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Regulated Premium Personal Search

Enquiries of The Local Authority (2007 Edition)

Property:

Flat 84, Holst Lodge, Fair Acres, Bromley, BR2 9BW

Local Authority:

Bromley (London Borough Of)

London Borough of Bromley, Bromley Civic Centre, Stockwell Close, Bromley, BR1 3UH

Date of Search:

16/06/2014

STL Reference:

1484468

Client Reference:

SAMPLE



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SAMPLE



Summary for Conveyancers

At STL Group we believe in adding value to our search products. This summary identifies matters revealed which you may wish to highlight to your client or investigate further. It is intended as a snapshot of the information contained in the search, should in no way be considered legal advice, and should be taken in context with the full search information and with your client's planned use and enjoyment of the property.

We have included recommendations for further actions at the end of the summary and details of any hazards identified for the property address. We hope you find it helpful.

Land Charges

The property is subject to:

- 1 Enforcement Notice [Part Three]
- 1 Registerable Planning Entry [Part Three]
- 1 Tree Preservation Order [Part Three]
- 1 Miscellaneous Charge [Part Four]
- 1 Miscellaneous Charge - Smoke Control Order [Part Four]

Planning

The report reveals 7 planning entries since 01 August 1977

Building Regulations

The report reveals 5 building regulations entries since 01 January 1983

Development Plan Designations

The report reveals the following:

Within:

- Biggin Hill Airport Safeguarding Area, Borough-wide: Biggin Hill Airport Authority to be consulted (a) where development is over certain heights within specific parts of the safeguarding area and (b) on developments likely to attract birds and all applications connected with aviation use
- Areas at risk from Flooding (Environment Agency) 1 in 100 years

Adjacent to Urban Open Space

Within 200m of:

- Local Distributor Roads (Mead Way and Hayes Lane)
- Urban Open Space
- Green Belt

Road Maintenance

Fair Acres is highway maintainable at public expense



Recommendations

In light of the above entries, we would recommend the following items which can be ordered through our website:

Planning

- **Planning Report:** as a Local Search does not consider planning applications or permissions relating to other properties nearby
- **Full copies of the Planning Permissions**
- **Indemnity insurance quotation:** if Planning Permission has not been revealed for alterations carried out to the property

Building Control and Restrictions on Land or Development Use

- **Full copies of the documents revealed**
- **Indemnity insurance quotation:** if Completion Certificates have not been revealed for all alterations carried out to the property

Environmental Issues

- **Environment Report:** this Local Search result does not show any records of contamination held by the Local Authority. However, these records only indicate land that has been fully investigated and designated as Contaminated Land, and does not confirm that a site will not be investigated in the future. As most councils have not yet completed their contamination records, you should consider an Environment Report.

Hazards identified

Potential risks have been identified for this address based on data from the Environment Agency, Coal Authority and other authoritative sources. As a result we strongly recommend you consider the following searches:

- **Energy & Infrastructure Report**
- **Subsidence Report (Postcode)**
- **Flood Report (Homecheck Pro)**

Next Steps

For more information or to order any of the recommended documents or additional searches, copies of entries or charges, or to obtain a quote for insurance, please call STL on [0800 318611](tel:0800318611) or visit www.stlgroup.co.uk.



Report of Entries in the Local Land Charges, Planning & Building Regulation Registers

Local Land Charges as at 12 June 2014

Part	Reference	Description	Date of Registration
3	LLC/13/0205	Enforcement Notice under Section 215 of the Untidy Site Notice and the Town and Country Planning Act 1990, dated 20.03.2013, requiring you to remove from the site all building debris, including pipes, timber, plastic and all other disused building materials and accumulated waste and leave the land in a clean and tidy condition, re land between Britten Lodge and Handel Lodge, within 28 days after this notice takes effect, this notice is to take effect within 28 days after the notice was served, complied with 08.04.2013	17.04.2013
3	BR/1445	Tree Preservation Order No. 8, 1959 under the Town and Country Planning Acts 1947 and 1954, dated 29.08.1959, confirmed 01.01.1960	06.01.1960
3		For Part 3 Conditional Planning Permissions please see planning entries below	
4	BR/4191	Prevention of Obstruction of View at Corners under Section 81 of the Highways Act 1959, dated 28.06.1972, Junction of Fairacres/Cornford/Close, Hayesford Park Estate, Bromley	19.07.1972
4	SCO/BR2	London Borough of Bromley Smoke Control Order under Section 11 of the Clean Air Acts 1956 and 1968, operative 01.11.1966	18.04.1966

Registerable Planning History from 01 August 1977 Other Planning History from 01 January 1983

Reference	Description	Decision	Date of Decision
04/03547/AMD	Non-material amendment - Alteration to approved materials - At Fair Acres Estate, Fair Acres, Bromley	P	25.03.2013
09/02013/FULL1	Enclosure of communal stairwell to Lemare Lodge and installation of main entrance door to Elgar Lodge - at Fair Acres Estate, Fair Acres, Bromley	P	06.10.2009
04/03547/FULL1	Two single storey and 2 one/six storey extensions comprising lobby entrances and 8 two bedroom and 2 three bedroom flats, with elevational alterations, removal of five car parking spaces and laying out of 25 car parking spaces, landscaping, cycle parking and boundary enclosures At Fair Acres estate, Fair Acres, Bromley	CP	21.01.2005
04/02982/TPO	Fell two Ash trees subject to Tree Preservation Order No. 8, 1959 - at 211 Fair Acres, Bromley	R	15.10.2004
99/03597/TELCOM	Consultation by One 2 One Personal Communications Ltd regarding need for approval of siting and appearance - two 3 metre high "flagpole" telecommunications antennae and 4 microwave dishes and equipment cabin on roof - at Lemare Lodge, Fair Acres, Bromley (refused after Permitted Development/prior approval)	R	23.12.1999



99/02584/TELCOM	Consultation by Mercury Communications Ltd regarding need for approval of siting and appearance - installation of 3 telecommunications antennae, 4 microwave dishes and equipment cabin - at Lemare Lodge, Fair Acres, Bromley (refused after Permitted Development/prior approval)	R	02.09.1999
84/03054/ADV	Non-illuminated advertisement board - at Fair Acres (highway), Hayesford Park, Bromley	R	28.01.1985

