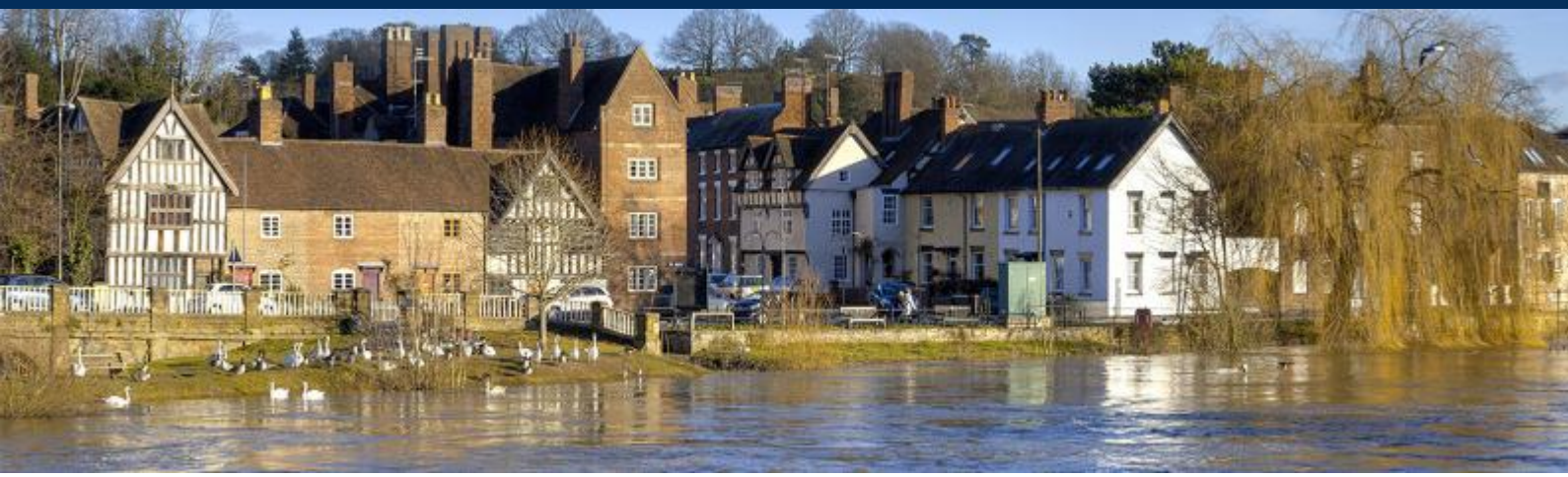
Groundsure
LOCATION INTELLIGENCE



FLOOD

Date
08-06-2017

Grid Reference
609337 128052

Groundsure Reference
CMAPS-BW1-630301-736725-14359-080617

Your Reference
14359

Address
15 Raymoor Avenue, St Marys Bay, TN29 0RD

Professional Opinion

High

A High risk of coastal/river flooding and a Negligible risk of surface water (pluvial) flooding have been identified within 25m of the centre of the property.

Green

The property has been rated as Green within JBA's insurability index. Green indicates a level of flood hazard such that standard-priced insurance covering flood should be obtainable relatively easily as part of a standard household insurance contract. Please see page 2 for further details of this assessment.

Flood Considerations

Risk of Flooding from Rivers and the Sea

High

This indicates the chance of flooding at the site or an area within 25m is 1 in 30 or greater in any given year.

Surface Water Flooding

Negligible

This indicates that the site or an area within 25m would be expected to be affected by surface water flooding in a 1 in 1000 year rainfall event to a depth of less than 0.1m.

Historic Flood Events

No

The site or an area within 25m has not been subject to historic flooding as recorded by the Environment Agency/Natural Resources Wales.

Areas Benefiting from Flood Defences

The site or an area within 25m is considered to be within an area benefiting from flood defences.

Expert Assessment - Overview and Guidance

Overall Flood Risk

Groundsure consider that the area within 25m of the centre of the property has a **High** risk of flooding. Please note this rating is calculated using a weighted assessment of fluvial, coastal and pluvial risk and historic flood events only.

Recommendations

A **High** risk of tidal/fluvial flooding and a **Negligible** risk of surface water (pluvial) flooding have been identified within 25m of the centre of the property. Please be aware that this is an automated assessment based upon the highest flood risk found within 25m of the centre of the property. Therefore a purchaser may wish to check the maps provided within this report to confirm whether the flood risk area lies on or in close proximity to the property. If you would like Groundsure to manually assess the property a £35 + VAT fee may be applicable. Please note this manual assessment does not include a site visit.

JBA Overall Insurability Index

Guidance

The property has been rated as **Green** within JBA's Insurability Index. **Green** indicates a level of flood hazard such that (subject to terms, applicant's status and individual insurers' approach to risk, exclusions to the Flood Re scheme and any other factors which may be relevant), insurance covering flood risk may be obtainable relatively easily as part of a standard household insurance contract. This rating is calculated by JBA and is based entirely on JBA's modelled river, coastal and pluvial flood risk data. This data is used by a large number of top insurance companies in order to assess flood risk, though individual insurers may also have recourse to further information not used in this assessment such as claim history, and is indicative rather than definitive.

On the 4th April 2016 the Flood Re scheme was implemented. The scheme is designed to provide affordable household insurance for residential properties within the UK, which are perceived to have a high flood risk. Insurance companies are able to cede residential properties they consider to have a flood risk into the Flood Re scheme. Annual premiums and excesses are then capped depending on the council tax band for individual properties.

There are some exclusions to the Flood Re scheme and these include; commercial properties (including buy to let), new homes built after 1st January 2009 and blocks of flats with three or more units. Flood Re is designed to run for 25 years, to allow time for the Government, local authorities, insurers and communities to become better prepared for flooding. After this period, the market is expected to return to risk reflective pricing, and properties with flood risks that have not been mitigated may face significantly increased premiums and/or difficulty in obtaining cover.

