

The Terrafirma Ground Report

The Terrafirma Ground Report is a best in class ground risks and liabilities report that includes an expert professional opinion, risk assessment and risk transfer on all potential ground risks, satisfying recent new guidance in The Law Society Conveyancing Handbook.

The Terrafirma Ground Report translates the risk from mining activity, subsidence, sinkholes, radon, fracking, mineral planning activity and much more, allowing the purchaser to better understand the ground. Including Terrafirma's official CON29M, as licensed by the Law Society, the Terrafirma Ground Report utilises never-seen-before data and technology-driven solutions to model and intelligently analyse the potential impact of man-made and natural ground perils on property purchase, mortgage lending and development activity.

One of its unique features is that all report outcomes are colour-coded in a traffic light style system to ensure the correct party within the transaction can easily and efficiently action the relevant recommendations. Dynamic next steps and an industry-leading professional opinion ensure the purchaser is fully informed and report terms and conditions containing £10 million professional indemnity per report ensures any risks are comprehensively transferred from the solicitor to the experts at Terrafirma.

In a 'world first', the Terrafirma Ground Report also includes an expert analysis of ground movement which identifies 'real-world' evidence of past or current subsidence using investigated subsidence claims, satellite-derived surface deformation and Terrafirma's exclusive SinkholeALERT databases.

Included in a single Ground Report:

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 - ▶ The first integrated official Terrafirma CON29M (2018) as licensed by the Law Society.
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 - ▶ All other mining searches (eg. tin, metalliferous, limestone, chalk, gypsum, clay, brine, Bath Stone).
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 - ▶ Evidence of ground movement analysis, using innovative satellite technologies and never-seen-before data.
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 - ▶ All known Natural Ground Perils, including; Slope stability, running sands, sinkholes and erosion.
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 - ▶ Mineral planning and future mining or extraction activities and oil and gas (including fracking) activities.
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 - ▶ Comprehensive information on the risk of radon exposure.
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 - ▶ Expert professional opinion on natural clay-related subsidence, assessing not only British Geological Survey data but pioneering university soil models.
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 - ▶ All potential physical, financial and legal liabilities associated with past mining activity.
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 - ▶ Terms and conditions that include a £10 million Professional Indemnity Policy (per report).

Further information

To find out more about the Terrafirma Ground Report and for a sample please visit www.understandtheground.co.uk

At a glance

USP ✓

Dynamic and colour-coded next steps, based on a site- and property-specific risk assessment.

USP ✓

Includes an **integrated official CON29M**, satisfying the Law Society CON29M (2018) guidance report and includes Coal & Cheshire Brine Search Insurance (Up to £50,000).

A change to the Law Society guidance

The 25th Edition of The Law Society Conveyancing Handbook includes new guidance, supported by the experts at Terrafirma, on Mining and Natural Ground Perils. To ensure solicitor due diligence, the Ground Report satisfies new Law Society guidance and ensures compliance.

USP ✓

Expert risk **assessment and analysis** included on all ground risks, translated into clear, reliable and practical advice.

USP ✓

Inclusion of industry-leading terms and conditions providing **£10 million professional indemnity** per report.

USP ✓

New technologies and data modelling has increased the pass rate to over 97%, including for ground risks such as clay subsidence, sinkholes and mining.

USP ✓

Includes Terrafirma's unique **SinkholeALERT** database, containing over 9000 ground collapses and an investigated subsidence claim database, containing over 120,000 claims.

USP ✓

Traffic light system and legend, highlighting key actions for conveyancer, lender and purchaser.

USP ✓

Unique ground movement module using the **latest available space data** (CGG's InSAR data from Sentinel-1 satellite).

USP ✓

Terrafirma **professional opinion** included for all ground risks, providing reliable answers to any potential impact on completion, value, use or enjoyment.

About Terrafirma

Terrafirma is a leading provider of environmental information and data intelligence, translating complex physical, financial and legal environmental risks into clear, accurate and reliable advice. Through innovative data driven services, protected by an expert professional opinion, Terrafirma offers a comprehensive suite of solutions to ensure that the client is confidently equipped to better understand the ground.

Our innovative and collaborative approach to environmental risk and impact assessment ensures that professionals and consumers alike are forewarned to the reality and variety of risks the environment can pose to properties and land across the UK. From historical mining to the future of shale gas extraction and the impact of ground gas to the risks of natural ground movement, Terrafirma can not only provide insight to data but the expert solutions required to inform and action where necessary.

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