

Delivering location content and services

SubScreen:

For the following location:

Plan of rg27 0rp

Location [477513,162565]

Date Created 16/12/2014







1.0 About this Document

Thank you for purchasing this Screen with associated subsidence data. This Screen collates available data that indicates possible causes of subsidence relating to the location you have selected. The data is derived from a number of credible sources including the British Geological Survey (BGS), Ordnance Survey and Bluesky. The information provided is based on the latest output supplied from these organisations at the time of data request.

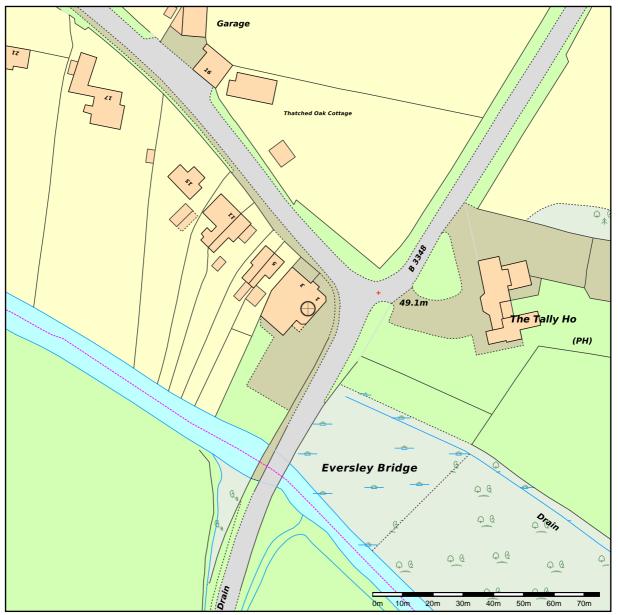
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2.0 Property Location



Note:

In this document the data returned relates to the location at co-ordinates [477513,162565] (British National Grid six figure number for both easting and northing), selected by the purchaser, and indicated by the + on the map above.

The title given to this document by the purchaser is a descriptor only and may or may not accurately describe the location or address at point +.



3.0 Data Sources

Datasources used in this document.

Supplier	Data Source
Bluesky	National Tree Map - Crown
Bluesky	National Tree Map - Canopy
British Geological Survey	Shrink swell
British Geological Survey	Collapsible deposits
British Geological Survey	Compressible ground
British Geological Survey	Landslides (slope instability)
British Geological Survey	Running sand
British Geological Survey	Soluble rocks (dissolution)
Ordnance Survey	MasterMap



4.0 Summary for [477513,162565]

The following is a summary of the data returned for the indicated location

Shrink-swell

Class	Hazard Information
A	Ground conditions predominantly non-plastic.

Collapsible deposits

Class	Hazard Information	
В	Deposits with potential to collapse when loaded and saturated are unlikely to be present.	

Compressible deposits

Class	Hazard Information
А	Compressible strata are not thought to occur.

Landslides (slope instability)

Class	Hazard Information
	Slope instability problems are not likely to occur but consideration to potential problems of adjacent areas impacting on the site should always be considered.

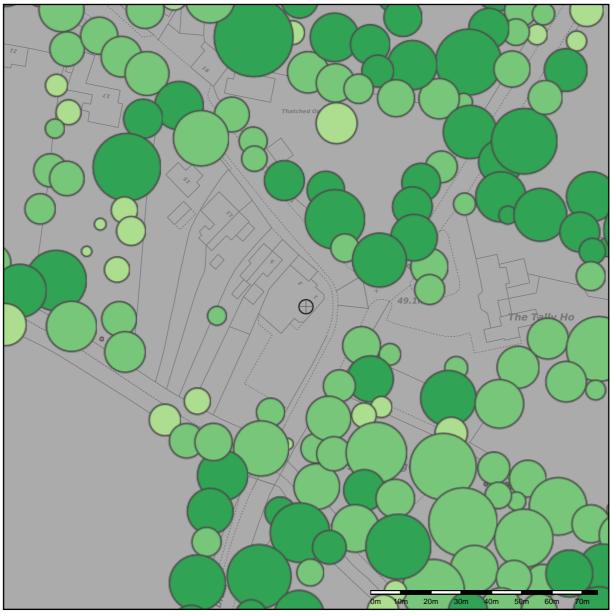
Running Sand

Class	Hazard Information
	Running sand conditions may be present. Constraints may apply to land uses involving excavation or the addition or removal of water.

