

Sandy Town Council

To: Cllrs S Baker, A Effiong, J Hewitt, A Lock, R Lock, C Osborne (Chair),
M Pettitt, M Scott, and P Sharman
c.c. N Aldis, B Blackley, R Lacey, S Sutton, and N Thompson

You are hereby summoned to attend a meeting of the Policy, Finance and Resources Committee of Sandy Town Council to be held in the Council Chamber at 10 Cambridge Road, Sandy, Bedfordshire on Monday 24th July 2023 commencing at 7.30pm.



Nicola Sewell
Town Clerk
10 Cambridge Road
Sandy, SG19 1JE
01767 681491
19th July 2023

A G E N D A

1 Apologies for absence

2 Declarations of interest

Under the Localism Act 2011 members of Council are not required to make oral declarations of interest at meetings but may not participate in discussion or voting on any items of business in which they have a Declarable Pecuniary Interest (DPI) and under Sandy Town Council's Standing Orders must leave the room for the duration of all discussion on such items. (All members' register of interests are available on the Sandy Town Council website or on application to the Clerk.)

*This item is included on the agenda to enable members to declare new DPIS and **those who wish to do so** may draw attention to their stated DPIS and any non-declarable personal interests which they have declared under Sandy Town Council's adopted Code of Conduct and which may be relevant to items on the agenda.*

- i) Disclosable Pecuniary Interests*
- ii) Non-disclosable Interests*
- iii) Dispensations*

3 Minutes of Previous Meeting

To consider the minutes of the Policy, Finance and Resources Committee held on Monday 12th June 2023 and to approve them as a correct record of proceedings.

Sandy Town Council

4 Public Participation Session

Members of the public may ask questions or make representations to the committee about items of business which are on the agenda.

5 Financial Reports

- i) To consider a balance sheet and detailed financial report showing income and expenditure against the revenue budget for 31st May 2023 (Appendix Ia) and 30th June (Appendix Ib). Appendix Ia and Ib
- ii) To receive and note a budget overview report. Appendix II
- iii) To approve schedules of payments made since previous meeting for May (Appendix IIIa) and June (Appendix IIIb). Appendix IIIa and IIIb
- iv) The Chair to approve bank reconciliations and statements.

6 Cemetery Working Group Minutes

To receive the minutes from the last meeting of the Cemetery Working Group held on 3rd July along with a report from Higham Ferrars Environmental Ltd regarding the condition of a neighbour's septic tank sited on Town Council land. Included with the minutes are the notes of a site meeting that took place at the cemetery on 27th June 2023 between the consultant from Higham Ferrars Environmental Ltd., The Town Clerk, the resident, the Mayor, and Deputy Clerk. Appendix IV

7 Recommendation from CS&E

To receive the following recommendation made at the Community, Services & Environment Committee on Monday 17th July 2023.

- **Repair of Footways at Sunderland Road and Fallowfield Recreation Grounds** – PF&R to approve the resurfacing of the worst areas of the footpaths in Sunderland Road as a matter of urgency at a cost of £4,100. The funding of resurfacing of Fallowfield to be included in the budget review for 2024/25 quoted costs come in at £15,000.

8 Action Plan

To receive updates to the PF&R Action Plan for 2023/24. Appendix V

Sandy Town Council

9 Insurance Renewal

To receive insurance renewal documentation as agreed at Town Council on 26th June 2023 and to consider extending the offer over a three year commitment at a cost of a rise of 5% in the 2nd and 3rd year. Appendix VI

Year 1 £22,711.64

Year 2 £23,847.22

Year 3 £25,039.58

Electronic copies of the 100 page document circulated to members via email. One hard copy will be available to view at the meeting.

10 Cheque from Sandy Chamber of Trade

To acknowledge the receipt of a cheque from Sandy Chamber of Trade for £1,480.61 and consider the best use for the funds.

Suggestions received so far are for the funds to go towards the following:

- Refurbishment of the Sandy Decorative Sign with plaque to publicise the donation.
- Gritting equipment to enable the pavements around the Market Square to be treated during icy and snowy conditions.

11 Signatories for CCLA

To agree four signatories for the Town Council's CCLA account.

Current signatories are:

- Town Clerk
- Cllr Scott

Previous signatories were:

Will Jackson

David Sharman

12 Bowls Club Lease Query

To receive an email regarding the Bowls Club lease and agree to the next steps. Appendix VII

13 Office Blinds Quote

To receive a quote to fabricate and install blinds in the Clerk's office and replace broken blinds across the offices at 10, Cambridge Road.

£899.96 + VAT

8 x blinds (4 x roller blinds and 4 x vertical blinds)

Sandy Town Council

All blinds conform to current child safety legislation. Quote valid for 60 days.

14 IT support renewal

To receive three quotes for IT and Telephony support. Current contract expires on 29th July 2023.

To come

15 Legal Fees – Beeston Allotment Agreement for Lease

To receive an email from Woodfines Solicitors outlining details of a draft lease to be agreed with CBC over land offered for allotment use in Beeston and enable progression of the Town Council's plan to offer allotment land to residents. To agree legal fees of £1,000-£1,500 for the drawing up of that lease.

Appendix IX

16 Chairman's Items

Date of Next Meeting

Monday 4th September

05/06/2023

Sandy Town Council Current Year

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Detailed Balance Sheet - Excluding Stock Movement**Month 2 Date 31/05/2023**

<u>A/c</u>	<u>Description</u>	<u>Actual</u>	
	<u>Current Assets</u>		
102	Accrued Interest	60	
105	VAT Control	7,586	
200	Current Bank A/c	66,026	
201	Clerks Imprest A/c	250	
205	Capital a/c Santander	218,871	
206	Barclays Active Saver	302,560	
208	Public Sector Deposit Fund	210,137	
210	Petty Cash	287	
	Total Current Assets		805,778
	<u>Current Liabilities</u>		
501	Creditors Control	15,072	
506	Retentions Payable	3,750	
509	The Need Project	50	
510	Accruals	5,602	
515	PAYE/NI Control AC	5,278	
516	Superannuation Due	6,320	
520	Net Wages Control AC	(10)	
	Total Current Liabilities		36,062
	Net Current Assets		769,716
	Total Assets less Current Liabilities		769,716
	<u>Represented by :-</u>		
300	Current Year Fund	183,397	
310	General Reserve	234,659	
315	Rolling Capital Fund	229,552	
322	EMR Fallowfield	84,217	
324	EMR Elections	15,000	
328	EMR Neighbourhood Plan	17,892	
329	EMR Anglian Water	5,000	
	Total Equity		769,716

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Sandy Town Council Current Year

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Detailed Balance Sheet - Excluding Stock Movement**Month 3 Date 30/06/2023**

<u>A/c</u>	<u>Description</u>	<u>Actual</u>	
	<u>Current Assets</u>		
102	Accrued Interest	60	
105	VAT Control	11,582	
200	Current Bank A/c	38,350	
201	Clerks Imprest A/c	428	
205	Capital a/c Santander	218,871	
206	Barclays Active Saver	284,116	
208	Public Sector Deposit Fund	210,811	
210	Petty Cash	287	
	Total Current Assets		764,504
	<u>Current Liabilities</u>		
501	Creditors Control	23,662	
506	Retentions Payable	3,750	
510	Accruals	1,727	
515	PAYE/NI Control AC	5,391	
516	Superannuation Due	6,389	
520	Net Wages Control AC	(10)	
	Total Current Liabilities		40,909
	Net Current Assets		723,596
	Total Assets less Current Liabilities		723,596
	<u>Represented by :-</u>		
300	Current Year Fund	140,788	
310	General Reserve	234,659	
315	Rolling Capital Fund	229,152	
322	EMR Fallowfield	84,217	
324	EMR Elections	15,000	
328	EMR Neighbourhood Plan	14,780	
329	EMR Anglian Water	5,000	
	Total Equity		723,596

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Summary Income & Expenditure by Budget Heading 31/05/2023

Month No: 2

May 23

		Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent
Full Council								
401 Staff	Expenditure	27,935	56,735	380,200	323,465		323,465	14.9%
402 Administration-Office	Income	38	373	800	427			46.6%
	Expenditure	7,826	17,428	82,980	65,552		65,552	21.0%
	Movement to/(from) Gen Reserve	<u>(7,787)</u>	<u>(17,055)</u>					
403 Administration-Works	Expenditure	5,376	9,585	38,300	28,715		28,715	25.0%
405 Footway Lighting	Expenditure	873	1,350	20,000	18,650		18,650	6.8%
406 Cemetery & Churchyard	Income	3,404	4,942	34,000	29,058			14.5%
	Expenditure	2,183	2,183	12,500	10,317		10,317	17.5%
	Movement to/(from) Gen Reserve	<u>1,221</u>	<u>2,759</u>					
408 Town Centre (Including Market)	Income	0	0	500	500			0.0%
	Expenditure	158	712	16,158	15,446		15,446	4.4%
	Movement to/(from) Gen Reserve	<u>(158)</u>	<u>(712)</u>					
409 Public Toilets - Car Park	Expenditure	6,423	6,423	2,850	(3,573)		(3,573)	225.4%
500 Play Areas and Open Spaces	Income	0	257	2,800	2,543			9.2%
	Expenditure	0	100	1,250	1,150		1,150	8.0%
	Movement to/(from) Gen Reserve	<u>0</u>	<u>157</u>					
501 Sunderland Road Rec Ground	Income	0	0	2,020	2,020			0.0%
	Expenditure	2,081	5,345	34,500	29,155		29,155	15.5%
	Movement to/(from) Gen Reserve	<u>(2,081)</u>	<u>(5,345)</u>					
502 Nature Reserves	Income	0	0	3,185	3,185			0.0%
	Expenditure	384	429	14,550	14,121		14,121	2.9%
	Movement to/(from) Gen Reserve	<u>(384)</u>	<u>(429)</u>					
505 Grass Cutting	Expenditure	0	0	9,000	9,000		9,000	0.0%
506 Litter Bins, Seats & Shelters	Expenditure	0	0	1,000	1,000		1,000	0.0%
509 Christmas Lights	Income	0	0	1,000	1,000			0.0%
	Expenditure	0	0	18,400	18,400		18,400	0.0%
	Movement to/(from) Gen Reserve	<u>0</u>	<u>0</u>					
601 Precept and Interest	Income	74	316,804	638,459	321,655			49.6%
602 Democratic and Civic Costs	Income	1,040	1,350	0	(1,350)			0.0%
	Expenditure	2,716	4,913	15,950	11,037		11,037	30.8%
	Movement to/(from) Gen Reserve	<u>(1,676)</u>	<u>(3,563)</u>					
700 Capital and Projects	Income	0	19,903	19,903	0			100.0%
	Expenditure	0	55,029	55,029	0		0	100.0%
	Movement to/(from) Gen Reserve	<u>0</u>	<u>(35,126)</u>					
	Full Council Income	4,557	343,628	702,667	359,039			48.9%
	Expenditure	55,953	160,232	702,667	542,435	0	542,435	22.8%
	Movement to/(from) Gen Reserve	<u>(51,397)</u>	<u>183,397</u>					

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Summary Income & Expenditure by Budget Heading 31/05/2023

Month No: 2

May 23

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent
Grand Totals:- Income	4,557	343,628	702,667	359,039			48.9%
Expenditure	55,953	160,232	702,667	542,435	0	542,435	22.8%
Net Income over Expenditure	<u>(51,397)</u>	<u>183,397</u>	<u>0</u>	<u>(183,397)</u>			
Movement to/(from) Gen Reserve	<u>(51,397)</u>	<u>183,397</u>					

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Summary Income & Expenditure by Budget Heading 30/06/2023

Month No: 3

June 2023

		Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent
Full Council								
401 Staff	Expenditure	28,480	84,698	380,200	295,502		295,502	22.3%
402 Administration-Office	Income	0	373	800	427			46.6%
	Expenditure	4,071	21,531	82,980	61,449		61,449	25.9%
	Movement to/(from) Gen Reserve	<u>(4,071)</u>	<u>(21,158)</u>					
403 Administration-Works	Expenditure	1,293	10,878	38,300	27,422		27,422	28.4%
405 Footway Lighting	Expenditure	812	2,162	20,000	17,838		17,838	10.8%
406 Cemetery & Churchyard	Income	4,566	9,507	34,000	24,493			28.0%
	Expenditure	625	2,808	12,500	9,692		9,692	22.5%
	Movement to/(from) Gen Reserve	<u>3,941</u>	<u>6,700</u>					
408 Town Centre (Including Market)	Income	0	0	500	500			0.0%
	Expenditure	0	1,387	16,158	14,771		14,771	8.6%
	Movement to/(from) Gen Reserve	<u>0</u>	<u>(1,387)</u>					
409 Public Toilets - Car Park	Expenditure	27	5,914	2,850	(3,064)		(3,064)	207.5%
500 Play Areas and Open Spaces	Income	0	257	2,800	2,543			9.2%
	Expenditure	51	686	1,250	564		564	54.9%
	Movement to/(from) Gen Reserve	<u>(51)</u>	<u>(429)</u>					
501 Sunderland Road Rec Ground	Income	0	0	2,020	2,020			0.0%
	Expenditure	3,968	9,313	34,500	25,187		25,187	27.0%
	Movement to/(from) Gen Reserve	<u>(3,968)</u>	<u>(9,313)</u>					
502 Nature Reserves	Income	0	0	3,185	3,185			0.0%
	Expenditure	29	459	14,550	14,091		14,091	3.2%
	Movement to/(from) Gen Reserve	<u>(29)</u>	<u>(459)</u>					
505 Grass Cutting	Expenditure	0	0	9,000	9,000		9,000	0.0%
506 Litter Bins, Seats & Shelters	Expenditure	0	0	1,000	1,000		1,000	0.0%
509 Christmas Lights	Income	0	0	1,000	1,000			0.0%
	Expenditure	6,913	6,913	18,400	11,487		11,487	37.6%
	Movement to/(from) Gen Reserve	<u>(6,913)</u>	<u>(6,913)</u>					
601 Precept and Interest	Income	603	318,081	638,459	320,378			49.8%
602 Democratic and Civic Costs	Income	1,501	2,851	0	(2,851)			0.0%
	Expenditure	3,573	8,407	15,950	7,543		7,543	52.7%
	Movement to/(from) Gen Reserve	<u>(2,072)</u>	<u>(5,556)</u>					
700 Capital and Projects	Income	(250)	19,653	19,903	250			98.7%
	Expenditure	(250)	54,779	55,029	250		250	99.5%
	Movement to/(from) Gen Reserve	<u>0</u>	<u>(35,126)</u>					
	Full Council Income	6,419	350,722	702,667	351,945			49.9%
	Expenditure	49,592	209,934	702,667	492,733	0	492,733	29.9%
	Movement to/(from) Gen Reserve	<u>(43,172)</u>	<u>140,788</u>					

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Summary Income & Expenditure by Budget Heading 30/06/2023

Month No: 3

June 2023

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent
Grand Totals:- Income	6,419	350,722	702,667	351,945			49.9%
Expenditure	49,592	209,934	702,667	492,733	0	492,733	29.9%
Net Income over Expenditure	<u>(43,172)</u>	<u>140,788</u>	<u>0</u>	<u>(140,788)</u>			
Movement to/(from) Gen Reserve	<u>(43,172)</u>	<u>140,788</u>					

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Detailed Income & Expenditure by Budget Heading 31/05/2023

Month No: 2

May 23

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
<u>401 Staff</u>								
4001 Gross Salaries - Admin	8,322	17,695	152,050	134,355		134,355	11.6%	
4002 Gross Salaries - Works	12,597	25,168	129,400	104,232		104,232	19.4%	
4003 Employers NIC	1,838	3,643	26,000	22,357		22,357	14.0%	
4004 Employers Superannuation	5,127	10,177	70,100	59,923		59,923	14.5%	
4006 H&S Costs/Consultancy	0	0	1,300	1,300		1,300	0.0%	
4010 Miscellaneous Staff Costs	50	52	1,000	948		948	5.2%	
4030 Recruitment Advertising	0	0	350	350		350	0.0%	
Staff :- Indirect Expenditure	<u>27,935</u>	<u>56,735</u>	<u>380,200</u>	<u>323,465</u>	<u>0</u>	<u>323,465</u>	<u>14.9%</u>	<u>0</u>
Net Expenditure	<u>(27,935)</u>	<u>(56,735)</u>	<u>(380,200)</u>	<u>(323,465)</u>				

