

UNIT 1,STOKE FARM DRIVE,BATTISFORD, IP14 2NA

## Professional opinion

Addresses the Law Society practice notes on Contaminated Land and Flood risk.



**Contaminated Land Liability**  
**Passed**



**Flooding**  
**Negligible**

## Further guidance



**Ground Stability**  
**Identified** page 4

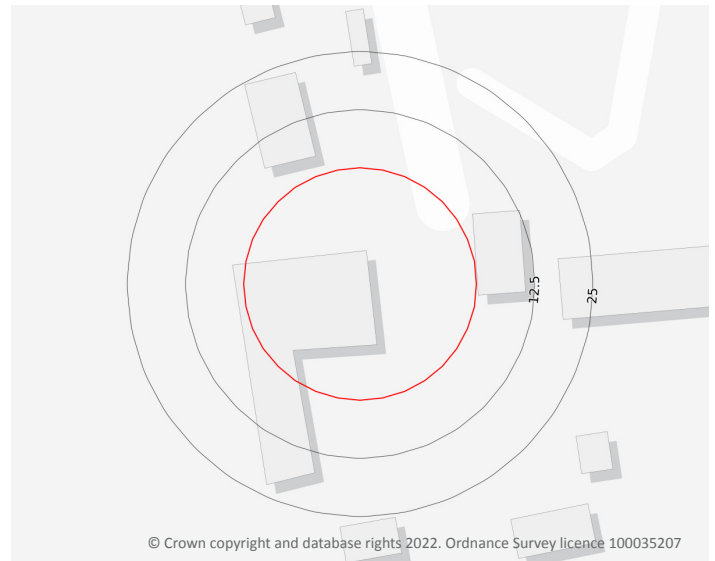


**Radon**  
**Passed**



**Planning Constraints**  
**Identified** page 9

## Site plan



## Screenings



**Energy**  
**Identified** page 7



**Transportation**  
**Not identified**



**Planning Applications**  
**Identified** page 9

Full assessments of the above screenings are available in our Homebuyers report. Please contact Groundsure or your search provider for further details.

## Useful contacts

Mid Suffolk District Council:  
<http://www.midsuffolk.gov.uk/>  
customerservice@csduk.com  
03001 234 000

Environment Agency National Customer  
Contact Centre (NCCC):  
enquiries@environment-agency.gov.uk  
03708 506 506

## Overview of findings and recommendations

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

You can view the fully comprehensive library of information we have searched on **page 13**.



### Ground stability

The property is indicated to lie within an area that could be affected by infilled land. You should consider the following:

#### Next steps for consideration:

- if a survey has been undertaken at the property that considers ground instability and no issues were found, no further action is required
- however, based on the findings of this report, the purchaser should be encouraged to consider potential instability in any future development or alteration of the ground including planting and removing trees, and regardless of the survey outcome
- if no survey has yet been undertaken, we recommend one is carried out by a suitably qualified and experienced person
- if ground instability issues have been or are subsequently identified in a survey we recommend following any advice given in the survey findings
- you should also check whether the property benefits from a current NHBC guarantee or other environmental warranty that often covers structural issues. Please note the presence of an NHBC guarantee wouldn't change the risk assessment of this report

## Other considerations

No additional factors that Groundsure believe require further action have been identified in relation to the property.

Please note this report has been run on a point location buffered to 25m to account for uncertainties of the size of the property. Therefore some risk assessments and measurements may be overestimated.

## Environmental summary



Environmental searches are designed to ensure that significant hazards and risks associated with this property are identified and considered alongside the investment in or purchase of a property.

Please see **page 2** for further advice.



### Contaminated Land

No significant concerns have been identified as a result of the contaminated land searches.

**Contaminated Land Liability** **Passed**

**Past Land Use** **Passed**

**Waste and Landfill** **Passed**

**Current and Recent Industrial** **Passed**



### Flooding

No significant concerns have been identified as a result of the flood risk searches. No action required.

**River and Coastal Flooding** **Very Low**

**Groundwater Flooding** **Low**

**Surface Water Flooding** **Negligible**

**Past Flooding** **Not identified**

**Flood Storage Areas** **Not identified**

Further explanation of flood risk assessment can be seen in the Flood information on **page 13**.

