

Sample Site, Sample Street, Anytown, UK

Key results

- ⚠

Contaminated land liability
Action Required

[page 13 >](#)
- i

Flooding
Moderate

[page 13 >](#)
- i

Coal mining (CON29M)
Potential risk

[page 18 >](#)

For information

- i

Other mining (non-coal)

[page 24 >](#)
- i

Radon

[page 13 >](#)
- i

Infrastructure

[page 34 >](#)
- i

Ground stability

[page 32 >](#)
- i

Planning applications

[page 40 >](#)

Also searched

- ✓

Planning constraints

ClimateIndex™

Physical risks

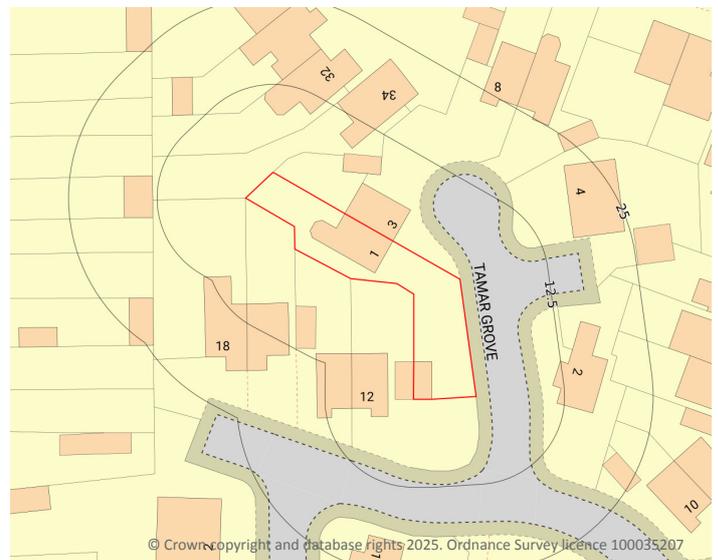
ClimateIndex™ projects changes in physical risks from **flooding, ground stability and coastal erosion**. Please see [page 8 >](#) for details and guidance.



Transition risks

ClimateIndex™ covers transition risks including **energy efficiency**. Please see [page 10 >](#) for details.

Site Plan



To save you time when assessing the report, we only provide maps and data tables of features we have identified to be of note.

You can view a full list of the information we have searched on [page 50 >](#).

Useful contacts

Walsall Metropolitan Borough Council:

<https://go.walsall.gov.uk/> ↗

info@walsall.gov.uk ↗

01922 650 000

Environment Agency National Customer
Contact Centre (NCCC):

enquiries@environment-agency.gov.uk ↗

03708 506 506

Key results

These are findings that should be acknowledged and potentially addressed before completion of the transaction, and relate to identified risks that may have liability implications, affect insurance premiums, property values and/or a lender's willingness to lend.



Contaminated Land

The property is assessed to have potentially significant contamination risks due to the presence of the following potentially contaminative historical land use:

1. Works and Foundry on site between circa 1955 and 1978.



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info@groundsure.com ↗

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Grid ref: 123456 123456

Next steps for consideration:

Based on the property age, we recommend contacting the environmental health department (or equivalent) at the local authority. We require confirmation that they are:

- Aware of the previous land use of the area (as specified in this report);
- Whether the site has been designated 'Contaminated Land' (as defined under Part 2A of EPA 1990), the designation status of a site can also be found in your Local Authority CON29 search.

If the site has not been formally designated as Contaminated Land, we require confirmation of the following:

- If the local authority are intending to investigate the site under this legislation;
- The level of priority assigned to the site; and
- The timescale until potential investigation.

It would be prudent to determine how many sites are on the local authorities inspection list.

Our experts will review the information and, if appropriate, revise the report to a pass free of charge. All information should be emailed to info@groundsure.com ↗

Alternatively, you may wish to consider environmental insurance. This may be expensive and does not address the contamination, only financial liability that may be associated with it. Care should be taken as there are a range of insurance options and you should confirm with your broker that the insurance policy meets your needs. If you are considering this option you can contact Groundsure for further details.

 **Flooding****Flooding**

An elevated level of flood risk has been identified at the property.



Next steps for consideration:

- Ensure buildings and contents insurance covering flood risk is available and affordable. The property may be eligible for the Flood Re scheme. Whilst the property may qualify the decision to insure through Flood Re rests with your insurance provider. You may wish to enquire with them further on this;
- Make enquiries of the seller (e.g. in the TA6) and other nearby residents on any flooding that may have occurred;
- Sign up to the government's Flood Warnings and Alerts <https://www.gov.uk/sign-up-for-flood-warnings> ↗;
- Investigate the various forms of flood resistance and resilience measures that will help protect your property in the event of a flood;
- Create a flood plan <https://www.gov.uk/prepare-for-flooding> ↗;
- The assessment is based on the highest flood risk found within the site boundary. Whilst the maps within the report provide a visual representation, we are able to provide a manual flood assessment breaking down the risk to the main dwelling/building and the outside areas. Please contact us at info@groundsure.com ↗;
- If the property has recently been constructed, the risk assessment within this report will not take into account measures put in place by the developer. This should be factored in when making any purchase decisions.

**Coal mining**

We consider there to be a potential risk to the property from past coal mining activity. For further details refer to: Past underground coal mining, Mine entries.

Mine entries (including interpretive assessment)

A record of a mine entry or entries has been identified within 20 metres of the property. Additionally the zone of influence of a mine entry has been calculated to encroach into the property. Please see map on [page 19](#) >.

Next steps for consideration:

- If those mine entries are recorded to have been treated, a geotechnical engineer may be able to determine whether the mine entry has been appropriately secured.
- If no treatment is recorded, it is our opinion that as the mine entry itself is likely to be outside of the property boundary a site investigation to clarify its exact condition and location is unlikely to be a viable option and that no further remote searches would be of value.
- Please read on for details on Coal Authority responsibilities in the event of subsidence issues relating to this mine entry, and also refer to the Shafts and adits (mine entries) section on [page 21](#) > for further details.

In the event of damage resulting from the subsidence or settlement of this mine entry, property owners can make a claim against the mine owner or responsible person (usually The Coal Authority) under the provisions of the Coal Mining Subsidence Act 1991. The mine owner or responsible person will treat the mine entry and arrange for repairs to the property to be carried out to the reasonable satisfaction of the owner.



Past underground coal mining

A potential risk due to past underground coal mining has been identified within the boundary of the property. Whilst no further searches are required, it should be noted that in the event of coal mining settlement or subsidence occurring, the property will benefit from the protection of the Coal Mining Subsidence Acts of 1991 and as amended 1994.

Next steps for consideration:

- A survey encompassing a visual inspection of the property is likely to be available, and this survey would highlight any visible defects and signs of mining-related settlement or subsidence effects.
- If no such survey has been undertaken, you should consider obtaining this type of visual inspection.

Coal Mining Subsidence Act 1991

If any coal mining subsidence damage has occurred, as determined by the appropriate persons/bodies, the property will benefit from the protection of the Coal Mining Subsidence Acts of 1991 and as amended 1994.

This Act, however, does not apply where coal was worked or gotten by virtue of the grant of a gale in the Forest of Dean, or any other part of the Hundred of St. Briavels in the county of Gloucester. In this instance it would be prudent to have the property visually inspected for signs of mining related settlement or subsidence by a suitably qualified and experienced person, who could be sought through www.ricsfirms.com ↗.

The Coal Authority provide a call out service on 01623 646 333 to take remedial action concerning the movement or collapse of any coal entries or coal mining surface hazards. Further details can be found on www.groundstability.com ↗.

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

Development risk

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 both to 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.



For information

These are findings to be aware of that do not necessarily require immediate action.



Non-coal mining

Mining types: Coal, Metals, Stone, Unspecified

Past mining activity

The property lies within the potential zone of influence of recorded underground ironstone workings. We have not confirmed the precise depth, stability and extent of these workings. There is the possibility of ground movement associated with these workings within the property.

Current and future mining

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

Next steps for consideration:

- Unless there is already a detailed survey available, a prudent purchaser may wish to consider obtaining a visual inspection looking for visible defects and signs of mining-related settlement or subsidence effects. This inspection should be carried out by a suitably qualified and experienced person, who could be sought through www.ricsfirms.com ↗.



Radon

The property is in an area where elevated radon levels are expected to be found in 5-10% of properties.

Next steps for consideration:

- Due to the age of the property, radon protection measures should not be expected to be present within the property unless recently installed;
- Enquire with the seller if they have completed a 3 month radon test and what the results were. If they have not had one completed, carry out a radon test at the property. The most accurate testing kits run for 3 months and can be obtained from UK Radon <https://www.ukradon.org/services/orderdomestic> ↗;
- Further information is available here <https://knowledge.groundsure.com/searches-radon> ↗.





Ground stability

The property is indicated to lie within an area that could be affected by natural instability.

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
- if the property is in an area at risk of shrink-swell subsidence and has clay drainage pipes, consideration should be given to replacing these with a modern equivalent
- if a residential property, check whether it benefits from an NHBC guarantee or other builder warranty that often covers structural issues. Please note the presence of an NHBC guarantee wouldn't change the risk assessment of this report.



Energy

Wind

Existing or proposed wind installations have been identified within 5km.

Next steps for consideration:

- use the details given in the report to find out more about the potential impacts on the property
- contact the operating company and the relevant Local Authority for further information
- visit the area in order to more accurately assess the impact this wind development would have on the property

Solar

Existing or proposed solar installations have been identified within 5km of the property.

Next steps for consideration:

- use the details given in the report to find out more about the potential impacts on the property by contacting the operating company and/or Local Authority
- visit the area in order to more accurately assess the impact this solar farm would have on the property



ClimateIndex™ physical risks



Our ClimateIndex™ provides a climate score for your property, and projects changes in physical risks from **flooding, natural ground stability and coastal erosion**. Climate change could have a significant medium to longer term impact on your property, which may be increasingly considered by your lender if you are arranging a mortgage. Physical risks are those that can cause direct damage or loss to your property but they can also give rise to transition risks such as impacting on the ability to insure or mortgage the property.

ClimateIndex™

The **risks with the greatest impact on the overall ClimateIndex™ are positioned first** in the list(s) below. Any risks that have not been identified at the site have been omitted.

E **5 years**
Moderate to high risk

Highest impact

Flooding
Flooding is expected to remain a risk over the next 5 years, please see assessment on [page 15 >](#)

Lowest impact

River and coastal flooding
Risk from river/coastal flooding is expected to increase over the next 5 years

Surface water flooding
Surface water flooding is expected to remain a risk over the next 5 years

E **30 years**
Moderate to high risk

Highest impact

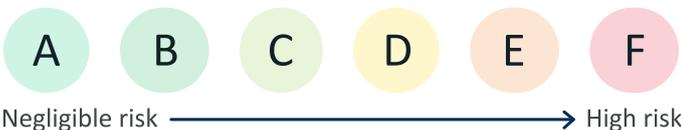
Flooding
Flooding is expected to remain a risk over the next 30 years, please see assessment on [page 15 >](#)

River and coastal flooding
River/coastal flooding is expected to remain a risk over the next 30 years

Lowest impact

Surface water flooding
Surface water flooding is expected to remain a risk over the next 30 years

Rating key



The ClimateIndex™ (A-F) is an overall illustration of the potential impact from the physical risks covered in this assessment - flooding from numerous sources, ground stability and coastal erosion.



ClimateIndex™ guidance and next steps



Flooding

Climate change could increase the risk of flooding on this property in 5 years and/or 30 years, which may impact your ability to obtain insurance or even have an effect on the value of the property. To best protect the property, and your investment, against this risk we recommend the following:

- Ensure buildings and contents insurance covering flood risk is available and affordable. Take into consideration that premiums could be impacted in the future if the risk increases due to climate change. The property may be eligible for the [Flood Re](#) ↗ scheme. Your insurer will be able to advise. Please note that this scheme is due to end in 2039, and owners may be required to invest in improving the flood resiliency of the property
- Sign up for [flood warnings](#) ↗ provided by the government
- Look into the various forms of flood [resistance](#) ↗ and [resilience](#) ↗ measures that will help protect your property in the event of a flood. The local authority may be able to let you know if there are any future flood protection schemes that could benefit your area
- Check with your Local Authority or the Environment Agency to find out if there are any planned flood defences that could protect your property against river or coastal flooding in the future

See [page 48](#) > for further details.



