



Project Title: 00104 25a Edwards Yard, Llandarcy

Product: Level 2 Flood Consequence Assessment

Date: 16 July 2023

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**Report Revision Log**

| Report Reference              | Date Issued | Issued To | Notes |
|-------------------------------|-------------|-----------|-------|
| 00283 Unit 11<br>Edwards Yard | 17/07/2023  | Client    |       |
|                               |             |           |       |

## 1. INTRODUCTION

### 1.1. PURPOSE OF THE REPORT

FloodPlan have been commissioned on behalf of A. Randall to produce a Flood Consequence Assessment for a site at 11 Edwards Yard, Llandarcy, Neath, SA10 6JY. This assessment has been conducted with the understanding that the document will be used as part of a planning permission proposal by A. Randall.

### 1.2. LOCATION OF SUBJECT SITE

The site is located a site at 11 Edwards Yard, Llandarcy, Neath, SA10 6JY. The site is located to the west of the M4. Access to the site is gained via Junction 43 of the M4 motorway.

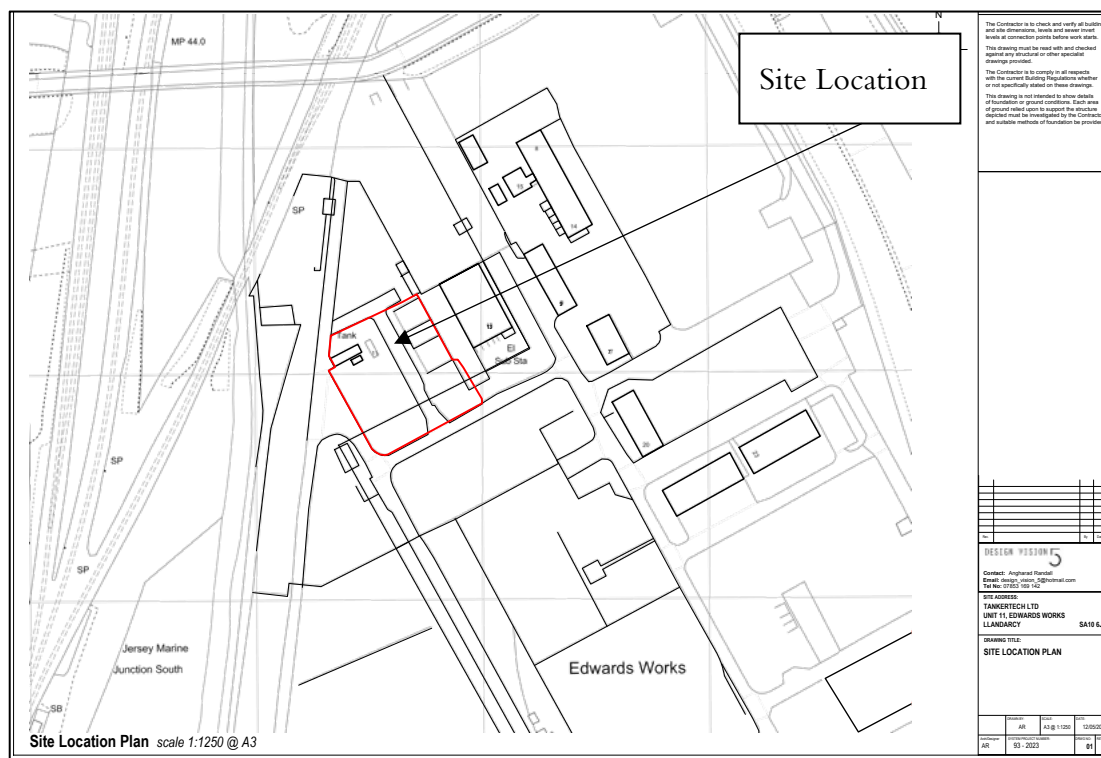


Figure 1: Site Location

### 1.3. SITE PROPOSALS

The existing site is largely hardstanding and is used for commercial purposes. The development proposes the construction of an industrial storage unit and a portacabin office unit. The development is unlikely to increase the impermeable area on site due to the hardstand nature of the existing surface. Development proposals can be seen below and in Appendix A: Development Proposals.

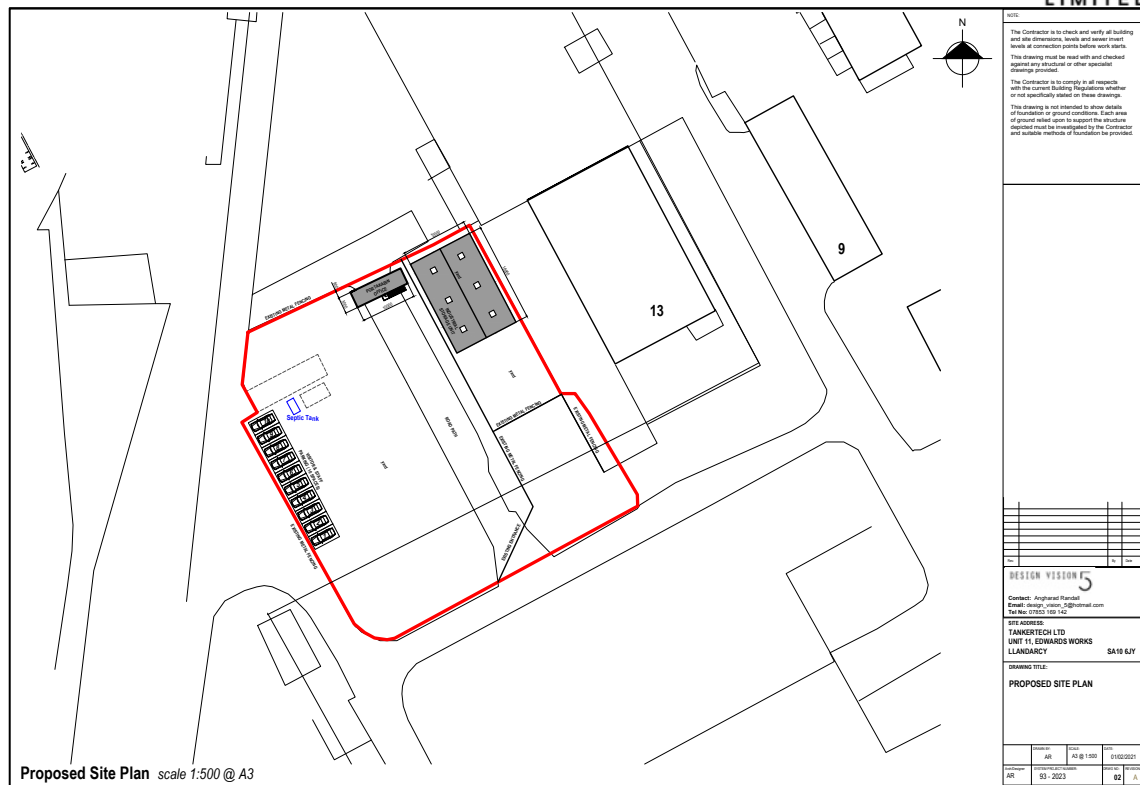


Figure 2: Development Proposal

## **2. ASSESSMENT OF TAN15**

### **2.1. INTRODUCTION TO TAN15**

Technical Advice Note 15 (TAN15 is a Welsh Government published document. This document provides guidance to local planning authorities to ensure the effective implementation of the planning policy. The policy seeks to direct development away from areas at highest risk, but where development is necessary, making it safe without increasing flood risk elsewhere. For these purposes:

- Direct new development away from those areas which are at high risk of flooding.
- Where development has to be considered in high-risk areas (zone C) only those developments which can be justified on the basis of the tests outlined in section 6 and section 7 are located within such areas

Flood risk (from river and sea) are categorised into one of the below:

### **2.2. FLOOD RISK CLASSIFICATIONS**

| Flood Zone | Description                                                                                                |
|------------|------------------------------------------------------------------------------------------------------------|
| Zone A     | Little or no risk                                                                                          |
| Zone B     | Known to have flooded in the past                                                                          |
| Zone C     | EA extreme flood outline (0.1%)                                                                            |
| Zone C1    | Areas of floodplain which are developed and served by significant infrastructure, including flood defence. |
| Zone C2    | Areas of the floodplain without significant flood defence infrastructure                                   |

### 2.3. FLOOD RISK VULNERABILITY CLASSIFICATION

TAN15 categorises buildings by vulnerability. A summary of categories can be seen below:

| Vulnerability Class | Infrastructure                                                      |
|---------------------|---------------------------------------------------------------------|
| Emergency Services  | Hospitals, emergency depots, police stations etc                    |
| Highly vulnerable   | All residential premises, public buildings, schools, libraries etc. |
| Less vulnerable     | General industrial, commercial, retail, car parks etc               |

### 2.4. SUITABLE DEVELOPMENT MATRIX

The below table outlines the suitable development type for the flood zone classification assigned by the Environment Agency flood maps.

| Flood risk vulnerability classification | Emergency Services          | Highly Vulnerable           | Less Vulnerable             |
|-----------------------------------------|-----------------------------|-----------------------------|-----------------------------|
| Zone A                                  |                             |                             |                             |
| Zone B                                  |                             |                             |                             |
| Zone C1                                 | Justification Test Required | Justification Test Required | Justification Test Required |
| Zone C2                                 |                             |                             | Justification Test Required |

Figure 3: Suitable Development Matrix

Key: Blue Development is appropriate; Red Development should not be permitted; Green Development is appropriate with a sufficient Justification Test.

### 3. TAN15 SITE ASSESSMENT

#### 3.1. FLOOD ZONE CLASSIFICATION

As per Figure 4, the site is wholly within flood zone C2. The site does not benefit from flood defences.

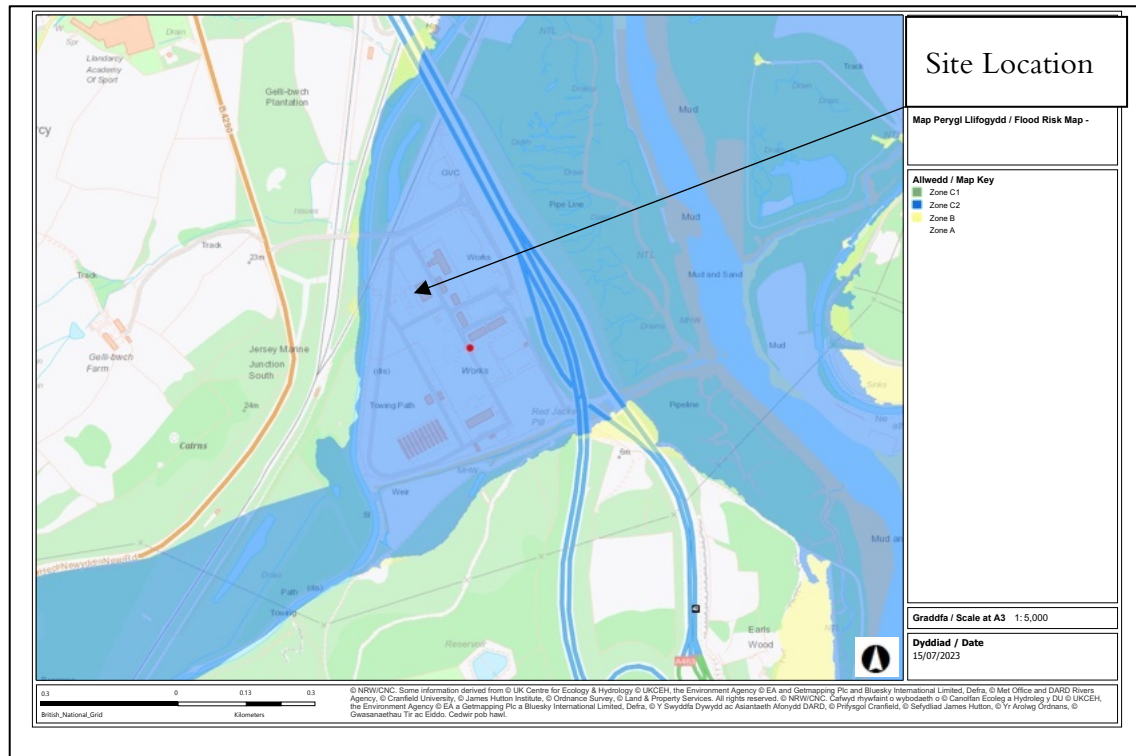


Figure 4: NRW Flood Zone

Where the blue shaded area notates flood zone C2, the green shaded area notated flood zone C1, yellow area notates flood zone B, and the non-shaded areas notates flood zone A.

