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Japanese Knotweed Insurance – Medium Risk

Property Address:
7a Between Streets, Cobham, Surrey, KT11 1AA

Policy Provider:
CLS Risk Solutions Ltd
St Paul's House, 8-12 Warwick Lane, London, EC4M 7BP

Date of Search:
28/09/2016

STL Reference:
1863778

Client Reference:
asdfsdfasdfsdfasdfsdf

This policy was provided by CLS Risk Solutions Ltd, St Paul's House, 8-12 Warwick Lane, London EC4M 7BP Tel: 0203 409 9510, Fax: 0203 409 9511, Email: express@clsrs.co.uk It was retailed by STL Group Limited, Edbrooke House, 11-13 St John's Road, Woking GU21 7SE Tel: 01483 715355, Fax: 01483 221854 Email: info@stlgroup.co.uk following instruction from the above named client on the land/property as described.

This policy is subject to the terms and conditions of the policy provider. It is also subject to STL's terms and conditions which can be viewed at www.stlgroup.co.uk. STL is authorised and regulated by the Financial Conduct Authority (FCA) for non-investment insurance business, reference number 315017. You can visit www.fca.org.uk or call 0800 111 6768 for more information.

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Residential Japanese Knotweed Insurance Policy

Schedule

Policy Number: **SAMPLE 0001**

Insurer ERGO Versicherung AG, UK Branch, Registered Office: Plantation Place, 30 Fenchurch Street, London EC3M 3AJ.
Authorised and regulated by the Financial Conduct Authority.

Insured Mr and Mrs Sample and the Insured's successors in title, including any Mortgagee, lessee or chargee of the Property or any part thereof, all of whom shall be bound by the terms of this Policy.

Property 1, Sample Lane, Sampletown, Sampleshire, AA1 1AA which comprises a maximum area of 0.5 acre.

Limit of Indemnity £20,000.00.

Premium £0.00 (including Insurance Premium Tax of £0.00).

Inception Date 00/00/0000

Period of Insurance A period of up to 5 years from the Inception Date.

Insured Use The continued use of the Property as a single freehold or leasehold private residential house or flat (including any associated business use carried on solely by the Insured) as it is constructed at the Inception Date.

R. Partington
R P Partington, Director,
CLS Risk Solutions Ltd



Signed by CLS Risk Solutions Limited on behalf
and with the authority of the Insurer

The Insured has applied for this Policy by a Proposal which is the basis of and forms part of this contract and in consideration has paid the Premium.

This Policy is provided on the understanding that full disclosure of all relevant and material facts has been made by the insured or agents acting on its behalf whether or not requested.

Definitions

This Policy the Schedule and any endorsement attaching to this Policy shall be read together and any word or expression to which a specific meaning has been attached in either shall bear such meaning wherever it may appear in this Policy.

Enforcing Authority either the local authority in whose area the Property is situated, the Environment Agency and/or the appropriate police authority.

Japanese Knotweed Survey a survey report carried out by a member of RICS or a specialist Japanese Knotweed remediation consultant carried out after the Inception Date but during the Period of Insurance in accordance with PCCB's INNS Code of Conduct.

Loss actual financial loss suffered by the as a result of the following affecting the Property:

1. costs and expenses solely and directly arising from:
 - (a) compliance by the Insured with any Remediation Notice, or
 - (b) completion of required remediation works identified in a Japanese Knotweed Survey, or
 - (c) the liability of the Insured to reimburse the Enforcing Authority for remediation works carried out by the Enforcing Authority on the Property
2. the cost of altering, repairing or demolishing all or part of the Property as a result of damage by Japanese Knotweed
3. the cost of any settlement made out of court with the prior written consent of the Insurer
4. costs and expenses incurred by the Insured with the prior written consent of the Insurer in taking or defending any action at law or otherwise
5. all other costs and expenses incurred with the prior written consent of the Insurer

Mortgagee	any financial institution which has a mortgage or charge secured on the Property on or after the Inception Date.
Purchaser	any private individual as owner/occupier of the Property (not being a developer of the Property).
Remediation Notice	a notice as defined by the Anti-Social Behaviour Crime and Policing Act 2014 and/or the Infrastructure Act 2015 served on the Insured in respect of the Property by an Enforcing Authority specifying what an appropriate person is to do by way of remediation and the periods within which that person is required to do each of the things so specified.
Japanese Knotweed Risk Report	A Japanese Knotweed Risk Report provided to the Insured by the search provider in accordance with PCCB's INNS Code of Conduct.