Soluble Rocks (dissolution)

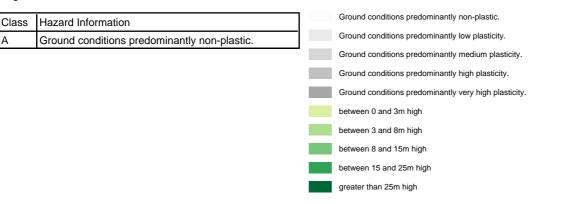
Class	ass Hazard Information	
	Soluble rocks are either not thought to be present within the ground, or not prone to dissolution. Dissolution features are unlikely to be present.	

5.0 Shrink-swell with Trees



Information shown indicates the hazard rating from Shrink-swell for the specific location [477513,162565] and thematic for the area. Also indicated are the presence of trees and approximate heights.

Scale: 1:1250, paper size A4



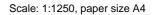
See - 13.0 Data Source Definitions and Advice for specialist

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6.0 Tree proximity and height

Information shown indicates the proximity and height of trees to location [477513,162565].





See - 13.0 Data Source Definitions and Advice for specialist

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7.0 Shrink-swell



Information shown indicates the hazard rating from Shrink-swell for the specific location [477513,162565] and thematic for the area.

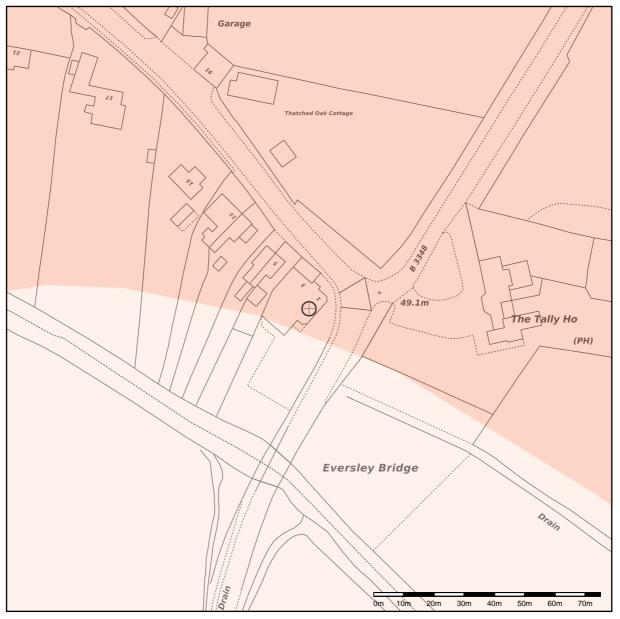
Scale: 1:1250, paper size A4

Class	Hazard Information	Ground conditions predominantly non-plastic.
A	Ground conditions predominantly non-plastic.	Ground conditions predominantly low plasticity.
	·	Ground conditions predominantly medium plasticity.
		Ground conditions predominantly high plasticity.

Ground conditions predominantly very high plasticity.

See - 13.0 Data Source Definitions and Advice for specialist

8.0 Collapsible deposits



Information shown indicates the hazard rating from the Collapsible deposits for the specific location [477513,162565] and thematic for the area.

Deposits with potential to collapse when loaded and

saturated are unlikely to be present.

Scale: 1:1250, paper size A4

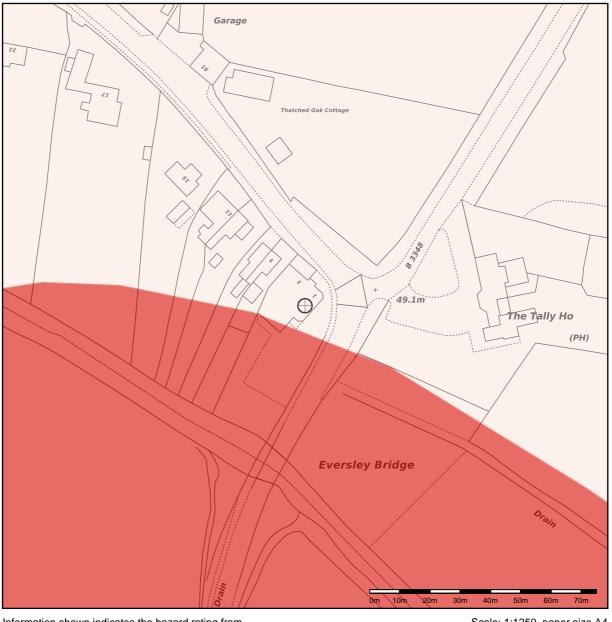
Collapsibles are believed not to be present. Collapsibles are unlikely to be present. Collapsibles are possibly present in places. Collapsibles are probably present in places.

