

Specimen Address, Specimen Town

Overall Flood risk








HIGH

Groundsure Flood complies with relevant Law Society practice notes on flood risk in property transactions.




It is important to be fully informed of all risks associated with a property before completing your purchase. Please read all the information in this report carefully.

Flood considerations

	Rivers and the Sea	High	p.3
	Surface Water	Low to Moderate	p.5
	Groundwater	High	p.6
	Historic Flood	None	
	Flood Defences	None	

Full assessments for other environmental risks are available in additional Groundsure searches including the Groundsure Avista 7 in 1 report. Contact Groundsure or your search provider for further details.

JBA floodability index

	Floodability	Amber	p.4
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Key recommended next steps

These relate to an environmental risk that may affect health, insurance premiums and/or a lender's willingness to lend.

Flood risk

The property is assessed to have a flood risk rating of moderate or higher. Key recommended next steps:

- consider flood prevention measures that may be useful in the property, such as flood gates and barriers or airbricks
- check to see if the property is eligible for the Flood Re scheme, which enables many properties at risk of flooding to be insured at reasonable rates: <http://www.floodre.co.uk/homeowner/about-us/>
- investigate the insurance on offer for the property to ensure any implications on premiums are fully understood before completion

Groundwater

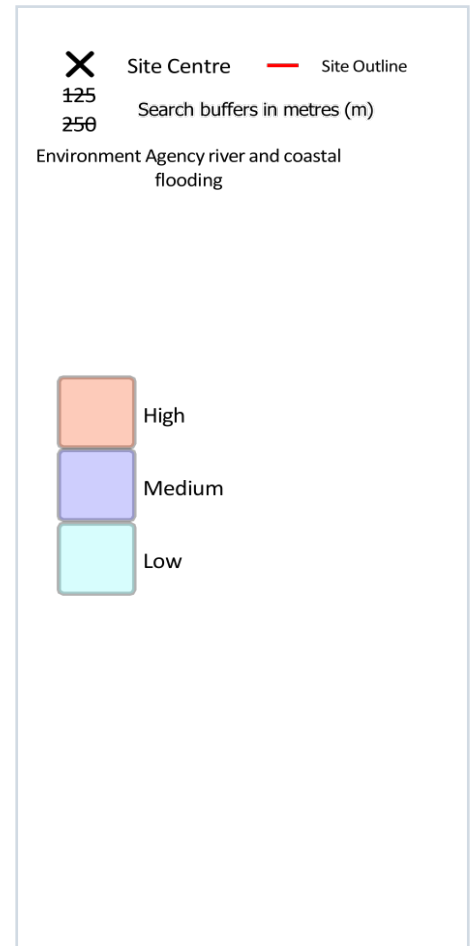
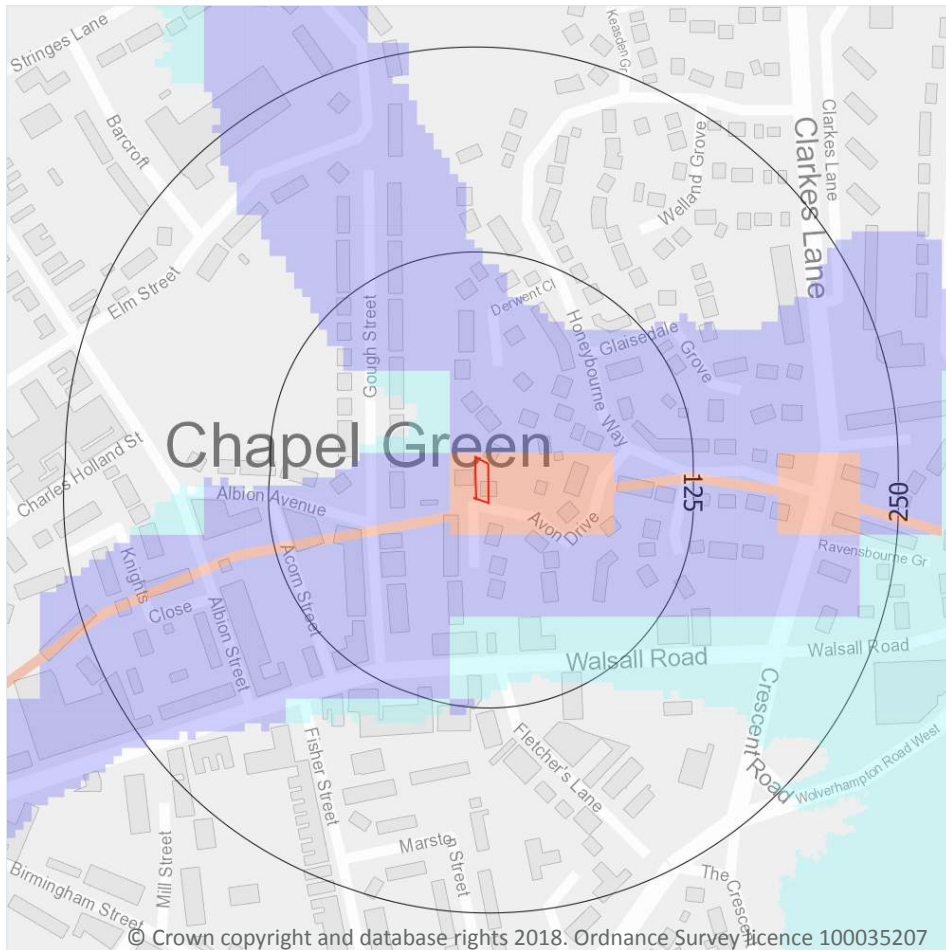
The property is assessed to have a groundwater flood risk of moderate or higher. Key recommended next steps:

- if the house has a basement or other section below ground, investigate whether tanking is possible. This is a process where basement areas are sealed with a watertight material to prevent groundwater seeping in
- look at the search result in the context of its locality. Discuss with the seller (and potentially their neighbours) to see if groundwater flooding is common there and what measures are in place to combat it
- consider property level flood prevention measures that may be useful in the property, such as flood gates and barriers or airbricks
- consider conducting a visual check at the property looking for water staining, damp patches or mould growth. Be aware of any damp smells. It is also worth checking the survey to see if any of these things have been reported
- further advice on groundwater flooding has been produced by the Environment Agency and the Local Government Association and can be found at https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/297421/flho0911bugi-e-e.pdf

Flood



Risk of flooding from rivers and the sea



Risk of flooding from rivers and the sea

The property has a High chance of flooding in any given year, according to Risk of Flooding from Rivers and Sea (RoFRaS) 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: <http://www.floodre.co.uk/>

RoFRaS 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 RoFRaS model uses local water level and flood defence data to model flood risk. See below for explanation of the RoFRaS levels of flood risk.

Please see the Recommended next steps on **p.2** for further advice.

Environment Agency RoFRaS risk ratings

Very Low	Low	Medium	High
The chance of flooding from rivers or the sea is considered to be less than 1 in 1000 (0.1%) in any given year.	The chance of flooding from rivers or the sea is considered to be less than 1 in 100 (1%) but greater than or equal to 1 in 1000 (0.1%) in any given year.	The chance of flooding from rivers or the sea is considered to be less than 1 in 30 (3.3%) but greater than 1 in 100 (1%) in any given year.	The chance of flooding from rivers or the sea is considered to be greater than or equal to 1 in 30 (3.3%) in any given year.

JBA Floodability

The property has been rated as **Amber**. Please see the Recommended next steps on **p.2** for further advice.

This rating is calculated by JBA and is based entirely on JBA's modelled river, coastal, pluvial and groundwater flood risk data. This data is used by a large number of top insurance companies in order to assess flood risk, though individual insurers may also have recourse to further information not used in this assessment such as claim history, and is indicative rather than definitive.

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

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

Green indicates a level of flood hazard such that insurance covering flood risk may be obtainable relatively easily as part of a standard household insurance contract. Very low possibility of insurance companies ceding the property into the Flood Re scheme unless the property has flooded in the past.

