



**EARTH ENVIRONMENTAL
& GEOTECHNICAL**

Coal Mining Risk Assessment

Land to Rear of

58 Dominion Road

Fishponds

Bristol

BS16 3ET



February 2024

On behalf of

SN Consultants Ltd



Earth Environmental & Geotechnical (Southern) Ltd
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Toll Bridge Road
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COAL MINING RISK ASSESSMENT

LAND TO REAR OF

58 DOMINION ROAD

FISHPONDS

BRISTOL

BS16 3ES

FOR

SN CONSULTANTS LTD

Earth Environmental & Geotechnical (Southern) Ltd
3 Tollbridge Studios
Toll bridge Road
Bath
BA1 7DE
Tel 01225 858823

Report No. B0491/24/CMRA

February 2024

Report Title:	Land to Rear of 58 Dominion Road, Fishponds, Bristol, BS16 3ES Coal Mining Risk Assessment
Report Reference:	B0491/24/CMRA
Client:	SN Consultants Ltd
Issue Date:	16th February 2024
Drafted By:	J.Carmona-Gordon
Reviewed By:	S.Leat
Authorised By:	S.Leat

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1.0 INTRODUCTION

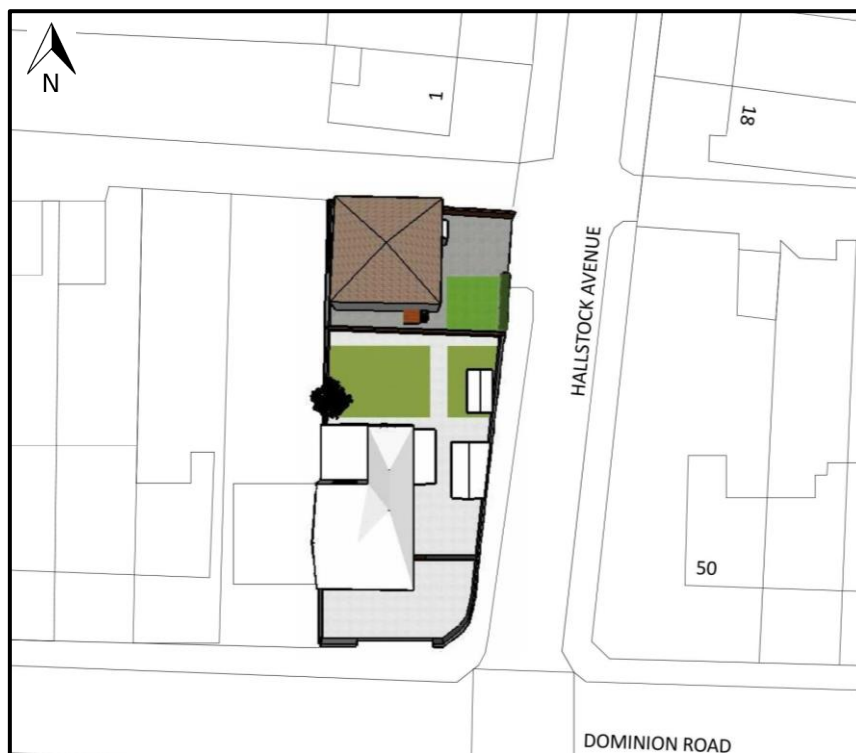
Appointment

- 1.1 Earth Environmental & Geotechnical (Southern) Ltd (EEGSL) was instructed by SN Consultants Ltd to undertake a Coal Mining Risk Assessment for a proposed development at a site to the rear of 58 Dominion Road, Fishponds, Bristol.

Proposed Development

- 1.2 It is proposed to erect one new single detached two-bedroom house with vehicular parking, refuse store and cycle racks. The proposed development layout is shown in Figure 1 below.

Figure 1 : Proposed Development Layout



- 1.3 A Coal Mining Risk Assessment is required to support a planning application to Bristol City Council and to assist with the site design process.

Objective

- 1.4 The purpose of the Coal Mining Risk Assessment is to collate available geological, mining and historical data in order to assess the potential for the site to be affected by underground mining. This report has been drafted in accordance with the Coal Authority Coal Mining Risk Assessment Template, January 2011.

Sources of Information

1.5 The Coal Mining Risk Assessment comprises of a review of the following information sources:

- Online British Geological Survey maps and data.
- Geological Survey of England & Wales, Sheet 264, 1/50,000 scale, edition of 2004.
- Coal Authority Mining Report, reference 51001814854001, dated 26th March 2018.
- Coal Authority Interactive Map Viewer.
- British Geological Survey online borehole records.
- Google Earth imagery.
- Bristol City Council, planning portal.
- Geology of the Bristol District, London HMSO 1993.
- Site Investigations in Areas of Mining Subsidence, FG Bell, 1975.
- Environmental Geology Study in the Bristol Area, Howard Humphreys, March 1987.

2.0 SITE LOCATION AND DESCRIPTION

- 2.1 The site is located immediately north-west of the junction between Dominion Road and Halstock Avenue in the Fishponds area of Bristol, approximately 4km north-east of Bristol city centre. The approximate National Grid Reference for the site is 362687 175128, at postcode BS16 3ET.
- 2.2 The site comprises an existing residential property, fronting on to Dominion Road. To the rear of the existing house are gardens and outbuildings.
- 2.3 A site location plan is presented as Figure 2 below.

Figure 2 : Site Location Plan



- 2.4 A photograph of the site frontage is shown in Figure 3 overleaf.