As part of this FCA, Natural Resources Wales were contacted to release hydraulically modelled flood depths and velocities for the subject site, no detailed flood modelling data was available.

#### 3.2. LAND VULNERABILITY CLASSIFICATION

The existing site is used for commercial purposes and is therefore designated as 'less vulnerable development' by Tan15. The proposed development will also be designated 'less vulnerable development'. The development therefore proposes no increases the vulnerability classification.

#### 3.3. SITE SUITABILITY (TAN15)

'Less vulnerable development' is suitable for flood zone C2, with a successful justification test, as per Figure 3.

## **4. SITE FLOOD RISK**

### **4.1. THIRD PARTY FLOOD RISK DATA SUMMERY**

A 'Groundsure' flood report has been acquired for advising this assessment. The full report can be found in Appendix B. The main findings are summarised below:

| Type of Risk                    | Assessment of Risk |
|---------------------------------|--------------------|
| Overall Flood Risk              | Negligible         |
| Rivers and the Sea              | Very Low           |
| Surface Water                   | Negligible         |
| Groundwater                     | Low                |
| Historic Flood                  | Not identified     |
| Flood Defences                  | No                 |
| FloodScoreTM – insurance rating | Very Low           |

### **4.2. SURFACE WATER FLOODING**

The Environment Agency surface water flood map Figure 5, shows the site is not considered to be at risk from surface water flooding. The risk profile is consistent with the groundsure flood report.

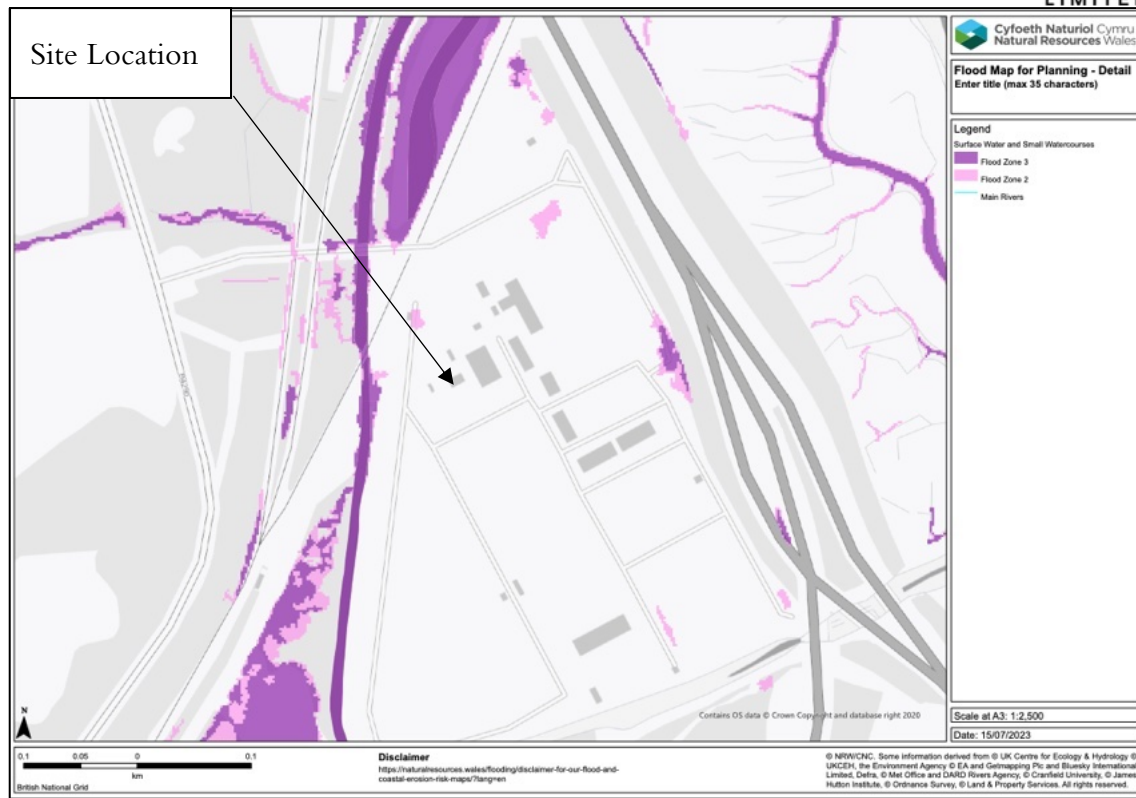


Figure 5: NRW Surface Water Flood Map

Where the dark purple shaded area denotes high risk of surface water flooding; the lighter purple notates medium risk, and the pink area denotes low risk.

### 4.3. TIDAL AND FLUVIAL FLOODING

The site is classified as mapped by the Flood Map for Planning as being located within flood zone 3 (tidal). The site is not believed to be protected by formal flood defences.

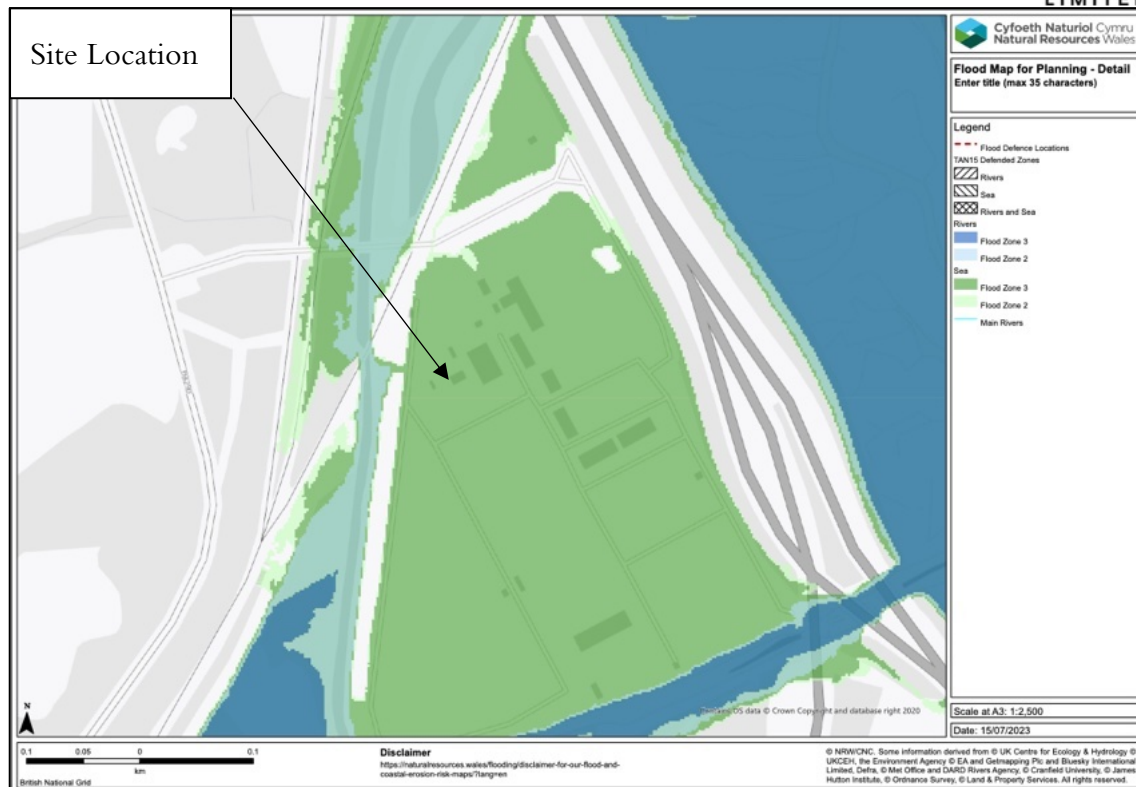


Figure 6: NRW Tidal and Fluvial Flood Map

Tidal: Where the dark green shaded area denotes flood zone 3, the light green area denotes flood zone 2.

Fluvial: Where the dark blue shaded area denotes flood zone 3, the light blue area denotes flood zone 2.

The site is believed to be 'at most' risk from tidal flooding. LiDAR data shows the site to be at an elevated level of 7.3mOD.

The coastal flood boundary extreme sea levels node '482' is the closest node to the development site. The T200 level for 2023 (present day) is 6.388mAoD. The expected lifetime of the development is 75 years (2098). The predicted T200 still water 2098 level (climate change applied) is 7.11mOD. The site is therefore 0.19m above the extreme tidal water level.

The development is experience 0.11m of flooding during the T1000 (2098) event with the maximum still water level being 7.41mOD.

This report recommends that the FFL for the proposed building is set to 7.41mOD to allow for a 300mm freeboard above the T200 (2098) level.

#### ***4.4. GROUNDWATER FLOODING***

The 'Groundsure' flood report indicates that the site has a low risk of groundwater flooding.

#### ***4.5. RESERVOIR FLOODING***

The site is at not believed to be at risk of flooding from reservoir sources.

#### ***4.6. CANAL AND ARTIFICIAL WATER FLOODING***

The site is at not believed to be at risk of flooding from artificial water sources.

#### ***4.1. HISTORIC FLOODING***

A google search for 'Llandarcy historic flooding' yielded no definitive flood history. The 'Groundsure' flood report also failed to identify any historic flood events for the site.

## **5. FURTHER SITE ASSESSMENT**

### **5.1. SITE ACCESS AND EGRESS ROUTES**

Access to the site is gained via Junction 43 of the M4 motorway. The access road may experience some fluvial, tidal, and surface water flood risk.

### **5.2. FLOOD COMPENSATION**

The development is not proposing the increase in impermeable area. Any development proposals should have suitable SuDS features to compensate for water pollution generated by the proposed development and comply with SAB requirements and regulations.

### **5.3. FLOOD WARNING AREAS**

The below Figure 7, highlights the areas that are considered to benefit from Natural Resources Wales flood alerts. The site is within the flood alert area.

