

What the certificate covers

1. You and your mortgage lender (if any) from the date of the report, until either you sell the property, or, in the case of any mortgage lender, until the mortgage is repaid.
2. Any reduction in the open market value of the property where 'open market value' means the average of the estimates given by two independent valuers (one to be appointed and paid for by us, the other to be appointed and paid for by you) of the values of the property on the open market assuming first that the property is affected by changes in the information contained in a search on form Con29M (or any other official form replacing this) which were not contained in the PinPoint Coal Mining report and second that the property is not affected by such changes;
3. The costs of altering or demolishing all or any part of the property if necessary to allow coal mining to be exercised pursuant to the grant of planning permission and any other legislative or regulatory authority or consent relating to coal mining and/or coal extraction;
4. The cost of rectifying the covered risk, which may include the issue of a policy to the owner of the property covering any owner of the property now and in the future for the insured losses set out above, and any bank, building society or other lending institution now and in the future holding a mortgage or charge on the property for any shortfall in the repayment of its mortgage advance secured by the property, together with interest and costs, insurance premiums, legal and estate agency fees, ground rent and service charges (if applicable), following the exercise of its power of sale of the property as mortgagee-in-possession. Any such policy would be in accordance with the standard policy terms and conditions in general use by us at the time.
5. Costs and expenses of taking or defending any action at law or otherwise, subject to our prior written agreement.

What the certificate does not cover

1. Properties not located in England, Wales or Scotland;
2. Any information contained in a search on form CON29M (or any other official form replacing this) on the date of the PinPoint Coal Mining Report if this information is also contained in the PinPoint Coal Mining Report;
3. Any structural or other physical damage caused to the property by subsidence, coastal erosion, landslip or flooding;
4. Any loss for which the Coal Authority or the Cheshire Brine Compensation Board may be required to pay by law;
5. Any loss arising from the existence of minerals other than coal beneath or within the vicinity of the property, or from past, present or future minerals mining activity;
6. Any loss arising from the extraction of hydrocarbons and/or arising from the process commonly known as fracking;
7. The occurrence of any risk(s) recoverable under the property owner's household buildings insurance policy;
8. Any matters of which the owner of the property was aware on or before the date of the order;
9. The loss of a transaction for the sale or for the purchase of the property;
10. The use of the property for any purpose other than the use stated on the date of the order;
11. A wrongful or negligent interpretation of the data by PinPoint, in which case please refer to PinPoint's Professional Indemnity cover.

This report has been published by PinPoint Information Products Limited and both the report and the Certification are supplied subject to our Terms of Business, which can be found at www.pinpointinformation.co.uk/terms-v2

How to claim under the PinPoint Certificate

If you wish to claim, you should, in the first instance write to us at:

PinPoint Coal Ltd, Riverbank House, 1 Putney Bridge Approach, London SW6 3JD

Tel: 0844 822 3960

Email: info@PinPointinformation.co.uk

Please quote the details of the report (surname and initial, reference number and property address)

Should PinPoint no longer be trading, please contact:

Aviva Legal Indemnities, PO Box 6, 14 Surrey Street, Norwich, NR1 3NS, quoting the details set out above,

Tel: 0800 158 2236

Aviva insurance documentation, supporting the PinPoint Certificate can be provided on request.