Figure 3 : Photograph Showing Site (looking north-west)

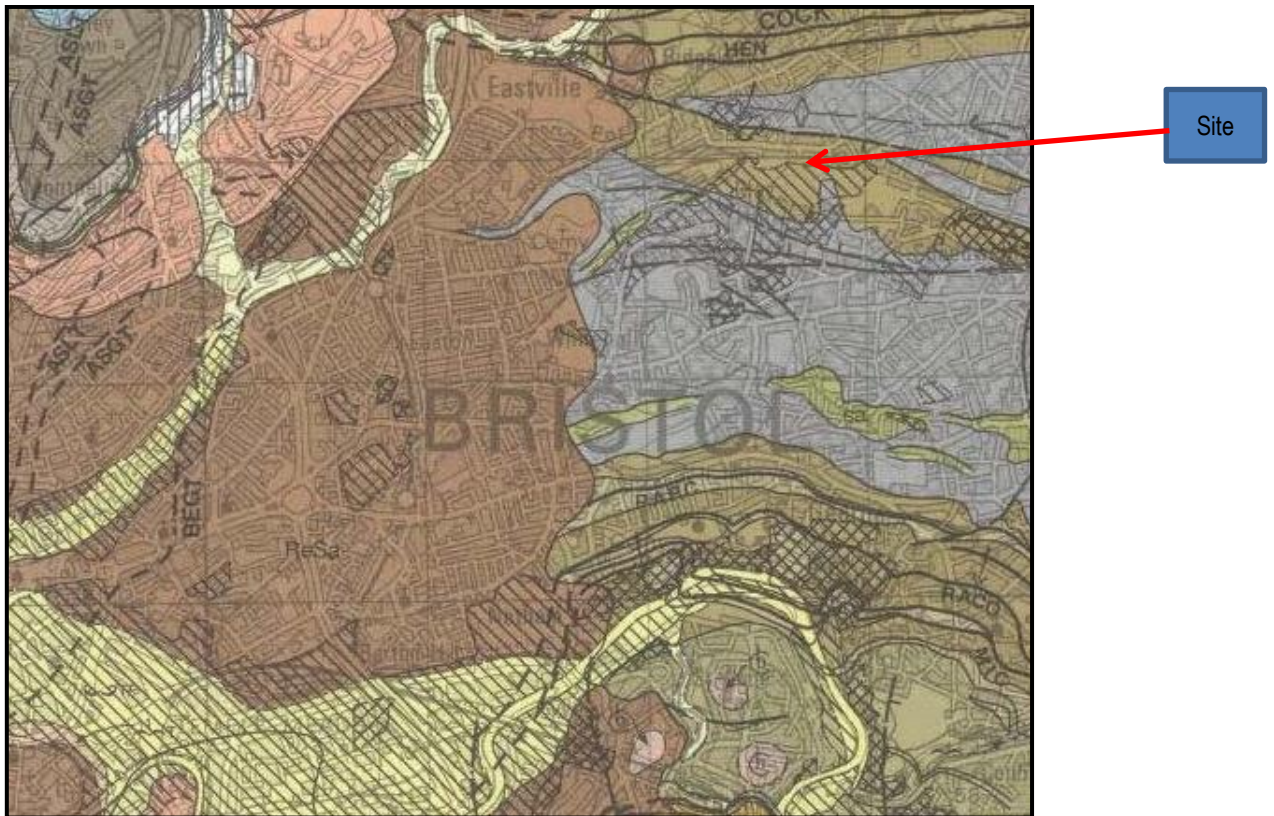


3.0 ASSESSMENT OF DATA

Geological Information

- 3.1 The geology of the site has been determined from acquisition of geological maps for the area and examination of Coal Authority records. The British Geological Survey (BGS) map and online maps shows superficial deposits to be absent.
- 3.2 The site is directly underlain by the Downend Member of Carboniferous Age, which is described as sandstone with some conglomerate and pebbly sandstone and sporadic fissile mudstone beds. Some workable coal seams are also present. Sandstone is typically a coarse-grained lithic arenite of "Pennant" type.

Figure 4 : Extract from Geological Plan



The BGS online borehole database reveals an absence of borehole records within 250m of the site.

Coal Authority Records

- 3.3 A Coal Authority Residential Mining Report for the site has been obtained by EEGSL. This report indicates that the site is in a surface area that could be affected by underground mining in 9 coal seams at 340m to 930m depth, last worked in 1935. Any movement in the ground due to coal mining activity should have stopped.
- 3.4 The site is in an area where the Coal Authority believe there is coal at or close to the surface. This coal may have been worked at some time in the past. The potential presence of coal workings at or close to the surface should be considered prior to any site works or future development activity.
- 3.5 The site is not within a surface area that could be affected by present underground mining.
- 3.6 The site is not in an area where the Coal Authority has plans to grant a license to remove coal using underground methods.
- 3.7 The site is not in an area where a license has been granted to remove or otherwise work coal using underground methods.
- 3.8 The site is not in an area likely to be affected by any planned future underground coal mining. However, reserves of coal exist in the local area which could be worked at some time in the future.
- 3.9 No notices have been given under Section 46 of the Coal Mining Subsidence Act 1991, stating that the land is at risk of subsidence.
- 3.10 No damage notices; mine gas emissions; geological faults or lines of weakness; opencast mines or Coal Authority managed tips are recorded.
- 3.11 There are no recorded mine entries within, or within 20 metres of, the boundary of the property.
- 3.12 Examination of the Coal Authority online interactive map viewer indicates the site is within a Development High Risk Area, associated with probable shallow workings.

