



**Sefton Home Inspections**

# INTERIM HIP ONLY - READY TO MARKET

5 Edward Close, Preston, Lancashire, PR4 6NE



This Home Information Pack (HIP) has been provided by  
SEFTON HOME INSPECTIONS of 17 CYPRESS ROAD, SOUTHPORT, MERSEYSIDE, PR8 6HE

Telephone: 01704 386 251 Email: [jeff@seftonhomeinspections.co.uk](mailto:jeff@seftonhomeinspections.co.uk)



## Sefton Home Inspections

### Home Information Pack Index for:-

5 Edward Close  
Preston  
Lancashire  
PR4 6NE

### Contents

#### **Required Documents:**

Index	Included: 12-Jan-2010
Property Information Questionnaire	Included: 14-Jan-2010
Energy Performance Certificate	Included: 12-Jan-2010
Sale Statement	Included: 12-Jan-2010
Copy of Lease	Expected: 02-Feb-2010
HMLR Office Copy Register - Leasehold	Included: 12-Jan-2010
HMLR Title Plan - Leasehold	Included: 12-Jan-2010
Personal Residential Local Authority Search - Including Search Indemnity Insurance	Expected: 01-Feb-2010
Personal Residential Drainage & Water Search - Including Search Indemnity Insurance	Included: 15-Jan-2010

#### **Authorised Documents:**

Complaints Procedure	Included: 12-Jan-2010
Terms and Conditions	Included: 12-Jan-2010



**Sefton Home Inspections**

# Property Information Questionnaire

for

5 Edward Close, Preston, Lancashire, PR4 6NE

This Home Information Pack (HIP) has been provided by.  
SEFTON HOME INSPECTIONS, 17 CYPRESS ROAD,  
SOUTHPORT, MERSEYSIDE, PR8 6HE

Part 1

**About this form-**

**This form should be completed by the seller.** The seller may be the owner or owners; a representative with the necessary authority to sell the property for an owner who has died; a representative with the necessary authority to sell the property for a living owner (e.g. a power of attorney) or be selling in some other capacity. The form should be completed and read as though the questions were being answered by the owner.

**If you are the seller, you should be aware -**

- Answers given in this form should be truthful and accurate to the best of your knowledge. The questions have been designed to help the smooth sale of your home. Misleading or incorrect answers are likely to be exposed later in the conveyancing process and may endanger the sale.
- Information included in this form does not replace official documents or legal information. You should be prepared to provide such documents on request in support of the answers given in this form.
- If you hold any guarantees for work on your property, your buyer's conveyancer is likely to ask for evidence, which it is in your interests to make available as soon as possible.
- If anything changes to affect the information given in this form prior to the sale of your home, you should inform your conveyancer or estate agent immediately.

**If you are an estate agent you should be aware -**

- This form should be completed by the seller but it is your responsibility to ensure that it is included in the Home Information Pack.
- The Property Misdescriptions Act 1991 does not apply where the form has been completed solely by the seller.

**If you are the buyer you should be aware -**

- This information contained in this document should have been completed truthfully and accurately by the seller. However, the information only relates to the period during which the seller has owned the property (see question 1) and does not replace official documents or legal information and you should confirm any information with your conveyancer

**The seller must provide the information set out in Part 1 of this questionnaire.**

**Where the property being sold is a leasehold property, the seller must also complete Part 2 of this questionnaire.**

ALL PROPERTIES	
a. The Postal Address of the property being sold	5 Edward Close, Preston, Lancashire, PR4 6NE
b. The name of the seller	Sarah and Ian Stansfield
c. The date the PIQ was completed	13/01/2010
1. When was the property purchased?	Jun 2002
2. Is your property a listed building or contained in a listed building?	<input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> Don't know
3. What council tax band is the property in?  [Note: <i>Buyers should be aware that improvements carried out by the seller may affect the property's council tax banding following a sale</i> ]	<input type="radio"/> A <input type="radio"/> B <input checked="" type="radio"/> C <input type="radio"/> D <input type="radio"/> E <input type="radio"/> F <input type="radio"/> G <input type="radio"/> H
4. What parking arrangements exist at your property?	<input checked="" type="checkbox"/> Garage <input type="checkbox"/> Allocated parking space <input checked="" type="checkbox"/> Driveway <input type="checkbox"/> On street <input type="checkbox"/> Resident permit <input type="checkbox"/> Metered parking <input type="checkbox"/> Shared parking <input type="checkbox"/> Specify other:
Other issues affecting the property	
5. Has there been any damage to the property as a result of storm or fire since you have owned it? ;	<input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> Don't know
6. If you have answered 'yes' to question 5, was the damage the subject of an insurance claim?	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Don't know
6a. If 'yes' please state whether any of these claims are outstanding;	N/A

<p>7. Are you aware of any flooding at your property since you have owned it or before?</p> <p>7a. If 'yes', please give details</p>	<p><input type="radio"/> Yes</p> <p><input checked="" type="radio"/> No</p>
<p>8. Have you checked the freely available flood risk data at the Environment Agency's website</p> <p>8a. If 'yes', please give details</p> <p>8b. If 'no', the buyer is advised to check the Environment Agency website for an indication of flood risk in the area.</p>	<p><input type="radio"/> Yes</p> <p><input checked="" type="radio"/> No</p> <p><input type="radio"/> Don't Know</p>
<p>9. Has there been any treatment of or preventative work for dry rot, wet rot or damp in the property since you have owned the property?</p> <p>9a. If 'yes', please give details of any guarantees relating to the work and who holds the guarantees</p>	<p><input type="radio"/> Yes</p> <p><input checked="" type="radio"/> No</p> <p><input type="radio"/> Don't Know</p>
<p><b>Utilities and Services</b></p>	
<p>10. Is there central heating in your property?</p> <p>10a. If 'yes', please give details of the type of central heating (examples: gas-fired, oil fired, solid fuel, liquid gas petroleum).</p>	<p><input checked="" type="radio"/> Yes</p> <p><input type="radio"/> No</p> <p><input type="radio"/> Don't Know</p> <p>gas fired</p>
<p>11. When was your central heating or other primary heating system last serviced?</p>	<p><input type="radio"/> Last serviced</p> <p><input checked="" type="radio"/> Not serviced</p> <p><input type="radio"/> Don't Know</p>
<p>12. When was the electrical wiring in your property last checked?</p>	<p><input type="radio"/> Last serviced</p> <p><input checked="" type="radio"/> Not serviced</p> <p><input type="radio"/> Don't Know</p>

13. Please indicate which services are connected to your property:

Services	Connected	
Electricity	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Gas	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Water mains or private water supply	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Drainage to public sewer (if not connected please indicate whether there is a cesspool or septic tank)	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Telephone	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Cable TV or Satellite	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Broadband	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No

#### Changes to the property

<p>14. Have you carried out any structural alterations, additions or extensions (e.g. provision of an extra bedroom or bathroom) to the property?</p> <p>14a. If 'yes', please give details of the nature of the work.</p>	<p><input checked="" type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p> <p><input type="checkbox"/> Don't Know</p> <p>added utility/storage area through ding room into part of garage</p>
<p>14b. If 'yes', Was building regulation approval obtained?</p>	<p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p> <p><input checked="" type="checkbox"/> Don't Know</p>
<p>14c. Was planning permission obtained?</p>	<p><input type="checkbox"/> Yes</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Don't Know</p> <p>not required</p>
<p>14d. Was listed building consent obtained?</p> <p>If the response was 'no' for any of (b) to (d), please state why not (e.g. 'not required' or 'work completed under approved person scheme').</p>	<p><input type="checkbox"/> Yes</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Don't Know</p> <p>not required</p>

<p>15. Have you had replacement windows, doors, patio doors or double glazing installed in your property?</p> <p>15a. If 'yes', please give details of changes and guarantees, if held.</p>	<p><input type="radio"/> Yes</p> <p><input checked="" type="radio"/> No</p> <p><input type="radio"/> Don't Know</p> <p>N/A</p>
<p><b>Access</b></p>	
<p>16. Do you have right of access through any neighbouring homes, buildings or land?</p> <p>16a. If 'yes', please give details.</p>	<p><input type="radio"/> Yes</p> <p><input checked="" type="radio"/> No</p> <p><input type="radio"/> Don't Know</p> <p>N/A</p>
<p>17. Does any other person have a right of access through your property?</p> <p>17a. If 'yes', please give details.</p>	<p><input type="radio"/> Yes</p> <p><input checked="" type="radio"/> No</p> <p><input type="radio"/> Don't Know</p> <p>N/A</p>
<p><b>Leasehold properties</b></p>	
<p>18. Is your property a leasehold property?</p> <p>If 'yes' complete Part 2 of this questionnaire. If 'no' there is no need to complete Part 2 of this questionnaire.</p>	<p><input checked="" type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p>
<p><b>PART 2: LEASEHOLD PROPERTIES</b></p>	
<p>Only complete this part if the property is a leasehold property.          If the lease is a new one and has not yet been granted, please answer the questions based on the draft terms of the lease.          Before entering into a binding commitment, buyers should confirm any matter relating to the leasehold ownership by reading the lease and checking the position with their conveyancer.</p>	
<p><b>Additional information for leasehold properties</b></p>	
<p>19. What is the name of the person or organisation to whom you pay -</p> <p>19a. ground rent;</p>	<p>globe estates</p>
<p>19b. service charges (if different from (a) above)?</p>	<p>none</p>



20. How many years does your lease have left to run?	92
21. How much is your current annual ground rent?	£90.00
22. How much is your current annual service charge?	£0.00
23. How much is your current annual buildings insurance premium (if not included in the service charge)?	£517.65
24. Are you aware of any proposed or ongoing major works to this property?  24a. If 'yes', what type of works are they and what is the expected cost relating to this property (if known)?	<input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> Don't Know  N/A
25. Does the lease prevent you from -  25a. Sub-letting?  25b. Keeping pets?	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> Don't Know  <input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Don't Know
26. Does the lease allow you to:  26a. Use a car park or space?  26b. Have access to a communal garden (where applicable)?	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Don't Know  <input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> Don't Know

<p>27. Leases often permit or prevent certain types of activity relating to the use of the property, those referred to in question (25) are examples. Are there any other conditions or restrictions in the lease which could significantly impact on a person's use of the property?</p> <p>27a. If 'yes', please specify.</p>	<p> <input type="radio"/> Yes  <input checked="" type="radio"/> No  <input type="radio"/> Don't Know </p> <p>N/A</p>
---	--

**Explanatory Notes to Numbered Items**

19. The landlord will normally be the person to whom the ground rent is payable, although it is possible that an agent may be employed to collect this on the landlord's behalf. The person or the organisation to whom the service charge is payable may be your landlord or head landlord or residents' management company - you should find the landlord's details on your latest service charge demand. It is also possible that an agent has been employed to collect service charges on their behalf.

20. The number of years is calculated by taking the original number of years the lease was granted for and deducting the number of years that have expired since the lease was first granted.

21. This information will be found in the lease.

22. This information will be found on the previous year's services charge demands.

24. Leaseholders should have been notified of this as part of the required consultation process where their contribution towards the work exceeds £250.

**Please note :** All leaseholders should have their own copy of the lease although sometimes this is held by the mortgage lender or the conveyancer who handled the purchase. A copy can normally be obtained from the Land Registry - [www.landregisteronline.gov.uk](http://www.landregisteronline.gov.uk). It is unlikely that the managing agent will be able to provide a copy of the lease.

