GEO CERTA

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1.0 Introduction and purpose of Geocerta products

GeoCerta reports are primarily designed to inform on risks and geospatial circumstances of property that should be considered in the course of the legal conveyancing / transacting property in the UK. The key purpose of this is to ensure that a property buyer is aware of and alert to these risks and understands the legal and financial consequences (and any other related circumstances) that might arise as a result of acquiring that property.

A further consideration where mortgage funding is being used in the purchase, is for a lender to understand and have confidence that the property against which they are lending does not have any hidden or unknown risks that might give rise to a reduction in the market value and in extreme circumstances could result in a direct risk to the lender were it to take possession of the property in a situation where the borrower defaulted on the mortgage.

Finally, the insurability and future insurability of a property with regard to the range of risks that might present to a property in its lifetime should be a material consideration for any property owner and prospective buyer. Whilst the insurability of any property is a matter determined by underwriters and insurance brokers and GeoCerta does not provide these services or any insurance advice, we do where possible provide sign posting as to whether insurance terms may be more or less difficult given the likely risks presented in the context of any given property asset.

Accordingly and where appropriate, GeoCerta looks to UK Government guidance and similar industry adopted protocols and frameworks on assessing and presenting such risks so that these issues can be placed in an appropriate context helpful to a property purchaser and their professional advisers and any associated lender.

GeoCerta products are developed using data and algorithms designed to give the most detailed assessment possible using such technology and data.

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GeoCerta does not undertake any physical inspection of a property. Where information might only be obtained from such a physical inspection of a property then clearly this is outside the scope of GeoCerta's assessment and products. The only exception to this might be where a customer provides further details relating to a property where a surveyor or other professional has undertaken some form of survey or assessment and this additional information allows GeoCerta to refine the findings of its product.

Therefore it is important that a property purchaser uses all means available to make a buying decision where that might include a GeoCerta report alongside their own inspection of the property, a survey from a Chartered Surveyor and any other specialist inspection or survey that might be appropriate given the nature and circumstance of the property under consideration.

Using extensive and wide ranging data alongside algorithms, GeoCerta is able to identify many risks and issues that might not be identified simply from a visual inspection of a property. We interrogate data assets that include historical Ordnance Survey mapping to the mid Nineteenth Century alongside substantial data holdings that inform on the current day circumstances and in conjunction with various future / forward modelled data considering the future aspects of risks driven by climate change. Together, these datasets enable us to provide a comprehensive understanding of the property which should be used alongside a traditional survey report and any other required surveys to inform and advise on the quality of the property asset and whether any risks might be associated with it.

Primarily GeoCerta reports are designed for property lawyers in their due diligence in the course of advising their clients on the legal processes of purchasing a property. However, GeoCerta products might equally be used by a lender, a surveyor or other similar adviser or property professional in the course of considering environmental risks attaching to property in the UK.

Use of GeoCerta products is at all times governed by the GeoCerta Terms and Conditions in force at the time the report was produced and accessible via a link on the last page of our report. Users should be familiar with the prevailing GeoCerta Terms and Conditions in force at the time of ordering a report by following the link to these available at geocerta.io. It is also important to note the Third Party Terms also available from our website.

GeoCerta products are designed specifically for use regarding either Residential or Commercial property conveyancing. Residential products must not be used for the purposes of assessing risks associated with commercial property as they are not designed for this purpose. Accordingly **any use of a residential GeoCerta product in consideration of commercial property is null and void and no legal reliance or recourse is offered in such cases**.

GeoCerta products are not intended to be used for the purposes of assessing risks associated with development or redevelopment of property involving demolition, refurbishment, construction, extension, planning application, etc. GeoCerta reports may provide useful insight to support such projects and an architect, engineer or other property professional may wish to consult and refer to a GeoCerta product but in doing so they must use their own professional judgement to assess the risks and circumstances of the property and any project involving it.

In the various sections of the reports we routinely search data to a radial search distance from the property boundary and indicate this with a dashed line. In our report we will illustrate data within that search radius on the map and then also show that data within the corresponding data table to the rear of the report. In occasional circumstances we may also consider data further afield that goes beyond the search radius. Typically this data is displayed in the data table but may not be illustrated in the map section. Where this happens the map legend will state this accordingly. One such example is landfill and waste sites which are searched to 250m.

Search reports are based upon the data and information available to GeoCerta at the time of their creation. Data and models that go into the production of these searches change all the time and therefore in a minority of cases it is possible for a search report to identify a level of risk once that then changes at some moment in the future.