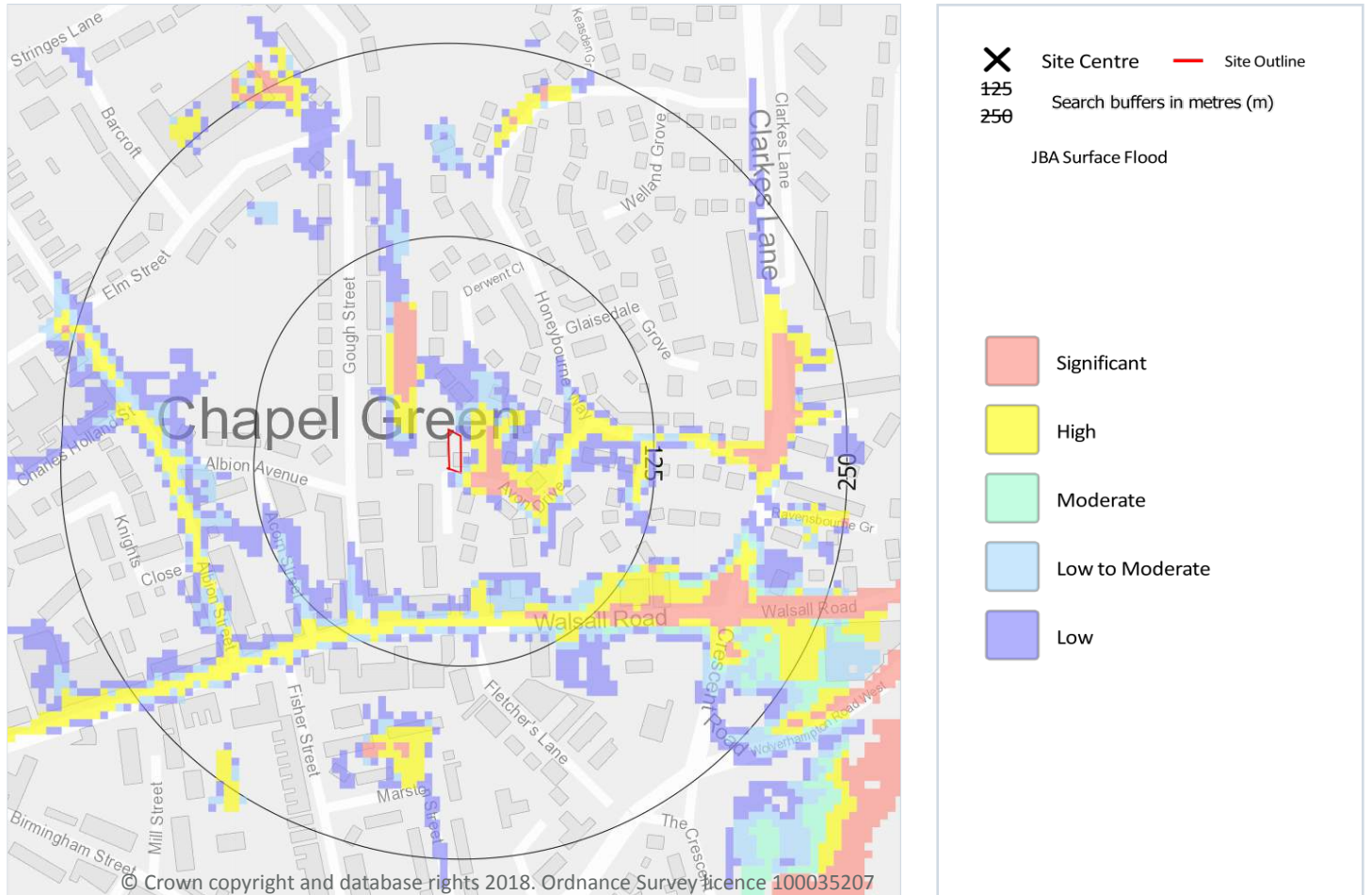
Amber indicates a level of flood hazard such that insurance covering flood risk may be available but may be subject to increased premiums and non-standard and/or additional terms. Low possibility of insurance companies ceding the property into the Flood Re scheme unless the property has flooded in the past.