**FloodScore™ insurance rating**

**Very Low**

The rating is compiled by Ambiental, a leading flood risk analysis company. Please see **page 13**



### Ground stability

The property is assessed to have potential for natural or non-natural ground subsidence.

**Natural Ground Stability** **Low**

**Non-Natural Ground Stability** **Identified**

Please see **page 5** for details of the identified issues.



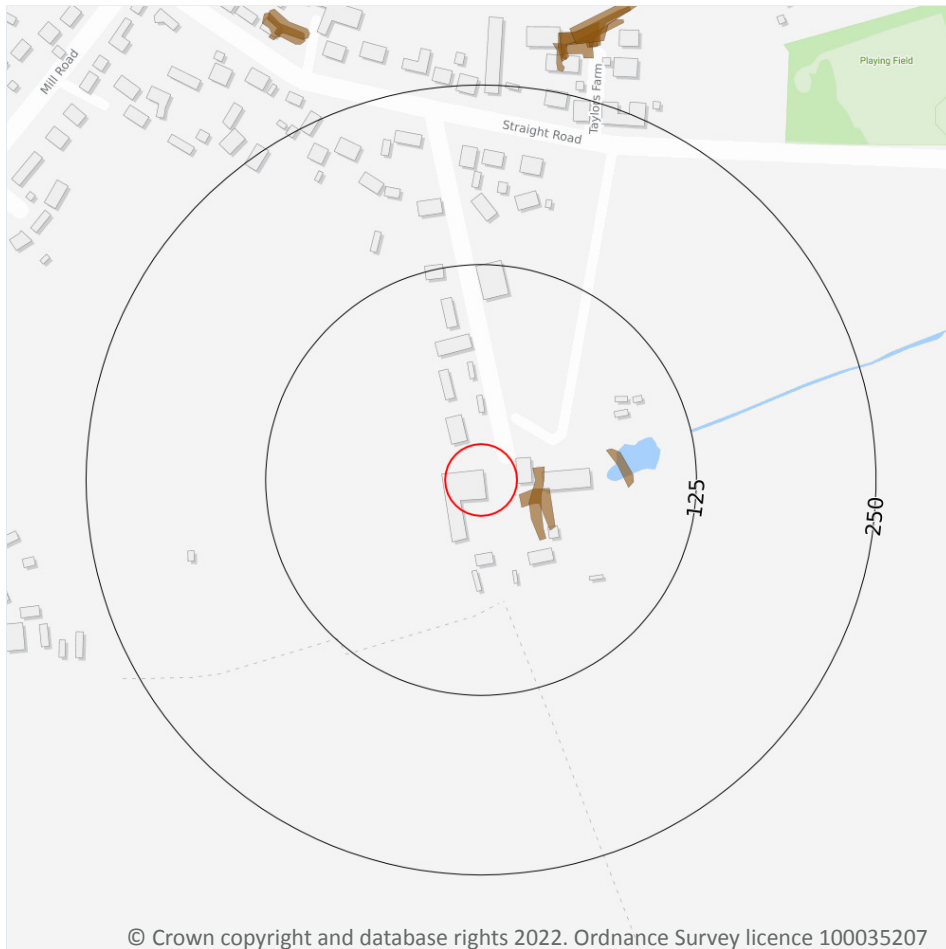
### Radon

Local levels of radon are considered normal. The percentage of homes estimated to be affected by radon in your local area is less than 1%.

**Not in a radon affected area**



## Ground stability / Non-natural ground subsidence



— Site Outline  
Search buffers in metres (m)

■ Infilled Land

Mining hazards:

■ Highly likely

■ Likely

### Infilled land

Maps suggest the property is located near a previous pond, quarry, mine, landfill or other hole in the land. These land cavities are often filled with various materials, and this can cause structural problems. Groundsure's experts recommend that you check whether your structural surveys have taken this into account.

Please see **page 2** for further advice.

| Distance | Direction | Use   | Date |
|----------|-----------|-------|------|
| 3 m      | E         | Pond  | 1953 |
| 12 m     | E         | Ponds | 1884 |

Groundsure's experts systematically analyse historical maps, which can highlight areas that, over time, may have been filled with various materials. The materials used are usually safe, although in some cases contaminative materials may also have been used. Past ground workings have been identified at the site. These workings may be associated with railway cuttings or other ground engineering but may also indicate mining activity. Information is taken from features identified on Ordnance Survey historical maps, which do not indicate the distance or direction that mines extend beneath the surface. For example, features such as mine shafts only indicate the entrance to a mine. From this, we may infer the potential for underground features to extend outward from this point. Some features within this database may also relate to non-mining underground activities e.g. air shafts for underground railways.