There is a generally accepted principle that conveyancing searches are “valid” for a period of six months. Whilst this concept of “validity” is somewhat arbitrary it is a useful industry wide principle to adhere to. GeoCerta therefore recommends that searches older than six months are refreshed / reissued.

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2.0 Outline of what is covered in the GeoCerta Products

2.1 GeoCerta Core

The GeoCerta Core product should be regarded as an entry level environmental search giving due diligence insight on Contaminated Land, Flood Risk, Ground Stability & Mining (screen) and Planning Constraints.

GeoCerta Core is designed to address the requirements of The Law Society Practice Notes on Contaminated Land and Flood Risk and provides a “screen” for coal and other non-coal mining risks (ie it identifies if a coal or other mineral mining search may be required)

2.2 GeoCerta Pro

The GeoCerta Pro product is a more comprehensive environmental search that includes all of the elements of a GeoCerta Core but expands the Planning section to include an account of planning applications in relation to the subject property and its surrounds and also introduces a Climate Risk section and an Energy & Infrastructure section.

GeoCerta Pro is designed to address the requirements of The Law Society Property Practice Notes on Contaminated Land, Flood Risk and Climate Change Risk.

2.3 GeoCerta Ultra

GeoCerta Ultra expands upon the Pro product to introduce a full mining risk search covering everything in a Pro product but also including a full search for coal mining, south west metalliferous mining, Cheshire salt and other types of minerals across England and Wales.

GeoCerta Ultra is designed to address the requirements of The Law Society Property Practice Notes on Contaminated Land, Flood Risk, Climate Change Risk and address both coal and non-coal ming risks covered under the Con29M guidance (2018) and in the Law Society Conveyancing Handbook.

2.4 Regulation, standards, insurance, consumer protection and redress

GeoCerta is regulated by the Conveyancing Information Executive (CIE) and all GeoCerta products are produced in accordance with the CIE Standards. The Standards include a series of Compliance Notes that govern the minimum standards that must be meet in order for a product to carry the CIE Standard Mark.

Further information on the CIE can be found here: https://conveyinfoexec.com/

As part of our membership of the CIE and adherence to the CIE Standards, GeoCerta subscribes to The Property Ombudsman Scheme. This scheme provides a redress

mechanism to consumers and charities and small commercial enterprises. Further information can be found here: https://www.tpos.co.uk/

Should a customer have a complaint regarding a GeoCerta product then in the first instance that complaint should be made direct to GeoCerta: help@geocerta.io

A full version of our Complaints Policy is available at: geocerta.io

GeoCerta products are provided with the benefit of £10million professional indemnity insurance. Details of confirmation of cover can be provided on request.

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3.0 Methodology used in assessment of different risks

3.1 Reporting of levels of risk in GeoCerta products

In reporting risks in relation to any peril or liability GeoCerta is offering a professional and considered view of risk based on the best available information at that time.

GeoCerta is not offering any sort of guarantee with regard to risk being absent from a property or equally confirming that a risk is present, real and manifesting some consequence for the property. GeoCerta's opinion on risk should be used as a guide to inform on the appropriateness of further enquiries and to assist in forming an overall view of a property in the context of that entire property and its circumstances.

Generally, GeoCerta reports risk in a 3-tier scheme defined as follows:

"PASS" - NO ACTION.
GeoCert considers that the risk factors assessed appear to present little / no material consequences to the property and therefore it is likely that further consideration of this factor is required.

"IDENTIFIED" - BUYER CONSIDERATION.
GeoCerta has identified information suggesting some presence of factors and risks that may present a lower level of risk to a property. The Buyer may wish to further investigate these through enquiries, cross referencing a survey report or indeed some other third party assessment. Such further consideration may involve physical inspection of the property and its surroundings. In the opinion of GeoCerta these issues are not of a significance likely to impact the value of the property and therefore its potential as mortgage security or require legal consideration as part of the transaction.

"ACTION" - CONVEYANCER ATTENTION.
GeoCerta has identified material risks from the information in its product that suggest specific further consideration of the identified liabilities is required. These identified risks, in the opinion of GeoCerta, have the potential to result in legal and financial consequences such that liability could be assumed in the course of taking legal ownership of the property and the market value could be adversely impacted creating a possible issue for a lender considering the property as mortgage security. Often these issues can be closed out through consideration of additional information from the vendor, enquiries of statutory bodies, existing technical reports from other professionals and other similar information.

Where it is not possible to close out identified risks through the provision of additional information GeoCerta will assist customers in identifying a suitable technical professional to support with any required further work. GeoCerta makes no financial gain in such situations.