Detailed Income & Expenditure by Budget Heading 31/05/2023

Month No: 2

May 23

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
402 Administration-Office								
1003 Tourism Income	0	0	500	500			0.0%	
1201 Rent Received Etc	18	318	300	(18)			106.0%	
1202 Photocopying Income	20	22	0	(22)			0.0%	
1205 Miscellaneous Income	0	33	0	(33)			0.0%	
Administration-Office :- Income	38	373	800	427			46.6%	0
4008 Training	515	515	2,000	1,485		1,485	25.8%	
4009 Travel & Subsistence	17	17	150	133		133	11.2%	
4011 General Rates	3,536	3,536	7,450	3,914		3,914	47.5%	
4012 Water Rates	133	133	500	367		367	26.7%	
4014 Electricity	382	382	4,900	4,518		4,518	7.8%	
4015 Gas	104	104	2,350	2,246		2,246	4.4%	
4016 Cleaning Materials etc	610	629	1,250	621		621	50.3%	
4018 General Data Protection Regs	0	0	500	500		500	0.0%	
4020 Misc Establishment Costs	13	81	1,000	919		919	8.1%	
4021 Telephone & Fax	53	110	3,600	3,490		3,490	3.1%	
4022 Postage	0	51	1,800	1,749		1,749	2.8%	
4023 Printing & Stationery	111	111	700	589		589	15.9%	
4024 Subscriptions	225	728	3,250	2,522		2,522	22.4%	
4025 Insurance (excl vehicles)	0	4,478	19,000	14,522		14,522	23.6%	
4026 Photocopy Costs	120	1,112	5,000	3,888		3,888	22.2%	
4027 IT Costs incl Support	301	617	3,600	2,983		2,983	17.1%	
4028 Service Agreements (Other)	750	2,382	5,500	3,118		3,118	43.3%	
4035 Publications	0	3	100	97		97	2.6%	
4036 Property Maintenance/Security	393	1,661	4,000	2,339		2,339	41.5%	
4040 Equipment Purchases (Minor)	0	111	2,000	1,889		1,889	5.5%	
4050 Tourism Expenditure	0	0	400	400		400	0.0%	
4051 Bank Charges	39	78	800	722		722	9.7%	
4056 Legal Expenses	0	0	3,000	3,000		3,000	0.0%	
4057 Audit Fees - External	0	0	1,680	1,680		1,680	0.0%	
4058 Audit Fees - Internal	0	0	900	900		900	0.0%	
4059 Accountancy Fees	523	575	7,350	6,775		6,775	7.8%	
4070 Refreshments	0	14	200	186		186	7.2%	
Administration-Office :- Indirect Expenditure	7,826	17,428	82,980	65,552	0	65,552	21.0%	0
Net Income over Expenditure	(7,787)	(17,055)	(82,180)	(65,125)				

Detailed Income & Expenditure by Budget Heading 31/05/2023

Month No: 2

May 23

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
<u>403 Administration-Works</u>								
4005 Protective Clothing	1,085	1,085	1,300	215		215	83.5%	
4008 Training	0	0	1,500	1,500		1,500	0.0%	
4011 General Rates	970	970	2,050	1,080		1,080	47.3%	
4012 Water Rates	38	38	200	162		162	19.0%	
4014 Electricity	98	98	2,000	1,902		1,902	4.9%	
4017 Refuse Disposal	463	876	5,500	4,624		4,624	15.9%	
4036 Property Maintenance/Security	0	0	1,500	1,500		1,500	0.0%	
4038 Consumables/Small Tools	0	0	2,000	2,000		2,000	0.0%	
4039 Planting/Trees/Horticulture	2,103	3,360	6,250	2,891		2,891	53.8%	
4040 Equipment Purchases (Minor)	0	0	2,000	2,000		2,000	0.0%	
4042 Equipment/Vehicle Maintenance	0	2,027	4,000	1,973		1,973	50.7%	
4043 Equipment/Vehicle Fuel	619	812	3,000	2,188		2,188	27.1%	
4044 Vehicle Tax & Insurance	0	320	3,000	2,680		2,680	10.7%	
4045 Arboriculture	0	0	4,000	4,000		4,000	0.0%	
Administration-Works :- Indirect Expenditure	<u>5,376</u>	<u>9,585</u>	<u>38,300</u>	<u>28,715</u>	<u>0</u>	<u>28,715</u>	<u>25.0%</u>	<u>0</u>
Net Expenditure	<u>(5,376)</u>	<u>(9,585)</u>	<u>(38,300)</u>	<u>(28,715)</u>				

Detailed Income & Expenditure by Budget Heading 31/05/2023

Month No: 2

May 23

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
<u>405 Footway Lighting</u>								
4014 Electricity	873	950	10,000	9,050		9,050	9.5%	
4042 Equipment/Vehicle Maintenance	0	400	10,000	9,600		9,600	4.0%	
Footway Lighting :- Indirect Expenditure	873	1,350	20,000	18,650	0	18,650	6.8%	0
Net Expenditure	(873)	(1,350)	(20,000)	(18,650)				

Detailed Income & Expenditure by Budget Heading 31/05/2023

Month No: 2

May 23

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
406 Cemetery & Churchyard								
1226 Burials/Memorials Income	3,404	4,942	34,000	29,058			14.5%	
Cemetery & Churchyard :- Income	3,404	4,942	34,000	29,058			14.5%	0
4011 General Rates	1,073	1,073	4,350	3,277		3,277	24.7%	
4012 Water Rates	45	45	100	55		55	44.9%	
4036 Property Maintenance/Security	165	165	1,000	835		835	16.5%	
4037 Grounds Maintenance	0	0	700	700		700	0.0%	
4039 Planting/Trees/Horticulture	0	0	350	350		350	0.0%	
4101 Grave Digging Costs	900	900	6,000	5,100		5,100	15.0%	
Cemetery & Churchyard :- Indirect Expenditure	2,183	2,183	12,500	10,317	0	10,317	17.5%	0
Net Income over Expenditure	1,221	2,759	21,500	18,741				

Detailed Income & Expenditure by Budget Heading 31/05/2023

Month No: 2

May 23

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
408 Town Centre (Including Market)								
1236 Market Fees	0	0	300	300			0.0%	
1238 Other Income Car Park	0	0	200	200			0.0%	
Town Centre (Including Market) :- Income	0	0	500	500			0.0%	0
4011 General Rates	106	106	11,700	11,594		11,594	0.9%	
4029 Lamppost Banners	0	0	850	850		850	0.0%	
4036 Property Maintenance/Security	52	191	1,000	809		809	19.1%	
4053 Loan Interest	0	0	138	138		138	0.0%	
4054 Loan Capital Repaid	0	0	470	470		470	0.0%	
4100 CCTV Fees	0	415	2,000	1,585		1,585	20.8%	
Town Centre (Including Market) :- Indirect Expenditure	158	712	16,158	15,446	0	15,446	4.4%	0
Net Income over Expenditure	(158)	(712)	(15,658)	(14,946)				

Detailed Income & Expenditure by Budget Heading 31/05/2023

Month No: 2

May 23

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
<u>409 Public Toilets - Car Park</u>								
4011 General Rates	5,552	5,552	0	(5,552)		(5,552)	0.0%	
4012 Water Rates	0	0	1,500	1,500		1,500	0.0%	
4014 Electricity	41	41	350	309		309	11.6%	
4036 Property Maintenance/Security	830	830	1,000	170		170	83.0%	
Public Toilets - Car Park :- Indirect Expenditure	6,423	6,423	2,850	(3,573)	0	(3,573)	225.4%	0
Net Expenditure	(6,423)	(6,423)	(2,850)	3,573				

Detailed Income & Expenditure by Budget Heading 31/05/2023

Month No: 2

May 23

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
500 <u>Play Areas and Open Spaces</u>								
1201 Rent Received Etc	0	257	1,550	1,293			16.6%	
1241 Sandy FC Rent	0	0	550	550			0.0%	
1251 Pitch Rental	0	0	700	700			0.0%	
Play Areas and Open Spaces :- Income	0	257	2,800	2,543			9.2%	0
4007 Health & Safety	0	0	300	300		300	0.0%	
4012 Water Rates	0	100	500	400		400	20.0%	
4014 Electricity	0	0	200	200		200	0.0%	
4036 Property Maintenance/Security	0	0	500	500		500	0.0%	
4037 Grounds Maintenance	0	0	2,250	2,250		2,250	0.0%	
4042 Equipment/Vehicle Maintenance	0	0	5,000	5,000		5,000	0.0%	
4972 Transfer from EMR Fallowfield	0	0	(7,500)	(7,500)		(7,500)	0.0%	
Play Areas and Open Spaces :- Indirect Expenditure	0	100	1,250	1,150	0	1,150	8.0%	0
Net Income over Expenditure	0	157	1,550	1,393				

Detailed Income & Expenditure by Budget Heading 31/05/2023

Month No: 2

May 23

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
501 Sunderland Road Rec Ground								
1201 Rent Received Etc	0	0	1,000	1,000			0.0%	
1253 Bowls Club Rental	0	0	500	500			0.0%	
1255 Cricket Club Rental	0	0	320	320			0.0%	
1256 Scouts ,ACF and SSLA	0	0	200	200			0.0%	
Sunderland Road Rec Ground :- Income	0	0	2,020	2,020			0.0%	0
4012 Water Rates	7	402	2,000	1,598		1,598	20.1%	
4014 Electricity	15	15	200	185		185	7.3%	
4036 Property Maintenance/Security	407	407	2,000	1,593		1,593	20.4%	
4046 Bowling Green - SBC	44	1,314	3,850	2,536		2,536	34.1%	
4047 Equipment Maintenance - SBC	26	48	3,100	3,052		3,052	1.6%	
4048 Cricket Square - SCC	20	60	3,050	2,990		2,990	2.0%	
4049 Equipment Maintenance - SCC	25	25	3,300	3,275		3,275	0.8%	
4060 Other Professional Fees	1,537	3,074	17,000	13,926		13,926	18.1%	
Sunderland Road Rec Ground :- Indirect Expenditure	2,081	5,345	34,500	29,155	0	29,155	15.5%	0
Net Income over Expenditure	(2,081)	(5,345)	(32,480)	(27,135)				

Detailed Income & Expenditure by Budget Heading 31/05/2023

Month No: 2

May 23

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
<u>502 Nature Reserves</u>								
1306 Countryside Stewardship Grant	0	0	2,500	2,500			0.0%	
1307 Angling Licence Rent	0	0	685	685			0.0%	
Nature Reserves :- Income	0	0	3,185	3,185			0.0%	0
4037 Grounds Maintenance	384	429	1,500	1,071		1,071	28.6%	
4060 Other Professional Fees	0	0	11,050	11,050		11,050	0.0%	
4703 Sandy Green Wheel	0	0	2,000	2,000		2,000	0.0%	
Nature Reserves :- Indirect Expenditure	384	429	14,550	14,121	0	14,121	2.9%	0
Net Income over Expenditure	(384)	(429)	(11,365)	(10,936)				

Detailed Income & Expenditure by Budget Heading 31/05/2023

Month No: 2

May 23

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
<u>505</u> <u>Grass Cutting</u>								
4102 Grass Cutting	0	0	9,000	9,000		9,000	0.0%	
Grass Cutting :- Indirect Expenditure	<u>0</u>	<u>0</u>	<u>9,000</u>	<u>9,000</u>	<u>0</u>	<u>9,000</u>	<u>0.0%</u>	<u>0</u>
Net Expenditure	<u>0</u>	<u>0</u>	<u>(9,000)</u>	<u>(9,000)</u>				

Detailed Income & Expenditure by Budget Heading 31/05/2023

Month No: 2

May 23

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
<u>506 Litter Bins, Seats & Shelters</u>								
4042 Equipment/Vehicle Maintenance	0	0	1,000	1,000		1,000	0.0%	
Litter Bins, Seats & Shelters :- Indirect Expenditure	0	0	1,000	1,000	0	1,000	0.0%	0
Net Expenditure	0	0	(1,000)	(1,000)				

Detailed Income & Expenditure by Budget Heading 31/05/2023

Month No: 2

May 23

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
<u>509 Christmas Lights</u>								
1365 Christmas Lights	0	0	1,000	1,000			0.0%	
Christmas Lights :- Income	<u>0</u>	<u>0</u>	<u>1,000</u>	<u>1,000</u>			<u>0.0%</u>	<u>0</u>
4401 Christmas Illuminations	0	0	14,400	14,400		14,400	0.0%	
4402 Community Christmas Event	0	0	4,000	4,000		4,000	0.0%	
Christmas Lights :- Indirect Expenditure	<u>0</u>	<u>0</u>	<u>18,400</u>	<u>18,400</u>	<u>0</u>	<u>18,400</u>	<u>0.0%</u>	<u>0</u>
Net Income over Expenditure	<u>0</u>	<u>0</u>	<u>(17,400)</u>	<u>(17,400)</u>				

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Detailed Income & Expenditure by Budget Heading 31/05/2023

Month No: 2

May 23

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
<u>601 Precept and Interest</u>								
1101 Precept	0	316,730	633,459	316,730			50.0%	
1320 Interest Received - All account	74	74	5,000	4,926			1.5%	
Precept and Interest :- Income	<u>74</u>	<u>316,804</u>	<u>638,459</u>	<u>321,655</u>			<u>49.6%</u>	<u>0</u>
Net Income	<u>74</u>	<u>316,804</u>	<u>638,459</u>	<u>321,655</u>				

Detailed Income & Expenditure by Budget Heading 31/05/2023

Month No: 2

May 23

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
602 Democratic and Civic Costs								
1309 Misc Contributions	1,040	1,350	0	(1,350)			0.0%	
Democratic and Civic Costs :- Income	1,040	1,350	0	(1,350)				0
4020 Misc Establishment Costs	39	39	50	11		11	78.0%	
4042 Equipment/Vehicle Maintenance	0	0	2,000	2,000		2,000	0.0%	
4200 Mayor's Allowance	342	677	2,200	1,523		1,523	30.8%	
4202 Members' Expenses (Conf etc)	0	0	500	500		500	0.0%	
4701 Grants/Donations Paid	0	35	4,000	3,965		3,965	0.9%	
4702 Community Events Support	2,335	4,162	7,000	2,838		2,838	59.5%	
4704 Remembrance Parade	0	0	200	200		200	0.0%	
Democratic and Civic Costs :- Indirect Expenditure	2,716	4,913	15,950	11,037	0	11,037	30.8%	0
Net Income over Expenditure	(1,676)	(3,563)	(15,950)	(12,387)				

Detailed Income & Expenditure by Budget Heading 31/05/2023

Month No: 2

May 23

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
700 Capital and Projects								
1153 Loan Interest Rec'd - INTERNAL	0	7,903	7,903	0			100.0%	
1154 Loan Capital Rec'd - INTERNAL	0	12,000	12,000	0			100.0%	
Capital and Projects :- Income	0	19,903	19,903	0			100.0%	0
4153 Loan Interest - INTERNAL	0	7,903	7,903	0		0	100.0%	
4154 Loan Capital - INTERNAL	0	12,000	12,000	0		0	100.0%	
4802 CAP - Cemetery Extension	2,423	2,423	0	(2,423)		(2,423)	0.0%	
4834 CAP - Machinery & Equipment	0	5,580	0	(5,580)		(5,580)	0.0%	
4915 Transfer to Rolling Capital Fd	0	23,126	23,126	0		0	100.0%	
4923 Internal Loan repaid to F'ild	0	12,000	12,000	0		0	100.0%	
4965 Funded from Rolling Capital	(2,423)	(8,003)	0	8,003		8,003	0.0%	
Capital and Projects :- Indirect Expenditure	0	55,029	55,029	0	0	0	100.0%	0
Net Income over Expenditure	0	(35,126)	(35,126)	0				
Grand Totals:- Income	4,557	343,628	702,667	359,039			48.9%	
Expenditure	55,953	160,232	702,667	542,435	0	542,435	22.8%	
Net Income over Expenditure	(51,397)	183,397	0	(183,397)				
Movement to/(from) Gen Reserve	(51,397)	183,397						

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Sandy Town Council Current Year

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Detailed Income & Expenditure by Budget Heading 30/06/2023

Month No: 3

June 2023

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
<u>401 Staff</u>								
4001 Gross Salaries - Admin	8,353	26,048	152,050	126,002		126,002	17.1%	
4002 Gross Salaries - Works	13,109	37,726	129,400	91,674		91,674	29.2%	
4003 Employers NIC	1,821	5,464	26,000	20,536		20,536	21.0%	
4004 Employers Superannuation	5,182	15,359	70,100	54,741		54,741	21.9%	
4006 H&S Costs/Consultancy	0	0	1,300	1,300		1,300	0.0%	
4010 Miscellaneous Staff Costs	15	102	1,000	898		898	10.2%	
4030 Recruitment Advertising	0	0	350	350		350	0.0%	
Staff :- Indirect Expenditure	28,480	84,698	380,200	295,502	0	295,502	22.3%	0
Net Expenditure	(28,480)	(84,698)	(380,200)	(295,502)				

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Detailed Income & Expenditure by Budget Heading 30/06/2023

Month No: 3

June 2023

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
402 Administration-Office								
1003 Tourism Income	0	0	500	500			0.0%	
1201 Rent Received Etc	0	318	300	(18)			106.0%	
1202 Photocopying Income	0	22	0	(22)			0.0%	
1205 Miscellaneous Income	0	33	0	(33)			0.0%	
Administration-Office :- Income	0	373	800	427			46.6%	0
4008 Training	33	548	2,000	1,452		1,452	27.4%	
4009 Travel & Subsistence	0	17	150	133		133	11.2%	
4011 General Rates	0	3,536	7,450	3,914		3,914	47.5%	
4012 Water Rates	0	133	500	367		367	26.7%	
4014 Electricity	325	707	4,900	4,193		4,193	14.4%	
4015 Gas	87	191	2,350	2,159		2,159	8.1%	
4016 Cleaning Materials etc	35	664	1,250	586		586	53.1%	
4018 General Data Protection Regs	0	0	500	500		500	0.0%	
4020 Misc Establishment Costs	13	94	1,000	906		906	9.4%	
4021 Telephone & Fax	552	662	3,600	2,938		2,938	18.4%	
4022 Postage	83	134	1,800	1,666		1,666	7.5%	
4023 Printing & Stationery	158	272	700	428		428	38.9%	
4024 Subscriptions	0	728	3,250	2,522		2,522	22.4%	
4025 Insurance (excl vehicles)	0	4,478	19,000	14,522		14,522	23.6%	
4026 Photocopy Costs	669	1,781	5,000	3,219		3,219	35.6%	
4027 IT Costs incl Support	500	1,117	3,600	2,483		2,483	31.0%	
4028 Service Agreements (Other)	0	2,382	5,500	3,118		3,118	43.3%	
4035 Publications	5	10	100	90		90	10.4%	
4036 Property Maintenance/Security	485	2,155	4,000	1,845		1,845	53.9%	
4040 Equipment Purchases (Minor)	109	220	2,000	1,780		1,780	11.0%	
4047 Equipment Maintenance - SBC	440	440	0	(440)		(440)	0.0%	
4050 Tourism Expenditure	0	0	400	400		400	0.0%	
4051 Bank Charges	42	120	800	680		680	15.0%	
4056 Legal Expenses	0	0	3,000	3,000		3,000	0.0%	
4057 Audit Fees - External	0	0	1,680	1,680		1,680	0.0%	
4058 Audit Fees - Internal	0	0	900	900		900	0.0%	
4059 Accountancy Fees	523	1,098	7,350	6,253		6,253	14.9%	
4070 Refreshments	12	44	200	156		156	22.0%	
Administration-Office :- Indirect Expenditure	4,071	21,531	82,980	61,449	0	61,449	25.9%	0
Net Income over Expenditure	(4,071)	(21,158)	(82,180)	(61,022)				