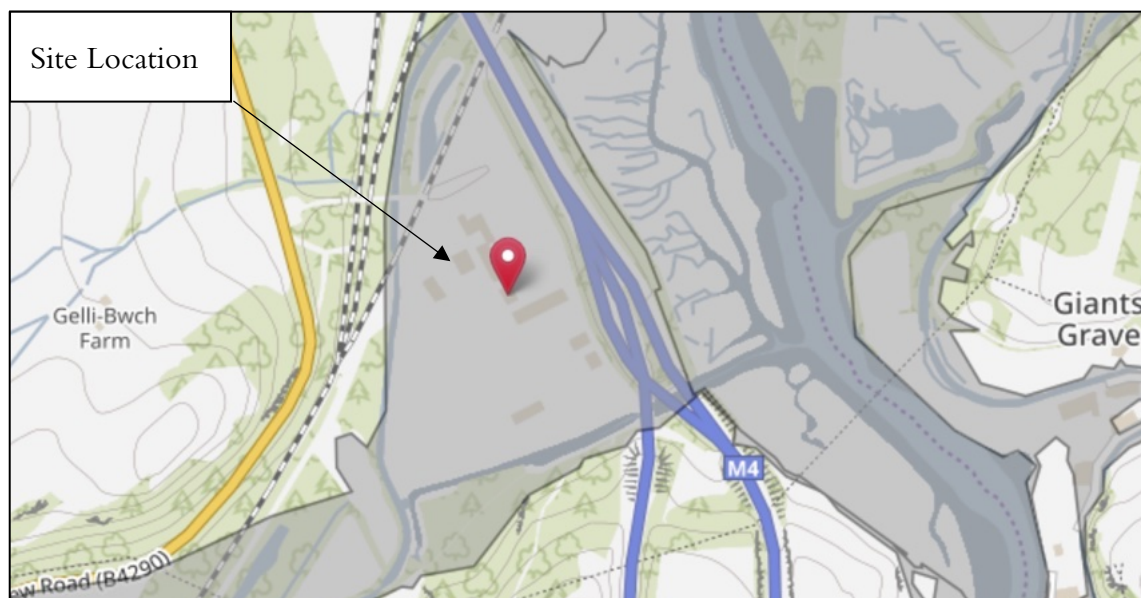


Figure 7: NRW Flood Warning Areas

### **5.4. AWARENESS OF FLOOD RISK**

The developer should be aware that the site is not immune from flooding. It is recommended that future occupiers take the opportunity to develop emergency and non-emergency plans. Further, it is recommended that anyone responsible for the building sign up to receive flood alerts as soon as available.

### **5.5. JUSTIFICATION TEST**

New development should be directed away from zone C and towards suitable land in zone A, otherwise to zone B, where river or coastal flooding will be less of an issue. In zone C the tests outlined in sections 6 and 7 will be applied, recognising, however, that highly vulnerable

development and Emergency Services in zone C2 should not be permitted. All other new development should only be permitted within zones C1 and C2 if determined by the planning authority to be justified in that location. Development, including transport infrastructure, will only be justified if it can be demonstrated that: –

- i. Its location in zone C is necessary to assist, or be part of, a local authority regeneration initiative or a local authority strategy required to sustain an existing settlement; or,
- ii. Its location in zone C is necessary to contribute to key employment objectives supported by the local authority, and other key partners, to sustain an existing settlement or region.

And

- iii. It concurs with the aims of PPW and meets the definition of previously developed land (PPW fig 2.1); and,
- iv. The potential consequences of a flooding event for the particular type of development have been considered, and in terms of the criteria contained in sections 5 and 7 and appendix 1 found to be acceptable.

The Neath Port Talbot County Borough Council Local Development Plan (2011–2026) identifies the need for high quality jobs and economic growth within its literature. The document iterates the requirement for local business to develop to be able to generate economic growth. The proposed development will stimulate economic growth in the area and provide opportunity for employment for local people. This report concludes that the development proposal meets the requirements i & ii.

The development proposes the construction of an industrial unit. The existing land use is largely used as an industrial car park. The existing land is classified as brownfield and is therefore previously developed land. This report concludes that the development proposal meets the requirements iii.

The site is to be used for industrial purposes; no persons are to be sleeping within the development, nor will it at any time be used for residential purposes. The report has found the site to be flood free during the T200 climate change event. The report has also identified the FFL should be set no lower than 7.41mOD to allow for a 300mm freeboard. This report concludes that the development proposal meets the requirements iv.

## **6. FINDINGS AND RECOMMENDATIONS**

### **6.1. FINDINGS**

The development plans propose the construction of an industrial use warehouse and an office unit. TAN15 categorises warehouses as 'less vulnerable development'. 'Less vulnerable development' is suitable for flood zone C2. NRW flood risk mapping indicates that the site is affected by tidal sources. The risk of flooding is not negligible but should be found acceptable for the development vulnerability classification with the inclusion of a justification test, as per TAN15.

### **6.2. RECOMMENDATIONS**

This report recommends the following be considered to lower the risk and/or consequences that flooding may cause to the proposed development:

- Any impermeable areas created should be subject to SuDS treatment and attenuation with a controlled discharge.
- Anyone responsible for the campsite should sign up to the receive flood alerts as soon as possible. Further, the developer / occupier should take this opportunity to ensure that a flood plan is in place.
- An evacuation plan should be in place for site users.
- FFLs should be set no lower than 7.41mOD.

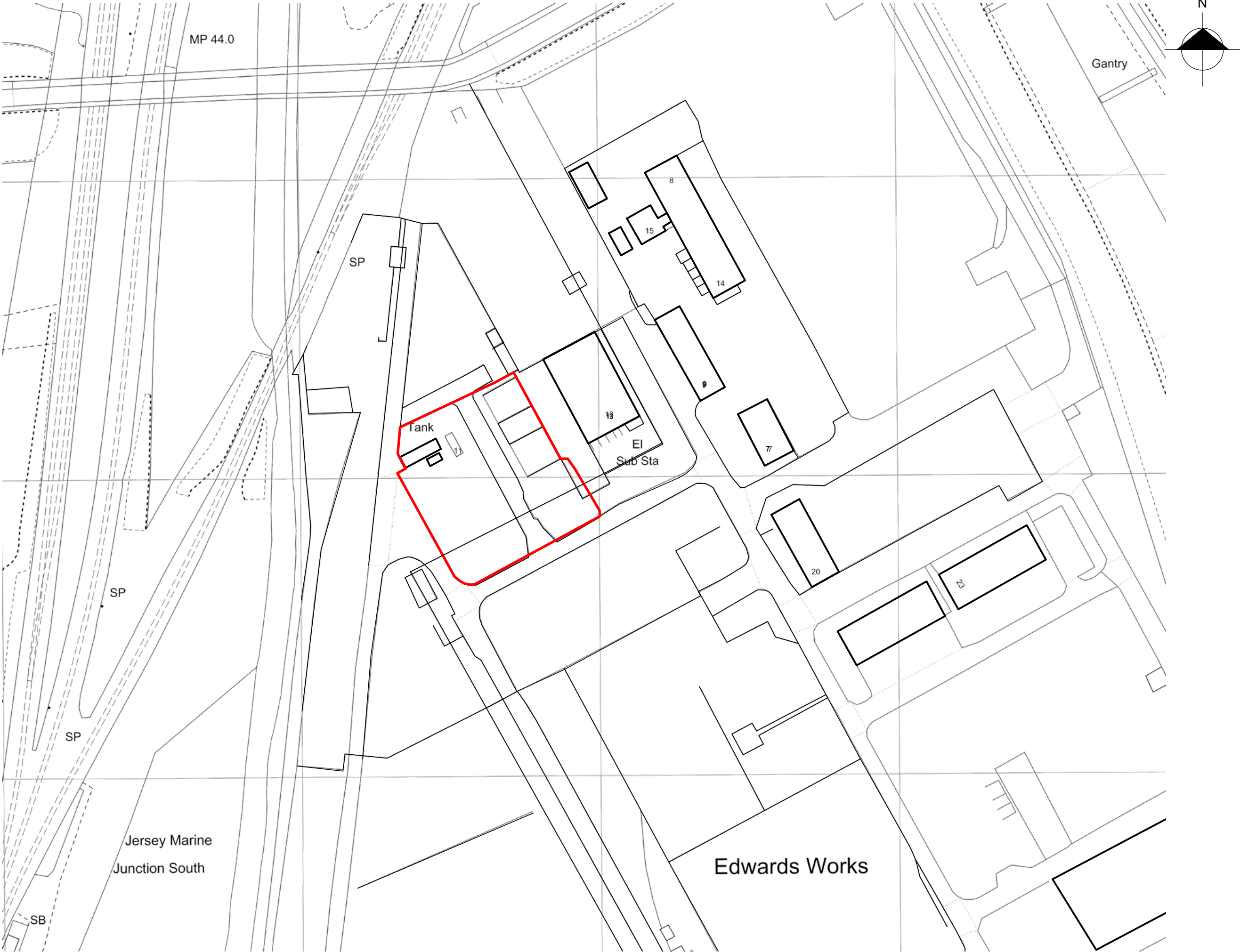
**List of Appendices**

Appendix A: Development Proposals

Appendix B: Groundsure Flood Report

**List of Appendices**

***Appendix A: Development Proposals***



NOTE:

The Contractor is to check and verify all building and site dimensions, levels and sewer invert levels at connection points before work starts.

This drawing must be read with and checked against any structural or other specialist drawings provided.

The Contractor is to comply in all respects with the current Building Regulations whether or not specifically stated on these drawings.

This drawing is not intended to show details of foundation or ground conditions. Each area of ground relied upon to support the structure depicted must be investigated by the Contractor and suitable methods of foundation be provided.

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DESIGN VISION 5

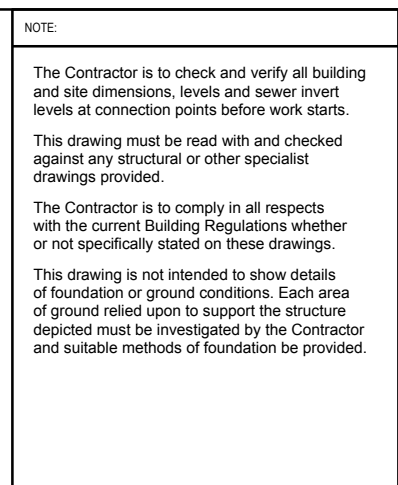
Contact: Angharad Randall  
Email: design\_vision\_5@hotmail.com  
Tel No: 07853 169 142

SITE ADDRESS:  
TANKERTECH LTD  
UNIT 11, EDWARDS WORKS  
LLANDARCY SA10 6JY

DRAWING TITLE:  
SITE LOCATION PLAN

|                     |                                     |                       |                     |
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|                     | DRAWN BY:<br>AR                     | SCALE:<br>A3 @ 1:1250 | DATE:<br>12/05/2023 |
| Arch/Designer<br>AR | SYSTEM PROJECT NUMBER:<br>93 - 2023 |                       | DRWG NO:<br>01      |
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Site Location Plan scale 1:1250 @ A3

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**Contact:** Angharad Randall  
**Email:** design\_vision\_5@hotmail.com  
**Tel No:** 07853 169 142