The JBA Insurability Index is categorised on a fivefold scale and also includes a statement of the possibility of insurance companies ceding the property into the Flood Re scheme (subject to terms, applicant's status and individual insurers' approach to risk, historical flooding events at the property, exclusions to the Flood Re scheme and any other factors which may be relevant):-

- **Green** indicates a level of flood hazard such that insurance covering flood risk may be obtainable relatively easily as part of a standard household insurance contract. Very low possibility of insurance companies ceding the property into the Flood Re scheme unless the property has flooded in the past.
- **Amber** indicates a level of flood hazard such that insurance covering flood risk may be available but may be subject to increased premiums and non-standard and/or additional terms. Low possibility of insurance companies ceding the property into the Flood Re scheme unless the property has flooded in the past.
- **Red** indicates a level of flood hazard such that standard priced insurance covering flood risk may be more difficult to obtain. Low to moderate possibility of insurance companies ceding the property into the Flood Re scheme unless the property has flooded in the past.
- **Black 1** indicates a level of flood hazard such that standard priced insurance covering flood risk may be significantly more difficult to obtain. Moderate to high possibility of insurance companies ceding the property into the Flood Re scheme, especially if the property has flooded in the past.
- **Black 2** indicates a level of flood hazard such that standard priced insurance covering flood risk may be extremely difficult to obtain. High possibility of insurance companies ceding the property into the Flood Re scheme, especially if the property has flooded in the past.

Please note that due to the methodology employed to produce the dataset, JBA insurability ratings are only suitable for individual

residential properties and as such any rating given for commercial property should be considered invalid.
As this index is indicative we recommend a number of insurers are contacted in order to obtain a comparative quote.

Risk of Flooding from Rivers and the Sea (RoFRaS)

As the site lies within or in close proximity to an area with a **High** risk rating in the RoFRaS database, standard priced insurance covering flooding may be more difficult to obtain, and it is possible that the flood risk part of any insurance policy may be ceded to Flood Re. It is recommended that quotes are obtained from several insurance companies. Additionally, a purchaser may wish to consider reducing the impact of flooding at the property by installing flood protection measures at the site. Such measures may help reduce the effects of flooding at the property if flood defences are absent or are breached, and may assist in obtaining lower priced insurance for the site. Further information on flood protection measures can be obtained by contacting Groundsure. Furthermore, it is recommended that anyone living within an area at High risk signs up to the Environment Agency/Natural Resources Wales's Flood Warning Scheme on 0345 988 1188 or at www.environment-agency.gov.uk.

Guidance

The Environment Agency/Natural Resources Wales RoFRaS database provides an indication of river and coastal flood risk at a national level on a 50m grid with the flood rating at the centre of the grid calculated and given above. The data considers the likelihood of flood defences overtopping or breaching by considering their location, type, condition and standard of protection.
A number of major insurance companies refer to this information within their risk model, although they may also utilise additional information such as claims histories, which may further influence their decision. Where a High risk of flooding is identified there is a much higher likelihood of increased insurance premiums or the flood risk part of the insurance premium being ceded to Flood Re. Property owners of sites within Low and Medium risk areas are still considered to be at risk of flooding and insurance premiums may be increased as a result. Owners of properties within Low, Medium and High risk areas, are advised to sign up to the Environment Agency/Natural Resources Wales's Flood Warning scheme. Please see Section 1 for further details.

JBA Pluvial

The study site or an area within 25m of the centre of the study site has been assessed to be at a **Negligible** risk of surface water (pluvial) flooding. This indicates that this area would be expected to be affected by surface water flooding in a 1 in 1000 year rainfall event to a depth of less than 0.1m.

Guidance

Surface Water (pluvial) flooding is defined as flooding caused by rainfall-generated overland flow before the runoff enters a watercourse or sewer. In such events, sewerage and drainage systems and surface watercourses may be entirely overwhelmed.
Surface Water (pluvial) flooding will usually be a result of extreme rainfall events, though may also occur when lesser amounts of rain falls on land which has low permeability and/or is already saturated, frozen or developed. In such cases overland flow and 'ponding' in topographical depressions may occur. Please see Section 2 for further details.

Historic Flood Events

The site is not recorded to have been subject to historic flooding. However, the absence of data does not provide a definitive conclusion that the site has never flooded, only that the Environment Agency/Natural Resources Wales hold no record of any flooding at the site.

Guidance

Over 23,500 separate events are recorded within this database. This data is used to understand where flooding has occurred in the past and provides details as available. Absence of a historic flood event for an area does not mean that the area has never flooded, but only that the Environment Agency/Natural Resources Wales do not currently have records of flooding within the area. Equally, a record of a flood footprint in previous years does not mean that an area will flood again, and this information does not take account of flood management schemes and improved flood defences. Please see Section 3 for further details.

Proposed Flood Defences

The property does not lie in or within 25m of an area the Environment Agency/Natural Resources Wales consider to benefit from proposed flood defences.

Guidance

Flood defences seek to reduce the risk of flooding and to safeguard life, protect property, sustain economic activity and the natural environment. Flood defences are designed to protect against flood events of a particular magnitude, expressed as risk in any one year.

Areas Benefiting from Flood Defences

The property lies in or within 25m of an area the Environment Agency/Natural Resources Wales consider to benefit from flood defences. These defences will not entirely remove the risk of flooding at the property, but should reduce the likelihood of a property flooding. Further details of flood defence schemes in the area can be obtained from the Environment Agency/Natural Resources Wales.