4.0 COAL MINING RISK ASSESSMENT

Scope of Coal Mining Risk Assessment

- 4.1 Objectives of the coal mining risk assessment are to provide a desk based assessment of available geological and mining information relating to the site (and wider area) and to use this information so as to identify risks present to the development from the legacy of mining.
- 4.2 As part of the risk assessment potential mitigation measures (if required) should be considered, including any necessary remedial works.
- 4.3 The outcome of the risk assessment should demonstrate to the Local Authority that the proposed development is or can be made safe (and stable) to meet the requirements of the National Planning Policy Framework (NPPF).

Data Limitations

- 4.4 It should be appreciated that it did not become a legal requirement to deposit coal mining abandonment plans until the 1870's and that this requirement was not rigorously enforced for some time after. Many shallow coal seams were worked prior to the introduction of first edition Ordnance Survey Maps and information on these workings is often not available. Therefore, if coal seams were accessible then invariably they could have been worked by formal or informal means.
- 4.5 It is also possible that if unrecorded workings are present then unrecorded mine entries may be present.

Coal Mining Risks

- 4.6 The risks associated with coal mining are as follows:
 - Collapse of relict workings beneath buildings causing damage to the building fabric and infrastructure.
 - Migration of mine gases from old mine works and mine entries resulting in build-up of flammable and asphyxiating gases in confined areas.
 - Consolidation of relict workings and overlying strata causing structural defects in building fabric and infrastructure.
 - Failure of mine entries causing loss of ground beneath building and external areas.
 - Spontaneous combustion of old mineworkings.

Summary of Risk

- 4.7 The property is in an area where the Coal Authority believe there is coal at or close to the surface. This coal may have been worked at some time in the past.
- 4.8 The site is located within a Development High Risk area, due to probable shallow unrecorded workings.
- 4.9 The site is located within an area of coal outcrop.
- 4.10 The table below summarises the potential risks associated with coal mining legacy for the proposed development site, identified from the above sources of information.

Table 1 - Summary of Potential Risks Associated with Coal Mining Legacy

Coal Mining Issue	Yes	No	Risk Assessment
Underground coal mining (recorded at shallow depths)		N	
Underground coal mining (probable at shallow depths)	Y		Further works required
Mine entries (shafts and adits)		N	
Coal mining geology (fissures)		N	
Record of past mine gas emissions		N	
Recorded coal mining surface hazard		N	
Surface mining (opencast workings)		N	

Proposed Mitigation Strategy

- 4.11 The site is located within a high risk development area. Coal Authority records indicate there is a potential for shallow workings associated with unrecorded mineworkings to be present beneath the site.
- 4.12 As a result, further site investigation work is considered necessary which will require a permit (and fee) from the Coal Authority. The site investigation should allow for a minimum of one rotary open borehole drilled to a depth of 30m to check for underground workings.
- 4.13 A method statement and risk assessment will need to be supplied to the Coal Authority.

Planning Permission

- 4.14 Despite the proposed ground investigation works recommended above, we see no reason why Planning Permission should not be granted in the interim (with respect to coal mining legacy issues) with the proposed mitigation works forming a condition on the planning approval

APPENDIX 1

COAL AUTHORITY MINING REPORT



The Coal
Authority

Resolving the **impacts** of mining

CON29M Residential Mining Report

58 DOMINION ROAD
FISHPONDS
BRISTOL
BS16 3ES

Date of enquiry: 26 March 2018
Date enquiry received: 26 March 2018
Issue date: 26 March 2018

Our reference: 51001814854001
Your reference: B0491-B160



CON29M Residential Mining Report

This report is based on, and limited to, the records held by the Coal Authority and the Cheshire Brine Subsidence Compensation Board's records, at the time we answer the search.

Client name

Simon Leat

Enquiry address

58 DOMINION ROAD, FISHPONDS, BRISTOL, BS16 3ES


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 /coalauthority



Approximate position of property



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Summary

Has the search report highlighted evidence or potential of		
1	Past underground coal mining	Yes
2	Present underground coal mining	No
3	Future underground coal mining	Yes
4	Mine entries	No
5	Coal mining geology	No
6	Past opencast coal mining	No
7	Present opencast coal mining	No
8	Future opencast coal mining	No
9	Coal mining subsidence	No
10	Mine gas	No
11	Hazards related to coal mining	No
12	Information from the Cheshire Brine Subsidence Compensation Board	No

For detailed findings, please go to page 4.

Detailed findings

1. Past underground coal mining

The property is in a surface area that could be affected by underground mining in 9 seams of coal at 340m to 930m depth, and last worked in 1935.

Any movement in the ground due to coal mining activity should have stopped.

In addition the property is in an area where the Coal Authority believe there is coal at or close to the surface. This coal may have been worked at some time in the past. The potential presence of coal workings at or close to the surface should be considered prior to any site works or future development activity. Your attention is drawn to the Comments on the Coal Authority information section of the report.

2. Present underground coal mining

The property is not within a surface area that could be affected by present underground mining.

3. Future underground coal mining

The property is not in an area where the Coal Authority has plans to grant a licence to remove coal using underground methods.

The property is not in an area where a licence has been granted to remove or otherwise work coal using underground methods.

The property is not in an area likely to be affected from any planned future underground coal mining.

However, reserves of coal exist in the local area which could be worked at some time in the future.

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. Mine entries

There are no known coal mine entries within, or within 20 metres of, the boundary of the property.

5. Coal mining geology

The Coal Authority is not aware of any damage due to geological faults or other lines of weakness that have been affected by coal mining.

6. Past opencast coal mining

The property is not within the boundary of an opencast site from which coal has been removed by opencast methods.

7. Present opencast coal mining

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

There are no licence requests outstanding to remove coal by opencast methods within 800 metres of the boundary.

The property is not 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

The Coal Authority has not received a damage notice or claim for the subject property, or any property within 50 metres of the enquiry boundary, since 31st October 1994.

