

Across the UK, property, infrastructure and land are at risk from complex ground hazards such as mining, clay subsidence, coastal erosion and landslides, all of which can have significant and costly consequences.

Every day, decisions worth millions of pounds are being made without knowledge of the potential risks posed by these hazards, putting the investments of individuals, families and businesses at risk.

At Terrafirma, we are passionate about improving the understanding of the ground, and the complex ways it interacts with the built environment. Our geologists, soil scientists and mining engineers clearly communicate complex ground risks through our pioneering reports, expert advice and innovative ground risk models.

Our reports provide property-specific, ground risk assessments from all mining and natural ground stability hazards that may be required to be assessed when conducting property searches. Below we detail each report and what it reports on.

## **Terrafirma CON29M**

The CON29M report is an official Law Society legal search form used when buying and selling domestic properties within coal mining reporting zones. The Terrafirma CON29M answers all official CON29M questions on coal mining and combines all Coal Authority data, Terrafirma's expert knowledge of geohazards and advice from a panel of recognised industry professionals, to assess the risk to land and property in coal mining areas.

- Terrafirma now also provides an expert assessment and advice relating to non-coal mining hazards within Coal Authority data, which will further help and provide support to conveyancers and prospective homeowners.
- The report includes our expert opinion, which explains how coal mining could affect the property (and in turn the prospective purchaser and lender) and details any next steps that we recommend safeguarding their investment.
- The report is supported with our colour-coded User Key, which flags each section of the report for the appropriate party's attention (e.g., lender, conveyancer or purchaser) and eliminates the requirement for the conveyancer to report on a liability they may not have detailed knowledge of, and reduces the amount of time a conveyancer spends reporting back to the client and the lender.
- As standard the CON29M report includes a Mine Entry Interpretive Report, where a mine entry (shaft or adit) is identified within 20 metres, saving approximately £150 in additional costs and ensuring that the discovery of a mine entry doesn't slow down the transaction unnecessarily.
- The report also includes, at no additional cost, all relevant coal-mining subsidence claims information, equivalent to the information provided within a subsidence claims buffer report.



- It also is supported with comprehensive terms and conditions, including a £10 million Professional Indemnity Policy per CON29M and a loss of value insurance of £100,000 per report covering any subsequent change in Coal Authority data.

## **Expert Interpretation**

Throughout all reports, Terrafirma offer an expert interpretation of the data provided, so not only the purchaser but also the conveyancer and lenders are guided on the next steps/actions to take. This is simply and clearly written within our reports to help speed up the process and make it easier for all those involved within the transaction.

## **Expert Service**

At Terrafirma, we pride ourselves in our expert service. The ground hazards that we assess are varied and complex and while we strive to make our reports as clear and user friendly as possible, we understand that there may be questions, clarifications or simply assurances required that a report has checked something. That is why we encourage that anytime a question arises, you phone the experts at Terrafirma. Operating our phone lines and at the end of our email enquiries are our team of trained geologists who are on hand to answer and clarify any questions you may have. Our contact details can be found within the footer of all our reports, and we respond to all email enquiries within 24 hours, typically within only a couple of hours.