Guidance

These are areas that may benefit from the presence of major defences during a 1% fluvial (river) or 0.5% tidal flood event. These areas would flood if the defence were not present, but may not flood because the defence is present.

Flooding from Groundwater

The area is not considered to be prone to groundwater flooding based on rock type.

Guidance

The BGS Susceptibility to Groundwater Flooding hazard dataset identifies areas where geological conditions could enable groundwater flooding to occur and where groundwater may come close to the ground surface.
The susceptibility data is suitable for use for regional or national planning purposes where the groundwater flooding information will be used along with a range of other relevant information to inform land-use planning decisions. It might also be used in conjunction with a large number of other factors, e.g. records of previous incidence of groundwater flooding, rainfall, property type, and land drainage information, to establish relative, but not absolute, risk of groundwater flooding at a resolution of greater than a few hundred metres. The susceptibility data should not be used on its own to make planning decisions at any scale, and, in particular, should not be used to inform planning decisions at the site scale. The susceptibility data cannot be used on its own to indicate risk of groundwater flooding.

Flood Storage Areas

The property does not lie in or within 25m of a Flood Storage Area.

Guidance

Flood Storage Areas are considered part of the functional floodplain, and are areas where water has to flow or be stored in times of flood.

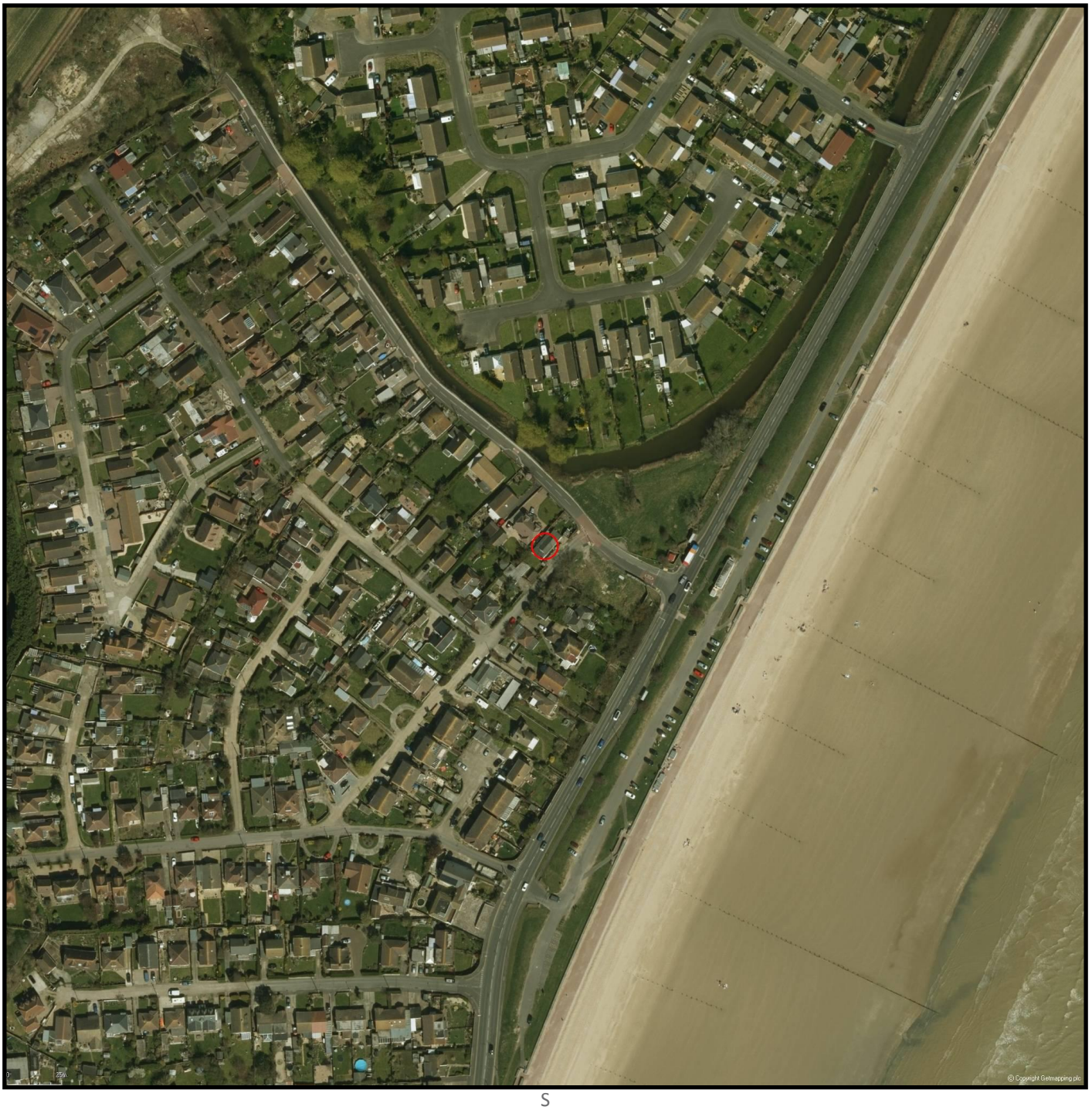
Flood Risk Framework

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

Contents

Aerial Image

NW N NE



W E

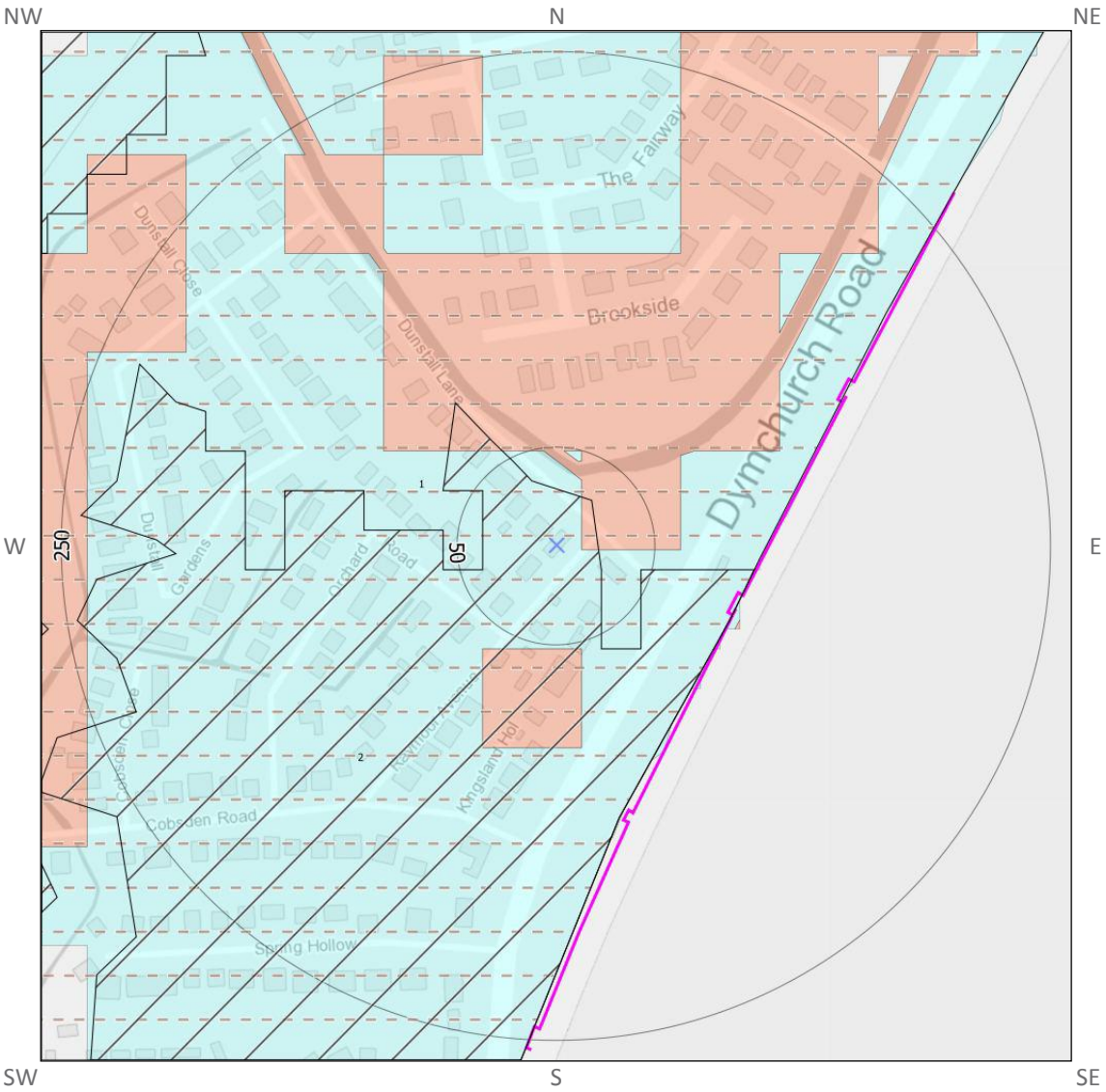
SW S SE

Aerial photography supplied by Getmapping PLC.

Site Address: 15 Raymoor Avenue, St Marys Bay, TN29 0RD
Grid Reference: 609337 128051
Date of aerial image capture: 15-04-2015

1. Flooding from Rivers and the Sea

Risk of Flooding from Rivers and the Sea Map



Risk of Flooding from Rivers and the Sea Map

Site Centre

50

Search Buffers (m)

250

Very Low

Low

Medium