See – 13.0 Data Source Definitions and Advice for specialist

Class Hazard Information

в

9.0 Compressible deposits



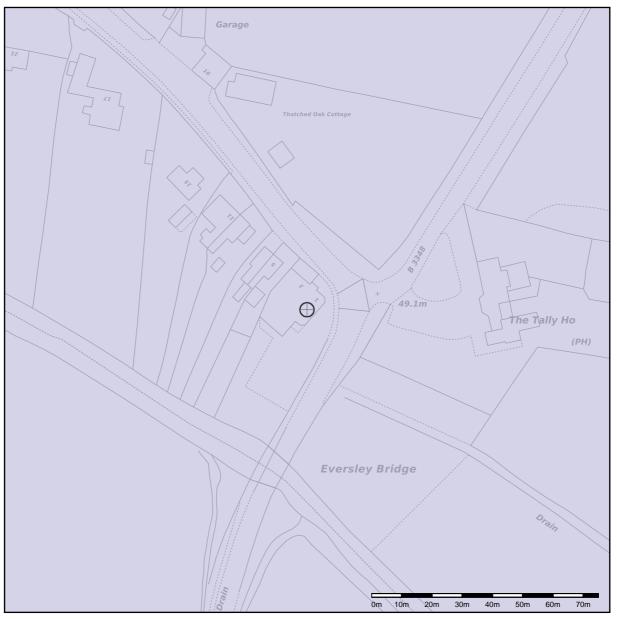
Information shown indicates the hazard rating from Compressible deposits for the specific locaiton [477513,162565] and thematic for the area.

Scale: 1:1250, paper size A4

Class	Hazard Information	Compressible strata are not thought to occur.
А	Compressible strata are not thought to occur.	Compressibility and uneven settlement problems are not likely to be significant.
		Compressibility and uneven settlement potential may be present.
		Compressibility and uneven settlement hazards are probably present.
		Highly compressible strata present.

See - 13.0 Data Source Definitions and Advice for specialist

10.0 Landslides (slope instability)



Information shown indicates the hazard rating from Landslides (slope instability) for the specific location [477513,162565] and thematic for the area.

Scale: 1:1250, paper size A4

Class	Hazard Information	Slope instability proble
В	Slope instability problems are not likely to occur but consideration to potential problems of adjacent areas	Slope instability proble
	consideration to potential problems of adjacent areas	Slope instability proble
	impacting on the site should always be considered.	Slope instability proble

oblems are not thought to occur.

Slope instability problems are not likely to occur.

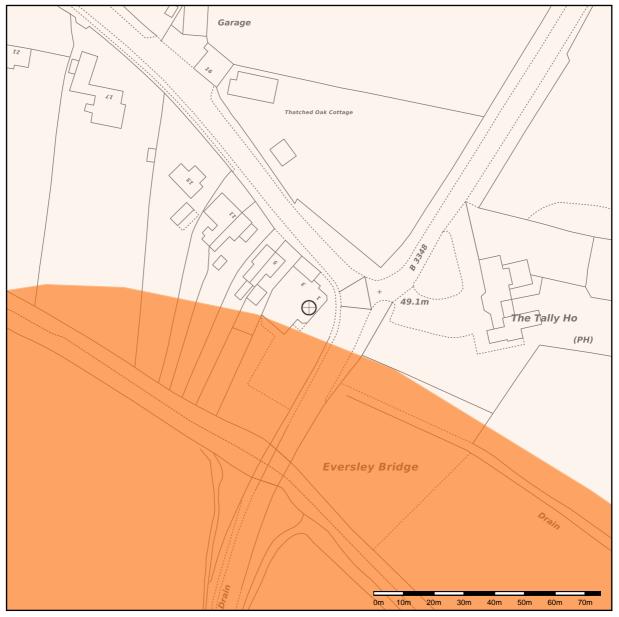
Slope instability problems may be present or anticipated.

Slope instability problems are probably present or have occurred in the past.

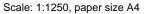
Slope instability problems almost certainly present and may be active.

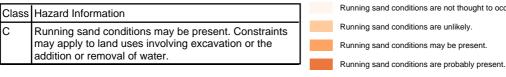
See - 13.0 Data Source Definitions and Advice for specialist

11.0 Running Sand



Information shown indicates the hazard rating from Running sand for the specific location [477513,162565] and thematic for the area.