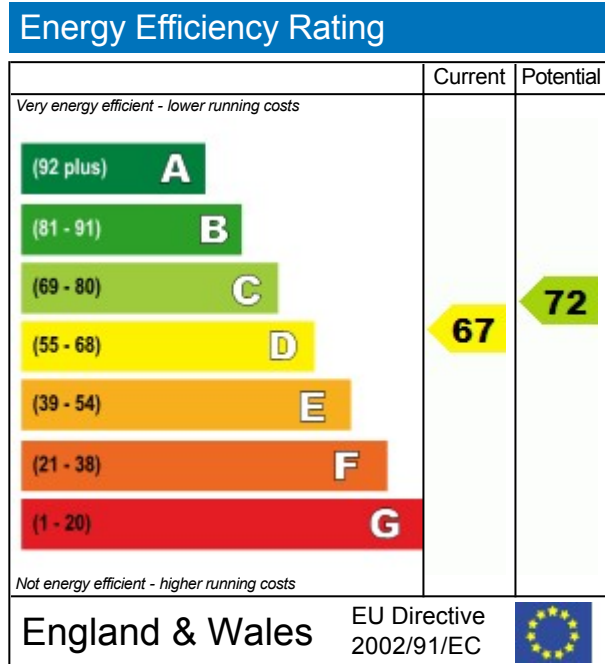
# Energy Performance Certificate



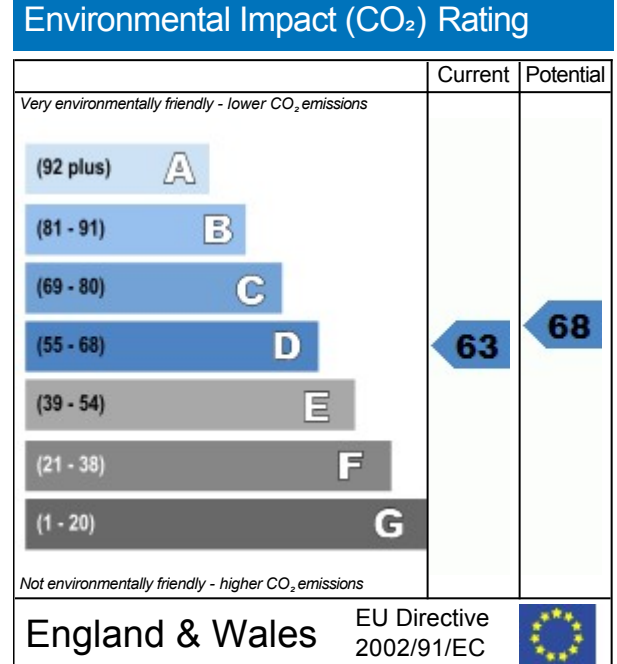
5, Edward Close  
Tarleton  
PRESTON  
PR4 6NE

Dwelling type: Detached house  
Date of assessment: 12 January 2010  
Date of certificate: 12-Jan-2010  
Reference number: 9328-2058-6299-7010-3910  
Type of assessment: RdSAP, existing dwelling  
Total floor area: 93 m<sup>2</sup>

This home's performance is rated in terms of the energy use per square metre of floor area, energy efficiency based on fuel costs and environmental impact based on carbon dioxide (CO<sub>2</sub>) emissions.



The energy efficiency rating is a measure of the overall efficiency of a home. The higher the rating, the more energy efficient the home is and the lower the fuel bills are likely to be.



The environmental impact rating is a measure of a home's impact on the environment in terms of carbon dioxide (CO<sub>2</sub>) emissions. The higher the rating, the less impact it has on the environment.

## Estimated energy use, carbon dioxide (CO<sub>2</sub>) emissions and fuel costs of this home

	Current	Potential
Energy use	246 kWh/m <sup>2</sup> per year	213 kWh/m <sup>2</sup> per year
Carbon dioxide emissions	3.8 tonnes per year	3.3 tonnes per year
Lighting	£99 per year	£ 50 per year
Heating	£508 per year	£ 480 per year
Hot water	£136 per year	£ 117 per year

The figures in the table above have been provided to enable prospective buyers and tenants to compare the fuel costs and carbon emissions of one home with another. To enable this comparison the figures have been calculated using standardised running conditions (heating periods, room temperature, etc.) that are the same for all homes, consequently they are unlikely to match an occupier's actual fuel bills and carbon emissions in practice. The figures do not include the impacts of the fuels used for cooking or running appliances, such as TV, fridge etc.; nor do they reflect the costs associated with service, maintenance or safety inspections. Always check the certificate date because fuel prices can change over time and energy saving recommendations will evolve.

To see how this home can achieve its potential rating please see the recommended measures.



Remember to look for the energy saving recommended logo when buying energy-efficient products. It's a quick and easy way to identify the most energy-efficient products on the market.

This EPC and recommendations report may be given to the Energy Saving Trust to provide you with information on improving your dwelling's energy performance.

## About this document

The Energy Performance Certificate for this dwelling was produced following an energy assessment undertaken by a qualified assessor, accredited by the NHER Accreditation Scheme, to a scheme authorised by the Government. This certificate was produced using the RdSAP 2005 assessment methodology and has been produced under the Energy Performance of Buildings (Certificates and Inspections) (England and Wales) Regulations 2007 as amended. A copy of the certificate has been lodged on a national register.

Assessor's accreditation number: NHER002814  
Assessor's name: Mr Jeff Smith  
Company name/trading name: Sefton Home Inspections  
Address: 17 Cypress Road, Southport, Merseyside, PR8 6HE  
Phone number: 01704 386251  
Fax number:  
E-mail address: jeff@seftonhomeinspections.co.uk  
Related party disclosure: No related party

## If you have a complaint or wish to confirm that the certificate is genuine

Details of the assessor and the relevant accreditation scheme are as above. You can get contact details of the accreditation scheme from their website at [www.nher.co.uk](http://www.nher.co.uk) together with details of their procedures for confirming authenticity of a certificate and for making a complaint.

## About the building's performance ratings

The ratings on the certificate provide a measure of the building's overall energy efficiency and its environmental impact, calculated in accordance with a national methodology that takes into account factors such as insulation, heating and hot water systems, ventilation and fuels used. The average Energy Efficiency Rating for a dwelling in England and Wales is band E (rating 46).

Not all buildings are used in the same way, so energy ratings use 'standard occupancy' assumptions which may be different from the specific way you use your home. Different methods of calculation are used for homes and for other buildings. Details can be found at [www.communities.gov.uk/epbd](http://www.communities.gov.uk/epbd)

Buildings that are more energy efficient use less energy, save money and help protect the environment. A building with a rating of 100 would cost almost nothing to heat and light and would cause almost no carbon emissions. The potential ratings on the certificate describe how close this building could get to 100 if all the cost effective recommended improvements were implemented.

## About the impact of buildings on the environment

One of the biggest contributors to global warming is carbon dioxide. The way we use energy in buildings causes emissions of carbon. The energy we use for heating, lighting and power in homes produces over a quarter of the UK's carbon dioxide emissions and other buildings produce a further one-sixth.

The average household causes about 6 tonnes of carbon dioxide every year. Adopting the recommendations in this report can reduce emissions and protect the environment. You could reduce emissions even more by switching to renewable energy sources. In addition there are many simple everyday measures that will save money, improve comfort and reduce the impact on the environment. Some examples are given at the end of this report.

### Visit the Department for Communities and Local Government website at [www.communities.gov.uk/epbd](http://www.communities.gov.uk/epbd) to:

- Find how to confirm the authenticity of an energy performance certificate
- Find how to make a complaint about a certificate or the assessor who produced it
- Learn more about the national register where this certificate has been lodged - the Department is the controller of the data on the register for Data Protection Act 1998 purposes
- Learn more about energy efficiency and reducing energy consumption.

Further information about Energy Performance Certificates can be found under Frequently Asked Questions at [www.epcregister.com](http://www.epcregister.com)

## Recommended measures to improve this home's energy performance

5, Edward Close  
Tarleton  
PRESTON  
PR4 6NE

Date of certificate: 12-Jan-2010  
Reference number: 9328-2058-6299-7010-3910

### Summary of this home's energy performance related features

The table below gives an assessment of the key individual elements that have an impact on this home's energy and environmental performance. Each element is assessed by the national calculation methodology against the following scale: Very poor / Poor / Average / Good / Very good. The assessment does not take into consideration the physical condition of any element. "Assumed" means that the insulation could not be inspected and an assumption has been made in the methodology based on age and type of construction.

Element	Description	Current performance	
		Energy Efficiency	Environmental
Walls	Cavity wall, as built, insulated (assumed)	Good	Good
Roofs	Pitched, 150mm loft insulation	Good	Good
Floor	Solid, limited insulation (assumed)	-	-
Windows	Fully double glazed	Average	Average
Main heating	Boiler and radiators, mains gas	Good	Good
Main heating controls	Programmer, room thermostat and TRVs	Good	Good
Secondary heating	Room heaters, mains gas	-	-
Hot water	From main system	Good	Good
Lighting	No low energy lighting	Very poor	Very poor
<b>Current energy efficiency rating</b>		<b>D 67</b>	
<b>Current environmental impact (CO<sub>2</sub>) rating</b>		<b>D 63</b>	

### Low and zero carbon energy sources

None

## Recommendations

The measures below are cost effective. The performance ratings after improvement listed below are cumulative, that is they assume the improvements have been installed in the order that they appear in the table.

Lower cost measures (up to £500)	Typical savings per year	Performance ratings after improvements	
		Energy efficiency	Environmental impact
1 Low energy lighting for all fixed outlets	£ 39	C 69	D 64
Sub-total	£ 39		
<b>Higher cost measures</b>			
2 Replace boiler with Band A condensing boiler	£ 58	C 72	D 68
Total	£ 97		
<b>Potential energy efficiency rating</b>		<b>C 72</b>	
<b>Potential environmental impact (CO<sub>2</sub>) rating</b>			<b>D 68</b>

## Further measures to achieve even higher standards

The further measures listed below should be considered in addition to those already specified if aiming for the highest possible standards for this home. However you should check the conditions in any covenants, planning conditions, warranties or sale contracts.

3 Solar water heating	£ 24	C 73	C 70
4 Solar photovoltaic panels, 2.5 kWp	£ 167	B 83	C 79
<b>Enhanced energy efficiency rating</b>		<b>B 83</b>	
<b>Enhanced environmental impact (CO<sub>2</sub>) rating</b>			<b>C 79</b>

Improvements to the energy efficiency and environmental impact ratings will usually be in step with each other. However, they can sometimes diverge because reduced energy costs are not always accompanied by a reduction in carbon dioxide (CO<sub>2</sub>) emissions.

## About the cost effective measures to improve this home's performance ratings

If you are a tenant, before undertaking any work you should check the terms of your lease and obtain approval from your landlord if the lease either requires it, or makes no express provision for such work.

### Lower cost measures (typically up to £500 each)

These measures are relatively inexpensive to install and are worth tackling first. Some of them may be installed as DIY projects. DIY is not always straightforward and sometimes there are health and safety risks, so take advice before carrying out DIY improvements.

#### 1 Low energy lighting

Replacement of traditional light bulbs with energy saving recommended ones will reduce lighting costs over the lifetime of the bulb, and they last up to 12 times longer than ordinary light bulbs. Also consider selecting low energy light fittings when redecorating; contact the Lighting Association for your nearest stockist of Domestic Energy Efficient Lighting Scheme fittings.

### Higher cost measures (typically over £500 each)

#### 2 Band A condensing boiler

A condensing boiler is capable of much higher efficiencies than other types of boiler, meaning it will burn less fuel to heat this property. This improvement is most appropriate when the existing central heating boiler needs repair or replacement, but there may be exceptional circumstances making this impractical. Condensing boilers need a drain for the condensate which limits their location; remember this when considering remodelling the room containing the existing boiler even if the latter is to be retained for the time being (for example a kitchen makeover). Building Regulations apply to this work, so your local authority building control department should be informed, unless the installer is registered with a competent persons scheme<sup>1</sup>, and can therefore self-certify the work for Building Regulation compliance. Ask a qualified heating engineer to explain the options.

## About the further measures to achieve even higher standards

Further measures that could deliver even higher standards for this home. You should check the conditions in any covenants, planning conditions, warranties or sale contracts before undertaking any of these measures. If you are a tenant, before undertaking any work you should check the terms of your lease and obtain approval from your landlord if the lease either requires it, or makes no express provision for such work.

#### 3 Solar water heating

A solar water heating panel, usually fixed to the roof, uses the sun to pre-heat the hot water supply. This will significantly reduce the demand on the heating system to provide hot water and hence save fuel and money. The Solar Trade Association has up-to-date information on local installers and any grant that may be available.

#### 4 Solar photovoltaic (PV) panels

A solar PV system is one which converts light directly into electricity via panels placed on the roof with no waste and no emissions. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. The British Photovoltaic Association has up-to-date information on local installers who are qualified electricians and on any grant that may be available. Planning restrictions may apply in certain neighbourhoods and you should check this with the local authority. Building Regulations apply to this work, so your local authority building control department should be informed, unless the installer is appropriately qualified and registered as such with a competent persons scheme<sup>1</sup>, and can therefore self-certify the work for Building Regulation compliance.