Detailed Income & Expenditure by Budget Heading 30/06/2023

Month No: 3

June 2023

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
<u>403 Administration-Works</u>								
4005 Protective Clothing	0	1,085	1,300	215		215	83.5%	
4008 Training	0	0	1,500	1,500		1,500	0.0%	
4011 General Rates	0	970	2,050	1,080		1,080	47.3%	
4012 Water Rates	0	38	200	162		162	19.0%	
4014 Electricity	105	203	2,000	1,797		1,797	10.2%	
4017 Refuse Disposal	444	1,319	5,500	4,181		4,181	24.0%	
4036 Property Maintenance/Security	0	0	1,500	1,500		1,500	0.0%	
4038 Consumables/Small Tools	2	2	2,000	1,998		1,998	0.1%	
4039 Planting/Trees/Horticulture	0	3,360	6,250	2,891		2,891	53.8%	
4040 Equipment Purchases (Minor)	0	0	2,000	2,000		2,000	0.0%	
4042 Equipment/Vehicle Maintenance	650	2,677	4,000	1,323		1,323	66.9%	
4043 Equipment/Vehicle Fuel	91	904	3,000	2,096		2,096	30.1%	
4044 Vehicle Tax & Insurance	0	320	3,000	2,680		2,680	10.7%	
4045 Arboriculture	0	0	4,000	4,000		4,000	0.0%	
Administration-Works :- Indirect Expenditure	<u>1,293</u>	<u>10,878</u>	<u>38,300</u>	<u>27,422</u>	<u>0</u>	<u>27,422</u>	<u>28.4%</u>	<u>0</u>
Net Expenditure	<u>(1,293)</u>	<u>(10,878)</u>	<u>(38,300)</u>	<u>(27,422)</u>				

Detailed Income & Expenditure by Budget Heading 30/06/2023

Month No: 3

June 2023

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
<u>405 Footway Lighting</u>								
4014 Electricity	812	1,762	10,000	8,238		8,238	17.6%	
4042 Equipment/Vehicle Maintenance	0	400	10,000	9,600		9,600	4.0%	
Footway Lighting :- Indirect Expenditure	812	2,162	20,000	17,838	0	17,838	10.8%	0
Net Expenditure	(812)	(2,162)	(20,000)	(17,838)				

Detailed Income & Expenditure by Budget Heading 30/06/2023

Month No: 3

June 2023

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
406 Cemetery & Churchyard								
1226 Burials/Memorials Income	4,566	9,507	34,000	24,493			28.0%	
Cemetery & Churchyard :- Income	4,566	9,507	34,000	24,493			28.0%	0
4011 General Rates	0	1,073	4,350	3,277		3,277	24.7%	
4012 Water Rates	0	45	100	55		55	44.9%	
4036 Property Maintenance/Security	25	190	1,000	810		810	19.0%	
4037 Grounds Maintenance	0	0	700	700		700	0.0%	
4039 Planting/Trees/Horticulture	0	0	350	350		350	0.0%	
4101 Grave Digging Costs	600	1,500	6,000	4,500		4,500	25.0%	
Cemetery & Churchyard :- Indirect Expenditure	625	2,808	12,500	9,692	0	9,692	22.5%	0
Net Income over Expenditure	3,941	6,700	21,500	14,800				

Detailed Income & Expenditure by Budget Heading 30/06/2023

Month No: 3

June 2023

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
408 Town Centre (Including Market)								
1236 Market Fees	0	0	300	300			0.0%	
1238 Other Income Car Park	0	0	200	200			0.0%	
Town Centre (Including Market) :- Income	0	0	500	500			0.0%	0
4011 General Rates	0	106	11,700	11,594		11,594	0.9%	
4029 Lamppost Banners	0	675	850	175		175	79.4%	
4036 Property Maintenance/Security	0	191	1,000	809		809	19.1%	
4053 Loan Interest	0	0	138	138		138	0.0%	
4054 Loan Capital Repaid	0	0	470	470		470	0.0%	
4100 CCTV Fees	0	415	2,000	1,585		1,585	20.8%	
Town Centre (Including Market) :- Indirect Expenditure	0	1,387	16,158	14,771	0	14,771	8.6%	0
Net Income over Expenditure	0	(1,387)	(15,658)	(14,271)				

Detailed Income & Expenditure by Budget Heading 30/06/2023

Month No: 3

June 2023

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
<u>409 Public Toilets - Car Park</u>								
4011 General Rates	0	5,552	0	(5,552)		(5,552)	0.0%	
4012 Water Rates	0	0	1,500	1,500		1,500	0.0%	
4014 Electricity	27	68	350	282		282	19.3%	
4036 Property Maintenance/Security	0	295	1,000	705		705	29.5%	
Public Toilets - Car Park :- Indirect Expenditure	<u>27</u>	<u>5,914</u>	<u>2,850</u>	<u>(3,064)</u>	<u>0</u>	<u>(3,064)</u>	<u>207.5%</u>	<u>0</u>
Net Expenditure	<u>(27)</u>	<u>(5,914)</u>	<u>(2,850)</u>	<u>3,064</u>				

Detailed Income & Expenditure by Budget Heading 30/06/2023

Month No: 3

June 2023

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
500 Play Areas and Open Spaces								
1201 Rent Received Etc	0	257	1,550	1,293			16.6%	
1241 Sandy FC Rent	0	0	550	550			0.0%	
1251 Pitch Rental	0	0	700	700			0.0%	
Play Areas and Open Spaces :- Income	0	257	2,800	2,543			9.2%	0
4007 Health & Safety	0	0	300	300		300	0.0%	
4012 Water Rates	0	100	500	400		400	20.0%	
4014 Electricity	17	17	200	183		183	8.6%	
4036 Property Maintenance/Security	0	535	500	(35)		(35)	107.0%	
4037 Grounds Maintenance	0	0	2,250	2,250		2,250	0.0%	
4042 Equipment/Vehicle Maintenance	34	34	5,000	4,966		4,966	0.7%	
4972 Transfer from EMR Fallowfield	0	0	(7,500)	(7,500)		(7,500)	0.0%	
Play Areas and Open Spaces :- Indirect Expenditure	51	686	1,250	564	0	564	54.9%	0
Net Income over Expenditure	(51)	(429)	1,550	1,979				

Detailed Income & Expenditure by Budget Heading 30/06/2023

Month No: 3

June 2023

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
501 Sunderland Road Rec Ground								
1201 Rent Received Etc	0	0	1,000	1,000			0.0%	
1253 Bowls Club Rental	0	0	500	500			0.0%	
1255 Cricket Club Rental	0	0	320	320			0.0%	
1256 Scouts ,ACF and SSLA	0	0	200	200			0.0%	
Sunderland Road Rec Ground :- Income	0	0	2,020	2,020			0.0%	0
4012 Water Rates	0	402	2,000	1,598		1,598	20.1%	
4014 Electricity	0	15	200	185		185	7.3%	
4036 Property Maintenance/Security	0	407	2,000	1,593		1,593	20.4%	
4046 Bowling Green - SBC	165	1,480	3,850	2,370		2,370	38.4%	
4047 Equipment Maintenance - SBC	705	753	3,100	2,347		2,347	24.3%	
4048 Cricket Square - SCC	0	60	3,050	2,990		2,990	2.0%	
4049 Equipment Maintenance - SCC	23	48	3,300	3,252		3,252	1.5%	
4060 Other Professional Fees	3,074	6,149	17,000	10,851		10,851	36.2%	
Sunderland Road Rec Ground :- Indirect Expenditure	3,968	9,313	34,500	25,187	0	25,187	27.0%	0
Net Income over Expenditure	(3,968)	(9,313)	(32,480)	(23,167)				

13:01

Detailed Income & Expenditure by Budget Heading 30/06/2023

Month No: 3

June 2023

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
<u>502 Nature Reserves</u>								
1306 Countryside Stewardship Grant	0	0	2,500	2,500			0.0%	
1307 Angling Licence Rent	0	0	685	685			0.0%	
Nature Reserves :- Income	0	0	3,185	3,185			0.0%	0
4037 Grounds Maintenance	29	459	1,500	1,041		1,041	30.6%	
4060 Other Professional Fees	0	0	11,050	11,050		11,050	0.0%	
4703 Sandy Green Wheel	0	0	2,000	2,000		2,000	0.0%	
Nature Reserves :- Indirect Expenditure	29	459	14,550	14,091	0	14,091	3.2%	0
Net Income over Expenditure	(29)	(459)	(11,365)	(10,906)				

13:01

Detailed Income & Expenditure by Budget Heading 30/06/2023

Month No: 3

June 2023

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
<u>505</u> <u>Grass Cutting</u>								
4102 Grass Cutting	0	0	9,000	9,000		9,000	0.0%	
Grass Cutting :- Indirect Expenditure	<u>0</u>	<u>0</u>	<u>9,000</u>	<u>9,000</u>	<u>0</u>	<u>9,000</u>	<u>0.0%</u>	<u>0</u>
Net Expenditure	<u>0</u>	<u>0</u>	<u>(9,000)</u>	<u>(9,000)</u>				

Detailed Income & Expenditure by Budget Heading 30/06/2023

Month No: 3

June 2023

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
<u>506 Litter Bins, Seats & Shelters</u>								
4042 Equipment/Vehicle Maintenance	0	0	1,000	1,000		1,000	0.0%	
Litter Bins, Seats & Shelters :- Indirect Expenditure	0	0	1,000	1,000	0	1,000	0.0%	0
Net Expenditure	0	0	(1,000)	(1,000)				

Detailed Income & Expenditure by Budget Heading 30/06/2023

Month No: 3

June 2023

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
<u>509 Christmas Lights</u>								
1365 Christmas Lights	0	0	1,000	1,000			0.0%	
Christmas Lights :- Income	0	0	1,000	1,000			0.0%	0
4401 Christmas Illuminations	6,913	6,913	14,400	7,487		7,487	48.0%	
4402 Community Christmas Event	0	0	4,000	4,000		4,000	0.0%	
Christmas Lights :- Indirect Expenditure	6,913	6,913	18,400	11,487	0	11,487	37.6%	0
Net Income over Expenditure	(6,913)	(6,913)	(17,400)	(10,487)				

13:01

Detailed Income & Expenditure by Budget Heading 30/06/2023

Month No: 3

June 2023

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
<u>601 Precept and Interest</u>								
1101 Precept	0	316,730	633,459	316,730			50.0%	
1320 Interest Received - All account	603	1,351	5,000	3,649			27.0%	
Precept and Interest :- Income	603	318,081	638,459	320,378			49.8%	0
Net Income	603	318,081	638,459	320,378				

Detailed Income & Expenditure by Budget Heading 30/06/2023

Month No: 3

June 2023

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
602 Democratic and Civic Costs								
1309 Misc Contributions	1,501	2,851	0	(2,851)			0.0%	
Democratic and Civic Costs :- Income	1,501	2,851	0	(2,851)				0
4002 Gross Salaries - Works	0	552	0	(552)		(552)	0.0%	
4020 Misc Establishment Costs	0	0	50	50		50	0.0%	
4042 Equipment/Vehicle Maintenance	0	0	2,000	2,000		2,000	0.0%	
4200 Mayor's Allowance	181	897	2,200	1,303		1,303	40.8%	
4202 Members' Expenses (Conf etc)	0	0	500	500		500	0.0%	
4701 Grants/Donations Paid	785	820	4,000	3,180		3,180	20.5%	
4702 Community Events Support	2,607	6,138	7,000	862		862	87.7%	
4704 Remembrance Parade	0	0	200	200		200	0.0%	
Democratic and Civic Costs :- Indirect Expenditure	3,573	8,407	15,950	7,543	0	7,543	52.7%	0
Net Income over Expenditure	(2,072)	(5,556)	(15,950)	(10,394)				

Detailed Income & Expenditure by Budget Heading 30/06/2023

Month No: 3

June 2023

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
700 Capital and Projects								
1153 Loan Interest Rec'd - INTERNAL	0	7,903	7,903	0			100.0%	
1154 Loan Capital Rec'd - INTERNAL	0	12,000	12,000	0			100.0%	
1245 Grants Received	(250)	(250)	0	250			0.0%	
Capital and Projects :- Income	(250)	19,653	19,903	250			98.7%	0
4153 Loan Interest - INTERNAL	0	7,903	7,903	0		0	100.0%	
4154 Loan Capital - INTERNAL	0	12,000	12,000	0		0	100.0%	
4802 CAP - Cemetery Extension	400	2,823	0	(2,823)		(2,823)	0.0%	
4834 CAP - Machinery & Equipment	0	5,580	0	(5,580)		(5,580)	0.0%	
4836 CAP - Neighbourhood Plan	2,862	2,862	0	(2,862)		(2,862)	0.0%	
4915 Transfer to Rolling Capital Fd	0	23,126	23,126	0		0	100.0%	
4923 Internal Loan repaid to F'ild	0	12,000	12,000	0		0	100.0%	
4965 Funded from Rolling Capital	(400)	(8,403)	0	8,403		8,403	0.0%	
4971 Transfer from EMR	(3,112)	(3,112)	0	3,112		3,112	0.0%	
Capital and Projects :- Indirect Expenditure	(250)	54,779	55,029	250	0	250	99.5%	0
Net Income over Expenditure	0	(35,126)	(35,126)	0				
Grand Totals:- Income	6,419	350,722	702,667	351,945			49.9%	
Expenditure	49,592	209,934	702,667	492,733	0	492,733	29.9%	
Net Income over Expenditure	(43,172)	140,788	0	(140,788)				
Movement to/(from) Gen Reserve	(43,172)	140,788						

Sandy Town Council
Report to 30th June 2023

General Notes

Attached is the summary income & expenditure report for the year 1st April 2023 to 30th June 2023

This report shows a current year surplus of income over expenditure of £140,788

The balance sheet shows that total funds available to the Council are £723,596

This is made up of the following -

Current Year Fund	£140,788
General Reserve Brought Forward	£234,659
Rolling Capital Fund	£229,152
Fallowfield Reserve	£84,217
Earmarked Elections	£15,000
EMR Neighbourhood Plan	£14,780
EMR Anglian Water	£5,000

Total	£723,596
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The percentage of budget if analysed evenly over the year to date is 25% but Members are reminded that income & expenditure rarely follows this pattern over the year.

Balance Sheet Notes:Analysis by Cost Centre

401 Staff

Expenditure is 22.3% of the annual budget.

4002 - is slightly above the predicted spend due to overtime at double time for works team to cover market event as reported in April.

402 Administration

Expenditure is 25.9% of the annual budget.

4008 - Staff undertook statutory training in First Aid, this will be renewed in 3 years time.

4011 - General Rates - Annual Charge for 2023/24

4012 - Water Rates

4016 - Cleaning materials, costs up due to bulk buy

4023 - Printing and Stationery includes one off purchase of heavy duty stapler (£35.00) and 6 usb sticks (£54.00) 3 for office and 3 for new councillor packs

4026 - Photocopying - annual fee for copying equipment

4027 - IT Costs were higher due to support costs to fix issues with Civic Officers phone and print connections

4028 - Service charges include annual fees

4036 - Includes ADT annual charge

403 - Administrative Works

Expenditure is 28.4% of the annual budget.

4005 - Protective Clothing one off spend

4011 - General Rates

Sandy Town Council
Report to 30th June 2023

Analysis by Cost Centre [Continued]

4039 - large order with Savins for bedding plants £1,256.50

4042 - Annual service charge and parts for the tractor

4043 - Includes CERTAS gasoil delivery

405 Footway Lighting

Expenditure is 10.8% of the annual budget.

406 Cemetery & Churchyard

Expenditure is 22.5% of the annual budget.

4012 - Water Rates

408 Town Centre

Expenditure is 8.6% of the annual budget.

4029 - Installation of lamppost banners

409 Public Toilets - Car Park

Expenditure is 207.5% of the annual budget.

4036 - Replacement Lights and repairs to plumbing in the toilets should be coded to 408 not 409 so this is showing an incorrect overspend.

500 Play Areas and Open Spaces

Expenditure is 54.9% of the annual budget.

4036 - Replacement Lights were required at the toilets and flushing system for the urinals needed repairs.

501 Sunderland Road Recreation Ground

Expenditure is 27% of the annual budget.

4046 - Bowling Green purchase of weedkiller at £1,132.97

4060 - Other professional fees - Jenkins Pavilion Management fee

502 Nature Reserves

Expenditure is 3.2% of the annual budget.

4037 - Costs covered £383.80 charged by BRCC to replace fencing at the Riddy and 'no fires' signs purchased for the Pinnacle.

