



Flood Report

Residential Property at
THE BUNGALOW WHITE CROSS LANE
SURFLEET
SPALDING
LINCOLNSHIRE
PE11 4AL

Grid Reference: 525125E 327485N

Order Reference: 39732090_1

Your Reference: 10192156_HCF

Monday, 18 June 2012

Requested by
TM Group (UK)
1200
Delta Business Park
Swindon
Wiltshire
SN5 7XZ

TM Group (UK) are authorised resellers of Sitescope Limited - a leading UK provider of property and environmental risk information.



The campaign for increased awareness of flood risk
Join at: www.knowyourfloodrisk.co.uk

Sitescope works in association with:



British Geological Survey
NATURAL ENVIRONMENT RESEARCH COUNCIL



Guidance

To assess the flood risk associated with this property we have considered the widest possible range of suppliers. Assessment of this data has identified that this property IS considered a flood risk, due to the following issues:

The Environment Agency flood risk model indicates that the property is in or within the vicinity of a natural flood plain. Please refer to the Environment Agency data in Section B for further details.

Geological deposits show that the area has flooded in the recent geological past and therefore may be prone to flood in the future. Please refer to the BGS data in Section C for further details.

Introduction

The Homecheck Professional Flood report uses a range of information sources to assess the flood risk of the property. The results of each section will not always correlate, and the footnotes within the relevant section explain how each result is derived.

The report is for use by lawyers and other property professionals. It provides detailed information within the key areas listed below in a familiar and easy to understand question and answer format.

SECTION A RMS Flood Risk

RMS flood is a modelled dataset, which uses land height, predicted rainfall and a huge variety of other factors to predict both flooding from rivers, and for the first time across Great Britain, surface water flooding - which is key for flood predictions in urban areas.

SECTION B Environment Agency/ Centre for Ecology and Hydrology Flooding

This section gives details of EA flood data in England and Wales and CEH flood data in Scotland. If flood zones are identified in the vicinity of the property then a flood map is included within this section.

SECTION C British Geological Survey Flooding

SECTION D Aviva Flood Risk and Insurability

This section gives an indication of the level of flood risk for the property as identified by Aviva.

SECTION E Insurance Claims

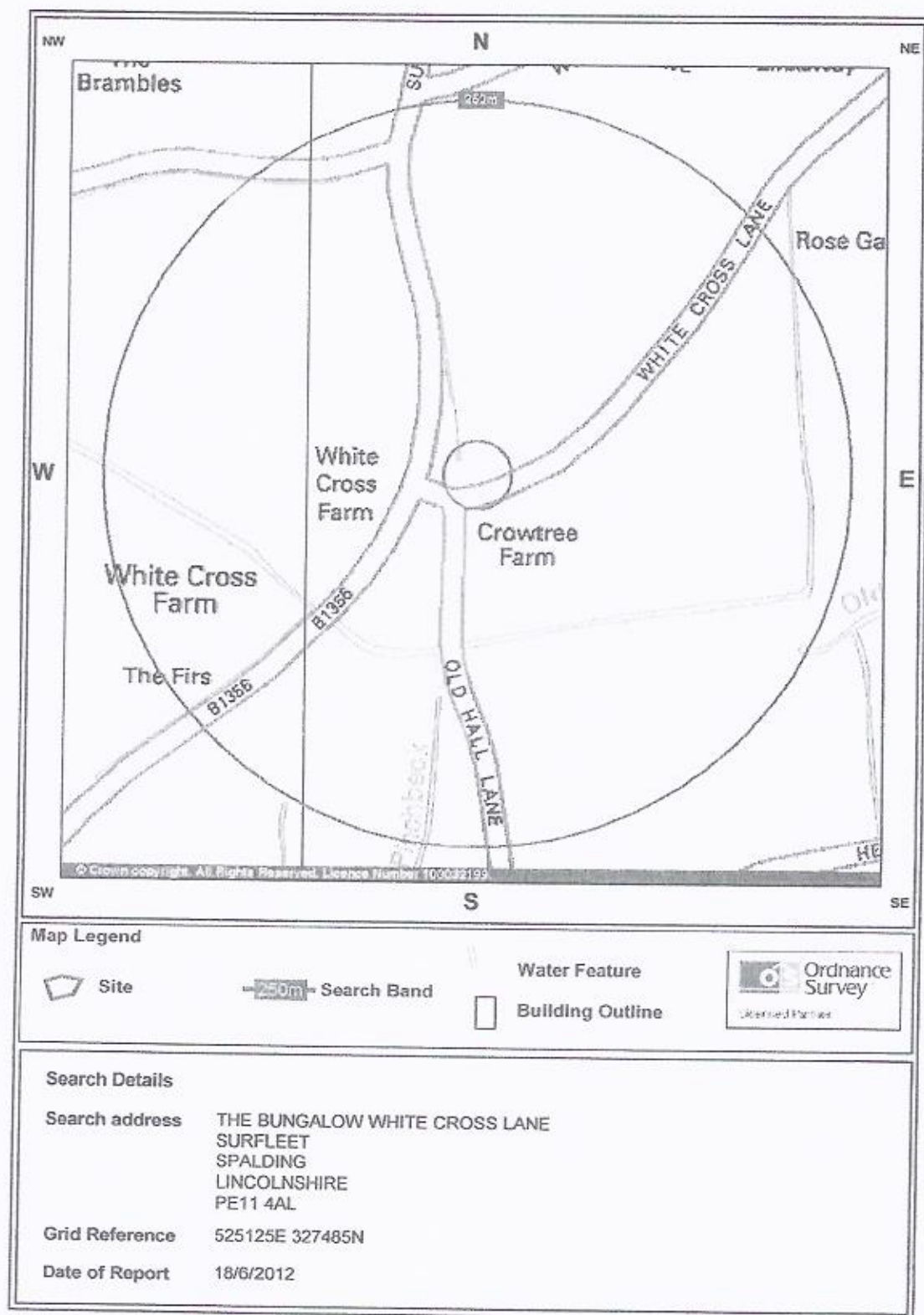
This section gives an indication of the insurance claims rating for flooding within the postcode sector.