Building Regulations from 01 January 1983

Reference	Description	Decision	Date of Decision	Date of Completion Certificate (if Issued)
	FENSA record for 2 windows - Certificate ID 7533361	CPS		27.07.2010
13/23393/CIGA	CIGA record for installation of cavity wall insulation	CPS	08.10.2013	
07/12526/ELCCOM	Record for flat, lighting circuit, heating (central heating/room heating/hot water/boiler/controls), new consumer unit, main/supplementary equipotential bonding, cooker, ring/radial power circuit - at Flat 84, Holst Lodge, Fair Acres, Bromley	CPS	23.09.2007	
10/00722/INJ	Construction of five new build residential dwellings at land between Britten and Handel Lodge - at Fair Acres Estate, Fair Acres, Bromley - (cancellation of an Initial Notice 21.01.2010)	IN		
13/12027/INK	Six storey residential extension block for 5 self-contained flats to the North West corner adjacent to Britten Lodge and Handel Lodge - at Fair Acres estate, Fair Acres, Bromley (validated 10.06.2013)	IN		

Decision Key

ACC Accepted	COL Certificate of Lawfulness	NHBC National House Building Council
ACK Acknowledged	CP Conditional Permission	NYD Not Yet Determined
AD Appeal Dismissed	CPS Competent Persons Scheme	P Permission
AOA Allowed on Appeal	EUC Established Use Certificate	PD Permitted Development
AR Appeal Refused	IN Referred to Approved Inspector	PEN Pending
AU Appeal Upheld	INA Initial Notice Accepted	R Refusal
AW Appeal Withdrawn	LBC Listed Building Consent	RG Regularisation
BN Building Notice	NDOF No Decision on File	WD Withdrawn
CAC Conservation Area Consent	NOBJ No Objections	



Enquiries of the Local Authority (2007 Edition)

PLANNING AND BUILDING REGULATIONS	
Planning and Building Decisions and Pending Applications	
1.1	1.1
Which of the following relating to the property have been granted, issued or refused or (where applicable) are the subject of pending applications:	
(a) a planning permission;	(a) Any entries are listed in our report
(b) a listed building consent;	(b) None
(c) a conservation area consent;	(c) None
(d) a certificate of lawfulness of existing use or development;	(d) None
(e) a certificate of lawfulness of proposed use or development;	(e) None
(f) building regulations approval;	(f) Any entries are listed in our report
(g) a building regulation completion certificate; and	(g) Any entries are listed in our report
(h) any building regulations certificate or notice issued in respect of work carried out under a competent person self-certification scheme?	(h) Refer to vendor, please see Informatives (2) and (3)
Informative:	
(1) This reply does not cover other properties in the vicinity of the property.	
(2) As from 1 April 2002 the installation of a replacement window, roof light or roof window or specified type of glazed door must either have building regulation approval or be carried out and certified by a person who is registered under the Fenestration Self-Assessment Scheme by the Glass and Glazing Federation.	
(3) Question 'h'. Competent Persons Scheme. These records are not routinely held by the Local Authority. Information is available from the appropriate Scheme Managers direct. This includes - heat producing gas appliances; oil-fired combustion devices, oil storage tanks and heating and hot water services systems connected to them; certain solid fuel burning appliances and heating and hot water service systems connected to them; air conditioning or ventilation systems; lighting or electric heating systems; certain electrical installations; sanitary ware or washing facilities and cavity wall insulation. The client is advised to apply to the vendor for details of any works or completions issued under Competent Persons Schemes.	



<p>Planning Designations and Proposals</p> <p>1.2 What designations of land use for the property or the area, and what specific proposals for the property, are contained in any existing or proposed development plan?</p> <p><u>Informative:</u> This reply reflects policies or proposals in any existing development plan and in any formally proposed alteration or replacement plan.</p>	<p>1.2 London Borough of Bromley Unitary Development Plan July 2006, saved policies only from July 2009</p> <p>Within:</p> <ul style="list-style-type: none">- Biggin Hill Airport Safeguarding Area, Borough-wide: Biggin Hill Airport Authority to be consulted (a) where development is over certain heights within specific parts of the safeguarding area and (b) on developments likely to attract birds and all applications connected with aviation use- Areas at risk from Flooding (Environment Agency) 1 in 100 years <p>Adjacent to Urban Open Space</p> <p>Within 200m of:</p> <ul style="list-style-type: none">- Local Distributor Roads (Mead Way and Hayes Lane)- Urban Open Space- Green Belt
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<p>ROADS</p> <p>2. Which of the roads, footways and footpaths named in the application for this search are:</p> <ul style="list-style-type: none">(a) highways maintainable at public expense;(b) subject to adoption and, supported by a bond or bond waiver;(c) to be made up by a local authority who will reclaim the cost from the frontagers; or(d) to be adopted by a local authority without reclaiming the cost from the frontagers? <p><u>Informative:</u> If a road, footpath or footway is not a highway, there may be no right to use it.</p> <p>Please note that if a plan is included in response to Q2 the full extent, for example with regard to verges, of the adoption status of the roads, footways and footpaths indicated may not be revealed. Information as to the full extent of publicly maintained highways can be obtained through our Highways Search service.</p>	<p>2.</p> <ul style="list-style-type: none">(a) Fair Acres is highway maintainable at public expense(b) No(c) No(d) No
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OTHER MATTERS	
Land required for Public Purposes	
3.1 Is the property included in land required for public purposes?	3.1 No
Land to be acquired for Road Works	
3.2 Is the property included in land to be acquired for road works?	3.2 No
Drainage Agreement and Consents	
3.3 Do either of the following exist in relation to the property:	3.3
(a) An agreement to drain buildings in combination into an existing sewer by means of a private sewer; or	Please refer to the drainage and water search or contact:
(b) An agreement or consent for (i) a building, or (ii) extension to a building on the property, to be built over, or in the vicinity of a drain, sewer or disposal main?	Thames Water Utilities Ltd, PO Box 286, Swindon, SN38 2RA 0845 9200 888
Note: The sewerage undertaker for the area should also be asked about 3(b) and drainage generally.	