Let's talk about climate

For more information on ClimateIndex™ or our climate related recommendations call us on: 01273 257 755

See our [ClimateIndex™ clauses](#) ↗ here for actionable guidance on risks associated with climate change



[Back to Summary](#)

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Your ref: Sample_Avista
Grid ref: 123456 123456

ClimateIndex™ transition risks

Energy Performance

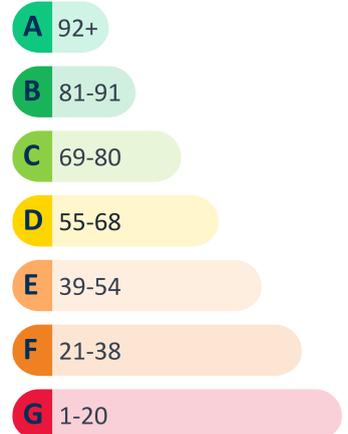
An Energy Performance Certificate (EPC) contains information about a property's energy use and typical energy costs, alongside recommendations about how to reduce energy use and potentially save money. An EPC also contains an energy efficiency rating: from A (most efficient) to G (least efficient). EPC certificates are valid for 10 years or until a newer EPC is produced. If your certificate is out of date it will need to be renewed when you wish to sell a property or let to a new tenant.

 **We have found an EPC relating to Sample Site, Sample Street, Anytown, UK**
UPRN: 100071116412

Current EPC rating

C | 69

Certificate date:	Valid until:
18th March 2022	17th March 2032
Property type:	Floor area:
Semi-Detached house	70 sq m



You can visit gov.uk's [find an energy certificate service](#) to search for the EPC for more detail.

Average rating for similar properties in your area

D | 66

We have calculated the average rating in your area and determined that this property is **above the average** score for similar type properties of similar size.



Potential EPC rating

 **B** | 85

An energy assessor has determined the potential level of energy efficiency that could be achieved at the property.

Total cost to improve EPC rating:
£13,700 - £20,500



[Back to Summary](#)

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Ref: Sample_Avista
Your ref: Sample_Avista
Grid ref: 123456 123456

Your EPC assessor has provided the following next steps to improve the energy efficiency of your home:

Step	Recommended measures	Indicative cost
Step 1	Floor insulation (solid floor)	£4,000 - £6,000
Step 2	Condensing boiler	£2,200 - £3,000
Step 3	Solar water heating	£4,000 - £6,000
Step 4	Solar photovoltaic panels	£3,500 - £5,500

Letting and energy efficiency regulations

Minimum Energy Efficiency Standards (MEES) require all rented properties let in England and Wales to have a minimum EPC rating of 'E'.

If the property has an EPC rating of D or E it is important that you consider required or planned retrofit costs against any anticipated equity gain.

Conversely, if energy efficiency is improved at the property through investment in recommended measures, you may be able to unlock improved rates through the increasing number of green mortgages on the market from lenders. A number are now looking at incentivising landlords to invest in energy improvement measures, including reduced or tapered rates once works have been completed. This may have a beneficial effect on the annual profitability of the rental.

Given the general aspiration to move towards a net zero economy, tightening of the requirements imposed around energy efficiency should be anticipated and considered.

Government guidelines and proposals are summarised below. However, it should be noted that recent announcements from the government indicate that these standards could be subject to change or be scrapped entirely. While this reflected genuine concerns about retrofitting costs at a time of living cost rises, there is a clear financial benefit in also ensuring that the property could have a range of energy improvement measures fitted to it to save on energy bills.



Properties can be exempt from these requirements though this may not pass to the new owner or landlord upon sale. Any exemptions will need to be registered on the PRS Exemptions Register. [Click here](#) for more information on exemptions and how to register them.

ClimateIndex™ transition risks

Flood protection

Flood Re is a government-backed insurance scheme in the United Kingdom that aims to make flood insurance more affordable and available for properties at high risk of flooding. It allows insurers to pass on the flood risk element of home insurance policies to Flood Re. This enables insurers to offer more affordable premiums to homeowners in high-risk flood areas.

This only impacts properties built before January 1st 2009, as properties built after should have been built to stricter flood resistant standards.

If your property is not covered by Flood Re or if you're facing challenges in obtaining affordable insurance, demonstrating investment in flood resilience measures may improve your prospects with insurers.

The Flood Re scheme **concludes in 2039**, meaning affordable flood insurance may be harder to secure.

By installing flood resilience measures in your property, you can increase the likelihood of securing affordable insurance even after the Flood Re scheme ends. This, in turn, can positively impact the availability of mortgages for your property.

Reducing flood risk

Flood resistance measures aim to prevent or reduce flood damage, while **flood resilience** measures focus on adapting and recovering from flood impacts. Other measures are available and we recommend seeking advice from a flood protection specialist.

Resistance Flood doors & windows from £500	Resistance Flood barriers (garage/ driveway) from £2,000	Resistance Non return valves on drains and pipes £70 to £700	Resistance Air brick covers £50 to £150
Resistance Vent covers from £60	Resilience Water resistant mortar in external walls from £150	Resilience Waterproof external walls from £500	Resilience Relocating electric/ service meters £760 to £2,500



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 the guidance and next steps on [page 2](#) > for further advice.



Contaminated Land

Our Contaminated Land searches have found some potentially significant contamination risks. These could include risks relating to industrial processes, petrol stations, or landfill.

Please see [page 14](#) > for details of the identified issues and [Click here](#) ↗ for our assessment methodology.

Contaminated Land Liability	Action Required
Past Land Use	Identified
Waste and Landfill	Passed
Current and Recent Industrial	Passed



Flooding

The property and area within the site outline is at risk from one or more kinds of flooding. Property's overall risk assessment for past flooding and river, coastal, surface water and groundwater flooding is moderate.

Please see [page 15](#) > for details of the identified issues.

River and Coastal Flooding	Low
Groundwater Flooding	Low
Surface Water Flooding	Moderate-High
Past Flooding	Not identified
Flood Storage Areas	Not identified

FloodScore™ insurance rating

High

Compiled by Ambiental, a leading flood risk analysis company. [Click here](#) ↗ for details.



Radon

The property is in a radon affected area. This could mean that inhabitants are at risk from the harmful effects of radon. The percentage of homes estimated to be affected by radon in your local area is between 5% and 10%.

Please see [page 17](#) > for details of the identified issues.

In a radon affected area



[Back to Summary](#)

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Contaminated land / Past land use



Site Outline

Search buffers in metres (m)

- Former industrial land uses

Former industrial land use (1:10,560 and 1:10,000 scale)

These historical land uses have been identified from 1:10,560 and 1:10,000 scale Ordnance Survey maps dated from the mid to late 1800s to recent times. They have the potential to have caused ground contamination. Please see the Environmental Summary to find out how these could impact the site.

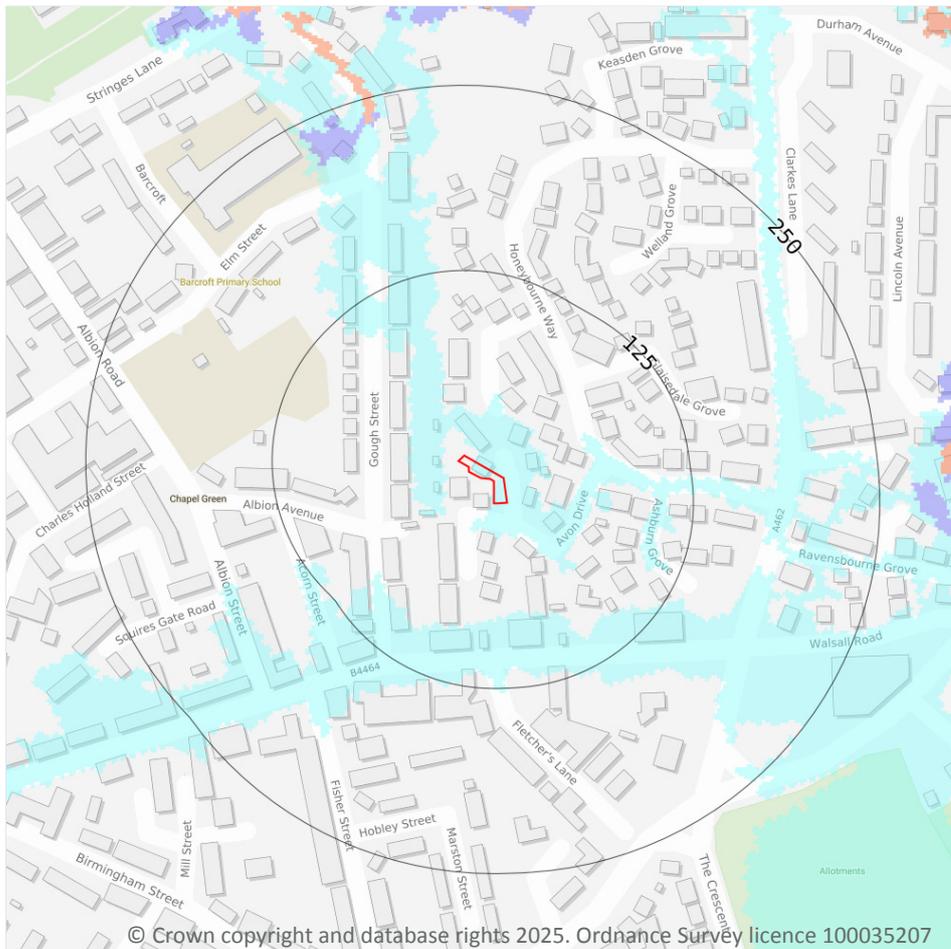
Please see the guidance and next steps on [page 2](#) > for further advice.

Distance	Direction	Use	Date
0	on site	Unspecified Works	1955
0	on site	Unspecified Works	1968
0	on site	Unspecified Works	1974
0	on site	Unspecified Foundry	1980
0	NW	Unspecified Ground Workings	1921

Distance	Direction	Use	Date
5 m	NW	Unspecified Ground Workings	1920

This data is sourced from Ordnance Survey/Groundsure.

Flooding / Risk of flooding from rivers and the sea



Site Outline

Search buffers in metres (m)

River and coastal flooding:

- High
- Medium
- Low
- Very Low
- Historical Flood Events
- Areas Used for Flood Storage
- Reduced river/sea flooding risk due to defences
- Proposed Flood Defence Scheme
- Flood Defences

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Risk of flooding from rivers and the sea

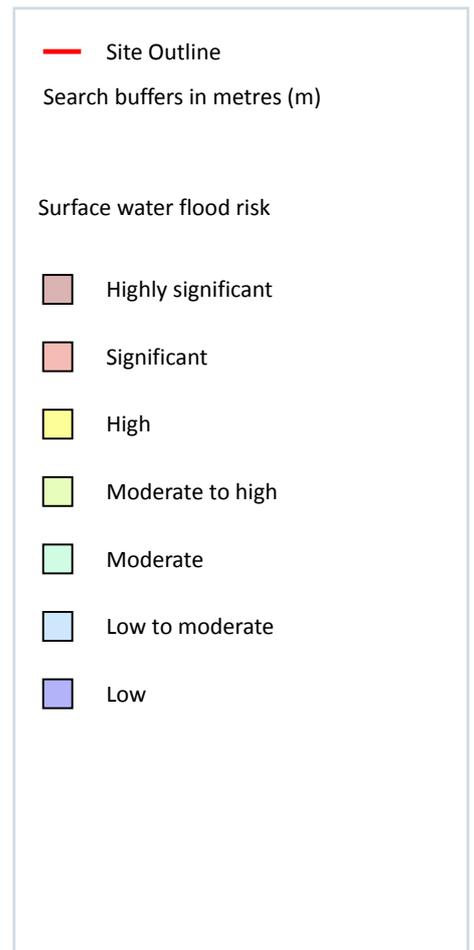
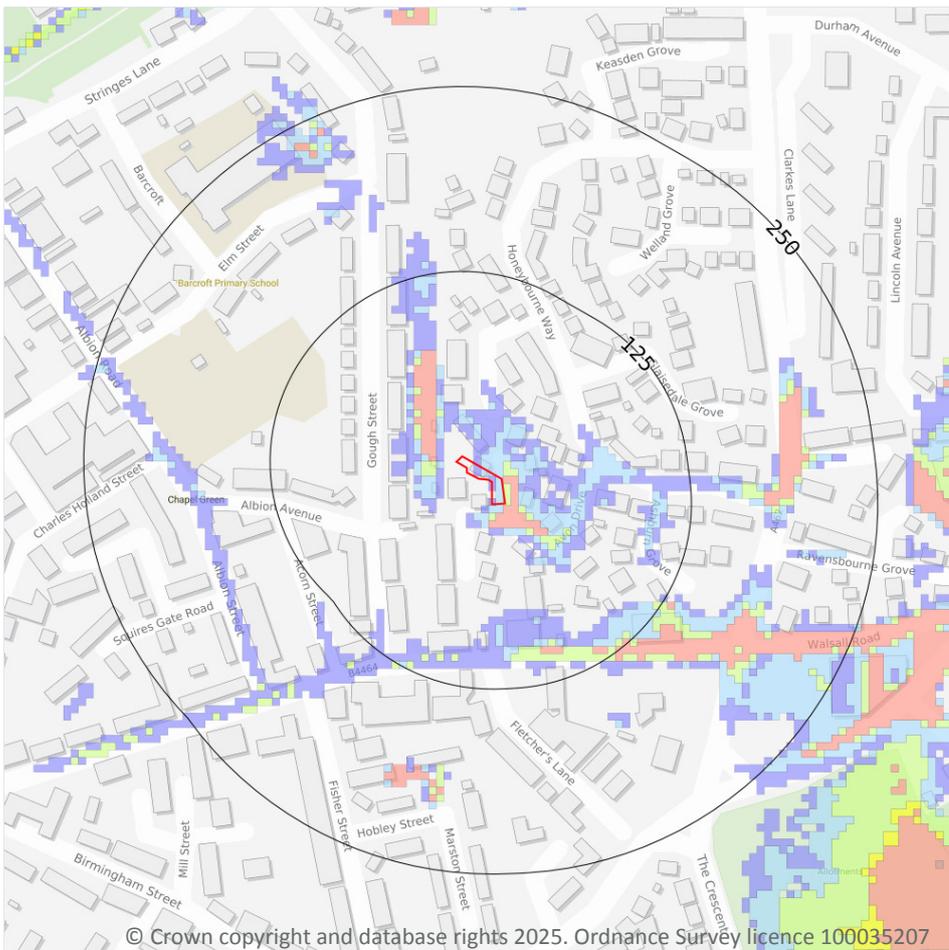
The property has a Low chance of flooding in any given year, according to Risk of Flooding from Rivers and Sea (RoFRaS)/Flood Risk Assessment Wales (FRAW) data. This could cause problems with insuring the property against flood risk. However, if built before 2009, it may be eligible for insurance assistance from the Flood Re scheme: www.floodre.co.uk/