## What can I do today?

Actions that will save money and reduce the impact of your home on the environment include:

- Ensure that you understand the dwelling and how its energy systems are intended to work so as to obtain the maximum benefit in terms of reducing energy use and CO<sub>2</sub> emissions.
- Check that your heating system thermostat is not set too high (in a home, 21°C in the living room is suggested) and use the timer to ensure that you only heat the building when necessary.
- Make sure your hot water is not too hot - a cylinder thermostat need not normally be higher than 60°C.
- Turn off lights when not needed and do not leave appliances on standby. Remember not to leave chargers (e.g. for mobile phones) turned on when you are not using them.
- Close your curtains at night to reduce heat escaping through the windows.
- If you're not filling up the washing machine, tumble dryer or dishwasher, use the half-load or economy programme.

For advice on how to take action and to find out about offers available to help make your home more energy efficient, call 0800 512 012 or visit [www.energysavingtrust.org.uk](http://www.energysavingtrust.org.uk).

---

<sup>1</sup> For information on approved competent persons schemes enter "existing competent person schemes" into an internet search engine or contact your local Energy Saving Trust advice centre on 0800 512 012.





## Sefton Home Inspections

Sale Statement For:

5 Edward Close  
Preston  
Lancashire  
PR4 6NE

Statement	
1. Is the property a flat or a house?	<input type="radio"/> Flat (incl. maisonette) or <input checked="" type="radio"/> House (incl. bungalow)
2. If it is a flat, what type of building is it in?	<input type="radio"/> Purpose Built Block <input type="radio"/> Converted House or <input type="radio"/> Conversion of Commercial Premises
3. The property is (or will be):	<input type="radio"/> Freehold <input type="radio"/> Common Hold <input checked="" type="radio"/> Leasehold starting (or likely to start) from 04/05/1999 and with 989 years left on the lease.
4. The title to the interest in the property being sold is (or will be):	<input checked="" type="checkbox"/> The whole of a registered estate <input type="checkbox"/> Part of a registered estate <input type="checkbox"/> Multiple registered estates <input type="checkbox"/> The whole of an unregistered estate <input type="checkbox"/> Part of an unregistered estate <input type="checkbox"/> Multiple unregistered estates
5. Who is selling the property?	<input checked="" type="checkbox"/> The owner or owners <input type="checkbox"/> A representative with the necessary authority to sell the property for an owner who has died <input type="checkbox"/> A representative with the necessary authority to sell the property for a living owner (for example with a power of attorney) <input type="checkbox"/> Other (please give details):
6. Name(s) of seller	Sarah Stansfield
7. The property is being sold:	<input checked="" type="checkbox"/> With vacant possession <input type="checkbox"/> Section 171(2) of the Housing Act 2004 applies and part to the property is not being sold with vacant possession. Explanation of circumstances as follows:



## **Sefton Home Inspections**

### **About this form:**

- Under the Home Information Pack (No.2) Regulations 2007, you must provide the following information in your Home Information Pack and may use this form to do so.
- Someone else can complete this form on behalf of a seller.
- If the property has not yet been completed or converted, please answer the questions as if the property has been completed or converted.
- Please answer all questions by checking the relevant box and adding any further information asked for. Where alternatives are offered, please indicate which one (or more) applies.

### **Seller's check of this form**

- Someone else can complete this form on behalf of a seller, but since a buyer and mortgage lender might rely on the information in this form, it is important that the seller checks the answers to ensure that they are truthful and accurate.

The electronic official copy of the register follows this message.

Please note that this is the only official copy we will issue. We will not issue a paper official copy.





## Official copy of register of title

Title number LA915043

Edition date 16.02.2006

- This official copy shows the entries on the register of title on 12 Jan 2010 at 10:06:49.
- This date must be quoted as the "search from date" in any official search application based on this copy.
- The date at the beginning of an entry is the date on which the entry was made in the register.
- Issued on 12 Jan 2010.
- Under s.67 of the Land Registration Act 2002, this copy is admissible in evidence to the same extent as the original.
- For information about the register of title see Land Registry website [www.landregistry.gov.uk](http://www.landregistry.gov.uk) or Land Registry Public Guide *1-A guide to the information we keep and how you can obtain it*.
- This title is dealt with by Land Registry Fylde Office.

## A: Property Register

This register describes the land and estate comprised in the title. Except as mentioned below, the title includes any legal easements granted by the registered lease but is subject to any rights that it reserves, so far as those easements and rights exist and benefit or affect the registered land.

LANCASHIRE : WEST LANCASHIRE

- 1 (11.07.2002) The Leasehold land shown edged with red on the plan of the above Title filed at the Registry and being 5 Edward Close, Tarleton (PR4 6NE).
- 2 (11.07.2002) Short particulars of the lease(s) (or under-lease(s)) under which the land is held:  
Date : 7 June 2002  
Term : 999 years from 4 May 1999  
Rent : as therein mentioned  
Parties : (1) Roland Bardsley Homes Limited  
(2) Ian Stansfield and Sarah Elizabeth Stansfield
- 3 (11.07.2002) There are excepted from the effect of registration all estates, rights, interests, powers and remedies arising upon, or by reason of, any dealing made in breach of the prohibition or restriction against dealings therewith inter vivos contained in the Lease.
- 4 (11.07.2002) The lessor's title is registered.
- 5 Unless otherwise mentioned the title includes any legal easements granted by the registered lease(s) but is subject to any rights that it reserves, so far as those easements and rights exist and benefit or affect the registered land.

## B: Proprietorship Register

This register specifies the class of title and identifies the owner. It contains any entries that affect the right of disposal.

## B: Proprietorship Register continued

### Title absolute

- 1 (11.07.2002) PROPRIETOR: IAN STANSFIELD and SARAH ELIZABETH STANSFIELD of 5 Edward Close, Tarleton, Preston PR4 6NE.
- 2 (11.07.2002) The price, other than rents, stated to have been paid on the grant of the lease was £123,950.
- 3 (11.07.2002) RESTRICTION: Except under an order of the registrar no disposition by the proprietor of the land is to be registered without the consent of the proprietor of the Charge dated 7 June 2002 in favour of National Westminster Home Loans Limited referred to in the Charges Register.
- 4 (20.12.2005) RESTRICTION: No disposition of the registered estate by the proprietor of the registered estate is to be registered without a written consent signed by the proprietor for the time being of the Charge dated 17 October 2005 in favour of FirstPlus Financial Group PLC referred to in the Charges Register.

## C: Charges Register

This register contains any charges and other matters that affect the land.

- 1 (11.07.2002) A Transfer of the freehold estate in the land in this title and other land dated 31 March 1998 made between (1) Lilford Limited (Transferor) and (2) Roland Bardsley (Builders) Limited (Transferee) contains covenants details of which are set out in the schedule of restrictive covenants hereto.
- 2 (11.07.2002) The land is subject to the following rights reserved by the Transfer dated 31 March 1998 referred to above:-  
  
"EXCEPT AND RESERVING the right of the Transferor and its successors in Title and all others authorised by it to the free and uninterrupted passage and running of water soil gas and electricity from and to the Retained Land and any buildings which for the time being are on the Retained Land through the sewers drains watercourses cables pipes and wires which are now or may at any time hereafter be laid in or under or passing through the Retained Land with the right for the Transferor and its successors in Title assigns all others authorised by it to enter the property for the purpose of repairing cleansing maintaining renewing connecting or disconnecting into the sewers drains watercourses cables and wires doing as little damage as practicable to the Property the persons exercising such right making good any damage occasioned in the exercise thereof."
- 3 (11.07.2002) REGISTERED CHARGE dated 7 June 2002 to secure the moneys including the further advances therein mentioned.
- 4 (11.07.2002) Proprietor: NATIONAL WESTMINSTER HOME LOANS LIMITED (Co. Regn. No. 1449354) of Mortgage Centre, P.O. Box 12201, Brindley Place, Birmingham B2 2AG.
- 5 (20.12.2005) REGISTERED CHARGE dated 17 October 2005.
- 6 (20.12.2005) Proprietor: FIRSTPLUS FINANCIAL GROUP PLC (Co. Regn. No. 3315543) of FirstPlus House, The Avenue Business Park, Pentwyn, Cardiff CF23 8FF.

### Schedule of restrictive covenants

- 1 The following are details of the covenants contained in the Transfer dated 31 March 1998 referred to in the Charges Register:-  
  
"The Transferee hereby covenants for itself and its successors in title and assigns to the intent that the burden of the covenants shall run with the Property but not so that the Transferee or its successors shall be liable after they have parted with possession or ownership and to the intent that the benefit thereof shall be annexed to and run with each and every part of the Retained Land as set out in the First Schedule.

## Schedule of restrictive covenants continued

### THE FIRST SCHEDULE

1. Not to use or permit to be used the whole or any part of the Property for any purpose other than for the construction and sale of private houses and ancillary non-commercial garages electricity sub-stations gas governors pumping stations or similar structures thereto or other development of a residential nature.

2. Not to do or allow to be done on the Property anything which may be or grow to be a nuisance or cause annoyance to the Transferor and its successors in Title who are the owners for the time being of the Retained Land provided that the construction of a residential development referred to in paragraph 1 shall not be in breach of this covenant."

NOTE: The Property referred to is the land transferred by the Transfer. The Retained Land means each and every part of the land of the Transferor adjacent adjoining or near to the land transferred.

End of register



**These are the notes referred to on the following official copy**

The electronic official copy of the title plan follows this message.

Please note that this is the only official copy we will issue. We will not issue a paper official copy.

This official copy was delivered electronically and when printed will not be to scale. You can obtain a paper official copy by ordering one from Land Registry.

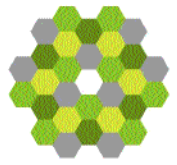
This official copy is issued on 12 January 2010 shows the state of this title plan on 12 January 2010 at 10:06:49. It is admissible in evidence to the same extent as the original (s.67 Land Registration Act 2002). This title plan shows the general position, not the exact line, of the boundaries. It may be subject to distortions in scale. Measurements scaled from this plan may not match measurements between the same points on the ground. See Land Registry Public Guide *19 - Title Plans and Boundaries*.

This title is dealt with by the Land Registry, Fylde Office .