505 Grass Cutting

Expenditure is 0% of the annual budget.

506 Litter Bins, Seats & Shelters

Expenditure is 0% of the annual budget.

509 Christmas Lights

Expenditure is 37.6% of the annual budget.

4401 - payment to Festive Lighting for 2023 Christmas Lights display

601 Precept and Interest

Income is 49.8% of the annual budget.

Sandy Town Council
Report to 30th June 2023

Analysis by Cost Centre [Continued]

602 Democratic and Civic Costs

Expenditure is 52.7% of the annual budget.

4200 - Mayor's allowance - costs for Freedom of the Town Scroll

4702 - Costs towards Big Lunch, entertainers, toilet hire, ground matting and banners

700 Capital and Projects

Expenditure is 99.5% of the annual budget.

4153 - (Internal) Loan interest

4154 - (Internal) Loan interest

4915 - Transfer to Rolling Capital Funds

4923 - Internal loan repayment

Date: 05/06/2023

Sandy Town Council Current Year

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Time: 13:22

Current Bank A/c**List of Payments made between 01/05/2023 and 31/05/2023**

<u>Date Paid</u>	<u>Payee Name</u>	<u>Reference</u>	<u>Amount Paid</u>	<u>Authorized Ref</u>	<u>Transaction Detail</u>
02/05/2023	UK Fuels Limited DDR	DDR1	66.98		46-Fuel A/C
02/05/2023	Anglian Water Business Ltd. (N	DDR2	99.95		48-Public toilets water charge
02/05/2023	Anglian Water Business Ltd. (N	DDR3	394.68		49-SRRG Water Charges
03/05/2023	ADT Fire & Security Plc	32749	1,977.77		12-CCTV reparis
03/05/2023	Peter Ashley	32750	300.00		15-Coronation Entertainer
03/05/2023	Sandy Town Bowls Club	32751	57.81		28-bowls Club fuel
03/05/2023	Ben Burgess & Co Ltd	32752	2,347.92		17-John Deere 4320H Service
03/05/2023	Central Bedfordshire Council	32753	1,844.65		18-Pavilion Man Fee Apr 23
03/05/2023	Sandy Cricket Club	32754	30.00		25-Cricket Club fuel
03/05/2023	DCK Accounting Solutions Ltd	32755	1,257.00		20-Year End Accounts 22/23
03/05/2023	Arthur Ibbett Ltd	32756	6,780.18		14-2 x Stihl Lanwmowers
03/05/2023	ICCM	32757	95.00		21-ICCM Subs 23/24
03/05/2023	Lamps & Tubes Illuminations Lt	32758	810.00		54-Install banners
03/05/2023	Marie Lynskey	32759	335.00		22-Illum. Scroll on Vellum
03/05/2023	Rialtas Business Solutions Ltd	32760	940.34		23-Rialtas software support
03/05/2023	The Rural Services Partnership	32761	159.60		24-RMTG Subs 23/24
03/05/2023	S.J.S. Irrigation	32762	116.40		29-B/Club sprinkler repair
03/05/2023	Sandy Secondary School	32763	35.00		26-Audrey Booth Award
03/05/2023	T&J Seymour Electrical Install	32764	480.00		30-S/Lights Maint Jan-Mar 23
03/05/2023	TTM Consultancy Services Ltd	32765	166.80		31-Car park barrier repair
03/05/2023	Verto (UK) Ltd	32766	118.80		32-STC Domain renewal
05/05/2023	HMRC	FP	5,415.11		PAYE/NI Apr 23
05/05/2023	Beds Pension Fund	FP	6,223.86		Pensions Apr 23
05/05/2023	Chess Ltd DDR	DDR4	144.00		1011-IT Support
05/05/2023	1st Response Fire Protection &	FP1	42.00		56-Camera repair
05/05/2023	Sublime Science Ltd	FP2	248.00		Purchase Ledger Payment
05/05/2023	FD Odell & Sons Ltd	FP3	591.00		30-Waste disposal
05/05/2023	Origin Amenity Solutions	FP4	1,359.57		61-Weedkiller etc
05/05/2023	Savin Nurseries	FP5	1,507.80		63-Plants
05/05/2023	Churchill Support	FP6	1,934.40		Purchase Ledger Payment
05/05/2023	Sublime Science Ltd	FP7	49.60		Purchase Ledger Payment
05/05/2023	S.J.S. Irrigation	FP8	116.40		Purchase Ledger Payment
06/05/2023	Central Bedfordshire Council	DDR	7.00		Depot Rates 23/24
09/05/2023	Central Bedfordshire Council	DDR	1,072.70		Cemetery Rates 23/24
09/05/2023	Central Bedfordshire Council	DDR	3,536.33		Office Rates 23/24
09/05/2023	Central Bedfordshire Council	DDR	962.62		Depot Rates 23/24
09/05/2023	Central Bedfordshire Council	DDR	106.08		Marlet Rates 23/24
09/05/2023	Central Bedfordshire Council	DDR	5,551.75		Car Park Rates 23/24
09/05/2023	Barclays	DDR	38.47		Bank charges
09/05/2023	UK Fuels Limited DDR	DDR5	94.21		45-Fuel A/C
10/05/2023	Yu Energy	DDR6	963.72		70-Slights Elec Apr 23
10/05/2023	Yu Energy	DDR7	72.89		69-S/lights elec Apr 23
11/05/2023	Grenke Leasing Ltd	DDR8	144.00		41-Copier documentation fee
11/05/2023	Yu Energy	DDR9	102.61		52-Depot Elec Apr 23
11/05/2023	Yu Energy	DDR10	458.52		51-Office Elec Apr 23
11/05/2023	Yu Energy	DDR11	15.37		50-SRRG Elec Apr 23
11/05/2023	Yu Energy	DDR12	42.66		71-P/Toilets Elec Apr 23

Continued on Page 2

List of Payments made between 01/05/2023 and 31/05/2023

<u>Date Paid</u>	<u>Payee Name</u>	<u>Reference</u>	<u>Amount Paid</u>	<u>Authorized Ref</u>	<u>Transaction Detail</u>
11/05/2023	Yu Energy	DDR13	108.93		149-Office gas
15/05/2023	May Salaries	DDR	16,286.85		May Salaries
17/05/2023	Chess Ltd DDR	DDR14	295.46		44-IT Support
22/05/2023	UK Fuels Limited DDR	DDR15	67.01		152-Fuel a/c
22/05/2023	Anglian Water Business Ltd. (N	DDR16	6.99		124-SRRG water charges
22/05/2023	Anglian Water Business Ltd. (N	DDR17	41.19		Purchase Ledger Payment
22/05/2023	Anglian Water Business Ltd. (N	DDR18	133.48		121-Office water charges
22/05/2023	Anglian Water Business Ltd. (N	DDR19	44.91		123-Cemetery water charges
25/05/2023	Anglian Water Business Ltd. (N	DDR20	38.04		122-Depot water charges
30/05/2023	Control Print Solutions Ltd	DDR21	414.00		53-Copier charges
30/05/2023	Chess Ltd DDR	DDR22	132.72		39-ESET Anti-virus protection
30/05/2023	Chess Ltd DDR	DDR23	832.18		Purchase Ledger Payment
Total Payments			<u>67,616.31</u>		

Date: 05/07/2023

Sandy Town Council Current Year

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Time: 13:28

Current Bank A/c

List of Payments made between 01/06/2023 and 30/06/2023

Date Paid	Payee Name	Reference	Amount Paid	Authorized Ref	Transaction Detail
05/06/2023	1st Response Fire Protection &	32767	1,130.75		137-Toilets light repair
05/06/2023	BATPC	32768	70.00		98-New CII training AL
05/06/2023	Sandy Town Bowls Club	32769	29.31		117-Bowls club fuel
05/06/2023	R Butler	32770	714.00		107-Stilt walker
05/06/2023	Black Wolf Limited	32771	471.58		96-2 x replacement locks
05/06/2023	Central Bedfordshire Council	32772	3,689.30		148-Pavilion Man fee May 23
05/06/2023	Certas Energy UK Ltd	32773	535.01		102-Gasoil
05/06/2023	Colin Ross Workwear & Safety	32774	997.62		104-Staff uniforms
05/06/2023	DCK Accounting Solutions Ltd	32775	627.00		100-Accounts April 23
05/06/2023	Hertfordshire County Council	32776	866.02		138-Cleaning materials
05/06/2023	Lamps & Tubes Illuminations Lt	32777	570.00		108-Swap column banners
05/06/2023	The Longthorpe Legion	32778	200.00		119-Attend Coronation big Lunc
05/06/2023	LSK Hire Ltd	32779	672.00		109-Toilets hire
05/06/2023	Tim Miles	32780	900.00		110-Grave digging
05/06/2023	GeoXphere Ltd	32781	270.00		115-Digital mapping
05/06/2023	Mr M Pettitt	32782	380.78		114-Covic Service expenses
05/06/2023	PNC HR LTD	32783	534.00		116-First aid training
05/06/2023	Time Assured Limited	32784	198.00		118-Church clock service
05/06/2023	Verito (UK) Ltd	32785	900.00		120-Verton maint 1.6-1.12.23
05/06/2023	The Wildlife Trust BCN	32786	460.56		125-Service fence at The Riddy
05/06/2023	Mr M Pettitt	32782	-380.78		Purchase Ledger Payment
06/06/2023	Barclays	DDR	43.77		Bank Charges
08/06/2023	Yu Energy	DDR1	110.76		147-Depot electricity
08/06/2023	Yu Energy	DDR2	389.64		146-Office electricity
08/06/2023	Yu Energy	DDR3	18.00		145-SRRG electricity
08/06/2023	Yu Energy	DDR4	895.57		142-S/Lights electricity
08/06/2023	Yu Energy	DDR5	68.69		143-S/Lights electricity
08/06/2023	Yu Energy	DDR6	28.30		144-Public toilets electricity
09/06/2023	Laura Dove	FP5	16.83		129-LD Travel expenses
09/06/2023	Balaam Brothers Ltd	FP6	2,970.00		127-Cemetery fencing
12/06/2023	UK Fuels Limited DDR	DDR7	64.55		134-Fuel a/c
12/06/2023	Yu Energy	DDR8	91.60		209-Office gas
14/06/2023	Ian Reed	FP1	50.00		141-IR Glasses
14/06/2023	Mrs S Sutton	FP2	96.60		132-Big Lunch prizes/catering
14/06/2023	Bakker & Wilson Plumbing & Hea	FP3	354.00		131-Public toilets repairs
14/06/2023	G Burley & Sons Ltd	FP4	2,523.60		130-Summer planting
14/06/2023	HMRC	FP	5,277.89		PAYE/NI May 23
14/06/2023	Beds Pension Fund	FP	6,320.30		Pensions May 23
14/06/2023	Sandy Carnival Association	FP1	20.00		263-Carnival stall
14/06/2023	Balaam Brothers Ltd	FP2	480.00		264-Cemetery Fencing
14/06/2023	FD Odell & Sons Ltd	FP3	543.50		Purchase Ledger Payment
15/06/2023	Chess Ltd DDR	DDR9	295.46		103-IT Support
15/06/2023	Sandy Carnival Association	FP7	285.00		225-Sandy Carnival grant
15/06/2023	Sandy Horticultural Society	FP8	500.00		226-Horticultural Society Gran
15/06/2023	June Salaries	DDR	16,685.66		June Salaries
16/06/2023	Mr M Pettitt	111398	264.64		112-Civic service refreshments
19/06/2023	UK Fuels Limited DDR	DDR10	3.60		206-Fuel a/c
22/06/2023	Purchase Power	DDR11	99.63		208-Frinking machine lease
23/06/2023	Chess Ltd DDR	DDR12	66.00		101-IT Support
26/06/2023	UK Fuels Limited DDR	DDR13	105.90		210-Fuel a/c
27/06/2023	Grenke Leasing Ltd	Refund	-765.54		Purchase Ledger Payment
29/06/2023	Chess Ltd DDR	DDR14	304.92		211-Telephone
		Total Payments	52,044.02		

SANDY TOWN COUNCIL

Minutes of the meeting of the Cemetery Working Group held at 4:00-6:00pm on Monday 3rd July 2023, in the Chamber.

In Attendance: Cllrs Baker, Hewitt, Pettitt, Scott, Sharman and Sutton

Present: N Sewell, Town Clerk, I Reed, Deputy Clerk, Ben Copeland and Justin Smith from CDS

1. Appointment of Chair to the Cemetery Working Group

Cllr Scott was forwarded and voted on as Chair of the working group

2. Apologies

Cllr P Sharman, and Callum Ward and Beck Ballinger both from CDS

3. UPDATE FROM CDS ON CEMETERY DESIGN:

Planning conditions

Mr Smith addressed the meeting and informed members that Condition 2 and 4 had been discharged. Four more conditions needed to be discharged and this would come following a final report from AOC which was due at the end of July but probably not ready until 4th August after checking CBC planning.

Conditions 6,12 and 14 all related to landscape design and ecology. Once the AOC report has been received CDS would be in a position to create a pack that will discharge all the conditions in one application. They hoped that given the timeline this would be ready in the first two weeks of August.

There would then probably follow another 8 weeks for a decision making and it was hoped that work on the new Cemetery extension might commence in October.

Mr Smith said that CDS would start a tender pack in advance to be ready in August for submission, which would help facilitate work starting in October. He added that Contractors could be lined up to be ready to go by the time everything was approved.

Cllr Scott said he would like to see work on the roadways start by end of October.

Mr Smith advised the working group that it should consider landscaping contractors over Civil ones with a bit of landscaping experience as landscaping contractors would be used to working on cemetery development and would protect the council from potential issues further down the line.

He added that CDS could speak to the landscape contractors they know make them aware of when the Council's tender is out. He recommended the tender include all the restrictions for the work and suggested the need for an open day on site so all contractors could view the areas and see what work needed to be undertaken.

Cllr Pettitt mentioned that due to budgetary restrictions the Council may need to phase the works across two financial years.

Mr Smith advised that landscaping work was best carried out during Autumn. He said that CDS would get back to the Council with a schedule of costs, including break points and priced up in phases so that the project could move forward.

He added however that it was a relatively small development the second phase would not likely provide much of a cost saving by splitting the work that way, so it might not be worth it.

CDS would provide details of a phased approach against whole project costs for comparison. He added that pricing remained incredibly variable at the moment although it was starting to stabilise, however a fairly detailed cost plan should be possible.

Mr Smith also indicated that contractors would intend to have all materials kept on site and that this needed to be considered.

He added that it would be better to have the planting undertaken by the landscape contractor, as it would offer the Council more guarantees, if for instance any of the hedging plants failed.

Once there had been a 90% establishment for plants and two grass cuts the area would be ready for handover to the Council's Outdoor team. He estimated this would be about 12 months after the contractors start.

Water and water monitoring

The Council needed to get staff trained and had agreed the costs quoted by CDS to cover this training. Callum would be in touch to organise this.

Water pipes for taps would need to be installed, Mr Smith said they would prefer to take water from the existing cemetery source. It was believed there were 3 existing standpipes.

Cllr Pettitt added he believed there were already two standpipes on the new site, one that had been used when the allotments were there, and one by the parking circle in Area A of the site map.

Consideration of where the Roman Wall was sited would need to be taken into account as the area would be a 'no dig' zone. Mr Smith suggested that pipes could be built into a structure across the path and would not be an issue.

Grave alignment and grave ornaments

Discussions were had regarding grave sizes and the possible need to incorporate a special row for larger coffins (i.e. the American Casket style).

Mr Smith informed members that if the Council were looking at wider issues such as carbon footprint it might want to put restrictions in place such as banning granite headstones, which some cemeteries were introducing. Granite for instance had a huge carbon footprint because it tended to come from China etc where there could also be other ethical issues due to child labour etc. He added that the Council could combat this by placing a 'Carbon Tax' on granite memorials, to offset issues. Or the council could simply say that as a burial authority we simply would not allow any imported granite to be used in the cemetery.

He advised that ICCM was currently looking at alternative to stones (reconstituted stone and that sandstone and limestones were preferable. Some authorities are already taking this stance he added.

He also brought Members attention to a scheme that was being sold in Gamblingay cemetery, where family gardens were being sold at premium prices. Basically small secluded areas sectioned off to allow for private space around a burial.

When asked about restrictions on planting in cemeteries Mr Smith said that it wasn't heavily

constrained. He added it would be preferable to plant more trees in cemeteries than not.

Members discussed if Area G might be suitable for the larger family plots? This recommendation would need to go to Full Council. Cllr Pettitt suggested that Area G could form part of phase two of construction but should not hold up progress on the rest of the works.

Another recommendation for Area G was to prepare it for Muslim graves, but not specifically, to allow for the different orientation required for Muslim Burials as it would be easier to implement this requirement in a separate area.

A question was asked if the cemetery was consecrated. Mr Smith advised against having the new cemetery consecrated as it would require permission from the diocese for any changes and could be an obstacle for the Council in the future. It would also give the Council scope to allow for multifaith burials.

Mr Smith believed that if construction starts in Oct 2023, the first burials could be 12 months from the start of construction.

He added that the Council should think seriously about it charges as most burial authorities were seriously undercharging and the Working Group will be considering all the financial considerations.

Children's area

Members considered the inclusion of a special memorial/memorial area for parents who have lost a child pre-birth or was stillborn. Cllr Scott had provided photographs of a memorial for such occasions attached for consideration. The memorial is circa 5 foot tall and made the same way as a headstone.

They also considered designs for a quiet area for contemplation.

Justin Smith and Ben Copeland left the meeting.