Other Reports

You may also wish to consider reports from our full range covering both Contamination and Ground Stability issues.

Footnotes

- (1) The report should only be used in connection with one residential parcel of land (for the purpose of defining a single parcel of land Rule2(2) of the Local Land Charges Act 1997 is used). The report is based on the address and grid reference shown on the cover of this report and the replies are given in reliance on the accuracy and completeness of this information.
- (2) The report is supplied subject to our current standard terms and conditions.
- (3) The search is based on a UK National Grid Reference for the property. The grid reference used is shown on the cover of this report.
- (4) The information in the report is supplied under licence to Sitescope Limited from various sources including: Environment Agency, British Geological Survey, Aviva and Ordnance Survey.
- (5) This report is a search of statutory and non-statutory sources of information which does not include any on-site survey or inspection of the property or its environs. Accordingly the report cannot in any way provide information as to the actual state of the property or land.
- (6) The replies in this report are based on information currently supplied to Sitescope Limited by its data providers. Sitescope cannot guarantee the accuracy or the completeness of any information supplied to it by its data providers.
- (7) Homecheck Professional is a Sitescope Product provided by Landmark Information Group Limited.



SECTION A - RMS Flood Risk

Defended Flood

A.1	What are the potential worst case flood depths, taking flood defences into account in areas:	within 0 - 50 metres?	No known flood risk
		within 51 - 250 metres?	No known flood risk

Undefended Flood

A.2	What are the potential worst case flood depths, assuming the absence of flood defences in areas:	within 0 - 50 metres?	No known flood risk
		within 51 - 250 metres?	No known flood risk

Pluvial & Minor River Flood

A.3	Are there any areas at potential risk of surface water flooding:	within 0 - 50 metres?	Yes
		within 51 - 250 metres?	Yes

Footnotes:

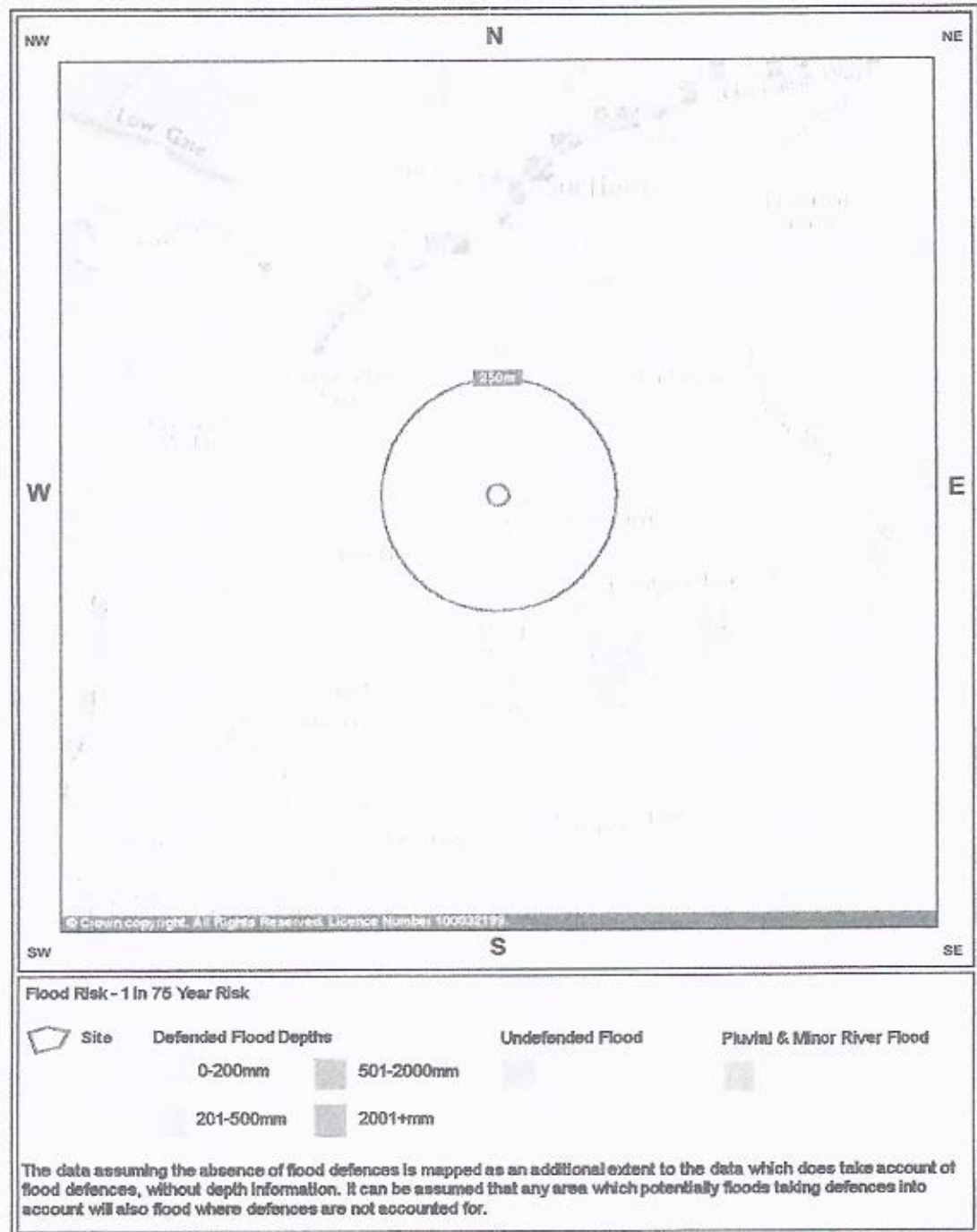
A. RMS flood data is based on analyses of historical data, using mathematical and statistical models and the encoded experience of scientists and engineers, and is inherently imprecise. It is provided "AS IS", without any warranty of any kind. The information provided is not intended to constitute professional advice or an endorsement by RMS of any kind regarding the use and suitability of the information. You rely on this information solely at your own risk. RMS shall not be liable for any damages (whether direct or consequential damages, including loss of profits) suffered by any recipient of this report or any third party relying upon or using this report. Please refer to the report user guide for further information. RMS doesn't screen for flooding from the sea.

A.1 The potential risk has been modelled on the basis of a flood occurring on average every 75, 100 or 1000 years. Flood depths are grouped into 4 bands, and the worst case reported. Flood defences in this model are assumed to withstand the flood heights for which they were designed.