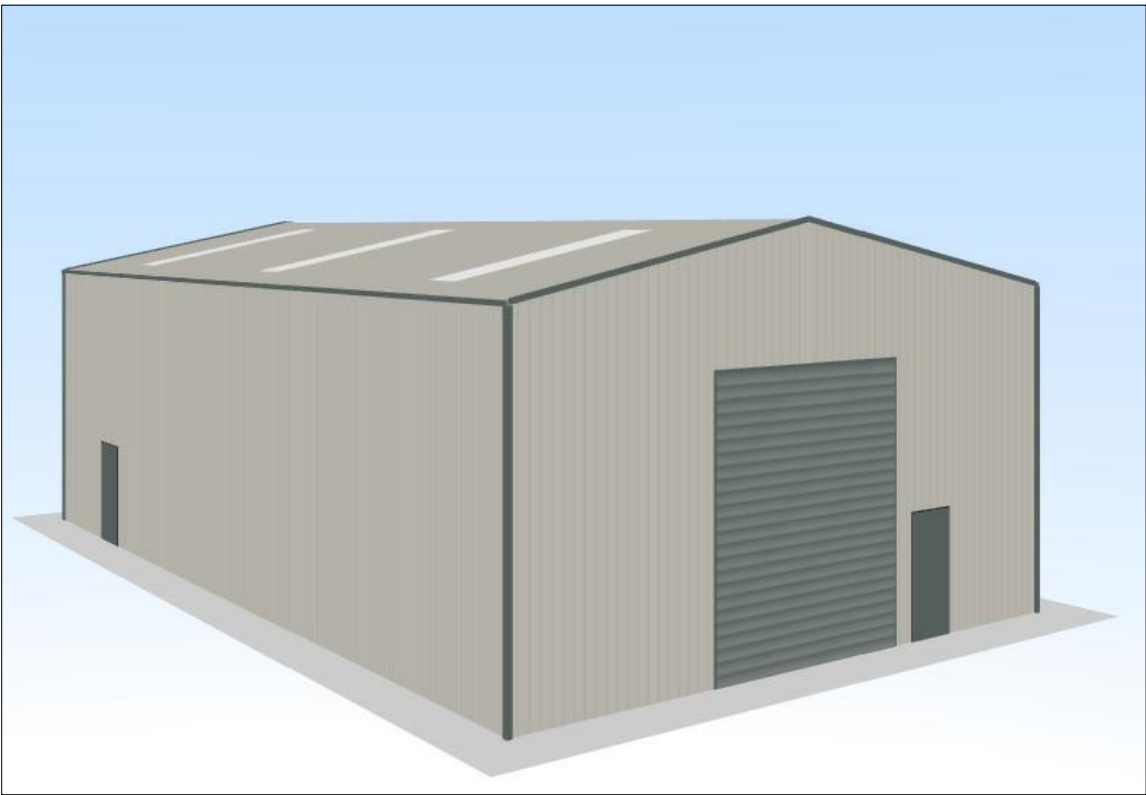
**SITE ADDRESS:**  
**TANKERTECH LTD**  
**UNIT 11, EDWARDS WORKS**  
**LLANDARCY** **SA10 6JY**

**DRAWING TITLE:**

**PROPOSED SITE PLAN**

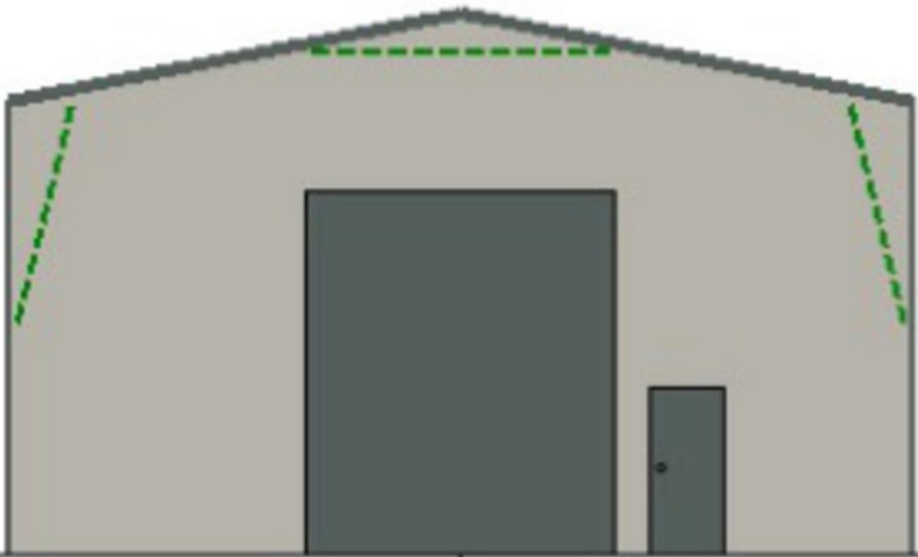
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| Arch/Designer<br>AR | SYSTEM PROJECT NUMBER:<br>93 - 2023 |                      | DRWG NO:<br>02      | REVISION:<br>A |

## Proposed Site Plan *scale 1:500 @ A3*

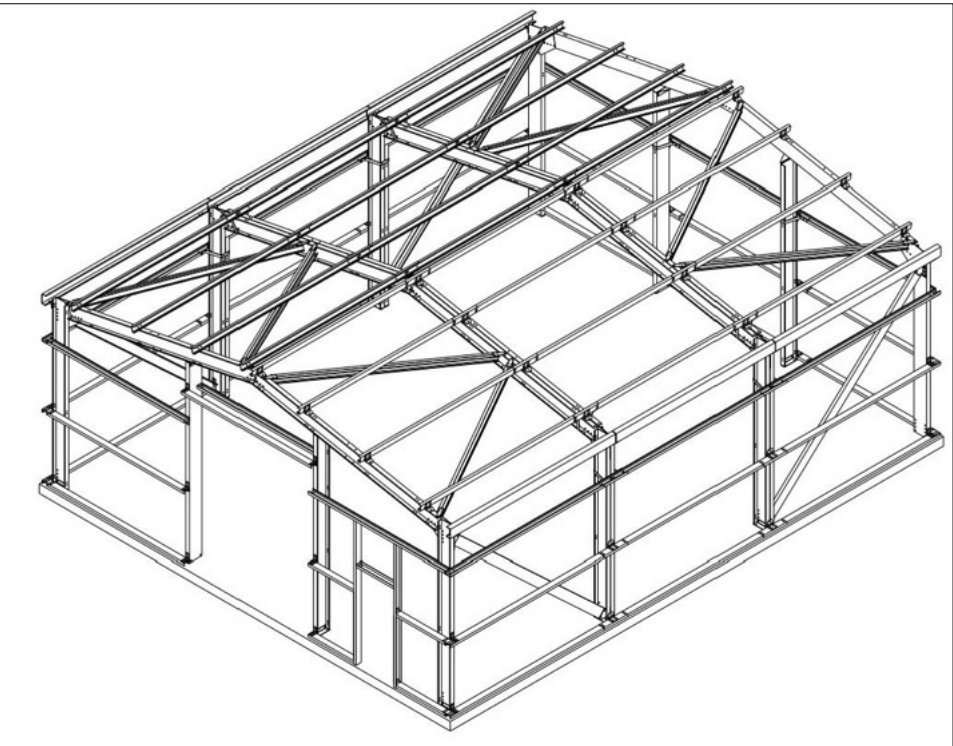


Visual Image Example

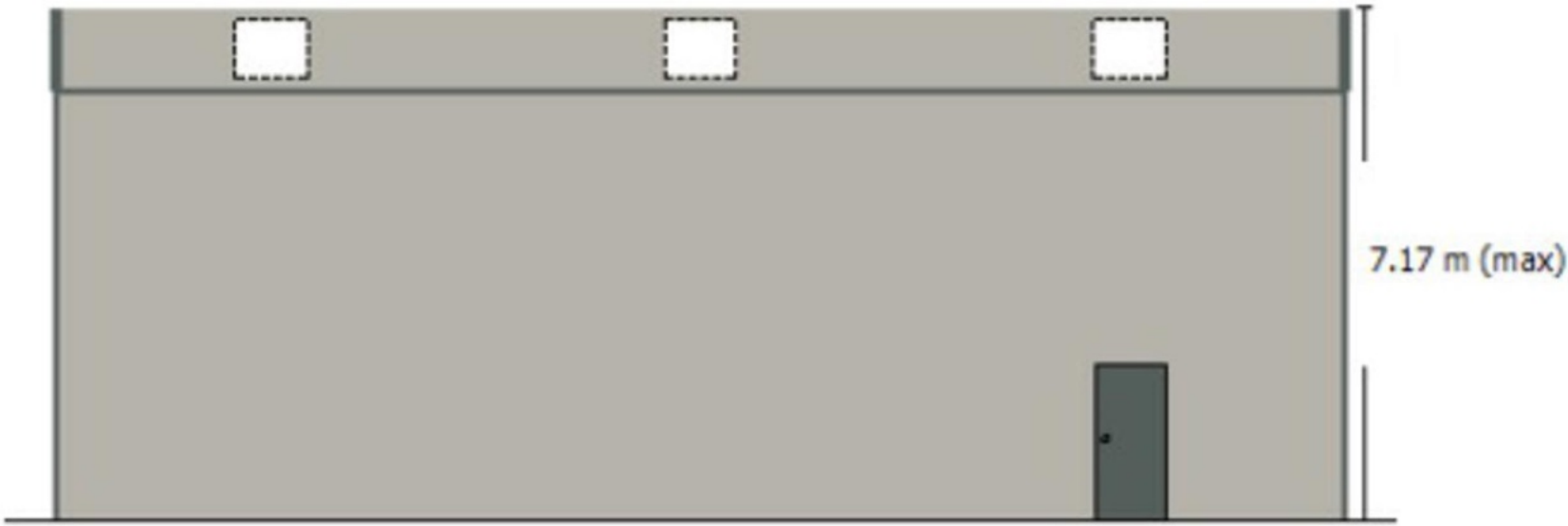
Material:  
Single skin vertical corrugated cladding  
Metal flashing , gutters and down pipes  
Roller shutter and personal access  
Ventilation  
Skylights