Update re Holly Lodge

Members received notes from a meeting between the Clerk, Deputy Clerk, Mayor, a resident of Holly Lodge and Alan Caddy of Higham Ferrers Environmental Ltd, which included a report from Mr Caddy (see attached).

The Clerk was asked to instruct the Council's solicitors to contact the residents of Holly Lodge regarding the land transfer asap.

Dates of Future Meetings

Initial costings to be received in 10 working days and once these are received a date for the next meeting will be set.

Policy Finance & Resources Committee (From Cemetery Working Group)

Date:	24th July 2023
Title:	Holly Lodge Update
Contact:	Nicola Sewell, Town Clerk

Purpose of the Report

1. To receive notes from a meeting between the Clerk, Deputy Clerk, Mayor, a resident of Holly Lodge and Alan Caddy of Higham Ferrers Environmental Ltd presented to the Cemetery Working Group on 3rd July 2023.

Background

2.0 Following a meeting of the Policy, Finance and Resources Committee the Clerk was requested to contact the Environment Agency to undertake a survey of the area around the septic tank and soakaway belonging to the residents of Holly Lodge and situated on Town Council land.

2.1 A meeting was arranged with Mr Alan Caddy of Higham Ferrers who was also asked if he could assess the soakaway and advise on the best style/design of lid to replace the broken/absent one.

Information

3.0 At the request of the resident during a phone call to the Clerk the previous evening, the temporary soakaway lid was not removed. As such Mr Caddy undertook a visual inspection of the area where the septic tank is sited.

3.1 The soakaway was not visible through the weeds and grass growing around it. The area is also secured with a triangle of three pieces of heras fence.

3.2 When asked if a replacement slab for the top of the septic tank would be suitable to cover the tank or if something else might be needed he stated that to replace like-for-like with a suitable slab would be adequate.

3.3 Mr Caddy pointed out that the soakaway was not compliant under the General Binding Rules set by the Government, and referred the group to the website for further information:

<https://www.gov.uk/guidance/general-binding-rules-small-sewage-discharge-to-the-ground>.

3.4 Mr Caddy stated that he expected that the necessary size of a compliant drainage field would be at least 20m² however a percolation test would be required to determine this.

3.5 Mr Caddy added that he would be interested in the results of any survey on the condition/contamination of the area surrounding the soakaway.

AGENDA ITEM: 6**Appendix IV**

3.6 When asked about historical damage to the soakaway Mr Caddy informed the group that any damage to the top of the soakaway would have no bearing on the soakaways performance/ability to perform its duty as it was the elements deep underground that did the work.

Report

4.0 *For information only:* A separate report from Mr Caddy has been circulated to Members. FYI his ballpark figures for the recommended works to the residents who own the cesspit and soakaway were:

- 1 - Piped Drainage Field - approx £8,000.00 inc. VAT
- 2 - Sewage Treatment Plant and Piped Drainage Field - approx £14,000.00 inc. VAT
- 3 - Cesspool - approx £8,000.00 inc. VAT

Please note these costs are not to be borne by the Town Council.

Higham Ferrers Environmental Ltd

Septic Tank Conversions and Sewage Treatment Plant Installations

6 Dryden Way, Higham Ferrers, Rushden, Northamptonshire, NN10 8DH

Tel: 01933 383091

Mob: 07759 079 094

Email: highamferrersenvironmental@gmail.com

SUMMARY OF SITE INSPECTION - 27/06/2023

Domestic Sewage System at Allotments Adjacent to Sandy Cemetery

The, old style, septic tank is of brick built construction with an estimated age of 100+ years. The tank itself, although old, is not non-compliant.

With a tank of this age the effluent will feed directly into a soakaway. Historically these were relatively small and only gave very limited filtration/treatment of the effluent before it entered the ground. Over time these soakaways become clogged and even less efficient. For this reason soakaways are no longer allowed to be used for the treatment of sewage discharged to ground. (See GBR Rule 5)

On site odours indicate that pollution could be present. (See GBR Rule 4)

The top of the tank was covered with concrete slabs. For safety, and to comply with legislation, a lid should ideally be sourced and secured in place. (See GBR Rule 11) As I said on the day, the concrete slabs will suffice at present but the broken slab should be replaced as soon as possible.

Recommendations:

Option 1 - Installation of a piped Drainage Field to the old tank. (as discussed on the day)

Option 2 - Installation of a new Treatment Plant* and piped Drainage Field. *The tanks we normally use have been tested and shown to remove 97% of pollutants from effluent. This treatment occurs prior to the liquid entering a Drainage Field.

Option 3 - Installation of a new Cesspool (fully enclosed system) where no sewage, treated or otherwise, can enter the ground. It must be emptied regularly by a registered waste carrier.

With options 2 & 3 the old tank must be properly decommissioned. (See GBR Rule 14) In all options the contaminated soakaway should also be decommissioned.

Link to Government's General Binding Rules below:

<https://www.gov.uk/guidance/general-binding-rules-small-sewage-discharge-to-the-ground>

Alan Caddy
Installation Engineer



SANDY
Town Council

SANDY TOWN COUNCIL POLICY, FINANCE & RESOURCES ACTION PLAN 2023/24

The following Action Plan summarises and prioritises the Council's activities and projects that will continue to be worked on over the 2023/24 financial year. The action plan is mostly project based and does not consider the daily business of the Council, such as routine maintenance and administration, dealing with and carrying out actions resulting from public enquiries, completing training and statutory activities (e.g., internal audit).

POLICY, FINANCE AND RESOURCES COMMITTEE				
Est. Cost	Objective	Actions	Responsibility	Timescale
2023/24 Activities				
Services and Contracts				
£19,000 Budget	Current insurance agreement runs until 2023 but annual review is conducted and agreed with insurer.	<ol style="list-style-type: none"> 1) Review of existing policy and drawing up any amendments or additions that are required. 2) Meeting with insurers to review and update policy. 3) Confirmation of any amendments made and copy of 2023/24 policy documents to be presented to PFR committee. 	<ol style="list-style-type: none"> 1) Clerk/Admin Lead 2) Clerk/Admin Lead/Insurer 3) Clerk/Admin Lead 	Complete Complete July 2023
£550 service contract currently paid	Review keyholder and alarm callout service provision by current provider and consider alternative quotations for 2024/25.	<ol style="list-style-type: none"> 1) Review of provision and research into alternative providers. 2) Quotes to be obtained by current and alternative providers for consideration. 3) Report to PFR with purpose, review, and costs of service provision over the last three years. Quotes and recommendation to be considered. 4) New contractor to be started. 	<ol style="list-style-type: none"> 1) Admin Lead 2) Admin Lead 3) Admin Lead/PFR 4) PFR/Admin Lead 	October 2023 Nov/Dec 2023 Dec 2023 March 2024
Current	Review and renew HR	<ol style="list-style-type: none"> 1) Review of existing provision to be conducted. 	<ol style="list-style-type: none"> 1) Clerk/HR 	Complete

AGENDA ITEM 8

APPENDIX V

budget of £1,500 retainer	and health and safety advisor contract.	<ol style="list-style-type: none"> 2) Quotations for new contract to be obtained from current and alternative providers. 3) Report, with quotes and recommendation to be considered. 4) Contractor to be appointed. 	<p>Committee</p> <ol style="list-style-type: none"> 2) Clerk/Admin Lead 3) Clerk/HR Committee 4) Clerk/PFR 	<p>Complete</p> <p>Complete</p> <p>July 2023</p>
Budgeting and Accounting				
	Agreement of 2024/25 budget and precept	<ol style="list-style-type: none"> 1) Produce Year on Year budget/expenditure report for review 2) Review of 2023/24 revenue budget report & 2024/25 recommendation 3) Review and amendment of 2024/25 revenue and capital budget 4) Review and amendment of 2024/25 budget and precept level 5) Recommend of budget and precept to Full Council 6) Approval of 2024/25 budget and precept 	<ol style="list-style-type: none"> 1) Clerk 2) PFR 3) PFR 4) PFR 5) PFR3 6) Full Council 	<p>Sep 2023</p> <p>16th Oct 2023</p> <p>20th Nov 2023</p> <p>8th Jan 2024</p> <p>8th Jan 2024</p> <p>22nd Jan 2024</p>
	Agreement of 2024/25 Scale of Charges	<ol style="list-style-type: none"> 1) Apply RPI increases to 2024/25 Scale of Charges 2) Review and approve 2024/25 Scale of Charges 3) Amend 2024/25 budget to reflect Scale of Charges 	<ol style="list-style-type: none"> 1) Admin Lead 2) PFR 3) Admin Lead 	<p>Nov 2023</p> <p>8th Jan 2023</p> <p>8th Jan 2023</p>
Large Capital Equipment Investment (beyond standard equipment covered within revenue budget)				
TBC	Research and develop proposals for the replacement of the older of the Council's works trucks.	<ol style="list-style-type: none"> 1) Review of vehicle requirements and understand what form of new vehicle would be appropriate 2) Research of vehicles and options available to the Council, along with costings and options such as leasing. 3) Report to committee with recommendations of preferred replacement vehicle, costs, and funding options. 4) Factor proposed new vehicle costs into the 2024/25 budget. 	<ol style="list-style-type: none"> 1) Cllrs/Outdoor Lead 2) Cllrs/Outdoor Lead /Deputy Clerk 3) Cllrs/Outdoor Lead 4) Clerk/PFR 	<p>July-Aug 2023</p> <p>Aug-Oct 2023</p> <p>Oct –Nov 2023</p> <p>Dec 2023</p>
Projects				

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TBC	Progress development of the cemetery burial site landscaping and pathways	<ol style="list-style-type: none"> 1) Agree cemetery final design with CDS and get costs for next stage of project. 2) Tender document for landscape contractors goes out 3) Landscaping to start 4) Update for burial regulations to incorporate extended area 5) Landscape work completed 	<ol style="list-style-type: none"> 1) CWG 2) Clerk/CWG 3) Clerk/CWG 4) CWG/Admin Team 5) Contractor/CWG W 	<p>July 2023 August 2023 Sept 2023 Oct/Nov 2023 Dec 2023 Oct 2024</p>
£67,000	Archaeological work at the cemetery extension site as per the planning permission granted	<ol style="list-style-type: none"> 1) Agree revised cost for work with archaeological contractor following further discussion with CBC. 2) Committee to approve expenditure on second stage of post excavation work and instruct archaeologist to commence. 3) Archaeologist to complete post excavation analysis stage and report back to the Council. 4) Agreement of final reporting stage commencement 5) Archaeologist to report back to CBC when reporting stage complete 6) Archaeologists to conduct an event to present findings to Members of the public and Historical Society 	<ol style="list-style-type: none"> 1) Clerk/Cem Wrk Grp 2) PFR 3) Contractor 4) PFR 5) Contractor 6) AOC/Community Engagement Officer 	<p>Complete Complete Complete Complete 2023 Aug/Sept 2023</p>
	Allotments at Beeston Green (village site)	<ol style="list-style-type: none"> 1) Agree terms of lease with CBC 2) Organise survey of the land to understand its condition 3) Determine design and layout of plots/utilities/parking and storage areas 4) Tender document for landscape works 5) Landscape works undertaken 6) Allotment Policy Updated 	<ol style="list-style-type: none"> 1) Beeston WG/PF&R and Clerk 2) Deputy Clerk/Beeston WG 3) Beeston WG/FC 4) PFR/FC 5) Contractor 	<p>TBD TBD TBD TBD TBD TBD</p>

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			6) Admin Team Leader/PF&R/Dep uty Clerk	
Policy and Administration				
£2,500 legal costs approved	Complete registration of all Council owned land with the Land registry	<ol style="list-style-type: none"> 1) Committee to approve expenditure on appointing a solicitor to undertake land registry work. 2) Documents to support registration of land to be catalogued and provided to solicitor. 3) Solicitor to undertake and complete registration process (committee to be advised on completion) 	<ol style="list-style-type: none"> 1) Clerk/PFR 2) Admin 3) Solicitor 	<p>Complete</p> <p>Complete</p> <p>Ongoing</p>
£3,000 legal costs approved	Adoption of 'Berwick Way' amenity land from Taylor Wimpey	<ol style="list-style-type: none"> 1) Council to agree proposed adoption of parcels of land. 2) Clerk to hold site meeting with TW rep and agree exact red line boundaries of each parcel. 3) Appointment of solicitor to deal with adoption legal work. 4) Obtain costs for cutting of the land to be adopted and budget accordingly. 5) Appointed solicitor to work with TW solicitor on completion of land transfer. 	<ol style="list-style-type: none"> 1) Full Council 2) Clerk 3) PFR/Clerk 4) Clerk 5) Solicitor/Clerk 	<p>Complete</p> <p>Complete</p> <p>Complete</p> <p>Complete</p> <p>Ongoing</p>
TBC	Completion of Army Cadets HQ lease / land matter (Berwick Way)	<ol style="list-style-type: none"> 1) Seek agreement from landowner Taylor Wimpey to transfer a small parcel of land at the site of the Cadet HQ to STC and progress accordingly. 2) Alternatively, that TW join a lease with STC and the Army Cadets for the HQ building. 3) Further actions will be dependent on responses from TW. 	<ol style="list-style-type: none"> 1) Clerk/PFR 2) Clerk/PFR 	<p>Ongoing</p>
	Beeston Green Working Group to develop proposals to address parking Issues at Beeston	<ol style="list-style-type: none"> 1) Clerk to obtain legal advice from NALC related to parking on village greens and actions that can be taken from a legal point of view. 2) Consideration of legal advice received, along with advice previously given from the Open Spaces Society in context of 	<ol style="list-style-type: none"> 1) Clerk 2) Beeston Wrk Grp 3) Beeston Wrk Grp 	<p>Ongoing</p>

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	Green.	parking issues. 3) Proposal on recommended action to be developed and presented to the PFR committee for consideration.		
Ongoing Activities				
Business as Usual	Running the Committee	Agendas, minutes, reports, finance, administration		
	Council Administration	Administration		
	Council finances, yearend accounts, payroll, and audit	Administration, monthly account review and monitoring, recommendations for decisions or action to Full Council. Review and consideration of internal audit reports, Council risk assessments and associated documents/actions.		
	Annual Report	Preparation and publication		
	Action Plan	Annual review and publication		
	Council Policies	Ongoing review and administration		
	Burial Regulations	Review and consideration of Burial Regulations.		
Business as Usual	Grants	Administration, finance, and agreement		
	External Contractors	Administration, management, and monitoring		
	Council Website	Continued maintenance and update		
	Procurement	Review, management and scrutiny of quotations and purchase recommendations		
	Civic Matters	Honorary Freeman & Friend of Sandy Award		
	IT & Office Equipment	Administration and supply		
Any other matters within the committee's remit				



2023 Insurance Renewal Review

Sandy Town Council

James Hallam Council Guard is a trading name of James Hallam Limited who are authorised and regulated by the Financial Conduct Authority. Registered Number 134435



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We are delighted to present the findings of our renewal negotiations in respect of your insurance programme with our recommendations. Details of their required premiums and terms are itemised later in this report.

We hope that the details contained in this Renewal Report are clear and concise. If you require clarification on any point, please do not hesitate to contact me.

Your renewal instructions are awaited, I confirm that we would be delighted to continue acting as your insurance brokers for the forthcoming period.

Stephen Packer

Stephen Packer Cert CII
Senior Client Executive
07720 544808



Broker at **LLOYD'S**

Client Information

The renewals/quotations covered by this Summary have been sought from various insurers in the name of the companies detailed below and based on the business activities stated.

Some of the companies mentioned below may be dormant, however, they are included as it is a statutory requirement that any limited company holds Employers Liability Insurance.

Companies Insured	Sandy Town Council
Address	Council Offices 10 Cambridge Road Sandy Beds. SG19 1JE
Business Description	Town Council & Property Owners
Employer PAYE Number	419/B3

IMPORTANT NOTICE REGARDING BUSINESS DESCRIPTION & COMPANIES INSURED

It is important that you advise any alterations to the preceding description of business, or indeed of any aspect which may increase the original risk including acquisitions or disposals, adoption or cessation of processes or systems.

Insurers have assessed and accepted the risks at the quoted premium on the basis of information given. Any variations of those details, if not advised to them, could result in an uninsured loss.

Your Insurance Requirements

Your insurance Demands and Needs are as stated within the quotation schedule or other documentation attached and are based upon the instructions and information you have provided to us as follows:

- Completion of a Pre-Renewal Questionnaire
- Various meetings and correspondence during the policy period.

Please let us know immediately if your Demands and Needs differ from those indicated.

Our understanding of your business has been encapsulated into a formal business description which is incorporated into the Companies and Activities section, as detailed above.

Our report summarises the basis of cover we are recommending because it provides options to satisfy your demands and needs as outlined above. We believe that the terms presented provide a scope of cover and premium that:

- is appropriate to satisfy your insurance requirements and
- is consistent with placements we have arranged for other clients with similar requirements having taken into account the specific nature of your own risk profile.

Where relevant we draw your attention to any specific exclusions, conditions and warranties that apply. Any failure or inability to comply with these could invalidate your cover and should be brought to our attention immediately.

Once we have received your instructions to proceed with renewal, we will finalise arrangements with insurers and then send you a formal confirmation that cover is in force. We will within 30 days of commencement of your contracts of insurance issue to you an Insurance Programme Summary showing details of your covers, including exclusions and limitations. Policy documents, which are issued by insurers, will be sent to you as promptly as possible.

Our Approach

Our approach is to capture the range of risks your business faces and assess your tolerance to these risks.