Nearby Road Schemes	
3.4 Is the property (or will it be) within 200 metres of any of the following:	3.4
(a) the centre line of a new trunk road or special road specified in any order, draft order or scheme;	(a) No
(b) the centre line of a proposed alteration or improvement to an existing road involving construction of a subway, underpass, flyover, footbridge, elevated road or dual carriageway;	(b) No
(c) the outer limits of construction works for a proposed alteration or improvement to an existing road, involving (i) construction of a roundabout (other than a mini roundabout); or (ii) widening by construction of one or more additional traffic lanes;	(c) No
(d) the outer limits of (i) construction of a new road to be built by a local authority; (ii) an approved alteration or improvement to an existing road involving construction of a subway, underpass, flyover, footbridge, elevated road or dual carriageway; or (iii) construction of a roundabout (other than a mini roundabout) or widening by construction of one or more additional traffic lanes;	(d) No
(e) the centre line of the proposed route of a new road under proposals published for public consultation; or	(e) No
(f) the outer limits of (i) construction of a proposed alteration or improvement to an existing road involving construction of a subway, underpass, flyover, footbridge, elevated road or dual carriageway; (ii) construction of a roundabout (other than a mini roundabout); or (iii) widening by construction of one or more additional traffic lanes, under proposals published for public consultation?	(f) No



<p>Nearby Railway Schemes</p> <p>3.5 Is the property (or will it be) within 200 metres of the centre line of a proposed railway, tramway, light railway or monorail?</p>	<p>3.5 No</p>
<p>Traffic Schemes</p> <p>3.6 Has a local authority approved but not yet implemented any of the following for the roads, footways and footpaths (named in Box B) which abut the boundaries of the property:</p> <ul style="list-style-type: none">(a) permanent stopping up or diversion;(b) waiting or loading restrictions;(c) one-way driving;(d) prohibition of driving;(e) pedestrianisation;(f) vehicle width or weight restriction;(g) traffic calming works including road humps;(h) residents' parking controls;(i) minor road widening or improvement;(j) pedestrian crossings;(k) cycle tracks; or(l) bridge building?	<p>3.6</p> <ul style="list-style-type: none">(a) No(b) No(c) No(d) No(e) No(f) No(g) No(h) No(i) No(j) No(k) No(l) No
<p>Outstanding Notices</p> <p>3.7 Do any statutory notices which relate to the following matters subsist in relation to the property other than those revealed in a response to any other enquiry in this Schedule:</p> <ul style="list-style-type: none">(a) building works;(b) environment;(c) health and safety;(d) housing;(e) highways; or(f) public health?	<p>3.7</p> <ul style="list-style-type: none">(a) No(b) No(c) No(d) No(e) No(f) No
<p>Contravention of Building Regulations</p> <p>3.8 Has a local authority authorised in relation to the property any proceedings for the contravention of any provision contained in Building Regulations?</p>	<p>3.8 No</p>



Notices, Orders, Directions and Proceedings under Planning Acts	
3.9 Do any of the following subsist in relation to the property, or has a local authority decided to issue, serve, make or commence any of the following: (a) an enforcement notice; (b) a stop notice; (c) a listed building enforcement notice; (d) a breach of condition notice; (e) a planning contravention notice; (f) another notice relating to breach of planning control; (g) a listed building repairs notice; (h) in the case of a listed building deliberately allowed to fall into disrepair, a compulsory purchase order with a direction for minimum compensation; (i) a building preservation notice; (j) a direction restricting permitted development; (k) an order revoking or modifying planning permission; (l) an order requiring discontinuance of use or alteration or removal of building or works; (m) a tree preservation order; or (n) proceedings to enforce a planning agreement or planning contribution?	3.9 (a) Please see Local Land Charges entry (b) No (c) No (d) No (e) No (f) No (g) No (h) No (i) No (j) No (k) No (l) No (m) Please see Local Land Charges entry (n) No
Conservation Area	
3.10 Do the following apply in relation to the property: (a) the making of the area a Conservation Area before 31 August 1974; or (b) an unimplemented resolution to designate the area a Conservation Area?	3.10 (a) No (b) No
Compulsory Purchase	
3.11 Has any enforceable order or decision been made to compulsorily purchase or acquire the property?	3.11 No



<p>Contaminated Land</p> <p>3.12 Do any of the following apply (including any relating to land adjacent to or adjoining the property which has been identified as contaminated land because it is in such a condition that harm or pollution of controlled waters might be caused on the property):</p> <ul style="list-style-type: none">(a) a contaminated land notice;(b) in relation to a register maintained under section 78R of the Environmental Protection Act 1990:<ul style="list-style-type: none">(i) a decision to make an entry; or(ii) an entry; or(c) consultation with the owner or occupier of the property conducted under section 78G(3) of the Environmental Protection Act 1990 before the service of a remediation notice? <p><u>Informative:</u></p> <p>A negative reply does not imply that the property or any adjoining or adjacent land is free from contamination or from the risk of it, and the reply may not disclose steps taken by another council in whose area adjacent or adjoining land is situated.</p>	<p>3.12</p> <ul style="list-style-type: none">(a) No(b) No<ul style="list-style-type: none">(i) No(ii) No(c) No
<p>Radon Gas</p> <p>3.13 Do records indicate that the property is in a “Radon Affected Area” as identified by the Health Protection Agency?</p> <p><u>Informative:</u></p> <p>This does not necessarily indicate the presence of Radon Gas in any particular property in this Postcode. Radon is a natural radioactive gas which has no taste, smell or colour and usually occurs at levels which pose negligible risk. For more information please visit www.hpa.org.uk/radiation</p>	<p>3.13 The neighbourhood of postcode BR2 9BW is not within a Radon Affected area</p> <p>Data Source: Landmark Information Group, The Smith Centre, The Fairmile, Henley-on-Thames, RG9 6AB</p>



Information for Buyers

This section is a guide to the content of the local authority search result. It should be read in association with the main report. This information should not be considered as legal advice and you should check with your conveyancer and/or surveyor if you have any concerns about the search results.

If you would like to know more about the issues raised, there is a wealth of information available using the keyword search facilities at www.communities.gov.uk/publications or www.direct.gov.uk or www.stlgroup.co.uk

Local Land Charges and Other Restrictions on Development or Land Use

Local Land Charges indicate any restrictions or legal obligations placed on a property or land. They are designed to ensure that buyers are informed about any limitations or requirements. Your conveyancer will provide further advice.

The property is subject to 1 Enforcement Notice

What is an Enforcement Notice?

Enforcement notices cover development or change of use without planning permission and require the person carrying out the development or change of use to restore the property to its original condition or cease the change of use.

The property is subject to 1 Tree Preservation Order

What is a Tree Preservation Order?

One or more trees within the boundary of the property are protected. This means that you will need to obtain permission from the Local Authority before cutting the tree back or removing it. If you are not granted the necessary permission, or you carry out work without obtaining permission, you could be fined.

The property is subject to 1 Miscellaneous Charge

What does this mean?