There is no current Stop Notice delaying the start of remedial works or repairs to the property.

The Coal Authority is not aware of any request having been made to carry out preventive works before coal is worked under section 33 of the Coal Mining Subsidence Act 1991.

10. Mine gas

The Coal Authority has no record of a mine gas emission requiring action.

11. Hazards related to coal mining

The property has not been subject to remedial works, by or on behalf of the Authority, under its Emergency Surface Hazard Call Out procedures.

12. Information from the Cheshire Brine Subsidence Compensation Board

The property lies outside the Cheshire Brine Compensation District.

Comments on the Coal Authority information

The Coal Authority own the copyright in this report and the information used is protected by our database right.

In view of the mining circumstances a prudent developer would seek appropriate technical advice before any works are undertaken.

Therefore if development proposals are being considered, technical advice relating to both the investigation of coal and former coal mines and their treatment should be obtained before beginning work on site. All proposals should apply good engineering practice developed for mining areas. No development should be undertaken that intersects, disturbs or interferes with any coal or mines of coal without the permission of the Coal Authority. Developers should be aware that the investigation of coal seams/former mines of coal may have the potential to generate and/or displace underground gases and these risks both under and adjacent to the development should be fully considered in developing any proposals. The need for effective measures to prevent gases entering into public properties either during investigation or after development also needs to be assessed and properly addressed. This is necessary due to the public safety implications of any development in these circumstances.

Additional remarks

Information provided by the Coal Authority in this report is compiled in response to the Law Society's Con29M Coal Mining and Brine Subsidence Claim enquiries. The said enquiries are protected by copyright owned by the Law Society of 113 Chancery Lane, London WC2A 1PL. Please note that Brine Subsidence Claim enquiries are only relevant for England and Wales. This report is prepared in accordance with the Law Society's Guidance Notes 2006, the User Guide 2006 and the Coal Authority and Cheshire Brine Board's Terms and Conditions applicable at the time the report was produced.

If this Report is for a residential property, insurance is included to cover any loss in property value caused by any changes in the information contained in this report. Please see the attached certificate of insurance for the terms and conditions of this insurance. The insurance does not cover non-residential property or interpretive reports.

Disclaimer

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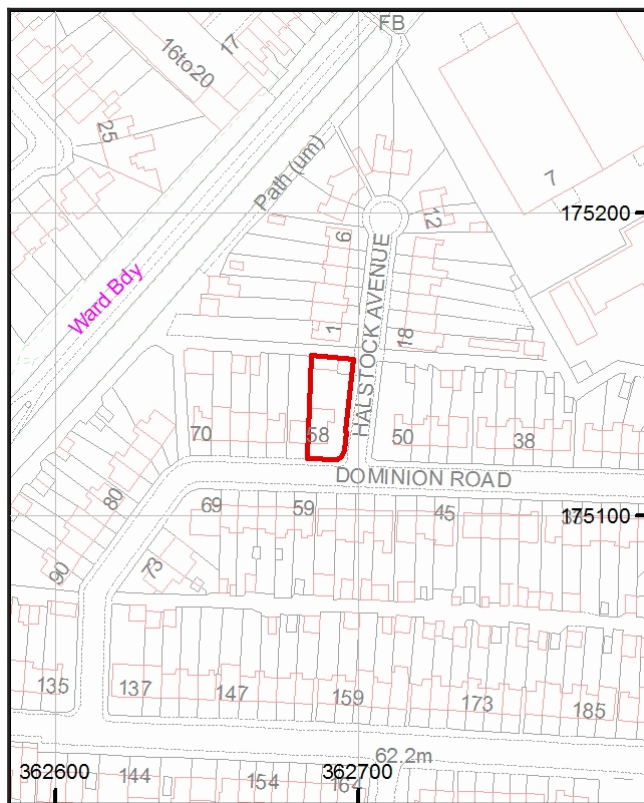
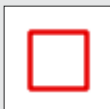
Alternative formats

If you would like this report in an alternative format, please contact our communications team.

Enquiry boundary

Key

Approximate position of enquiry boundary shown




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Key facts document

General summary

This is a summary of the policy and does not contain the full terms and conditions of the cover which can be found in the policy document. It is important that you read the policy document carefully when you receive it. If you are a solicitor you should also disclose this document to your client, their lender and/or the purchaser's solicitors for the benefit of their client.

Name of insurer

The insurer is Liberty Legal Indemnities, part of Liberty Mutual Insurance Europe Limited. The underwriting agency is Legal and Insurance Services Limited, PO Box 234, Tunbridge Wells, Kent TN3 0LX.

Legal and Insurance Services Limited is regulated by the Financial Conduct Authority (FCA) and authorised to arrange general insurance contracts. Register number: 305910.

The Coal Authority

The Coal Authority, a NDPB (non-departmental public body) sponsored by BEIS (Department for Business, Energy and Industrial Strategy) 200 Lichfield Lane, Mansfield, Nottinghamshire, NG18 4RG, is responsible for producing the Coal & Brine Search Report, issuing the policy, collecting the premium and declaring the existence of the policy to Liberty Legal Indemnities.

Type of insurance and cover

- a. The policy is evidenced by the policy that is attached to the Coal & Brine Search Report provided by the Coal Authority in respect of a search in form CON29M (2006).
- b. Where a Coal & Brine Search Report has been obtained in connection with a sale of the property, cover is provided for the benefit of a purchaser and their lender; in the case of a re-mortgage or where the existing owner chooses to obtain a Coal & Brine Search Report, cover is provided for the benefit of the owner and their lender.
- c. The policy offers protection against loss sustained by the owner of the property if any new problems or adverse entries are revealed in a subsequent Coal & Brine Search Report which were not revealed by the original report to which the policy was attached.