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Where additional information is provided to GeoCerta it will be reviewed free of charge* with a view to reconsidering the risk assessment provided for a property. GeoCerta will either reissue its report or provide a cover letter superseding the original GeoCerta report. Where additional information is not sufficient for such a reassessment GeoCerta will not revise its original assessment.

* Should significant information be provided to GeoCerta for review, GeoCerta reserves the right to make a cost charge for reviewing this and revising its opinion eg multiple site investigation reports, remediation statements and documentation between parties.

3.2 Contaminated Land Assessment Methodology

The statutory methodology for assessing contaminated land in the UK is rooted in Part 2A of the Environmental Protection Act 1990 and governed technically by the Environment Agency's Land Contamination Risk Management (LCRM) framework.
The core of this methodology is a risk-based approach focused on the "Source-Pathway-Receptor" relationship, known as a Significant Pollutant Linkage (SPL).

For land to be statutorily determined as "contaminated," all three elements must exist:

1. Source: A harmful contaminant present in, on, or under the land.
2. Pathway: A route by which the contaminant can travel.
3. Receptor: A sensitive target that could be harmed (e.g., human health, controlled waters, or ecological systems).

The assessment is executed through a phased, iterative process:

- Tier 1: Preliminary Risk Assessment (PRA): A desk study and site walkover to establish a baseline and build an initial Conceptual Site Model (CSM).
- Tier 2: Generic Quantitative Risk Assessment (GQRA): Intrusive soil and water sampling compared against national generic assessment criteria (e.g., Soil Guideline Values).
- Tier 3: Detailed Quantitative Risk Assessment (DQRA): Bespoke site-specific mathematical modeling if generic criteria are exceeded.

If an unacceptable risk is confirmed, an Options Appraisal and Remediation Strategy are implemented to break the linkage and make the land "suitable for use."

In the context of conveyancing and therefore the focus of GeoCerta products, the contaminated land assessment comprises a basic analysis of the Source-Pathway-Receptor linkage and therefore an assessment of possible risk based upon this using extensive databases and archives of information. As with all GeoCerta products, no physical inspection of the property is undertaken. A GeoCerta report can therefore be considered as a partial analysis aligned to a Tier 1 PRA. Conditions and circumstances that might only be reasonably judged by undertaking a physical site inspection are beyond / outside the scope of a GeoCerta report.

GeoCerta environmental search products are designed primarily to assist property lawyers to fulfill their obligations on Contaminated Land as set out in the Law Society Practice Note on Contaminated Land.

Residential Property Contaminated Land Assessment - In this context GeoCerta assumes that the “Receptor” to the contamination is “residential end use” and the “Pathway” is effectively direct exposure through direct dermal contact, ingestion, inhalation and other similar and immediately relevant routes.

Environmental Protect Action 1990 Part 2A (EPA 1990 Part 2A)

In reporting risk GeoCerta may identify that a property is at high risk of contamination and potentially at risk of being identified as Contaminated Land in accordance with Part 2A of the Environmental Protection Act 1990. In such cases further assessment of the circumstances causing such risk outcome will need to be undertaken, pre transaction.

In circumstances where such a level of risk is identified and no further consideration or assessment of this has taken place, GeoCerta would consider that without further assessment such a property might not be acceptable as banking security and may have undetermined financial risks and legal liabilities associated with it.

Historic Use Risk (Brownfield History)

We may from time to time identify that a property has a brownfield history or be situated in proximity to land with such characteristics. In these circumstances some degree of ground contamination risk may persist and generally a prudent purchaser may wish to investigate this further either through enquiries to the local authority or other similar routes.

Frequently, Brownfield History and some low to moderate level of ground contamination risk can persist in proximity to a property but not to such an extent likely to result in the likelihood of a site being identified as Contaminated Land under the meaning in Part 2A of the Environmental Protection Act 1990. However, in these circumstances we may identify for example that redevelopment may require further consideration of ground contamination risks.

Current Use Risk (Operational Environmental Risk)

In the course of reporting contaminated land and related risks we may identify environmental licenses and permits to operate that can give rise to risks and liabilities that in our opinion may require some further consideration. Risks presented here can relate to the fact that a contaminative industrial activity is taking place with wider consequences for the surrounding area potentially giving rise to ground contamination that may in turn have resulted in legacy liabilities that could be considered under Part 2A of the Environmental Protection Act 1990 or indeed result in other liabilities that could come under nuisance legislation.

