

Report No. BC/MB/12.12.02.

Mining Risk Assessment: Land at 54 Lucy Road, Neath.

Prepared on behalf of:

Mr I. Michael.

By:



08071404 Doc Date: 29/01/2013 Printed by: DE512

P2013/0079
Development Control
Application Documents - DC
Supporting Information
Other
Mining Risk Assessment

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Mining Risk Assessment: Land at 54 Lucy Road, Neath.

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Drawing No:		Scale:
<i>BC/MB/12.12.02.01.</i>	<i>General Location Plan.</i>	<i>1:50,000.</i>
<i>BC/MB/12.12.02.02.</i>	<i>Geology Plan.</i>	<i>1:10,560.</i>
<i>BC/MB/12.12.02.03.</i>	<i>Detailed Location Plan.</i>	<i>1:1,250.</i>

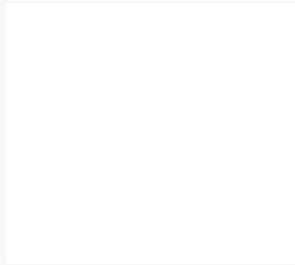
Appendix

Copy of The Coal Authority's Report, reference no. 00018912-08.

Mining Risk Assessment: Land at 54 Lucy Road, Neath.

1 Introduction

This report has been prepared on behalf of our client:



and relates to a parcel of land adjacent to 54 Lucy Road in Neath where it is proposed to redevelop the Site with the construction of a new dwelling to replace a former dwelling that once occupied the Site. This report discusses the geology and mining history of the Site and the immediately surrounding area as they may affect the construction of the proposed dwelling and thereby assesses the mining risk to the proposed development.

The following sources of data were used in the compilation of this report:

- i) Research of published geological records;*
- ii) Research of mining records held at The Coal Authority's archive in Mansfield;*
- iii) The findings of The Coal Authority's report, reference no. 00018912-08 and*
- iv) the archive records of Blandford Consulting.*

The findings of this report are necessarily based upon the data used in its compilation and may be amended in the future in the light of additional material information. The report must only be used in its entirety for its stated purpose.

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2 Brief Description of the Site

The parcel of land that is the subject of this report ('the Site') is located at the north-western margins of the Skewen district of Neath; approximately 3.5km west-north-west of the centre of Neath (see *General Location Plan, drawing no. BC/MB/12.12.02.01*). The Site is located on southerly facing slopes where average groundslopes are 1 in 4; it is terraced. The Site is located on a length of Lucy Road where dwellings are primarily bungalows that are detached or semi-detached. A bungalow previously occupied the Site; it has been demolished and the Site is presently awaiting redevelopment (see Figure 1). It is rectangular in outline and has maximum dimensions of 9m by 36m.

Figure 1
54 Lucy Road, Neath

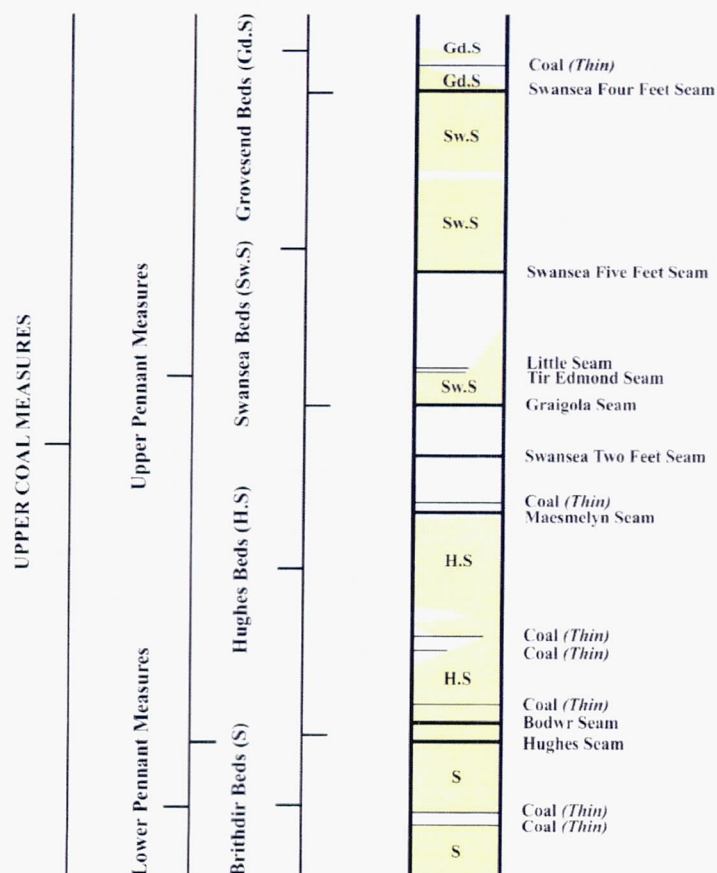


3 Geology of the Site

The Site is situated towards the southern margins of the South Wales Coalfield and is underlain at shallow depths with strata assigned to the Hughes Beds, a sub-division of the Upper Coal Measures, themselves a sub-division of the Upper Carboniferous Period. The published geological sheet for the area at a 1:10,560 scale, SS 79 NW, shows the inferred position of the outcrop of the Maesmelyn Seam to be present approximately 150m south of the Site and that of the Swansea Two Feet Seam to be present immediately to the north of the Site (see *Geology Plan, drawing no. BC/MB/12.12.02.02*). The inferred outcrops of the coal seams trend approximately east-west along the slopes. The coal measures in the locality dip steeply northwards so that the Maesmelyn Seam underlies the Site at relatively shallow depths and the Swansea Two Feet Seam does not underlie the Site.