## Energy summary



The property has been identified to lie within 5km of one or more solar energy features or within 10km of one or more wind energy features.

If required, full details on these energy features including a detailed location plan relative to the property are available when you purchase a Groundsure Energy and Transportation Report via your preferred searches provider.



### Oil and gas

No historical, active or planned wells or extraction areas have been identified near the property.

**Oil and gas areas**  
**Oil and gas wells**

**Not identified**  
**Not identified**



### Wind and Solar

Our search of existing and planned renewable wind and solar infrastructure has identified results.

**Planned Multiple Wind Turbines**

**Identified**

**Planned Single Wind Turbines**

**Identified**

**Existing Wind Turbines**

**Identified**

**Proposed Solar Farms**

**Identified**

**Existing Solar Farms**

**Not identified**



### Energy Infrastructure

Our search of major energy transmission or generation infrastructure and nationally significant infrastructure projects has not identified results.

**Power stations**

**Not identified**

**Energy Infrastructure Projects**

**Not identified**

**Not identified**



## Transportation summary



The property has not been identified to lie within the specified distance of one or more of the transportation features detailed below.

If required, full details on these transportation features including a detailed location plan relative to the property are available when you purchase a Groundsure Energy and Transportation Report via your preferred searches provider.



### HS2

No results for Phase 1 or Phase 2 of the HS2 project (including the 2016 amendments) have been identified within 5km of the property. However, HS2 routes are still under consultation and exact alignments may change in the future.

Visual assessments are only provided by Groundsure if the property is within 2km of Phase 1 and 2a. Other assessments may be available from HS2.

|                          |                       |
|--------------------------|-----------------------|
| <b>HS2 Route</b>         | <b>Not identified</b> |
| <b>HS2 Safeguarding</b>  | <b>Not identified</b> |
| <b>HS2 Stations</b>      | <b>Not identified</b> |
| <b>HS2 Depots</b>        | <b>Not identified</b> |
| <b>HS2 Noise</b>         | <b>Not assessed</b>   |
| <b>HS2 Visual impact</b> | <b>Not assessed</b>   |



### Crossrail

The property is not within 250 metres of either the Crossrail 1 or Crossrail 2 project.

|                                 |                       |
|---------------------------------|-----------------------|
| <b>Crossrail 1 Route</b>        | <b>Not identified</b> |
| <b>Crossrail 1 Stations</b>     | <b>Not identified</b> |
| <b>Crossrail 1 Worksites</b>    | <b>Not identified</b> |
| <b>Crossrail 2 Route</b>        | <b>Not identified</b> |
| <b>Crossrail 2 Stations</b>     | <b>Not identified</b> |
| <b>Crossrail 2 Worksites</b>    | <b>Not identified</b> |
| <b>Crossrail 2 Safeguarding</b> | <b>Not identified</b> |
| <b>Crossrail 2 Headhouse</b>    | <b>Not identified</b> |



### Other Railways

The property is not within 250 metres of any active or former railways, subway lines, DLR lines, subway stations or railway stations.

|  |                       |
|--|-----------------------|
| <b>Active Railways and Tunnels</b>     | <b>Not identified</b> |
| <b>Historical Railways and Tunnels</b> | <b>Not identified</b> |
| <b>Railway and Tube Stations</b>       | <b>Not identified</b> |
| <b>Underground</b>                     | <b>Not identified</b> |





## Planning summary



### Planning Applications

Using Local Authority planning information supplied and processed by Glenigan dating back 10 years, this information is designed to help you understand possible changes to the area around the property. Please note that even successful applications may not have been constructed and new applications for a site can be made if a previous one has failed. We advise that you use this information in conjunction with a visit to the property and seek further expert advice if you are concerned or considering development yourself.

### 21 Total applications

This total includes large developments within 750 m, small developments within 500 m and house extensions within 250 m. If required, full details on these applications including a detailed location plan relative to the property are available when you purchase a Groundsure Planning Report via your preferred searches provider.



### Planning constraints

Protected areas have been identified within 50 metres of the property.