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The presence of a permit or licence can also give rise to operational risks and responsibilities. In transacting property it is important to understand the status and ownership of such permits and licences in order to avoid scenarios where these risks and liabilities can be unwittingly passed or inherited unintentionally by a buyer. Operational environmental permits will likely require more detailed consideration likely to involve amongst other things an environmental audit of the operational facilities and the business(s) engaged there.

3.3 Flood Risk

The UK framework for assessing flood risk for property is a tiered, risk-based system overseen primarily by national environmental agencies—such as the Environment Agency (EA) in England, Natural Resources Wales (NRW), and the Scottish Environment Protection Agency (SEPA)—working alongside local planning authorities.

The framework is designed to evaluate both the current and future safety of an asset, particularly concerning planning and development.

1. The Core Risk Framework: Flood Zones
Properties are classified into distinct Flood Zones based on their probability of flooding from rivers and the sea. This framework intentionally ignores any existing flood defenses to provide a "worst-case scenario" baseline:

- Flood Zone 1 (Low Probability): Less than a 1-in-1,000 annual chance of flooding ($<0.1\%$). Almost all property types and developments are acceptable here.
- Flood Zone 2 (Medium Probability): Between a 1-in-100 and 1-in-1,000 annual chance of river flooding ($1\% - 0.1\%$).
- Flood Zone 3a (High Probability): A 1-in-100 or greater annual chance of river flooding ($>1\%$), or a 1-in-200 or greater chance of sea flooding ($>0.5\%$).
- Flood Zone 3b (The Functional Floodplain): Exceptionally high risk ($>5\%$ annual chance), where water flows or is stored in times of flood. Highly restrictive for any type of property use or development.

2. Multi-Source Risk Assessment
The framework requires evaluating all potential sources of flooding, not just rivers and the sea. A comprehensive assessment looks at:

- Surface Water (Pluvial): Flash flooding caused by heavy rainfall overwhelming local drainage.
- Groundwater: Water rising up from underground aquifers.
- Reservoirs & Artificial Sources: Risk from structural failures of infrastructure.

3. Planning and Development Framework

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Under the National Planning Policy Framework (NPPF), any proposed development or significant change of use in Flood Zones 2 or 3 requires a formal Site-Specific Flood Risk Assessment (FRA). This process relies on two core tests:

The Sequential Test

The primary objective is to steer new development to areas with the lowest risk of flooding (Flood Zone 1). Development should not be permitted in higher-risk zones if there are reasonably available alternative sites suitable for the project.

The Exception Test

If it is impossible to locate the development in a lower-risk zone, the Exception Test must be passed. It requires demonstrating that:

- The development provides wider sustainability benefits to the community that outweigh the flood risk.
- The site will be safe for its lifetime, will not increase flood risk elsewhere, and is resilient to flooding.

GeoCerta undertakes flood risk assessment in its products using comprehensive and latest / best available data models in order to provide a complete view of flooding aligned to UK guidance. In all instances GeoCerta consideration of flood risk is primarily with regard to the property “as is” and in the context of a standard sale and purchase agreement. Where appropriate we may comment further that redevelopment might require some further consideration of risk.

GeoCerta assesses flood risk using authoritative national datasets within a standardised classification framework. Flood risk at the surface is assessed using Environment Agency NaFRA2 data for rivers and the sea and surface water (pluvial flooding), together with a bespoke GeoSmart groundwater-at-surface product derived from the FloodSmart Analytics (FSA) Groundwater Risk Index. Groundwater at depth is assessed separately using GeoSmart GW5.

Flood exposure at the surface includes water arising within or beyond the property boundary that reaches ground level and may be conveyed towards the property along topographically controlled overland flow paths. For river and sea and surface water flooding, modelled likelihood and potential flood depth are combined using a risk matrix. The NaFRA2 inputs comprise four annual-probability bands: High (3.3% or greater), Medium (1% to less than 3.3%), Low (0.1% to less than 1%) and Very Low (less than 0.1%). These correspond to return-period reference points of 1 in 30, 1 in 100 and 1 in 1,000 years. Flood depths are considered at thresholds of 0.2 m, 0.3 m, 0.6 m, 0.9 m and 1.2 m.

Groundwater-at-surface risk is derived through an Average Annual Damage methodology using modelled depths for 1-in-30, 1-in-100 and 1-in-1,000-year events, together with event duration and estimated damage to a typical property. The outputs from all at-surface sources are harmonised into consistent risk bands and assessed across the property and, where suitable data are available, the main building footprint. The highest source-specific classification determines the overall at-surface rating. Considering likelihood and depth

together ensures that frequent shallow flooding and less frequent but potentially deeper flooding are represented proportionately.