Part of the Stratigraphic Column.

Scale: Not to Scale.



/Cont....

The measures of the South Wales Coalfield have been affected by large normal faults, frequently referred to as 'cross faults'. In the Skewen area these faults have a sinuous trace at the surface and an average trend towards the north and north-west. Published geological information indicates that there are no such large faults within influencing distance of the Site.

Published geological information indicates that the measures are overlain with deposits of glacial Boulder Clay; we have no detailed information regarding the thickness and engineering properties of the Boulder Clay deposits in the vicinity of the Site.

Published geological information also indicates that the Site is not affected by landslip.

4 Mining History

The general area has experienced underground mining operations for coal dating back at least to the very early part of the twentieth century. The workings were mainly prosecuted from a number of adits driven into the valley sides at or near the outcrops of coal seams or ironstone veins, sometimes supplemented by air shafts. Mining records suggest that the Site lies within the theoretical zone of influence of old workings in the Bodwr Seam or Hughes Vein, two coals that are very close together in the geological sequence. However, there is no record of any mining having taken place since 1925 and it may be assumed that any movement associated with these mining operations will have by now ceased and they will have no impact upon the structural integrity of the proposed dwelling. The shallowest lying coal seam worked beneath the area of the Site is the Maesmelyn Seam, which is thin, approximately 0.45m thick, and too thin to have supported an underground mining operation.

Our searches found no record of a disused shaft or adit within the confines of the Site, a situation confirmed by The Coal Authority *report no. 00018912-08*. The risk of unrecorded air shafts being present cannot be discounted. The Site has not been part of an opencast coal site (OCCS), and there have been no opencast mining operations close enough to the Site to affect the structural integrity of the proposed development.

/Cont....

5 Mine Gases

Mine gases are produced during coal mining operations and may subsequently be stored, trapped within voids in mine workings. Where shallow mine workings are present the mine gases may vent to atmosphere. There is no record of shallow mine workings beneath this Site that might act as the source for mine gases. Further, the Site itself has deposits of Boulder Clay overlying the coal measures. Boulder clay has a low coefficient of permeability and has been approved by The Coal Authority and the Environment Agency for use in constructions to prevent the passage of mine and landfill gases. The absence of shallow mine workings and the presence of Boulder Clay makes it most unlikely that there is a risk to the proposed development from mine gases.

6 Risk Assessment: Discussion and Recommendations

6.1 Solid Geology

There are no issues with the solid geology that would affect the structural integrity of the proposed dwelling and no further study is required in this respect.

6.2 Mining History

6.2.1 Shallow Mine Workings

The locality has experienced extensive mining operations, particularly for coal; some of which are of an age and/or are at depths such that they will not affect the structural integrity of the proposed development. The Maesmelyn Seam is the shallowest seam underlying the Site but the seam is thin, approximately 0.45m thick, too thin to support underground mining operations. The next lowest seam in the geological sequence that is thick enough to support underground mining operations is too deep beneath the Site to afford a risk of surface subsidence.

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Otherwise, there are no active mines in the locality, deep mines or opencast mines, that would affect the structural integrity of the proposed dwelling and the Site has not been part of an opencast coal site.

6.2.2 Mine Entries

Our searches found no record of disused mine entries within the bounds of the Site or 20m of its boundaries. The potential for unrecorded air shafts to be present should be considered when the detailed study of mining records recommended above is carried out.

6.2.3 Mine Gases

There is no record of shallow mine workings beneath the Site that might act as a source for mine gases and no coal seam present at shallow depths that is thick enough to have supported underground mining operations. Further, the Boulder Clay deposits overlying the coal measures on the Site will act as a barrier to any mine gases that may be seeking a pathway to vent to atmosphere. It is considered that the risk from mine gases is very low and no further study is required in this respect.

6.3 Geotechnical Issues

A geotechnical assessment of the Site is outside the remit of this report. However, it is noted from the Design and Access Statement prepared for the development by Ron Bagshaw and Associates that the Site is both steeply sloping and terraced (see Figure 1). The terraces are supported by block wall structures. No consideration has been given to the soil conditions on the site, questions of slope stability or the nature and efficacy of structures already on the Site.

6.4 Foundation Options

There are no issues affecting the Site in so far as the solid geology and mining history of

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the Site are concerned and no particular measures need be taken in the design and construction of the foundations to provide protection from features associated with the solid geology or the mining history of the locality. In so far as these matters are concerned conventional shallow foundations (strip or raft) would be appropriate.

However, during the preparation of this desk study report we made no visit to the Site, but note the steep and terraced nature of the Site. These features need to be assessed before selecting the appropriate foundation solution, which must take account of the soil conditions and slope stability.

**Dr Malcolm Blandford,
Chartered Geologist.**

Date: 18th December 2012.

PLANS

THE ENTERPRISE CENTRE,
MERTHYR INDUSTRIAL PARK,
PENTREBACH,
MERTHYR TYDFIL,
SOUTH WALES,
CF48 4DR.