Please see **page 10** for details of the identified issues.

**Environmental Protected Areas** Not identified  
**Visual and Cultural Protected Areas** Identified



### Telecoms

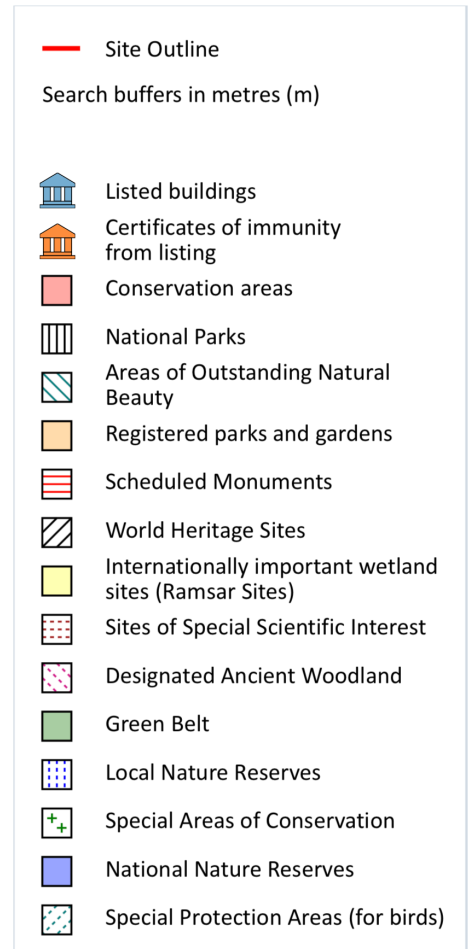
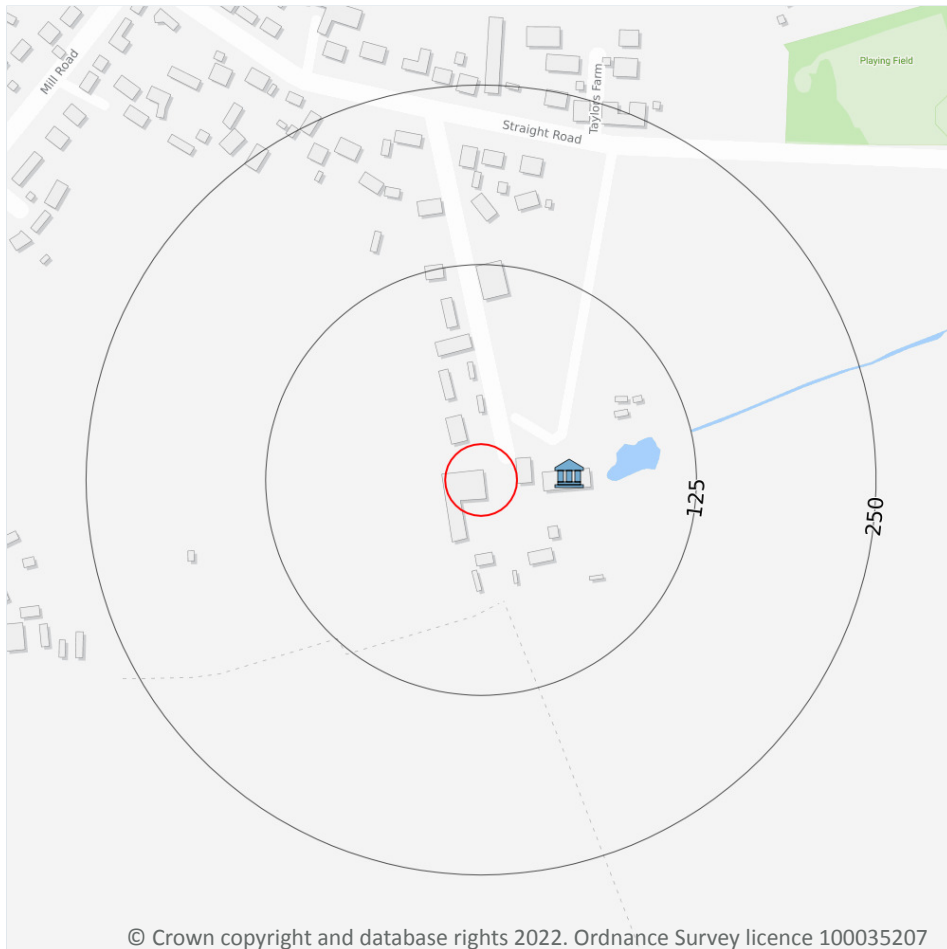
There are no mobile masts, mobile phone base stations or planning applications for mobile masts identified within 250 metres of the property.