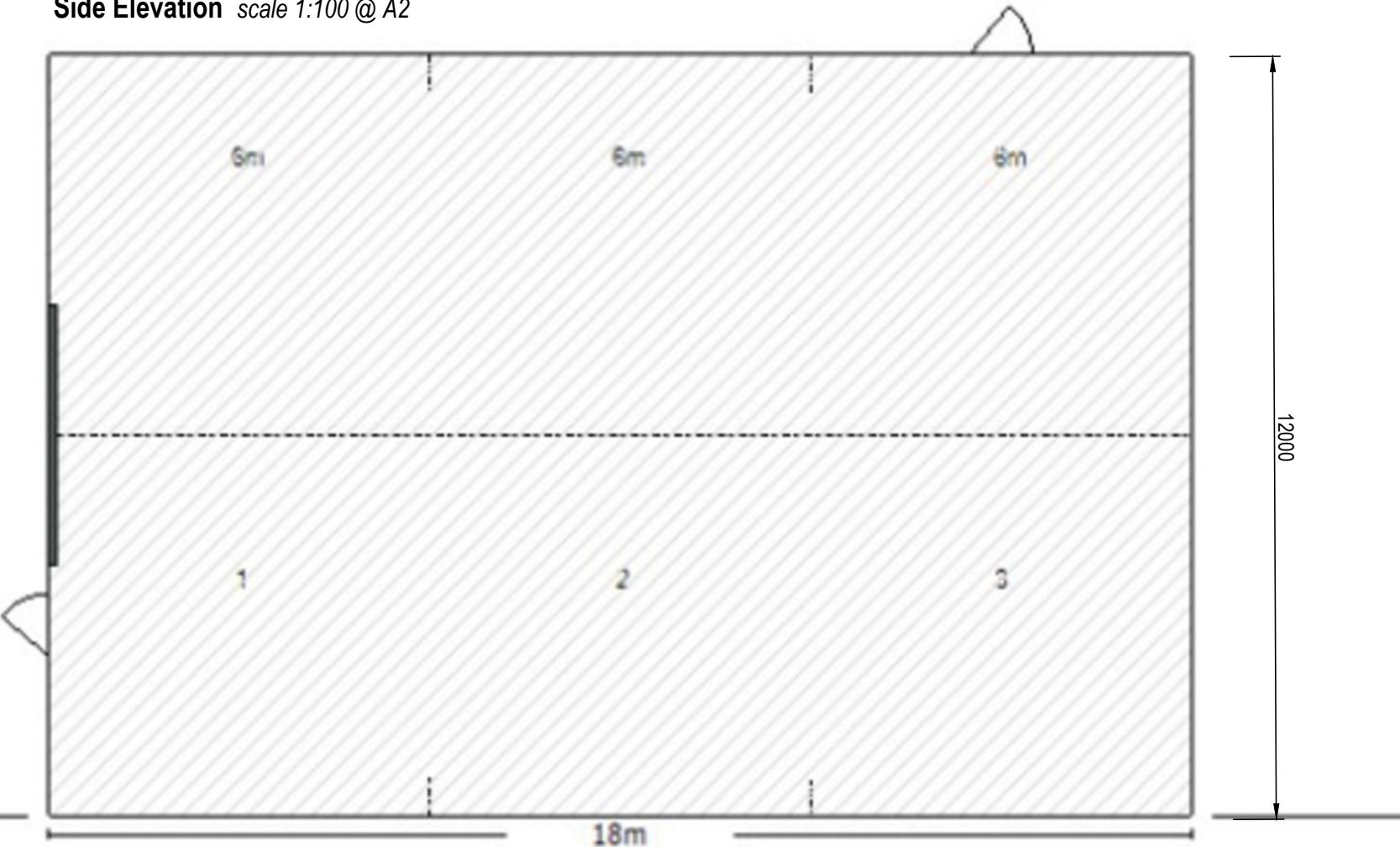
Front Elevation scale 1:100 @ A2



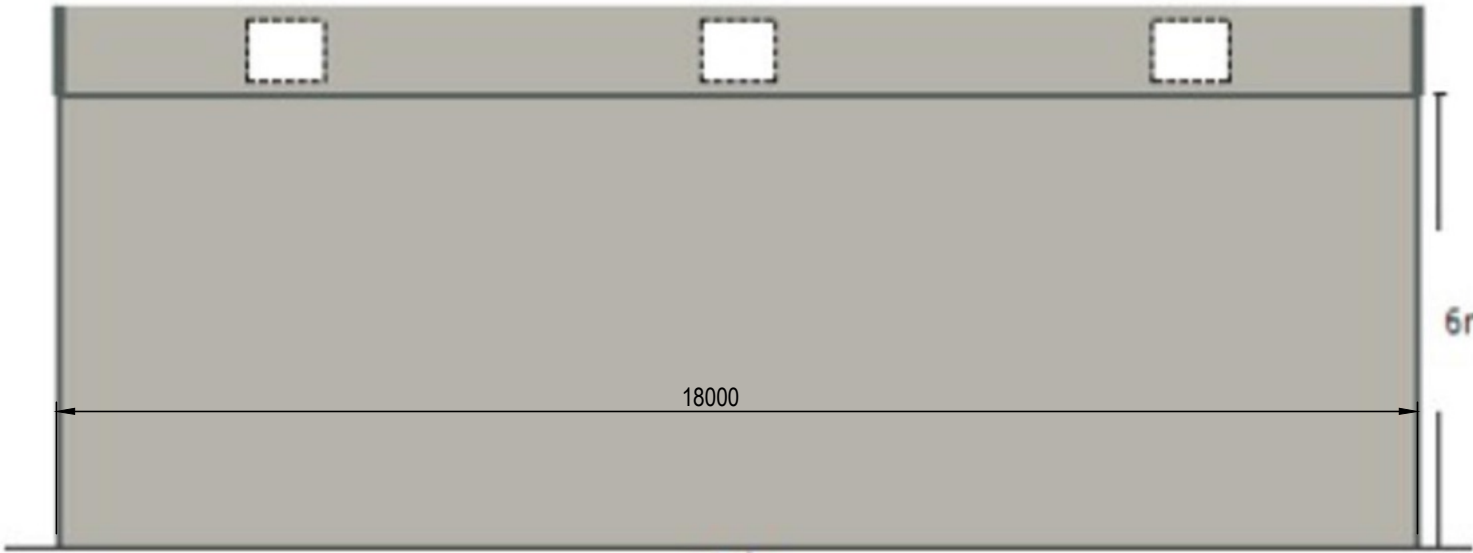
Steel framework building



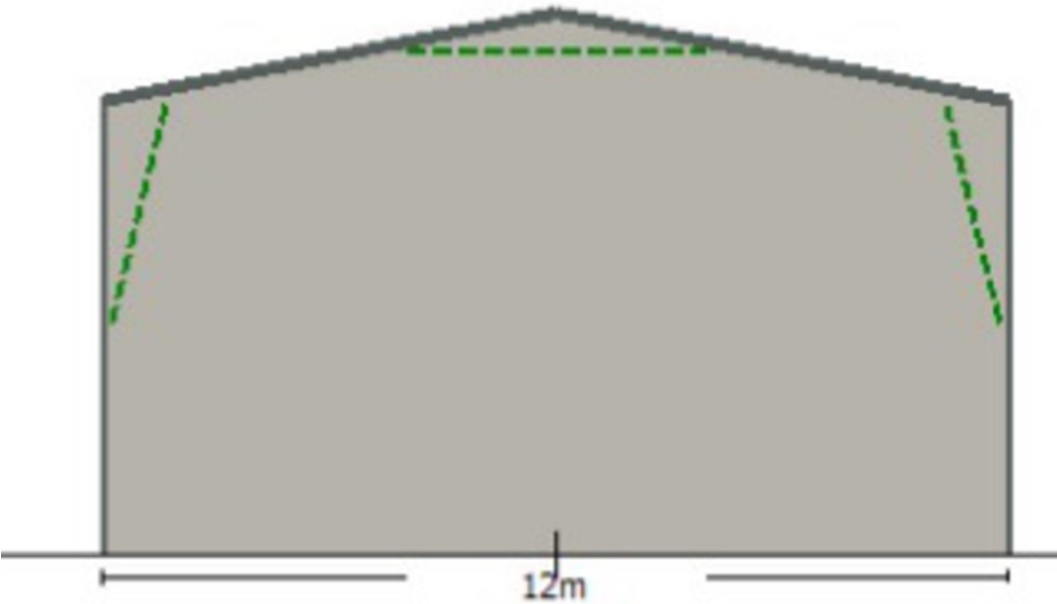
Side Elevation scale 1:100 @ A2



Plan scale 1:100 @ A2



Side Elevation scale 1:100 @ A2



Rear Elevation scale 1:100 @ A2

NOTE:

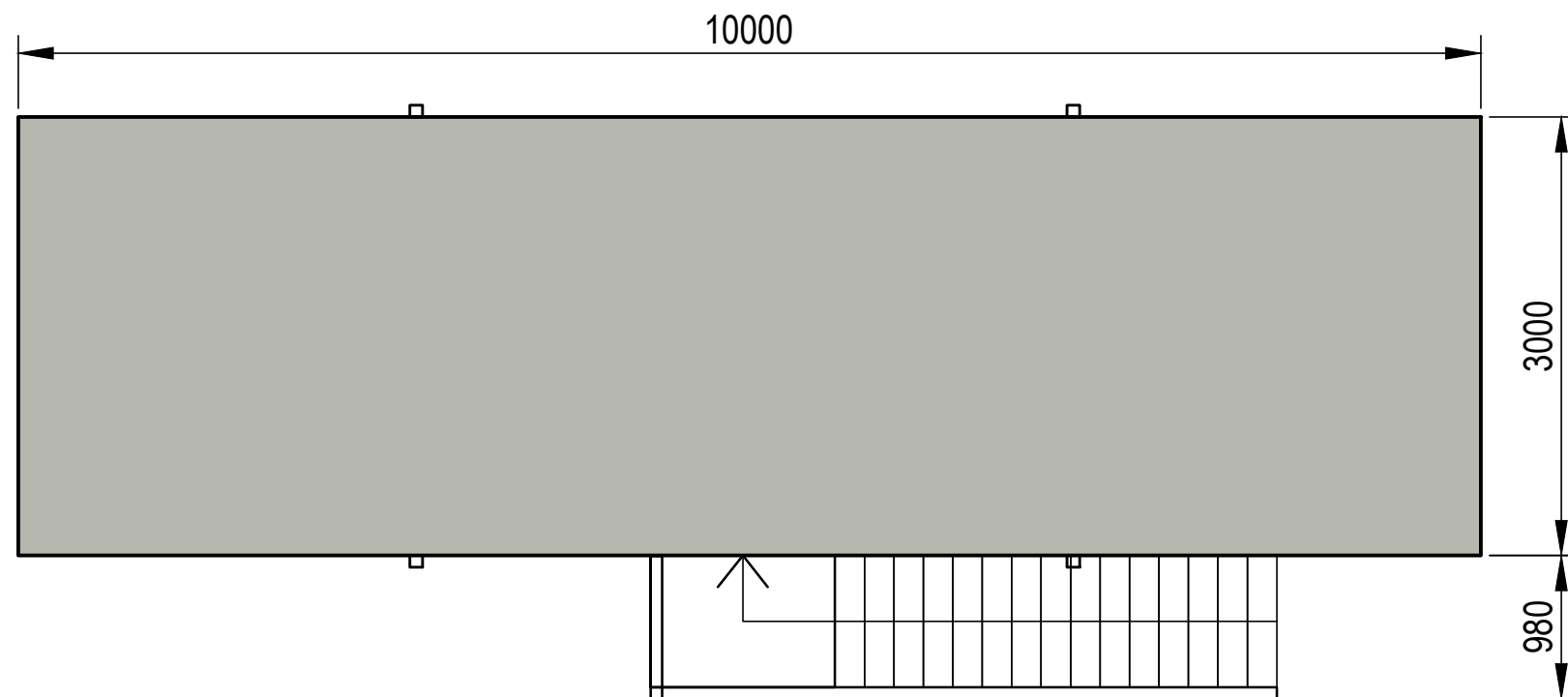
The Contractor is to check and verify all building and site dimensions, levels and sewer invert levels at connection points before work starts.

This drawing must be read with and checked against any structural or other specialist drawings provided.