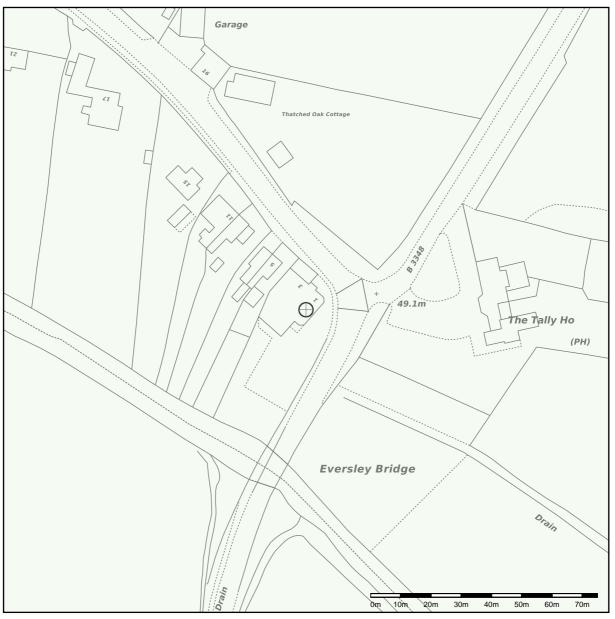


Running sand conditions are not thought to occur.

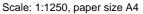
Running sand conditions are almost certainly present.

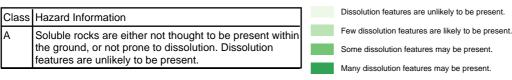
See - 13.0 Data Source Definitions and Advice for specialist

12.0 Soluble Rock (dissolution)



Information shown indicates the hazard rating from Soluble rocks (dissolution) from the specific location [477513,162565]





Numerous dissolution features may be present.

See - 13.0 Data Source Definitions and Advice for specialist



13.0 Data Source Definitions and Advice for specialist

British Geological Survey (BGS)

The BGS is committed to ensuring that all the digital data it holds which is released to external parties under licence has been through a robust internal approval process, to ensure that geoscientific standards and corporate quality assurance standards are maintained. This approval process is intended to ensure that all data released: (i) is quality assured; (ii) meets agreed BGS data management standards; (iii) is not in breach of any 3rd party intellectual property rights, or other contractual issues (such as confidentiality issues), that would mean that release of the data is not appropriate.

Shrink-swell - property hazard information:

	Hazard rating	Advice for specialist		
A	Ground conditions predominantly non- plastic.	No special ground investigation required or increased construction costs or increased financial risk due to potential problems with shrink-swell clays.		
В	Ground conditions predominantly low plasticity.	No special ground investigation required or increased construction costs or increased financial risk due to potential problems with shrink-swell clays.		
с	Ground conditions predominantly medium plasticity.	New build — Test for plasticity index is recommended, Possible increase in construction cost to remove possibility of potential shrink-swell problems. Existing property — Possible increase in insurance risk in droughts or where high moisture demand vegetation is present due to shrink-swell clay problems if foundations are not suitable.		
D	Ground conditions predominantly high plasticity.	 New build — Test for plasticity index is necessary, Probable increase in construction cost to remove possibility of potential shrink-swell problems. Existing property - Probable increase in insurance risk in droughts or where high moisture demand vegetation is present due to shrink-swell clay problems if foundations are not suitable. 		
E	Ground conditions predominantly very high plasticity.	 New build — Test for plasticity index is essential, Definite increase in construction cost to remove possibility of potential shrink-swell problems. Existing property — Significant increase in insurance risk in droughts or where high moisture demand vegetation is present due to shrink-swell clay problems if foundations are not suitable. 		



Collapsible deposits – property hazard information:

	llanaval vations	
	Hazard rating	Advice for specialist
A	Deposits with potential to collapse when loaded and saturated are believed not to be present.	No special ground investigation required or increased construction costs or increased financial risk due to potential problems with collapsible ground.
В	Deposits with potential to collapse when loaded and saturated are unlikely to be present.	No special ground investigation required or increased construction costs or increased financial risk due to potential problems with collapsible ground.
С	Deposits with potential to collapse when loaded and saturated are possibly present in places.	Contact local authorities for information on local occurrence of damage due to collapsible ground. New build — Assess the possibility of collapsible (loessic) ground by ground investigation. If present do not exceed safe bearing capacity during or after construction and maintain site drainage, or carry out ground stabilisation. Existing property – Possible increase in insurance risk if collapsible ground is present and if the load on the ground is increased or saturated by leakage or localised flooding.
D	Deposits with potential to collapse when loaded and saturated are probably present in places.	Contact local authorities for information on local occurrence of damage due to collapsible ground. New build — Assess the possibility of collapsible (loessic) ground by ground investigation. If present do not exceed safe bearing capacity during or after construction and maintain site drainage, or carry out ground stabilisation. Existing property — Possible increase in insurance risk if collapsible ground is present and if the load on the ground is increased or saturated by leakage or localised flooding.
E	Deposits with potential to collapse when loaded and saturated have been identified.	Contact local authorities for information on local occurrence of damage due to collapsible ground. New build — Assess the possibility of collapsible (loessic) ground by ground investigation. If present do not exceed safe bearing capacity during or after construction and maintain site drainage, or carry out ground stabilisation. Existing property — Possible increase in insurance risk if collapsible ground is present and if the load on the ground is increased or saturated by leakage or localised flooding.



Compressible deposits – property hazard information:

	Hazard rating	Advice for specialist	
A	No indicators for compressible deposits identified.	No special ground investigation required or increased construction costs or increased financial risk due to potential problems with compressible deposits.	
В	Very slight potential for compressible deposits to be present.	No special ground investigation required. Unlikely to be increased construction costs or increased financial risk due to potential problems with compressible deposits.	
с	Slight possibility of compressibility problems.	 New build — Consider possibility of settlement during construction due to compressible deposits. Unlikely to be increase in construction costs due to potential compressibility problems. Existing property — No significant increase in insurance risk due to compressibility problems. 	
D	Significant potential for compressibility problems.	 New build — Assess the variability and bearing capacity of the ground. May need special foundations to avoid excessive settlement during and after construction. Consider effects of groundwater changes. Extra construction costs are likely. Existing property — Possible increase in insurance risk from compressibility if lowered groundwater levels drop due to drought or dewatering. 	
E	Very significant potential for compressibility problems.	New build — Assess the variability and bearing capacity of the ground. Probably needs special foundations to avoid excessive settlement during and after construction. Consider effects of groundwater changes. Construction may not be possible at economic cost. Existing property — Probable increase in insurance risk from compressibility due to due to drought or dewatering unless appropriate foundations are present.	



Landslides (slope instability) – property hazard information:

	Hazard rating	Advice for specialist	
A	No indicators for slope instability identified.	No special ground investigation required or increased construction costs or increased financial risk due to potential problems with landslides.	
В	Slope instability problems are unlikely to be present.	No special ground investigation required or increased construction costs or increased financial risk due to potential problems with landslides.	
с	Possibility of slope instability problems after major changes in ground conditions.	 New build - Consider possibility of trench side or slope movement during excavations, or consequence of changes to drainage. Possible increase in construction cost to remove possibility of potential slope stability problems. Existing property - No significant increase in insurance risk due to natural slope instability problems. 	
D	Significant potential for slope instability with relatively small changes in ground conditions.	 New build - Assess slope stability of site and consequences of excavation, loading and water content changes during and after construction. Existing property - Probable increase in insurance risk due to natural slope instability after changes to ground conditions such as a very long, excessively wet winter. 	
E	Very significant potential for slope instability. Active or inactive landslides may be present.	New build - Slope stability assessment necessary, special design may be necessary, construction may not be possible. Existing property - Significant increase in insurance risk in some cases. Site- specific consideration is necessary to separate cases where landslides are stabilised or ancient and stable from those that may be active or may fail.	



Hazard rating Advice for specialist А No indicators for No special ground investigation required or increased construction costs or running sand increased financial risk due to potential problems with running sand. identified. B Slight potential for No special ground investigation required or increased construction costs or running sand increased financial risk due to potential problems with running sand. problems only possible if water table rises. C Possibility of running New build — Consider possibility of running sands into trenches or excavations if sand problems after water table is high. Avoid concentrated water inputs to site. Unlikely to be increase major changes in in construction costs due to potential for running sand problems. ground conditions. Existing property - No significant increase in insurance risk due to running sand problems. D Significant potential New build — Assess the need for close-boarded sides to excavations and the for running sand consequences of soil and groundwater conditions during and after construction. problems with Existing property — Possible increase in insurance risk from running conditions relatively small due to service leakage, high rainfall events or localised flooding. changes in ground conditions. E Very significant **New build** — Assess the need for close-boarded sides to excavations and the potential for running consequences of soil and groundwater conditions during and after construction. sand problems. Possible extra cost during construction and requirement for basements to be waterproofed. Existing property - Possible increase in insurance risk from running conditions due to service leakage, high rainfall events or localised flooding.