Groundwater at depth represents elevated groundwater that may affect basements, service ducts, foundations and other below-ground structures without necessarily causing surface inundation. GW5 does not apply the same depth-likelihood matrix. Its classifications combine potential severity and model and data uncertainty with an indicative distinction between less than and greater than 1% annual probability. Groundwater at depth is assessed separately but considered alongside at-surface exposure when interpreting overall flood risk. This dual-pathway approach captures both direct impacts from groundwater at depth and indirect impacts where groundwater emerges elsewhere and reaches the property through overland flow.

Modelled flood risk data is presented in 2 perspectives within our data visualisation. Firstly, combined flood risk at the surface of the property ie where surface water flood, river and sea flooding and near surface groundwater flood risk is presented as a single view - more accurately illustrating how these types of flooding intersect and have causality for the property. Secondly we also illustrate groundwater flood risk at depth - where deeper groundwater may impact basements and sub surface infrastructure causing flooding of those assets.

Note: groundwater flooding at depth is distinct and different from groundwater flooding at the surface and are the result of two separate and distinct flood risk models.

GeoCerta environmental search products are designed primarily to assist property lawyers to fulfill their obligations on Flood Risk as set out in the Law Society Practice Note on Flood Risk.

We provide a combined flood risk view plotting all sources of flood risk on a single map providing perspective and context for the subject property in order that a user can understand and consider the likelihood and consequence of flooding at the subject property and in the surrounding area.

A specific feature in our assessment is consideration of flooding affecting the subject property ie being coincident with the property boundary and then secondarily whether the same level of risk exists with regard to the building footprint for that same property.

We also present details of historical flood events, plot the location of engineered flood defences and show potential risk outlines for unlikely major infrastructure failure resulting in flooding eg reservoirs failure.

In all cases we present a real world view of the “defended flood” ie the likelihood and severity of flooding taking into account the protections afforded by engineered flood defences.

As with all aspects of GeoCerta reports, no physical site inspection is undertaken and therefore our assessment and analysis is entirely based upon the comprehensive and market leading datasets that we utilise in this aspect of our methodology. GeoCerta flood risk assessments are suitable for considering flooding in the context of a property purchase but are not a substitute for a Site Specific Flood Risk Assessment (FRA) required for any sort of (re)development project.

3.4 Ground Stability and Mining (formerly Geohazard and Mining)

GeoCerta risk assessment for Ground Stability and Mining (including natural and man made ground instability resulting from historical mining and other activities) uses the latest data from the British Geological Survey, Mining Remediation Authority and others to determine these risks and presents them grouped into logical categories.

In many cases, Ground Stability can be present for many years but not manifest in discernible building or property damage. These risks can present suddenly and without warning in particular after periods of exceptional weather that might result in very dry or wet conditions or a cycle of these one after the other causing ground movement as a result of the prevailing exceptional conditions having never recently occurred previously.

Damage to property as a result of Ground Stability is one of the most costly building insurance claims areas in the UK.

As with all GeoCerta products no physical site inspection is carried out nor any intrusive ground investigation that might reveal site specific circumstances.

The risk assessment presented uses the latest Ground Stability understanding to determine the severity of risk presenting to the subject property and provides simple next step actions designed to close out these issues.

Generally, the risk assessment undertaken by GeoCerta in the course of producing a search product considers the proximity of different risk features to the subject property and accordingly the level of risk likely to be present.

The Ground Stability and Mining section of GeoCerta products is designed to assist property lawyers to fulfill their obligations on Ground Stability and Mining Risk as set out in the Law Society guidance on Con29M and mining risks

GeoCerta considers Ground Stability and Mining in three distinct categories

Radon Hazard - a risk assessment is provided considering the circumstances of the property with regard to known and mapped radon hazards

Ground Stability - a risk assessment of natural and man-made ground stability risks as they present to the subject property ie the likelihood or otherwise of adverse ground conditions that might result in subsidence, differential settlement and potentially have geotechnical consequences for the foundations of a building. The Ground Stability section includes a "screen" for different historic mining types including coal, metals, Cheshire Brine, stone, clay and evaporites. If historic mining is identified to be present in the area of the property the Ground Stability section will advise whether a further formal mining risk assessment search is required (which can also be achieved by upgrading to a GeoCerta Ultra report (due for release Oct 2026).