Land charges indicate any restrictions or legal obligations placed on a property or land. They are designed to ensure that buyers are informed about any limitations or requirements. Your conveyancer will provide further advice.



The property is subject to 1 Miscellaneous Charge - Smoke Control Order

What is a Smoke Control Order?

A smoke control order limits the fuels which you can burn upon the property to smokeless fuels. This does not apply to bonfires.

Planning

The report reveals 7 planning entries since 01 August 1977

What is a planning entry?

The results show any planning applications refused or approved for the property. Your Conveyancer will advise whether they need to see full copies of any planning permissions revealed. For example, they may not need to see full copies of permissions over 10 years old which do not have conditions attached. Please let your Conveyancer and your Surveyor know if you are aware of any other alterations which do not appear on this list. Permission may not have been required, but your Conveyancer will advise you if there are any concerns.

Do not approach the Council direct without first speaking with your Conveyancer, as it could limit your options.

If planning permission may have been required but was not obtained, you may wish to obtain insurance against enforcement by the Local Authority. Your Conveyancer will confirm whether insurance is an option.

When do I need planning permission?

You do not always need planning permission. Unless the property is in a Conservation Area or Listed, permission is usually not required for changes to the inside of the property or small alterations to the outside, such as erecting fences below a certain height or installing an alarm box. You will, however, usually need to apply for planning permission to add an extension or to separate part of your home for business use.

What about planning applications for nearby properties?

Please note that this report does not consider planning applications or permissions relating to other properties nearby. You can obtain this information via a Planning report which will also include information about the neighbourhood such as rights of way, local amenities, average house prices and council tax bands, local schools, colleges and performance tables, theft insurance claims and more.

Building Regulations

The report reveals 5 Building Regulations entries since 01 January 1983

What does this mean?

The results show Building Regulations entries. Please let your Conveyancer and your Surveyor know if there are any alterations which do not appear to have consent.

Do not approach the Council direct without first checking with your Conveyancer, as it will limit your options.

Consent may not have been required but your Conveyancer will advise you if there are any concerns or whether you should consider insurance.



What are Building Regulations?

Building Regulations apply to building work in England and Wales. They set standards for the design and construction of buildings to ensure the safety and health for people in or about those buildings. They also include requirements to ensure that fuel and power is conserved and facilities are provided for people, including those with disabilities, to access and move around inside buildings.

Is Building Regulations approval the same as planning permission

Building Regulations approval is a completely separate matter from obtaining planning permission for any proposed work. Similarly, receiving planning permission is not the same as taking action to ensure it complies with the Building Regulations. The responsibility for checking that Building Regulations have been met usually falls to a Local Authority Building Inspector.

Local Area Land Use

The report reveals the following

Within:

- Biggin Hill Airport Safeguarding Area, Borough-wide: Biggin Hill Airport Authority to be consulted (a) where development is over certain heights within specific parts of the safeguarding area and (b) on developments likely to attract birds and all applications connected with aviation use
- Areas at risk from Flooding (Environment Agency) 1 in 100 years

Adjacent to Urban Open Space

Within 200m of:

- Local Distributor Roads (Mead Way and Hayes Lane)
- Urban Open Space
- Green Belt

What does this mean?

Land Use Designations indicate the primary use for the area as decided by the Local Authority. If this will affect your intended use of the property please contact your Conveyancer.

Further information about land use can be obtained from the Local Authority shown on the front of this report.

What is a Development Plan/Local Plan?

Development plans set out the local planning authority's policies and proposals for the development and use of land in their area. The development plan guides and informs on day-to-day decisions as to whether or not planning permission would be granted. Although plans do not have to be rigidly adhered to, they provide a firm basis for rational and consistent planning decisions.

Road Maintenance

Fair Acres is highway maintainable at public expense

What does this mean?

A maintained road is paid for by public expense or by another body such as a housing association. A road that is not publicly maintained is one that the householders fronting it maintain at their own expense. Please let your Conveyancer know if there are any other roads, footpaths or other accessways to the property and they can check that the rights you will need exist.



Road, Rail and Traffic Schemes

The property is not subject to any road, rail or traffic schemes

What does this mean?

There are no proposed transport schemes near to the land.

Contaminated Land

The report has not revealed any records of contamination held by the Local Authority

What should I do next?

The Local Authority is obliged to identify contaminated land sites and issue 'remediation' or clean up notices to the homeowner or developer of the land. Land is usually contaminated due to past industrial use. However, not all contaminated land has been identified by the Local Authority. It is for this reason that your Conveyancer may have ordered an Environment Report - which is recommended for all properties - or insurance.

Most environment reports also contain information about nearby industrial processes, landfill or waste management sites, as well as pollution incidents, basic flood information and whether the property could be affected by subsidence or landslip.



Hazards Identified

As hazards have been identified for this property, we strongly recommend the report(s) following:

Energy & Infrastructure Report

Subsidence Report (Postcode)

Flood Report (Homecheck Pro)

What does this mean?

Certain parts of the UK are at risk of hazards caused by flooding, mining activity, Radon gas or other reasons. These hazards have the potential to cause subsidence or have a negative effect on health. If you are buying property or land in Cornwall, for example, your mortgage lender will usually require a tin mining search which will identify current, planned or historic underground workings, and may indicate if any previous claims have been made for subsidence. A flood report will provide you with a detailed assessment of flood risk, flood defences and the potential impact on insurance for the property.

What is an Energy & Infrastructure Report?

This report indicates if a site is likely to be impacted by the proposed High Speed 2 (HS2) rail network (Phase 1 and 2) or on-shore energy exploration and production including fracking and wind farms.

What is a Subsidence Report (Postcode)?

This report identifies the level of subsidence risk at a specific postcode level.

What is a Flood Report (Homecheck Pro)?

This report provides a full assessment of flood risk and the potential impact on insurability.

What hazards do you check for?

- Flood risk (rivers or coastal, groundwater and surface water)
- Subsidence risk
- Ball clay mining
- Cheshire brine
- Coal mining
- Limestone mining
- Tin mining
- Radon gas
- Fracking / energy exploration
- Wind farms and turbines
- The proposed High Speed 2 rail link (between London, Birmingham, Manchester and Leeds)

Hazard alerts are based on data from the Environment Agency, Coal Mining Authority and other authoritative sources.

Other Information

Search Insurance

In addition to £8 million Professional Indemnity Insurance, this search includes an Information Accuracy Indemnity (please refer to the Key Facts on the next page for a summary of the insurance and cover provided).