Running sand — property hazard information:



Soluble Rocks (dissolution) – property hazard information:

	Hazard rating	Advice for specialist
A	Soluble rocks are present, but unlikely to cause problems except under exceptional conditions.	No special ground investigation required or increased construction costs or increased financial risk due to potential problems with soluble rocks.
В	Significant soluble rocks are present. Problems unlikely except with considerable surface or subsurface water flow.	No special ground investigation required or increased construction costs. An increase in financial risk due to problems with soluble rocks is unlikely.
С	Significant soluble rocks are present. Low possibility of localised subsidence or dissolution related-degradation of bedrock occurring naturally, but may be possible in adverse conditions such as high surface or subsurface water flow.	 New build — Site investigation should consider potential for dissolution problems on the site and its surroundings. Care should be taken with local drainage into the adjacent bedrock. Existing property — Possible increase in insurance risk due to soluble rocks. Some possibility of potential liability due to groundwater pollution may be present.
D	Very significant soluble rocks are present with a moderate possibility of localised natural subsidence or dissolution-related degradation of bedrock, especially in adverse conditions such as concentrated surface or subsurface water flow.	 New build — Specialist site investigation and stability assessment may be necessary before construction. Construction work may cause subsidence. Isolate surface drainage from the karst system and groundwater. Increased construction costs are possible. Existing property — Possible increase in insurance risk due to soluble rocks. Some possibility of potential liability due to groundwater pollution may be present.
E	Very significant soluble rocks are present with a high possibility of localised subsidence or dissolution-related degradation of bedrock occurring naturally, especially in adverse conditions such as concentrated surface or subsurface water flow.	New build - Specialist land stability assessment necessary. Investigation, remediation and/or mitigation works may be necessary to stabilise the area. Construction work may cause subsidence. Isolate surface drainage from the karst system and groundwater. Increased construction costs. Existing property - Probable increase in insurance risk due to soluble rocks. Probable potential liability due to groundwater pollution.



Bluesky

The maximum and average heights of the crown and the size of the crown of each tree are calculated automatically using robust algorithms applied to a range of highly accurate geographic data, including aerial photography, colour infrared and digital surface models. A team of editors, trained in accurate photo-interpretation, examine the resulting data to ensure consistency and quality control.

The NTM information shown:

- 1. Polygons representing individual tree crowns
- 2. Idealised circular crowns regular circles depicting individual trees for ease of use and display

Accuracy:

- Rigorous tests have shown that the overall canopy coverage represented in NTM is accurate to over 90% and over 95% accurate within 50m of buildings. NTM is also subject to an on-going maintenance and update program which is on a 5 year rolling scheme.
- The production of NTM is based on automated processes and therefore it relies on a range of complex algorithms to extract individual trees where possible. Where a number of trees are located closely together and are not 'lone' trees, one or more trees may be grouped and counted as a single tree, especially where the crowns are of similar height and share similar characteristics.
- Any trees growing under larger trees will be impossible to identify and may be missed.
- Due to the dynamic nature of the tree map resulting from growth, felling and wind damage, it is possible that the actual tree count may vary from the data shown.



14.0 emapsite

About us

emapsite is a privately traded limited company that was founded in Feb 2000 on the principles of managing and hosting geographic content to and for the professional. The success of the business has been based on embracing emerging web technology, hosted and managed services that deliver this to the professional and application development to meet specific business requirements.

emapsite is at the forefront of change in the way geographic data is utilised, extending the usage by driving the integration of location content in business processes across the enterprise to deliver greater value and improve customer productivity.

From risk models and premium calculations through to loss assessments and dispute resolution, data with a geographical context is increasingly important in providing greater insight to improve price competitiveness, and to drive out costs.

Targeted at improving information gathering at the desktop, emapsite provides a range of data including the most detailed and up to date OS mapping, imagery and addressing. This data combined with a range of selected perils including flood, subsidence, property types to name a few, ensures the insurance professional has the most detailed intelligence to aid business decisions.

emapsite's service options, from pay as you go through to bespoke solutions, are designed to meet differing commercial needs.