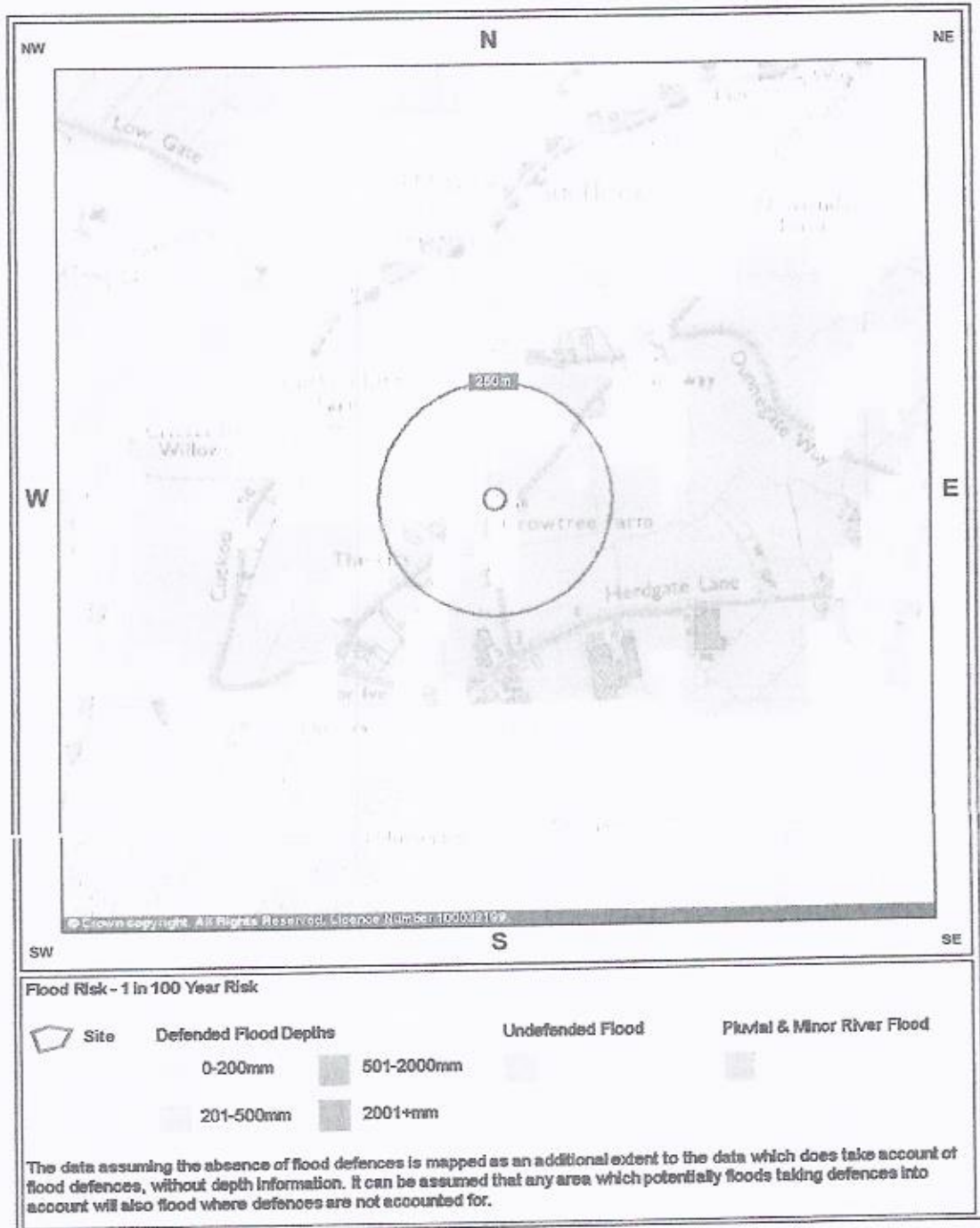
A.2 The potential risk has been modelled on the basis of a flood occurring on average every 75, 100 or 1000 years. Flood depths are grouped into 4 bands, and the worst case reported. This model assumes that no flood defences are present, representing the possible outcome if defences fail earlier than designed.

A.3 The potential risk has been modelled on the basis of a flood occurring on average every 75, 100 or 1000 years. Surface water flooding is due to flooding from minor rivers, water flowing across the ground or raised groundwater levels.