How can I obtain a copy of the full Information Accuracy Indemnity policy?

Please contact STL on 01483 715355 or email info@stlgroup.co.uk quoting the STL Reference number shown on the front of this report.

Data Sources

Unless otherwise specified within this report, all data has been obtained from the Local Authority shown on the front page.



Next Steps

For more information or to order any of the recommended searches, documents or insurance, please call [0800 318611](tel:0800318611) or visit www.stlgroup.co.uk or email info@stlgroup.co.uk

Regulated Local Authority Search: Information Accuracy Indemnity Block Policy

To the Policyholder/Intermediary

This document must be revealed to the ultimate insured (including any lender which may be insured by the policy) before conclusion of the insurance contract.

If you are a solicitor, you should disclose this document to your client and/or their lender and/or the purchaser's solicitors for the benefit of their client and/or their lender prior to the conclusion of the insurance contract. We assume that you are authorised by the FCA and PRA or otherwise licensed (where applicable) to provide insurance mediation activities.

If you are a broker, you should disclose this document in accordance with the FCA and PRA rules.

To the Insured

This document provides a summary of the cover provided under the policy purchased. It does not contain the full terms and conditions of the policy and you should therefore read this summary in conjunction with the full policy wording which is available upon request from STL to ensure you are fully aware of the terms and conditions of the cover provided.

The Underwriter of this policy is:-

Stewart Title Limited ('ST') of Stewart House, Pynes Hill, Exeter, EX2 5AZ ('ST's address'). The Policyholder is STL Group Plc ('STL GROUP') of Edbrooke House, St. Johns Road, Woking, Surrey, England, GU21 7SE

Summary of insurance and cover provided by this policy.

If you are a Buyer who has requested a personal local search provided by STL GROUP ('the Search') or if you are a lender to the Buyer or are lending in a remortgage scenario this is an indemnity policy relating to the Search. This policy covers:-

In respect of any residential property:-

any matter or matters which would have been disclosed in forms LLC1 and CON29(R) and (O) (Law Society Copyright 2002 Edition as amended by the Law Society from time to time) and which was in existence on or before the date of the Regulated Search which adversely affects the value of the Property but which was not disclosed in the Regulated Search due to:-

- (i) the failure of the Local Authority to provide answers to the questions raised in the Regulated Search either because of its failure to make the relevant registers available to the Organisation or a failure to supply relevant information because of its negligence or an error on its part and/or
- (ii) incorrect information being given to the Organisation by the Local Authority and/or
- (iii) in respect of LLC1 and CON29 Part 1 only (Law Society Copyright 2002 Edition as amended by the Law Society from time to time) an entry is not disclosed in the Regulated Search because the Organisation at the request of the instructing legal firm does not search a relevant register.

In respect of any commercial property :-

any matter or matters which would have been disclosed in forms LLC1 and CON29 (R) (Law Society Copyright 2002 Edition as amended by the Law Society from time to time) and which was in existence on or before the date of the Regulated Search which adversely affects the value of the Property but which was not disclosed in the Regulated Search due to the failure of the Local Authority to provide answers to the questions raised in the Regulated Search because of its failure to make the relevant registers available to the Organisation.

In respect of any commercial property:-

any matter or matters which would have been disclosed in forms LLC1 and CON 29 (R) and (O) (Law Society Copyright 2002 Edition as amended by the Law Society from time to time) and which was in existence on or before the date of the Regulated Search which adversely affects the value of the Property but which was not disclosed in the Regulated Search due to:-

- (i) the failure of the Local Authority to provide answers to the questions raised in the Regulated Search because of its negligence or an error on its part and/or
- (ii) incorrect information being given to the Organisation by the Local Authority.

If you are a Buyer cover is for your loss being: the difference in market value of the Property with and without the Adverse Entry as at the date of the Search, or the amount of any undisclosed financial charge registered against the property, or any damages or costs you incur in altering or demolishing the property or any part of it because of enforcement action or threat thereof by the local planning authority, and/or any other costs incurred to mitigate the effect of the Adverse Entry. If you are a Lender the cover is for the Deficit you suffer as a result of the Adverse Entry. If you are a Seller of a residential property only you also have cover where an Adverse Entry is revealed which should not have been revealed ('the Error') and which is the sole and direct cause of the Buyer renegotiating the Offer Price of the Property to the Sale Price and as a result of which renegotiation you have suffered loss.

The Maximum Liability is the lesser of the purchase price in the case of a purchase or the mortgage advance in the case of a remortgage or the loss suffered if you are a Seller, or £2million.

Key features or benefits under this Policy

This is an indemnity insurance policy the purpose of which is to protect you so that you are reimbursed with the financial loss you incur. Subject to the terms and conditions of the Policy the cover seeks to put you back in the same position you were in prior to the claim. There is a Maximum Liability which we will pay and this is explained in the Policy.

Regulated Local Authority Search: Information Accuracy Indemnity Block Policy

Significant Conditions or Exclusions under this policy

Significant conditions:-

- You must notify us immediately of any Adverse Entry which comes to your attention and co-operate fully with all reasonable requests by us for information and documentation and shall, at our expense, take any action required by ST to mitigate any loss or potential loss arising as a result of the Adverse Entry.
- If you knowingly make a claim which is false or fraudulent in any respect the cover provided under this Policy shall become void with immediate effect.
- any act or omission by you, which in whole or part induces a claim under this policy, will prejudice your position and could void the policy
- you or your professional legal advisors should not take any steps to compromise or settle a claim without ST's prior written consent

What is the Policy term?

There is no fixed term – usually the policy will expire upon your ceasing to be the owner of the property or if you are lending under the terms of a mortgage over the Property the date on which your loan is repaid or the Property ceases to be subject to your mortgage.

Updating the cover

ST can consider requests to increase or extend cover. ST will not however provide advice thereon or recommend how you should proceed. You will need to make your own choice about how to proceed and we recommend that this is done with guidance from your professional legal conveyancing advisor and the Policyholder.

Rights of cancellation

You have a right to cancel your policy within 14 days of the commencement of the contract or receipt of the policy whichever is later. Where performance of the contract has commenced at your request before expiry of the cancellation period we may require you to pay for the cover actually provided in connection with the policy. The amount will be in proportion to the extent of the cover already provided to you in comparison with the full coverage of the contract.

Claims under this policy

If you wish to notify a claim under this policy, please contact us in writing immediately you become aware of the claim with as much detail as is available for the attention of the Company Solicitor at ST's address.