High

Proposed Flood Defence Scheme

Flood Defences

Areas Benefiting from Flood Defences

Areas used for Flood Storage

1.1 Risk of Flooding from Rivers and the Sea (RoFRaS)

What is the risk of flooding at the centre of the study site?	Low
What is the highest risk of flooding within 25m of the centre of the study site?	High

The Environment Agency/Natural Resources Wales RoFRaS database provides an indication of river and coastal flood risk at a national level on a 50m grid as used by many of the insurance companies. RoFRaS data is based on a 50m grid system, with the flood rating at the centre of the grid calculated and given below. The data considers the probability that the flood defences will overtop or breach, and the distance from the river or the sea.

RoFRaS data for the study site indicates the property or an area within 25m has a High (1 in 30 or greater) chance of flooding in any given year.
The following table shows all RoFRaS data found within 50 metres of the centre of the study site.

Distance (m)	Direction	RoFRaS Flood Risk
0	on site	Low
13	E	High
44	N	Low

1.2 Areas Benefiting from Flood Defences

Are there any areas benefiting from Flood Defences within 250m of the study site?	Yes

Guidance: These are areas that may benefit from the presence of major defences during a 1% river (fluvial) or 0.5% coastal flood event. These areas would flood if the defence were not present, but may not flood because the defence is present. Details of flood defences and any areas benefiting from these defences can be seen on the Risk of Flooding from Rivers and the Sea Map.

1.3 Flood Defences

Are there any flood defences within 250m of the study site?	Yes

Guidance: This search consists only of flood defences present in the dataset provided by the Environment Agency/Natural Resources Wales.

1.4 Proposed Flood Defences

Are there any Proposed Flood Defences within 250m of the study site?	Yes

Guidance: This search consists only of proposed flood defences present in the dataset provided by the Environment Agency/Natural Resources Wales. Please note that proposed flood defence schemes will not influence the current RoFRaS ratings for the site until they have been constructed.