Red indicates a level of flood hazard such that standard priced insurance covering flood risk may be more difficult to obtain. Low to moderate possibility of insurance companies ceding the property into the Flood Re scheme unless the property has flooded in the past.

Black 1 indicates a level of flood hazard such that standard priced insurance covering flood risk may be significantly more difficult to obtain. Moderate to high possibility of insurance companies ceding the property into the Flood Re scheme, especially if the property has flooded in the past.

Black 2 indicates a level of flood hazard such that standard priced insurance covering flood risk may be extremely difficult to obtain. High possibility of insurance companies ceding the property into the Flood Re scheme, especially if the property has flooded in the past.

Surface water flood risk



Surface water flood risk

The property is likely to be prone to flooding following extreme rainfall, which could cause problems with insuring the property against flood risk. However, if it was built before 2009, it may be eligible for insurance assistance from the Flood Re scheme.

The area in which the property is located has been assessed to be at Low to Moderate risk of surface water flooding. This area is considered to have a 1 in 200 probability of surface water flooding due to rainfall in a given year to a depth of between 0.1m and 0.3m. 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 row, or not at all for many years.

These risk calculations are based on Jeremy Benn Associate (JBA) Risk Management maps.

Groundwater Flooding



JBA Risk Management data indicates that the property is in an area with a High risk of groundwater flooding. Groundwater levels are either at or very near (within 0.025m of) the ground surface. Within this zone there is a risk of groundwater flooding to both surface and subsurface assets. Groundwater may emerge at significant rates and has the capacity to flow overland and/or pond within any topographic low spots.

Groundwater flooding is flooding caused by unusually high groundwater levels. It occurs as excess water emerging at the ground surface or within underground structures such as basements. Groundwater flooding tends to be more persistent than surface water flooding, in some cases lasting for weeks or months, and it can result in significant damage to property. This risk assessment is based on a 5m Digital Terrain Model (DTM) and a 1 in 100 year return period.

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Additional searches that are not of concern or relevant to this location

The searches listed below were run against the property and found not to be of concern or represent a risk.

Flood

Flood storage areas: part of floodplain

Historic flood areas

Areas benefiting from flood defences

Flood defences

Proposed flood defences

Search Code and Groundsure terms and conditions

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The Search Code

- provides protection for homebuyers, sellers, estate agents, conveyancers and mortgage lenders who rely on the information included in property search reports undertaken by subscribers on residential and commercial property within the United Kingdom
- sets out minimum standards which firms compiling and selling search reports have to meet
- promotes the best practice and quality standards within the industry for the benefit of consumers and property professionals
- enables consumers and property professionals to have confidence in firms which subscribe to the code, their products and services

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- conduct business in an honest, fair and professional manner
- handle complaints speedily and fairly
- ensure that products and services comply with industry registration rules and standards and relevant laws
- monitor their compliance with the Code

Complaints 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 compensation of 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 Code.

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

TPO's Contact Details:

The Property Ombudsman scheme, Milford House, 43-55 Milford Street, Salisbury, Wiltshire SP1 2BP. Tel: 01722 333306 Fax: 01722 332296 Email: admin@tpos.co.uk Web: <https://www.tpos.co.uk/>

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- acknowledge it within 5 working days of receipt
- normally deal with it fully and provide a final response, in writing, within 20 working days of receipt
- keep you informed by letter, telephone or e-mail, as you prefer, if we need more time
- provide a final response, in writing, at the latest within 40 working days of receipt
- liaise, at your request, with anyone acting formally on your behalf

Complaints should be sent to:

Operations Director, Groundsure Ltd, Sovereign House, Church Street, Brighton, BN1 1UJ. Tel: 08444 159 000. Email:

info@groundsure.com If you are not satisfied with our final response, or if we exceed the response timescales, you may refer the complaint to The Property Ombudsman scheme (TPOs): Tel: 01722 333306, E-mail: admin@tpos.co.uk We will co-operate fully with the Ombudsman during an investigation and comply with their final decision.

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