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Geologists Working With The Environment....

Report on Land at Lucy Road, Neath.

General Location Plan.

Plan Scale: 1:50,000.

Key to Symbols:



Approximate Position of Site.

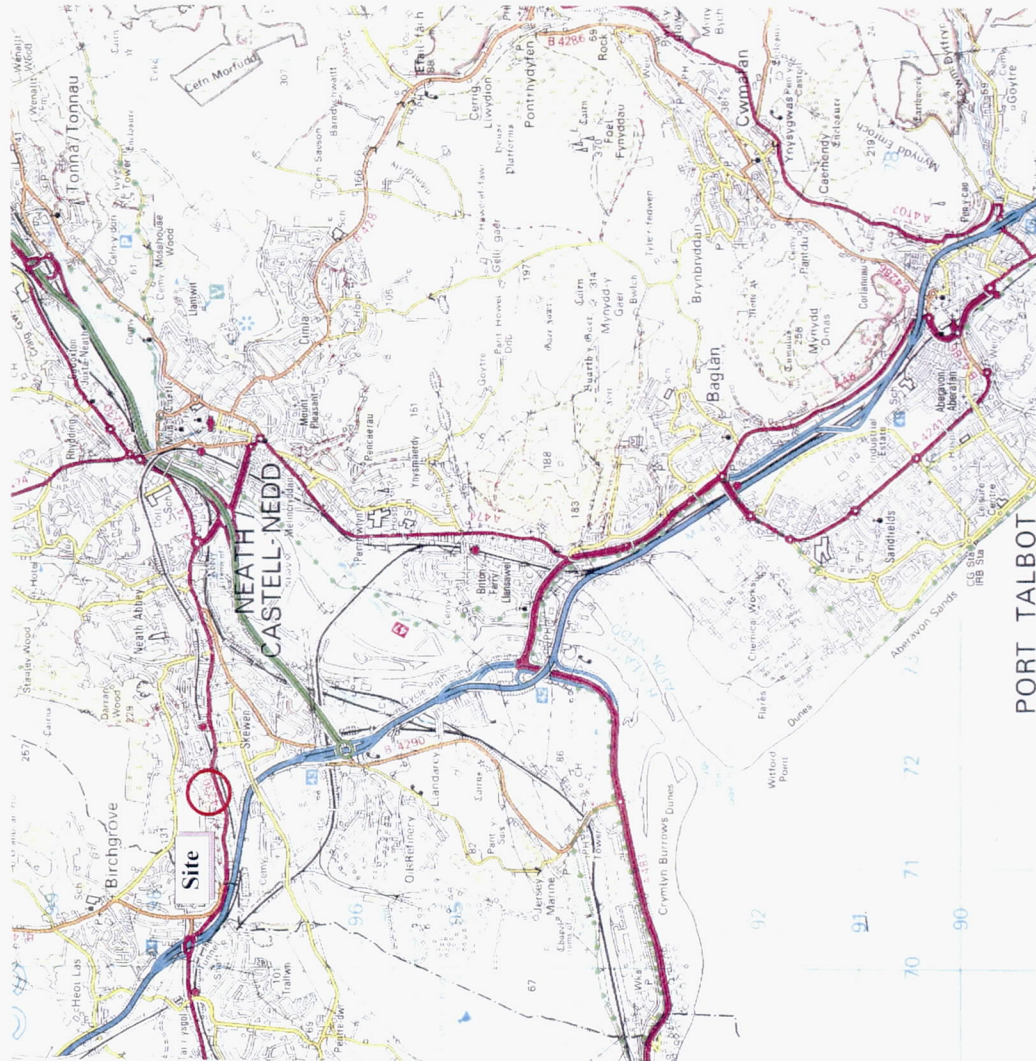
Note: North is at top of plan.

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THE ENTERPRISE CENTRE,
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PENTREBACH, NEATH, SOUTH WALES,
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Drawing No: BC/MB/12.12.02.01.



Report on Land at Lucy Road, Neath.

Geology Plan.

Plan Scale: 1:10,560.

Key to Symbols:



Approximate Position of Site.