Cover

The Insurer shall indemnify the Insured in respect of Loss sustained by the Insured arising directly out of:

1. notice of intent to serve a Remediation Notice relating to the Property on the Insured by the Enforcing Authority in accordance with the Environmental Protection Act 1990 or
2. a Japanese Knotweed Survey identifying required remediation works during the Period of Insurance subject to the terms and conditions of this Policy.

Protection for Mortgagees and Successors in Title

The Insurer shall not avoid liability to any Insured under this Policy for claims resulting from any act, omission or misrepresentation committed or made by any other party unless such party acted on behalf of such Insured or with the knowledge or consent of such Insured or such Insured had knowledge of the act, omission or misrepresentation prior to the Inception Date.

Exclusions

The Insurer shall not be liable to indemnify the Insured in respect of

1. loss arising directly or indirectly from or contributed to by
 - (a) any act or omission of the Insured or any party acting on their behalf
 - (b) any act of vandalism or dumping perpetrated by any party after the Inception Date
 - (c) required remediation of any contaminant other than Japanese Knotweed
 - (d) the property having been zoned other than for residential purposes prior to the Inception Date
2. loss arising as a result of
 - (a) Japanese Knotweed being known by the Insured to be present on the Property or known or believed to be present on any adjoining property within a 100 metre radius of the Property, or
 - (b) The Property or any adjoining property within a 100 metre radius being the subject of any ongoing Japanese Knotweed treatment or remediation regime, or
 - (c) the Property being designated under the Environmental Protection Act 1990, or being under investigation by the Enforcing Authority, or
 - (d) any failure to disclose any material fact to the Insurer prior to the Inception Date
3. any loss resulting to remediation required in respect of any other third party property apart from the Property insured under this Policy.
4. loss, injury, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism, regardless of any other cause or event contributing concurrently, or otherwise, to the loss. For the purpose of this policy an act of terrorism means an act, including but not limited, to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes, including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Conditions

1. It is a condition precedent to the Insurer's liability that the Insured shall not:
 - (a) occupy the Property or use the Property other than in accordance with the Insured Use after the Inception Date
 - (b) disclose the existence of this Policy, other than to prospective purchasers, prospective tenants, their mortgagees and legal representatives without the prior written consent of the Insurer
 - (c) communicate with the Enforcing Authority in respect of any risk covered hereunder without the prior written consent of the Insurer
2. The due observance and fulfilment of the terms of this Policy, so far as they relate to anything to be done or complied with by the Insured, shall be a condition precedent to any liability of the Insurer to make any payment under this Policy.
3. This Policy shall be governed by and construed in accordance with the law of England and Wales.
4. The total liability of the Insurer in respect of all claims made under this Policy will not exceed, in the aggregate, the Limit of Indemnity.
5. This Policy shall not be in force unless it has been signed by a person who has been authorised to do so by the Insurer.

6. The Insured must give written notice to CLS Risk Solutions Limited, as soon as reasonably practicable, of any circumstances likely to give rise to a claim for which there may be liability under this Policy and provide them with such information and documentation as they may reasonably require.
7. The Insured must by prior agreement with and at the expense of the Insurer, do and permit to be done all things reasonably practicable to minimise Loss.
8. The Insured must not make any admission of liability, offer, promise or payment or incur any costs or expenses without the prior written consent of the Insurer.
9. If any difference arises as to the amount to be paid under this Policy (liability being otherwise admitted) such difference shall be referred to an arbitrator to be appointed by the parties in accordance with the relevant statutory provisions in force at the time. Where referral to arbitration is made under this Condition, the making of an award shall be a condition precedent to any right of action against the Insurer.
10. If at the time of Loss, resulting in a claim under this Policy, there is any other insurance in force covering such Loss or any part of it, the liability of the Insurer under this Policy shall be limited to its rateable proportion of such Loss.
11. If the Insured shall make any claim knowing the same to be false or fraudulent as regards amount or otherwise, this Policy shall become voidable and all claims hereunder shall be forfeited.
12. The Insured shall not be entitled to abandon the Property to the Insurer.
13. The due observance and fulfilment of the terms and conditions of this Policy and the truth of the representations made by the Insured shall be a condition precedent to Insurer's liability to make any payment under this Policy to the original Insured.