Not all risk is transferable and even then, Insurance can only be a partial solution. We therefore follow a method that will:

- ❖ Build a detailed understanding of your business and the risk exposures you face
- ❖ Determine which and to what extent you can tolerate risk
- ❖ Overlay this with an insurance market where appetite shifts
- ❖ Design a fresh insurance programme that balances the risks you face with
- ❖ Deliver accurate and timely documentation which clearly summarises your policy coverage
- ❖ Tailor a Service designed to fit your needs

We will reappraise your situation on a regular basis thereafter.

The 3 Step Process

This is a continuous process with the output being reviewed and challenged at regular intervals to ensure your risk and insurance arrangements remain optimal and sustainable.

Our proposition can be summarised as shown below:



Our Values

- ❖ We are a powerful Independent Lloyds' Broker – our independence gives us access to and close relationships with the leading insurance companies including Lloyds', which we leverage to the benefits of our clients. Our commitment to independence earns us a reputation that values long-term relationships.
- ❖ Committed to our clients – we do what is right. We get to know our clients, their business and understand their risks and exposures. We design and deliver solutions that match our clients' needs and wishes. We agree our commitment to service delivery from the outset.
- ❖ Our people are the key to our success – as a Chartered Broker, we invest highly in our people. Our Client Executives are members of the Chartered Insurance Institute and commit to their personal development and are supported by an equally experienced and committed client service team.
- ❖ Risk Managers are part of our business – our Risk Managers work in unity together with our clients and Client Executives. Our Risk Managers review applicable policy conditions/warranties and ensure that these are understood and complied with.

Chartered Insurance Brokers

We have been awarded the prestigious Chartered Insurance Brokers designations by the Chartered Insurance Institute (CII).

This is the industry's gold standard for firms of insurance brokers. It confirms that we have satisfied rigorous qualification criteria by retaining highly qualified staff who subscribe to the membership conditions of the CII. It also involves a commitment to continuing professional development and adherence to an industry standard Code of Ethics. You can view the Code at www.cii.co.uk/code.

When you use a Chartered firm, you are dealing with proven professionals. The CII is empowered by the Privy Council to award Chartered Status and the award is only made in deserving cases. Chartered titles are steeped in history and they remain the benchmark of professional excellence and integrity. Only the UK's premier insurance broking firms qualify for Chartered status.

As Chartered Insurance Brokers you can be sure of a professional service & expert advice.



Key Personnel

The Key Personnel involved with supporting and administrating your insurance portfolio are:

Account Executive



Stephen Packer

Phone: 07720 544808

Email: stephen.packer@jameshallam.co.uk

Account Handler



Mark Gerry

Phone: 01752 675451

Email: mark.gerry@jameshallam.co.uk

Claims Technician

Jade Adams

Phone: 01752 675465

Email: jade.adams@jameshallam.co.uk

The Insurance Landscape

When considering your arrangements, we feel it is important to understand the current landscape of the insurance market.

As you may already appreciate, insurance works by spreading risk across many individuals or businesses, the fundamental assumption being that only a few will suffer insured loss such as a fire, at any given time. Insurance can also cover natural catastrophes such as storms in which many policyholders are making claims at once, but these events are limited both in geography and duration, allowing the same pooling of risk.

Historically, the insurance market has always been subject to cyclical changes that broadly follow global financial cycles and global catastrophe events. Whilst the market has previously been in a 'soft' cycle for many years, the current 'hard' cycle is compounded by insurers facing the likelihood of prolonged financial turmoil and at the same time, dealing with the costs of ever more frequent extreme weather events.

In practical terms we are starting to see climate issues and other global events force insurers to look at the breadth of cover that they offer and begin to be more specific about the risks that they are prepared to insure and the premium terms that they can offer.

Impact of Inflation on Insurance

Russia's invasion of Ukraine has significantly disrupted global supply chains, impacting the production of semi-conductors, cars, as well as the price of food and building materials. This, combined with the China-US trade war, the pandemic, labour shortages, energy shortages and climate related events is accelerating the rate of inflation. There are several insurance considerations resulting from these wider issues;

- Supply chain disruption could impact a business's ability to trade normally and result in longer reconstruction or recovery times, leading to prolonged revenue loss.
- This, combined with a shortage of skilled labour, drives up repair and reinstatement costs and, if left unchecked, could mean that actual costs exceed the insured values, leading to potential under insurance and significant shortfalls in claim payments.

- The industrywide repair backlog means customers may have to wait longer before the damage to vehicles is repaired.
- The surge in gas and oil prices has put increasing pressure on energy intensive industries, leading some manufacturers of raw materials to scale back production, further inflating the cost of end goods.
- Businesses may struggle to source some items and so be forced to pay inflated prices for them. This could potentially lead to prolonged business interruption, fluctuations in stock values and again the potential for insured values to become insufficient, again resulting in under insurance and shortfalls in claim payments.

Cyber Risk

The recent “Hard Reset” annual report on the cyber insurance market reveals that higher loss frequency and severity from ransomware have caused the average cost of cover to more than double since 2021.

According to the report, the annualised number of global ransomware incidents was up 235% in 2021 compared to 2019, with average US ransom payments rising by 370% over the same timeframe.

There is some good news though. After almost three years of hardening conditions, the cyber insurance market is showing signs of stabilising, as businesses begin to become more alert to the risks they face and take steps to reduce them. Insurers are also taking more of a lead in setting minimum standards for cyber security and loss prevention.

Nevertheless, there are clear signs that we won't be reverting to the soft market conditions we saw a few years ago and insurers will continue to focus on rewarding businesses with good cyber risk management practices.

The way forward

Businesses should consider how they react to these challenges and ensure that their insurance arrangements and sums insured continue to keep in step with any changes in a very challenging market. The required approach will of course vary from business to business and could involve:

- A renewed focus on the management and reduction of business risk and supply chain risk
- A more frequent reassessment of insurance values
- Extending business interruption values and indemnity periods
- Transferring risk through contracts or outsourcing
- Self-insuring certain risks
- Long-term insurance agreements at fixed rates, where available.

As a leading independent insurance broker, we are committed to working in partnership with our clients and insurers to design practical solutions which address current and emerging challenges.

We have access to all leading rated insurers and direct access to Lloyd's of London. As such, we are well placed to seek out the best options for our clients, in terms of insurer, cover and premium.

Our capabilities also include on-site and off-site Risk Management and Loss Prevention advice, from our highly qualified risk managers. They can help identify and mitigate risks to the business and so reduce the potential for losses that can interrupt the business and add to the costs of insurance cover.

We are committed to guiding you and your business through these challenging times.

The Insurance Act 2015 | Duty of Fair Presentation

Since 12th August 2016 The Act has created a 'duty of fair presentation' which applies when arranging your insurance. The background to the legislation is to achieve fair outcomes for all parties providing all parties act in an honourable and reasonable way.

This means you and we have an obligation to:

- Disclose material circumstances that you know or ought to know about the risk. This includes senior management knowledge, the knowledge of the insurance buyer, and also information held in the business that could be established following a reasonable search.
- Disclose sufficient information in a reasonably clear and accessible manner to put a prudent insurer on notice that it needs to make further enquiries to reveal such material circumstances.
- Not make a misrepresentation

There is a continuing duty for you to disclose all material circumstances when arranging your insurance and to disclose any changes in material circumstances when renewing and/or during the lifetime of the policy. This includes any changes that may occur between receiving our quotation and placement or renewal of policies.

So, what is a material circumstance? This is information an insurer would regard as likely to influence the acceptance and assessment of your risk proposal. If you are in doubt as to whether to disclose certain information, our advice is to do so - tell us anything you think may be relevant.

Please note if it can be shown that you have made a deliberate or reckless failure to disclose issues of relevance insurers may avoid the policy.

Broker Remuneration

In arranging these insurances, we receive remuneration from insurers by way of commission which is included within the quoted renewal premiums. You are entitled, at any time, to request information regarding the amount of remuneration we have received as a result of placing your insurance business.

The core services which would be delivered by Your service team are provided in detail later in this report but will include the following:

- Information gathering
- Programme design
- Development of broking strategy
- Preparation of market presentations
- Broking and placement of covers
- Invoicing
- Production of insurance registers
- Production of policies, certificates, letters of indemnity etc.
- Ongoing day to day administration
- Site visits where required
- Claims review meetings where required
- Provision of claims data and analysis
- Assistance with insurer surveys and risk management queries.

Proposed Strategy

Policy Type	Notes
Commercial Combined	Negotiate renewal terms with your existing insurers, Aviva Insurance Limited, who are preferred insurance provider in this area of specialist insurance
Excess Liability Combined	Negotiate renewal with your existing insurers, Allianz Insurance Plc
Council Fleet	Negotiate renewal with your existing insurers, Equity Redstar
Aviva GPA/Sickness/Business Travel	Negotiate renewal with your existing insurers, Aviva Insurance Limited

Renewal Premium Summary

The table below represents our recommendations in relation to your requested covers.

Policy Type	Insurer	Effective Date	Quoted / Renewal	Premium (GBP)	Premium Tax (GBP)	Admin Fee (GBP)	Total (GBP)
Commercial Combined	Aviva Insurance Limited	01/07/23	Renewal	16,374.31	1,964.90	25.00	18,364.21
Excess Liability Combined	Allianz Insurance Plc	01/07/23	Renewal	550.00	66.00	25.00	641.00
Council Fleet	ERS	01/07/23	Renewal	2,712.00	325.44	25.00	3,062.44
Aviva GPA/Sickness/Business Travel	Aviva Insurance Limited	01/07/23	Renewal	552.67	66.32	25.00	643.99
Total				20,188.98	2,422.66	100.00	22,711.64

Please find details of the recommended cover overleaf.

RENEWAL COMPARISON

For your reference, we have summarised below the cost of your renewal for last year. All amounts in the below table include tax and fees where applicable.

	Cover at Start of Last Year (GBP)	Cover at End of Last Year (GBP)	Renewal Quote (GBP)
Commercial Combined	16,454.19	16,605.46	18,364.21
Excess Liability Combined	522.08	522.08	641.00
Council Fleet	2,412.84	2,972.84	3,062.44
Aviva GPA/Sickness/Business Travel	643.98	643.98	643.99
Total (GBP)	20,033.09	20,744.36	22,711.64

Commercial Combined Renewal Quotation

We are pleased to offer you the following renewal terms.

Your needs and requirements for insurance cover have been assessed as undernoted:

A Combined policy designed to provide cover for the general insurance needs of a business. Cover may include a combination of material damage to property i.e. buildings, contents and stock, plus business interruption, money, goods in transit, personal accident, professional indemnity, legal expenses, products liability and legal liabilities to the public and employees

Insurance designed to provide cover in respect of the main insurable risks faced by the business including

- Loss or damage to the business assets
- Liabilities to others as a result of the business activities
- The effects of loss or claims to the business

With terms which reflect the business's ability to absorb or transfer these risks.

Based on:

- the information provided in the 'Renewal Questionnaire' document completed by you and
- Our meetings with you and subsequent correspondence and
- Our historical knowledge of your requirements as your Insurance advisors.

Recommended Quote

As a result of our market activity, we recommend the following quote which we have obtained for you:

Policy	Commercial Combined
Insurer	Aviva Insurance Limited
Premium (Including Tax) (GBP)	18,364.21
Cover Period	01/07/2023 to 30/06/2024

Our recommendation follows negotiation of renewal terms with your existing insurers, Aviva Insurance Limited, as specialist insurance providers in this area of insurance.

Our renewal negotiations have incorporated the following amendments to cover following this year's pre-renewal review:

1. Material Damage – Specified All Risks – Garden & Maintenance Machinery – sum insured increased to £65,223
2. EL Section – Clerical wages for 2023/24 reduced to £152,000
3. EL Section – Manual Work wages for 2023/24 increased to £124,780
4. PL Section – Turnover including Precept figure for 2023/24 increased to £742,341

All other sums insured/estimates etc. remain unaltered with index linking applied ***, where applicable.

*** 2023 Index Linking indices:

Commercial Contents – 11.3%

Commercial Buildings – 8.8%

We are pleased to be able to confirm that all Policy Terms and Conditions remain unaltered from last year bar the following:

1. Property Damage Section: application of an increased Flood Excess of £750 each and every claim in respect of the Premises situate: Banks Pavilion, Sunderland Road and adjacent Cricket Ground; Public Conveniences, Brook End & Sandy Town Council Depot
2. Public/Products Liability Section: amended Activities and Events Exception (as detailed in the below Insurance Summary)

Please note a 3 Year Long Term Agreement with a 5% Rate Escalator and a 50% Loss Ratio Breakout Clause are available – to be reviewed with your Account Executive, Stephen Packer.

We are providing a Personal Recommendation in relation to the suitability of this product to meet your needs.

Insurer Selection

Following a review of your requirements and based upon our knowledge of insurance markets we have not sought alternatives and have only considered your current insurer.

We believe that the terms presented provide a scope of cover and premium that is appropriate to satisfy your insurance requirements having taken into account the specific nature of your own risk profile.

Financial Security

The credit rating for the recommended insurer from Standard & Poor's is:

Insurance Provider	Standard and Poor's Rating
Aviva Insurance Ltd	A+

We would confirm our recommendation of renewal with your existing insurers, Aviva Insurance Limited, and await your advices as to whether a 3 year Long Term Agreement is of interest.

Attached please find a summary of the main terms of the recommended quote.

Commercial Combined Cover Summary

POLICYHOLDER	Sandy Town Council
INSURER	Aviva Insurance Limited
POLICY NUMBER	100762084CCI
PERIOD OF INSURANCE	01/07/2023 to 30/06/2024

SCOPE OF COVER

Material Damage

Business Interruption

Money & Assault

Employers Liability

Public Liability

Products Liability

Fidelity Guarantee

Legal Expenses

Official Indemnity

MATERIAL DAMAGE

Cover

Loss of or damage to the insured property arising out of the Insured Risks as defined below.

PREMISES: PREMISES 001 - COUNCIL OFFICES, 10 CAMBRIDGE ROAD, SANDY, BEDFORDSHIRE, SG19 1JE

Insured Risks

All Risks
Subsidence Ground Heave Landslip
Theft or Attempted Theft

Excesses

GBP500

Excesses (subsidence)

GBP1,000

Buildings

Description	Cover Basis	Inflation Provision	Excess (GBP)	Declared / (Full) Value (GBP)	Sum Insured (GBP)
Building including landlords fixtures and fittings (Council Offices)	Reinstatement	Index Linking	500	851,308	1,021,570

Contents

Description	Cover Basis	Inflation Provision	Excess (GBP)	Declared / (Full) Value (GBP)	Sum Insured (GBP)
General Contents	Reinstatement	Index Linking	500	232,063	278,476

Specified Contents Items

Description	Inflation Provision	Excess (GBP)	Sum Insured (GBP)
Piece of Carved Ivory from a Roman Box	None	500	12,215

Endorsements

Interested Party in the C300i Photocopier

The interest of Genke Leasing Limited that can be contacted at 2 London Square, Cross Lanes, Guildford, Surrey, GU1 1UN is noted in respect of a C300i Photocopier under lease agreement no. 141016324 at the Council Offices Premises from 14/04/23.

This endorsement shall apply in respect of the information as provided to and accepted by us on 14/04/23.

Conditions Precedent

Minimum Security

Theft and Money Sections where insured by this policy

If in relation to any claim for Damage to the Property Insured caused by theft or attempted theft at The Premises, which occurs more than 30 days after the inception of this policy and You have failed to fulfil any of the following conditions, We will not pay that claim.

In respect of all those parts of The Premises occupied by You in connection with The Business You must ensure that all Perimeter doors and opening Accessible Perimeter windows are provided with an appropriate security measure, as described below and when The Premises are unattended, all such doors and windows to that part, or parts are closed and secured by such appropriate security measure being put into full and effective operation and any keys removed from the locks and stored away from such window or door.

(1) Hinged doors must be secured as follows

- (a) single leaf doors and the final closing leaf of double doors
 - (i) timber framed doors –by a lock certified as meeting British Standard BS3621
 - (ii) aluminium or steel framed doors –by a five (or more) pin cylinder mortice swing lock
 - (iii) plastic framed doors –by a lock assembly certified as meeting Publically Available Specification PAS3621 or a multi-point lock having at least three moving fastening points operated from a handle which is secured by a five (or more) pin cylinder lock
 - (iv) steel or composite construction (security) doors - by a security measure described in either (1)
 - (a) (i) or (1) (a) (iii) above or by a five (or more) pin cylinder mortice lock
 - (b) the first closing leaf of double doors
 - (i) by having, adjacent to the top and bottom corners of the door, a rebate bolt or an internal key operated mortice rack bolt or a lockable bolt
 - (ii) by a multi-point lock having at least two moving fastening points operated from a handle which is secured by a five (or more) pin cylinder lock

(2) Rolling shutter and rolling panel doors must be secured as follows

- (a) manually operated doors – by having the operating chain fastened to an internal chain stop, housing or wall bracket by means of a padlock having a hardened steel shackle
- (b) electrically operated doors – by having an internal operating switch permitting power to be isolated and secured in the 'off' position by means of an integral lock or a padlock
- (c) wicket gates/personnel doors within such doors – by a lock certified as meeting British Standard BS3621

(3) Cellar trap doors must be secured as follows

- (a) by having an internal steel padlock bar fastened by a padlock having a hardened steel shackle
- (b) by having, adjacent to the top and bottom corners of the door(s), an internal key operated mortice rack bolt or a lockable bolt noting that, where one leaf of double doors when closed prevents the opening of the other, only that leaf needs securing as stated

(4) Doors described in 1 (a) and 2 (c) above which are not final exit doors must be secured by a security measure described in 1 (a) or 2 (c) above or any type of door lock or lockable fastening which is supplemented by having, adjacent to the top and bottom corners of the door, an internal key operated mortice rack bolt or a lockable bolt

(5) Windows must be secured as follows

- (a) roof lights – by an internal fastening device designed and supplied as suitable for the task
- (b) louvre windows – by internal or external fixed steel bars or grilles
- (c) other windows – internally by means of a fastening device having an integral lock, by a window lock or by a key operated mortice rack bolt

(6) Emergency fire exits must be secured so that any door or window described in (1) – (5) above which is formally designated as being solely for use as an emergency fire exit by the person(s) legally responsible under fire safety legislation for fire safety is excluded from the stated requirements and instead must be secured by a fastening device designed and supplied as suitable for the task.