Significant features or benefits under the policy and the term/duration of the policy

- a. Cover is provided for loss that you suffer up to an amount of £50,000.00.
- b. For the purposes of the policy loss includes:
 - (i) any reduction in the market value of the property directly attributable to changes in the information revealed in the Coal & Brine Search Report compiled against the property; and
 - (ii) all other costs and expenses incurred which we have agreed, in writing, to cover.
- c. A single premium has been paid in respect of the cover provided under the policy; the policy remains in effect until you sell the property, or if you are the lender, the debt secured by the mortgage has been repaid.
- d. You cannot transfer the benefits of the policy to anyone else. However, if you die whilst you still have the benefit of the cover provided by the policy, the benefit will pass to your estate and beneficiaries.

Significant or unusual Exclusions or Conditions under the policy

- a. Full details can be found in the Cover and Exclusions sections of the policy.
- b. The policy does not cover your costs in relation to the loss of a transaction for the sale or purchase of the property.
- c. The property must be an existing (i.e. it must have been lived in) single residential house, flat or maisonette in the United Kingdom.
- d. The policy does not cover loss relating to structural or other physical damage caused to the property by subsidence, flooding or otherwise.
- e. The policy does not cover you for any loss in relation to any matter revealed in the Coal & Brine Search Report to which the policy is attached nor in relation to any matter that you were otherwise aware of on or before the policy was issued.

Cancellation rights

You can cancel your policy within 14 days of the commencement date. Please telephone or email Legal and Insurance Services Limited on 01892 863863 or at enquiries@goodtitle.co.uk quoting your policy number.

How to claim

If you need to make a claim, please write to Legal and Insurance Services Limited, PO Box 234, Tunbridge Wells, Kent TH3 0LX quoting your policy number. You can also telephone 01892 863863 or contact them via email at enquiries@goodtitle.co.uk. Please enclose your policy and the Coal & Brine Search Report attached to it together with the subsequent report giving rise to the claim.

If you have a complaint

In the first instance, please contact the Underwriting Manager (Complaints) Legal and Insurance Services Limited, PO Box 234, Tunbridge Wells, Kent TN3 0LX.

Tel: 01892 863863

Fax: 01892 861025

Email: enquiries@goodtitle.co.uk

If you are unable to resolve your complaint with the above please contact:

Liberty Specialty Markets

20 Fenchurch Street

London

EC3M 3AW

Tel: 020 3758 0000

Complaints that cannot be resolved may be referred to the Financial Ombudsman Service (www.financial-ombudsman.org.uk). Further details will be provided at the appropriate stage of the complaints process.

Financial services compensation scheme

Legal and Insurance Services Limited are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if they cannot meet their obligations, depending on the type of insurance and the circumstances of your claim.

Further information about the scheme is available from:

The Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St. Botolph Street, London, EC3A 7QU. The FSCS website may be viewed at www.fscs.org.uk



On behalf of the insurer

Coal & Brine Search Report Insurance Policy

Schedule

Policy number: **24953618**

The insurer: **Liberty Legal Indemnities – underwritten by Liberty Mutual Insurance Europe Limited**

Binding Authority contract number: **RNMFP1703841**

Property: **58 DOMINION ROAD, FISHPONDS, BRISTOL, BS16 3ES**

Report reference number: **51001814854001**

Limit of cover: **£50,000.00**

Dated: **26 March 2018**

This policy and schedule shall be read together and any word or expression to which a specific meaning has been attached in either shall bear such meaning wherever it may appear.

Where a Coal & Brine Search Report has been obtained in connection with a sale of the property, cover is provided for the benefit of a purchaser and their lender; in the case of a re-mortgage or where the existing owner chooses to obtain a Coal & Brine Search Report, cover is provided for the benefit of the owner and their lender.

The policy offers protection against loss sustained by the owner of the property if any new problems or adverse entries are revealed in a subsequent Coal & Brine Search Report which were not revealed by the original report to which the policy was attached.

The insured shall at all times comply with the requirements of the Conditions of this Policy.

Definitions

In this policy unless the context requires otherwise the following words or expressions shall have the following meanings:

Date of the report means the date of the Coal & Brine Search Report attached to this policy.

Coal & Brine Search Report means the attached Coal & Brine Search Report that the Coal Authority has prepared for the property following a Coal & Brine Search Report providing information compiled from:

- i. the Coal Authority's records in relation to past, present and future underground and opencast coal-mining activity, shafts and adits (vertical and horizontal entries to mines) coal-mining geology, coal-mining related hazards, coal-mining subsidence and mine gas and
- ii. the records of the Cheshire Brine Subsidence Compensation Board in relation to Cheshire Brine

The Coal Authority is a NDPB (non-departmental public body) sponsored by BEIS (Department for Business, Energy and Industrial Strategy) 200 Lichfield Lane, Mansfield, Nottinghamshire, NG18 4RG. The Coal Authority is responsible for producing the Coal & Brine Search Report, issuing this policy, collecting the premium and declaring the existence of this policy to the insurer.

Insurer means Liberty Legal Indemnities – part of Liberty Mutual Insurance Europe Limited.

Insured means the person insured by this policy. This may be:

- i. the person who asked for the Coal & Brine Search Report in connection with your purchase of the property (and your mortgagee)
- ii. the person who purchased the property (and your mortgagee) if the person selling the property has asked for a Coal & Brine Search Report for the benefit of the purchaser as part of a seller's pack or if the property has been purchased by way of auction
- iii. the owner of the property (and your mortgagee) if you are re-mortgaging the property or the owner of the property who has chosen to obtain a Coal & Brine Search Report

Knowledge means actual knowledge or notice but not knowledge or notice which may be imputed to the insured by reason of the public records as defined in this policy or any other records which impute notice of matters affecting the property.