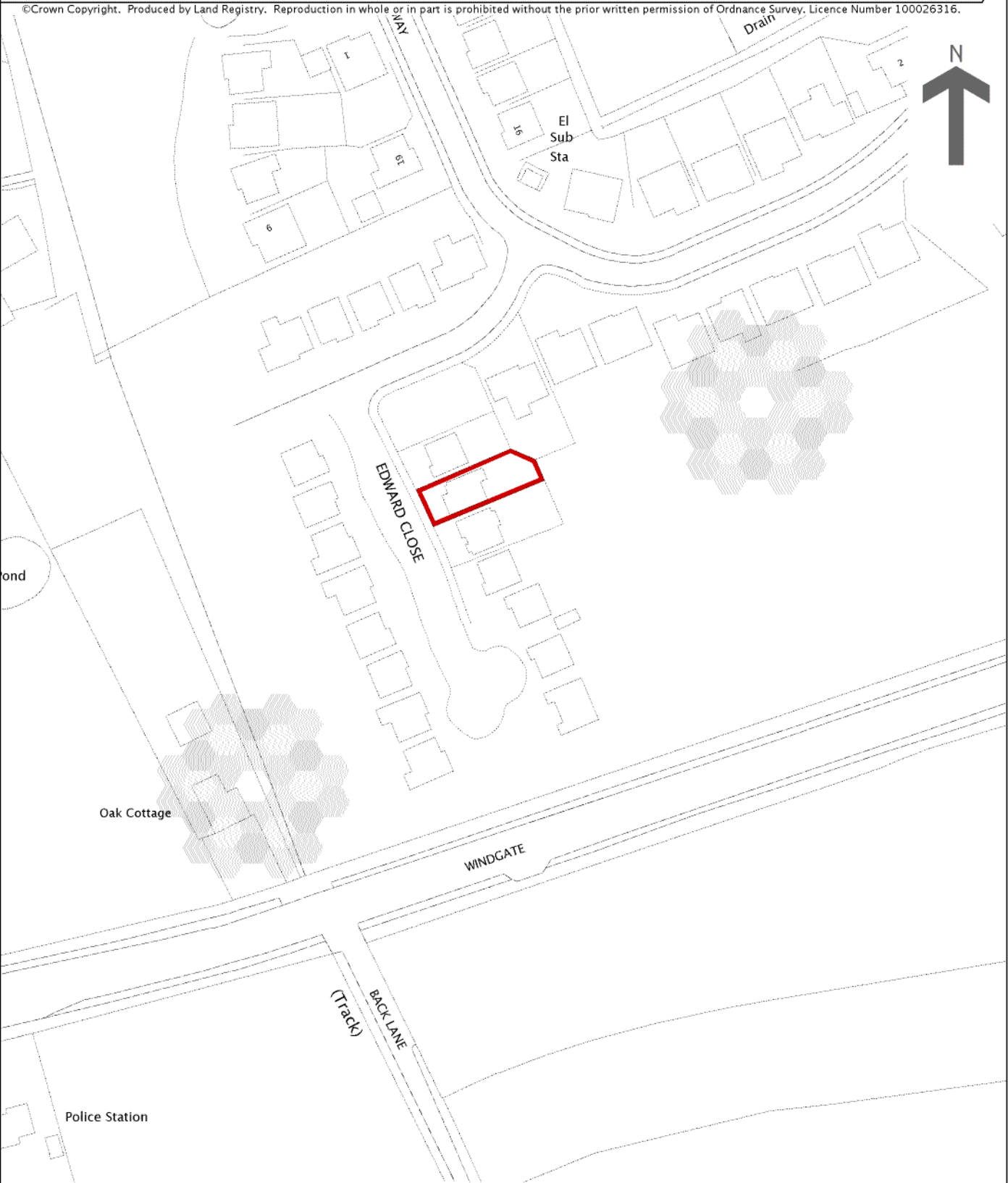


# Land Registry Official copy of title plan

Title number LA915043  
Ordnance Survey map reference SD4520SW  
Scale 1:1250  
Administrative area LANCASHIRE: WEST  
LANCASHIRE



©Crown Copyright. Produced by Land Registry. Reproduction in whole or in part is prohibited without the prior written permission of Ordnance Survey. Licence Number 100026316.







## Personal Drainage & Water Search (Con29 DW)

**Search Reference:** PALI 79 - 24605

**Applicant:** SEFTON HOME INSPECTIONS  
17 CYPRESS ROAD  
SOUTHPORT  
MERSEYSIDE  
PR8 6HE

**Reference:**

Land or property against which enquiries are made:  
**5 Edward Close, Preston, Lancashire, PR4 6NE**

**Question 1****Interpretation of Drainage and Water Enquiry**

Appendix 1 of this report contains definitions of terms and expressions identified in Part 1 of Schedule 8 of Statutory Instrument 2007 No 1667

**Question 2****Enquiries and Responses**

This drainage and water search complies with the requirements of Statutory Instrument 2007 No 1667 Schedules 6 and 8 to Regulation 8(l) as it contains the enquiries and the appropriate responses set out in Part 2 of Schedule 8.

Please see Appendix II for details of the name(s) of the person(s) involved in the compilation of this report, a statement of relationship between the person(s) involved in the compilation of this reports and any person(s) involved in the sale of the property, Pali's formal Complaints Procedure and correspondence address.

**Question 3****Where relevant, please include a copy of an extract from the public sewer map.**

A copy of an extract of the public sewer map is included in which the location of the property is identified.

Informative	<p>Public Sewers are defined as those for which the Company holds statutory responsibility under the Water Industry Act 1991.</p> <p>The company is not generally responsible for rivers, watercourses, ponds, culverts or highway drains. If any of these are shown on the copy extract they are shown for information only.</p> <p>Sewers indicated on the extract from the public sewer map as being subject to an agreement under section 104 of the Water Industry Act 1991 are not an 'as constructed' record. It is recommended that these details are checked with the developer, if any. Assets other than public sewers may be shown on the copy extract, for information.</p> <p>The presence of a public sewer running within the boundary of the property may restrict further development within it.</p>
-------------	--

**Question 4****Does foul water from the property drain to a public sewer?**

Records indicate that foul water from the property drains to a public sewer.

Informative	<p>Sewerage Undertakers are not responsible for any private drains and sewers that connect the property to the public sewerage system and do not hold details of these. The property owner will normally have sole responsibility for private drains serving the property and may have shared responsibility with other users if the property is served by a private sewer that also serves other properties. These may pass through land outside the control of the seller and the buyer may wish to investigate whether separate rights or easements are needed for their inspection, repair or renewal.</p> <p>If foul water does not drain to the public sewerage system, the property may have private facilities in the form of a cesspit, septic tank or other type of treatment plant.</p> <p>An extract from the public sewer map is enclosed. This will show known public sewers in the vicinity of the property and it should be possible to estimate the likely length and route of any private drains and/or sewers connecting the property to the public sewerage system.</p>
-------------	---

**Question 5****Does surface water from the property drain to a public sewer?**

Records indicate that surface water from the property does drain to a public sewer.

Informative	<p>Sewerage Undertakers are not responsible for private drains and sewers that connect the property to the public sewerage system and do not hold details of these.</p> <p>The property owner will normally have sole responsibility for private drains serving the property and may have shared responsibility with other users if the property is served by a private sewer that also serves other properties. These may pass through land outside of the control of the seller and the buyer may wish to investigate whether separate rights or easements are needed for their inspection, repair or renewal.</p> <p>In some cases, water company records do not distinguish between foul and surface water connections to the public sewerage system.</p> <p>If surface water does not drain to the public sewerage system, the property may have private facilities in the form of a soakaway or private connection to a watercourse.</p> <p>An extract from the public sewer map is enclosed. This will show known public sewers in the vicinity of the property and it should be possible to estimate the likely length and route of any private drains and/or sewers connecting the property to the public sewerage system</p>
-------------	--

**Question 6** Are any sewers or lateral drains serving or which are proposed to serve the property the subject of an existing adoption agreement or an application for such an agreement?

The property is part of an established development and is not subject to an adoption agreement.

Informative	This enquiry is of interest to purchasers of new homes who will want to know whether or not the property will be linked to a public sewer Where the property is part of a very recent or ongoing development and the sewers are not the subject of an adoption application, buyers should consult with the developer to ascertain the extent of private drains and sewers for which they will hold maintenance and renewal liabilities
-------------	---

**Question 7** Does the public sewer map indicate any public sewer, disposal main or lateral drain within the boundaries of the property?

The public sewer map indicates that there are no public sewers, disposal mains or lateral drains within the boundaries of the property. However it has not always been a requirement for such public sewers, disposal mains or lateral drains to be recorded on the public sewer map. It is therefore possible for unidentified sewers, disposal mains or lateral drains to exist within the boundaries of the property.

Informative	The boundary of the property has been determined by reference to the Ordnance Survey record. The presence of a public sewer running within the boundary of the property may restrict further development. The company has a statutory right of access to carry out work on its assets, subject to notice. This may result in employees of the company or its contractors needing to enter the property to carry out work.
-------------	--

**Question 8** Does the public sewer map indicate any public sewer within 30.48 metres (100 feet) of any buildings within the property?

The public sewer map included indicates that there is a public sewer within 30.48 metres (100 feet) of a building within the property.

Informative	The presence of a public sewer within 30.48 metres (100 feet) of the building(s) within the property can result in the local authority requiring a property to be connected to the public sewer. The measurement is estimated from the Ordnance Survey record, between the building(s) within the boundary of the property and the nearest public sewer. Sewers indicated on the extract of the public sewer map as being subject to an agreement under section 104 of the Water Industry Act 1991 are not an 'as constructed' record. It is recommended that these details are checked with the developer.
-------------	---

**Question 9** Has a sewerage undertaker approved or been consulted about any plans to erect a building or extension on the property over or in the vicinity of a public sewer, disposal main or drain.

There are no records in relation to any approval or consultation about plans to erect a building or extension on the property over or in the vicinity of a public sewer, disposal main or drain.  
However, the sewage undertaker might not be aware of a building or extension on the property over or in the vicinity of a public sewer, disposal main or drain.

Informative	Buildings or extensions erected over a sewer in contravention of building controls may have to be removed or altered
-------------	--

**Question 10** Where relevant, please include a copy of an extract from the map of waterworks.  
copy of an extract of the map of the waterworks is included, showing water mains, resource mains or discharge pipes in the vicinity of the property.

Informative	The "water mains" in this context are those which are vested in and maintainable by the water company under statute. Assets other than public water mains may be shown on the plan, for information only. Water companies are not responsible for private supply pipes connecting the property to the public water main and do not hold details of these. These may pass through land outside of the control of the seller, or may be shared with adjacent properties. The buyer may wish to investigate whether separate rights or easements are needed for their inspection, repair or renewal. The enclosed extract of the public water main record shows known public water mains in the vicinity of the property. It should be possible to estimate the likely length and route of any private water supply pipe connecting the property to the public water network. Water Undertakers have a statutory right of access to carry work on their assets, subject to notice This may result in employees of the water Undertaker or its assets, subject to notice. This may result in employees of the Water Undertaker or its contractors needing to enter the property to carry out work.
-------------	---

<p><b>Question 11</b></p>	<p><b>Is any water main or service pipe serving or which is proposed to serve the property the subject of an existing adoption agreement or an application for such an agreement?</b>  Records confirm that water mains or service pipes serving the property are not the subject of an existing adoption agreement or an application for such an agreement.</p>
<p>Informative</p>	<p>This enquiry is of interest to purchasers of new homes who will want to know whether or not the property will be linked to the mains water supply.</p>
<p><b>Question 12</b></p>	<p><b>Who are the Sewerage and Water Undertakers for the area?</b>  United Utilities plc, Haweswater House, Lingley Mere Business Park, Lingley Green Avenue, Great Sankey, Warrington, WA5 3LP, Tel; 01925 237000, Internet; <a href="http://www.unitedutilities.com">www.unitedutilities.com</a>, is the sewerage and water undertakers for the area.</p>
<p><b>Question 13</b></p>	<p><b>Is the property connected to mains water supply?</b>  Records indicate that the property is connected to mains water supply.</p>
<p>Informative</p>	<p>The Company does not keep details of private supplies. The situation should be checked with the current owner of the property.</p>
<p><b>Question 14</b></p>	<p><b>Are there any water mains, resource mains or discharge pipes within the boundaries of the property?</b>  The map of the waterworks does not indicate any water mains, resource mains or discharge pipes within the boundaries of the property.</p>
<p>Informative</p>	<p>The boundary of the property has been determined by reference to the plan supplied. Where a plan was not supplied the Ordnance Survey Record was used.  The presence of a public water main within the boundary of the property may restrict further development within it. Water companies have a statutory right of access to carry out work on their assets, subject to notice. This may result in employees of the company, or its contractors, needing to enter the property to carry out work.</p>
<p><b>Question 15</b></p>	<p><b>What is the current basis for charging for sewerage and water services at the property?</b>  The charges are based on actual volumes of water measured through a water meter (metered supply)</p>
<p>Informative</p>	<p>Water and Sewerage Undertakers' full charges are set out in their charges schemes which are available from the company free of charge upon request.  The Water Industry Act 1991 Section 150, The Water Resale Order 2001 provides protection for people who buy their water or sewerage services from a person or company instead of directly from a water or sewerage company. Details are available from the Office of Water Services (OFWAT) website is <a href="http://www.ofwat.gov.uk">www.ofwat.gov.uk</a>.  Where charges are given these are based on the data available at the time of the report.  The Company may install a meter at the premises where a buyer makes a change of use of the property or where the buyer uses water for:</p> <ul style="list-style-type: none"> <li>* Watering the garden other than by hand (this includes the use of sprinklers).</li> <li>* Automatically replenishing a pond or swimming pool with a capacity greater than 10,000 litres.</li> <li>* A bath with a capacity in excess of 230 litres.</li> <li>* A reverse osmosis unit.</li> </ul>

**Question 16****Will the basis for charging for sewerage and water services at the property change as a consequence of a change of occupation?**

There will be no change in the current charging arrangements as a consequence of a change of occupation.