Distance	Direction	Projected Spend	Standard of Protection	Number of households to benefit	Details
0	on site	**Year 1:** £2,061,000 **Year 2:** £115,000 **Year 3:** £15,000 **Year 4:** £0 **Year 5:** £0	0	637	**Project Name:** High Knocke to Dymchurch SD - Frontage A **Project Reference:** SOS003E/001A/016A **Flood type:** Sea Flooding

* This illlustrates the number of households that move from 'very significant' or 'significant' to 'moderate' or 'low' probability of flood risk bands if the proposed flood scheme is to be implemented

1.5 Areas used for Flood Storage

Are there any areas used for Flood Storage within 250m of the study site?	No

Database searched and no data found

Flood Storage Areas are considered part of the functional floodplain, and are areas where water has to flow or be stored in times of flood. Technical Guidance to the National Planning Policy Framework states that only water-compatible development and essential infrastructure should be permitted within flood storage areas, and existing development within this area should be relocated to an area with a lower risk of flooding. Any relevant data is represented on the Risk of Flooding from Rivers and the Sea Map.

Notes on RoFRaS data

RoFRaS is an assessment of flood risk for England and Wales produced using local data and expertise. It shows the chance of flooding from rivers or the sea presented in categories taking account of flood defences and the condition those defences are in. The RoFRaS model uses local water level and flood defence data to model flood risk. It has divided England and Wales into 50m X 50m impact cells. Each cell has been assigned a flood risk likelihood from the categories below:

- Less than **1 in 1000 (0.1%)** chance in any given year: **Very Low**
- Less than **1 in 100 (1%)** but greater than or equal to **1 in 1000 (0.1%)** chance in any given year: **Low**
- Less than **1 in 30 (3.3%)** but greater than or equal to **1 in 100 (1%)** chance in any given year: **Medium**
- Greater than or equal to **1 in 30 (3.3%)** chance in any given year: **High**

Notes on Existing Flood Defences

Flood defences seek to reduce the risk of flooding and to safeguard life, protect property, sustain economic activity and the natural environment. Flood defences are designed to protect against flood events of a particular magnitude, expressed as risk in any one year.

Notes on Proposed Flood Defences

'Number of Households to Benefit' illustrates the number of households that move from 'very significant' or 'significant' to 'moderate' or 'low' probability of flood risk bands if the proposed flood scheme is to be implemented

This information is taken from the Environment Agency/Natural Resources Wales's database of Areas to Benefit from New and Reconditioned Flood Defences under the Medium Term Plan (MTP). The dataset contains funding allocation for the first financial year (from April). Funding for the following four financial years is not guaranteed, being only indicative, and will be reviewed annually.

Projects within the Medium Term Plan qualify for inclusion in this dataset if:

- the investment leads to a change in the current standard of protection (change projects);
- the investment is a replacement or refurbishment in order to sustain the current standard of protection (sustain projects);
- the project has an initial construction budget of £100,000 or more; and
- the project is included within the first five years of the MTP.

The data includes all the Environment Agency/Natural Resources Wales's projects over £100K that will change or sustain the standards of flood defence in England and Wales over the next 5 years. It also includes the equivalent schemes for all Local Authority and Internal Drainage Boards. The number of households and areas of land contributing to DEFRA's Outcome Measures (OM) are also attributed i.e. could benefit from major work on flood defences.

These data also contain Intermittence Flood Maintenance Programmes that show the annual maintenance programme of work scheduled to be carried out by the Environment Agency/Natural Resources Wales, Local Authority or Internal Drainage Board on flood defences. Data details routine maintenance as well as intermittent work that has been funded for the coming year. The data contains a start and end coordinate defining the relevant river section where work is planned.

Information Warning

Please note that the maps show the areas where investment is being made to reduce the flood and coastal erosion risk and are not detailed enough to account for individual addresses. Individual properties may not always face the same risk of flooding as the areas that surround them. Also, note that funding figures are indicative and any use or interpretation should account for future updates where annual values may change.

Every possible care is taken to ensure that the maps reflect all the data possessed by the Environment Agency/Natural Resources Wales and that they have applied their expert knowledge to create conclusions that are as reliable as possible. The Environment Agency/Natural Resources Wales consider that they have created the maps as well as they can and so should not be liable if the maps by their nature are not as accurate as might be desired or are misused or misunderstood, despite their warnings. For this reason, they are not able to promise that the maps will always be accurate or completely up to date.

This site includes mapping data licensed from Ordnance Survey used for setting the Environment Agency/Natural Resources Wales's data in its geographical context. Ordnance Survey retains the copyright of this material and it can not be used for any other purpose.