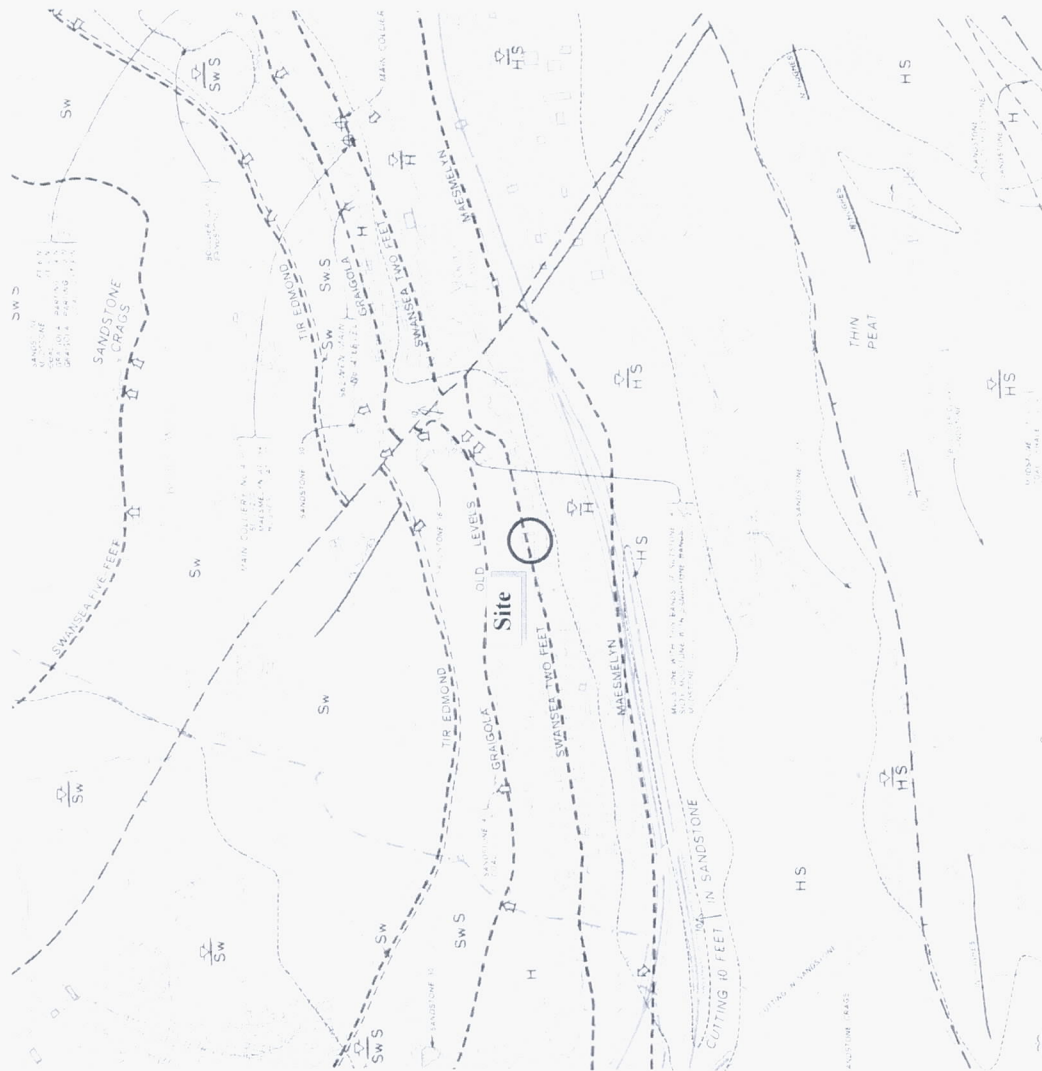
Note: North is at top of plan.

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NEATH VALLEY,
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Drawing No: BC/MB/12.12.02.02.



Report on Land at Lucy Road, Neath.

Detailed Location Plan.

Plan Scale: 1:1,250.

Key to Symbols:

— Approximate Site Boundary.

Note: North is at top of plan.

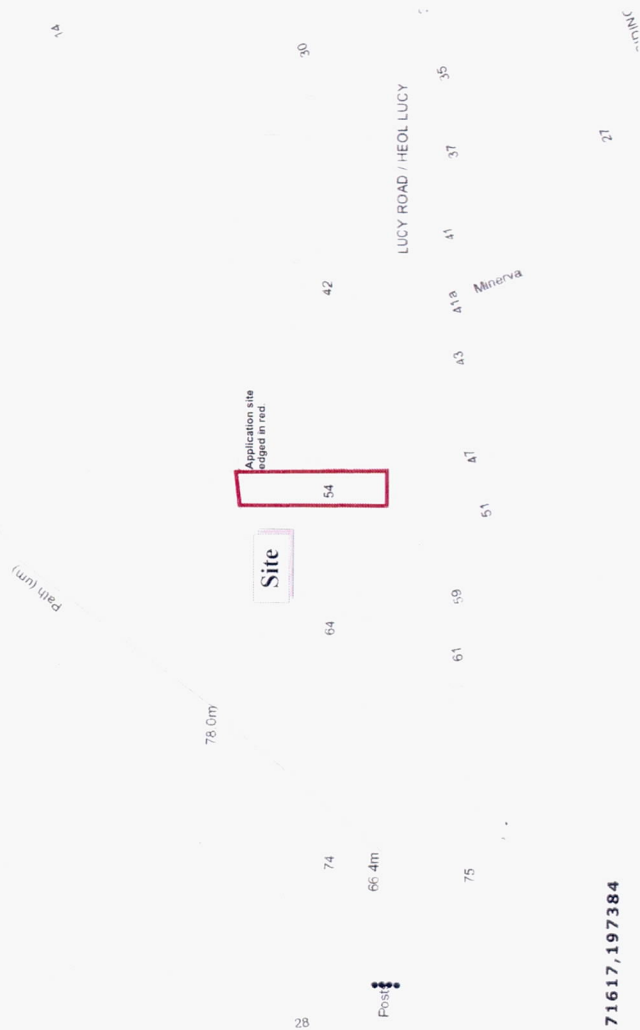
Drawing extracted from documents provided by the client.

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THE ENTERPRISE CENTRE,
MERTHYR INDUSTRIAL PARK,
MERTHBACH,
SOUTH WALES,
CF48 4DR.

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Drawing No: BC/MB/12.12.02.03.