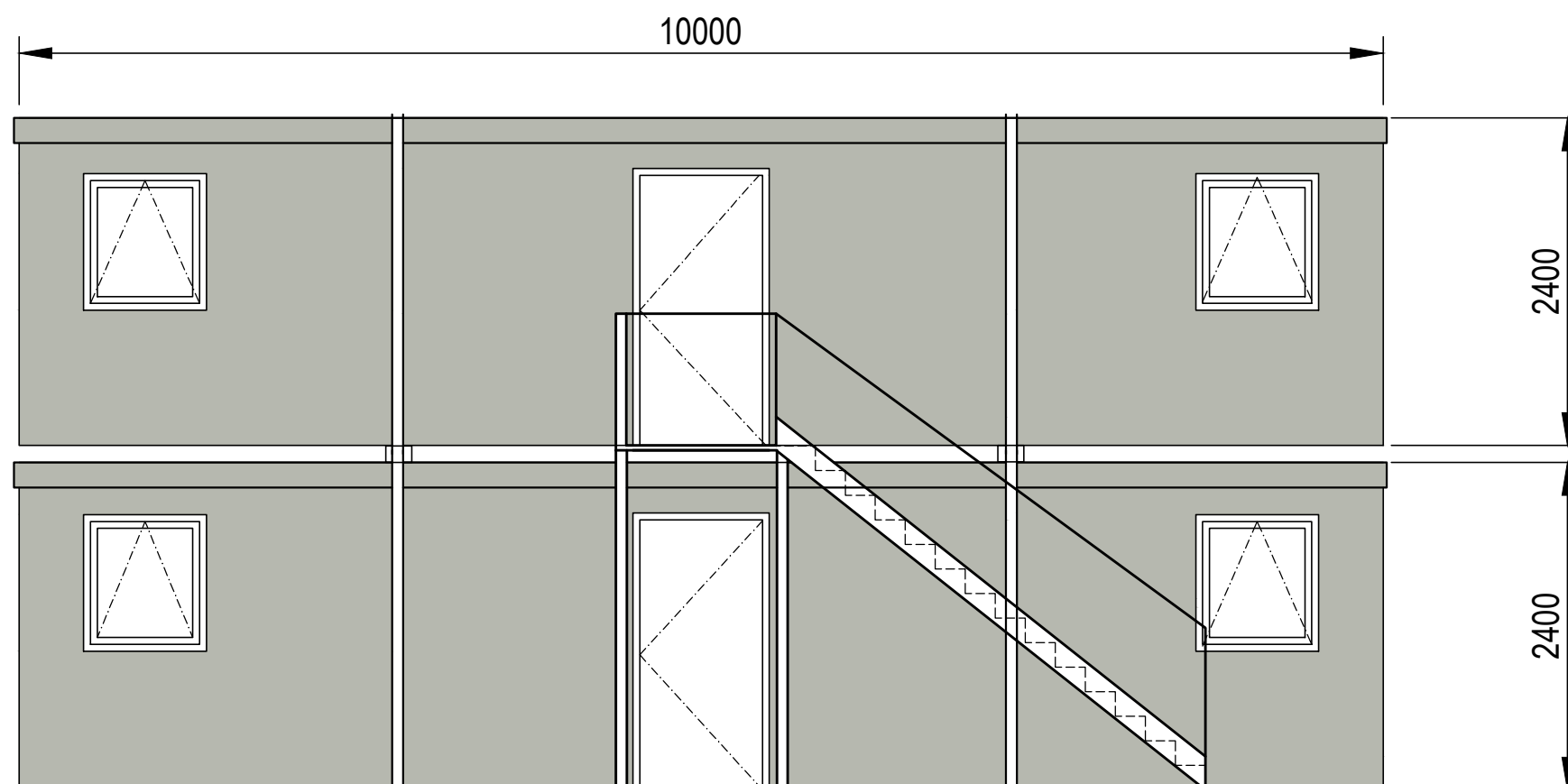
The Contractor is to comply in all respects with the current Building Regulations whether or not specifically stated on these drawings.

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| DRAWING TITLE:<br>PROPOSED INDUSTRIAL<br>STORAGE BUILDING                       |                             |                    |                   |
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| Arch/Designer<br>AR                                                             | SYSTEM PROJECT NUMBER:<br>- | DRWG NO:<br>03     | REVISION:<br>-    |



**Plan View** *scale 1:50 @ A3*



**Side Elevation** *scale 1:50*

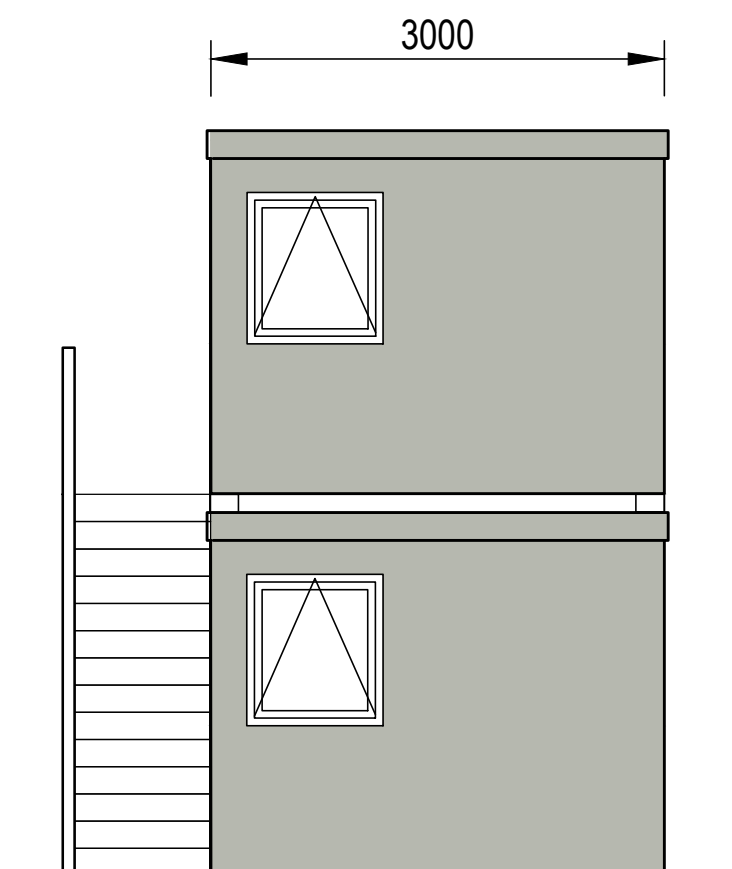


### Visual Image Example

### 34ft Portable Office

**Material:**  
Plastisol steel exterior finish  
telescopic jacklegs  
Double glazing

**Internal - Polyester coated interior,  
electric heaters, lighting and socket  
outlets**



**Front Elevation** *scale 1:50*

NOTE:

The Contractor is to check and verify all building and site dimensions, levels and sewer invert levels at connection points before work starts.

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**DESIGN VISION 5**

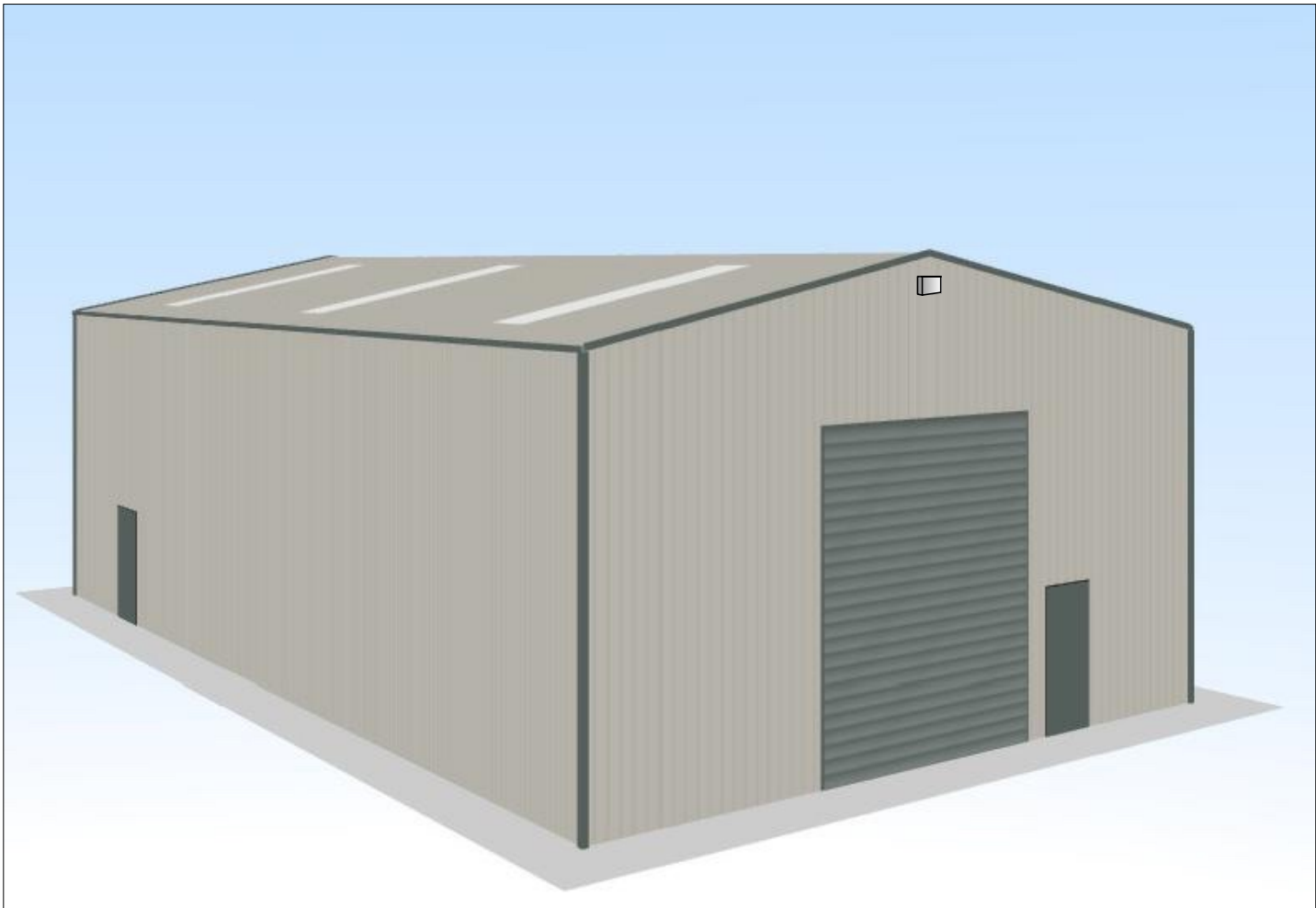
**Contact:** Angharad Randall  
**Email:** design\_vision\_5@hotmail.com  
**Tel No:** 07853 169 142

**SITE ADDRESS:**  
**TANKERTECH LTD**  
**UNIT 11, EDWARDS WORKS**  
**LLANDARCY** **SA10 6JY**

**DRAWING TITLE:**

**PROPOSED DOUBLE STOREY  
PORTAKABIN PORTABLE  
SITE OFFICE**

|                     |                                     |                     |                     |                |
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| Arch/Designer<br>AR | SYSTEM PROJECT NUMBER:<br>93 - 2023 |                     | DRWG NO:<br>04      | REVISION:<br>- |



Material: Woodstone  
2 x oval ( 32 x 50mm)  
Suitable for House Sparrows, Tree Sparrows

Product: Vivaro Pro Woodstone House  
Double Chamber Sparrow Nest Box  
16cm x 29cm x 21cm ( D x H x W)  
Weight 7.5 Kg

Supplier: [www.nhbs.com](http://www.nhbs.com)

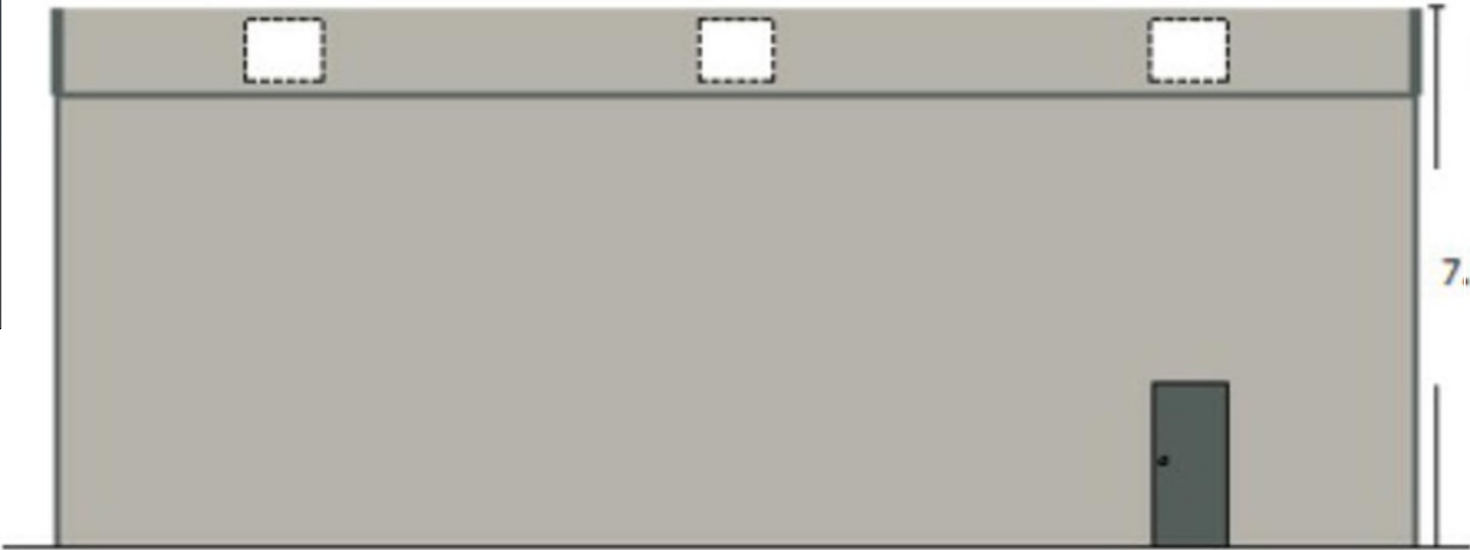
NOTE:

The Contractor is to check and verify all building and site dimensions, levels and sewer invert levels at connection points before work starts.