Informative	<p>Water and Sewerage Undertakers' full charges are set out in their charges schemes which are available from the company free of charge upon request.</p> <p>The Water Industry Act 1991 Section 150, The Water Resale Order 2001 provides protection for people who buy their water or sewerage services from a person or company instead of directly from a water or sewerage company. Details are available from the Office of Water Services (OFWAT) website is <a href="http://www.ofwat.gov.uk">www.ofwat.gov.uk</a>.</p> <p>* It is policy to meter all new water connections. This would result in charges being levied according to the measured tariff.</p> <p>* The Company may install a meter at the premises where a buyer makes a change of use of the property or where the buyer uses water for:</p> <ul style="list-style-type: none"> <li>- Watering the garden other than by hand (this includes the use of sprinklers).</li> <li>- Automatically replenishing a pond or swimming pool with capacity greater than 10,000 litres.</li> <li>- A bath with a capacity in excess of 230 litres.</li> <li>- A reverse osmosis unit</li> </ul>
-------------	---

**Question 17****Is a surface water drainage charge payable?**

Records confirm that a surface water drainage charge is payable for the property at £36.00 for each financial year.

Informative	<p>Where surface water from a property does not drain to the public sewerage system no surface water drainage charges are payable.</p> <p>Where surface water charges are payable but upon inspection the property owner believes that surface water does not drain to the public sewerage system, application can be made to the water company to end surface water charges.</p>
-------------	---

**Question 18****Please include details of the location of any water meter serving the property.**

Records indicate that the property is served by a water meter which is not within the dwelling-house which is or forms part of the property, and in particular is located at the side of the property behind inspection cover.

Informative	<p>Where a meter does not serve the property and the customer wishes to consider this method of charging, they should contact the water undertakers mentioned in question 12.</p>
-------------	---

**Question 19****Who bills the property for sewerage services?**

United Utilities plc, Haweswater House, Lingley Mere Business Park, Lingley, Green Avenue, Great Sankey, Warrington, WA5 3LP, Tel; 01925 237000, Internet: [www.unitedutilities.com](http://www.unitedutilities.com) is the sewerage undertaker for the area.

Informative	<p>Where a meter does not serve the property and the customer wishes to consider this method of charging, they should contact the water undertakers mentioned in question 12.</p>
-------------	---

**Question 20****Who bills the property for water services?**

United Utilities plc, Haweswater House, Lingley Mere Business Park, Lingley, Green Avenue, Great Sankey, Warrington, WA5 3LP, Tel; 01925 237000, Internet: [www.unitedutilities.com](http://www.unitedutilities.com) bills for water services in the area.

**Question 21****Is the dwelling-house which is or forms part of the property at risk of internal flooding due to overloaded public sewers?**

The property is not recorded as being at risk of internal flooding due to overloaded public sewers.

Informative	<p>A sewer is "overloaded" when the flow from a storm is unable to pass through it due to a permanent problem (e.g. flat gradient, small diameter). Flooding as a result of temporary problems such as blockages, siltation, collapses and equipment or operational failures are excluded. "Internal flooding" from public sewers is defined as flooding which enters a building or passes below a suspended floor. For reporting purposes, buildings are restricted to those normally occupied and used for residential, public, commercial, business or industrial purposes.</p> <p>"At Risk" properties are those that the water company is required to include in the Regulatory Register that is reported annually to the Director General of Water Services. These are defined as properties that have suffered or are likely to suffer internal flooding from public foul, combined or surface water sewers due to overloading of the sewerage system more frequently than the relevant reference period (either once or twice in ten years) as determined by the Company's reporting procedure.</p> <p>Flooding as a result of storm events proven to be exceptional and beyond the reference period of one in ten years are not included on the at Risk register.</p> <p>Properties may be at risk of flooding but not included on the Register where flooding incidents have not been reported to the Company.</p> <p>Public Sewers are defined as those for which the Company holds statutory responsibility under the Water Industry Act 1991.</p> <p>It should be noted that flooding can occur from private sewers and drains which are not the responsibility of the Company. This report excludes flooding from private sewers and drains and the Company makes no comment upon this matter.</p>
-------------	--

**Question 22****Is the property at risk of receiving low water pressure or flow?**

Records confirm that the property is not recorded on a register kept by the water undertaker as being at risk of receiving low water pressure or flow.

Informative	<p>"Low water pressure" means water pressure below the regulatory reference level which is the minimum pressure when demand on the system is not abnormal. Water Companies are required to include in the Regulatory Register that is reported annually to the Director General of Water Services properties receiving pressure below the reference level, provided that allowable exclusions do not apply (i.e. events which can cause pressure to temporarily fall below the reference level). The reference level of service is a flow of 9 litres/minute at a pressure of 10 metres head on the customer's side of the main stop tap (mst). The reference level of service must be applied on the customer's side of a meter or any other company fittings that are on the customer's side of the main stop tap. The reference level applies to a single property. Where more than one property is served by a common service pipe, the flow assumed in the reference level must be appropriately increased to take account of the total number of properties served. For two properties, a flow of 18 litres/minute at a pressure of 10metres head on the customers' side of the mst is appropriate. For three or more properties the appropriate flow should be calculated from the standard loadings provided in BS6700 or Institute of Plumbing handbook. Allowable exclusions The Company is required to include in the Regulatory Register properties receiving pressure below the reference level, provided that allowable exclusions listed below do not apply:</p> <p>* Abnormal demand: This exclusion is intended to cover abnormal peaks in demand and not the daily, weekly or monthly peaks in demand which are normally expected. Companies should exclude from the reported DG2 figures properties which are affected by low pressure only on those days with the highest peak demands. During the report year companies may exclude, for each property, up to five days of low pressure caused by peak demand.</p> <p>* Planned maintenance: Companies should not report under DG2 low pressures caused by planned maintenance. It is not intended that companies identify the number of properties affected in each instance. However, companies must maintain sufficiently accurate records to verify that low pressure incidents that are excluded from DG2 because of planned maintenance are actually caused by maintenance.</p> <p>* One-off incidents: This exclusion covers a number of causes of low pressure; mains bursts; Failures of company equipment (such as PRVs or booster pumps); Fire fighting; and Action by a third party. However, if problems of this type affect a property frequently, they cannot be classed as one-off events and further investigation will be required before they can be excluded.</p> <p>* Low pressure incidents of short duration: Properties affected by low pressures which only occur for a short period, and for which there is evidence that incidents of a longer duration would not occur during the course of the year, may be excluded from the reported DG2 figures.</p>
-------------	---

**Question 23**

**Please include details of a water quality analysis made by the water undertaker for the water supply zone in respect of the most recent calendar year.**

The analysis records confirmed that tests failed to meet the standards of the 2000 Regulations or the 2001 Regulations in relation to another substance or substances, and these are .

Supply Name	Supply Code	Substance	Number of Samples	Samples Failed
Tarleton	Z204	Nickel	9	11.11%

Informative	<p>Water Undertakers have a duty to provide wholesome water that meets the standards of the Water Supply (Water Quality) Regulations 2000.</p> <p>However, the householder is responsible for any deterioration in water quality that is a result of the domestic distribution system (the supply pipe and the plumbing within the property) that results in the standards not being met.</p> <p>In England and Wales these Regulations implement the requirements of the European Drinking Directive 98/83/EC. The 2000 Regulations impose standards for a range of parameters, which are either health based to ensure the water is safe to drink or to ensure the water is aesthetically acceptable. They also require that drinking water should not contain any element, organism or substance (whether or not a parameter) at a concentration or value which would be detrimental to public health.</p> <p>Water quality is normally tested at the tap used for domestic consumption normally in the kitchen. However, the householder is responsible for any deterioration in water quality that is a result of the domestic distribution system (the supply pipe and the plumbing within the property) that results in the standards not being met.</p> <p>If there are concerns that lead pipes within the property may be causing high levels of lead in your drinking water please contact your Water Undertaker. For contact details please see Question 12.</p> <p>The Water Undertaker carries out a monitoring programme to establish water quality that includes random sampling from domestic properties. It will notify the consumers of any failures to meet the water quality standards that are due to the condition or maintenance of the domestic distribution system.</p> <p>The data collected by the Water Undertaker is subject to external review by the Drinking Water Inspectorate (DWI) and by local and health authorities. In addition to reviewing quality data the DWI also carry out audits during which any area of the Water Undertaker's operation can be examined. Further information may be found at <a href="http://www.dwi.gov.uk">www.dwi.gov.uk</a>.</p> <p>If you require further advice regarding these failures please see Question 12 for contact details.</p>
-------------	--

**Question 24**

**Please include details of any departures, authorised by the secretary of state under part 6 of the 2000 regulations; or for Wales please include details of any departures, authorised by the Welsh Ministers under Part 6 of the 2001 Regulations, from the provisions of Part 3 of those Regulations.**

There are no such authorised departures for the water supply zone.

Informative	<p>Authorised departures are not permitted if the extent of the departure from the standard is likely to constitute a potential danger to human health.</p> <p>Please contact your water company mentioned in Question 12 if you require further information.</p>
-------------	---

**Question 25**

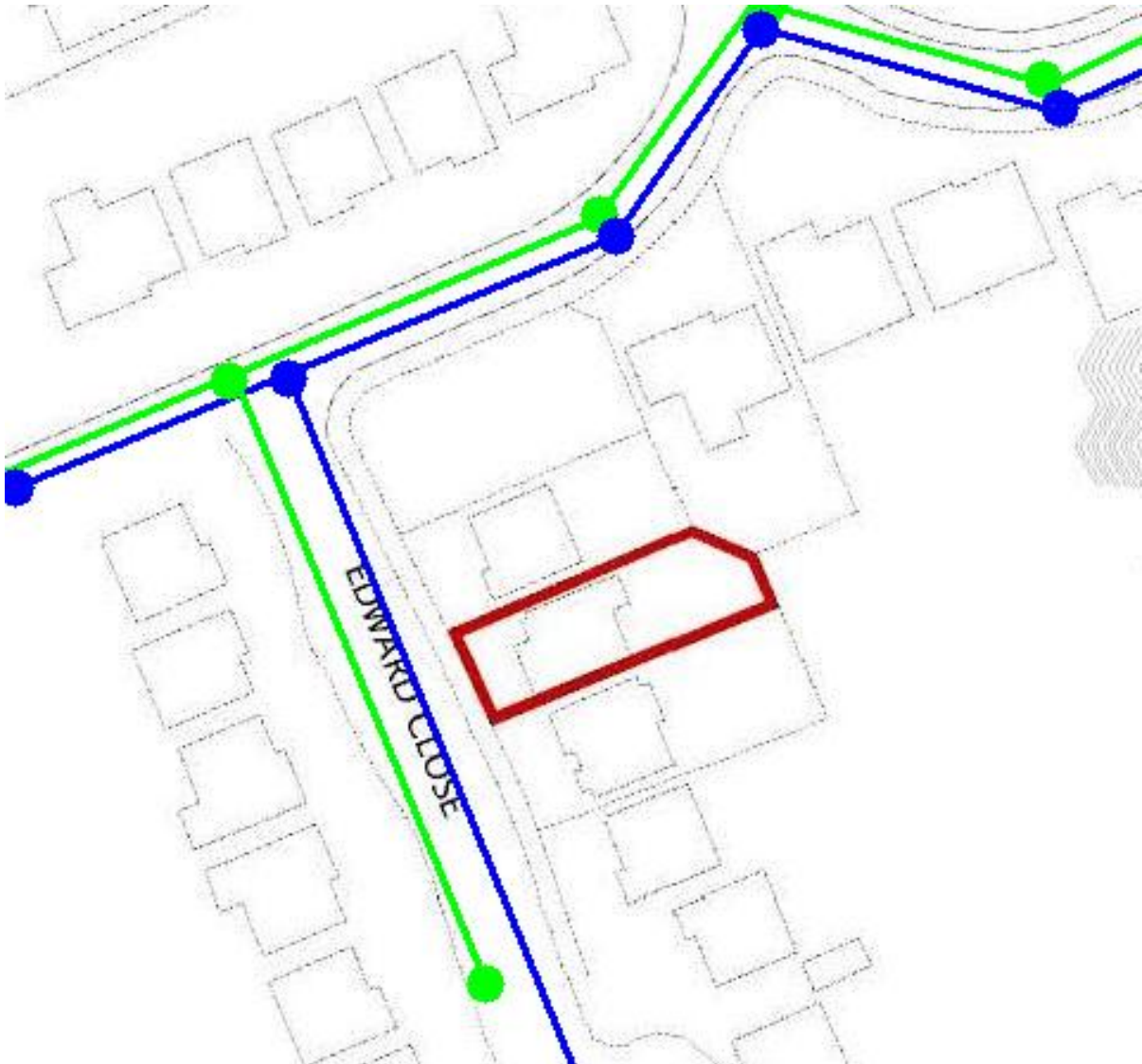
**Please state the distance from the property to the nearest boundary of the nearest sewage treatment works**

The nearest sewage treatment works is 1.74 miles to the East South East. The name of the nearest sewage treatment works is Croston WWTW.