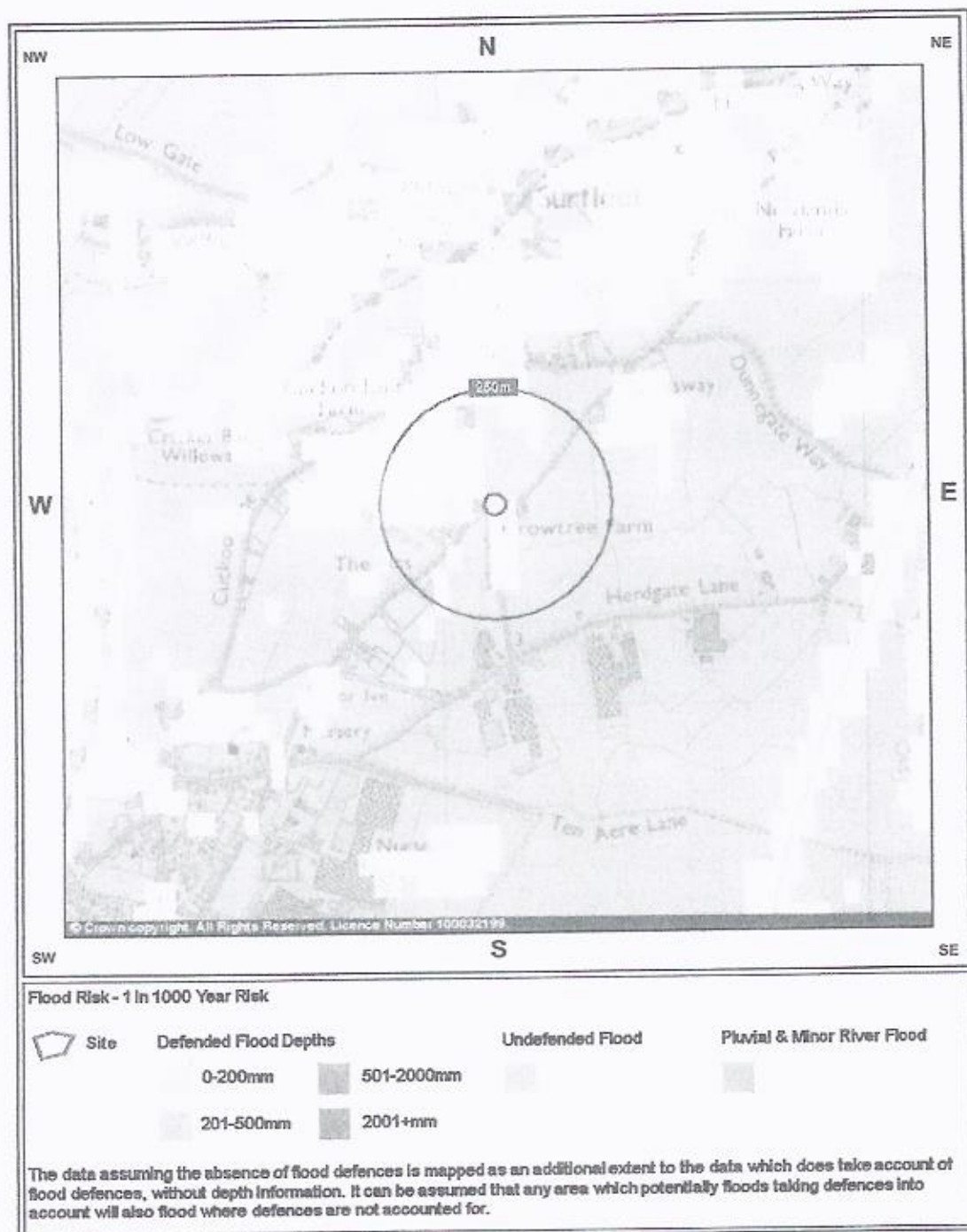
Map Summary: RMS Flood Risk - 1 in 75 year risk



Map Summary: RMS Flood Risk - 1 in 100 year risk



Map Summary: RMS Flood Risk - 1 in 1000 year risk



SECTION B - Environment Agency Flooding

Flood Risk

- B.1 Is the property in or within 250m of an area affected by flooding (Zone 3) or extreme flooding (Zone 2)? **Yes**

Flood Defence

- B.2 Is the property in or within 250m of flood defences? **No**

Flood Defended Area

- B.3 Is the property in or within 250m of an area benefiting from flood defences? **No**