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APPENDIX

THE ENTERPRISE CENTRE,
MERTHYR INDUSTRIAL PARK,
PENTREBACH,
MERTHYR TYDFIL,
SOUTH WALES,
CF48 4DR.

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Geologists Working With The Environment....

Issued by:

The Coal Authority, Mining Reports Office, 200 Lichfield Lane, Berry Hill, Mansfield, Nottinghamshire NG18 4RG
On-Line Service: www.coalminingreports.co.uk - Phone: ()

Person dealing with this matter: **Paul Heap**
Our reference: **00018912-08**
Your reference:
Electronic Ref:
RRUID:
Date of your enquiry: **10 March 2008**
Date we received your enquiry: **10 March 2008**
Date of issue: **11 March 2008**

This report is for the property described in the address below and the attached plan.

Coal and Brine Report
54 Lucy Road, Neath, SA10 6RR

This report is based on and limited to the records held by, the Coal Authority, and the Cheshire Brine Subsidence Compensation Board's records, at the time we answer the search.

Coal mining	Yes
Brine extraction	No

Information from the Coal Authority

Underground Coal Mining

Past

The property is in the likely zone of influence from workings in 1 seam of coal at 210m depth, and last worked in 1925.

Any ground movement from these coal workings should have stopped by now.

In addition the property is in an area where the Coal Authority believe there is coal at or close to the surface. This coal may have been worked at some time in the past.

Present

The property is not in the likely zone of influence of any present underground coal workings.

Future

The property is not in an area for which the Coal Authority is determining whether to grant a licence to remove coal using underground methods.

The property is not in an area for which a licence has been granted to remove coal using underground methods.

The property is not in an area that is likely to be affected at the surface from any planned future workings.

However reserves of coal exist in the local area which could be worked at some time in the future.

No notice of the risk of the land being affected by subsidence has been given under section 46 of the Coal Mining Subsidence Act 1991.

Mine entries

There are no known coal mine entries within, or within 20 metres of, the boundary of the property.

Coal-mining geology

At the surface, there are no known faults or other lines of weakness due to coal mining that have made the property unstable.

Opencast Coal Mining

Past

The property is not within the boundary of an opencast site from which coal has been removed by opencast methods.

Present

The property does not lie within 200 metres of the boundary of an opencast site from which coal is being removed by opencast methods.

Future

The property is not within 800 metres of the boundary of an opencast site for which the Coal Authority is determining whether to grant a licence to remove coal by opencast methods.

The property is not within 800 metres of the boundary of an opencast site for which a licence to remove coal by opencast methods has been granted.

Coal-mining subsidence

The Coal Authority has not received a damage notice or claim for the property since 1 January 1984.

There is no current Stop Notice delaying the start of remedial works or repairs to the property.

The Coal Authority has not received a request to carry out preventive work before coal is worked under section 33 of the Coal Mining Subsidence Act 1991.

Mine gas

There is no record of a mine gas emission requiring action by the Coal Authority within the boundary of the property.

Hazards related to coal mining

The property has not been subject to remedial works, by or on behalf of the Authority, under its Emergency Surface Hazard Call Out procedures.

Comments on Coal Authority information

Where development proposals are being considered, technical advice should be obtained before beginning work on site. All proposals should apply good engineering practice developed for mining areas. No development should be undertaken that intersects, disturbs or interferes with any coal or mines of coal without the permission of the Coal Authority. This is necessary due to the Public Safety implications of any development in these circumstances.

Information from the Cheshire Brine Subsidence Compensation Board

The property lies outside the Cheshire Brine Compensation District.

Additional remarks

This report is prepared in accordance with the Law Society's Guidance Notes 2006, the User Guide 2006 and the Coal Authority and Cheshire Brine Board's Terms and Conditions 2006. The report is compliant with Home Information Pack requirements.

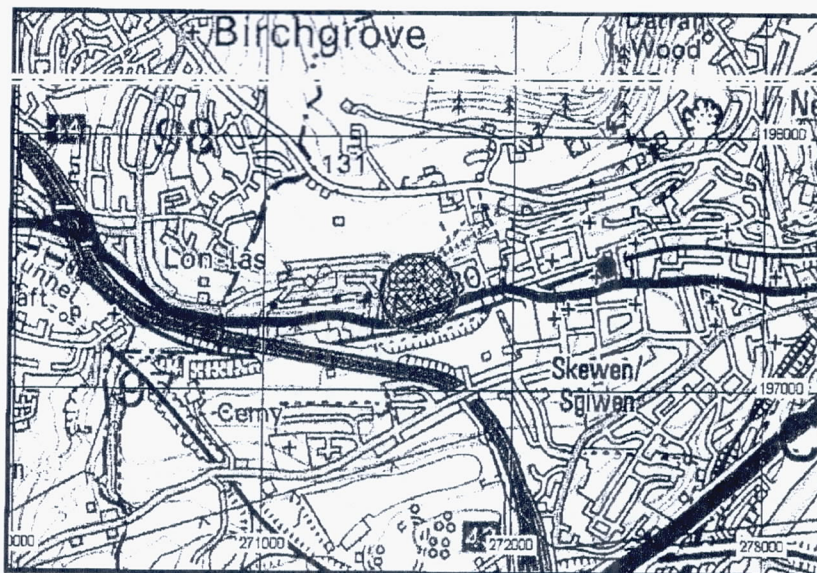
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Where this Coal and Brine Report is for a residential property, insurance is included to cover any loss in property value caused by any changes in the information contained in this report. Please see the attached certificate of insurance for the terms and conditions of this insurance. The insurance does not cover non-residential property or interpretive reports.