The following definitions apply to this condition.

Perimeter

Doors and windows that provide access from those parts of The Premises occupied by You in connection with The Business to the open air, into any area of The Premises not occupied by You in connection with The Business or into any adjoining premises.

Accessible

Perimeter windows located on

(1) basement and ground floors

(2) other floors where they can be reached by a person standing within any communal areas, areas of The Premises not occupied by You in connection with The Business or any areas of adjoining or adjacent premises

(3) other floors where they can be reached by a person standing on adjoining or adjacent land or any external structural feature of The Premises, or any adjoining or adjacent premises, which can readily be climbed onto including but not limited to stairways, fire escapes, lower storey roofs, porches, balconies.

PREMISES: PREMISES 002 - PAVILION & PUBLIC CONVENIENCES, BEDFORD ROAD, SANDY, BEDFORDSHIRE, SG19 1EY

Insured Risks

All Risks
Subsidence Ground Heave Landslip
Theft or Attempted Theft

Excesses

GBP500

Excesses (subsidence)

GBP1,000

Buildings

Description	Cover Basis	Inflation Provision	Excess (GBP)	Declared / (Full) Value (GBP)	Sum Insured (GBP)
Building including landlords fixtures and fittings (Pavilion & Public Conveniences, Bedford Road (Occupied as Pavilion & Public Conveniences))	Reinstatement	Index Linking	500	323,049	387,660

PREMISES: PREMISES 003 - BANKS PAVILION, SUNDERLAND ROAD, SANDY, BEDFORDSHIRE, SG19 1RQ

Insured Risks

All Risks
Subsidence Ground Heave Landslip
Theft or Attempted Theft

Excesses

GBP500

Excesses (subsidence)

GBP1,000

Buildings

Description	Cover Basis	Inflation Provision	Excess (GBP)	Declared / (Full) Value (GBP)	Sum Insured (GBP)
Building including landlords fixtures and fittings (Banks Pavilion (Occupied as Store for Adjacent Cricket Ground))	Reinstatement	Index Linking	500	191,294	229,553

Contents

Description	Cover Basis	Inflation Provision	Excess (GBP)	Declared / (Full) Value (GBP)	Sum Insured (GBP)
General Contents	Reinstatement	Index Linking	500	3,755	4,506

Excess

Banks Pavilion, Sunderland Road, Sandy, SG19 1RQ & Store for adjacent Cricket Ground

Flood Excess - £750 each and every claim

PREMISES: PREMISES 004 - THE JENKINS PAVILION, SUNDELAND ROAD, SANDY, BEDFORDSHIRE, SG19 1RQ

Insured Risks

All Risks
Subsidence Ground Heave Landslip
Theft or Attempted Theft

Excesses

GBP500

Excesses (subsidence)

GBP1,000

Buildings

Description	Cover Basis	Inflation Provision	Excess (GBP)	Declared / (Full) Value (GBP)	Sum Insured (GBP)
Building including landlords fixtures and fittings (The Jenkins Pavilion (Occupied as Purpose Built Sports Pavilion))	Reinstatement	Index Linking	500	1,001,504	1,201,805

Contents

Description	Cover Basis	Inflation Provision	Excess (GBP)	Declared / (Full) Value (GBP)	Sum Insured (GBP)
General Contents	Reinstatement	Index Linking	500	14,291	17,149

PREMISES: PREMISES 005 - STORE/GARAGE, SUNDERLAND ROAD, SANDY, BEDFORDSHIRE, SG19 1RG

Insured Risks

All Risks
Subsidence Ground Heave Landslip
Theft or Attempted Theft

Excesses

GBP500

Excesses (subsidence)

GBP1,000

Buildings

Description	Cover Basis	Inflation Provision	Excess (GBP)	Declared / (Full) Value (GBP)	Sum Insured (GBP)
Building including landlords fixtures and fittings (Store/Garage, Sunderland Road (Occupied as a Detached Block Which is Used for/as a Storage/Garage for Cricket Ground))	Reinstatement	Index Linking	500	29,108	34,929

PREMISES: PREMISES 006 - PUBLIC CONVENIENCES, HIGH STREET, SANDY, BEDFORDSHIRE, SG19 1AG

Insured Risks

All Risks
Subsidence Ground Heave Landslip
Theft or Attempted Theft

Excesses

GBP500

Excesses (subsidence)

GBP1,000

Buildings

Description	Cover Basis	Inflation Provision	Excess (GBP)	Declared / (Full) Value (GBP)	Sum Insured (GBP)
Building including landlords fixtures and fittings (Public Conveniences, High Street)	Reinstatement	Index Linking	500	151,404	181,685

Excess

Public Conveniences, Brook End, Pottton, Sandy, SG19 2QS

Flood Excess - £750 each and every claim

PREMISES: PREMISES 007 - CEMETERY CHAPEL & SHED, POTTON ROAD, POTTON, SANDY, BEDFORDSHIRE, SG19 2DH

Insured Risks

All Risks
Subsidence Ground Heave Landslip
Theft or Attempted Theft

Excesses

GBP500

Excesses (subsidence)

GBP1,000

Buildings

Description	Cover Basis	Inflation Provision	Excess (GBP)	Declared / (Full) Value (GBP)	Sum Insured (GBP)
Building including landlords fixtures and fittings (Cemetery Chapel & Shed, Potton Road (Occupied as A 19th Century Chapel and used as A Storehouse))	Reinstatement	Index Linking	500	701,006	841,207

Contents

Description	Cover Basis	Inflation Provision	Excess (GBP)	Declared / (Full) Value (GBP)	Sum Insured (GBP)
General Contents	Reinstatement	Index Linking	500	9,401	11,281

PREMISES: PREMISES 008 - GROUND STAFF OFFICE & MESS ROOM, COUNCIL OFFICES, 10 CAMBRIDGE ROAD, SANDY, BEDFORDSHIRE, SG19 1JE

Insured Risks

All Risks
Subsidence Ground Heave Landslip
Theft or Attempted Theft

Excesses

GBP500

Excesses (subsidence)

GBP1,000

Contents

Description	Cover Basis	Inflation Provision	Excess (GBP)	Declared / (Full) Value (GBP)	Sum Insured (GBP)
General Contents	Reinstatement	Index Linking	500	12,950	15,540
CCTV equipment	Reinstatement	Index Linking	500	4,414	5,296

PREMISES: PREMISES 009 - SANDY TOWN COUNCIL DEPOT, STRATFORD ROAD, SANDY, BEDFORDSHIRE, SG19 2AA

Insured Risks

All Risks
Subsidence Ground Heave Landslip
Theft or Attempted Theft

Excesses

GBP500

Excesses (subsidence)

GBP1,000

Buildings

Description	Cover Basis	Inflation Provision	Excess (GBP)	Declared / (Full) Value (GBP)	Sum Insured (GBP)
Building including landlords fixtures and fittings (Sandy Town Council Depot (Occupied as Town Council Depot, Workshop/Store and Public Toilet))	Reinstatement	Index Linking	500	355,612	426,735
CCTV Equipment	Reinstatement	Index Linking	500	1,894	2,272

Description	Cover Basis	Inflation Provision	Excess (GBP)	Declared / (Full) Value (GBP)	Sum Insured (GBP)
Buildings – Brick Pillars, Metal Fencing & Gates	Reinstatement	Index Linking	500	13,257	15,909
Buildings – Bunded Diesel Tank	Reinstatement	Index Linking	500	1,567	1,881

Contents

Description	Cover Basis	Inflation Provision	Excess (GBP)	Declared / (Full) Value (GBP)	Sum Insured (GBP)
Contents of the Bunded Diesel Tank	Reinstatement	Index Linking	500	851	1,021

Excess

Sandy Town Council Depot, Stratford Road, Sandy, SG19 2AA

Flood Excess - £750 each and every claim

PREMISES: PREMISES 010 - ANYWHERE WITHIN THE BOUNDARIES OF SANDY (FLOATING LOCATION)

Insured Risks

All Risks
Subsidence Ground Heave Landslip
Theft or Attempted Theft

Excesses

GBP500

Excesses (subsidence)

GBP1,000

Buildings

Description	Cover Basis	Inflation Provision	Excess (GBP)	Sum Insured (GBP)
Infrastructure: Playground Equipment & Surfaces	Reinstatement	Index Linking	500	374,327
Infrastructure: Skate Park/BMX Track/Parkour Facilities	Reinstatement	Index Linking	500	162,546
Street Furniture	Reinstatement	Index Linking	500	12,052
Infrastructure: War Memorials	Reinstatement	Index Linking	500	92,089
4 x CCTV Cameras	Reinstatement	Index Linking	500	25,848
Street Lighting	Reinstatement	Index Linking	500	471,035
Play Equipment, Fallowfield	Reinstatement	Index Linking	500	180,782
Benches & Fences, Fallowfield, Ivel Park & Bedford Road	Reinstatement	Index Linking	500	48,533
Car Park Barrier Located in High Street, SG19 1AG	Reinstatement	Index Linking	500	7,635
Metal Bandstand in High Street, SG19 1HU	Reinstatement	Index Linking	500	60,261

PREMISES: SPECIFIED ALL RISKS (UK) (FLOATING LOCATION)

Insured Risks

All Risks
Subsidence Ground Heave Landslip
Theft or Attempted Theft

Excesses

GBP100

Excesses (subsidence)

GBP1,000

Contents

Description	Excess (GBP)	Sum Insured (GBP)
Regalia (cover extended to include 90 days Worldwide)	100	10,616
Garden & Maintenance Machinery/Tools & Associated Equipment	100	65,223
Laptop Computers & Portable Electronic Equipment	100	3,068
Beacon	100	410
Gazebos	100	3,365
4 x Defibrillators	100	5,262

Territorial Limits

Regalia : Anywhere in the United Kingdom including Transit and whilst temporarily removed anywhere in the world for up to 90 days.

All other items: Anywhere in the United Kingdom including Transit

Conditions Precedent

Portable Computer Equipment

If in relation to any claim for Damage by theft or attempted theft of Portable Computer Equipment You have failed to fulfil any of the following conditions, We will not pay that claim.

You must ensure that where Portable Computer Equipment is

(a) left in any Unattended Vehicle, it is concealed from view in a storage compartment, and the vehicle is securely locked and all security devices set in operation and, between the hours of 9.00pm and 6.00am, the vehicle is kept either in a locked building of substantial construction or guarded security park

(b) in transit by air it is carried as hand luggage unless instructed otherwise by airline staff

(c) in transit by ship or ferry it is stored in a securely locked cabin or road vehicle aboard such vessel or kept with You

(d) in transit by railway or underground it is carried as hand luggage and kept with You.

The maximum We will pay for any one or all claims arising out of one cause is

(a) £2,500 in respect of theft or attempted theft from an Unattended Vehicle

(b) £10,000 in respect of any other theft or attempted theft

(c) £50,000 in respect of any other Damage.

The following definition applies to this condition

Portable Computer Equipment

Personal computers, small microcomputers and similar equipment used by You for processing, communicating and storing electronic data and which are designed to be carried by hand.

BUSINESS INTERRUPTION

Cover

Loss resulting from an interruption to the business following loss of or damage to the insured property arising out of the Insured Risks as defined below.

Basis	Insured Risks	Period (Months)	Excess (GBP)	Sum Insured (GBP)
Gross Revenue/Income	As Material Damage section	24	0	6,676
Increased Cost of Working Only	As Material Damage section	12	0	50,000

MONEY & ASSAULT

Cover

Loss involving any loss of Money and loss involving assault.

Limits of Indemnity

Money

Description	Limit (GBP)
Loss of money from the home of an authorised person:	500
Loss of money not in a locked Safe outside of business hours:	250
Loss of money during business hours:	5,000

Money in Safe Outside of Business Hours

Description	Limit (GBP)
Unspecified safes	2,500

Assault

Description	Period (Weeks)	Benefits Payable (GBP)
Death and other capital benefits		50,000
Temporary Total Disablement	104	500
Temporary Partial Disablement	104	250

Excess

Excess (GBP): 0

Conditions Precedent

Medical Evidence

In respect of Assault, We will, at Our option, arrange for the Insured Person to undergo a medical examination or, in the event of death, a post mortem examination.

You, or Your personal representatives, will supply to Us, at Your expense, any certificates, information or evidence in the format We require to support a claim.

Money In Transit

If in relation to any claim for loss of Money in transit (other than Money described in Item 1 of The Schedule), You have failed to fulfil any of the following conditions, We will not pay that claim.

You must ensure

(1) that Money in transit is accompanied by the number of persons stated below, who must be either You and/or any director, partner or Employee

(a) over £2,500 up to £5,000 by at least 2 persons

(b) over £5,000 up to £8,000 by at least 3 persons

(c) over £8,000 up to £12,000 by at least 4 persons

(d) over £12,000 by an approved Security Company

(2) private transport is used for amounts of Money in transit greater than £2,500 where the distance exceeds

half a mile.

The maximum We will pay for any one claim will not exceed the Limit Any One Loss stated in The Schedule.

Records and Key Security

If in relation to any claim for loss of Money You have failed to fulfil any of the following condition, You will lose Your right to payment for that claim.

You must

- (1) keep a complete record of Money in a secure place other than in a safe or strongroom containing Money
- (2) ensure that outside of Business Hours, all safes and/or strongrooms are kept locked and the keys removed from The Premises unless The Premises are occupied by You or any director, partner or authorised Employee of Yours, in which case the keys must be kept in a secure place away from any safe or strongroom
- (3) ensure that whenever The Premises are closed for business or left unattended, all security devices to protect The Premises are properly fitted and put into full operation.

Minimum Security Condition applies in respect of the Council Offices

(refer to Property Damage section for full wording)

EMPLOYERS LIABILITY

Cover

Indemnity against legal liability for injury to or illness of employees arising out of or in the course of the business and within the Territorial Limits.

Limits of Indemnity

Any one occurrence (inclusive of costs GBP): 10,000,000

Estimates

Description	Number of Employees	Wage Roll Estimate (GBP)
Clerical	5	152,000
Manual Work: Property Maintenance, Litter Picking, Grounds Maintenance	6	124,780
Volunteers	20	0
Council Members	15	0

Main Exclusions

Tree Felling Exception

We will not provide cover for the felling, lopping, sawing or carriage of trees.

Please note that a copy of the Certificate of Employers' Liability Insurance should be displayed at each place of business where you employ persons covered by this policy. It is however satisfactory to make the certificate available in electronic form, providing that it is reasonably accessible to relevant employees to whom it relates. We also recommend that you retain this certificate after it has expired as under current legislation, if no insurance records can be found at the time of any future claim, an employer could be held responsible for payment of all or part of the claim.

PUBLIC LIABILITY

Cover

Indemnity against legal liability for injury to third parties or loss of or damage to third party property arising out of the business.

Limits of Indemnity

Public Liability any one occurrence (GBP): 10,000,000

Turnover

Description	Estimate (GBP)
Total Income/Revenue including Precept	742,341

Excesses

GBP: 500

Main Extension

The following clauses are applicable and are displayed in full in Your Policy wording with the information below explaining any values relating to each of them:

Data Protection Act 1998: Maximum payable any one Period of Insurance £1,000,000

Environmental Statutory Clean-Up Costs: Maximum payable £2,000,000

Hired or Rented Premises (Excess £250)

Libel and Slander: Maximum payable £1,000,000

Payment for Court Attendance Limit per day

(You/director/partner): £500

Limit per day (Employee): £250

Conditions Precedent

Equipment Inspection Condition and Health and Fitness Advice Exception

If in relation to any claim You have failed to fulfil any of the following conditions, We will not pay that claim.

You must ensure that

- (1) any person providing training or instruction must hold a qualification from a relevant recognised organisation
- (2) all equipment

(a) is visually inspected by a competent person within each 24 hour period and withdrawn from use until any defects found are repaired

(b) is maintained and serviced in accordance with manufacturers guidelines

(c) is independently inspected by a qualified engineer on an annual basis or more frequently if required by manufacturers guidelines

(d) all inspections verifying actions referred to in (2) (a), (b) and (c) above are recorded and retained for a period of at least three years.

We will not provide cover for

- (1) Bodily Injury to any person as a result of their inexperience or physical inability to carry out advice or instruction given by, or on behalf of, The Insured
- (2) dietary advice or instruction
- (3) errors, omissions or neglects in treatment administered by You or on Your behalf

Playgrounds and Amusement Devices Condition and Exception

If in relation to any claim You have failed to fulfil any of the following conditions, We will not pay that claim.

You must ensure that in connection with playground and amusement devices

- (1) all equipment, devices and facilities, including sand pits and paddling pools

(a) are manufactured and installed to the appropriate standard and maintained in good condition

(b) are inspected, by a competent person, at least weekly and all defects or risks to health or safety immediately rectified or the equipment, device or facility taken out of use

(2) suitable signs are clearly displayed to customers stating any information, restrictions or limitations for the safe use of the equipment device or facility

(3) they are risk assessed to determine where supervision is necessary and ensure that it is provided whenever the play equipment device or facility is in use.