RoFRaS/FRAW assesses flood risk from rivers and the sea in England and Wales, using local data and expertise. It shows the chance of flooding from rivers or the sea, 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. [Click here](#) for explanation of the levels of flood risk.

Please see the guidance and next steps on [page 2](#) > for further advice.

This data is sourced from the Environment Agency and Natural Resources Wales.

Flooding / Surface water flood risk



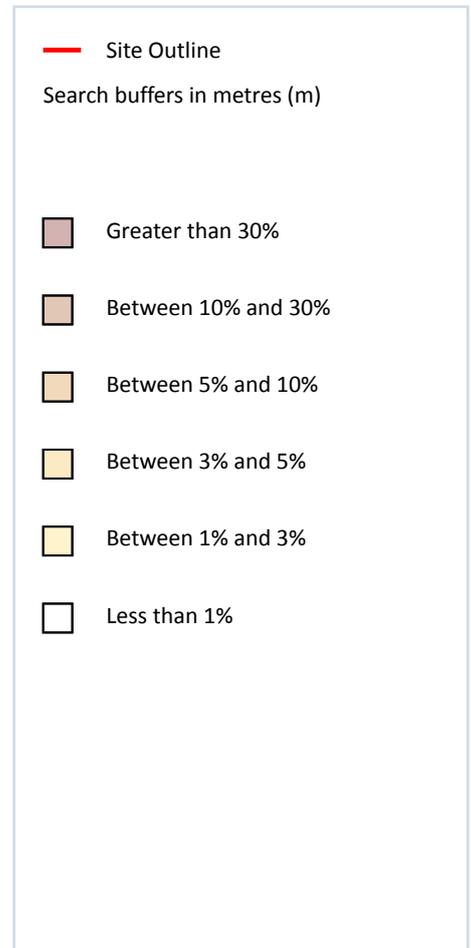
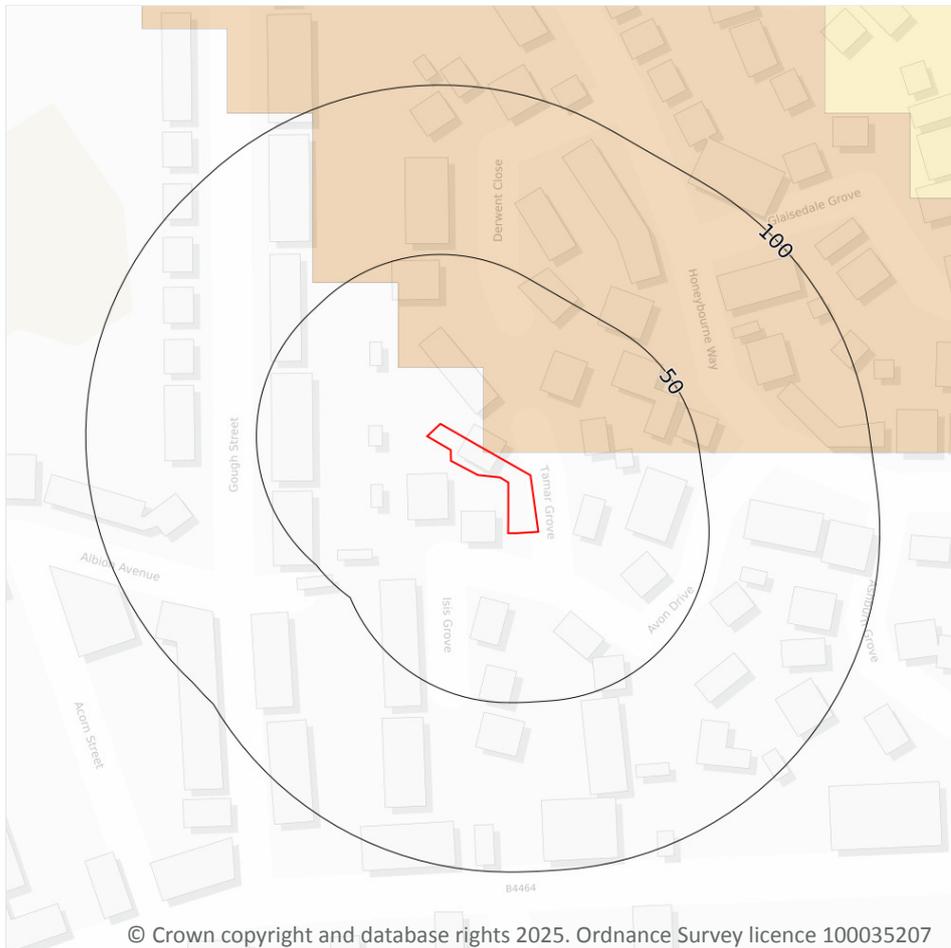
Surface water flood risk

The property is likely to be prone to flooding following extreme rainfall, which may have an impact on insuring the property against flood risk. However, if built before 2009, it may be eligible for insurance assistance from the Flood Re scheme: www.floodre.co.uk/ ↗

The area in which the property is located has been assessed to be at a Moderate-High risk of surface water flooding. This area is considered to have a 1 in 100 probability of surface water flooding due to rainfall in a given year to a depth of between 0.3m and 1.0m. However, as is the case with probability statistics and predictions, this information should be used as a guideline only. The area may flood several years in a row, or not at all for many years. Modern urban drainage systems are typically built to cope with rainfall events between 1 in 20 and 1 in 30 years, though some older ones may flood in a 1 in 5 year rainfall event.

These risk calculations are based on Ambiantal Risk Analytics maps.

Radon



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The property is in a radon affected area, meaning there is an increased risk that properties will contain elevated levels of radon.

In order to determine if there is a problem at your property, a radon measurement in the building must be taken. Access to a testing service and further information on radon is available from UK Health Security Agency (UKHSA) or www.ukradon.org.

Radon is a colourless, odourless radioactive gas present in all areas of the United Kingdom, usually at levels that pose a negligible risk. However, the property is situated in an area where levels of radon can be much higher and pose a health risk. High levels of radon can cause lung cancer, particularly for smokers and ex-smokers. The higher the level and the longer the period of exposure, the greater the risk.

Please see the guidance and next steps on [page 2](#) for further advice.

This data is sourced from the British Geological Survey/UK Health Security Agency.

Coal mining (CON29M) summary



Coal mining (CON29M) summary

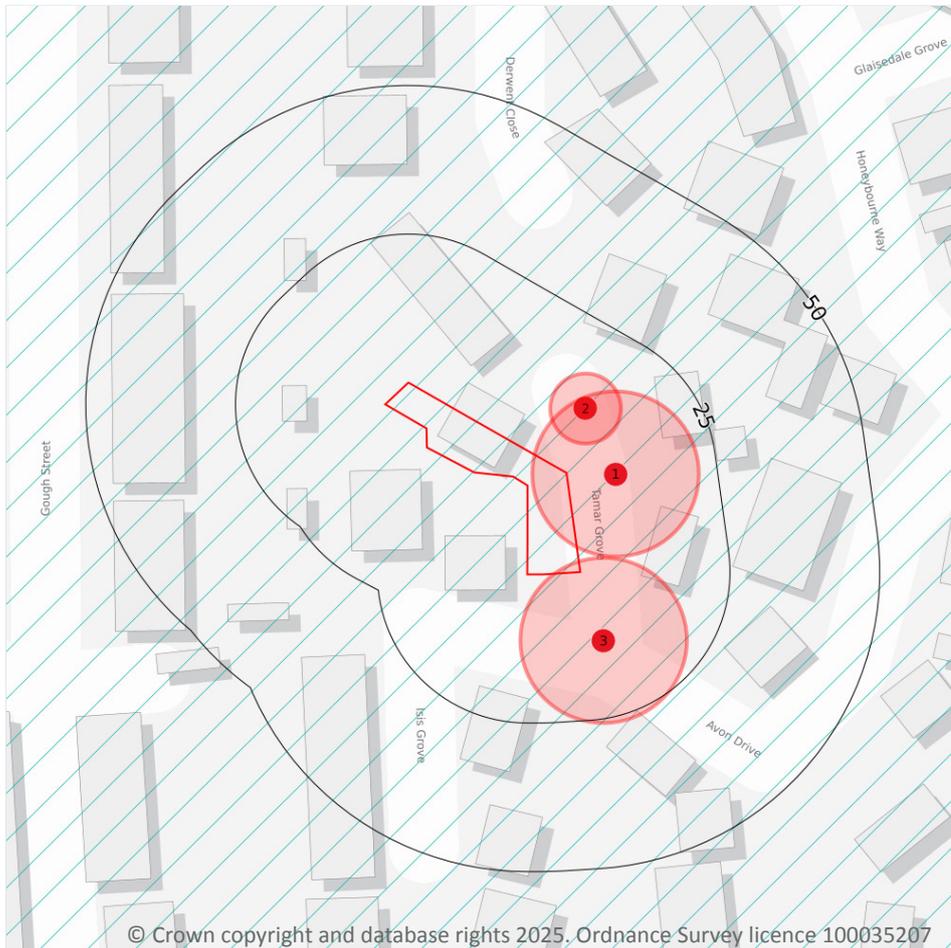
Features of concern have been identified relating to past, present or future coal mining. The risk posed by coal mining has been assessed using official Coal Authority data and in accordance with The Law Society CON29M (2018) Guidance Notes. Additional interpretation of mine entries has also been carried out where necessary.

See [page 19 >](#) for further details and [page 4 >](#) for recommended next steps.

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



Coal mining (CON29M)



- Site Outline
- Search buffers in metres (m)
- Mine entries
 - Adits
 - Shafts
 - Calculated 'zone of influence'
- Subsidence claims
 - Awaiting decision
 - Rejected
 - Admitted
 - Deferred
 - Settled
 - Withdrawn
- Probable shallow coal mine workings
- Coal outcrops
- Past shallow coal mine workings

Coal mining (CON29M)

The map above shows relevant, mappable hazards identified that could constitute a risk to the property. It does not necessarily show all features or potential issues identified in this report. Further details of any features shown indicating the location of Mine Entries or Subsidence Claims can be found in the relevant sections of this report (4 and 9 respectively).

Responses to the Law Society CON29M Coal Mining search enquiries are produced using official Coal Authority data and the expert interpretation of Groundsure. This report is prepared in accordance with The Law Society CON29M (2018) Guidance Notes. Additional interpretation and calculation of mine entry zones of influence has also been carried out by Groundsure using Coal Authority and British Geological Survey data.

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



A Law Society Licensed Provider

**The Law Society**

These enquiries are The Law Society CON29M (2018) Coal Mining search enquiries and are used with permission of The Law Society. The Law Society CON29M Coal Mining search enquiries are protected by copyright owned by The Law Society of 113 Chancery Lane, London WC2A 1PL. The Law Society has no responsibility for information provided in response to CON29M (2018) Coal Mining search enquiries within this report or otherwise.