Location map



Approximate
position
of property

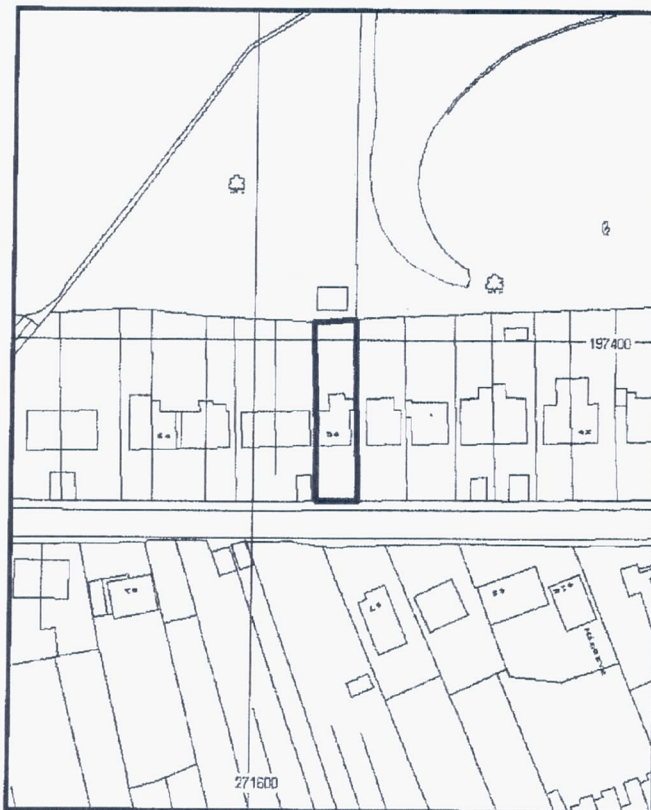


Enquiry boundary

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Key

Approximate position of enquiry boundary shown



This is a summary of the significant features, benefits and limitations of the cover provided by the coal & brine search report policy of insurance. The full terms, conditions and exclusions are shown in the policy document.

In this summary:-

You/your means the person insured by the policy. You may be:

- (i) the person who asked for the coal & brine search report in connection with their purchase of the property (and their mortgagee);
- (ii) the person who purchased the property (and their mortgagee), if the person selling the property has asked for a coal & brine search report for your benefit as part of a sellers' pack, Home Information Pack, or if the property has been purchased by way of auction;
- (iii) the owner of the property (and their mortgagee) if you are remortgaging the property or if you choose to obtain a coal & brine search report.

We/us means the insurer, Groupama Insurance Company Limited. Registered Office: Groupama House, 24-26 Minorities, London EC3N 1DE. Authorised and regulated by the Financial Services Authority.

TCA means The Coal Authority, 200 Lichfield Lane, Mansfield, Nottinghamshire NG18 4RG. They are responsible for producing the coal & brine search report, issuing the policy, collecting premiums and declaring the existence of the policy to us.

Administrator means Legal & Contingency Limited, 19-21 Great Tower Street, London EC3R 5AR. Authorised and regulated by the Financial Services Authority.

Type of insurance and cover provided by the policy

- a. This policy is evidenced by the policy that is attached to the coal & brine search report provided by The Coal Authority in respect of a search in form Con29M (2006 Edition).
- b. Where a coal & brine search report has been obtained in connection with a sale of the property, cover is provided for the benefit of a purchaser and their lender; in the case of a remortgage or where the existing owner chooses to obtain a coal & brine search report, cover is provided for the benefit of the owner and their lender.
- c. The policy offers protection against loss sustained by the owner of the property if any new problems or adverse entries are revealed in a subsequent coal & brine search report which were not revealed by the original report to which the policy was attached.

Significant features or benefits under the policy and the term/duration of the policy

- a. Cover is provided for loss that you suffer up to an amount of £20,000.00
- b. For the purposes of the policy loss includes:-
 - (i) any reduction in the market value of the property caused only and directly by any changes in the information revealed in the subsequent coal & brine search report compiled against the property; and
 - (ii) all other costs and expenses incurred which we have agreed, in writing, to cover.
- c. A single premium has been paid in respect of the cover provided under the policy; the policy remains in effect until you sell the property, or if you are the lender, the mortgage has been paid off.
- d. You cannot transfer the benefits of the policy to anyone else. However, if you die whilst you still have the benefit of the cover provided by the policy, we may agree that the benefits can pass to your estate and beneficiaries.

Significant or unusual Exclusions or Conditions under the policy

- a. Full details can be found in the Cover and Exclusions sections of the policy.
- b. The policy does not cover your costs in relation to the loss of a transaction for the sale or purchase of the property.
- c. The property must be an existing (i.e. it must have been lived in) single residential house, flat or maisonette in the United Kingdom.
- d. The policy does not cover loss relating to structural or other physical damage caused to the property by subsidence, flooding or otherwise.
- e. The policy does not cover you for any loss in relation to any matter revealed in the coal & brine search report to which the policy is attached nor in relation to any matter that you were otherwise aware of on or before the policy was issued.