Market value means the average of the estimates given by 2 independent valuers (one to be appointed by and paid for by the insurer and the other by the insured) as to the price which could have been obtained for the property on the open market at the date on which the insured first becomes aware of the existence of the defect and under normal sale conditions at the time.

Property means the residential property at each address shown in the Schedule to this Policy and in respect of which the Coal Authority has provided the attached Coal & Brine Search Report.

Public records means records established by the Crown or any local or statutory authority at the date of the mortgage pursuant to the Land Registration Acts 1925 and 2002 the Land Charges Act 1972 and the Local Land Charges Act 1975 including any replacement or amending legislation.

Period of insurance means the period from the date of the report until:

- i. the property is sold
- ii. the debt secured by the mortgage is repaid if the insured is a mortgagee

Premium means the total amount paid in consideration of the cover provided by this policy which includes Insurance Premium Tax at the appropriate rate.

Cover

Subject to the terms and conditions of this policy and provided the Coal Authority has collected the premium cover will be provided up to the limit of cover for all claims made during the period of insurance in respect of:

- i. the loss in market value of the property directly attributable to any changes in the information revealed in a subsequent Coal & Brine Search Report which was not revealed in the Coal & Brine Search Report attached to this policy which was carried out on the date of the report, such loss in market value to be calculated at the date of the subsequent Coal & Brine Search Report, and
- ii. any costs and expenses incurred with the consent of the insurer

Exclusions

This policy does not cover any loss:

1. if at the date of the claim you are not the legal or beneficial owner of the property
2. if the property is not a single private home in the United Kingdom which is used only for residential purposes
3. in relation to loss of a transaction for the sale or for the purchase of the property nor for any costs incurred by you in relation to the loss of such transaction
4. in respect of structural or other physical damage caused to the property by subsidence, flooding or otherwise
5. as a result of any change in information in response to questions 3(a), 3(b), 8(a) or 8(b) of a Coal & Brine Search Report (form CON29M (2006))
6. for any entry on any subsequent Coal & Brine Search Report after the date of the report if this entry also appears on the attached Coal & Brine Search Report

7. for any problem revealed by the first Coal & Brine Search Report after the date of the report if the insured or their legal representative knew about the problem on or before the date of the report
8. for any change in the interpretation of data upon which the Coal & Brine Search Report was produced provided such data remains unchanged

The insurer will not be responsible for any loss for which the Coal Authority or the Cheshire Brine Subsidence Compensation Board may be required to pay by law.

Conditions

1. On becoming aware of any potential or actual claim against this policy the insured must:
 - a) provide written notice and details to the insurer without unnecessary delay
 - b) provide all information and assistance that the insurer (and/or their agents solicitors or surveyors) require at the insured's own expense
2. Any act or omission by the insured or anyone acting on the insured's behalf which in whole or in part induces a claim under this policy (save as may already have occurred and be recorded in this policy or schedule and save in relation to carrying out the insured use) shall void this policy.
3. If at the time of a claim under this policy there is other insurance (whether incepted by the insured or any other party) under which the insured may be entitled to make a claim either wholly or partly in respect of the same interest or risk covered by this policy the insurer will not be liable to pay or contribute more than their rateable proportion of the claim.
4. The law of England and Wales will apply to this contract unless at the date of the report you are a resident of Scotland or Northern Ireland in which case the law of that country will apply.

Cancellation rights

You can cancel a policy by contacting us within 14 days of the policy commencement date provided all parties that have an interest in the policy (for example mortgage lender) also consent to the cancellation. Please telephone or email us in the first instance on 01892 863863 or at enquiries@goodtitle.co.uk referencing the policy number.

Non-invalidating clause

The interest of any insured under this policy will not be invalidated or affected by any other party breaching the policy terms and conditions, or providing false or misleading information to the insurer, unless:

- a) such party acted on the insured's behalf or with the insured's knowledge and consent
- b) where the insured is a successor in title or mortgagee, chargee or lessee, they had knowledge of a breach of the policy terms or conditions, or that false or misleading information has been provided to the insurer prior to the date of commencement

General

1. Unless otherwise indicated, no term of this insurance contract is intended to limit or affect the statutory rights or obligations of any of the parties to this contract under, and/or the effect of, parts 2, 3, 4 or 5 of the Insurance Act 2015 (the "2015 Act").
2. Any term of this insurance contract which would, but for this clause, put the insured in a worse position as respects any of the matters provided for in parts 2, 3, 4 or 5 of the 2015 Act than it would be by virtue of the provisions of those parts is, to that extent, of no effect, unless the insurer has complied with the transparency requirements in section 17 of the 2015 Act.
3. The insured should ask the insurer or its broker or solicitor for clarification of any matters which are not clear to it regarding the scope of disclosure required or the provisions of this insurance contract.