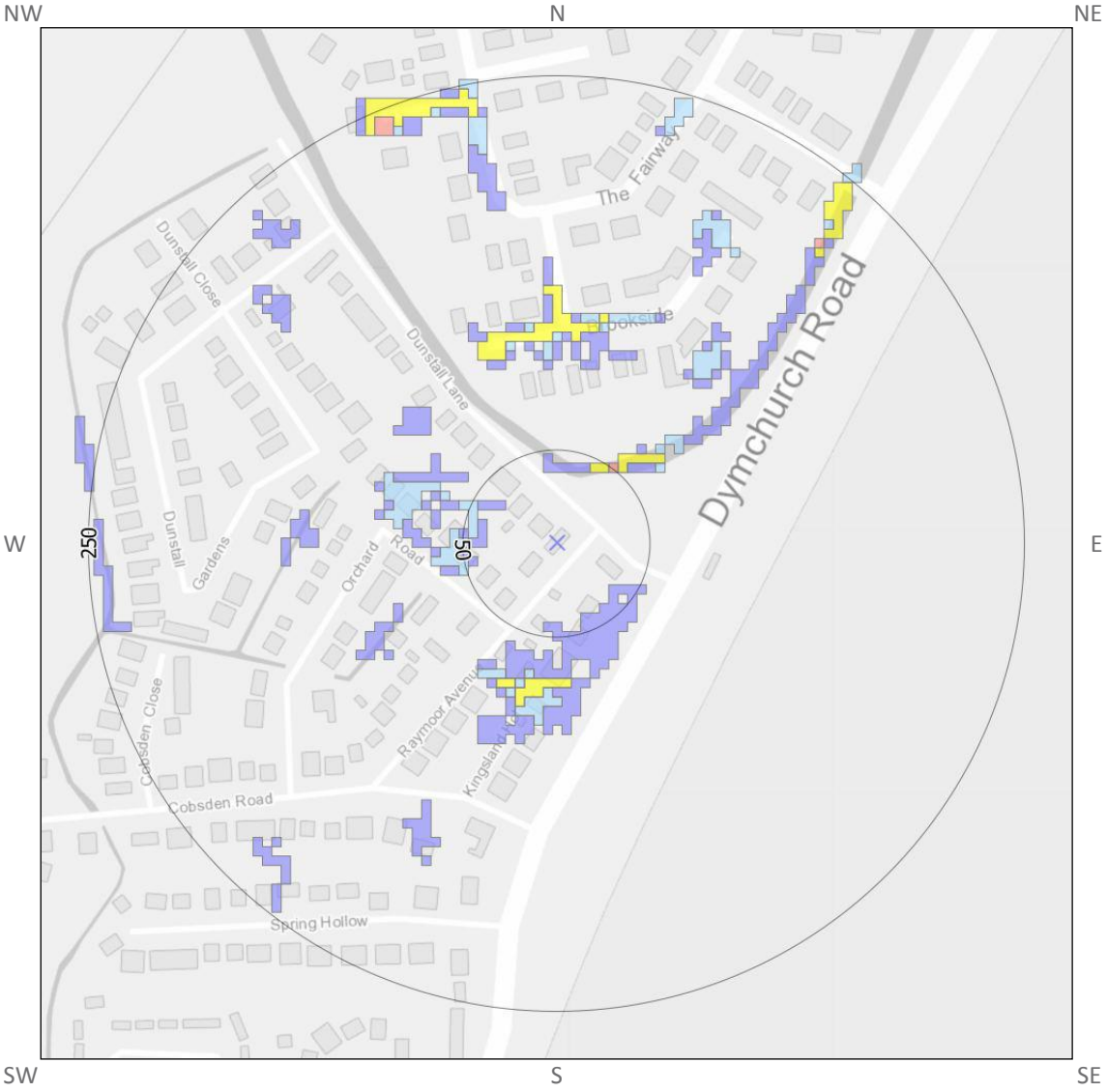
Flood Storage Areas

Flood Storage Areas may also act as flood defences. A flood storage area may also be referred to as a balancing reservoir, storage basin or balancing pond. Its purpose is to attenuate an incoming flood peak to a flow level that can be accepted by the downstream channel. It may also delay the timing of a flood peak so that its volume is discharged over a longer time interval.

A flood storage area may take the form of a wet or dry reservoir. A wet reservoir is a water storage facility in which storage can be effected by allowing water levels to rise during flood times. A dry reservoir is typically adjacent to a river and comprises an enclosed area that accepts water only at peak times. These areas are also referred to as Zone 3b or 'the functional floodplain' and has a 5% or greater chance of flooding in any given year, or is designed to flood in the event of an extreme (0.1%) flood or another probability which may be agreed between the Local Planning Authority and the Environment Agency/Natural Resources Wales, including water conveyance routes. Development within Flood Storage Areas is severely restricted.

2. JBA Surface Water Flooding

JBA Surface Water (Pluvial) Flooding Map



JBA Surface Water (Pluvial) Flooding Map

Site Centre

Search Buffers (m)
50
250

Low
Low to Moderate
Moderate
Moderate to High
High
Significant
Highly Significant

2.1 JBA Surface Water (Pluvial) Flooding

What is the risk of pluvial flooding at the centre of the study site?	Negligible
What is the highest risk of pluvial flooding within 25m of the centre of the study site?	Negligible

Guidance: The site or an area in close proximity has been assessed to be at Negligible risk of surface water (pluvial) flooding. This indicates that this area would be expected to be affected by surface water flooding in a 1 in 1000 year rainfall event to a depth of less than 0.1m.

Distance (m)	Direction	Risk
32	NW	Low
36	SE	Low
37	W	Low
38	N	Low
42	NE	High
42	W	Low to Moderate
43	W	Low
47	NE	Significant
47	W	Low to Moderate
47	W	Low
47	W	Low
50	NE	High

