

Environment Reports & Land Insurance

The implications of environmental problems may include health hazards, structural issues and loss of property value or saleability - issues not revealed by the Local Search.

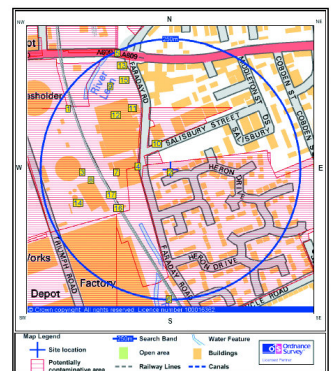
An Environment Report and Land Insurance is recommended in every transaction by the Law Society as a result of the Environmental Protection Act 1990*, as part of a conveyancers due diligence process.

Why do I need an Environment Report ?

The current owner or occupier is potentially liable by law for contaminated land. Clean up costs can run into large sums of money, in addition to other legal costs incurred by land being classified as contaminated and fines of up to £20,000 for failing to clean up as ordered.

Our reports include OS mapping and are in an easy to read Q&A format with data provided by the Environment Agency, British Geological Survey, Ordnance Survey and English Nature and include a useful contacts directory.

Our Product Card (see overleaf) describes the residential and commercial reports and land insurance options available.



The government's target of 60% of new developments to be built on previously developed land, has been met 8 years ahead of schedule. Many of these brownfield sites lie within floodplains and have been contaminated by previous uses. It is expected that the area of land at risk of flooding will increase substantially due to climate change. Between 1997 & 2000, on average, nearly 15 000 dwellings were built each year in flood risk areas.

Searches can be requested and returned by the method of your choice - Post, DX, online, e-mail or fax - within 24-48 hours of request.

The reports contain data on contaminated land including:

- Landfill sites
- Historical Land Use
- Scrap Yards
- Sites subject to pollution control

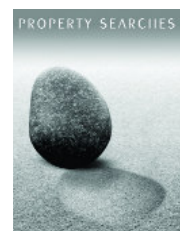


Other environmental risks include :

- Flooding
- Subsidence
- Mining
- Radon

For a higher standard of Property Search

FREE PHONE: 0800 282763 or FREE FAX: 0800 7833847
or order online www.stlgroup.co.uk











no stone left unturned

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Product Card

PRODUCT	WHEN TO MAKE	DESCRIPTION AND SCOPE OF SEARCH	CONTAMINATED LAND CERTIFICATE
RESIDENTIAL REPORTS			
Homecheck Residential Environment Report 	In every residential transaction. The best selling Environment Report on the market.	A Residential Report with Certificate. Includes data on contaminated land, flooding, mining and radon. Includes Remediation Contribution up to £50,000 if a certificate has been issued.	YES <ul style="list-style-type: none"> Initially Automated Certificate if no contaminated land issues are identified After Manual Further Revision, a Certificate may be issued or further recommendations made
Envirosearch Residential (with Remediation Contribution) 	In every residential transaction. The most authoritative Residential Environment Report.	A Residential Report with Opinion. Includes data on contaminated land, flooding, mining and radon. Remediation Contribution – as with 'Homecheck', but also applies whether or not the report has passed or requires further action due to possible contamination.	YES <ul style="list-style-type: none"> Initially Automated Certificate if no Opinion stating: PASSED or FURTHER ACTION. Manual Further Action as necessary.
Contamination Report 	In every residential transaction. A cost effective alternative to a full Environment Report.	Specific data on contamination only, within a search radius of 250m of the property.	Not applicable.
Flood Report 	In every residential transaction. A cost effective alternative to a full Environment Report.	Details the flood risk and flood defenses within 250m of the property, utilising the latest terrain data.	Not applicable.
Residential Land Insurance 	In every residential transaction.	A 10 year policy with up to £1 million cover against the legal costs of finding the original polluter and, if they cannot be found, the costs of cleaning up the contaminated land. It also insures against any loss of property value caused by contamination.	Not applicable.
Combined Mining Report 	In any case where the property is in an 'Affected Area' in which mining takes place or has done so in the past.	A screening report which identifies potential risk of ground instability. Includes data on salt/brine, clay, limestone, tin, sand, gravel and gypsum.	Not applicable.
COMMERCIAL REPORTS			
Sitecheck Review Commercial Environment Report & Risk Assessment 	In every commercial property transaction where a manual assessment is required. Typically for larger commercial properties and developments.	A commercial report with a manual assessment by RPS Group plc, Europe's largest firm of Environmental Consultants. It takes into account, not only the past and present use of the site, but also the buyer's proposed use, so providing an even more accurate guide to the site's risks. Within 1000m radius of the centre point of the property.	YES <ul style="list-style-type: none"> A full manual risk assessment Manual Further Action as required
Sitecheck Assess Commercial Environment Report 	In every standard commercial property transaction where an opinion is required. Typically for smaller commercial properties.	A commercial report with an automated professional opinion by Wilbourn Associates, the UK's leading firm of Environmental Surveyors. Within a 500m buffer of the property boundary.	YES <ul style="list-style-type: none"> Initially Automated Opinion stating PASSED or FURTHER ACTION Manual Further Action as necessary
Sitecheck Data Commercial Environment Report 	In every commercial property transaction where a summary opinion is not required.	A cost-effective environmental overview for commercial property, industrial units and land. The report relies on the conveyancer to be able to interpret the report. Within 1000m radius of the centre point of the property.	NO