Contact us:

- Tel: 0118 973 6883
- Email sales@emapsite.com
- Email customersupport@emapsite.com



15.0 Conditions of Use, Disclaimer and Liability

Please note:

i) Our general terms and conditions of business may be found on the emapsite Website:

www.emapsite.com

Terms and Conditions: http://www.emapsite.com/corporate/About_Us-Ethos_Values-Terms_and_Conditions.aspx, and

On line Terms: http://www.emapsite.com/downloads/online%20purchasing%20terms.pdf

ii) Third Party License terms for each of the data sets included may be found on the emapsite website under "Your Account" and logged under "End User License Agreement" for the project created at time of purchase.

iii) Conditions of Use, Product Disclaimer and Liability are as follows:

15.1. Definitions

In these conditions unless the context otherwise requires:

"Beneficiary" means the Client or the customer of the Client for whom the Client has procured the Services.

"Client" means the party that submits an Order or Commission.

"Commercial" means any building which is not Residential.

"Content" means all data and wording in its entirety contained within the Screen product ordered including any Third Party data.

"Data Provider" means the organisation recognised as the originating source and/or owner of the Intellectual Property of the data supplied.

"Data Report" means reports comprising factual data with no professional interpretation in respect of the level of likely risk and/or liability available from emapsite.

"emapsite" means emapsite.com Limited, a company registered in England and Wales under number 03931726 and whose registered office is at MASDAR House, Reading Road, Eversley, Hants RG27 0RP.

"Intellectual Property" means any patent, copyright, design rights, service marks, moral rights, data protection rights, know-how, trade mark or any other intellectual property rights.

"Order" means an order form submitted by the Client requiring Services from emapsite in respect of a specified Site.



"Screen" means a Data Report for commercial or residential property, or Site available from emapsite relating to the Site prepared in accordance with the specifications set out in the User Guide.

"Residential" means any building used as or suitable for use as an individual dwelling.

"Services" means the provision of any Plan, Screen, Report, Mapping or Services which emapsite has agreed to carry out for the Client/Beneficiary on these terms and conditions in respect of the Site.

"Site" means the extent of the land in respect of which emapsite provides the Services.

"Third Party Content" or means any data, database or other information contained in a Plan, Screen, Report or Mapping which is provided to emapsite by a Data Provider.

"User Guide" means the relevant current version of the user guide, available upon request from emapsite.

15.2. Conditions of use

15.2.1. The Client is responsible for maintaining the confidentiality of its user name and password if using emapsite's internet ordering service and accepts responsibility for all activity that occurs under such account and password.

15.2.2. Upon full payment of all relevant fees and subject to the provisions of these terms and conditions, the Client and Beneficiary are granted licence to access the information contained in the Screen product prepared by emapsite.

15.2.3. The digital geographic data contained within this Screen Product relates to the location at the Site selected by the Client at time of Order and indicated throughout as co-ordinates.

15.2.4. The title given to this document by the Client is a descriptor only and may or may not accurately describe the Site selected by the Client at the time of Order.

15.2.5. The Client shall not and shall not knowingly permit the Beneficiary to, save as expressly permitted by these terms and conditions, re-sell, alter, add to, amend, reverse engineer digital content from or otherwise use out of context the content of this Screen product.

15.2.6. Unless otherwise agreed in writing with emapsite, any other party considering the information supplied by emapsite as part of the Services does so at their own risk and emapsite has no legal obligations to such party unless otherwise agreed in writing.

15.2.7. The Client shall not and shall not knowingly permit any person (except as permitted herein or by separate agreement with emapsite) to:

(a) remove, suppress or modify any trade mark, copyright or other proprietary marking from the Screen product;

(b) create any product which is derived directly or indirectly from the data contained in the Screen product;

(c) combine the Screen product, or incorporate the Screen product into any other information data or service; or

(d) re-format or otherwise change (whether by modification, addition or enhancement) data or images contained in the Screen product.

15.2.8. Notwithstanding clause 15.2.6, if the Client acts in a professional capacity, it may make reasonable use of the Screen product and/or findings made as a result of Consultancy Services to advise Beneficiaries. However,



emapsite shall have no liability in respect of any opinion or report given to such Beneficiaries by the Client or a third party.

15.3. Intellectual Property and Confidentiality

15.3.1. The Client and the Beneficiary hereby acknowledge that all Intellectual Property in the Services and Content are and shall remain owned by either emapsite or the Data Providers and nothing in these terms purports to transfer or assign any rights to the Client or the Beneficiary in respect of the Intellectual Property.