The GeoCerta Ground Stability section IS NOT a full mining search in the context of a Con29M, Metalliferous Mining Search or other Regulated Mining Search product.

Mining Risk

This section of the report is a full mining risk search covering different types of mining stated above. It involves the collation of specialist data and insight from a range of sources enabling GeoCerta to report in more detail on legacy mining specific characteristics affecting a property and the future potential risks associated with this.

The Mining Risk section is present in GeoCerta Ultra products and is a full like-for-like substitute for standalone Con29M and other Regulated Mining Searches. The reporting of coal mining risks generally follows the principles of the Law Society Con29M although with modified and enhanced analysis including a Mine Entry Interpretive Report where appropriate ie where mine entries are identified in close proximity to a property with the potential to affect it.

A common first check when Ground Stability issues are identified is to cross check with findings from a Chartered Surveyor report to identify any signs of subsidence or structural stress on a building.

3.5 Climate Risk

Climate change is having an increasingly material impact on UK property as weather patterns alter and present more extreme scenarios for which only the most modern buildings are typically designed.

Resilience and resistance to the effects of climate change are likely to be of increasing importance in the years to come.

A property may already be at some elevated level of risk for flooding or Ground Stability / ground stability and climate change may cause this to improve / worsen / worsen significantly. Equally, a property may not be at any materially raised level of risk for anything

but climate change may have the capacity to cause particular circumstances or conditions to deteriorate to a point of catastrophic failure eg coastal erosion.

GeoCerta considers Climate Change Risk in three categories generally following the approach taken more widely in the field of climate change risk and adopting headline categories that align with The Law Society (of England and Wales).

1. Physical risk - where visible and measurable risks such as flooding and ground stability are amplified as a result of the modelled change in the climate. Accordingly, those risks (flooding, ground stability, etc) might present a greater threat to a property in a particular time horizon in the future eg a deeper / more significant or more frequent flood.

   Consideration therefore needs to be taken with respect to the forward ownership of a property and the duration or term of a mortgage associated with it. At the point of purchase, therefore, where a property is likely to suffer such risks, consideration should be given to the forward planning of mitigations that might be implemented to help manage the future situation with the costs of doing so factored and considered.

   Where possible a view on the forward insurability of the property to provide cover for these risk factors should be confirmed along with consideration of any possible impact on market value that might arise.

2. Transition risk - these arise where changes in policy, legislation, regulation and markets in response to climate change result in liabilities and potential costs. An example might be regulatory burdens placed on building owners with regard to energy performance where costs might be associated with required improvements under regulatory schemes. Equally, a property may benefit from flood or coastal defences and at some point in the future funding and management of that infrastructure might be withdrawn or potentially require a property owner to make a financial contribution towards maintenance - the former potentially resulting in an increased risk of flooding or ground stability issues and the latter resulting in direct financial liability.

3. Emerging risks - GeoCerta classifies some newer and less well modelled risks as “emerging.” Ordinarily these are also risks that historically have been less relevant to UK property but with the advancement of climate change have become more prevalent. Normally, the limited modelling of these issues also means that there is less accuracy in terms of identifying property specific risk profiles.

GeoCerta therefore provides some information and insight to these under the heading of “Climate Risk - Emerging” but does so on a limited basis. As data and modelling of these factors improves GeoCerta will seek to fully incorporate them under Physical and Transition risk headings and elevate their consideration in our products.

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How we report climate risk

Physical Climate Risk considers both the projected future level of risk and the degree of change from current conditions. Where comparable present-day and future climate data is available, the report describes whether risk is projected to reduce, remain broadly unchanged, moderately increase or significantly increase.

The front page Physical Climate result is based on the combined outcome for flooding, shrink-swell clay ground instability and coastal erosion. Where climate change is projected to increase one or more risks, the finding identifies the relevant risk sources and whether the increase is moderate or significant. The result is then graded according to both the degree of change and the future severity of the risk.

Where risk increases to a high or very high future level, or to an extremely likely future susceptibility class, this is reported as Action. Where risk increases but remains below the Action threshold, this is reported as Identified. Where risk does not worsen but remains materially high, this is also reported as Identified to make clear that future exposure remains relevant, even where the modelled classification is unchanged.

Climate Change Allowances & RCPs

A fundamental pillar of the UK framework is the future-proofing of risk data. Assessments must apply **climate change allowances**—predictive mathematical uplifts for peak river flows, rainfall intensities, and sea-level rises. These models project risk 50 to 100 years into the future, ensuring that an asset purchased or developed today remains resilient against escalating weather extremes.