Cancellation Rights

This Policy may be cancelled only by notifying the Administrator within 14 days of the Inception Date by email cancellations@clsrs.co.uk. Rights are reserved on refunding any Premium if a claim has been made on this Policy. If no claim has been made any Premium paid will be refunded, subject to deduction of reasonable administrative costs and the Policy will be cancelled from the Inception Date. If this Policy is cancelled, this may breach a condition of a loan secured over the Property or other terms for the sale of the Property.

Making a Claim

Claims must be notified to the Administrator by email claims@clsrs.co.uk quoting details of the policy document. Please be aware of the Claims Conditions of this Policy.

Complaints Procedures

We aim to provide an excellent service. If you have any cause for complaint you should, in the first instance, contact the **The Underwriting Director** by email complaints@clsrs.co.uk. Please quote the details of the Policy (surname and initials, policy number and property address). If the matter is not resolved to your satisfaction, please write to:

The Complaints Manager, ERGO Versicherung AG, UK Branch, 4th Floor, 35 Newhall Street, Birmingham, B3 3PU (Tel: 0121 200 5822, Fax: 0121 236 2889).

If you are still dissatisfied then you may have a right to refer your complaint to **The Financial Ombudsman Service, Exchange Tower, London, E14 9SR (Tel: 0800 0234 567, Email: complaint.info@financial-ombudsman.org.uk)**

The existence, and your use of, this complaints process is without prejudice to your other rights under this insurance and to your rights in law.

Financial Services Compensation Scheme (FSCS)

ERGO Versicherung AG, UK Branch is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event that the Insurer cannot meet its obligations if you are an individual, an unincorporated association or a small business. A "small business" is one with an annual turnover of less than £1m. The FSCS will then meet up to 90% of your claim without any upper limit. Further details can be obtained from www.fscs.org.uk or you may contact the FSCS on **020 7741 4100** for further details.

Use of Your Data

CLS Risk Solutions Limited holds data in accordance with the Data Protection Act 1998. It may be necessary for us to pass data to other organisations that supply products and services associated with this contract of insurance. In order to verify information and to prevent and detect fraud, we may share information you give us with other organisations and public bodies, who access and update various databases, including those held by the Police. If you give us false or inaccurate information and we suspect fraud, we will record this and the information will be available to other organisations that have access to the database(s). We can supply details of the databases we access or contribute to, on request.