**Mobile phone masts**

Not identified



## Planning constraints



### Listed Buildings

The presence of listed buildings means there will be extra control over what changes can be made to that building's interior and exterior. If the property itself is a listed building, owners will need to apply for Listed Building Consent for most types of work that affect the 'special architectural or historic interest' of the property and the work approved may increase costs.

| Distance | Direction | Name  | Grade | Listed building reference number | Listed date |
|----------|-----------|---|-------|----------------------------------|-------------|
| 36 m     | E         | Stoke Farmhouse, Battisford, Mid Suffolk, Suffolk, IP14 | II    | 1032955                          | 22/01/1988  |

This data is sourced from Historic England. For more information please see <https://historicengland.org.uk/listing/the-list/>

## 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.

| Contaminated Land   |                | Contaminated Land                               |                |
|---|----------------|---|----------------|
| Former industrial land use (1:10,560 and 1:10,000 scale)              | Not identified | Dangerous industrial substances (D.S.I. List 2) | Not identified |
| Former tanks  | Not identified | Pollution incidents                             | Not identified |
| Former energy features  | Not identified | <b>Flooding</b>                                 |                |
| Former petrol stations  | Not identified | Risk of flooding from rivers and the sea        | Not identified |
| Former garages  | Not identified | Flood storage areas: part of floodplain         | Not identified |
| Former military land  | Not identified | Historical flood areas                          | Not identified |
| Former landfill (from Local Authority and historical mapping records) | Not identified | Areas benefiting from flood defences            | Not identified |
| Waste site no longer in use   | Not identified | Flood defences                                  | Not identified |
| Active or recent landfill   | Not identified | Proposed flood defences                         | Not identified |
| Former landfill (from Environment Agency Records)                     | Not identified | Surface water flood risk                        | Not identified |
| Active or recent licensed waste sites                                 | Not identified | Groundwater flooding                            | Not identified |
| Recent industrial land uses   | Not identified | <b>Natural ground subsidence</b>                |                |
| Current or recent petrol stations                                     | Not identified | Natural ground subsidence                       | Not identified |
| Hazardous substance storage/usage                                     | Not identified | Natural geological cavities                     | Not identified |
| Sites designated as Contaminated Land                                 | Not identified | <b>Non-natural ground subsidence</b>            |                |
| Historical licensed industrial activities                             | Not identified | Coal mining                                     | Not identified |
| Current or recent licensed industrial activities                      | Not identified | Non-coal mining                                 | Not identified |
| Local Authority licensed pollutant release                            | Not identified | Mining cavities                                 | Not identified |
| Pollutant release to surface waters                                   | Not identified | <b>Infilled land</b>                            |                |
| Pollutant release to public sewer                                     | Not identified | <b>Identified</b>                               |                |
| Dangerous industrial substances (D.S.I. List 1)                       | Not identified | <b>Radon</b>                                    |                |
|   |                | Radon   | Not identified |

## Energy

Electricity transmission lines and pylons Not identified

## Planning constraints

Sites of Special Scientific Interest Not identified

Internationally important wetland sites  
(Ramsar Sites) Not identified

Special Areas of Conservation Not identified

Special Protection Areas (for birds) Not identified

National Nature Reserves Not identified

Local Nature Reserves Not identified

Designated Ancient Woodland Not identified

Green Belt Not identified

World Heritage Sites Not identified

Areas of Outstanding Natural Beauty Not identified

National Parks Not identified

Conservation Areas Not identified

**Listed Buildings Identified**

Certificates of Immunity from Listing Not identified

Scheduled Monuments Not identified

Registered Parks and Gardens Not identified

## Planning

Mobile phone masts Not identified

Mobile phone masts planning records Not identified

## Contaminated land liability assessment methodology

As part of this report Groundsure provide a professional assessment of the risks posed by key environmental information which could lead to the property being designated as 'Contaminated Land' as defined under Part 2A of the Environmental Protection Act 1990. This assessment is based on the following data:

- historical land use (compiled from 1:10,000 and 1:10,560 maps)
- petrol stations, garages, energy features and tanks (compiled from 1:1,250 and 1:2,500 maps) – for selected areas.
- historic military / ordnance sites
- landfill and waste transfer/treatment or disposal sites (including scrap yards)
- current and recent industrial uses (as defined by PointX data)
- Catalyst petrol station
- Part A(1), Part A(2) and Part B Authorisations
- sites determined as Contaminated Land under Part 2A EPA 1990
- Planning Hazardous Substance Consents
- Environment Agency Recorded Pollution Incidents
- Dangerous Substances Inventory Releases (DSI)
- Red List Discharge Consent

The level of risk associated with the property is either Passed or Action Required. If the report result is Action Required it does not necessarily mean that the site is unsuitable for purchase, but only that further assessment of the risk associated with the site is required.

### Method Statement

In assessing specific site risk, Groundsure follows principles used extensively throughout the environmental consultancy sector. Our system looks at the potential for specific industries to have generated residual contamination and for this contamination to remain at a site, or to have migrated to neighbouring sites. Sites are scored based on this system and if a site scores highly it indicates a high level of risk.

### Limitations of the Study

This report has been prepared with the assumption that the site is in residential use and that no significant (re)development is planned. The screening process reviews historical mapping and a range of current databases. The historical land use database reviewed for this study does NOT include 1:2,500 or 1:1,250 scale maps except for Groundsure's additional information database of selected features namely tanks, energy features, petrol filling stations and garages. This additional information database covers the majority of the UK, but not all. Where 1:2500 or 1:1250 scale maps are utilised all relevant and available map epochs to Groundsure are used. Additionally, this review does NOT include specific enquiries to the Local Authority who may hold additional information and it does NOT include a site visit/inspection. Your attention is drawn to the Terms and Conditions of Groundsure Limited under which this service is provided.

## Flood information

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 of river and coastal data, historic flood events and areas benefiting from flood defences provided by the Environment Agency/Natural Resources Wales (in England and Wales) and surface water (pluvial) and groundwater flooding provided by Ambient Risk Analytics. In Scotland the river and coastal flood models are also provided by Ambient Risk Analytics.

## Risk of flooding from rivers and the sea

This is an assessment of flood risk for England and Wales produced using local data and expertise, provided by the Environment Agency (RoFRaS model) and Natural Resources Wales (FRAW model). 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 model uses local water level and flood defence data to model flood risk.

The categories associated with the Environment Agency and Natural Resources Wales models are as follows:

RoFRaS (rivers and sea) and FRAW (rivers):

**Very Low** - The chance of flooding from rivers or the sea is considered to be less than 1 in 1000 (0.1%) in any given year.

**Low** - The chance of flooding from rivers or the sea is considered to be less than 1 in 100 (1%) but greater than or equal to 1 in 1000 (0.1%) in any given year.

**Medium** - The chance of flooding from rivers or the sea is considered to be less than 1 in 30 (3.3%) but greater than 1 in 100 (1%) in any given year.

**High** - The chance of flooding from rivers or the sea is considered to be greater than or equal to 1 in 30 (3.3%) in any given year.

FRAW (sea):

**Very Low** - The chance of flooding from the sea is considered to be less than 1 in 1000 (0.1%) in any given year.

**Low** - The chance of flooding from the sea is considered to be less than 1 in 200 (0.5%) but greater than or equal to 1 in 1000 (0.1%) in any given year.

**Medium** - The chance of flooding from the sea is considered to be less than 1 in 30 (3.3%) but greater than 1 in 200 (0.5%) in any given year.

**High** - The chance of flooding from the sea is considered to be greater than or equal to 1 in 30 (3.3%) in any given year.

## Historic flood events

Over 86,000 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 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.

## Surface water flooding

Ambiental Risk Analytics 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 30 year, 1 in 100 year, 1 in 250 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.

## Proposed flood defences

The data includes all 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.

## 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. 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 Environment Agency/Natural Resources Wales, including water conveyance routes. Development within Flood Storage Areas is severely restricted.

## Groundwater flooding

Groundwater flooding is flooding caused by unusually high groundwater levels. It occurs as excess water emerging at the ground

surface or within underground structures such as basements. Groundwater flooding tends to be more persistent than surface water flooding, in some cases lasting for weeks or months, and it can result in significant damage to property. This risk assessment is based on a 5m Digital Terrain Model (DTM) and 1 in 100 year and 1 in 250 year return periods.

