

GroundSure Flood

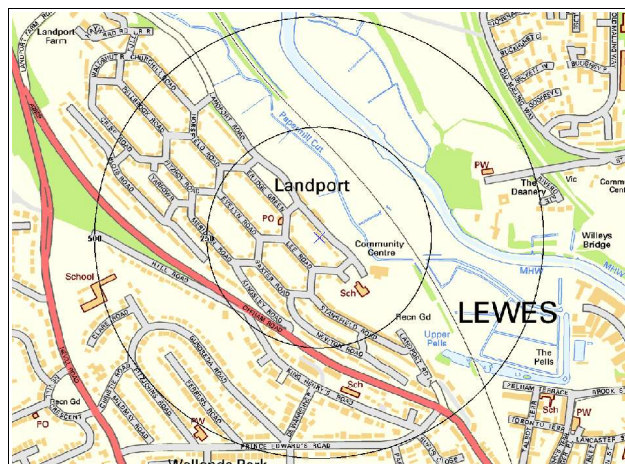
Address: GS-5-FLDSPECLF1

Date: October 22, 2007

Report Reference: GS-5-FLDSPECLF1

Your Reference: GS-5-FLDSPECLF1

Grid Reference: 540897,110845



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Overview of Findings

For detailed guidance on each dataset, please refer to the Detailed Findings sections listed below.

Factor	Assessment	Section
Environment Agency Flood Data		
Surface Water Risk	High	1.1/ 1.2/ 1.3
Areas benefiting from Flood Defences	None within 25m	1.4
Areas used for Flood Storage	None within 25m	1.5
British Geological Survey Groundwater Flooding		
Groundwater Flooding Susceptibility Areas	High	2.1
Norwich Union Flood Data and Insurability		
Norwich Union assessment of flood risk. *	Moderate between 0.4% and 1.3% chance that the property will flood in any given year.	3.1

* The flooding risk assessment undertaken by Norwich Union is for river flooding and coastal flooding. No assessment has been made for flooding from other sources like groundwater flooding.

Expert Assessment

Overview and Guidance

The Environment Agency river and tidal flood risk to the site is classified as High (annual probability of flooding of 1.0% or greater from rivers, and 0.5% or greater from the sea). The study site is not located in close proximity to an area benefiting from flood defences or from a flood storage area.

In addition the study site has a High susceptibility to groundwater flooding.

Norwich Union's assessment of flood risk at this property indicates that the property is built on a floodplain and there is a Moderate probability of flooding (between 0.4% and 1.3% chance that the property will flood in any given year).

Indication of Insurability

In order to give an indication of the level of risk as seen by an insurance company the following assessment is provided by Norwich Union:-

As part of the commitment to the quality and accuracy of the data it has produced, Norwich Union would be prepared to offer cover for flooding as part of its buildings and contents insurance if it were to insure this property. Properties with a Moderate probability of flooding may attract higher insurance premiums.

Other insurance companies may calculate the risk differently.

Recommendations

You are advised to shop around and check if home and buildings insurance that covers flood risk is available for the property at a premium that you consider as acceptable.

To minimise the damage to the property in the event of a flood Norwich Union recommends you consider flood protection measures. Suppliers of suitable products can be found on the National Flood Forum website (www.floodforum.org.uk).

If you have any further concerns regarding the presence of the Environment Agency floodplain, you may wish to obtain more detailed information from the Environment Agency through their Floodline (0845 988 1188) or by ordering an Environment Agency Flood Report from your local Environment Agency Office. There will be a cost associated with this request and the report normally takes between 5 and 10 working days to prepare. To avoid confusion and time delays you are advised to enclose a site plan and ask any specific questions that may be applicable.

Where high groundwater flooding susceptibility is indicated, this means that given the geological conditions in the area groundwater flooding hazard should be considered in all land-use planning decisions. It is recommended that other relevant information e.g. records of previous incidence of groundwater flooding, rainfall, property type, and land drainage information be investigated in order to establish relative, but not absolute, risk of groundwater flooding.

More detailed property specific flood risk assessments may help refine this level of risk. Depending on the outcome of this it could be provided as evidence of the risk to an insurance company.

