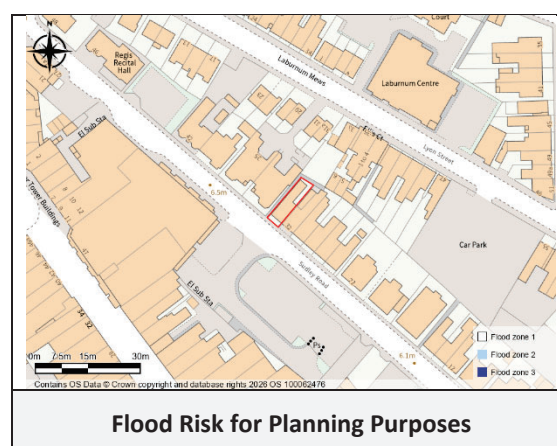
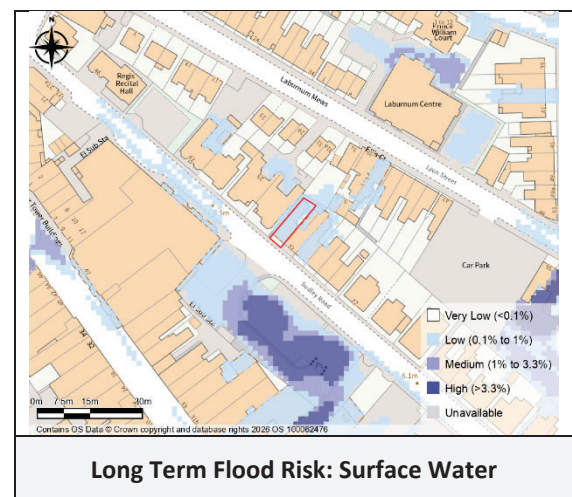
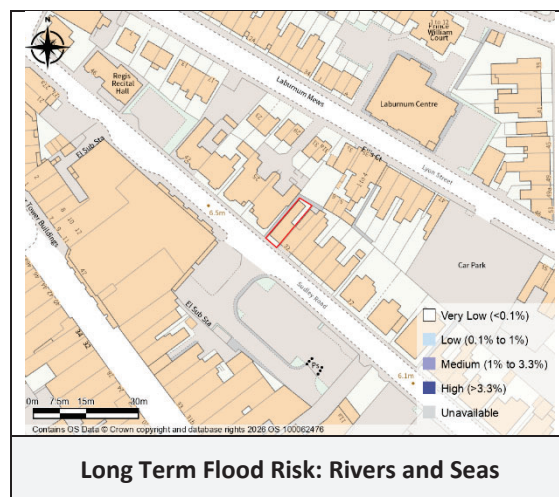


Flooding:

- 8.9 Flooding represents the biggest natural catastrophe risk in the UK. Currently five million homes are at risk of flood, with those at 'significant' able to take out affordable flood insurance by the Government sponsored Flood Re scheme. Not all properties will be covered by this arrangement. The excluded categories include, properties built after 2009, any business premises and most flats. This is to discourage development in flood prone areas.

Flood Risk for Planning Purposes	Zone 1
Long Term Flood Risk: Rivers & Sea	Very low
Long Term Flood Risk: Surface Water	Low

- 8.10 From our brief inspection both on site and from checking with the Environment Agency's website (<https://www.gov.uk/check-long-term-flood-risk> & <https://flood-map-for-planning.service.gov.uk/>) and our own enquiries, we can confirm that there does not appear to be any obvious risk of significant flooding to the Property. Flooding can however occur due to causes beyond one's control and your legal advisors should ensure the building insurance policy covers this aspect adequately.



- 8.11 In addition to the above the Environment Agency's long term flood risk website identifies the premises as lying outside of an area affected by ground water flooding and describes the risk of flooding from reservoirs as 'unlikely'.
- 8.12 We have made the assumption the Property has and will continue to be fully insured along with fully comprehensive insurance to include flooding. Solicitors to verify, otherwise refer back to valuer.