1. Past underground coal mining



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

- **The property lies within the potential zone of influence of recorded workings in 2 seam(s) of coal. The most recent underground working in the area was in 1885. Workings lie between a shallow depth and 60 metres below surface.**
- **The Coal Authority is aware of coal at or close to the surface which may have been mined in the past.**

2. Present underground coal mining



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

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

3. Future underground coal mining



(a) Is the property within any geographical area for which the Coal Authority is determining whether to grant a licence to remove coal by underground methods?

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

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

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

(c) Is the property within the zone of likely physical influence on the surface of planned future underground coal workings?

[Back to Summary](#)

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

(d) Has any notice of proposals relating to underground coal mining operations been given under section 46 of the Coal Mining Subsidence Act 1991?

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

4. Mine entries

Are there any shafts and adits or other entries to underground coal mine workings within the property or within 20 metres of the boundary of the property?

- Coal mine entries are recorded to lie within 20 metres of the property.

ID	Distance	Details	Dimensions	Treatment
1	8 m	Type: Shaft Mineral: Coal Reference: 397298-013 Name: - Owner: CA	Assumed diameter (m): 2.00000000 Confirmed diameter (m): - Depth (m): - Accuracy (m): 8.00000000 Source: Ab plan 11486	Details: an investigation by probe drilling by M & J Drilling Services Limited for J S Bloor Limited in 1988 found no evidence of the mine shaft Date: -
2	11 m	Type: Shaft Mineral: Coal Reference: 397298-012 Name: - Owner: CA	Assumed diameter (m): 2.00000000 Confirmed diameter (m): - Depth (m): 27.40000000 Accuracy (m): 0.00000000 Source: Ab plan 11486	Details: was grouted by M & J Drilling Services Limited for J S Bloor Limited in 1988 Date: -
3	12 m	Type: Shaft Mineral: Coal Reference: 397298-014 Name: - Owner: CA	Assumed diameter (m): 2.00000000 Confirmed diameter (m): - Depth (m): - Accuracy (m): 8.00000000 Source: Ab plan 11486	Details: an investigation by probe drilling by M & J Drilling Services Limited for J S Bloor Limited in 1988 found no evidence of the mine shaft Date: -

5. Coal mining geology

Is there any record of any fault or other line of weakness due to coal mining at the surface within the boundary of the property that has made the property unstable?

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



6. Past opencast coal mining



Is the property situated within the geographical boundary of an opencast site from which coal has been removed in the past by opencast methods?

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

7. Present opencast coal mining



Is the property within 200 metres of the boundary of an opencast site from which coal is being removed by opencast methods?

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

8. Future opencast coal mining



(a) Is the property within 800 metres of the boundary of an opencast site for which the Coal Authority are determining whether to grant a licence to remove coal by opencast methods?

- **The property does not lie within 800 metres of the boundary of an opencast site for which the Coal Authority are determining whether to grant a licence to remove coal by opencast methods.**

(b) Is the property within 800 metres of the boundary of an opencast site for which a licence to remove coal by opencast methods has been granted?

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

9. Coal mining subsidence claims



(a) Has any damage notice or claim for alleged coal mining subsidence damage to the property been given, made or pursued since 31st October 1994?

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

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

- **Not applicable.**

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



- **Not applicable.**

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

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

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

- **There is no record of a request that has been made to carry out preventive works before coal is worked under Section 33 of the Coal Mining Subsidence Act 1991.**

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

10. Mine gas emissions



Does the Coal Authority have record of any mine gas emission within the boundary of the property being reported that subsequently required action by the Authority to mitigate the effects of the mine gas emission?

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

11. Emergency Surface Hazard Call Out incidents



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

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



Non-coal mining summary



Mining records

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

See [page 25 >](#) for details. The Non-coal mining assessment on [page 6 >](#) will cover any next steps relating to these features, if applicable.

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

Historical features

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

See [page 29 >](#) for details. The Non-coal mining assessment on [page 6 >](#) will cover any next steps relating to these features, if applicable.

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

Geological features

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

Artificial and made ground	Not identified
Mineral veins	Not identified



Non-coal mining / Mining features



- Site Outline
- Search buffers in metres (m)
- Shaft
- Portal
- Surface Outcrop
- Undefined Elevation
- Surface working
- Tin streaming
- Quarry
- Aerial Photographic Anomaly
- Suspect enclosure
- Wasteland
- Pond
- Cutting
- Adit
- Tunnel
- Underground mining extent
- Reported subsidence
- Dump (mine waste tip)
- Secured feature
- Licence boundary

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Surface workings

Surface workings identified from OS, BGS Geological mapping, Lidar data, and mine plans sourced from the BGS and various collections and sources.

Location	Feature	Mineral	Mining type
5m NW	Quarry	Limestone	Stone
12m NW	Quarry	-	Unspecified

This data is sourced from Groundsure

Underground mine workings

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

Location	Feature	Mineral	Mining type
On site	Underground mining extent	Ironstone, 0	Metals
20m NE	Underground mining extent	Ironstone, 0	Metals

This data is sourced from Groundsure

Mine waste tips

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

Location	Feature	Mineral	Mining type
35m NE	Mine waste tip	Mined	Unspecified

This data is sourced from Groundsure

Researched mining

The property has been found to be either within or in proximity to areas of potential mining identified from alternative or archival sources, including; BGS Geological paper maps, Lidar data, aerial photographs (from World War II onwards), archaeological data services, websites, Tithe maps, and various text/plans from collected books and reports. Some of this data is approximate and Groundsure have interpreted the resultant risk area and, where possible, specific areas of risk have been captured. Any such risk areas or features in the vicinity of the property are presented on the 'Mining features' map and within the detailed sections on Mine entries, Mineralised veins, Surface workings, Surface features, Underground mine workings or Mine waste tips.

This data is sourced from Groundsure

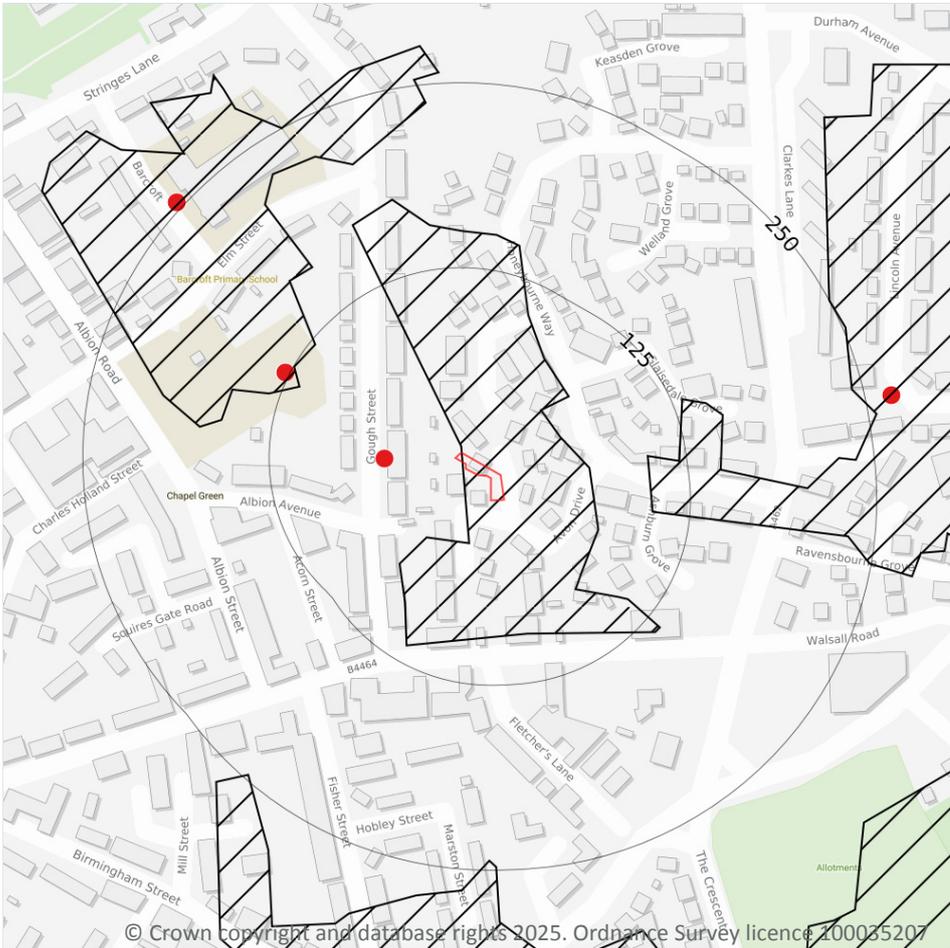
BGS mine plans

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

This data is sourced from Groundsure.



Non-coal mining / Mining records



— Site Outline

Search buffers in metres (m)

- BritPits
- Historical Mineral Planning Areas
- Mining Cavities

Non Coal Mining

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

BritPits

BritPits (an abbreviation of British Pits) is a database maintained by the British Geological Survey of currently active and closed surface and underground mineral workings. Details of major mineral handling sites, such as wharfs and rail depots are also held in the database.

Location	Details	Description
48m W	Name: The Barracks Address: Willenhall, WALSALL, West Midlands Commodity: Sand & Gravel Status: Ceased	Type: A surface mineral working. It may be termed Quarry, Sand Pit, Clay Pit or Opencast Coal Site Status description: Site which, at date of entry, has ceased to extract minerals. May be considered as Closed by operator. May be considered to have Active, Dormant or Expired planning permissions by Mineral Planning Authority

Location	Details	Description
128m NW	Name: Albion Road Address: Willenhall, WALSALL, West Midlands Commodity: Sand Status: Ceased	Type: A surface mineral working. It may be termed Quarry, Sand Pit, Clay Pit or Opencast Coal Site Status description: Site which, at date of entry, has ceased to extract minerals. May be considered as Closed by operator. May be considered to have Active, Dormant or Expired planning permissions by Mineral Planning Authority

This data is sourced from the British Geological Survey.

Non-coal mining areas

The potential for historical non-coal mining to have affected an area. The assessment is drawn from expert knowledge and literature in addition to the digital geological map of Britain. Mineral commodities may be divided into seven general categories - vein minerals, chalk, oil shale, building stone, bedded ores, evaporites and 'other' commodities (including ball clay, jet, black marble, graphite and chert).

Location	Name	Commodity	Class	Likelihood
On site	Black country	Ironstone	E	Underground mining is known or considered likely within or very close to the area. The location, extent and nature of mining should be considered in any site investigation. Potential for difficult ground conditions should be considered.

This data is sourced from the British Geological Survey.

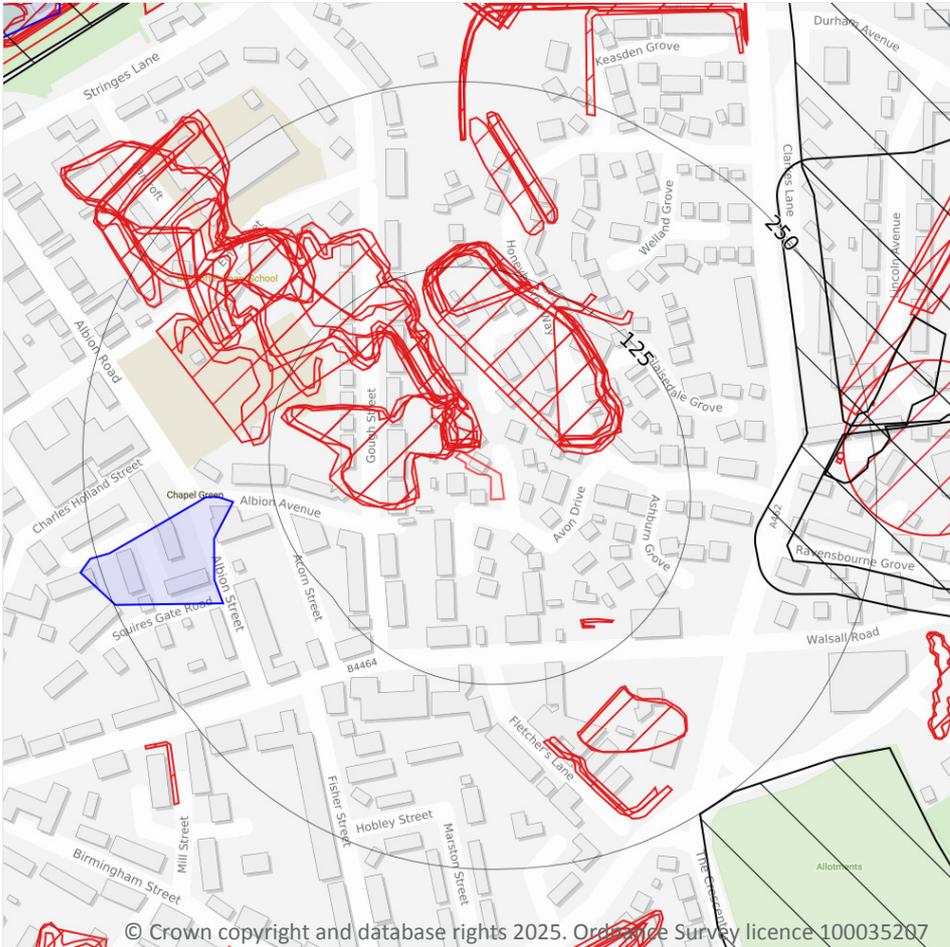
Coal mining areas

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

This data is sourced from the Coal Authority.