If you would like any further assistance regarding this report then please contact the GroundSure Ltd Helpline (01273 819500)

Aerial Photograph of Property

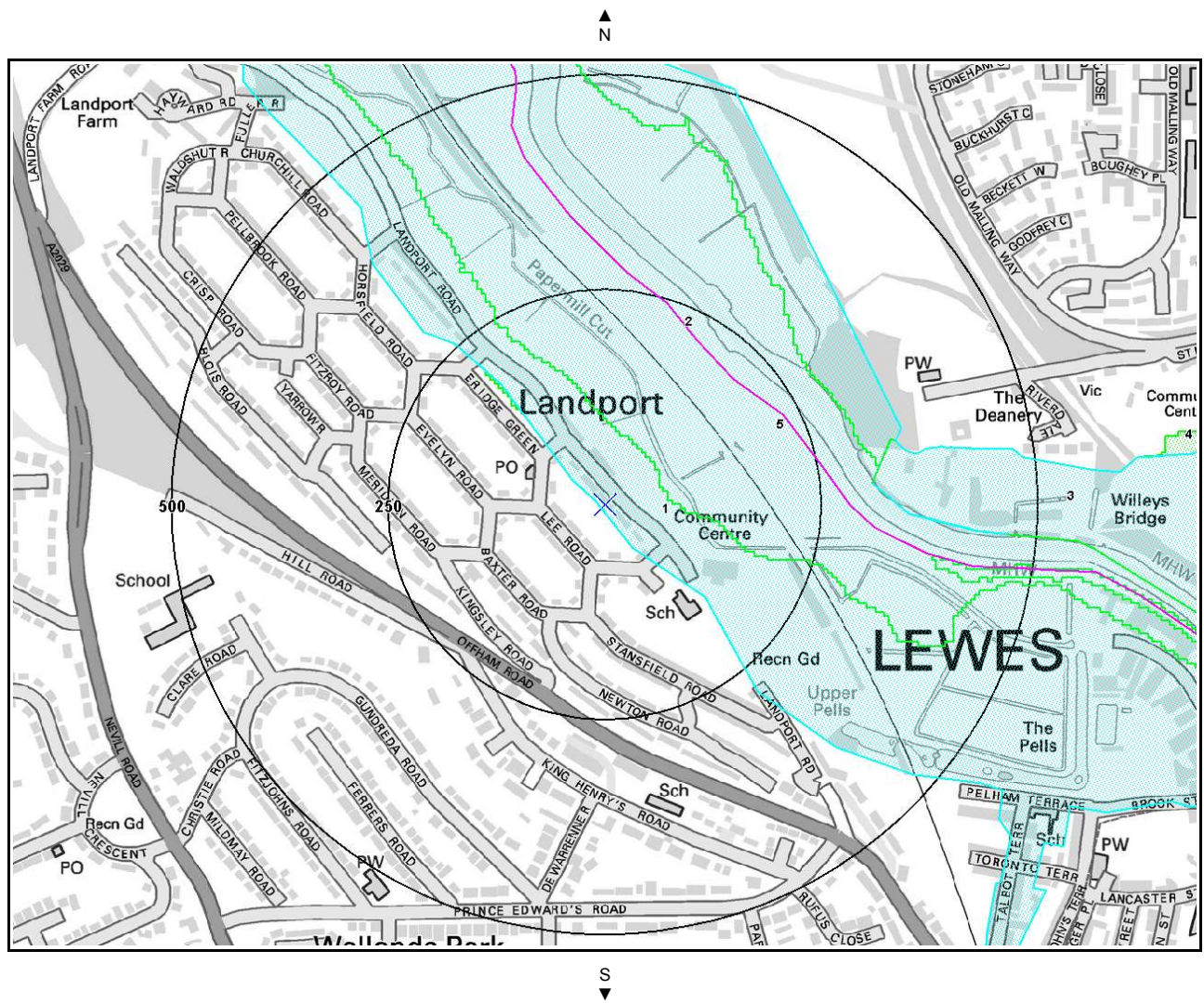


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
Site Name: GS-5-FLDSPECLF1






Grid Reference: 540897,110845

1. Surface Water Flood Risk Map



Flood Risk Legend

-  Search Centre
-  100 Search Buffers (m)
-  250 Search Buffers (m)

-  Zone 2 Floodplain
-  Zone 3 Floodplain
-  Flood Storage Area
-  Area Benefiting from Flood Defences
-  Flood Defences



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1. Surface Water Flooding

1.1 Environment Agency Flood Risk

What is the risk of flooding at the centre of the study site? **High**

What is the highest risk of flooding within 25m of the centre of the study site? **High**

Guidance: More detailed information may be available from the Environment Agency through their floodline (0845 988 1188) or by ordering an Environment Agency Flood Report (the Agency may charge for this information) from the local Environment Agency Office.

1.2 Zone 2 Flooding

Zone 2 floodplain estimates the annual probability of flooding as one in one thousand (0.1%) or greater from rivers and the sea but less than 1% from rivers or 0.5% from the sea. Alternatively, where information is available they may show the highest known flood level.

Is the site within 250m of an Environment Agency indicative Zone 2 floodplain? **Yes**

Guidance: More detailed information may be available from the Environment Agency through their floodline (0845 988 1188) or by ordering an Environment Agency Flood Report from the local Environment Agency Office.

The following floodplain records are represented as green shading on the Flood Risk Map:

ID	Distance	Direction	Update
1	0.0	On Site	13-Jul-2007
2	66.0	E	13-Jul-2007

1.3 Zone 3 Flooding

Zone 3 estimates the annual probability of flooding as one in one hundred (1%) or greater from rivers and a one in two hundred (0.5%) or greater from the sea. Alternatively, where information is available they may show the highest known flood level.