Making a Claim

Please write with details of any circumstances likely to give rise to a claim under this Policy to Legal & Contingency Limited at 19-21 Great Tower Street, London, EC3R 5AR enclosing a copy of the policy together with a copy of the original coal & brine search report to which the policy was attached and also a copy of the subsequent coal & brine search report. Please be aware of Conditions 3, 4 and 5 of the policy.

Complaints Procedure

We aim to provide an excellent service. If you have any cause for complaint you should contact Legal & Contingency Limited, 19-21 Great Tower Street, London EC3R 5AR or DX: 843 London/City Tel: 020 7397 4363 Fax: 020 7397 4364. Please quote the details of the policy (surname and initials, policy number, Property address etc). If the matter is not resolved to your satisfaction, please write to the Insurer at: Groupama Insurance Company Limited, Groupama House, 24-26 Minorities, London EC3N 1DE. You may also have a right to referral to the Financial Ombudsman Service who can be contacted on 0845 080 1800 or emailed at complaint.info@financial-ombudsman.org.uk

Financial Service Compensation Scheme (FSCS)

The Insurer is covered by the FSCS. If the Insurer is unable to meet its obligations under this Policy the Insured may be entitled to compensation. You may contact the FSCS on 020 7892 7300 for further details.

How we will use your data

Legal & Contingency Limited holds data in accordance with the Data Protection Act 1998. It may be necessary for us to pass data to other organisations that supply products and services associated with this contract of insurance. In order to verify information and to prevent and detect fraud, we may share information you give us with other organisations and public bodies, who access and update various databases, including those held by the Police. If you give us false or inaccurate information and we suspect fraud, we will record this and the information will be available to other organisations that have access to the database(s). We can supply details of the databases we access or contribute to, on request.



Policy number
Report reference number: 00018912-08
Dated: 11 March 2008

Coal and Brine Report Insurance Policy

Property: 54, Lucy Road, Neath, SA10 6RR

This Policy attaches to and provides cover in respect of the attached COAL AND BRINE REPORT. Subject to the terms, conditions and limitations detailed in this Policy.

Signed for and on behalf of the Insurer.



Peter Brocklehurst, Managing Director, Legal and Contingency Limited

Definitions

Where a word is defined below it shall carry the same meaning wherever it appears in CAPITAL text in this Policy.

YOU/YOUR - means the person insured by this Policy. YOU may be:

- (i) the person who asked for the COAL & BRINE SEARCH REPORT in connection with YOUR purchase of the PROPERTY (and YOUR mortgagee);
- (ii) the person who purchased the PROPERTY (and YOUR Mortgagee) if the person selling the PROPERTY has asked for a COAL & BRINE SEARCH REPORT for YOUR benefit as part of a seller's pack, Home Information Pack or if the PROPERTY has been purchased by way of auction;
- (iii) the owner of the PROPERTY (and YOUR mortgagee) if YOU are remortgaging the PROPERTY or if YOU choose to get a COAL & BRINE SEARCH REPORT.

WE/US/OUR - means the Insurer, Groupama Insurance Company Limited. Registered Office: Groupama House, 24-26 Minories, London EC3N 1DE. Authorised and regulated by the Financial Services Authority.

TCA - means The Coal Authority, 200 Lichfield Lane, Mansfield, Nottinghamshire NG18 4RG. TCA are responsible for producing the COAL & BRINE SEARCH REPORT, issuing this Policy, collecting premiums and declaring the existence of this Policy to US.

ADMINISTRATOR - means Legal & Contingency Limited, 19-21 Great Tower Street, London EC3R 5AR. Authorised and regulated by the Financial Services Authority.

EFFECTIVE DATE - means the date of the COAL & BRINE SEARCH REPORT attached to this Policy.

COAL & BRINE SEARCH REPORT - means the attached COAL & BRINE SEARCH REPORT that TCA has prepared for the PROPERTY following a search carried out on form Con29M (2006 Edition), which provides information compiled from:

- (i) TCA's records in relation to past, present and future underground and opencast coal-mining activity, shafts and adits, coal-mining geology, coal-mining related hazards, coal-mining subsidence and mine gas;
- (ii) the records of the Cheshire Brine Subsidence Compensation Board in relation to Cheshire Brine.

LIMIT OF INDEMNITY - means an amount of £20,000.00.

MARKET VALUE - means the value set by a SURVEYOR who YOU and WE have agreed to appoint (or, if we could not agree, who an arbitrator has appointed). WE would normally suggest using the district valuer from YOUR local valuation office agency.

PERIOD OF INSURANCE - means the period from the EFFECTIVE DATE until:

- (i) YOU sell the PROPERTY, or
- (ii) the mortgage is paid off, if YOU are the mortgagee.

PREMIUM - means the total amount of £2.00 paid in consideration of the cover that WE provide under this Policy representing £1.90 plus insurance premium tax of £0.10p.

PROPERTY - means the property, the address of which appears at the top of this Policy, for which TCA have provided the attached COAL & BRINE SEARCH REPORT.

SURVEYOR - means a person WE have approved who has one or more of the following qualifications: FRICS or MRICS.

Cover

As long as TCA has collected the PREMIUM, WE will cover YOU up to the LIMIT OF INDEMNITY for all claims made during the PERIOD OF INSURANCE for loss YOU suffer.