## Ambiental FloodScore™ insurance rating

The property has been rated as **Very Low** risk.

Ambiental's FloodScore™ risk rating gives an indicative assessment of the potential insurance risk classification from flooding, which can provide an indication of how likely it is that a property's policy will be ceded to Flood Re. The assessment is based on Ambiental's river, tidal and surface water flood data and other factors which some insurers may use in their assessment are not included.

Flood Re is a re-insurance scheme that makes flood cover more widely available and affordable as part of your residential property home insurance. Properties at higher risk of flooding may have the flood part of their policy ceded to Flood Re by their insurer. It is important to understand that Flood Re does not apply to all situations. Exclusions from Flood Re includes properties constructed after 1 January 2009; properties not within domestic Council Tax bands A to H (or equivalent); commercial properties, certain buy to let scenarios and buildings comprising four or more residential units. A full list of the exemptions can be found on the Flood Re website (<https://www.floodre.co.uk/can-flood-re-help-me/eligibility-criteria/>).

The Ambiental FloodScore™ insurance rating is classified into six different bandings:

**Very High** indicates a level of risk that may make it more likely that standard insurance premiums will be higher, or additional terms may apply to the provision of flood cover. There is a very high possibility that the cover for flooding at the property will be ceded into the Flood Re scheme, particularly if the property has flooded in the past.

**High** indicates a level of risk that may make it more likely that standard insurance premiums will be higher, or additional terms may apply to the provision of flood cover. There is a high possibility that the cover for flooding at the property will be ceded into the Flood Re scheme, particularly if the property has flooded in the past.

**Moderate-High** indicates a level of risk that may make it more likely that standard insurance premiums will be higher, or additional terms may apply to the provision of flood cover. There is a moderate possibility that the cover for flooding at the property will be ceded into the Flood Re scheme, particularly if the property has flooded in the past.

**Moderate** indicates a level of risk that may make it more likely that standard insurance premiums will be higher, or additional terms may apply to the provision of flood cover. There is a low possibility that the cover for flooding at the property will be ceded into the Flood Re scheme, unless the property has flooded in the past.

**Low** indicates a level of risk that is likely to mean standard cover and premiums are available for flood cover. There is a low possibility the cover for flooding at the property will be ceded into the Flood Re scheme, unless the property has flooded in the past.

**Very Low** indicates a level of flood risk that should not have any impact on the provision of flood cover for the property.

## Conservation Area data limitations

Please note the Conservation Area data is provided by Historic England and may be incomplete. We recommend reviewing your local search for confirmation.

## Subsidence data limitations

The natural ground subsidence assessment is based on the British Geological Survey's GeoSure data. GeoSure is a natural ground stability hazard susceptibility dataset, based on the characteristics of the underlying geology, rather than an assessment of risk. A hazard is defined as a potentially damaging event or phenomenon, whereas a risk is defined as the likelihood of the hazard impacting people, property or capital. The GeoSure dataset consists of six data layers for each type of natural ground subsidence hazard. These are shrink-swell clay, landslide, compressible ground, collapsible ground, dissolution of soluble rock and running sand. Each hazard is then provided with a rating on its potential to cause natural ground subsidence. This rating goes from A-E, with A being the lowest hazard, E being the highest. Groundsure represent full GeoSure data as either Negligible (ratings of A), Very Low (ratings of B), Low (C), Moderate (D) or High (E). Where GeoSure Basic is instead used, ratings are displayed as Negligible-Very Low (A or B ratings), Low (C) or Moderate-High (D or E). The GeoSure data only takes into account the geological characteristics at a site. It does

not take into account any additional factors such as the characteristics of buildings, local vegetation including trees or seasonal changes in the soil moisture content which can be related to local factors such as rainfall and local drainage. These factors should be considered as part of a structural survey of the property carried out by a competent structural surveyor. For more information on the "typical safe distance" trees should be from a property please see this guide:

<https://www.abi.org.uk/globalassets/sitecore/files/documents/publications/public/migrated/home/protecting-your-home-from-subsidence-damage.pdf>



## Conveyancing Information Executive and our terms & conditions

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- 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.

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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.

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