Informative	<p>The nearest sewage treatment works will not always be the sewage treatment works serving the catchment within which the property is situated.</p> <p>The Sewerage undertakers records were inspected to determine the nearest sewage treatment works. It should be noted therefore that there may be a private sewage treatment works closer than the one detailed above that have not been identified.</p> <p>As a responsible utility operator, Thames Water Utilities seeks to manage the impact of odour from operational sewage works on the surrounding area. This is done in accordance with the Code of Practice on Odour Nuisance from Sewage Treatment Works issued via the Department of Environment, Food and Rural Affairs (DEFRA). This Code recognises that odour from sewage treatment works can have a detrimental impact on the quality of the local environment for those living close to works. However DEFRA also recognises that sewage treatment works provide important services to communities and are essential for maintaining standards in water quality and protecting aquatic based environments.</p>
-------------	--



# Map of Public Sewers



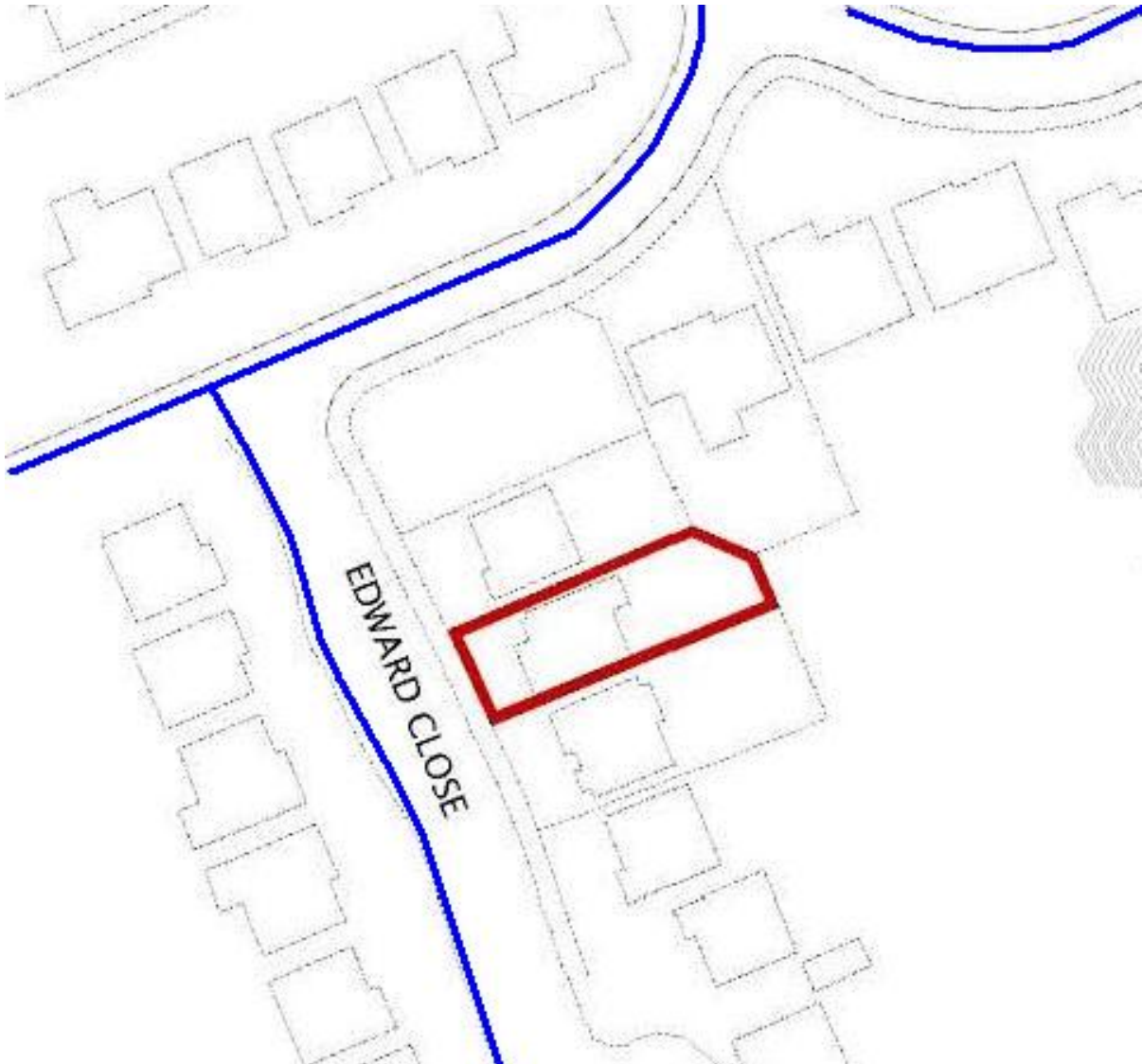
## **Sewer Key**

Combined	
Foul	
Surface Water	
Private Sewer	
Section 104 (Combined)	
Section 104 (Foul)	
Section 104 (Surface Water)	
Sludge Main	
Abandoned Sewer	
Highway Drain	
Rising Main	








Above is a copy of an extract from the public sewer map. The actual position of the underground apparatus may be different to the position shown as this is only approximate and is given in accordance with the best information currently available. This plan must not be relied upon in the event of excavations or other works within the vicinity of the water companies assets or apparatus. Pali will not accept liability for any damage caused by the actual positioning being different from those shown.



# Map of Water Mains



## Water Main Key

Distribution Mains	
Trunk Mains	
Not Potable Mains	
Proposed Mains	
Abandoned Water Main	
Aqueduct	
Abandoned Pressurised Pipeline	

Above is a copy of an extract from the public sewer map. The actual position of the underground apparatus may be different to the position shown as this is only approximate and is given in accordance with the best information currently available. This plan must not be relied upon in the event of excavations or other works within the vicinity of the water companies assets or apparatus. Pali will not accept liability for any damage caused by the actual positioning being different from those shown.

## **Appendix 1 - General Interpretation**

1. (1) In this Schedule-

"the 1991 Act" means the Water Industry Act 1991(a);

"the 2000 Regulations" means the Water Supply (Water Quality) Regulations 2000(b);

"the 2001 Regulations" means the Water Supply (Water Quality) Regulations 2001(c);

"adoption agreement" means an agreement made or to be made under Section 51A(1) or 104(1) of the 1991 Act (d);

"bond" means a surety granted by a developer who is a party to an adoption agreement;

"bond waiver" means an agreement with a developer for the provision of a form of financial security as a substitute for a bond;

"calendar year" means the twelve months ending with 31st December;

"discharge pipe" means a pipe from which discharges are made or are to be made under Section 165(1) of the 1991 Act;

"disposal main" means (subject to Section 219(2) of the 1991 Act) any outfall pipe or other pipe which-

(a) is a pipe for the conveyance of effluent to or from any sewage disposal works, whether of a sewerage undertaker or of any other person; and

(b) is not a public sewer;

"drain" means (subject to Section 219(2) of the 1991 Act) a drain used for the drainage of one building or any buildings or yards appurtenant to buildings within the same curtilage;

"effluent" means any liquid, including particles of matter and other substances in suspension in the liquid;

"financial year" means the twelve months ending with 31st March;

"lateral drain" means-

(a) that part of a drain which runs from the curtilage of a building (or buildings or yards within the same curtilage) to the sewer with which the drain communicates or is to communicate; or

(b) (if different and the context so requires) the part of a drain identified in a declaration of vesting made under Section 102 of the 1991 Act or in an agreement made under Section 104 of that Act (e);

"licensed water supplier" means a company which is the holder for the time being of a water supply licence under Section 17A(1) of the 1991 Act(f);

"maintenance period" means the period so specified in an adoption agreement as a period of time-

(a) from the date of issue of a certificate by a Sewerage Undertaker to the effect that a developer has built (or substantially built) a private sewer or lateral drain to that undertaker's satisfaction; and

(b) until the date that private sewer or lateral drain is vested in the Sewerage Undertaker;

"map of waterworks" means the map made available under Section 198(3) of the 1991 Act (g) in relation to the information specified in subsection (1A);

"private sewer" means a pipe or pipes which drain foul or surface water, or both, from premises, and are not vested in a Sewerage Undertaker;

"public sewer" means, subject to Section 106(1A) of the 1991 Act(h), a sewer for the time being vested in a Sewerage Undertaker in its capacity as such, whether vested in that undertaker-

(a) by virtue of a scheme under Schedule 2 to the Water Act 1989(i);

(b) by virtue of a scheme under Schedule 2 to the 1991 Act (j);

(c) under Section 179 of the 1991 Act (k); or

(d) otherwise;

"public sewer map" means the map made available under Section 199(5) of the 1991 Act (l);

"resource main" means (subject to Section 219(2) of the 1991 Act) any pipe, not being a trunk main, which is or is to be used for the purpose of-

(a) conveying water from one source of supply to another, from a source of supply to a regulating reservoir or from a regulating reservoir to a source of supply; or

(b) giving or taking a supply of water in bulk;

"sewerage services" includes the collection and disposal of foul and surface water and any other services which are required to be provided by a Sewerage Undertaker for the purpose of carrying out its functions;

"Sewerage Undertaker" means the company appointed to be the Sewerage Undertaker under Section 6(1) of the 1991 Act for the area in which the property is or will be situated;

"surface water" includes water from roofs and other impermeable surfaces within the curtilage of the property;

"water main" means (subject to Section 219(2) of the 1991 Act) any pipe, not being a pipe for the time being vested in a person other than the water Undertaker, which is used or to be used by a Water Undertaker or licensed water supplier for the purpose of making a general supply of water available to customers or potential customers of the undertaker or supplier, as distinct from for the purpose of providing a supply to particular customers;

"water meter" means any apparatus for measuring or showing the volume of water supplied to, or of effluent discharged from any premises;

"water supplier" means the company supplying water in the water supply zone, whether a water undertaker or licensed water supplier;

"water supply zone" means the names and areas designated by a Water Undertaker within its area of supply that are to be its water supply zones for that year; and

"Water Undertaker" means the company appointed to be the Water Undertaker under Section 6(1) of the 1991 Act for the area in which the property is or will be situated.

(2) In this Schedule, references to a pipe, including references to a main, a drain or a sewer, shall include references to a tunnel or conduit which serves or is to serve as the pipe in question and to any accessories for the pipe.

(a) 1991 c. 56.

(b) S.I. 2000/3184. These Regulations apply in relation to England.

(c) S.I. 2001/3911. These Regulations apply in relation to Wales.

(d) Section 51A was inserted by Section 92(2) of the Water Act 2003 (c. 37). Section 104(1) was amended by Section 96(4) of that Act.

(e) Various amendments have been made to Sections 102 and 104 by Section 96 of the Water Act 2003.

(f) Inserted by Section 56 of and Schedule 4 to the Water Act 2003.

(g) Subsection (1A) was inserted by Section 92(5) of the Water Act 2003.

(h) Section 106(1A) was inserted by Section 99 of the Water Act 2003.

(i) 1989 c. 15.

(j) To which there are various amendments made by Section 101(1) of and Schedule 8 to the Water Act 2003.

(k) To which there are various amendments made by Section 101(1) of and Schedule 8 to the Water Act 2003.

(l) Section 199 was amended by Section 97(1) and (8) of the Water Act 2003.

## **Appendix 2 - Further Information About This Report**

### **i) Statement of Relationship**

Please find below a description of any relationships between parties involved in the sale of the property and persons involved in the composition of this search.