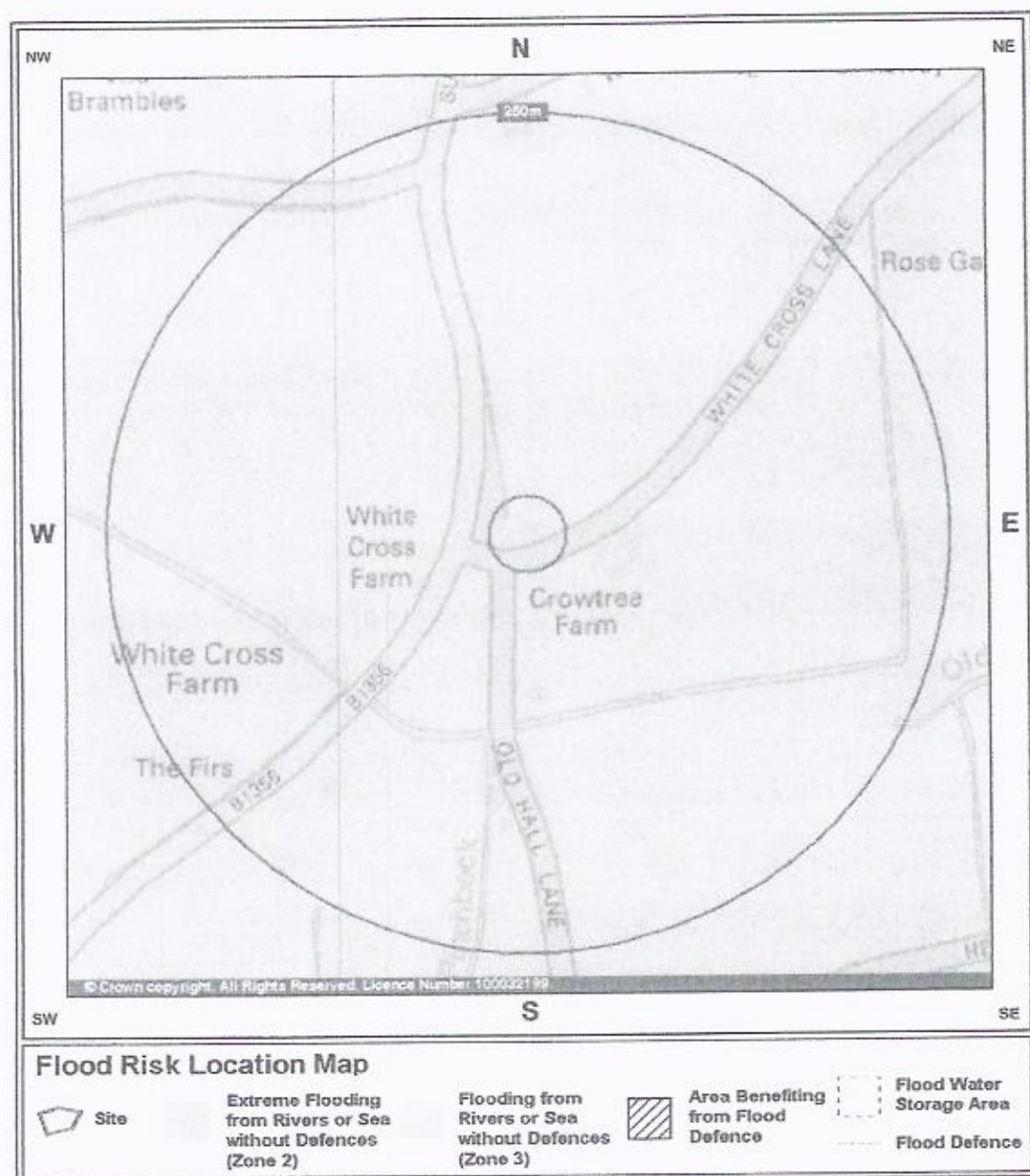
Footnotes:

Question B.1 The replies given in England and Wales are based on the Environment Agency's Flood Map, specifically the extent of flooding. This shows flooding from rivers or sea without defences i.e. the natural flood plain area that could be affected in the event of flooding from rivers and the sea. An area affected by flooding (Zone 3) indicates the extent of a flood with a 1% (1 in 100) chance of happening each year from a river and a 0.5% (1 in 200) chance of happening each year from the sea. The extreme flooding (Zone 2) indicates the extent of a flood with a 0.1% (1 in 1000) chance of happening each year. The reply given in Scotland is based on data from the Centre for Ecology and Hydrology. The Environment Agency doesn't screen for pluvial flooding.