What if you have a complaint?

If you wish to register a complaint, please contact us by writing to 'The Company Solicitor' at ST's address or, if you are not satisfied with the response, to the Financial Ombudsman Service whose current address is in the Policy.

The Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This will depend on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS currently contactable at 7th Floor Lloyds Chambers, Portsoken Street, London E1 8BN.

Important Consumer Protection Information



This search has been produced by STL Group plc (STL), Edbrooke House, St Johns Road, Woking, Surrey GU21 7SE (tel: 01483 715355, fax: 01483 221854, email: info@stlgroup.co.uk) which is registered with the Property Codes Compliance Board (PCCB) as a subscriber to the Search Code. The PCCB independently monitors how registered search firms maintain compliance with the Code.

The Search Code:

- provides protection for homebuyers, sellers, estate agents, conveyancers and mortgage lenders who rely on the information included in property search reports undertaken by subscribers on residential and commercial property within the UK
- sets out minimum standards which firms compiling and selling search reports have to meet
- promotes the best practice and quality standards within the industry for the benefit of consumers and property professionals
- enables consumers and property professionals to have confidence in firms which subscribe to the code, their products and services.

By giving you this information, the search firm is confirming that they keep to the principles of the Code. This provides important protection for you.

The Code's core principles

Firms which subscribe to the Search Code will:

- Display the Code logo prominently on their search reports.
- Act with integrity and carry out work with due skill, care and diligence.
- At all times maintain adequate and appropriate insurance to protect consumers.
- Conduct business in an honest, fair and professional manner.
- Handle complaints speedily and fairly.
- Ensure that all search services comply with the law, registration rules and standards.
- Monitor their compliance with the Code.

Complaints

If you have a query or complaint about your search, you should raise it directly with the search firm, and if appropriate ask for any complaint to be considered under their formal internal complaints procedure. If you remain dissatisfied with the firm's final response, after your complaint has been formally considered, or if the firm has exceeded the response timescales, you may refer your complaint for consideration under The Property Ombudsman scheme (TPOs). The Ombudsman can award compensation of up to £5,000 to you if he finds that you have suffered actual loss as a result of your search provider failing to keep to the Code.

Please note that all queries or complaints regarding your search should be directed to your search provider in the first instance, not to TPOs or to the PCCB.

TPOs Contact Details:

The Property Ombudsman scheme
Milford House
43-55 Milford Street
Salisbury
Wiltshire SP1 2BP

Tel: 01722 333306
Fax: 01722 332296
Email: admin@tpos.co.uk

You can get more information about the PCCB from www.propertycodes.org.uk

PLEASE ASK YOUR SEARCH PROVIDER IF YOU WOULD LIKE A COPY OF THE SEARCH CODE

Version 6/December 2013

SAMPLE

STL Internal Complaints Procedure

STL has a formal internal complaints procedure for handling complaints speedily and fairly. If you wish to make a complaint about your search report, please contact us at:

STL Group plc
Edbrooke House
St Johns Road
Woking
Surrey GU21 7SE

Tel: 01483 715355
Fax: 01483 221854
Email: info@stlgroup.co.uk

We will:

1. acknowledge your complaint within 5 working days of receipt;
2. try and resolve your complaint fully within 20 working days of receipt. If there are valid reasons why it may take longer to consider your complaint, we will keep you fully informed in writing (or via telephone or email if you prefer) and provide a response within a maximum of 40 working days;
3. also liaise, at your request, with anyone acting formally on your behalf;
4. send you a final response about the complaint in writing.

If you are not satisfied with our final response, or if we exceed the above timescales, you may refer the complaint to The Property Ombudsman scheme (TPOs). We will co-operate with TPOs whilst it investigates any complaint and comply with any decision it makes.

1. Definitions

- In these Terms the following words shall have the following meanings:
- 1.1 "Client" means the seller, buyer, potential buyer or lender in respect of the Property who is the intended recipient of the Report.
 - 1.2 "Code" means the Code of Practice for Search Compilers and Retailers as updated from time to time.
 - 1.3 "Company" means a company registered at Companies House in respect of which STL has been instructed to provide a Service.
 - 1.4 "Consumer" means any person acting for purposes other than their trade, business or profession.
 - 1.5 "Intellectual Property Rights" means copyright, patent, design right (registered or unregistered), service or trade mark (registered or unregistered), database right, or other data right, moral right or know how or any other intellectual property right.
 - 1.6 "Literature" means STL's brochures, price lists and advertisements in any type of media, including the content of the Website.
 - 1.7 "Order" means the request for Services by You.
 - 1.8 "Property" means an address or location for which STL provides a Service.
 - 1.9 "Report" means the report prepared by STL in respect of the Property or the Order.
 - 1.10 "Service(s)" means the supply of services by STL to You including but not limited to property searches, reports and photographs, company searches, trade marks and domain name searches and other services from time to time and includes our instructions to a Supplier, on your behalf and the dissemination of the information subsequently provided by the Suppliers.
 - 1.11 "Supplier" means any organisation or third party who provides data or information of any form to STL for the purposes of providing the Services.
 - 1.12 "Terms" means these terms and conditions of business.
 - 1.13 "VAT" means value added tax under the Value Added Tax Act 1994 and any similar replacement or additional tax.
 - 1.14 "Website" means our website located at www.stlgroup.co.uk
 - 1.15 "We", "Us", "Our" and "STL" are references to STL Group plc a company incorporated in England and Wales with registered number 01171409 and whose registered office is situated at Edbrooke House, St Johns Road, Woking, Surrey GU21 7SE. VAT number GB677241712.
 - 1.16 "You" and "Your" are references to the individual, company, partnership or organisation who accesses the Website or places an Order.

2. Agreement

- 2.1 The agreement between You and STL shall come into existence when STL accepts your completed Order by either sending you written confirmation or providing you with the relevant Services ("Agreement"). Please read and check your Order before it is submitted so that any errors can be identified and corrected.
- 2.2 These Terms may be varied from time to time. The Terms in force at the time of the Agreement, in conjunction with any relevant Supplier terms and conditions (where STL is placing orders for searches as Your agent), shall govern the Agreement to the exclusion of all other terms and conditions. You should print a copy of these Terms for future reference.
- 2.3 By submitting an Order, you shall be deemed to have accepted these Terms and You agree to be bound by these Terms when You place any Order.
- 2.4 These Terms together with the Literature and Order comprise the whole agreement relating to the supply of the Services to You by STL.
- 2.5 If You are not a Consumer You acknowledge that You have not relied upon any representations save insofar as the same have been expressly incorporated in these Terms and You agree that you shall have no remedy in respect of any misrepresentation (other than fraudulent misrepresentation) which has not become a term of these Terms.
- 2.6 If You are a Consumer then, while We accept responsibility for statements and representations made by Our duly authorised agents, please ensure You ask for any variations from these Terms to be confirmed in writing.