In this Policy, loss means:

- (i) the reduction in the MARKET VALUE of YOUR interest in the PROPERTY caused only and directly by any changes in the information revealed in a subsequent coal & brine search report which was not revealed in the COAL & BRINE SEARCH REPORT attached to this Policy which was carried out on the EFFECTIVE DATE. Such reduction in MARKET VALUE to be calculated at the date of the subsequent coal & brine search report; and
- (ii) all other costs and expenses incurred which WE have agreed, in writing, to cover.

Exclusions

1. WE will not pay more than the LIMIT OF INDEMNITY in total for any reduction in MARKET VALUE of YOUR interest in the PROPERTY and costs and expenses covered by this Policy. YOU cannot claim the benefit of more than one policy provided by US in this form in relation to the PROPERTY.
2. WE will not be responsible for any loss YOU might suffer:
 - (i) if at the date of the claim you are not the legal or beneficial owner of the PROPERTY;
 - (ii) if the PROPERTY is not a single private home in the United Kingdom which is used only for residential purposes.

(iii) in relation to the loss of a transaction for the sale or for the purchase of the PROPERTY nor for any costs incurred by You in relation to the loss of such transaction;

(iv) in respect of structural or other physical damage caused to the PROPERTY by subsidence, flooding or otherwise.

For the avoidance of doubt, this Policy does not provide buildings or contents insurance cover.

WE will not be responsible for any loss or damage if:

(i) an entry on any subsequent coal & brine search report after the EFFECTIVE DATE, if this entry also appears on the attached COAL & BRINE SEARCH REPORT;

(ii) any problem revealed by the first coal & brine search report after the EFFECTIVE DATE if YOU or YOUR legal representatives knew about the problem on or before the EFFECTIVE DATE;

(iii) any change to the enquiries answered in the COAL & BRINE SEARCH REPORT, made after the EFFECTIVE DATE which affects this Policy if WE would not have been responsible for the loss before the legislation or changes;

(iv) any change in the interpretation of the data upon which the COAL & BRINE SEARCH REPORT was produced, provided that such data remains unaltered.

4. WE will not be responsible for any loss which TCA or the Cheshire Brine Subsidence Compensation Board may be required to pay by law.

Conditions

1. The laws of England and Wales apply to this Policy.

2. YOU cannot transfer the benefits of this Policy to anyone else. However, if YOU die during the PERIOD OF INSURANCE, WE agree that the benefits will pass to YOUR estate and beneficiaries.

3. If YOU receive information about any claim, loss or incident which WE may be responsible for under this insurance, YOU must contact the ADMINISTRATOR as soon as possible with full details, including a copy of the original COAL & BRINE SEARCH REPORT, this Policy, and the coal & brine search report that reveals a problem.

4. If there is any claim under this Policy which is also covered by any other insurance, WE will not pay more than OUR share of the claim and any costs an expenses connected with it.

5. YOU agree to do and permit to be done all things that WE consider necessary to minimise loss under this Policy. WE will be responsible for any expenses incurred in connection with this condition.

6. YOU must not make any offer, promise or payment or incur any costs or expenses unless WE have agreed, in writing, to cover these costs and expenses.

7. If YOU deliberately make a false claim, WE will cancel this Policy and will not make any payment for the claim.

8. If there is a claim under this Policy, WE have the right to instruct a SURVEYOR to assess the MARKET VALUE of the PROPERTY.

Making a Claim

Please write with details of any circumstances likely to give rise to a claim under this Policy to the ADMINISTRATOR, Legal & Contingency Limited at 19-21 Great Tower Street, London, EC3R 5AR enclosing a copy of this Policy together with a copy of the original COAL & BRINE SEARCH REPORT that is attached to it and a copy of the subsequent coal & brine search report that reveals the problem. Please be aware of the Conditions of this Policy.

Complaints Procedure

WE aim to provide an excellent service. If YOU have any cause for complaint YOU should, in the first instance, contact the ADMINISTRATOR, Legal & Contingency Limited, 19-21 Great Tower Street, London, EC3R 5AR Tel: 020 7397 4363 Fax: 020 7397 4364. Please quote the details of the Policy (type of policy, surname and initials, policy number, property address etc).

If the matter is not resolved to YOUR satisfaction, please write to US at: Groupama Insurance Company Limited, Groupama House, 24-26 Minorities, London EC3N 1DE

YOU may also have a right to referral to the Financial Ombudsman Service who can be contacted on 0845 080 1800 or emailed at complaint.info@financial-ombudsman.org.uk

Financial Services Compensation Scheme (FSCS)

WE are covered by the FSCS. If WE are unable to meet OUR obligations under this Policy YOU may be entitled to compensation. YOU may contact the FSCS on 020 7892 7300 for further details.

How we will use your data

Legal & Contingency Limited holds data in accordance with the Data Protection Act 1998. It may be necessary for US to pass data to other organisations that supply products and services associated with this contract of insurance. In order to verify information, and to prevent and detect fraud, WE may share information YOU give US with other organisations and public bodies, who access and update various databases, including those held by the Police. If YOU give us false or inaccurate information and WE suspect fraud, WE will record this and the information will be available to other organisations that have access to the database(s). WE can supply details of the databases WE access or contribute to, on request.

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