



PROPERTY ASSESSED

Moss Cottage, Blisland, Bodmin

PL30 4LF · Grid 211890 E / 75190 N · Cornwall

REPORT CONCLUSION

Passed

No flood risk requiring further action identified

REPORT REF

SF-SAMPLE-0001

ISSUED

21 Aug 2026

STANDARD

Law Society flood practice note

Deterministic · authoritative national data · every figure traceable to its source

The underlying analytical method is proprietary to Strata Flood.



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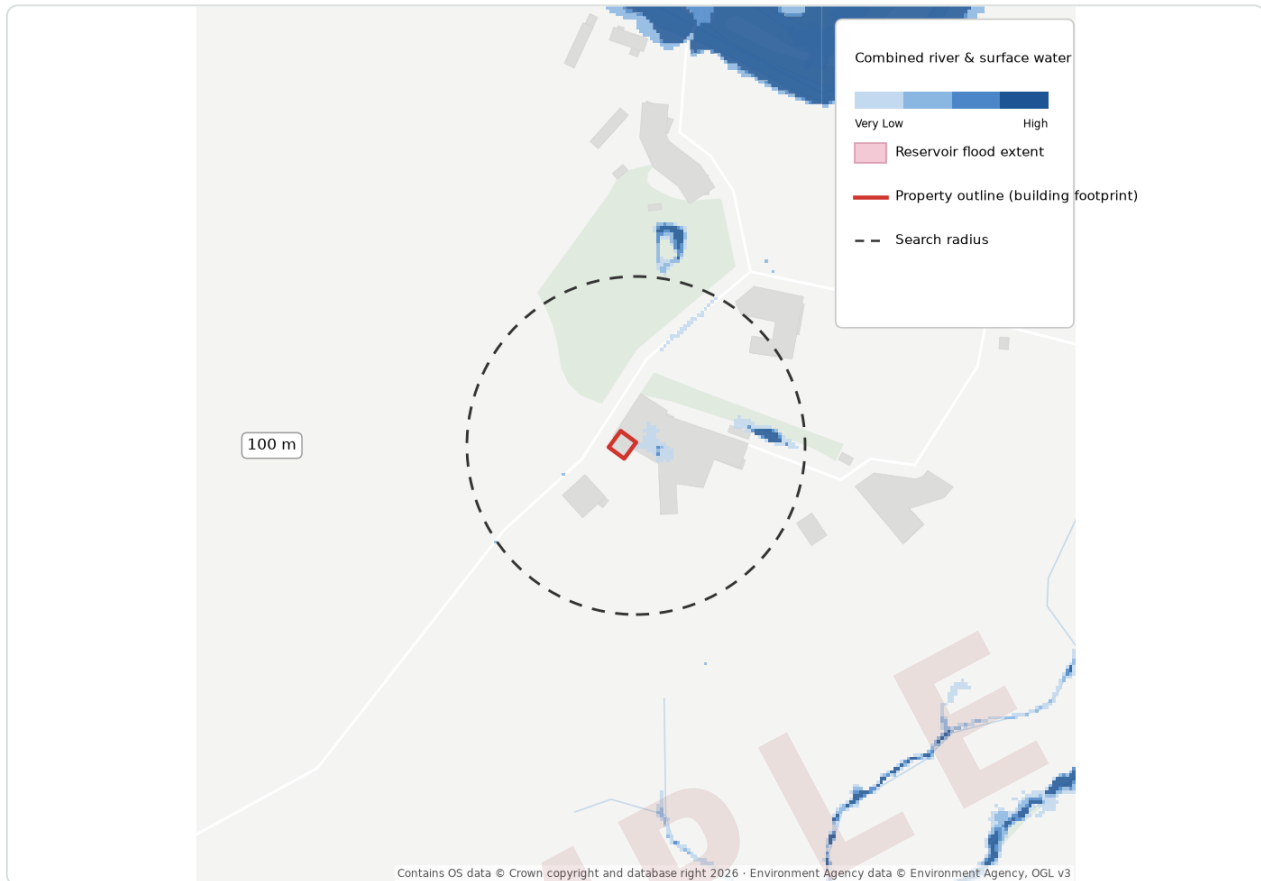
Strata Flood Risk Rating (SFRR): **Negligible**

Assessed against Environment Agency authoritative flood data and Ordnance Survey mapping. The conclusion follows by a stated rule from the source ratings below, and every figure is traceable to its authoritative source. A property concludes **Passed** when every flood source is assessed at Low risk or below; a source at **Moderate** risk concludes **Passed Moderate**, and a source at **High** risk or above concludes **Further Action** — both are referred to a competent person for review before issue. This report supports, and does not replace, a site-specific Flood Risk Assessment where one is required.