3. Services

- 3.1 STL shall use reasonable care and skill in providing the Services to You and shall use only established and trusted suppliers where obtaining information or data from third parties in accordance with the Code.
- 3.2 We reserve the right to make any changes to the Services described in our Literature to conform with any applicable statutory requirements or any non-material changes which we reasonably deem appropriate in our sole discretion.
- 3.3 Our Services are provided solely for Your use, or the use of Your Clients on whose behalf You have commissioned the Services, and shall not be used or relied upon by any other party, without Our written consent.
- 3.4 You hereby agree that We will start performing the Services as soon as possible, following the formation of the Agreement, which is likely to be before the end of the seven working day period set out in clause 5.2.2.

4. Price and Payment

- 4.1 The price payable for the Services shall be in pounds sterling inclusive of VAT as set out in the Literature or Order, as applicable.
- 4.2 Payment is due in full from You within 30 days of the date of Our invoice (or as otherwise contracted).
- 4.3 STL reserves the right to amend its prices from time to time and the Services will be charged at the price applicable at the date on which an Order is submitted.
- 4.4 If You fail to pay Our invoice on or before the due date, STL may charge You interest on the late payment at the prevailing statutory rate pursuant to the Late Payment of Commercial Debts (Interest) Act 1998 until the outstanding payment is made in full.

5. Cancellation of Services

- 5.1 If you are a Consumer, you have a legal right to cancel the Agreement under the Consumer Protection (Distance Selling) Regulations 2000, during the period set out in Term 5.3.
- 5.2 This cancellation right does not apply:
 - 5.2.1 in the case of goods made to Your specifications, where these are personalised goods or by reason of their nature cannot be returned; or
 - 5.2.2 where We have started work on the Services with Your agreement (given in Term 3.4).
- 5.3 As a Consumer Your right to cancel the Agreement starts on the date the Agreement is formed. You have seven working days to cancel the Agreement. If you cancel the Agreement within this period, and the exceptions set out in Term 5.2 do not apply, then You will receive a full refund of any price paid by You. The refund will be processed as soon as possible, and in any case within 30 days of the day on which you gave us notice of cancellation. You will not be liable for any further payment to us in respect of the Agreement.
- 5.4 To cancel the Agreement You must contact Us in writing at our registered office address by sending an email to info@stlgroup.co.uk
- 5.5 Following cancellation of the Agreement (save for cancellation in accordance with Term 5.3) You will remain liable for any costs, expenses and disbursements incurred by Us prior to receiving written notice of cancellation. Such costs, expenses and disbursements shall be invoiced and payable in accordance with Term 4.2.

6. Termination

- 6.1 STL may suspend or terminate any agreement with You without any liability to You with immediate effect if at any time:
 - 6.1.1 You fail to make any payment due in accordance with Term 4;
 - 6.1.2 If You repeatedly breach or commit or cause to be committed a material breach of these Terms; or
 - 6.1.3 You commit a breach and You fail to remedy the breach within 7 days of receipt of a written notice to do so.
- 6.2 If an Agreement is terminated under this Term 6 and You have made an advance payment We will refund You a reasonable proportion of the balance as determined by Us having regard to the value of Services already provided to You.

7. Events Beyond Our Control

- 7.1 We reserve the right without notice or liability to You, to defer the date of performance (by a period equivalent to the period during which the Services could not be performed) or to cancel the provision of the Services or reduce the volume of the Services ordered by You if we are prevented from or delayed in the carrying on of Our business due to circumstances beyond Our reasonable control provided that, if the event in question continues for a continuous period in excess of 60 days, You shall be entitled to give notice in writing to us to terminate the Order.

8. Warranties and Limitation of Liability

- 8.1 We provide warranties and accept liability only to the extent stated in this Term 8.
- 8.2 We do not exclude or restrict our liability for death or personal injury caused by our own negligence or any other liability the exclusion of which is expressly prohibited by law.
- 8.3 Unless otherwise indicated on the front page of the Report, We confirm that any individuals within Our business who conducted any searches has not knowingly had any personal or business relationship with any individual involved in the sale of or dealings with the Property.
- 8.4 In providing the Services You acknowledge and accept that:-
 - 8.4.1 STL's only obligation is to exercise reasonable care and skill in providing the Services in accordance with the Code.
 - 8.4.2 The Services do not include any information relating to the value or worth of the Property or the Company.
 - 8.4.3 STL cannot warrant or guarantee that the Website or any website linked to or from the Website will be uninterrupted or error free