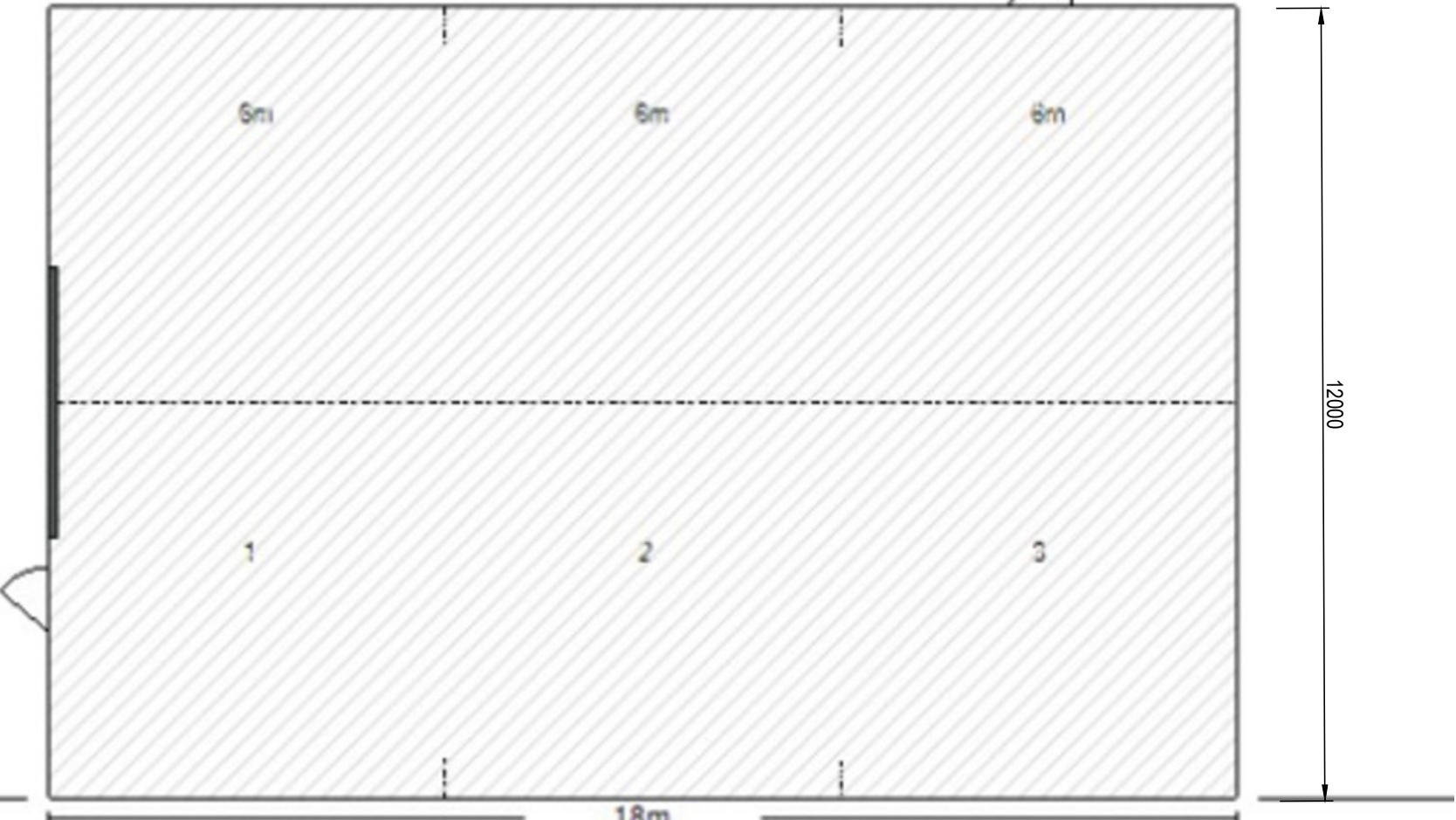
This drawing must be read with and checked against any structural or other specialist drawings provided.

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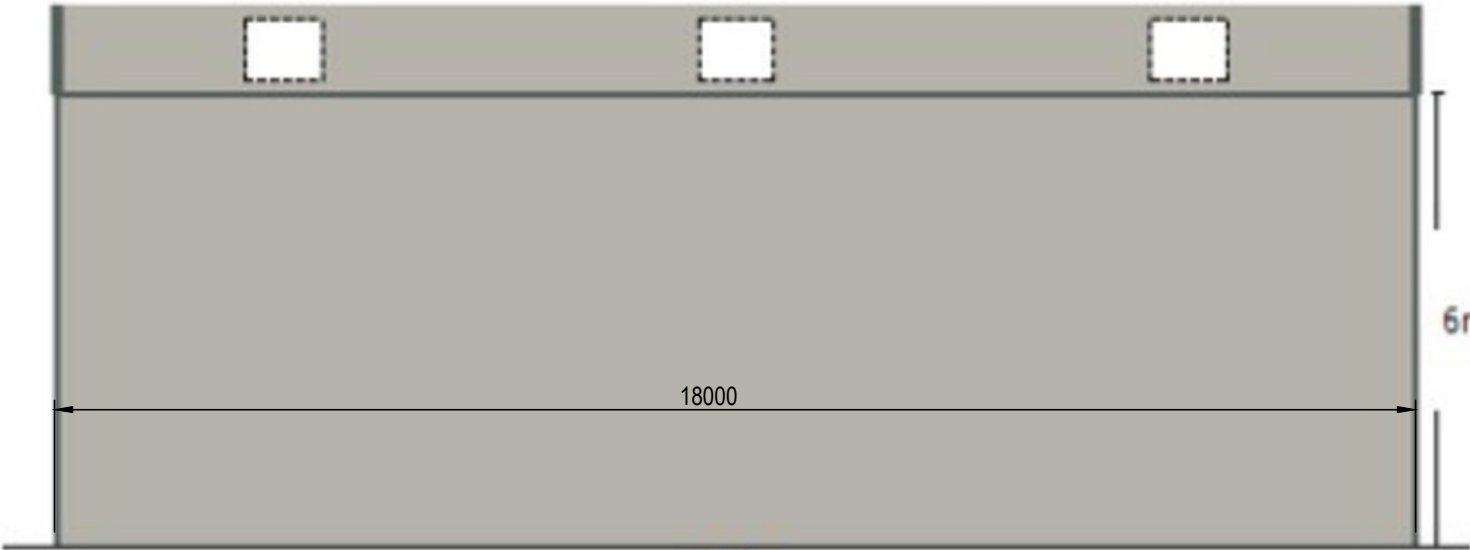
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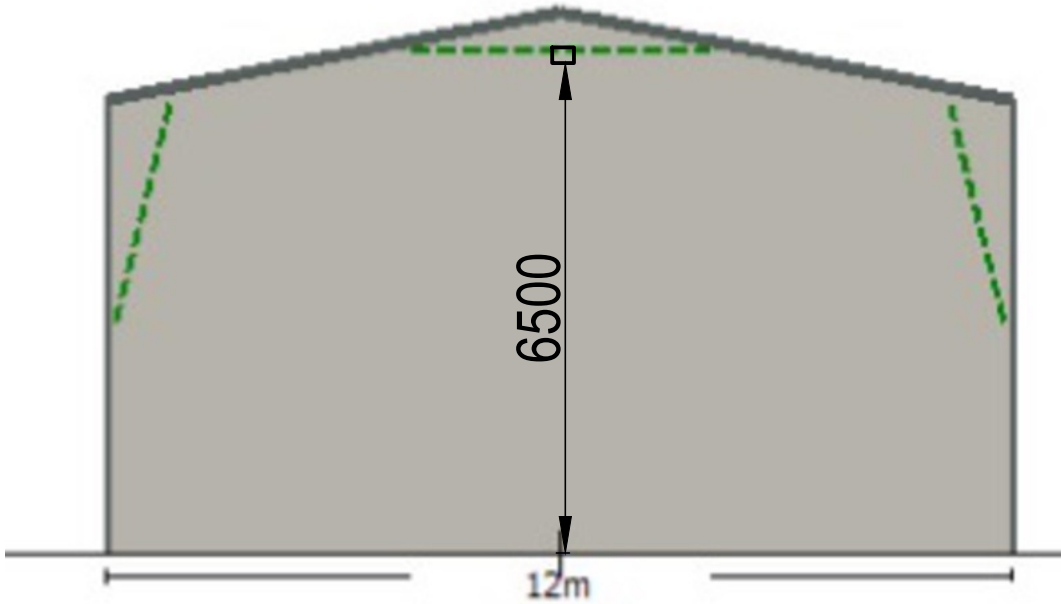
Side Elevation scale 1:100 @ A2



