



Flood

Residential Property Search

Landmark

Flood



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Why you need a Landmark Flood report:

Is the property at risk of flooding?
What is the likely insurability of the property?

It's vital that all conveyancers and homebuyers understand the level of flood risk on a property as this affects the cost of buildings and contents insurance. A higher risk of flooding may mean that insurance becomes expensive and, in some cases, may even be unavailable which impacts on a property's future value and saleability.

Legal professionals should encourage clients to obtain a flood report for any property they are considering buying. This will alert them to potential problems when it is still possible to renegotiate price, research insurance and discuss flood protection.

The Landmark Flood report offers a clear risk analysis plus a number of specialist data sets to provide a comprehensive assessment of all types of flooding. It includes:

- Information on flood defences and the availability of insurance and examines river, coastal, surface, groundwater and other sources of flood risk

- An insurance statement to make it clear for a potential homebuyer whether or not they are likely to get a standard home insurance policy for the property
- Clear upfront guidance, enabling a homebuyer to quickly and easily assess whether or not flood risk is likely to be an issue for the property
- Expert risk assessment from experienced consultants at Argyll environmental
- PI cover of £10million.
- EA Historical Flood Events. It is useful for potential homebuyers to understand past flooding events to enable an assessment to be made of the likely risk
- The Environment Agency's National Flood Risk Assessment (NaFRA) data - This provides homebuyers with a broad assessment of the likelihood of flooding at a national scale
- British Geographic Survey Groundwater data
- Next steps/recommendations.

Geodesys is a leading provider of conveyancing information in England and Wales.

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