15.3.2. In instances where emapsite grants such permissions the Client shall acknowledge the ownership of the Third Party Content where such Third Party Content is incorporated or used in the Client's own documents, reports, systems or services whether or not these are supplied to a third party.

15.3.3. Data Providers may enforce any breach of clauses 15.3.1 and 15.3.2 against the Client or Beneficiary.

15.3.4. The Client acknowledges that the proprietary rights subsisting in copyright, database rights and any other intellectual property rights in respect of any data and information contained in the Screen product are and shall remain (subject to clause 15.5.1) the property of emapsite and/or any third party that has supplied data or information used to create the Screen product and that these conditions do not purport to grant, assign or transfer any such rights in respect thereof to a Client and/or a Beneficiary.

15.3.5. The Client shall (and shall procure that any recipients of the Screen product):

(i) not remove, suppress or modify any trademark, copyright or other proprietary marking belonging to emapsite or any third party from the Services;

(ii) not create any product or report which is derived directly or indirectly from the data contained in the Screen product (save that those acting in a professional capacity to the Beneficiary may provide advice based upon the Services);

(iii) not combine the Screen product with or incorporate such s into any other information data or service;

(iv) not reformat or otherwise change (whether by modification, addition or enhancement), data contained in the Screen product, and

(v) where such reformatting is in the normal course of providing advice based upon the Screen product, in each case of parts (ii) to (iv) inclusive, whether or not such product or report is produced for commercial profit or not.

15.3.6. The Client and/or Beneficiary shall and shall procure that any party to whom the Services are made available shall notify emapsite of any request or requirement to disclose, publish or disseminate any information contained in the Services in accordance with the Freedom of Information Act 2000, the Environmental Information Regulations 2004 or any associated legislation or regulations in force from time to time.

15.4. Liability

THE CLIENT'S ATTENTION IS DRAWN TO THIS PROVISION



15.4.1. Your use, and the use to which any Beneficiary, your colleagues, contractors and end users put the Screen product provided by emapsite is at your own risk. Please request and read any product documentation you need to help you discern the suitability and limitations of the Screen you have purchased for the use to which it is to be put.

15.4.2. If the Screen product provided is damaged or corrupted please contact us within no more than one month to request re-supply.

15.4.3. emapsite gives no warranty, implied or otherwise, as to the accuracy or quality of the Screen product provided or to its suitability for any use. The licence terms from our suppliers for any specific digital geographic data content should be examined for any exclusion from or admission of liability on their part as owners of the data. All implied conditions relating to the quality or suitability of the digital geographic data supplied by emapsite and all liabilities arising from their supply (including any liability arising in negligence) are excluded to the fullest extent permitted by law.

15.4.4. emapsite accepts no liability for any loss or damage which may be caused by the condition of the file or files in which the Screen product is provided. Users are expected to operate appropriate security and business continuity procedures to check all data before or during transfer of the digital geographic data product to local user computer networks.

15.4.5. You the user are responsible for ensuring that the format of the Screen product provided to you by emapsite (and ordered by you from emapsite) is compatible with your computer system, your software applications and any other data with which the digital geographic data product provided is to be used.

15.4.6. emapsite, unlike many suppliers in the market place, operates a pre- and post-sales support team to help users maximise the use to which they wish to put the Screen product provided by emapsite. However, emapsite accepts no responsibility for maintenance or update of the Screen product provided within your computer systems or for its use within your software applications or with other data with which the digital geographic data product provided is to be used.

15.5. General

15.5.1. The mapping contained in the Screen product is protected by Crown copyright and must not be used for any purpose outside the context of the Screen product or as specifically provided in these terms.

15.5.2. No failure on the part of emapsite to exercise and no delay in exercising, any right, power or provision under these terms and conditions shall operate as a waiver thereof.

15.5.3. The Secretary of State for Business Innovation and Schools acting through Ordnance Survey may enforce breach of clause 15.3.1 of these terms and conditions against the Client in accordance with the provisions of the Contracts (Rights of Third Parties) Act 1999.

15.5.4. These terms and conditions shall be governed by and construed in accordance with English law and any proceedings arising out of or connected with these terms and conditions shall be subject to the exclusive jurisdiction of the English courts.

15.5.5. If the Client or Beneficiary has a complaint about the Services, notice can be given in any format e.g. writing, phone, email to the Compliance Officer at emapsite who will respond in a timely manner.

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