The duty of fair presentation

1. Before this insurance contract is entered into, the insured (including anyone acting on behalf of the insured in arranging this insurance contract) must make a fair presentation of the risk to the insurer, in accordance with section 3 of the 2015 Act. In summary, they must:
 - a) disclose to the insurer every material circumstance which the insured knows or ought to know. Failing that, they must give the insurer sufficient information to put a prudent insurer on notice that it needs to make further enquiries in order to reveal material circumstances. A matter is material if it would influence the judgement of a prudent insurer as to whether to accept the risk, or the terms of the insurance (including premium)
 - b) make the disclosure in clause 1 a) above in a reasonably clear and accessible way
 - c) ensure that every material representation of fact is substantially correct, and that every material representation of expectation or belief is made in good faith

2. For the purposes of clause 1 a) above, the insured is expected to know the following:
- a) if the insured is an individual, what is known to the individual and anybody who is responsible for arranging his or her insurance
 - b) if the insured is not an individual, what is known to anybody who is part of the insured's management; or anybody who is responsible for arranging the insured's insurance
 - c) whether the insured is an individual or not, what should have reasonably been revealed by a reasonable search of information available to the insured. The information may be held within the insured's organisation, or by any third party (including but not limited to the broker, solicitor, subsidiaries, affiliates or any other person who will be covered under the insurance). If the insured is insuring subsidiaries, affiliates or other parties, the insurer expects that the insured will have included them in its enquiries, and that the insured will inform the insurer if it has not done so. The reasonable search may be conducted by making enquiries or by any other means

Breach of warranty: suspensory

If the insured breaches a warranty in this insurance contract, the insurer's liability under the contract shall be suspended from the time of the breach until the time when the breach is remedied (if it is capable of being remedied). The insurer will have no liability to the insured for any loss which occurs, or which is attributable to something happening, during the period when the insurer's liability is suspended.

Terms not relevant to the actual loss

Where: (i) there has been a failure to comply with a term (express or implied) of this insurance contract, other than a term that defines the risk as a whole; and (ii) compliance with such term would tend to reduce the risk of loss of a particular kind and/or loss at a particular location and/or loss at a particular time, the insurer cannot rely on the breach of such term to exclude, limit or discharge its liability if the insured shows that the failure to comply with such term could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

Fraudulent claims clause

1. If the insured makes a fraudulent claim under this insurance contract, the insurer:
 - a) is not liable to pay the claim
 - b) may recover from the insured any sums paid by the insurer to the insured or to any third party in respect of the claim
 - c) may by notice to the insured treat the contract as having been terminated with effect from the time of the fraudulent act
2. If the insurer exercises its right under Clause 1 c) above:
 - a) the insurer shall not be liable to the insured in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to the insurer's liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim)
 - b) the insurer need not return any of the premiums paid

Fraudulent claims - group insurance

If this insurance contract provides cover for any person or entity who is not a party to the contract (a covered person), and a fraudulent claim is made under the contract by or on behalf of a covered person, the insurer may exercise the rights set out in the preceding clause above as if there were an individual insurance contract between the insurer and the covered person. However the exercise of any of those rights shall not affect the cover provided under the contract for any other person or entity.

Remedies for breach of the duty of fair presentation

1. If, prior to entering into this insurance contract, the duty of fair presentation shall have been breached, the remedies available to the insurer are set out below:
 - a) if the breach of the duty of fair presentation is deliberate or reckless:
 - i) the insurer may avoid the contract, and refuse to pay all claims
 - ii) the insurer need not return any of the premiums paid

- b) if the breach of the duty of fair presentation is not deliberate or reckless, the insurer's remedy shall depend upon what the insurer would have done if the duty of fair presentation had been complied with:
 - i) if the insurer would not have entered into the contract at all, the insurer may avoid the contract and refuse all claims, but must return the premiums paid
 - ii) if the insurer would have entered into the contract, but on different terms (other than terms relating to the premium), the contract is to be treated as if it had been entered into on those different terms from the outset, if the insurer so requires
 - iii) in addition, if the insurer would have entered into the contract, but would have charged a higher premium, the insurer may reduce proportionately the amount to be paid on a claim (and, if applicable, the amount already paid on prior claims). In those circumstances, the insurer shall pay only X% of what it would otherwise have been required to pay, where $X = (\text{premium actually charged} / \text{higher premium}) \times 100$
2. If, prior to entering into a variation to this insurance contract, the duty of fair presentation shall have been breached, the remedies available to the insurer are set out below:
- a) if the breach of the duty of fair presentation is deliberate or reckless:
 - i) the insurer may by notice to the insured treat the contract as having been terminated from the time when the variation was concluded
 - ii) the insurer need not return any of the premiums paid
 - b) if the breach of the duty of fair presentation is not deliberate or reckless, the insurer's remedy shall depend upon what the insurer would have done if the duty of fair presentation had been complied with:
 - i) if the insurer would not have agreed to the variation at all, the insurer may treat the contract as if the variation was never made, but must in that event return any extra premium paid
 - ii) if the insurer would have agreed to the variation of the contract, but on different terms (other than terms relating to the premium), the variation is to be treated as if it had been entered into on those different terms, if the insurer so requires
 - iii) if the insurer would have increased the premium by more than it did or at all, then the insurer may reduce proportionately the amount to be paid on a claim arising out of events after the variation. In those circumstances, the insurer shall pay only X% of what it would otherwise have been required to pay, where $X = (\text{premium actually charged} / \text{higher premium}) \times 100$
 - iv) if the insurer would not have reduced the premium by more than it did or at all, then the insurer may reduce proportionately the amount to be paid on a claim arising out of events after the variation. In those circumstances, the insurer shall pay only X% of what it would otherwise have been required to pay, where $X = (\text{premium actually charged} / \text{reduced total premium}) \times 100$

Notice to the insured

Any enquiry or complaint should be addressed in the first instance to:

Legal and Insurance Services Limited
PO Box 234
Tunbridge Wells
Kent
TN3 0LX

Tel: 01892 863863

Fax: 01892 861025

Email: enquiries@goodtitle.co.uk

If you are unable to resolve your enquiry or complaint with the above please contact:

Liberty Specialty Markets
20 Fenchurch Street
London
EC3M 3AW

Tel: 020 3758 0000

Complaints that cannot be resolved may be referred to the Financial Ombudsman Service (www.financial-ombudsman.org.uk). Further details will be provided at the appropriate stage of the complaints process.