Non-coal mining / Historical features



— Site Outline

Search buffers in metres (m)

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

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Non-coal mining

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

Location	Land use	Date
On site	Unspecified Ground Workings	1921
3m NW	Sand Pit	1902
3m NW	Gravel Pit	1885
4m NW	Ground Workings and Heap	1914
5m NW	Unspecified Ground Workings	1920
5m NW	Sand Pit	1901

Location	Land use	Date
5m NW	Gravel Pit	1885
10m NW	Gravel Pit	1886
41m NE	Unspecified Heap	1921
44m E	Ground Workings	1914
44m NE	Ground Workings	1902
46m NE	Unspecified Ground Workings	1901
47m NE	Unspecified Heap	1920
92m N	Unspecified Ground Workings	1885
95m N	Unspecified Heap	1885
97m SE	Ground Workings	1886
130m W	Sand Pit	1901
142m NW	Sand Pit	1885
145m NW	Sand Pit	1885
150m SE	Unspecified Pit	1885
150m NW	Sand Pit	1886
151m SE	Unspecified Heap	1885
154m N	Unspecified Heap	1921
160m NW	Unspecified Disused Pit	1901
164m S	Unspecified Ground Workings	1885
165m N	Unspecified Ground Workings	1885
166m S	Ground Workings	1886
166m N	Unspecified Heap	1885
211m N	Ground Workings	1974
211m N	Ground Workings	1982
211m N	Ground Workings	1982
223m NW	Unspecified Pit	1902
224m E	Shaft	1914
225m E	Old Shaft	1902



Location	Land use	Date
229m NW	Unspecified Pit	1901
230m E	Unspecified Old Shaft	1901
234m E	Unspecified Ground Workings	1901
243m N	Ground Workings	1938

This data is sourced from Groundsure.

Coal and associated mining

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

Location	Land use	Date
170m E	Colliery	1938
193m E	Colliery	1921
216m E	Colliery	1914
233m E	Colliery	1920

This data is sourced from Groundsure.

Industry associated with mining

Historical land uses identified from Ordnance Survey mapping that indicate the presence of industry which was often associated with mineral extraction. Extraction sites were often located in close proximity to these land uses.

Location	Land use	Date
152m W	Brick Works	1886

This data is sourced from Groundsure.



Ground stability summary



Natural instability

Searches of natural ground stability data have identified potential ground stability risks.

See [page 33](#) > for details and [page 7](#) > for recommended next steps.

Shrink-swell hazard

Very Low

Natural ground subsidence

Moderate

Landslides

Not identified

Natural cavities

Not identified

Coastal erosion

Not identified



Infilled land

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

Infilled land

Not identified

Historical landfill sites

Not identified



Sinkholes

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

Reported recent incidents

Not identified

Recorded incidents (Stantec)

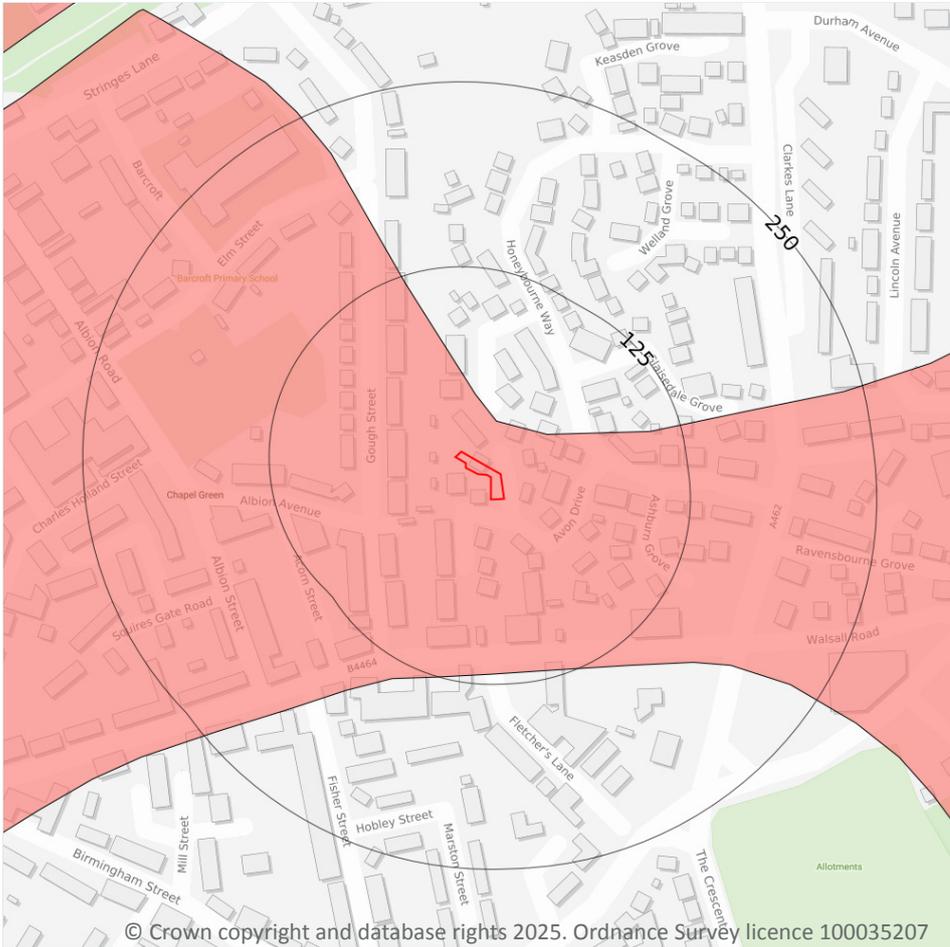
Not identified

Historical incidents

Not identified



Ground stability / Compressible deposits



— Site Outline

Search buffers in metres (m)

- Moderate
- High

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Compressible deposits

The potential hazard presented by types of ground that may contain layers of very soft materials like clay or peat and may compress if loaded by overlying structures, or if the groundwater level changes, potentially resulting in depression of the ground and disturbance of foundations.

Location	Hazard rating	Details
On site	Moderate	Compressibility and uneven settlement hazards are probably present. Land use should consider specifically the compressibility and variability of the site.

This data is sourced from the British Geological Survey.

Transportation summary




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.

HS2 Route	Not identified
HS2 Safeguarding	Not identified
HS2 Stations	Not identified
HS2 Depots	Not identified
HS2 Noise	Not assessed
HS2 Visual impact	Not assessed



Crossrail

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

Crossrail 2 Route	Not identified
Crossrail 2 Stations	Not identified
Crossrail 2 Worksites	Not identified
Crossrail 2 Safeguarding	Not identified
Crossrail 2 Headhouse	Not identified



Other Railways

Our search indicates the property is within 250 metres of railways or railway stations, subway or DLR lines, active railways, historical railways or tunnels.

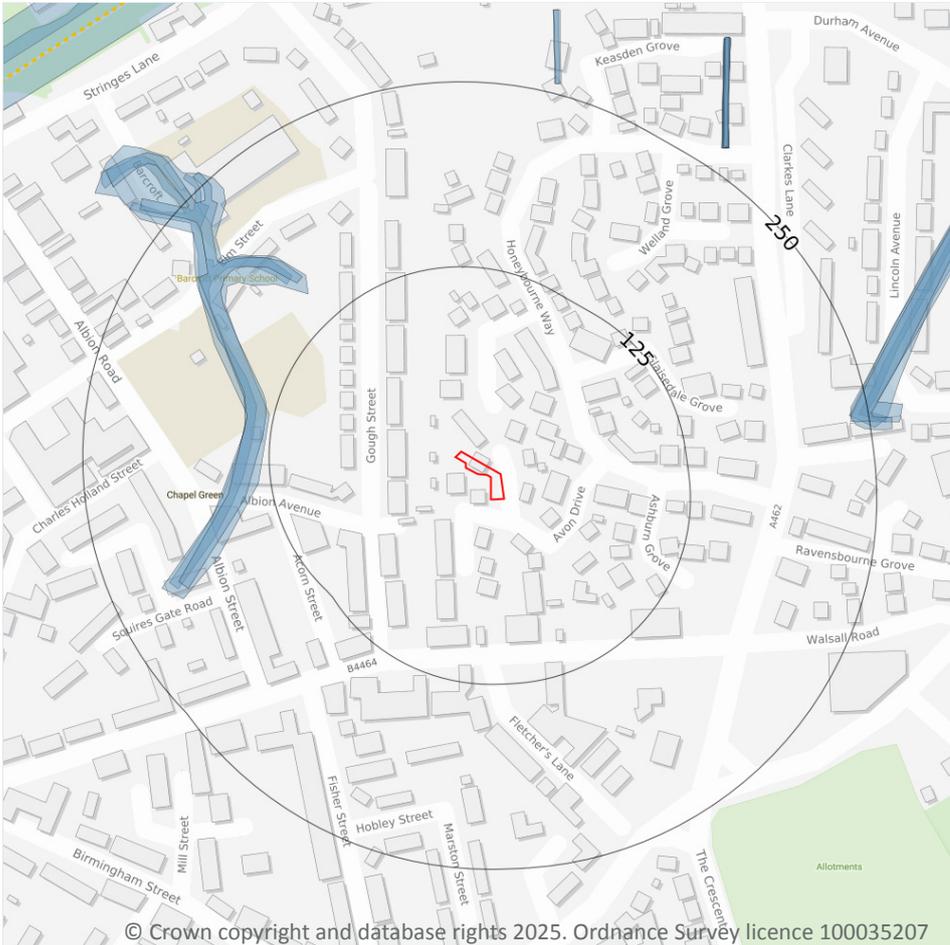
The Underground assessment includes London Underground, DLR, Tyne and Wear Metro, Merseyrail and Glasgow Subway.

Additionally, see [page 35 >](#) for details of the identified issues.

Active Railways and Tunnels	Not identified
Historical Railways and Tunnels	Identified
Railway and Tube Stations	Not identified
Underground	Not identified



Transportation / Railways and Underground



Site Outline

Search buffers in metres (m)

- Railway stations
- Active railways
- Active tunnels
- Abandoned railways
- Historic railways
- Historic tunnels

Historical railway infrastructure

The property is situated within 250m of a railway or tunnel feature identified on historical mapping. Please note that many historical railways noted in this section will still be in use today.

Please note that for reasons of clarity only the closest record identified will be shown in the table below, though the full extent of records identified can be seen on the map.

Distance	Direction	Feature	Year
128 m	W	Railway Sidings	1885

Energy summary



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.

Please see the guidance and next steps on [page 2](#) > for further advice. Additionally, see [page 37](#) > for details of the identified issues.