Climate change mapping uses the relevant national source assumptions. For England, flood data is based on UKCP18 RCP8.5 allowances, with Central mid-century allowances for rivers and surface water and a Higher Central sea-level allowance for sea flooding. English coastal erosion data uses UKCP18 RCP8.5 Higher Central and Upper End sea-level allowances. For Wales, flood data uses the FRAW 2018 / NRW 2120 Central climate change estimate, while Welsh coastal erosion mapping is presented by shoreline management scenario, time period and erosion estimate, with no RCP scenario stated in the source mapping.

BGS GeoClimate shrink-swell data uses UKCP18-derived CHESS-SCAPE climate projections. This report uses the RCP4.5 projection for the 2050 epoch, representing the 2045–2055 projection window.

3.6 Planning (& Planning Constraints)

GeoCerta has mapped and digitised a range of “Planning Constraints" that include features such as listed buildings, conservation areas, National Parks, Sites of Special Scientific Interest and many others. Typically, these features and areas have some degree of planning constraint attached to them subject to the particular circumstances on the ground and in the context of a proposed planning application.

Additionally, working with a commercial third party we index planning applications on and in the locality of sites that are the subject of GeoCerta orders. In order for this process to operate more effectively we use dynamic search radii depending on the urban-rural nature of the subject property. This enables us to return a greater number of rural planning applications over a wider geospatial area, which in the context of the rural setting better presents an understanding of planning in the locality. Conversely in urban settings we reduce the search radius to account for a far higher number of planning applications.

In all cases we present all available planning application records for a minimum period of seven years. We our third party supplier has records beyond seven years then we also show these.

Data is either presented as points or polygons within our products depending on whether the third party supplier has records as points or polygons.

Our indexing of planning applications is focussed on extensions, new developments, re-builds and similar. We do not necessarily include details relating to specific discharges of conditions within planning consents, variations of consents and other application specific criteria.

Planning constraints and applications are presented in a single section within our products designed to provide the user with an immediate and clear overview of the nature of planning restrictions and development activity in a particular area. Within the Data sections of our reports hyperlinks are provided taking users directly to each planning application. Whilst every effort is made to ensure that these links are correct and operable it should be noted that local planning authorities do change and adjust URLs for these and occasionally a link provided within a report can become a dead link or simply provide a route to the planning authority general website page. Whilst GeoCerta and our partner makes every effort to keep these up to date we are not able to guarantee this nor can we be held accountable for local planning authorities making these changes going forward.

3.7 Energy & Infrastructure

This section in GeoCerta products is designed to afford a comprehensive assessment of energy projects comprising current and proposed renewable energy schemes (wind, solar, oil and gas licensed blocks for possible future extraction); alongside transport infrastructure relating to current and historic railways, underground rail infrastructure and proposed schemes.

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Data in this section is largely informative rather than risk rated as the context and significance of such assets is highly dependable upon the perspective of a property owner which may be positive as well as negative. Therefore this section seeks to provide a clear understanding of the positional significance enabling a further more personal perspective to be formed.

Data is included from a range of government and non government sources where possible giving the latest perspective on a project and an understanding of the scale and significance.

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4.0 Statutory Consultations and reviews of additional information

In certain circumstances GeoCerta may determine that the most appropriate Next Step in defining a particular risk is to undertake statutory consultations with relevant environmental regulators. In most cases this will be with the relevant local authority but it could also be with the Environment Agency (or Natural Resources Wales) or another related regulatory party.

Where we make this recommendation, if the correct and necessary information is obtained and shared with us then we will review the GeoCerta report in question within the context of this additional information and if appropriate amend the outcome of the report. We will do this in the form of a letter which can be attached to the report and retained for future reference. This enables the reassessment of risk to be clearly articulated including identification of the additional information provided.

Where the customer wishes for GeoCerta to make these further enquiries we make a flat single charge of £300 excl VAT in order to undertake this work. If multiple statutory consultations are required GeoCerta will advise on the fee for undertaking this work. In all cases the aim will be to obtain further information from the relevant Statutory Consultee in order to refine the opinion provided in the GeoCerta report in order to give close out the respective identified risks.

In certain circumstances other relevant information may be pertinent to our reassessment of our report outcome. If this comprises basic information that can be reviewed in good time by our environmental risk experts there will be no charge for undertaking this and revision letter will be issued to the customer based upon the latest view of the information available. Significant volumes of information, detailed correspondence and multiple previous reports may necessitate us making a charge for these services. GeoCerta will advise of any appropriate charges in these circumstances.