- or free of viruses or other harmful components and furthermore STL cannot warrant the performance of any linked internet service not operated by STL. Accordingly STL shall not be liable for any damage or loss whatsoever caused: by any virus, including damage to Your computer equipment, software, data or other property resulting from Your access to, use of or browsing of the Website; or as a result of downloading any material, data, text, images, video or audio from the Website; or by the contents of or Your access to, any website linked to the Website; or for inaccuracies or typographical errors of information or on the Website.
- 8.4.4 STL shall use reasonable endeavours to provide the Services within the timescale set out in the Literature.
- 8.4.5 Any services other than our Services, which are advertised in the Literature are for information only, and We are not responsible for any such services which You may use as a result of our recommendation or otherwise. Any such third party services may be subject to the terms and conditions of the relevant third party service provider.
- 8.5 In connection with the Report You undertake to make a reasonable inspection of any results set out therein to satisfy Yourself that there are no defects or failures. In the event that there is a material defect You will notify Us in writing of such defect as soon as possible after its discovery.
- 8.6 Any claim relating to data or information obtained from a Supplier shall in the first instance be made against the Supplier (with such assistance from STL as may reasonably be required) and only if such a claim cannot be made against the Supplier will You make a claim against STL.
- 9 Our Liability if you are a Business**
This clause only applies if you are not contracting as a Consumer
- 9.1 We only supply the Reports for use by You and Your Clients, and You agree not to use the Reports for any re-sale purposes unless You have obtained Our prior written consent.
- 9.2 Nothing in these Terms limits or excludes Our liability for:
- 9.2.1 Death or personal injury caused by Our negligence;
- 9.2.2 Fraud or fraudulent misrepresentation;
- 9.2.3 Breach of the terms implied by section 12 of the Sale of Goods Act 1979 (title and quiet possession); or
- 9.2.4 Defective products under the Consumer Protection Act 1987.
- 9.3 Subject to Term 9.2, We will under no circumstances whatever be liable to You, whether in contract, tort (including negligence), breach of statutory duty, or otherwise, arising under or in connection with the Agreement for:
- 9.3.1 Any loss of profits, sales, business or revenue;
- 9.3.2 Loss or corruption of data, information or software;
- 9.3.3 Loss of business opportunity;
- 9.3.4 Loss of anticipated savings;
- 9.3.5 Loss of goodwill; or
- 9.3.6 Any indirect or consequential loss.
- 9.4 Subject to Term 9.2 and Term 9.3, Our total liability to You in respect of all other losses arising under or in connection with the Contract, whether in contract, tort (including negligence), breach of statutory duty, or otherwise, shall in no circumstances exceed £8 million.
- 9.5 Except as expressly stated in these Terms, We do not give any representation, warranties or undertakings in relation to the Reports. Any representation, condition or warranty which might be implied or incorporated into these Terms by statute, common law or otherwise is excluded to the fullest extent permitted by law. In particular, We will not be responsible for ensuring that the Reports are suitable for Your purposes.
- 10 Our liability if you are a Consumer**
This Term 10 only applies if you are a Consumer.
- 10.1 If We fail to comply with these Terms, We are responsible for loss or damage You suffer that is a foreseeable result of Our breach of these Terms or Our negligence, but We are not responsible for any loss or damage that is not foreseeable. Loss or damage is foreseeable if they were an obvious consequence of Our breach or if they were contemplated by You and us at the time We entered into the Agreement.
- 10.2 We only supply the Reports for private use. You agree not to use the Reports for any commercial, business or re-sale purposes, and We have no liability to You for any loss of profit, loss of business, business interruption, or loss of business opportunity.
- 10.3 We do not in any way exclude or limit Our liability for:
- 10.3.1 Death or personal injury caused by Our negligence;
- 10.3.2 Fraud and fraudulent misrepresentation;
- 10.3.3 Any breach of the terms implied by section 12 of the Sale of Goods Act 1979 (title and quiet possession);
- 10.3.4 Any breach of the terms implied by sections 13 to 15 of the Sale of Goods Act 1979 (description, satisfactory quality, fitness for purpose and samples); and
- 10.3.5 Defective products under the Consumer Protection Act 1987.
- 10.4 We have obtained insurance cover in respect of Our own liability for individual claims not exceeding £8 million per claim. Our liability is therefore limited to £8 million in respect of any single claim, event, or series of related claims or events and You are responsible for making your own arrangements for the insurance of any excess loss.
- 11 Intellectual Property Rights**
- 11.1 You acknowledge that all Intellectual Property Rights in the Services are and shall remain owned by either STL or our Suppliers and nothing in these Terms purports to transfer, assign or grant any rights to You in respect of the Intellectual Property Rights.
- 11.2 You agree that You will procure that Your clients on whose behalf You have commissioned the Services will not, except as permitted herein or by separate agreement with STL change, amend, remove, alter or modify the Service or any trademark or proprietary marking in the Service.
- 11.3 You agree to indemnify Us and keep us indemnified from and hold us on demand, harmless from and against all costs, claims, demands, actions, proceedings, liabilities, expenses, damages or losses (including without limitation, consequential losses and loss of profit, and all interest and penalties and legal and other professional costs and expenses) arising out of or in connection with a breach of this Term 11.
- 11.4 You agree to indemnify Us against all liabilities, costs, expenses, damages and losses (including but not limited to any direct, indirect or consequential losses and all interest, penalties and legal costs (calculated on a full indemnity basis) and all other professional costs and expenses) arising out of or in connection with any claim for actual or alleged infringement of a third party's Intellectual Property Rights as a result of You including an Ordnance Survey plan within the Order.
- 12 Insurance**
- 12.1 We undertake to you that should we cease to trade for any reason we will, prior to that event, execute run-off cover insurance.
- 12.2 Our insurers are Zurich Insurance Plc whose UK branch head office is based at The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ. The level of cover provided by them for our Professional Indemnity Insurance is £5 million. This is supported by a £3 million Professional Indemnity excess layer policy through Nexus Professional Risks Ltd as Coverholder for Partner Re Ireland Insurance Ltd.
- 13 Complaints**
- Full details of Our Complaints Procedure are set out on Our Website. We will deal with any complaints made by You in accordance with the Complaints Procedure.
- 14 General**
- 14.1 You shall not be entitled to assign the Agreement or any part of it without Our prior written consent.
- 14.2 We may assign the Agreement or any part of it to any person, firm or company provided that such assignment shall not materially affect Your rights under the Agreement.
- 14.3 The parties to these Terms do not intend that any term of Our Agreement shall be enforceable by virtue of the Contracts (Rights of Third Parties) Act 1999 by any person that is not a party to these Terms or a permitted assignee.
- 14.4 Failure or delay by Us in enforcing or partially enforcing any provision of the Agreement will not be construed as a waiver of any of Our rights under the Agreement.
- 14.5 Any waiver by Us of any breach of, or any default under, any provision of the Agreement by You will not be deemed a waiver of any subsequent breach or default and will in no way affect the other terms of the Agreement.
- 14.6 If any provision or part of a provision is held to be invalid or unenforceable by any court or other body of competent jurisdiction, that provision or part of that provision shall be deemed severable and the other provisions or the remainder of the relevant provision will continue in full force and effect.
- 14.7 Unless otherwise stated in these Terms, all notices from You to STL or vice versa must be in writing and sent to STL's registered office address as stipulated in Term 1.15 (or as updated from time to time) or Your address as stipulated in the Order.
- 14.8 In providing the Services and Reports We will comply with the Code.
- 14.9 Any personal information which you provide to us will be held in accordance with the Data Protection Act 1998 and other applicable regulations and only used in accordance with Our Privacy Policy (details of which are set out on Our Website).
- 14.10 The Agreement shall be governed by and construed in accordance with English law and shall be subject to the non-exclusive jurisdiction of the Courts of England and Wales. However, if You are a resident of Northern Ireland you may also bring proceedings in Northern Ireland, and if you are a resident of Scotland you may also bring proceedings in Scotland.