Planned Multiple Wind Turbines

Not identified

Planned Single Wind Turbines

Identified

Existing Wind Turbines

Not identified

Proposed Solar Farms

Identified

Existing Solar Farms

Identified



Energy

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

Power stations

Not identified

Energy Infrastructure

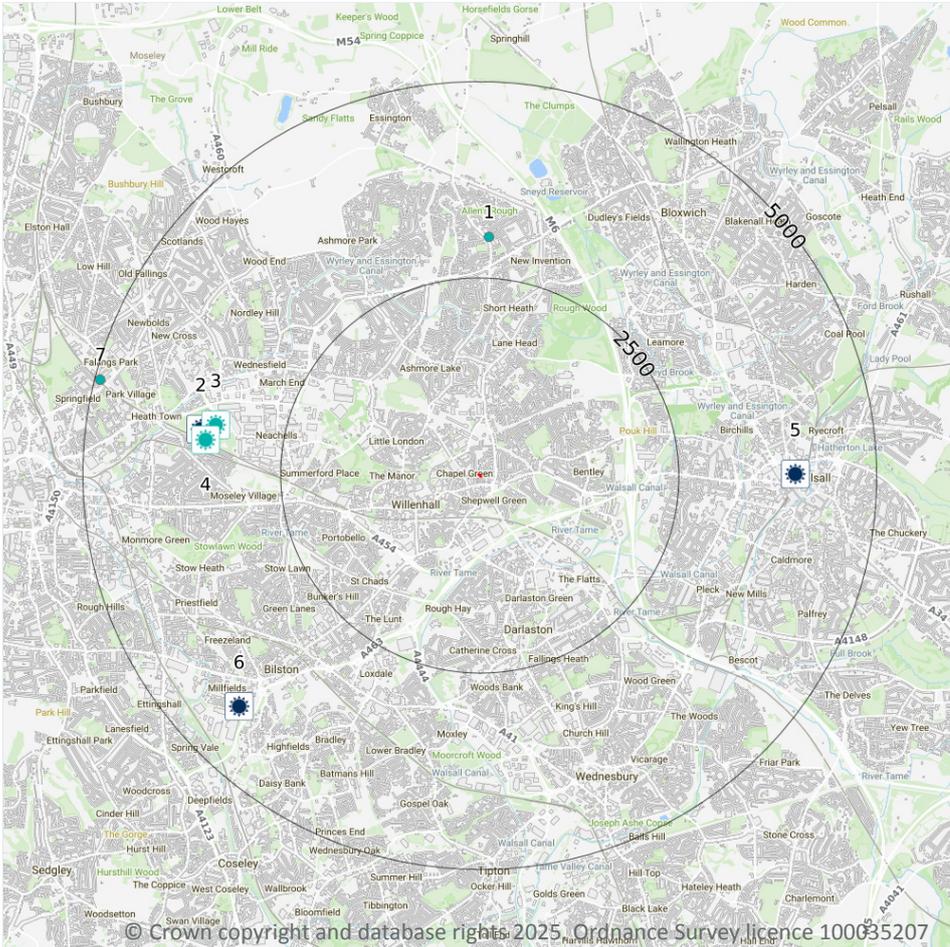
Not identified

Projects

Not identified



Energy / Wind and solar



— Site Outline

Search buffers in metres (m)

-  Wind farms
-  Proposed wind farms
-  Proposed wind turbines
-  Existing and agreed solar installations
-  Proposed solar installations

Proposed wind turbines

Planning applications for individual wind turbines have been proposed within 5,000m of the property. See below for details of the operating company, number of turbines, project and turbine capacity.

Please note some planning applications identified as having been refused may have subsequently been granted on appeal without appearing as such within this report. Additionally, please be aware that as the identified records are taken from a planning record archive, the proposals identified may have already been undertaken.

ID	Distance	Direction	Details	
1	3-4 km	N	Site Name: 2 Beacon Road, Willenhall, Walsall, West Midlands, WV12 5DS Planning Application Reference: 07/0216/FL/H3 Type of Project: Wind Turbine	Application Date: 2007-02-07 Planning Stage: Plans Approved Detail Plans Granted Project Details: Scheme comprises installation of a wind turbine. Approximate Grid Reference: 397341, 301827
7	4-5 km	W	Site Name: Plot 101, The Bluebird Centre, Bridge Street, Heath Town, Wolverhampton, Wolverhampton, West Midlands, WV10 9QQ Planning Application Reference: 08/00211/FUL Type of Project: Wind Turbine	Application Date: 2008-02-12 Planning Stage: Early Planning Detail Plans Refused Project Details: Scheme comprises installation of wind turbine and associated battery/control gear building. Approximate Grid Reference: 392434, 300011

This information is derived from planning data supplied by Serac Tech and Glenigan, in some cases with further accuracy applied by Groundsure's experts. This search includes planning applications for single wind turbines only, within 5,000m of the property. This data is updated on a quarterly basis.

If the existence of a planning application, passed or refused, may have a material impact with regard to the decision to purchase the property, Groundsure recommends independent, thorough enquiries are made with the Local Authority. If any applications have been identified within this report, Groundsure have included the planning reference to enable further enquiries to be made.

Existing and agreed solar installations

There is an operational or planned solar photovoltaic farm or smaller installation located near the property.

Please note this will not include small domestic solar installations. See below for details on installed capacity, operating company and the status of the project on a given date.

ID	Distance	Direction	Address	Details	
2	3-4 km	W	Bowmans Harbour Solar Farm, Bowmans Harbour Planetary Road Willenhall, WV13 3SW	Contractor: Wolverhampton City Council LPA Name: Wolverhampton Capacity (MW): 6.9	Application Date: 30/11/2020 Pre Consent Status: Under Construction Post Consent Status: Under Construction Date Commenced: -
5	3-4 km	E	Tesco Superstore Wisemore, Tesco Superstore, Wisemore, Walsall, WS2 8EZ	Contractor: Push Energy LPA Name: Walsall Capacity (MW): 1	Application Date: 12/03/2020 Pre Consent Status: Planning Permission Granted Post Consent Status: Awaiting Construction Date Commenced: -



ID	Distance	Direction	Address	Details	
6	4-5 km	SW	Sharps Bedrooms, Springvale Avenue - Solar Panels, Sharps Bedrooms Ltd Springvale Avenue, WV14 0QL	Contractor: Watt Energy Saver Limited LPA Name: Wolverhampton Capacity (MW): 1.55	Application Date: 19/07/2022 Pre Consent Status: Planning Permission Granted Post Consent Status: Awaiting Construction Date Commenced: -

The solar installation data is supplied by the Department for Business, Energy & Industrial Strategy and is updated on a monthly basis.

Proposed solar installations

There is a planning permission application relating to a solar farm or smaller installation near to the property.

Please note this will not include small domestic solar installations and that one site may have multiple applications for different aspects of their design and operation. Also note that the presence of an application for planning permission is not an indication of permission having been granted. Please be aware that as the identified records are taken from a planning record archive, the proposals identified may have already been undertaken. See below for details of the proposals.

ID	Distance	Direction	Address	Details	
3	3-4 km	W	Bowmans Harbour Land South West Of Swimming And Fitness Centre, Planetary Road, Wolverhampton, West Midlands	Applicant name: Mr Stuart Lowndes Application Status: Full Application Application Date: 30/06/2023 Application Number: 23/00471/FUL	Erection of new 2.4m high fence including razor wire around solar farm perimeter
4	3-4 km	W	Bowmans Harbour Planetary Road Wolverhampton West Midlands, WV13 3SW	Applicant name: City Of Wolverhampton Council Application Status: Awaiting decision Application Date: 30/11/2020 Application Number: 20/00305/FUL	Erection of a solar farm comprising of 11.5ha of photo-voltaic panels, associated infrastructure, access road and battery storage and installation of boundary fence, CCTV and security measures.

This data is sourced from Serac Tech and Glenigan.



Planning summary



Planning Applications

Using Local Authority planning information supplied and processed by Serac Tech dating back 7 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.

5

Home improvement

searched to 50m

Please see [page 41](#) > for details of the proposed developments.**0**

Small residential

searched to 50m

0

Medium residential

searched to 125m

2

Large residential

searched to 500m

Please see [page 42](#) > for details of the proposed developments.**41**

Mixed and commercial

searched to 500m

Please see [page 43](#) > for details of the proposed developments.

Please note the links for planning records were extracted at the time the application was submitted therefore some links may no longer work. In these cases, the application details can be found by entering the application reference manually into the Authority's planning website.

In order to understand this planning data better together with its limitations you should read the full detailed limitations on [page 54](#) >.



Planning constraints

No protected areas have been identified within 50 metres of the property. Protected areas include nature reserves and other conservation areas.

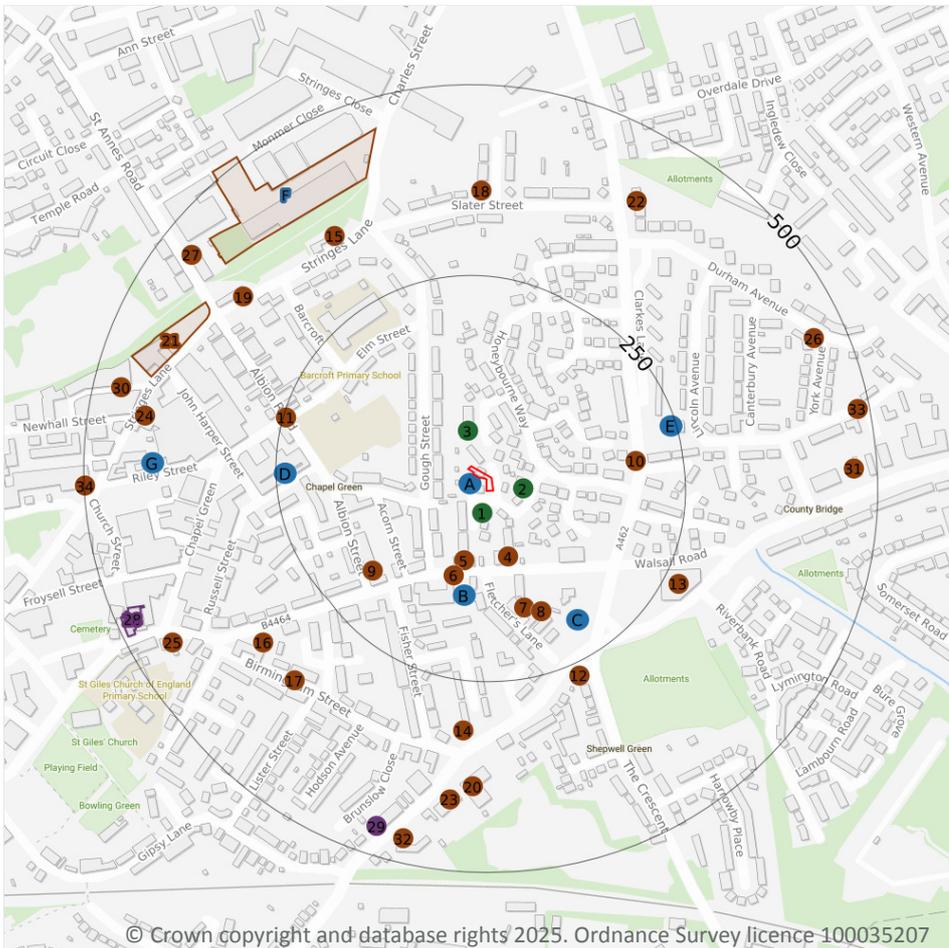
Environmental Protected Areas Not identified
Visual and Cultural Protected Areas Not identified

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Your ref: Sample_Avista
Grid ref: 123456 123456

Planning Applications



- Site Outline
- Search buffers in metres (m)
- Grouped applications
- Home improvement applications
- Home improvement applications (polygon)
- Small residential applications
- Small residential applications (polygon)
- Medium residential applications
- Medium residential applications (polygon)
- Large residential applications
- Large residential applications (polygon)
- Mixed and commercial applications
- Mixed and commercial applications (polygon)

Home improvement applications searched to 50m

5 home improvement planning applications within 50m from the property have been submitted for planning permission during the last seven years. These applications relate to developments associated with an existing residential address. Please see below for details of the proposed developments.

ID	Details	Description	Online record
ID: A Distance: 14 m Direction: SW	Application reference: 23/0661 Application date: 16/06/2023 Council: Walsall	Address: 16, ISIS GROVE, WILLENHALL, WV13 1JD Project: Single Storey Rear Extension (Prior Approval) Last known status: Refused Decision date: 13/07/2023	Link ↗

ID	Details	Description	Online record
ID: A Distance: 14 m Direction: SW	Application reference: 23/0829 Application date: 14/07/2023 Council: Walsall	Address: 16, ISIS GROVE, WILLENHALL, WV13 1JD Project: Larger Home Extension (Single Storey) Last known status: Approved Decision date: 15/08/2023	Link ↗
ID: 1 Distance: 31 m Direction: S	Application reference: 20/0574 Application date: 09/06/2020 Council: Walsall	Address: 3, ISIS GROVE, WILLENHALL, WV13 1JD Project: House Conversion & Extension Last known status: Approved Decision date: 22/09/2020	Link ↗
ID: 2 Distance: 38 m Direction: E	Application reference: 21/0689 Application date: 14/05/2021 Council: Walsall	Address: 4, AVON DRIVE, WILLENHALL, WV13 1HA Project: Bedroom Extension (Single & Two Storey) Last known status: Approved Decision date: 25/02/2022	Link ↗
ID: 3 Distance: 46 m Direction: N	Application reference: 20/0929 Application date: 06/08/2020 Council: Walsall	Address: 24, Derwent Close, Willenhall, WV13 1JP Project: Two Storey Side Extension (Alterations) Last known status: Approved Decision date: 07/12/2020	Link ↗

The data is sourced from Serac Tech

Large residential applications searched to 500m

2 large residential developments within 500m from the property have been submitted for planning permission during the last seven years. Large residential developments are considered to be residential builds of over 10 dwellings. Please see below for details of the proposed developments.