None

### **ii) Records Inspected**

Records have been inspected held by the Water Authority Named in Question 12 in compiling this report. In addition to these the following records have also been inspected to answer the questions indicated:

Physical Inspection of Property

### **iii) Persons/Companies Involved in the compilation of this search**

Below are the names and addresses of anyone involved in the compilation of this search:

Jacqui O'Brien, Pali Ltd, 2-4  
Croxteth Avenue, Wallasey,  
Merseyside, CH44 5UL

### **iv) Complaints Procedure**

#### **Information for customers**

If you want to make a complaint, we will deal with it speedily and fairly. We will:

- \* Acknowledge your complaint within 5 working days of receipt
- \* Try and resolve your complaint fully within 4 weeks of receipt. If there are valid reasons for consideration of the complaint taking longer, we will keep you fully informed in writing or via telephone or email as you prefer and you will receive a response at the very latest within 8 weeks.
- \* Speak with counseling organisations acting on your behalf, if you ask us to.
- \* Send you a final decision on the complaint in writing.

If you are not satisfied with the final decision, you may refer the complaint to the Independent Property Codes Adjudication Scheme (IPCAS) and we will give you contact details. We will co-operate fully with the independent adjudicator during the consideration of a complaint by the IPCAS and comply with any decision.

Complaints should be sent to:

Customer Services  
Pali Ltd  
2-4 Croxteth Avenue  
Wallasey  
Wirral  
CH44 5UL

0151 691 1170  
nicksnr@paliitd.com

# Terms and Conditions

For the purpose of these terms and conditions any reference to "Pali" means Pali Ltd, any Pali Franchise and any third party organisations, search agencies, associates or employees used during the course of legitimate business. Pali Ltd. Report means any Search or Information prepared in respect of the property. Property means the address or location supplied by the Customer or Client in the Order for the report. The Water Company means the Water Company referred to in Question 12 as the Sewerage and Water Undertakers. Customer means the person, company, partnership or other organisation placing an Order either on their own behalf as a Client, or as an agent for the client. Client means the seller, buyer, potential buyer and lender in respect of the Property who is the intended recipient of the report and has an actual or potential interest in the property. We, us and our are references to Pali.

- \* Pali provides information and services relating to Property Searches carried out on properties in England and Wales only.
- \* Search requests must be made via Hipview, fax, email or post/DX. A full postal address and location plan is required. If no plan is supplied Pali will accept no responsibility for any errors or omissions in the search which result from this.
- \* All of Pali's third party organisations and search agencies work to the same contract and service level agreements.
- \* Where the client requests 'copy documents' from the Water Company, a fee will be charged. Pali undertakes to inform the client of any such information upfront.
- \* Pali aims to return all search results within ten working days. However, this may not always be feasible due to the Water Company's appointment systems or other reasons outside of Pali's control. Pali will not accept liability for any loss, financial or otherwise, incurred by the client, as result of delayed search results.
- \* Search reports remain the property of Pali until agreed terms have been fulfilled.
- \* Pali reserves the rights to withhold results until payment has been received.
- \* Each search is deemed to be an individual contract governed by English Law.
- \* Copies of this search report may be made for inclusion in a Home Information Pack, to comply with the provision in the Home Information Pack Regulations 2007 and the Housing Act 2004.
- \* Any neglect or incorrect entry in the records searched remains the responsibility of the record holders as named in question 12. However please see below \*
- \* Pali will be liable for any neglect or incorrect interpretation of the records searched.
- \* Pali will be liable for any neglect or incorrect recording of that interpretation in the search report.
- \* Pali will produce the Report with reasonable care and skill and it is provided to the Client on the basis that they acknowledge and agree to the following:
  - The information in the Report reflects that available to us on the date the report was produced.
  - The information contained in a Report can change on a regular basis and we cannot be responsible to the Client for any change in the information after the date on which the Report was produced and sent to the Client or for any inaccuracies, omissions or errors on a public register.
  - The position and depth of the apparatus shown on any maps attached to the Report are approximate, and are furnished as a general guide only. No warranty as to their correctness is given or implied. The exact positions and depths should be obtained by excavation trial holes and the and the maps must not be relied on in the event of excavation or other works made in the vicinity of the Water Company's apparatus.
  - The Report does not give details about the actual state or condition of the Property nor should it be used or taken to indicate or exclude actual suitability or unsuitability of the Property for any particular purpose, or relied upon for determining saleability or value, or used as a substitute for any physical investigation or inspection. Further advice and information from appropriate experts and professionals should always be obtained.
- \* Pali have insurance in place to meet the requirements of paragraphs 4 and 7 of Schedule 6 of the Home Information Pack (No 2) Regulations 2007 to protect the Client against negligence by us and with regard to information to be included in the Report.

# Important Consumer Protection Information

This search has been produced by Pali Ltd, 2-4 Croxteth Avenue, Wallasey, Wirral, Merseyside, CH44 5UL which is registered with the Property Codes Compliance Board as a subscriber to the Search Code.

The Search Code provides protection for homebuyers, sellers, conveyancers and mortgage lenders, who rely on property search reports carried out on residential property within the United Kingdom. It sets out minimum standards which organisations compiling and/or selling search reports have to meet. This information is designed to introduce the Search Code to you.

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

## The Code's main commitments

The Search Code's key commitments say that search organisations will:

- \* Provide search reports which include the most up-to-date available information when compiled and an accurate report of the risks associated with the property.
- \* Deal promptly with queries raised on search reports.
- \* Handle complaints speedily and fairly.
- \* At all times maintain adequate and appropriate insurance cover to protect you.
- \* Act with integrity and ensure that all search services comply with relevant laws, regulations and industry standards

## Keeping to the Search Code

How search organisations maintain compliance with the Search Code is monitored independently by the Property Codes Compliance Board (PCCB). If you have a query or complaint about your search, you should raise it directly with the search firm, and if appropriate ask for your complaint to be considered under their formal internal complaints procedure. If you remain dissatisfied with the firm's final resolution after your complaint has been formally considered or if the firm has exceeded the response timescales, you may refer your complaint to the Independent Property Codes Adjudication Scheme (IPCAS). IPCAS can award compensation of up to £35,000 to you if it finds that you have suffered 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 IPCAS.**

IPCAS Contact Details:

Telephone: 020 7520 3800

Email: [info@idrs.ltd.uk](mailto:info@idrs.ltd.uk)

You can also get more information about the PCCB and IPCAS from the PCCB website at: [www.propertycodes.org.uk](http://www.propertycodes.org.uk)

**PLEASE ASK YOUR SEARCH ORGANISATION IF YOU WOULD LIKE A COPY OF THE FULL SEARCH CODE**



# ConveySure<sup>®</sup>

The market leading suite of defective title policies available at [www.csl.co.uk](http://www.csl.co.uk)



## Schedule

Policy Number : HCSWD503/1522

**Insurer** Hardy Conveyancing Insurances, underwritten by Syndicate 382 at Lloyd's  
Authorised and regulated by the Financial Services Authority

**Search Provider** PALI LTD, 2-4 CROXTETH AVENUE, WALLASEY, WIRRAL,  
MERSEYSIDE, CH44 5UL

**Search Reference** PALI 79 - 24605

**Property** 5 Edward Close, Preston, Lancashire

**Postcode** PR4 6NE

**Limit of Indemnity** £2,000,000 unless agreed in writing by Us prior to the Inception Date

**Premium** £3.15 which is inclusive of Insurance Premium Tax

**Date of Search**  
(Inception Date) 15 Jan 2010

  
M S Le Breton, Managing  
Director, Conveyancing  
Liability Solutions Ltd



Signed by Conveyancing Liability Solutions Limited  
on behalf and with the authority of the Insurer.

**CLS**

CONVEYANCING LIABILITY SOLUTIONS LTD

[www.csl.co.uk](http://www.csl.co.uk)

## Definitions

This Policy attaches to and provides cover, subject to the terms and conditions detailed below in respect of the attached **Search**

Where a word is defined below it shall carry the same meaning wherever it appears in bold text in this Policy.

### You/Your

The person insured by this Policy. **You** may be any person or persons set out in Schedule 7, Part 2, of The Home Information Pack Regulations 2007, who may be:

- \* the seller of the **Property**
- \* a potential or actual buyer of the **Property**, and any subsequent buyer within 12 months of the inception date
- \* a lender providing a mortgage or remortgage in respect of the **Property**

### We/Us/Our

The **Insurer**, Hardy Conveyancing Insurances, underwritten by Syndicate 382 at Lloyd's, of 4th Floor, 40 Lime Street, London EC3M 7AW. Authorised and regulated by the Financial Services Authority

### Search Provider

**Pali Limited** being registered with IPSA, CoPSO or the PCCB (as a subscriber to the Search Code)

### Adverse Entry

Any entry or matter affecting the Property which was:

1. in existence on the **Inception Date** and registered against the **Property** or any adjoining property and would have been disclosed by an **Official Search** had one been carried out, or which should have been registered against the **Property** or any adjoining property on or before the **Inception Date** but which was not disclosed by the **Search**. (For the avoidance of doubt such entry or matter could be the subject of an Unavailable Search Result).
2. shown in the **Search** as being registered against the **Property** or any adjoining property but which either (a) should not have been disclosed due to such entry not forming part of the registers, or (b) should not have formed part of the registers of the **Appropriate Authority** at the **Inception Date**

### Alternative Report

Either a new **Search** or any other subsequent report carried out by any provider in relation to the same enquiries raised in the **Search**

### Appropriate Authority

The statutory authority or authorities responsible for maintaining the registers forming the subject matter of the **Search**

### Inception Date

The date of the **Search** as stated in the Schedule

### Indemnity Period

From the **Inception Date** until the date of a subsequently obtained **Alternative Report**

### Insured Use

The continued use of the **Property** for residential purposes

### Limit of Indemnity

The **Market Value** as at the **Inception Date** subject to a maximum of £2,000,000 unless agreed in writing by **Us** prior to the **Inception Date**

### Loss

Any financial loss that **You** suffer or sustain solely and directly due to **Your** reliance on the **Search** subject to the terms, conditions and exclusions details in this Policy including costs of demolishing, altering or reinstating any part of the land to comply with any order made by an appropriate body. If **You** are the buyer this will include any reduction in the **Market Value** of the **Property** solely and directly attributable to an **Adverse Entry** together with any other costs incurred with **Our** consent

### Market Value

The market value of the Insured's interest in the **Property** as determined by a surveyor acting as sole arbitrator who shall be appointed by agreement between **You** and the **Insurer** or in the absence of agreement by the President or next most senior available officer of the Royal Institution of Chartered Surveyors who will have the power (with the right to take such further advice as may reasonably be required) to determine and appoint the appropriate person or to arrange such person's appointment





### Unavailable Search Result

Where an answer to a specific enquiry raised in the **Search** is not provided in the **Search** due solely and directly to the circumstances set out in Schedule 7 of The Home Information Pack Regulations 2007 applying on the **Inception Date**

### Official Search

A water and drainage search carried out against the **Property** carried out by the **Appropriate Authority**

### Property

Any residential dwelling situated in England or Wales, the address of which is stated in the Schedule

### Search

**For sale/purchase transactions:** The water and drainage search carried out against the **Property** by the **Search Provider** providing the information required by Regulation 9(1) of the Home Information Pack Regulations 2007 in substitution of an **Official Search** and to which this Policy is attached.

**For remortgage transactions:** The water and drainage search carried out against the **Property** by the **Search Provider** as requested by the lender in substitution of an **Official Search** and to which this Policy is attached.

### Preamble

This Certificate of Insurance attaches to and provides cover in respect of the attached Personal water and Drainage Search. Subject to the terms, conditions and limitations detailed in this Certificate of Insurance.

### Cover

In consideration of payment of the Premium, We will indemnify You during the Indemnity Period against Loss which You may sustain solely and directly as a result of any Adverse Entry.

### Mortgage Lender's Non-invalidation Protection Clause

Any act, omission or misrepresentation by any party shall not affect or invalidate any claim made by a mortgage lender under this Policy unless such party acted on such mortgage lender's behalf or with their knowledge or consent.