Policy Summary – Residential Japanese Knotweed Policy

Insurer	<p>ERGO Versicherung AG, UK Branch, Plantation Place, 30 Fenchurch Street, London EC3M 3AJ. ERGO Versicherung AG is part of the Munich Re Group.</p> <p>This is a summary of the cover provided under a Japanese Knotweed Policy. It does not contain the full terms and conditions and does not form part of the policy. You should read the policy to ensure that you are fully aware of the terms and conditions of the cover provided. A specimen policy wording is available upon request from your adviser.</p>
Type of Insurance and Cover	<p>(see the policy document for full details of the risks covered)</p> <p>The policy provides cover in respect of certain risks that existed at the Inception Date of the policy and that affect or may affect your property. The duration of the policy is a period of 5 years from the Inception Date. The policy continues to protect an insured even after they have ceased to have an interest in the property and extends automatically to successors in title, mortgagees, lessees and chargees of the insured.</p>
Significant Features and Benefits	<p>(see the policy document for full details of the significant features and benefits)</p> <p>The policy provides cover against loss sustained by the insured should the property be adversely affected by certain matter(s) which existed at the Inception Date of the policy and which are declared to be covered by it.</p>
Losses Covered	<p>(see the policy document for full details of the losses covered)</p> <p>Actual financial loss sustained by the insured arising directly out of an insured risk, by way of:</p> <ol style="list-style-type: none">1. damages, compensation, costs and/or expenses awarded against the insured by order of a court or a similar body;2. reduction in the market value of the property caused directly by a risk insured under the policy;3. with the prior written consent of the Insurer:<ol style="list-style-type: none">(a) the cost of any settlement made out of court;(b) costs and expenses incurred by the insured in taking or defending any action at law or otherwise;(c) other costs and expenses incurred related directly to a risk insured under the policy.
Significant and Unusual Exclusions or Conditions	<p>(see the policy document for full details of the losses covered)</p> <p>The Insurer shall not be liable to indemnify the Insured in respect of</p> <ol style="list-style-type: none">1. loss arising directly or indirectly from or contributed to by<ol style="list-style-type: none">(a) any act or omission of the Insured or any party acting on their behalf(b) any act of vandalism or dumping perpetrated by any party after the Inception Date(c) required remediation of any contaminant other than Japanese Knotweed(d) the property having been zoned other than for residential purposes prior to the Inception Date2. loss arising as a result of<ol style="list-style-type: none">(a) Japanese Knotweed being known by the Insured to be present on the Property or known or believed to be present on any adjoining property within a 100 metre radius of the Property, or(b) The Property or any adjoining property within a 100 metre radius being the subject of any ongoing Japanese Knotweed treatment or remediation regime, or(c) the Property being designated under the Environmental Protection Act 1990, or being under investigation by the Enforcing Authority, or(d) any failure to disclose any material fact to the Insurer prior to the Inception Date prior to the Inception Date3. any loss resulting to remediation required in respect of any other third party property apart from the Property insured under this Policy.4. loss, injury, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism, regardless of any other cause or event contributing concurrently, or otherwise, to the loss. For the purpose of this policy an act of terrorism means an act, including but not limited, to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes, including the intention to influence any government and/or to put the public, or any section of the public, in fear.
Cancellation Rights	<p>This Policy may be cancelled only by notifying the Administrator within 14 days of the Inception Date by email cancellations@clsrs.co.uk. Rights are reserved on refunding any Premium if a claim has been made on this Policy. If no claim has been made any Premium paid will be refunded, subject to deduction of reasonable administrative costs and the Policy will be cancelled from the Inception Date. If this Policy is cancelled, this may breach a condition of a loan secured over the Property or other terms for the sale of the Property.</p>
Making a Claim	<p>Claims must be notified to the Administrator by email claims@clsrs.co.uk quoting details of the policy document. Please be aware of the Claims Conditions of this Policy.</p>

Initial Disclosure Document

To the Intermediary

This document must be revealed to the ultimate policyholder (including any lender's interest) before the conclusion of the insurance contract.

If you are a Solicitor, Licensed Conveyancer or Legal Executive you should disclose this document to your client and/or their lender and/or the purchaser's legal representative for the benefit of their client and/or lender prior to the conclusion of the insurance contract.

To the Policyholder

Who are we?	CLS Risk Solutions Ltd is a specialist insurance intermediary, who arranges legal indemnity insurance. We can be contacted by email info@clsrs.co.uk .
Whose policies we offer?	We offer a range of insurance products from a number of insurers all of whom are authorised and regulated to provide insurance in the United Kingdom by the FCA, and all of whom we are satisfied have satisfactory financial strength and credit ratings for the type of risk and level of cover we provide.
What Services do we provide?	We assume you are reading this because you have received professional advice that identified a need for the insurance policy requested. We are not permitted to provide advice on your requirement for the insurance policy, 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 advisor.
Payment for our services	CLS Risk Solutions Ltd will not charge you a fee for arranging the insurance policy. Should you decide to proceed with purchasing the insurance policy you will be charged the premium that applies to the insurance policy you request. You may be charged an administration fee by the intermediary who arranges the policy for you. The intermediary will be responsible for disclosing the amount of their administration fee to you.
Our regulatory status	CLS Risk Solutions Ltd is authorised and regulated by the Financial Conduct Authority. Our Reference number is 514681. Our permitted business is arranging non-investment insurance contracts. You can check this on the FCA Register by visiting their website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.
What the Financial Conduct Authority is	The FCA is an independent body that regulates the financial service industry (including general sales and administration) in the UK. The FCA requires that we provide this document for your information. The FCA requires us to provide you with this document for your information. We recommend that you use the information provided in this document to help you decide if our services are right for you.
What to do if you have a complaint	<p>If you have any cause for complaint you should first contact The Underwriting Director by email complaints@clsrs.co.uk giving details of the Policy (name of the Insured, the Policy number and the Property address).</p> <p>If the matter is not resolved to your satisfaction you can write to The Complaints Manager, ERGO Versicherung AG, UK Branch, 4th Floor, 35 Newhall Street, Birmingham, B3 3PU (Tel: 0121 200 5822, Fax: 0121 236 2889).</p> <p>If you are still dissatisfied, you may have a right to refer your complaint to The Financial Ombudsman Service, Exchange Tower, London, E14 9SR (Tel: 0800 0234 567, Email: complaint.info@financial-ombudsman.org.uk).</p> <p>The existence and your use of this complaints process does not affect your other rights under this Policy or your rights in law.</p>
The Financial Services Compensation Scheme (FSCS)	ERGO Versicherung AG, UK Branch is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation under FSCS if You are a "retail customer" as defined by the Financial Conduct Authority. Further details can be obtained from www.fscs.org.uk or by telephone on 020 7741 4100.