Question B.2 The replies given in England and Wales are based on the Environment Agency's Flood Map, specifically the flood defences. This includes linear flood defences (such as walls and embankments) and flood water storage areas (such as reservoirs and basins). The linear flood defences shown are normally those built within the last 5 years to a specified standard. As a result not all flood defences may be shown.

Question B.3 The replies given in England and Wales are based on the Environment Agency's Flood Map, specifically the areas benefiting from flood defences. This shows areas that benefit from flood defences, in the event of a river flood with a 1% (1 in 100) chance of happening each year, or a flood from the sea with a 0.5% (1 in 200) chance of happening each year. If the defences were not there, these areas would flood.

Map Summary: Environment Agency Flooding



SECTION C - British Geological Survey Flooding

Flood Risk

- | | | |
|-----|--|---|
| C.1 | What is the susceptibility to groundwater flooding in the search area based on the underlying geological conditions? | None |
| C.2 | Are there any geological deposits in the search area which indicate that it may be vulnerable to inland or coastal flooding? | <p>Yes</p> <p>There are geological deposits identified within the search area which indicate that it may be vulnerable to coastal flooding.</p> |

Footnotes:

The search band for these questions is 0-50m from the specified property.

C.1 Groundwater flooding is defined as the emergence of groundwater at the ground surface or the rising of groundwater into man-made ground under conditions where the normal range of groundwater levels is exceeded.

The BGS Susceptibility to groundwater flooding hazard dataset identifies where geological conditions could enable groundwater flooding to occur and where groundwater may come close to the ground surface.

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

C.2 Where geological deposits indicate that the area may be vulnerable to flooding and are identified in the search area, this does not necessarily mean that flooding will occur. The data behind the search are purely 'geological' and do not take into account any man-made factors such as flood protection schemes. The data is indicating simply those geological deposits which have been associated with flooding in the recent geological past and which therefore may still be vulnerable to flooding. The BGS geological indicators of flooding data should be regarded as complementary to, but not a replacement for, existing Environment Agency flood risk maps.

SECTION D - Aviva Flood Risk and Insurability

Flood Risk

- D.1 What is the flood risk rating for this property?

Medium

Based on Aviva's assessment of flood risk, this property has a flood risk between a 1 in 75 year, and a 1 in 250 year flood event.

Insurability

- D.2 What is the insurability risk assessment for this property?

Low

The insurer's assessment of flood risk at this property indicates that the property is built on a flood plain and there is a low probability of flooding. Insurer would be prepared to offer cover for flooding if it were to insure this property. Properties with a moderate probability of flooding may attract a small increase in insurance premiums to cover the risk.

Footnotes:

D.1 Aviva have generated a detailed flood risk assessment to accurately evaluate the flood risk for individual customers. The information from this assessment has been used to define the risk shown - this is based on the individual property rather than the postcode. The flood risk assessment undertaken by Aviva is for river flooding and coastal flooding. No assessment has been made for flooding from other sources like groundwater flooding, flash flooding, sewerage flooding or flooding caused by defective household equipment or plumbing. Whilst Aviva will offer insurance to properties protected to better than 1.3% flood risk per year this would not be the case if the property has previously flooded from any cause unless adequate measures have been taken to manage future risk. Aviva always recommend that any purchaser should ask the seller specifically about any flooding of the property and what, if any, remedial action has been taken to prevent a future recurrence.

SECTION E - Insurance Claims

Flood Insurance Claim Rating

E.1 What is the insurance claim rating for this property?

Low

This assessment is derived from the number of insurance claims in your postcode sector.

Footnotes:

E.1 The risk is derived from the number of flood insurance claims in the postcode sector. As a guide an indication of the risk rating would be as follows:-

"High Risk" is a sector with more than 5 claims per 1000 households

"Medium Risk" is a sector with between 2 and 5 claims per 1000 households

"Low Risk" reflects few claims, with less than 2 claims per 1000 households

"Very Low Risk" indicates no claims records

The figures may be the result of one event or cumulatively over time and are indicative only. A sector may appear to have a higher risk due to repeated claims on a single property or group of properties.

The data includes validated claims notified to insurers including river and coastal flood, heavy rainfall and flooding following blockages to sewers etc. They do not include an escape of water from a fixed appliance.