### Exclusions

1. **We** are not responsible for any loss that **You** suffer if at the **Inception Date** or subsequently the **Property** is used otherwise than in accordance with the **Insured Use** and/or is not located in England and Wales
2. **We** are not responsible for any loss that **You** suffer in respect of any **Adverse Entry**:
  - (i) disclosed in the **Search**;
  - (ii) which **You** were aware of or if **You** had knowledge or information of any matter fact or circumstance (other than notice of knowledge imputed to **You** by statute) at the **Inception Date**;
  - (iii) which first arose after the **Inception Date**;
  - (iv) which would not have been revealed in relation to any question or enquiry contained in the **Search**;
  - (v) which you became aware of after you chose not to purchase the **Property** (if **You** were a potential buyer and chose not to purchase the **Property**).
3. **We** are not responsible for any costs that **You** incur after you become aware of an **Adverse Entry** unless **We** have agreed to them in writing before **You** incur them or unless **You** were contractually bound in respect of those costs before you became aware of the **Adverse Entry**.
4. **We** are not responsible for any loss that **You** suffer relating to clean-up costs, fines or financial penalties which arise directly or indirectly from any form of contamination or pollution of the **Property** or any part thereof howsoever arising other than where such costs are incurred with the consent of the **Insurer** in mitigating a loss as a result of an **Adverse Entry** resulting from an **Unavailable Search Result** in respect of Con 29 Part 2 search result 3.12 (b) (i).
5. **We** are not responsible for any loss that **You** suffer which arises from a consequential loss of whatever nature which shall be deemed to include any interest levied by a mortgage lender directly arising out of any penalty clause in any legal charge, form of security or mortgage deed in relation to the **Property**.

### General Conditions

1. This Policy shall be governed by and construed in accordance with the laws of England and Wales.
2. **You** cannot transfer the benefits of this Policy to anyone else. However, if **You** die during the **Indemnity Period**, **We** agree that the benefits will pass to your estate and beneficiaries.





## Claims Conditions

1. **We** will not pay more than the **Limit of Indemnity** in total in relation to any or all claims under this Policy in relation to reduction in **Market Value** of **Your** interest in the **Property** together with costs and expenses covered by this Policy. **You** cannot claim the benefit of more than one Policy in relation to the **Property**.
2. If **You** receive information about any claim or **Loss** or any circumstance for which **We** may be responsible under this Policy, **You** must contact **Us** as soon as possible with full details, including a copy of the original **Search**, this Policy, and the document that reveals an **Adverse Entry**. This must be no later than 90 days after the insured becomes aware of the issue.
3. **You** must not make any offer, promise or payment or incur any costs or expenses unless **We** have agreed to this in writing.
4. **You** agree to do and permit to be done all things reasonably practicable to minimise **Loss** under this Policy as **We** may reasonably be require. **We** will be responsible for any expenses incurred in connection with this condition.
5. In the event of any claim or **Loss** or any circumstance for which **We** may have a liability under this Policy **We** shall have full discretion in the conduct of any claim. **We** may at **Our** discretion and at any time:
  - (i) pursue or defend any action at law or otherwise or make an application to a court of competent jurisdiction in **Your** name of and on **Your** behalf;
  - (ii) pay **You** an amount up to the **Limit of Indemnity** or any lesser amount for which a claim can be settled;
  - (iii) make a settlement out of court in **Your** name or on **Your** behalf;
  - (iv) pay or otherwise settle with **You** the amount of **Loss** provided for under this Policy.
6. **We** may at **Our** discretion and at **Our** own cost make settlement with parties other than **You** and may take any other action which **We** consider necessary to prevent or minimise **Our** loss whether or not **We** are liable under the terms of this Policy and by so doing **We** will not be taken to have conceded any liability or waived any of the terms or conditions contained herein.
7. If there is a claim under this Policy, **We** have the right to instruct a surveyor to assess the **Market Value** of the **Property**.
8. 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.
9. **We** shall not be liable for any loss which is recoverable under a household buildings insurance policy or any other policy of insurance in respect of the **Property**.
10. If **You** deliberately make a false claim, **We** will cancel **Your** interest in this Policy and will not make any payment for such claim.
11. **We** shall have no further liability to **You** under this Policy:
  - (i) if **We** settle a claim with **You** under this Policy,
  - (ii) once the **Indemnity Period** comes to an end provided that the subsequently obtained **Alternative Report** does not contain an Adverse Entry, or
  - (iii) once the **Limit of Indemnity** has been exhausted.
12. Where there is financial compensation in respect of an agreed loss provided by the **Insurer**, this will be provided within 30 days of its final determination.

## Cancellation Rights

You may cancel this Policy by returning the Policy document within 14 days of the **Inception Date**. If you do have any reason to cancel this Policy, please contact the Accounts Department at: **CLS Limited at Suite 39, 40 Churchill Square, Kings Hill, West Malling, Kent, ME19 4YU. Email: [accounts@cls.co.uk](mailto:accounts@cls.co.uk), Tel: 0870 013 0872, Fax: 0870 013 0190.** We will fully refund any premium paid and cancel the Policy from the Inception Date. If you cancel this Policy, you may be in breach of the terms of your mortgage or the terms for the sale of the Property.

## Making a Claim

Please write with details of any circumstances likely to give rise to a claim under this Policy to: **Conveyancing Liability Solutions Ltd, Suite 39, 40 Churchill Square, Kings Hill, West Malling, Kent, ME19 4YU** enclosing a copy of the Policy. Please be aware of Conditions 2, 3 & 4 of this Policy.

## Complaints Procedure

We aim to provide an excellent service. If you have any cause for complaint you should, in the first instance, contact us at: **Conveyancing Liability Solutions Ltd, Suite 39, 40 Churchill Square, Kings Hill, West Malling, Kent, ME19 4YU. Tel: 0870 013 0872, Fax: 0870 013 0190.** Please quote the details of the policy (surname and initials, policy number, property address etc). If the matter is not resolved to your satisfaction, please write to the Insurer at: Hardy Conveyancing Insurances, 4th floor, 40 Lime Street, London, EC3M 7AW.



If you are still not satisfied with the way a complaint has been dealt with you may ask the Complaints Department at Lloyd's to review your case without prejudice to your rights in law at: Complaints Department, **Lloyd's, One Lime Street, London EC3M 7HA**. Please quote your Policy Number in all cases.

You may also have a right of referral to the Financial Ombudsman Service who can be contacted on 0845 080 1800 or emailed at [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

#### Financial Service Compensation Scheme (FSCS)

The Insurer is covered by the FSCS. If the Insurer is unable to meet its obligations under this Policy the Insured may be entitled to compensation. You may contact the FSCS on 020 7892 7300 for further details

#### How we will use your data

Hardy Conveyancing Insurances 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.





## Statutory Disclosure Notice

### 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 representatives for the benefit of their client and/or lender prior to the conclusion of the insurance contract.

### To the policyholder

#### Who are we?

Conveyancing Liability Solutions Limited is a specialist insurance intermediary, who arranges conveyancing and property title indemnity insurance. We can be contacted at: **Conveyancing Liability Solutions Limited, Suite 39, 40 Churchill Square, Kings Hill, West Malling, Kent, ME19 4YU, 0870 013 0872, fax 0870 013 0190, email to: [enquiries@csl.co.uk](mailto:enquiries@csl.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 FSA, 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 that 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

Conveyancing Liability Solutions Limited 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

Conveyancing Liability Solutions Limited is authorised and regulated by the Financial Services Authority. Our Reference Number is 315295. Our permitted business is arranging non-investment insurance contracts. You can check this on the FSA Register by visiting their website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

#### What the Financial Services Authority is

The FSA is an independent body that regulates the financial services industry (including general sales and administration) in the UK. The FSA requires that we provide this document for your information.

The FSA 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

If you have any cause for complaint you should, in the first instance, write to us at: **Conveyancing Liability Solutions Ltd, Suite 39, 40 Churchill Square, Kings Hill, West Malling, Kent, ME19 4YU. Tel: 0870 013 0872, Fax: 0870 013 0190.** Please quote the details of the policy (surname and initials, policy number, property address etc).

If the matter is not resolved to your satisfaction, please write to the Insurer at: Hardy Conveyancing Insurances, 4th floor, 40 Lime Street, London, EC3M 7AW.

If you are still not satisfied with the way a complaint has been dealt with you may ask the **Complaints Department at Lloyd's to review your case without prejudice to your rights in law at: Complaints Department, Lloyd's, One Lime Street, London EC3M 7HA**. Please quote your Policy Number in all cases. You may also have a right of referral to the Financial Ombudsman Service who can be contacted on 0845 080 1800 or emailed at [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

#### The Financial Services Compensation Scheme (FSCS)

The insurers we use are covered by the FSCS. If they are unable to meet their obligations under the insurance policy you may be entitled to compensation.

This will depend on the type of business and the nature of the claim.

You may contact the FSCS on 020 7892 7300 or visit their website at [www.fscs.org.uk](http://www.fscs.org.uk) for further details.





## Sefton Home Inspections

### Complaints Procedure

If you want to make a complaint, we will deal with it speedily and fairly. We will:

- Acknowledge your complaint within 5 working days of receipt
- Try and resolve your complaint fully within 4 weeks of receipt. If there are valid reasons for consideration of the complaint taking longer, we will keep you fully informed in writing or via telephone or email as you prefer and you will receive a response at the very latest within 8 weeks.
- Speak with counseling organisations acting on your behalf, if you ask us to.
- Send you a final decision on the complaint in writing.

If you are not satisfied with the final decision, you may refer the complaint to the Independent Property Codes Adjudication Scheme (IPCAS) and we will give you contact details. We will co-operate fully with the independent adjudicator during the consideration of a complaint by the IPCAS and comply with any decision.

Complaints should be sent to:

Customer Services  
Pali Ltd  
2-4 Croxteth Avenue  
Wallasey  
Wirral  
CH44 5UL

0151 691 1170  
nicksnr@paliitd.com

This Home Information Pack (HIP) has been provided by  
SEFTON HOME INSPECTIONS of 17 CYPRESS ROAD, SOUTHPORT, MERSEYSIDE, PR8 6HE  
Telephone: 01704 386 251 Email: jeff@seftonhomeinspections.co.uk.



## Sefton Home Inspections

### Terms and Conditions

For the purpose of these terms and conditions any reference to 'Pali' means Pali Ltd, any Pali Franchise and any third party organisations, search agencies, associates or employees used during the course of legitimate business. HIP means Home Information Pack. Report means any Search or Information prepared in respect of the property. Property means the address or location supplied by the Customer or Client in the Order for the report. Customer means the person, company, partnership or other organisation placing an Order either on their own behalf as a Client, or as an agent for the client. Client means the seller, buyer, potential buyer and lender in respect of the Property who is the intended recipient of the Home Information Pack and has an actual or potential interest in the property. We, us and our are references to Pali.

- Pali provides information and services relating to Property Searches and Home Information Packs carried out on properties in England and Wales only.
- HIP requests must be made via Hipview, fax, email or post/DX or in writing at a Pali place of business. A full postal address and location plan is required. If no plan is supplied Pali will accept no responsibility for any errors or omissions in the search which result from this.
- All of Pali's third party organisations and search agencies work to the same contract and service level agreements.
- Pali aims to return all HIP results within ten working days. However, this may not always be feasible due to the Local Authority appointment systems or other reasons outside of Pali's control. Pali will not accept liability for any loss, financial or otherwise, incurred by the client, as result of delayed HIP results.
- HIPs remain the property of Pali until agreed terms have been fulfilled.
- Pali reserves the rights to withhold results until payment has been received.
- Each HIP is deemed to be an individual contract governed by English Law.
- Copies of this HIP may be made for inclusion in a Home Information Pack, to comply with the provision in the Home Information Pack Regulations 2007 and the Housing Act 2004.
- Pali will compile the HIP with reasonable care and skill and it is provided to the Client on the basis that they acknowledge and agree to the following:
  - The information in the HIP reflects that available to us on the date the report was produced.
  - The information contained in a HIP can change on a regular basis and we cannot be responsible to the Client for any change in the information after the date on which the HIP was produced.

---

The electronic security on the Land Registry documentation contained within file has been removed to enable a single document to be produced and as such the Land Registry documentation can no longer be considered to be 'Official Copies'. This document should be used for information purposes only and should not be relied upon for conveyancing.

To obtain the 'Official Copies' of the Land Registry documentation please contact your Hip Provider or visit: [www.hipviewer.co.uk/hipview.php?id=65835](http://www.hipviewer.co.uk/hipview.php?id=65835) and enter the PIN 43075052.

This Home Information Pack (HIP) has been provided by  
SEFTON HOME INSPECTIONS of 17 CYPRESS ROAD, SOUTHPORT, MERSEYSIDE, PR8 6HE  
Telephone: 01704 386 251 Email: [jeff@seftonhomeinspections.co.uk](mailto:jeff@seftonhomeinspections.co.uk).