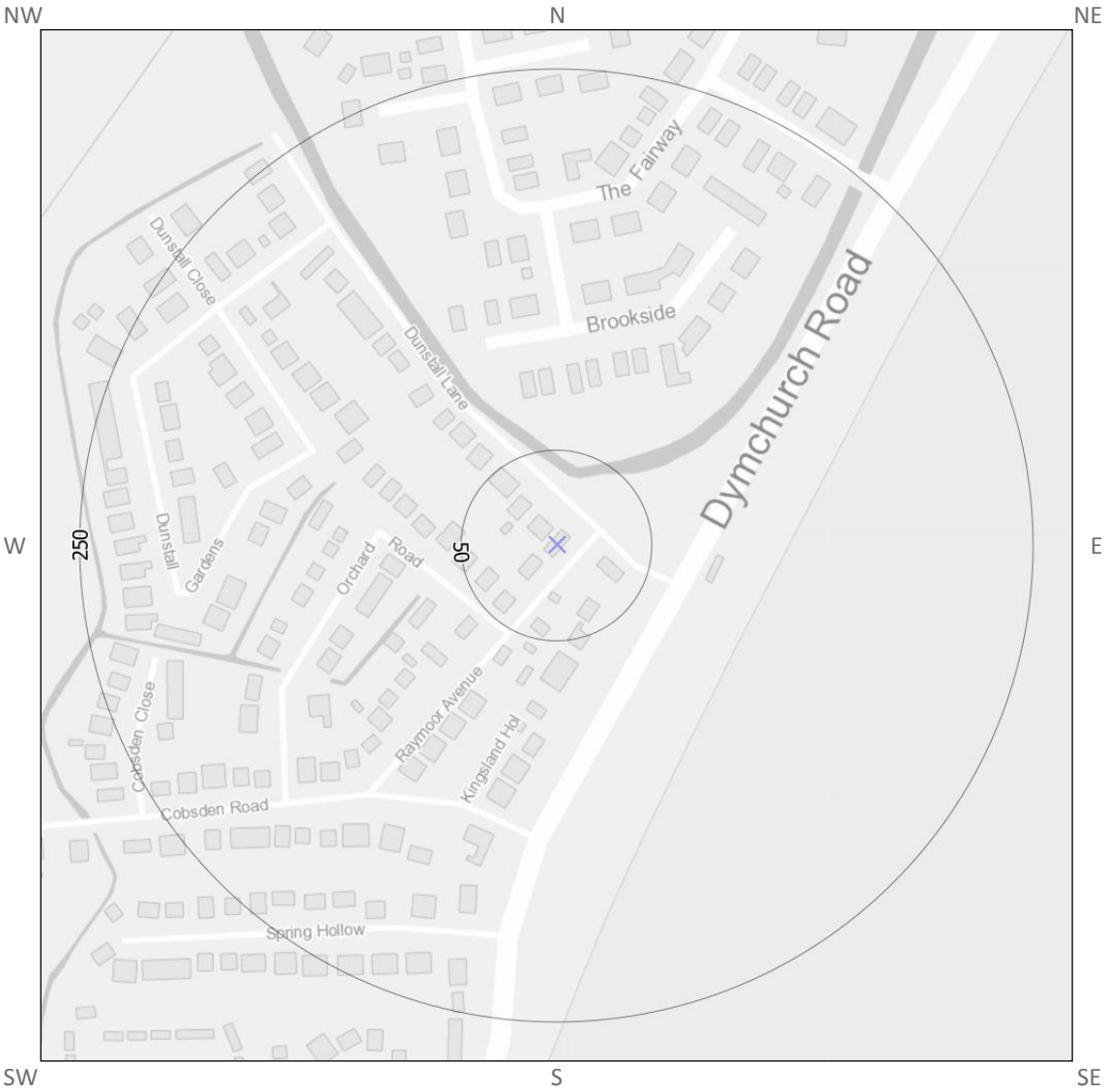
Notes on Surface water (Pluvial) Flooding data:

JBA Risk Management surface water flood map identifies areas likely to flood following extreme rainfall events, i.e. land naturally vulnerable to surface water or “pluvial” flooding. This data set was produced by simulating 1 in 75 year, 1 in 200 year and 1 in 1000 year rainfall events. Modern urban drainage systems are typically built to cope with rainfall events between 1 in 20 and 1 in 30 years, though older ones may even flood in a 1 in 5 year rainstorm event.
The model provides the maximum depth of flooding in each 5m “cell” of topographical mapping coverage. The maps include 7 bands indicating areas of increasing natural vulnerability to surface water flooding. These are:

- Less than **0.1m** in a **1 in 1000** year rainfall event: **Negligible**
- Greater than **0.1m** in a **1 in 1000** year rainfall event: **Low**
- Between **0.1m and 0.3m** in a **1 in 200** year rainfall event: **Low to Moderate**
- Between **0.3m and 1m** in a **1 in 200** year rainfall event: **Moderate**
- Greater than **1m** in a **1 in 200** year rainfall event: **Moderate to High**
- Between **0.1m and 0.3m** in a **1 in 75** year rainfall event: **High**
- Between **0.3m to 1m** in a **1 in 75** year rainfall event: **Significant**
- Greater than **1m** in a **1 in 75** year rainfall event: **Highly Significant**

3. Environment Agency/Natural Resources Wales Historic Flooding

Historic Flood Outlines Map



Historic Flood Outlines Map

Site Centre

50

Search Buffers (m)

250

Historic Flood Events

3.1 Historic Flood Outlines

Has the site or any area within 250m of the site been subject to historic flooding as recorded by the Environment Agency/Natural Resources Wales?	No

This database shows the individual footprint of every flood event recorded in the Environment Agency/Natural Resources Wales's national database on historic flood events. Please note this doesn't include records held by individual local offices. This data is used to understand where larger-scale flooding has occurred in the past and provides details as available. Absence of a historic flood event for an area does not mean that the area has never flooded, but only that it doesn't appear in the Environment Agency/Natural Resources Wales national dataset. Equally, a record of a flood footprint in previous years does not mean that an area will flood again, and this information does not take account of flood management schemes and improved flood defences.

Historic flooding events: Database searched and no data found.

Notes on Historic Flooding data

Over 23,500 separate events are recorded within this database. This data is used to understand where flooding has occurred in the past and provides details as available. Absence of a historic flood event for an area does not mean that the area has never flooded, but only that the Environment Agency/Natural Resources Wales do not currently have records of flooding within the area. Equally, a record of a flood footprint in previous years does not mean that an area will flood again, and this information does not take account of flood management schemes and improved flood defences.