Notifying a claim

If anything should happen which might give rise to a claim under the policy please forward full details to Legal and Insurance Services Limited at the above address. Please include mention of the Policy Number shown at the top of the Schedule to the policy.

If you do not receive a reply or acknowledgement within 10 working days please forward the details to Liberty Specialty Markets at the above address.

APPENDIX 2

REPORT LIMITATIONS

REPORT LIMITATIONS

This contract was completed by Earth Environmental & Geotechnical Ltd on the basis of a defined programme and scope of works and terms and conditions agreed with the client. This report was compiled with all reasonable skill, and care, bearing in mind the project objectives, the agreed scope of works, the prevailing site conditions, the budget and staff resources allocated to the project.

Other than that expressly contained in the above paragraph, Earth Environmental & Geotechnical Ltd provides no other representation or warranty whether express or implied, is made in relation to the services. Unless otherwise agreed this report has been prepared exclusively for the use and reliance of the client in accordance with generally accepted consulting practices and for the intended purposes as stated in the agreement under which this work was completed. This report may not be relied upon, or transferred to, by any other party without the written agreement of a Director of Earth Environmental & Geotechnical Ltd.

If a third party relies on this report, it does so wholly at its own and sole risk and Earth Environmental & Geotechnical Ltd disclaims any liability to such parties.

It is Earth Environmental & Geotechnical Ltd understanding that this report is to be used for the purpose described in the introduction to the report. That purpose was an important factor in determining the scope and level of the services. Should the purpose for which the report is used, or the proposed use of the site change, this report will no longer be valid and any further use of, or reliance upon the report in those circumstances by the client without Earth Environmental & Geotechnical Ltd review and advice shall be at the client's sole and own risk.

The report was written in 2024 and should be read in light of any subsequent changes in legislation, statutory requirements and industry best practices. Ground conditions can also change over time and further investigations or assessment should be made if there is any significant delay in acting on the findings of this report. The passage of time may result in changes in site conditions, regulatory or other legal provisions, technology or economic conditions which could render the report inaccurate or unreliable. The information and conclusions contained in this report should not be relied upon in the future without the written advice of Earth Environmental & Geotechnical Ltd. In the absence of such written advice of Earth Environmental & Geotechnical Ltd, reliance on the report in the future shall be at the client's own and sole risk. Should Earth Environmental & Geotechnical Ltd be requested to review the report in the future, Earth Environmental & Geotechnical Ltd shall be entitled to additional payment at the then existing rate or such other terms as may be agreed between Earth Environmental & Geotechnical Ltd and the client.

The observations and conclusions described in this report are based solely upon the services that were provided pursuant to the agreement between the client and Earth Environmental & Geotechnical Ltd. Earth Environmental & Geotechnical Ltd has not performed any observations, investigations, studies or testing not specifically set out or mentioned within this report.

Earth Environmental & Geotechnical Ltd is not liable for the existence of any condition, the discovery of which would require performance of services not otherwise contained in the services. For the avoidance of doubt, unless otherwise expressly referred to in the introduction to this report, Earth Environmental & Geotechnical Ltd did not seek to evaluate the presence on or off the site of electromagnetic fields, lead paint, radon gas or other radioactive materials.

The services are based upon Earth Environmental & Geotechnical Ltd observations of existing physical conditions at the site gained from a walkover survey of the site together with Earth Environmental & Geotechnical Ltd interpretation of information including documentation, obtained from third parties and from the client on the history and usage of the site. The findings and recommendations contained in this report are based in part upon information provided by third parties, and whilst Earth Environmental & Geotechnical Ltd have no reason to doubt the accuracy and that it has been provided in full from those it was requested from, the items relied on have not been verified.

No responsibility can be accepted for errors within third party items presented in this report. Further Earth Environmental & Geotechnical Ltd was not authorised and did not attempt to independently verify the accuracy or completeness of information, documentation or materials received from the client or third parties, including laboratories and information services, during the performance of the services. Earth Environmental & Geotechnical Ltd is not liable for any inaccurate information, misrepresentation of data or conclusions, the discovery of which inaccuracies required the doing of any act including the gathering of any information which was not reasonably available to Earth Environmental & Geotechnical Ltd and including the doing of any independent investigation of the information provided to Earth Environmental & Geotechnical Ltd save as otherwise provided in the terms of the contract between the client and Earth Environmental & Geotechnical Ltd.

Where field investigations have been carried out these have been restricted to a level of detail required to achieve the stated objectives of the work. Ground conditions can also be variable and as investigation excavations only allow examination of the ground at discrete locations. The potential exists for ground conditions to be encountered which are different to those considered in this report. The extent of the limited area depends on the soil and groundwater conditions, together with the position of any current structures and underground facilities and natural and other activities on site. In addition, chemical analysis was carried out for a limited number of parameters [as stipulated in the contract between the client and Earth Environmental & Geotechnical Ltd] based on an understanding of the available operational and historical information, and it should not be inferred that other chemical species are not present.

The groundwater conditions entered on the exploratory hole records are those observed at the time of investigation. The normal speed of investigation usually does not permit the recording of an equilibrium water level for any one water strike. Moreover, groundwater levels are subject to seasonal variation or changes in local drainage conditions and higher groundwater levels may occur at other times of the year than were recorded during this investigation.

Any site drawing(s) provided in this report is (are) not meant to be an accurate base plan, but is (are) used to present the general relative locations of features on, and surrounding, the site.