FLOOD SOURCE	MODELLED LEVEL	ASSESSED RISK
River & coastal Environment Agency river & sea flood data	—	Negligible ●
Surface water (pluvial) Environment Agency surface-water flood data	—	Negligible ●
Groundwater British Geological Survey groundwater data	—	Very Low ●
Past flooding Environment Agency historic flood records — no recorded flood events within 250 m	—	Not identified ●
Flood defences No flood defence assets identified within 250 m of the property.	—	Not identified ●

● Very High ● High ● Medium ● Low ● Very Low ● Negligible ● None found

FIGURE 1 · SITE LOCATION & MODELLED FLOOD EXTENTS



Site centred on the assessed property. Modelled flood extents and watercourses shown where present within the mapped window. Contains Environment Agency data © Environment Agency (OGL v3) and Ordnance Survey data © Crown copyright and database right 2026.

PROFESSIONAL OPINION · FOR THE REPORT ON TITLE

The property at Moss Cottage, Blisland, Bodmin, PL30 4LF has been assessed against Environment Agency (England) / Natural Resources Wales (Wales) authoritative flood data and Ordnance Survey mapping for all principal sources of flooding. The property ground level is approximately 214.6 mAOD. Risk from rivers and the sea is low on both a defended and undefended basis; surface water and groundwater risk are low or negligible; and no historic flooding has been recorded at the property. Environment Agency peak-rainfall climate allowances for the 2050s apply to surface-water drainage design; they inform future drainage capacity and do not change the present-day screening conclusion stated here. On the basis of this assessment the report is concluded as **Passed**: no flood risk requiring further action has been identified. A Low rating is the expected baseline outcome for UK properties outside mapped flood-risk areas; no specialist reports or protective measures are indicated. This is a screening assessment and does not constitute a site-specific Flood Risk Assessment.

INSURANCE CONTEXT

FLOOD RE ELIGIBILITY Likely eligible residential, built before 2009	ASSESSED FLOOD RISK Flood risk is low; standard buildings insurance including flood cover would not normally be expected to present difficulty on flood grounds.
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Flood Re is the UK government-backed reinsurance scheme that helps make household flood cover available and affordable. Eligibility shown is based on public scheme rules (residential use, council-tax band, build date before 1 January 2009); it is indicative and does not guarantee a quotation. This statement reflects factual scheme criteria only — no insurance-claims data or proprietary insurability score is used or implied.

CLIMATE OUTLOOK · 2050S HORIZON

PRESENT-DAY RISK Negligible	2050S PEAK-RAINFALL ALLOWANCE +25% peak rainfall (1% event, EA central)
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The allowance shown is the Environment Agency central peak-rainfall uplift for this property's management catchment (2050s epoch). It is a published Environment Agency figure that informs surface-water drainage design; it is not a fitted or modelled value, and the screening conclusion above is assessed on present-day data. Peak river-flow allowances are published separately and do not alter that conclusion.

SITE & ELEVATION CONTEXT

GROUND ELEVATION (1 M LIDAR) 214.6 mAOD	NEAREST MAIN RIVER ~310 m
NEAREST MODELLED FLOOD EXTENT —	TERRAIN Granite

Ground elevation is derived from the Environment Agency 1 m LiDAR Composite DTM (~0.15 m vertical accuracy); terrain reflects British Geological Survey bedrock mapping at the property. Distances are measured from the property's building footprint. Nearest main river is from the Environment Agency statutory main river network; ordinary watercourses, ditches and culverts are not included.

DATA PROVENANCE & LICENSING

Derived from authoritative national flood data, verified at primary source. No licensed third-party model and no machine-inferred value is used; the underlying analytical method is proprietary to Strata Flood. The full processing chain is auditable on request.

About this report. Strata Flood produces a deterministic, screening-level assessment of flood risk to a property from rivers, the sea, surface water and groundwater, using Environment Agency authoritative data and Ordnance Survey mapping. Risk bands follow recognised flood-screening conventions. A “Very Low” or “Negligible” rating indicates that, on the data assessed, no flood risk requiring further action was identified — it is not a guarantee against flooding.

When a further assessment is needed. Where a property is rated Medium or above, or where development is proposed in a flood zone, a site-specific Flood Risk Assessment by a competent person may be required. This report supports, and does not replace, that process.

Compliance. This report is prepared to support conveyancers in meeting the Law Society’s Practice Note on flood risk. It assesses risk to the property from rivers, the sea, surface water and groundwater, and provides a clear conclusion and professional opinion for the report on title.

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