ID	Details	Description	Online record
ID: 28 Distance: 458 m Direction: W	Application reference: 24/1101 Application date: 24/10/2024 Council: Walsall	Address: 54, WALSALL STREET, WILLENHALL, WV13 2DU Project: 12 Flats (Change of Use/Extension) Last known status: Validated Decision date: Not supplied	Link ↗
ID: 29 Distance: 463 m Direction: S	Application reference: 21/1136 Application date: 20/07/2021 Council: Walsall	Address: LAND BETWEEN 29 AND 35 BILSTON LANE, WILLENHALL, WV13 2QF Project: 8 Flats & 1 House (New/Conversion) Last known status: Approved Decision date: 08/04/2022	Link ↗

The data is sourced from Serac Tech



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 Your ref: Sample_Avista
 Grid ref: 123456 123456

Mixed and commercial applications searched to 500m

41 mixed and commercial developments within 500m from the property have been submitted for planning permission during the last seven years. Mixed and commercial developments are considered to be any other development that can be mixed use of commercial and residential development or purely commercial. Please see below for details of the proposed developments.

ID	Details	Description	Online record
ID: 4 Distance: 90 m Direction: S	Application reference: 21/1035 Application date: 20/07/2021 Council: Walsall	Address: 125, WALSALL ROAD, WILLENHALL, WV13 2ED Project: Takeaway (Change of Use) Last known status: Withdrawn Decision date: 06/07/2022	Link ↗
ID: 5 Distance: 97 m Direction: S	Application reference: 19/1299 Application date: 10/10/2019 Council: Walsall	Address: EURO STORE, 139 WALSALL ROAD, WILLENHALL, WV13 2ED Project: ATM Installation (Retrospective) Last known status: Approved Decision date: 04/12/2019	Link ↗
ID: 6 Distance: 119 m Direction: S	Application reference: 21/0563 Application date: 16/04/2021 Council: Walsall	Address: WALSALL ROAD, WILLENHALL, WV13 2EG Project: Telecommunication Monopole Installation Last known status: Refused Decision date: 10/06/2021	Link ↗
ID: B Distance: 141 m Direction: S	Application reference: 24/0752 Application date: 20/06/2024 Council: Walsall	Address: FORMER DANER LTD, 36, WALSALL ROAD, WILLENHALL, WV13 2EG Project: Retail Store (Change of Use) Last known status: Withdrawn Decision date: 02/08/2024	Link ↗
ID: B Distance: 141 m Direction: S	Application reference: 24/1087 Application date: 23/08/2024 Council: Walsall	Address: 36-40, WALSALL ROAD, WILLENHALL, WV13 2EG Project: Convenience Store (Change of Use) Last known status: Refused Decision date: 02/12/2024	Link ↗
ID: 7 Distance: 158 m Direction: S	Application reference: 18/0849 Application date: 16/07/2018 Council: Walsall	Address: 2, FLETCHERS LANE, WILLENHALL, WV13 2QW Project: Bedsit Conversion (Retrospective) Last known status: Approved Decision date: 06/03/2019	Link ↗
ID: 8 Distance: 170 m Direction: SE	Application reference: 24/0240 Application date: 12/03/2024 Council: Walsall	Address: 3, FLETCHERS LANE, WILLENHALL, WV13 2QW Project: Timber/Builders Merchant (Change of Use) Last known status: Refused Decision date: 13/06/2024	Link ↗
ID: 9 Distance: 183 m Direction: SW	Application reference: 18/1439 Application date: 27/11/2018 Council: Walsall	Address: PETER RUSHTON LIMITED, ALBION STREET, WILLENHALL, WV13 1NN Project: General Industrial Use Conversion Last known status: Withdrawn Decision date: 06/02/2019	Link ↗



ID	Details	Description	Online record
ID: 10 Distance: 188 m Direction: E	Application reference: 20/0728 Application date: 02/07/2020 Council: Walsall	Address: TELECOMMUNICATIONS EQUIPMENT, CLARKES LANE, WILLENHALL Project: Telecommunications Monopole Installation Last known status: Refused Decision date: 25/08/2020	Link ↗
ID: C Distance: 201 m Direction: SE	Application reference: 18/0862 Application date: 04/07/2018 Council: Walsall	Address: MCDONALDS, CRESCENT ROAD, WILLENHALL, WV13 2RB Project: Restaurant (Extended Opening Hours) Last known status: Approved Decision date: 10/09/2018	Link ↗
ID: C Distance: 201 m Direction: SE	Application reference: 18/1602 Application date: 23/11/2018 Council: Walsall	Address: MCDONALDS, CRESCENT ROAD, WILLENHALL, WV13 2RB Project: Car Park Reconfiguration Last known status: Withdrawn Decision date: 27/02/2019	Link ↗
ID: D Distance: 239 m Direction: W	Application reference: 18/1382 Application date: 07/11/2018 Council: Walsall	Address: EREBUS WORKS, ALBION ROAD, WILLENHALL, WV13 1NH Project: Cladding Retention & Modifications Last known status: Refused Decision date: 11/01/2019	Link ↗
ID: D Distance: 239 m Direction: W	Application reference: 20/0575 Application date: 28/05/2020 Council: Walsall	Address: EREBUS WORKS, ALBION ROAD, WILLENHALL, WV13 1NF Project: Building Cladding & Lamppost Relocation Last known status: Withdrawn Decision date: 27/08/2020	Link ↗
ID: E Distance: 242 m Direction: E	Application reference: 22/1214 Application date: 16/08/2022 Council: Walsall	Address: OUTSIDE PAVEMENT NOAHS ARK, CLARKES LANE, WILLENHALL, WV13 1JB Project: Installation of 9m Pole Last known status: Approved Decision date: 06/09/2022	Link ↗
ID: E Distance: 242 m Direction: E	Application reference: 22/1216 Application date: 30/08/2022 Council: Walsall	Address: TELECOMMUNICATIONS EQUIPMENT, OUTSIDE NOAHS ARK, CLARKES LANE, WILLENHALL Project: Pole Installation (9m Wooden) Last known status: Approved Decision date: 08/09/2022	Link ↗
ID: 11 Distance: 247 m Direction: W	Application reference: 23/0209 Application date: 23/02/2023 Council: Walsall	Address: TELECOMMUNICATIONS EQUIPMENT OUTSIDE CAR PARK ON ALBION ROAD, WILLENHALL Project: Installation of New 10m Wooden Pole Last known status: Approved Decision date: 01/03/2023	Link ↗



ID	Details	Description	Online record
ID: 12 Distance: 267 m Direction: SE	Application reference: 21/0949 Application date: 18/06/2021 Council: Walsall	Address: FOOTPATH S/O, 84, SHEPWELL GREEN, WILLENHALL, WV13 2QJ Project: Telecommunication Cabinet Installation Last known status: Approved Decision date: 26/07/2021	Link ↗
ID: 13 Distance: 269 m Direction: SE	Application reference: 20/0091 Application date: 24/01/2020 Council: Walsall	Address: GURDWARA GURU NANAK PRAKASH, 65-67, WALSALL ROAD, WILLENHALL, WV13 2RD Project: Canopy Installation Last known status: Approved Decision date: 17/03/2020	Link ↗
ID: 14 Distance: 317 m Direction: S	Application reference: 22/0840 Application date: 09/06/2022 Council: Walsall	Address: LAND ADJACENT TO, 52, SHEPWELL GREEN, WILLENHALL, WV13 2QJ Project: Light Pole Installation Last known status: Approved Decision date: 01/07/2022	Link ↗
ID: 15 Distance: 350 m Direction: NW	Application reference: 21/0903 Application date: 12/10/2021 Council: Walsall	Address: ELM PARK TAVERN, 75, STRINGES LANE, WILLENHALL, WV13 1LT Project: Pizza Restaurant (Change of Use & Extension) Last known status: Approved Decision date: 05/04/2022	Link ↗
ID: 16 Distance: 351 m Direction: SW	Application reference: 18/1413 Application date: 19/10/2018 Council: Walsall	Address: HOLLOWAY HOUSE, 2, WALSALL ROAD, WILLENHALL, WV13 2EH Project: Clinic (Change of Use) Last known status: Approved Decision date: 31/01/2019	Link ↗
ID: 17 Distance: 353 m Direction: SW	Application reference: 22/1351 Application date: 12/09/2022 Council: Walsall	Address: CORNER OF BIRMINGHAM STREET, WILLENHALL, WV13 2HH Project: Telecommunications Installation (9M Pole) Last known status: Approved Decision date: 07/10/2022	Link ↗
ID: 18 Distance: 360 m Direction: N	Application reference: 22/0982 Application date: 12/07/2022 Council: Walsall	Address: TELECOMMUNICATION EQUIPMENT, OUTSIDE 25-27, SLATER STREET, WILLENHALL Project: Telecommunication Pole Installation Last known status: Approved Decision date: 20/07/2022	Link ↗
ID: 19 Distance: 369 m Direction: NW	Application reference: 20/0972 Application date: 20/08/2020 Council: Walsall	Address: TELECOMMUNICATIONS EQUIPMENT, STRINGES LANE, WILLENHALL Project: Telecommunication Pole Installation Last known status: Approved Decision date: 14/09/2020	Link ↗



ID	Details	Description	Online record
ID: 20 Distance: 389 m Direction: S	Application reference: 18/1153 Application date: 19/09/2018 Council: Walsall	Address: THE SHEPWELL CENTRE, BILSTON LANE, WILLENHALL, WV13 2QJ Project: School Extension (Two Classrooms) Last known status: Approved Decision date: 28/11/2018	Link ↗
ID: 21 Distance: 393 m Direction: NW	Application reference: 20/0406 Application date: 22/05/2020 Council: Walsall	Address: ABBEY SPUN CASTINGS LTD, 21, STRINGES LANE, WILLENHALL, WV13 1LB Project: Industrial Development (Demolition/Refurbishment/Extension) Last known status: Approved Decision date: 30/06/2023	Link ↗
ID: F Distance: 394 m Direction: NW	Application reference: 23/0551 Application date: 10/05/2023 Council: Walsall	Address: MIDLAND FOOD, STRINGES LANE, WILLENHALL, WV13 1LX Project: Demolition of Midland Food (Prior Notification) Last known status: Approved Decision date: 13/06/2023	Link ↗
ID: F Distance: 395 m Direction: NW	Application reference: 23/1133 Application date: 18/09/2023 Council: Walsall	Address: MIDLAND FOOD, STRINGES LANE, WILLENHALL, WV13 1LX Project: Storage & Production Facility (New) Last known status: Approved Decision date: 10/01/2024	Link ↗
ID: 22 Distance: 407 m Direction: NE	Application reference: 22/1269 Application date: 26/08/2022 Council: Walsall	Address: Land outside of 144, CLARKES LANE, WILLENHALL, WV13 1HY Project: Telecommunication Pole Installation Last known status: Approved Decision date: 21/09/2022	Link ↗
ID: 23 Distance: 407 m Direction: S	Application reference: 18/0108 Application date: 27/02/2018 Council: Walsall	Address: THE SHEPWELL CENTRE, BILSTON LANE, WILLENHALL, WV13 2QJ Project: School Extension (Classroom Block) Last known status: Approved Decision date: 10/05/2018	Link ↗
ID: G Distance: 412 m Direction: W	Application reference: 18/1412 Application date: 05/11/2018 Council: Walsall	Address: 12-16, RILEY STREET, WILLENHALL, WV13 1RH Project: Industrial Units (B2 Use) Last known status: Approved Decision date: 14/09/2020	Link ↗
ID: G Distance: 412 m Direction: W	Application reference: 21/0931 Application date: 07/07/2021 Council: Walsall	Address: 12-16, RILEY STREET, WILLENHALL, WV13 1RH Project: Light Industrial Starter-Units (2 Units) Last known status: Approved Decision date: 15/12/2022	Link ↗
ID: 24 Distance: 426 m Direction: W	Application reference: 19/0135 Application date: 29/01/2019 Council: Walsall	Address: 187, STRINGES LANE, WILLENHALL, WV13 1LD Project: House in Multiple Occupation (HMO) Certificate Last known status: Unknown Decision date: 18/07/2019	Link ↗