Information for Buyers

This section is a guide to Japanese Knotweed. This information should not be considered as legal advice and you should check with your conveyancer if you have any concerns.



There is a medium risk of Japanese Knotweed at this location, however, the definitive presence of Japanese Knotweed can only be determined via a survey conducted on-site.

What is Japanese Knotweed



Japanese Knotweed is a non-native (alien) species of plant that is known to cause serious damage to property by growing through foundations, walls and floors. It was brought into the country in the 19th century as an ornamental plant favoured due to its fast growing nature. However, as it has no natural wildlife to keep its growth under control, it has become rampant across the many places in the UK. It spreads rapidly by natural means and as a result of spread by humans.

If you would like to know more about Japanese Knotweed, there is a wealth of information available using the keyword search facilities on www.gov.uk

For details of key features and images to help you identify Japanese Knotweed at different stages of the growing cycle or throughout the year, please visit the Non-Native Species Secretariat (NNSS) website.

What are the risks associated with Japanese Knotweed?



Japanese Knotweed has been known to cause significant structural damage to property including drains and other buried services, paths, patios and drives, boundary and retaining walls, gardens and conservatories. It contributes to the erosion of river banks and can increase the likelihood of flooding. Japanese Knotweed can also cost a great deal to control and remove safely. It is now classed as 'controlled waste' under the Environmental Protection Act 1990.

If you allow Japanese Knotweed to grow onto other people's property, you could be prosecuted for causing a private nuisance.





What are the liabilities/legal responsibilities?



The management of Japanese Knotweed is the responsibility of the owner or occupier of the land upon which the plant is found. If Japanese Knotweed is discovered, you must take action to control its spread. Even if Japanese Knotweed has not been found at this location, there may still be a risk where the plant may exist on neighbouring or nearby properties or sites. This means there may still be a risk of Japanese Knotweed encroaching onto the property or land at a later date.

Wildlife and Countryside Act 1981

Japanese Knotweed is listed on Schedule 9, Part II of the Wildlife and Countryside Act 1981. It is an offence plant or otherwise cause Japanese Knotweed to grow in the wild. Both the Police and local authorities have enforcement functions under the Act. Penalties for a Section 14 offence have been modified by the Countryside and Rights of Way Act 2000 for England and Wales. A Magistrate's court can impose a maximum fine of £5,000 or a maximum prison sentence of six months, or both. A Crown Court can impose an unlimited fine or a maximum prison sentence of two years, or both.

Infrastructure Act 2015

This introduced a new set of powers across England & Wales, referred to as 'Species Control Orders', which compel the landowner or tenant to control the non-native species. Failure to comply can result in power of entry by the environmental authority to investigate or carry out the works themselves. Breach of an order, or obstructing the environmental authority, is a criminal offence that can result in a term of imprisonment, a fine or both.

The Anti-Social Behaviour, Crime and Policing Act 2014

Under the above Act, property owners who do not control Japanese Knotweed where it affects the quality of life of those in the community, could find themselves being served with a Community Protection Notice (CPN). Failure to comply with the CPN could result in a criminal offence and a fine of up to £2,500 for individuals and £20,000 for organisations.

Environmental Protection Act (1990)

Cut Knotweed material and soil containing rhizome material are classified as controlled waste. If this material is removed from the site of origin, it must be disposed of safely at a licensed landfill site in accordance with the Environment Agency's Code of Practice "Managing Japanese Knotweed on development sites (Version 3, 2013)".

