FLOODSOLUTIONS Residence

As the risk of flooding in the UK increases, the need for an accurate flood risk assessment has become an essential part of due diligence. Moreover, following the 2008 Pitt Report the Council of Mortgage Lenders commented that “if (flood) insurance is not available, then it is unlikely that a property will be mortgageable”. Argyll’s rapid turnaround FLOODSOLUTIONS Residence report provides the first holistic assessment of flood risk with the inclusion of the UK’s most accurate pluvial flood risk dataset.

❖ SUITABILITY

For individual residential properties. Ideal for the non-technical property owner and also to assist sellers/buyers, financial institutions and insurers in understanding the impact of the principal flood risks.

❖ KEY FEATURES

• An accurate and affordable, fully interpreted desktop report on flood risk designed by leading industry experts that alerts all parties to potential flood risks and provides sound advice.

• With risk analysis undertaken by JBA Consulting, one of the UK’s top 5 flood risk assessment and modelling organisations.

• Includes risk of pluvial (flash or surface water) flooding, a major cause of flooding in urban areas (responsible for 50% of property damage during the summer flooding in 2007).

• Includes the latest National Flood Risk Assessment (NAFRA) data from the Environment Agency recommended by the Association of British Insurers as a reliable indication of insurability for residential properties.

• Clear flood risk mapping with a simple ‘within or outside of affected area’ visual approach.

• Direct access to flood risk specialists.

• Analyses the latest data used and relied upon by insurers and regulatory bodies provided by Ordnance Survey, Environment Agency, British Geological Survey and leading flood specialists JBA Consulting.

• Accurate site validation using the latest aerial photography.

• 250m search radius.

Answers to key questions including:

• What is the overall risk of flooding;

• Whether a site is likely to be insurable.

• What type of follow up investigation or mitigation work could be undertaken.

❖ PRODUCT DETAILS

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<tr>
<th>PRICE</th>
<th>DELIVERY TIME</th>
<th>TERMS &amp; CONDITIONS</th>
<th>FORMS OF RELIANCE</th>
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<td>Standard Residential properties £18.57 (inc VAT) Up to 0.75ha</td>
<td>Within one working day. Rapid turnaround at no extra charge.</td>
<td>Flood Solutions Contract version 1.0 Liability cover of £10 million per report.</td>
<td>Automatic reliance by most parties involved in a property transaction including seller, buyer, lender and professional advisers.</td>
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16 March 2009. Prices subject to change.

This product sheet is intended to provide general information.

Please speak to Chris Taylor (Chris.Taylor@argyllenviro.com) or Simon Turner (Simon.Turner@argyllenviro.com) on 0845 458 5250 for appropriate advice for your specific situation.