4. BGS Groundwater Flooding

4.1 Groundwater Flooding Susceptibility Areas

What is the susceptibility to Groundwater Flooding in the search area based on the underlying geological conditions?	The area is not considered to be prone to groundwater flooding

Guidance: The area is not considered to be prone to groundwater flooding based on rock type.

Groundwater flooding is defined as the emergence of groundwater at the ground surface or the rising of groundwater into man-made ground under conditions where the normal range of groundwater levels is exceeded. The BGS Susceptibility to Groundwater Flooding hazard dataset identifies areas where geological conditions could enable groundwater flooding to occur and where groundwater may come close to the ground surface. The susceptibility data is suitable for use for regional or national planning purposes where the groundwater flooding information will be used along with a range of other relevant information to inform land-use planning decisions. It might also be used in conjunction with a large number of other factors, e.g. records of previous incidence of groundwater flooding, rainfall, property type, and land drainage information, to establish relative, but not absolute, risk of groundwater flooding at a resolution of greater than a few hundred metres. The susceptibility data should not be used on its own to make planning decisions at any scale, and, in particular, should not be used to inform planning decisions at the site scale. The susceptibility data cannot be used on its own to indicate risk of groundwater flooding.

Notes on Groundwater Flooding

The BGS Susceptibility to Groundwater Flooding hazard dataset identifies areas where geological conditions could enable groundwater flooding to occur and where groundwater may come close to the ground surface.
Groundwater flooding is assessed on a fourfold scale:

- The area is not considered to be prone to groundwater flooding based on rock type.
- There is limited potential for groundwater flooding to occur and further relevant information should be considered to determine this assessment.
- There is potential for groundwater flooding of property situated below the surface such as basements and other below surface infrastructure. Further relevant information should be considered to determine whether groundwater flooding has previously occurred.
- There is potential for groundwater flooding to occur at the surface and groundwater flooding hazard should be considered in all land use planning decisions. Other relevant information should be considered to establish the risk of groundwater flooding to property.

Contact Details

Groundsure Limited
Sovereign House, Church St, Brighton, BN1 1UJ
info@groundsure.com
08444 159 000

British Geological Survey Enquiries
Kingsley Dunham Centre,Keyworth,Nottingham
enquiries@bgs.ac.uk
Tel: 0115 936 3143. Fax: 0115 936 3276
www.bgs.ac.uk

Environment Agency
Tel: 03708 506 506
National Customer Contact Centre, PO Box 544
Rotherham, S60 1BY
Web: www.environment-agency.gov.uk
Email: enquiries@environment-agency.gov.uk

JBA Risk Management
South Barn,Broughton Hall,Skipton,BD23 3AE

Ordnance Survey
Adanac Drive, Southampton,SO16 0AS
Tel: 08456 050505

Flood Authority
Flood Authority Name: Shepway District
Type: District
County Unitary Name: Kent County
Description: CIVIL ADMINISTRATION AREA

Getmapping PLC
Virginia Villas, High Street, Hartley Witney,Hampshire RG27 8NW
Tel: 01252 845444

Watertight International Ltd
The Old Rectory, Church Lane,Thornby,Northampton,NN6 8SN
0800 093 3463
http://www.watertightinternational.com

Search Code

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 which is registered with the Property Codes Compliance Board (PCCB) as a subscriber to the Search Code. The PCCB independently monitors how registered search firms maintain compliance with the Code.

The Search Code:

• provides protection for homebuyers, sellers, estate agents, conveyancers and mortgage lenders who rely on the information included in property search reports undertaken by subscribers on residential and commercial property within the United Kingdom
• sets out minimum standards which firms compiling and selling search reports have to meet
• promotes the best practice and quality standards within the industry for the benefit of consumers and property professionals
• enables consumers and property professionals to have confidence in firms which subscribe to the code, their products and services.
By giving you this information, the search firm is confirming that they keep to the principles of the Code. This provides important protection for you.

The Code's core principles

Firms which subscribe to the Search Code will:
• display the Search Code logo prominently on their search reports
• act with integrity and carry out work with due skill, care and diligence
• at all times maintain adequate and appropriate insurance to protect consumers
• conduct business in an honest, fair and professional manner
• handle complaints speedily and fairly
• ensure that products and services comply with industry registration rules and standards and relevant laws
• monitor their compliance with the Code

COMPLAINTS

If you have a query or complaint about your search, you should raise it directly with the search firm, and if appropriate ask for any complaint to be considered under their formal internal complaints procedure. If you remain dissatisfied with the firm's final response, after your complaint has been formally considered, or if the firm has exceeded the response timescales, you may refer your complaint for consideration under The Property Ombudsman scheme (TPOs). The Ombudsman can award compensation of up to £5,000 to you if they find 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 Property Ombudsman scheme
Milford House
43-55 Milford Street
Salisbury
Wiltshire SP1 2BP
Tel: 01722 333306
Fax: 01722 332296
Website: www.tpos.co.uk
Email: admin@tpos.co.uk
You can get more information about the PCCB from www.propertycodes.org.uk.

PLEASE ASK YOUR SEARCH PROVIDER IF YOU WOULD LIKE A COPY OF THE SEARCH CODE

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.
- 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: Operations Director, Groundsure Ltd, Sovereign House, Church Street, Brighton, BN1 1UJ. Tel: 08444 159 000. Email: info@groundsure.com
If you are not satisfied with our final response, or if we exceed the response timescales, you may refer the complaint to The Property Ombudsman scheme (TPOs): Tel: 01722 333306, E-mail: admin@tpos.co.uk.
We will co-operate fully with the Ombudsman during an investigation and comply with their final decision.

Standard Terms and Conditions

Groundsure's Terms and Conditions can be viewed online at this link:
https://www.groundsure.com/terms-and-conditions-sept-2016/