ID	Details	Description	Online record
ID: 25 Distance: 447 m Direction: SW	Application reference: 20/1496 Application date: 25/11/2020 Council: Walsall	Address: 34, WALSALL STREET, WILLENHALL, WV13 2ER Project: Children's Care Home Facility (Change of Use) Last known status: Approved Decision date: 20/01/2021	Link ↗
ID: 26 Distance: 456 m Direction: NE	Application reference: 22/1103 Application date: 13/07/2022 Council: Walsall	Address: OUTSIDE OF 28, YORK AVENUE, WILLENHALL, WV13 1JJ Project: Wooden Pole Installation Last known status: Approved Decision date: 12/08/2022	Link ↗
ID: 27 Distance: 457 m Direction: NW	Application reference: 18/1619 Application date: 24/01/2019 Council: Walsall	Address: LAND SIDE OF ST ANNES INDUSTRIAL ESTATE, AND R/O 179-186 ST ANNES ROAD, WILLENHALL, WALSALL Project: Self Storage Facility (Change of Use) Last known status: Approved Decision date: 17/05/2019	Link ↗
ID: 30 Distance: 464 m Direction: W	Application reference: 21/0885 Application date: 14/06/2021 Council: Walsall	Address: UNIT 5A, TIPPERS WORKS, NEW RAILWAY STREET, WILLENHALL, WV13 1LJ Project: Broadband Installation (9m Wooden Pole) Last known status: Approved Decision date: 23/06/2021	Link ↗
ID: 31 Distance: 469 m Direction: E	Application reference: 24/0797 Application date: 05/07/2024 Council: Walsall	Address: SPAR BENTLEY, WOLVERHAMPTON ROAD WEST, WILLENHALL, WV13 2RN Project: Hot Food Takeaway (Change of Use) Last known status: Approved Decision date: 20/12/2024	Link ↗
ID: 32 Distance: 469 m Direction: S	Application reference: 24/0134 Application date: 18/01/2024 Council: Walsall	Address: FOOTPATH TO THE FRONT OF UNITS 8 TO 10, BILSTON LANE, WILLENHALL Project: Light Pole Installation Last known status: Approved Decision date: 09/02/2024	Link ↗
ID: 33 Distance: 483 m Direction: E	Application reference: 22/1038 Application date: 13/07/2022 Council: Walsall	Address: TELECOMMUNICATIONS EQUIPMENT, SIDE OF 70, CUMBERLAND ROAD, WILLENHALL Project: Light Pole Installation Last known status: Approved Decision date: 08/08/2022	Link ↗
ID: 34 Distance: 499 m Direction: W	Application reference: 23/0071 Application date: 04/01/2023 Council: Walsall	Address: F/O, JOHN MCNAB SERVICES, BROADWAY WORKS, STRINGES LANE, WILLENHALL, WV13 1LB Project: Medium Wooden Pole Installation Last known status: Approved Decision date: 03/02/2023	Link ↗

The data is sourced from Serac Tech



[Back to Summary](#)

Contact us with any questions at:
info@groundsure.com ↗
 01273 257 755

Ref: Sample_Avista
 Your ref: Sample_Avista
 Grid ref: 123456 123456

Climate change / Flood risk (5 and 30 Years)

The baseline or current flood risk assessment on this property is based on climatic conditions today. If present, the associated flood maps (and other relevant datasets) are visualised in the flood risk section. However, climate change is expected to increase the frequency and severity of weather events that could increase the risk of flooding. Rising sea levels due to climate change could also contribute to increased flood risk in coastal properties.

Ambiental Risk Analytics provides flood risk data that can project the risk from river, coastal and surface water flooding in the future for a range of emissions scenarios (Low emissions - RCP 2.6, medium emissions - RCP 4.5, and high emission - RCP 8.5).

Groundsure uses this data, as well as other data assets within our ClimateIndex™ calculator to determine an overall assessment of climate change physical risks to the property. For example, the combined effect of 'moderate' assessments over multiple physical risks could result in a higher ClimateIndex™ overall than that of a single moderate assessment.

More information about our methodology and limitations is available here:
knowledge.groundsure.com/methodologies-and-limitations ↗.

Climate change scenario	River/coastal flood depth (cm)		Surface water flood depth (cm)	
	5 years	30 years	5 years	30 years
Low emissions	40-80	40-80	20-40	20-40
Medium emissions	40-80	40-80	40-80	40-80
High emissions	40-80	40-80	40-80	40-80

This data is sourced from Ambiental Risk Analytics.

Climate change / Ground stability (5 and 30 Years)

The British Geological Survey (BGS) has created data designed to show the likelihood of an increase in risk from shrink swell subsidence hazards as a result of climate change. When certain soils take in water they can swell, causing heave. Conversely, when these soils dry out they can shrink and cause subsidence. Climate change is likely to result in higher temperatures and therefore likely to cause periods of drought and an increase in shrink swell subsidence.

This data has been produced using the Met Office local projections to accurately model predicted rainfall, using the high emissions climate change scenario (RCP 8.5).

Groundsure uses this data, as well as other data assets within our ClimateIndex™ calculator to determine an overall assessment of climate change physical risks to the property. For example, the combined effect of 'moderate' assessments over multiple physical risks could result in a higher ClimateIndex™ overall than that of a single moderate assessment.

More information about our methodology and limitations is available here:



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Ref: Sample_Avista
 Your ref: Sample_Avista
 Grid ref: 123456 123456

knowledge.groundsure.com/methodologies-and-limitations ↗.

Rainfall scenario	High rainfall		Average rainfall		Lower rainfall	
	5 years	30 years	5 years	30 years	5 years	30 years
Likelihood of increased risk	Highly unlikely	Highly unlikely	Highly unlikely	Highly unlikely	Highly unlikely	Highly unlikely

This data is sourced from the British Geological Survey



Mining features	
Secured features	Not identified
Licence boundaries	Not identified
Researched mining	Identified
Mining Record Office plans	Not identified
BGS mine plans	Identified
Mining records	
BritPits	Identified
Mineral Planning Areas	Not identified
Non-coal mining areas	Identified
Mining cavities	Not identified
Coal mining areas	Identified
Brine areas	Not identified
Gypsum areas	Not identified
Tin mining areas	Not identified
Historical Features	
Non-coal mining	Identified
Coal and associated mining	Identified
Industry associated with mining	Identified
Geological features	
Artificial and made ground (10k)	Not identified
Linear features - mineral veins (10k)	Not identified
Artificial and made ground (50k)	Not identified
Linear features - mineral veins (50k)	Not identified
Natural instability	
Property shrink-swell assessment	Not identified
Shrink-swell clays	Not identified

Natural instability	
Landslides	Not identified
National landslide database	Not identified
Running sands	Not identified
Compressible deposits	Identified
Collapsible deposits	Not identified
Dissolution of soluble rocks	Not identified
Natural cavities	Not identified
Coastal Erosion	
Complex cliffs	Not identified
Projections with intervention measures in place	Not identified
Projections with no active intervention	Not identified
Complex cliffs	Not identified
Projections with active management or intervention measures in place	Not identified
Projections with no active management plan or intervention	Not identified
Infilled land	
Infilling from historical mapping	Not identified
Active landfill sites	Not identified
Historical landfill (from Environment Agency records)	Not identified
Historical landfill (from Local Authority and historical mapping records)	Not identified
Sinkholes	
Reported recent incidents	Not identified
Recorded incidents (Stantec)	Not identified
Historical incidents	Not identified



Transportation

HS2 route: nearest centre point of track	Not identified
HS2 route: nearest overground section	Not identified
HS2 surface safeguarding	Not identified
HS2 subsurface safeguarding	Not identified
HS2 Homeowner Payment Zone	Not identified
HS2 Extended Homeowner Protection Zone	Not identified
HS2 stations	Not identified
HS2 depots	Not identified
HS2 noise and visual assessment	Not identified
Crossrail 2 route	Not identified
Crossrail 2 stations	Not identified
Crossrail 2 worksites	Not identified
Crossrail 2 headhouses	Not identified
Crossrail 2 safeguarding area	Not identified
Active railways	Not identified
Railway tunnels	Not identified
Active railway stations	Not identified
Historical railway infrastructure	Identified
Abandoned railways	Not identified
London Underground and DLR lines	Not identified
London Underground and DLR stations	Not identified
Underground	Not identified
Underground stations	Not identified

Oil and gas

Oil or gas drilling well	Not identified
Proposed oil or gas drilling well	Not identified
Licensed blocks	Not identified

Oil and gas

Potential future exploration areas	Not identified
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Wind and solar

Wind farms	Not identified
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Proposed wind farms	Not identified
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Proposed wind turbines	Identified
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Existing and agreed solar installations	Identified
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Proposed solar installations	Identified
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Energy

Electricity transmission lines and pylons	Not identified
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National Grid energy infrastructure	Not identified
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Power stations	Not identified
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Nuclear installations	Not identified
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Large Energy Projects	Not identified
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Planning Applications

Home improvement applications searched to 50m	Identified
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Small residential applications searched to 50m	Not identified
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Medium residential applications searched to 125m	Not identified
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Large residential applications searched to 500m	Identified
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Mixed and commercial applications searched to 500m	Identified
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Planning constraints

Sites of Special Scientific Interest	Not identified
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Internationally important wetland sites (Ramsar Sites)	Not identified
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Special Areas of Conservation	Not identified
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Planning constraints

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	Not identified
Certificates of Immunity from Listing	Not identified
Scheduled Monuments	Not identified
Registered Parks and Gardens	Not identified

Climate change

Flood risk (5 and 30 Years)	Identified
Ground stability (5 and 30 Years)	Identified



Methodologies and limitations

Groundsure's methodologies and limitations are available here: knowledge.groundsure.com/methodologies-and-limitations ↗.

Data providers

Groundsure works with respected data providers to bring you the most relevant and accurate information in your Avista report. To find out who they are and their areas of expertise see www.groundsure.com/sources-reference ↗.

Conveyancing Information Executive and our terms & conditions

IMPORTANT CONSUMER PROTECTION INFORMATION

This search has been produced by Groundsure Ltd. Groundsure adheres to the Conveyancing Information Executive Standards.

In addition to The Property Ombudsman (TPO) redress scheme covering consumers, TPO will also provide redress to small businesses (including Charities and Trusts) and where the customer meets the following criteria:

- a small business (or group of companies) with an annual turnover of less than £3 million;
- a charity with an annual income of less than £3 million;
- a Trust with a net asset value of less than £3 million.

Complaints Advice

If you have a query or complaint about your search, you should raise it directly with the search firm, and if appropriate ask for any complaint to be considered under their formal internal complaints procedure.

If you remain dissatisfied with the firm's final response, after your complaint has been formally considered, or if the firm has exceeded the response timescales, you may refer your complaint for consideration under The Property Ombudsman scheme (TPOs). The Ombudsman can award up to £5,000 to you if the Ombudsman finds that you have suffered actual financial loss and/or aggravation, distress or inconvenience as a result of your search provider failing to keep to the Standards.

Please note that all queries or complaints regarding your search should be directed to your search provider in the first instance, not to TPOs.

COMPLAINTS PROCEDURE: If you want to make a complaint, we will:

- acknowledge it within 5 working days of receipt
- normally deal with it fully and provide a final response, in writing, within 20 working days of receipt
- liaise, at your request, with anyone acting formally on your behalf

Complaints should be sent to:

Operations Director, Groundsure Ltd, Nile House, Nile Street, Brighton, BN1 1HW. Tel: 01273 257 755. 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.

Groundsure's Terms and Conditions can be viewed here: www.groundsure.com/terms-and-conditions-april-2023/ ↗

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



Coal Mining Report Insurance Policy



Coal Mining Report Insurance Policy

The Schedule

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

Premium: £1.20 inclusive of Insurance Premium Tax at 12%

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

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

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

You/Your:

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

Definitions

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

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

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

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

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

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

We/Our/Us:

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

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

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

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Your Policy

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

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

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

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

Fair presentation of the risk

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

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

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

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

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

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

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

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

Cover

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

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

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

Waiver of Breach of Policy Condition

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

Protection for Mortgagees and Successors in Title

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

Joint Insured

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

Exclusions

We will not pay for any:

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

Claims Conditions and How to Claim

1. **You** must:

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

2. **We** are entitled to:

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

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

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

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

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

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

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

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

General Conditions

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

Cancellation Clause

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

Fair Processing and Complaints Procedure

Our Complaints Procedure

Our commitment to customer service

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

Who to contact in the first instance

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

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

Many complaints can be resolved within a few days of receipt

If we can resolve your complaint to your satisfaction within the first few days of receipt, we will do so. Otherwise, we will keep you



updated with progress and will provide you with our decision as quickly as possible.

Next steps if you are still unhappy

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

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

More information about the ombudsman and the type of complaints they can review is available via their website www.financial-ombudsman.org.uk ↗.

You can also contact them as follows:

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

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

Email: complaint.info@financial-ombudsman.org.uk ↗

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

The Financial Services Compensation Scheme (FSCS)

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

How we use your information

Who controls your personal information

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

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

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

What personal information we collect about you

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

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

How we use your personal information

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



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

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

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

Who we share your personal information with

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

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

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

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

How we use your personal information for websites and email communications

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

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

How we transfer your personal information to other countries

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

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

How long we keep your personal information for

We will retain and process your personal information for as long as necessary to meet the purposes for which it was originally



collected. These periods of time are subject to legal, tax and regulatory requirements or to enable us to manage our business.

Your data protection rights

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

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

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

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

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

Fraud prevention and detection

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

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

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

Claims history

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

This helps to check information provided and prevent fraudulent claims.