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5.0 Reporting of risk and the Threshold of Materiality

GeoCerta applies considerable focus to the “Threshold of Materiality.”

In the context of providing conveyancing search products reporting risk, we apply a clear distinction when considering the RTM. That is the point at which possible legal and / or financial liability might arise through the course of acquiring ownership of the property ie the legal ownership of title transferring to a new owner might in itself convey a legal or financial risk upon the acquirer.

Accordingly, a situation of legal and / or financial liability landing with the acquirer of the property also places potential liabilities and consequences with the lender providing mortgage funds to support the purchase and also with the legal representative acting on behalf of the purchaser where they have duties to point out such liabilities both to the buyer and any supporting lender.

In considering the RTM, GeoCerta is making a clear and unambiguous judgement that such risks and liabilities are either unlikely to be present or are likely to be possible. At no point does GeoCerta determine that there are categorically no risks associated with a property.

Risks may be identified that in the opinion of GeoCErta do not cross the Threshold of Materiality and in these circumstances GeoCerta rates these issues as “Identified” ie they exist and a curious / prudent purchaser may wish to evaluate them further, however, the identified issues are unlikely to result in material legal or financial liability.

Risk Factor	**Threshold of Materiality against wich the risk is reported in GeoCerta products**
Contaminated Land	**The potential risk that the subject property could be identified as of Contaminated Land under the statutory definition set out under Part 2A of the Environmental Protection Act 1990.**
EPA1990 Part 2A	Risk of statutory identification under the Contaminated Land legislative framework.
Historic Use Risk / Brownfield History	Legacy contamination risks from former land uses and industrial activity which could give rise to statutory definition of Contaminated Land or result in further consideration through the planning process if development is ever considered.

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Current Use Risk / Operational Env Risk	Present day contamination risks from current land uses and permitted high risk activities which could give rise to statutory definition of Contaminated Land or result in further consideration through the planning process if development is ever considered.
Flood Risk	**Potential for the property to be regarded as "high or very high" risk with regard to flooding or recurring flooding resulting in damage and losses and potential for the property to have an adverse insurance status.**
Flood Risk	A summary view of overall flood risk at the property from all different forms of flooding.
Historic Flooding	Recorded flood incidents having affected the property.
Insurance Risk	A basic view of whether elevated flood risk may affect insurability or insurance premiums.
Ground Stability & Mining (formerly Geohazard & Mining)	**A view of the risk of natural or man made ground conditions giving rise to levels of Radon or ground instability with the potential for property damage and conequential losses.**
Radon	Assessment of Radon risk as prescribed by the UK Health Protect Agency and British Geological Survey.
Ground Stability	Assessment of ground stability risks from natural and man-made causes. This includes a "screen" for whether historic mining activity may have occurred and therefore whether a formal mining risk search might be recommended.
Mining Risk	Mining risks as they present to the property ie subsidence damage, mine entries, mineral resources, risk of collapse, etc
Climate Risk	**This section considers a range of perils that are likely to generally worsen over time (and the duration of a mortgage term) and the net effect of these on the future of the property.**

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Physical Risk	A multiple risk factor assessment of the potential worsening circumstances of physical risks (flooding, ground stability, coastal erosion) over defined time horizons in the future.
Transition Risk	An assessment of transition risks associated with climate change as they relate to the need to improve energy efficiency of buildings and including consideration of flood risk insurance, flood and coastal defences and whether these afford benefit to the subject property but may not do in the future.
Emerging Risk	The consideration of new and emerging risk factors where either new risks begin to manifest and / or new data and models become available that begin to provide understanding of new perils as they present to a property.
Planning	A review of the planning related information for the property and its surrounds primarily focused on planning constraints such as nature designations, national parks, listed buildings etc and planning applications historic and current.
Planning Constraints	An assessment of whether planning constraints are present at or in proximity to the property that might have implications and consequences for the property or development of the property.
Planning On Site	Detail of planning applications relating to the subject property setting out details of application and determination where applicable.
Planning Nearby	Detail of planning applications in the area surrounding the property setting out details of application and determination where applicable. (Note variable search radii based upon urban / rural context and setting of the subject property).
Energy & Infrastructure	**General identification of a range of energy and transport infrastructure assets, (some) historic, current and**

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	proposed / planned for the future.
Transport Infrastructure	Identification and description of transport infrastructure assets and associated assets.
Energy Infrastructure	Identification and description of energy infrastructure assets and associated assets.
Proposed Infrastructure	Identification and description of future planned and proposed infrastructure assets and their basic relationship to the subject property.