Plan scale 1:100 @ A2

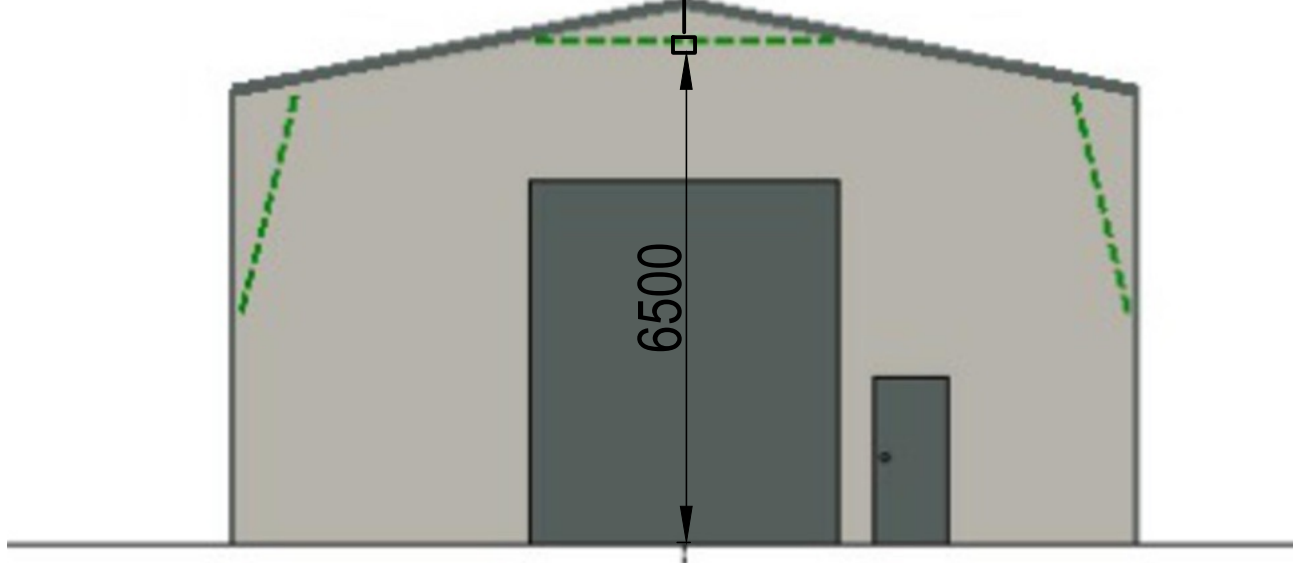


Side Elevation scale 1:100 @ A2



Rear Elevation scale 1:100 @ A2

Location: Front and rear elevation at highest ridge point. 6.5 metres above ground floor level or higher



Front Elevation scale 1:100 @ A2

|      |  |    |      |
|------|--|----|------|
| Rev. |  | By | Date |
|------|--|----|------|

DESIGN VISION 5

SITE ADDRESS:  
TANKERTECH LTD  
UNIT 11, EDWARDS WORKS  
LLANDARCY SA10 6JY

DRAWING TITLE:  
PROPOSED BIO DIVERSITY  
ENHANCEMENT DETAIL

|               |                        |          |           |
|---------------|------------------------|----------|-----------|
| Arch/Designer | SYSTEM PROJECT NUMBER: | DRWG NO: | REVISION: |
| AR            | -                      | 05       | -         |

*Appendix B: Groundsure Flood Report*

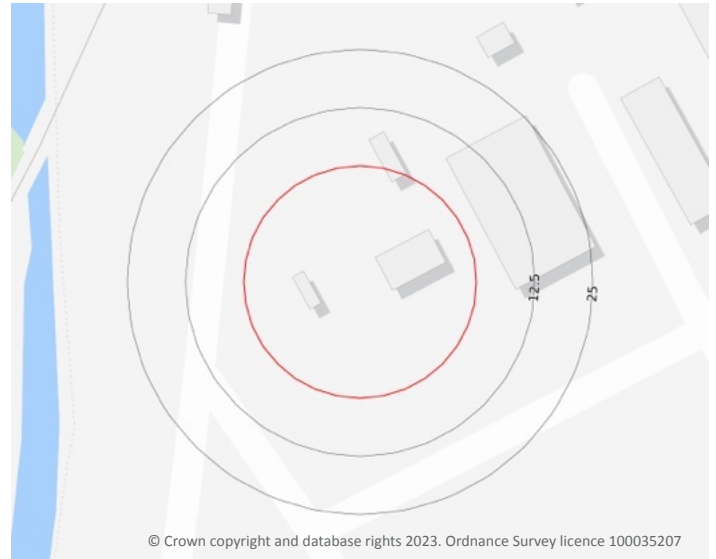
## Overall Flood Risk



# NEGLECTIBLE

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

## Site plan



## Search Results



**Rivers and the Sea**  
**Very Low**



**Surface Water**  
**Negligible**



**Groundwater**  
**Low**



**Historic Flood**  
**Not identified**



**Flood Defences**  
**No**



**FloodScore™ insurance rating**  
**Very Low**

[page 4 >](#)

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.

## Overview of findings and recommendations

To save you time when assessing the report, we only provide maps and data tables of features within the search radius that we have identified to be of note. These relate to environmental risks that may have liability implications, affect insurance premiums, property values and/or a lender's willingness to lend.

You can view the fully comprehensive library of information we have searched on [page 3 >](#).

No environmental risks that Groundsure believe require further action have been identified in relation to the property.

Please note this report has been run on a point location buffered to 25m to account for uncertainties of the size of the property. Therefore some risk assessments and measurements may be overestimated.



## Datasets searched

This is a full list of the data searched in this report. If we have found results of note we will state "Identified". If no results of note are found, we will state "Not identified". Our intelligent filtering will hide "Not identified" sections to speed up your workflow.

| Flooding                                 |                |
|------------------------------------------|----------------|
| Risk of flooding from rivers and the sea | Not identified |
| Flood storage areas: part of floodplain  | Not identified |
| Historical flood areas                   | Not identified |
| Areas benefiting from flood defences     | Not identified |
| Flood defences                           | Not identified |
| Proposed flood defences                  | Not identified |
| Surface water flood risk                 | Not identified |
| Groundwater flooding                     | Not identified |



## Flood information

The Flood Risk Assessment section is based on datasets covering a variety of different flooding types. No inspection of the property or of the surrounding area has been undertaken by Groundsure or the data providers. The modelling of flood hazards is extremely complex and in creating a national dataset certain assumptions have been made and all such datasets will have limitations. These datasets should be used to give an indication of relative flood risk rather than a definitive answer. Local actions and minor variations, such as blocked drains or streams etc. can greatly alter the effect of flooding. A low or negligible modelled flood risk does not guarantee that flooding will not occur. Nor will a high risk mean that flooding definitely will occur. Groundsure's overall flood risk assessment takes account of the cumulative risk of river and coastal data, historic flood events and areas benefiting from flood defences provided by the Environment Agency/Natural Resources Wales (in England and Wales) and surface water (pluvial) and groundwater flooding provided by Ambiantal Risk Analytics. In Scotland the river and coastal flood models are also provided by Ambiantal Risk Analytics.

### Risk of flooding from rivers and the sea

This is an assessment of flood risk for England and Wales produced using local data and expertise, provided by the Environment Agency (RoFRaS model) and Natural Resources Wales (FRAW model). It shows the chance of flooding from rivers or the sea presented in categories 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.

The categories associated with the Environment Agency and Natural Resources Wales models are as follows:

RoFRaS (rivers and sea) and FRAW (rivers):

**Very Low** - The chance of flooding from rivers or the sea is considered to be less than 1 in 1000 (0.1%) in any given year.

**Low** - 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.

**Medium** - 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.

**High** - 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.

FRAW (sea):

**Very Low** - The chance of flooding from the sea is considered to be less than 1 in 1000 (0.1%) in any given year.

**Low** - The chance of flooding from the sea is considered to be less than 1 in 200 (0.5%) but greater than or equal to 1 in 1000 (0.1%) in any given year.

**Medium** - The chance of flooding from the sea is considered to be less than 1 in 30 (3.3%) but greater than 1 in 200 (0.5%) in any given year.

**High** - The chance of flooding from the sea is considered to be greater than or equal to 1 in 30 (3.3%) in any given year.

### Historic flood events

Over 86,000 events are recorded within this database. This data is used to understand where flooding has occurred in the past and provides details as available. Absence of a historic flood event for an area does not mean that the area has never flooded, but only that Environment Agency/Natural Resources Wales do not currently have records of flooding within the area. Equally, a record of a flood footprint in previous years does not mean that an area will flood again, and this information does not take account of flood management schemes and improved flood defences.

### Surface water flooding

Ambiantal Risk Analytics surface water flood map identifies areas likely to flood following extreme rainfall events, i.e. land naturally vulnerable to surface water or "pluvial" flooding. This data set was produced by simulating 1 in 30 year, 1 in 100 year, 1 in 250 year and 1 in 1000 year rainfall events. The flood risks for these rainfall events are reported where the depth would be greater than the threshold for a standard property to modern building standards. Modern urban drainage systems are typically built to cope with rainfall events between 1 in 20 and 1 in 30 years, though older ones may even flood in a 1 in 5 year rainstorm event.



## Proposed flood defences

The data includes all Environment Agency/Natural Resources Wales's projects over £100K that will change or sustain the standards of flood defence in England and Wales over the next 5 years. It also includes the equivalent schemes for all Local Authority and Internal Drainage Boards.

## Flood storage areas

Flood Storage Areas may also act as flood defences. A flood storage area may also be referred to as a balancing reservoir, storage basin or balancing pond. Its purpose is to attenuate an incoming flood peak to a flow level that can be accepted by the downstream channel. It may also delay the timing of a flood peak so that its volume is discharged over a longer time interval. These areas are also referred to as Zone 3b or 'the functional floodplain' and has a 5% or greater chance of flooding in any given year, or is designed to flood in the event of an extreme (0.1%) flood or another probability which may be agreed between the Local Planning Authority and Environment Agency/Natural Resources Wales, including water conveyance routes. Development within Flood Storage Areas is severely restricted.

## Groundwater flooding

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 1 in 100 year and 1 in 250 year return periods.

## Ambiental FloodScore™ insurance rating

The property has been rated as **Very Low** risk.

Ambiental's FloodScore™ risk rating gives an indicative assessment of the potential insurance risk classification from flooding, which can provide an indication of how likely it is that a property's policy will be ceded to Flood Re. The assessment is based on Ambiental's river, tidal and surface water flood data and other factors which some insurers may use in their assessment are not included.

Flood Re is a re-insurance scheme that makes flood cover more widely available and affordable as part of your residential property home insurance. Properties at higher risk of flooding may have the flood part of their policy ceded to Flood Re by their insurer. It is important to understand that Flood Re does not apply to all situations. Exclusions from Flood Re includes properties constructed after 1 January 2009; properties not within domestic Council Tax bands A to H (or equivalent); commercial properties, certain buy to let scenarios and buildings comprising four or more residential units. A full list of the exemptions can be found on the Flood Re website (<https://www.floodre.co.uk/can-flood-re-help-me/eligibility-criteria/>) ↗.

The Ambiental FloodScore™ insurance rating is classified into six different bandings:

**Very High** indicates a level of risk that may make it more likely that standard insurance premiums will be higher, or additional terms may apply to the provision of flood cover. There is a very high possibility that the cover for flooding at the property will be ceded into the Flood Re scheme, particularly if the property has flooded in the past.

**High** indicates a level of risk that may make it more likely that standard insurance premiums will be higher, or additional terms may apply to the provision of flood cover. There is a high possibility that the cover for flooding at the property will be ceded into the Flood Re scheme, particularly if the property has flooded in the past.

**Moderate-High** indicates a level of risk that may make it more likely that standard insurance premiums will be higher, or additional terms may apply to the provision of flood cover. There is a moderate possibility that the cover for flooding at the property will be ceded into the Flood Re scheme, particularly if the property has flooded in the past.

**Moderate** indicates a level of risk that may make it more likely that standard insurance premiums will be higher, or additional terms may apply to the provision of flood cover. There is a low possibility that the cover for flooding at the property will be ceded into the Flood Re scheme, unless the property has flooded in the past.

**Low** indicates a level of risk that is likely to mean standard cover and premiums are available for flood cover. There is a low possibility the cover for flooding at the property will be ceded into the Flood Re scheme, unless the property has flooded in the past.

**Very Low** indicates a level of flood risk that should not have any impact on the provision of flood cover for the property.



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- Conveyancing Information Executive Members will promote the benefits of and deliver the Search to the agreed standards and in the best interests of the customer and associated parties.

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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
- 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](mailto: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](mailto: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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## Data providers

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



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Contact us with any questions at:  
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