Law of Nuisance and Third Party litigation

Landowners can be sued for costs and damages if they fail to prevent Knotweed from spreading to a neighbouring property, or if they cause damage to someone else's land or their enjoyment of it. Even if the Japanese Knotweed has not yet spread Section 14 (2) (a) of the Act to a neighbouring property, the landowner can be subject to an injunction if fear of a civil wrong being committed.

Can I still get a mortgage?



Lenders are becoming increasingly reluctant to offer mortgages on properties at risk of Japanese Knotweed or that have had Japanese Knotweed on or near the property boundary.

For properties where Japanese Knotweed has been identified on site, many lenders now expect an eradication or management plan to be in place before they will offer a mortgage.

Your Japanese Knotweed insurance policy may provide further confidence to the lender.





What measures can I take to protect the property?



Insurance

Your insurance policy provides up to £20,000 towards financial costs incurred if Japanese Knotweed is found at the property within 5 years from the date that the policy is taken out.

This includes costs arising from a Japanese Knotweed survey, remediation and repair works, legal fees and expenses, and loss of market value. The policy covers the buyer and successors in title.

Any surveys and remediation must be carried out by a specialist Japanese Knotweed remediation consultant or company that is registered with the PCCB and subscribes to the Invasive Non-Native Species (INNS) Code.

Survey & Remediation

The definitive presence of Japanese Knotweed can only be determined via a survey conducted on-site.

STL, in partnership with the Invasive Non Native Species Association (INNSA) and Japanese Knotweed Solutions Limited (JKSL), offers a comprehensive survey to determine the presence of Japanese Knotweed. This will confirm the exact location and size of any Japanese Knotweed areas. It will also provide details of the methods and associated costs to control and eradicate Japanese Knotweed from the property.

The INNSA website provides a comprehensive list of other approved suppliers for Japanese Knotweed Surveys and Remediation Services. The list of INNSA members can be found at www.innsa.org/search-our-members.html

What data is used to determine the level of risk?



Our hazard alert uses an exclusive risk model and data from the Centre for Ecology & Hydrology (CEH) and the Botanical Society for Britain and Ireland (BSBI), in association with STL, to assess the probability of the presence of Japanese Knotweed on a property. This is based on documented occurrences of the plant and environmental factors determining its distribution.

The results are indicative and no site visit has taken place.

The results are only valid for the date of the hazard alert and for residential properties.

Next Steps

If you are still concerned about the presence of Japanese Knotweed, you can purchase a Japanese Knotweed survey on the property from a recommended provider.

To arrange a survey, please call Japanese Knotweed Solutions Limited on **0161 723 2000** quoting your STL order reference or visit www.jksl.com Alternatively, please contact INNSA at www.innsa.org/search-our-members.html to find another provider.





Our partners

The CEH (The Centre for Ecology & Hydrology)

CEH integrates UK-wide observation systems and curiosity-driven research, from the smallest scale of genetic diversity to large-scale, whole-Earth systems. We work across disciplines and facilitate academic, public, private and voluntary sector partnerships. CEH's extensive long-term monitoring, analysis and modelling deliver UK and global environmental data, providing early warnings of change and management solutions for our land and freshwaters.



The Invasive Non Native Species Association (INNSA)

The Invasive Non-Native Specialists Association (INNSA) is the industry body for companies involved in controlling and eradicating invasive non-native species in the UK. INNSA aims to improve standards within the industry and offer peace of mind to clients. All INNSA members must subscribe to the INNS (INNS) Code of Practice which is regulated by the independent body, the Property Codes Compliance Board (PCCB).



Japanese Knotweed Solutions Limited (JKSL)

JKSL is the UK's leading specialist in the identification, control and eradication of Japanese Knotweed and other invasive varieties. The organisation provides comprehensive surveys and control and eradication plans for Japanese Knotweed and other invasive species.



CLS Risk Solutions LTD (CLS RS)

CLS RS is a specialist insurance intermediary that arranges conveyancing and legal indemnity insurance. They offer a range of insurance products from a number of insurers all of whom are authorised and regulated to provide insurance in the UK by the FCA, and all of whom we are satisfied have satisfactory financial strength and credit ratings for the type of risk and level of cover provided.



Botanical Society of Britain and Ireland (BSBI)

The BSBI is the leading organisation involved in collecting records of wild plants in Britain and Ireland. These records are collected freely by many hundreds of expert volunteers and they are used for research, conservation and management purposes.



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