Is the site within 250m of an Environment Agency indicative Zone 3 floodplain? **Yes**

Guidance: More detailed information may be available from the Environment Agency through their floodline (0845 988 1188) or by ordering an Environment Agency Flood Report from the local Environment Agency Office.

The following floodplain records are represented as blue shading on the Flood Risk Map:

ID	Distance	Direction	Update
5	0.0	On Site	13-Jul-2007

1.4 Areas benefiting from Flood Defences

Are there any areas benefiting from Flood Defences within 25m of the study site? **No**

Flood Risk Report Reference: GS-5-FLDSPECLF1

Guidance: More detailed information may be available from the Environment Agency through their floodline (0845 988 1188) or by ordering an Environment Agency Flood Report from the local Environment Agency Office.

1.5 Areas used for Storage Areas

Are there any areas used for Flood Storage within 25m of the study site? **No**

Guidance: More detailed information may be available from the Environment Agency through their floodline (0845 988 1188) or by ordering an Environment Agency Flood Report from the local Environment Agency Office.

1.6 Flood Defences

Are there any Flood Defences within 25m of the study site? **No**

Guidance: More detailed information may be available from the Environment Agency through their floodline (0845 988 1188) or by ordering an Environment Agency Flood Report from the local Environment Agency Office.

2. British Geological Survey Groundwater Flooding

2.1 Groundwater Flooding Susceptibility Areas

Where land that is prone to groundwater flooding has been built on, the effect of a flood can be costly. Because groundwater responds slowly compared with rivers, floods can last for weeks or even months.

Are there any British Geological Survey groundwater flooding susceptibility flood areas within 50m of the centre of the study site? **Yes**

What is the highest susceptibility to groundwater flooding in the search area based on the underlying geological conditions? **High**

Guidance:

Where high groundwater flooding susceptibility is indicated, this means that given the geological conditions in the area groundwater flooding hazard should be considered in all land-use planning decisions. It is recommended that other relevant information e.g. records of previous incidence of groundwater flooding, rainfall, property type, and land drainage information be investigated in order to establish relative, but not absolute, risk of groundwater flooding.

Notes:


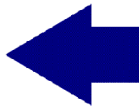
Groundwater flooding is defined as the emergence of groundwater at the ground surface or the rising of groundwater into man-made ground under conditions where the normal range of groundwater levels is exceeded.

3. Flood Risk and Insurance

3.1 Property Flood Risk & Insurability

Norwich Union 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 below – this is based on the individual property rather than the postcode. The flood risk assessment undertaken by Norwich Union is for river flooding and coastal flooding. No assessment has been made for flooding from other sources such as groundwater flooding, flash flooding, sewerage flooding or flooding caused by defective household equipment or plumbing.

Norwich Union Flood Risk: **9A - Norwich Union's assessment of flood risk at this property indicates that the property is built on a floodplain and there is a Moderate probability of flooding [between 0.4% and 1.3% chance that the property will flood in any given year].**

Risk	Norwich Union Flood Rating	Norwich Union's assessment of flood risk:-	Insurability - In order to give an indication of the level of risk as seen by an insurance company the following assessment is provided by Norwich Union.	% of properties within this banding	Property specific assessment
 <p>Highest</p> <p>Lowest</p>	R	There is a Significant risk of flooding (greater than a 1.3% chance that the property will flood in any given year).	The level of risk is sufficiently high that without evidence of appropriate flood defences Norwich Union would not be prepared to insure this property without an underwriter reviewing the information relating to the site.	1.0%	
	5A 6A 7A 8A 9A 10A	There is a Moderate probability of flooding (between 0.4% and 1.3% chance that the property will flood in any given year).	May attract higher insurance premiums; Rating 5 will attract higher premiums than rating 6. Rating 6 will attract higher premiums than rating 7 etc.	9.6%	
	11G	Whilst the property is built on a floodplain there is a Very Low probability of flooding (between 0.1% and 0.4% chance of the property flooding in any given year).	May attract a small increase in insurance premiums due to the risk of flooding.	0.2%	
	12P	In an extreme flood event this property may become isolated or surrounded by flood waters. The property itself is unlikely to flood.	May attract a small increase in insurance premiums due to the risk of isolation.	0.1%	
	13N	There is a negligible risk of flooding.	Unlikely to be an increase in premiums.	89.2%	

Guidance: You are advised to check if home and buildings insurance that covers flood risk is available for the property that you consider to be acceptable.

To minimise the damage to the property in the event of a flood Norwich Union recommends you consider flood protection measures. Suppliers of suitable products can be found on the National Flood Forum website (www.floodforum.org.uk).

Contact Details

GroundSure Helpline

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Acknowledgements

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