We will not provide cover for the operation of mechanically powered passenger carrying amusement devices, skateboard parks or inflatable devices.

Skateboard Parks

If in relation to any claim You have failed to fulfil any of the following conditions, We will not pay that claim.

You must ensure that, in connection with skateboard parks

- (1) all structures including the skating surfaces

(a) are manufactured and installed to the appropriate standard and maintained in good condition

(b) are inspected by a competent person at least weekly and

(i) all defects or risks to health or safety immediately rectified or

(ii) the structure taken out of use

(2) You will erect where necessary suitable signs detailing any information that is necessary for the safe use of the facility and clearly stating any restrictions on its use

(3) You will determine where supervision is necessary and ensure that it is provided whenever the facilities are in use.

We will not provide cover for Bodily Injury to persons taking part in activities in the skateboard park unless caused by defects in the structure.

Activities and Events Exceptions

We will not provide cover for

- (1) sponsored walks, rides, marathons or similar events
- (2) fireworks displays or bonfires
- (3) bouncy castles and other inflatable devices other than where hired in, and operated by the supplier
- (4) Bodily Injury or Damage to Property arising from
 - go-karting, quad biking or motor sports
 - parachute jumping, paragliding or parascending
 - bungee jumping or abseiling
 - ballooning or other flying activities
 - weapons
 - passenger carrying amusement devices
 - remote controlled model aircraft
 - animal rides
 - pyrotechnics.
- (5) events where combined numbers of participants and spectators on site exceed 2,000 at any one time

ACTIONS YOU MUST TAKE

The following Condition applies in addition to any Conditions stated in Your policy wording.

Inflatable Devices Condition

If in relation to any claim You have failed to fulfil any of the following conditions, We will not pay that claim.

You must ensure that, in connection with inflatable devices that

- a) You have in place a system of check to ensure that the supplier(s) of the inflatable device(s) has Public and Products Liability insurance and that You keep a written record of their insurer and policy number, and
- b) the limit of indemnity under such policy is at least equivalent to the limit of indemnity under the Public and Products Liability Section of this policy.

the supplier must have sufficient training and knowledge to understand the procedures and rules regarding the safe use and operation of such devices.

the maximum number of persons allowed in or on such devices at any time will not exceed the number outlined in the manufacturers' guidelines or recommendations and such devices are supervised at all times by the supplier
all outdoor devices have adequate anchorage points which must be used at all times.

all devices are inspected:

daily prior to use, and

at least annually by a competent person and the records of such inspections checked by You and any defects or risks to health & safety have been rectified

Tree Felling Exception

We will not provide cover for the felling, lopping, sawing, moving or haulage of trees.

PRODUCTS LIABILITY

Cover

Indemnity against legal liability for injury to third parties or loss of or damage to third party property arising out of the products supplied.

Limits of Indemnity

Products Liability any one occurrence and any one year (GBP):	10,000,000
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Excesses

GBP:	500
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Main Exclusions

Products Supplied - Restriction

We will not provide cover for Products Supplied other than the sale or supply of food and drink intended to be consumed on Your premises, the supply of office requisites or the disposal of furniture and office equipment previously used in the course of The Business.

FIDELITY GUARANTEE

Cover

Limits of Liability:

Internal Crime (Fidelity Guarantee): As per main limit

Outsource Service Provider Crime: £100,000

Corporate Identity Fraud: 10% of the Limit of Indemnity for Internal Crime or £250,000, whichever is the lesser

Electronic Transfer of Money Made in Error: 10% of the Limit of Indemnity for Internal Crime or £250,000, whichever is the lesser

Public Utilities Fraud: 5% of the Limit of Indemnity for Internal Crime or £100,000, whichever is the lesser

Telecommunication Fraud: 5% of the Limit of Indemnity for Internal Crime or £100,000, whichever is the lesser

Cheques Fraud: £50,000

Third Party Computer and Funds Transfer Fraud: £100,000

Geographical Limit

UK

Any One Loss

Excess (GBP)	Limit (GBP)
15,000	800,000

Annual Aggregate

Excess (GBP)	Limit (GBP)
15,000	800,000

Excess

£15,000

Main Exclusions

Inadvertent non-compliance with the Obligations stated in The Schedule

We will not be liable to pay any claim if You have not complied with and operated any one or more of the Obligations which is material to any part of that claim unless You can conclusively demonstrate that this non-compliance was an Inadvertent Breach of the Obligations. This Endorsement does not apply for the

References Obligation.

For the purposes of this Endorsement an Inadvertent Breach of the Obligations means any failure by any Employee to comply with any part of the Obligations stated in The Schedule which was without the knowledge or consent of any director, partner, Member, trustee, officer, department director, senior manager or equivalent of Yours, but only if You can conclusively demonstrate that You

(1) had communicated the relevant Obligation(s) in writing to all Employees with responsibility for Money, stock and/or accounts

(2) instructed all Employees of their duty to comply with and ensure compliance with the Obligations.

If We pay or agree to pay any claim or part of any claim where You did not comply with or operate the obligations the amount of The Excess will be increased by £5,000.

Retroactive Date

We will not provide cover for loss resulting from any act, event or matter committed prior to

(1) the date this Section was first inceptioned, or

(2) where equivalent cover to that provided under this Section has been continuously maintained in full force and effect prior to inception of this Section, the date which first applied to such equivalent cover.

Conditions Precedent

The following Conditions apply:

Audit

If in relation to any claim You have failed to fulfil the following condition, which is material to that claim, We will not pay that claim. Independent professional accountants or auditors will examine Your accounts at least every 12 months.

Bank Account Reconciliation

If in relation to any claim You have failed to fulfil the following condition, which is material to that claim, We will not pay that claim.

All cash book entries will be checked by someone other than the Employees responsible at least once in every 30 days against bank statements, receipts and other supporting documentation and the balance tested against cash and un-presented cheques

Cash Balances, Floats and Petty Cash

If in relation to any claim You have failed to fulfil the following condition, which is material to that claim, We will not pay that claim.

The amount of cash balances, floats and petty cash will be laid down and will be subject to a physical check against supporting documents by someone other than the Employees responsible at least every 30 days.

Cheque Issue

If in relation to any claim You have failed to fulfil the following condition, which is material to that claim, We will not pay that claim.

(1) Cheques will only be signed after they have been fully completed.

(2) All manually prepared cheques with a value over £5,000 will be signed by at least two authorised signatories.

(3) If cheques are prepared and signed by computer or machine

(a) dual control will be exercised over the operation

(b) at least one further manual signature will be applied where the value of the cheque exceeds £15,000

(c) supporting documentation will be examined and authorised prior to signing by computer or machine

(4) All signatories, will examine the supporting documentation against the cheque prior to signing.

Computer Security

If in relation to any claim You have failed to fulfil the following condition, which is material to that claim, We will not pay that claim.

(1) All update and amendment access to computer systems and programs containing accounting, stock and other valuable records will be protected by passwords. Passwords will be chosen by and confidential to the user and will be changed at least every 90 days

(2) If You allow dial-up, internet or other external access to Your computer systems You will protect them with firewalls and anti-virus software which You will update regularly.

Debtors

If in relation to any claim You have failed to fulfil the following condition, which is material to that claim, We will not pay that claim.

- (1) Where You allow credit, statements of account will be issued at least once in every 30 days. If the issue of statements involves any Employees who receive payments then all accounts including all suppressed and suspense accounts will be reviewed by someone other than the Employees responsible at least once in every 90 days
- (2) Management action will be taken before an account becomes 90 days overdue

Funds Transfer Controls

If in relation to any claim You have failed to fulfil the following condition, which is material to that claim, We will not pay that claim.

- (1) In respect of funds transfers involving electronic instructions
 - (a) at least dual control will be imposed to ensure that no one Employee can complete a funds transfer payment from beginning to end
 - (b) all Employees involved will require unique passwords to access the terminal, computer or system. Passwords will be confidential to the user
- (2) In respect of all telephone and facsimile instructions the bank or financial institution will be instructed to telephone an Employee other than the person who sent, issued, gave or transmitted, or purported to send, issue, give or transmit, the instructions to check that they are valid prior to transferring the funds
- (3) You will comply with all process and security controls agreed with the bank or other financial institution, through which Your transfers are made.

Investments, Funds Management, Dealing and Trading

If in relation to any claim You have failed to fulfil the following condition, which is material to that claim, We will not pay that claim.

- (1) You will exercise dual control over
 - (a) all investments and investment documents
 - (b) the management of funds including but not limited to pension funds, unit trusts, investment trusts and private client portfolios
 - (c) all dealing and trading operations including but not limited to securities, commodities, currency involving deals, trades, swaps, options, futures and other derivative deals and tradesto ensure that no one Employee can complete a transaction from beginning to end
- 2) A detailed list of all dealing and trading transactions will be prepared daily and submitted to the Treasurer or equivalent. You will entirely separate the back office administration and settlements from any Employee involved in any dealing or trading
- (3) All deals, trades, investment and other instructions will be confirmed in writing to the other party within 24 hours of the agreement independently of the investment manager, dealer or trader.

Money Received and Banking

If in relation to any claim You have failed to fulfil the following condition, which is material to that claim, We will not pay that claim.

- (1) Any Employee who receives or collects money and/or cheques in the course of their duties away from The Premises will be required to remit them to You at least 1 time(s) per week
- (2) All money and cheques received by Employees at The Premises, including that remitted in (1) above, will be banked at least 2 time(s) per week.

Payroll

If in relation to any claim You have failed to fulfil the following condition, which is material to that claim, We will not pay that claim.

The cast of the payroll will be examined at least once in every 90 days by someone other than the Employees responsible to check that the total amount drawn is correct and that there are no past or fictitious Employees included.

References

If in relation to any claim You have failed to fulfil the following condition, which is material to that claim, We will not pay that claim.

For all Employees engaged in any role

- (1) that involves handling Money, payments, orders, statements of account, stock
- (2) that involves having update and amendment access to accounting and stock recording systems
- (3) in Your accounts, information technology, information systems or computer departments
- (4) with a supervisory, management or directorial content

on or after the date this Section was first incepted, satisfactory written or fully documented verbal references will be obtained directly from former employers.

Such references must cover the preceding 2 year(s) of employment and must be provided in the event of a claim.

Any gaps in the preceding 2 year(s) of employment must be accounted for.

References need not be obtained in respect of Employees who have satisfactorily and continuously been employed by You for at least 12 months in any capacity other than stated in (1) to (4) above.

In respect of Employees joining directly from school or Government sponsored youth training schemes at least one character reference will be obtained.

LEGAL EXPENSES

Cover

Contingency Operative

- Employment Disputes
- Employment Compensation Awards
- Service Occupancy
- Legal Defence
- Property Protection
- Bodily Injury
- Tax Protection

Limits of Indemnity

Limit of Indemnity (GBP):	100,000
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Main Exclusions

Abuse and Molestation Exception

We will not provide indemnity in respect of bodily injury including death, illness, disease or nervous shock, wrongful arrest, detention, imprisonment, eviction and accusation of shoplifting arising out of

(1) the alleged, actual or threatened abuse or molestation of any person

(a) in the care of

(b) under the protection of

You or anyone working for or on behalf of You

(2) the negligent

(a) employment

(b) investigation

(c) supervision

(d) reporting to the proper authorities or the failure to report

(e) retention

of any person for whom You are or ever were legally responsible and whose conduct is excluded by (a) above.

OFFICIAL INDEMNITY

Cover

Directors & Officers

Limit of Indemnity: **£250,000**

Basis of Indemnity: Any One Claim

Excess for Insured Person: £0

Excess for Company Reimbursement: £5,000

Prior/Pending Date: **01/07/2022**

Corporate Liability

Limit of Indemnity: **£250,000**

Basis of Indemnity: Any One Claim

Excess: £5,000

Prior/Pending Date: **01/07/2022**

Insured Risks

Official Indemnity

Sums Insured / Limits of Indemnity

Description	Sum Insured (GBP)	Excess (GBP)
Officials Liability	250,000	0
Employment Practice Cover	0	
Corporate Liability	250,000	0

Main Exclusions

Absolute Bodily Injury Exception

The following is added to the Exceptions to Directors & Officers Cover any Claim arising directly or indirectly from or in consequence of or in any way relating to Bodily Injury.

Bribery and Commissions Exception

The following is added to the Exceptions to Directors & Officers Cover any Claim arising directly or indirectly from or in consequence of or in any way relating to any payment, gift, fee, reward, advantage, donation, contribution or other consideration provided to

(1) any person in return for

(a) their undertaking or not undertaking any action or

(b) their showing of any favour or disfavour

on behalf of such person or on behalf of any principal for whom such person acts as an agent or

(2) any employee, member, officer, servant or agent of any public body in return for such public body undertaking or not undertaking any action or showing any favour or disfavour or

(3) any charitable, political or governmental organisation anywhere in the world

Absolute Bodily Injury Exception

The following is added to the Exceptions to Corporate Legal Liability Cover any Claim arising directly or indirectly from or in consequence of or in any way relating to Bodily Injury.

Absolute Breach of Contract Exception

The following is added to the Exceptions to Corporate Legal Liability Cover any Claim arising directly or indirectly from or in consequence of or in any way relating to any actual or alleged breach of contractual obligation.

Bribery and Commissions Exception

The following is added to the Exceptions to Corporate Legal Liability Cover any Claim arising directly or indirectly from or in consequence of or in any way relating to any payment, gift, fee, reward, advantage, donation, contribution or other consideration provided to

(1) any person in return for

(a) their undertaking or not undertaking any action or

(b) their showing of any favour or disfavour

on behalf of such person or on behalf of any principal for whom such person acts as an agent or

(2) any employee, member, officer, servant or agent of any public body in return for such public body undertaking or not undertaking any action or showing any favour or disfavour or

(3) any charitable, political or governmental organisation anywhere in the world.

GENERAL CLAUSES/INFORMATION

Benefits

Services

As an Aviva customer, You can access additional services to help You keep Your business running smoothly. For Our joint protection telephone calls may be recorded and/or monitored.

Claims Service: 0800 015 1498

A 24 hour, 365 days a year claims line providing You with emergency assistance whenever it is required. When We know about Your problem, We will start to put the solutions in place.

Legal and Tax Helpline 0345 300 1899

Call this helpline anytime, day or night, for advice on legal or tax matters in the United Kingdom. This service, given in confidence, is included as part of your insurance policy.

Commercial Legal Protection 0345 300 1899

If you have Commercial Legal Protection cover, please call the helpline for legal advice as soon as you are aware of an incident. Please have your policy number to hand.

If You think that You might need to claim please contact the helpline on 0345 300 1899 and obtain a reference number. A claim form is also available to download at www.aviva.co.uk/legalprotection.

Risk Solutions Helpline 0345 366 6666

Call for advice on safety, fire, security and other issues that can affect Your business. Most enquiries can be dealt

with over the telephone, but if We can't give you an immediate answer, We will deal with your enquiry within one working day.

This service is available during office hours with an answering service outside these times.

Counselling Service Helpline 0117 934 0105

This is a confidential service available to Your staff to help deal with personal issues such as bereavement, divorce, the threat of violence in the workplace and bullying at work.

Website - <https://avivabusinesslaw.farill.io/>

This service (provided by DAS Businesslaw and powered by Farillio) is built specifically to help businesses manage a wide range of business and legal issues. You'll get access to:

- unlimited legal advice via the legal advice helpline
- a range of regularly updated business and legal guides, document builders, interactive checklists and videos that can help you with the day-to-day running of your business, as well as helping you to manage your exposure to legal risk
- easy to use templates to build legal documents including employee contracts, health and safety policies, dismissal letters
- topics range from branding, crowdfunding, financial and tax planning, to marketing strategy to help build and grow your business
- email alerts on changes in law, legislation and regulation

To register

1. Visit <https://avivabusinesslaw.farill.io/>
2. Enter the voucher code DASBAV1100 into the 'First time using Aviva Businesslaw?' box and click 'Validate Voucher'
3. Fill out your name, email address, and create a password
4. Validate your email address by pressing the link in the confirmation email that you receive.

Conditions Precedent

Statement of Fact

The policy documents include a Statement of Fact, please check this document carefully to ensure that the information contained therein is accurate, as failure to do so may invalidate your insurance.

Claims Procedure

If in relation to any claim You have failed to fulfil any of the following conditions, You will lose Your right to indemnity or payment for that claim.

You must

- (1) tell Us immediately of any event or occurrence which may result in a claim
- (2) notify the police immediately of loss, destruction or damage caused by malicious persons or thieves
- (3) at Your expense, provide Us with a written claim containing as much information as possible of the loss, liability, destruction, damage, accident or injury, including the amount of the claim within
 - (a) 30 days, or
 - (b) seven days in the case of loss, destruction or damage caused by riot, civil commotion, strikers, locked-out workers, persons taking part in labour disturbances or malicious persons of You becoming aware of the event or occurrence, or such further time that We may allow
- (4) provide Us with all information and help We require in respect of the claim
- (5) pass to Us unanswered, immediately, all communications from third parties in relation to any event which may result in a claim under this policy
- (6) not admit or repudiate liability, nor offer to settle, compromise, make payment which may result in a claim or pay any claim under this policy without Our written agreement
- (7) allow Us to take over and conduct in Your name the defence or settlement of any claim. You will also allow Us to prosecute at Our own expense and for Our own benefit, any claim for indemnity or compensation against any other person and You must give Us all information and assistance required.

Reasonable Precautions and Maintenance of Property

You must

- (1) maintain all premises and equipment, including fire extinguishing and security equipment, in a continuous satisfactory state of repair and in full working order in accordance with the manufacturers instructions and servicing requirements.

- (2) take all reasonable precautions to prevent loss, destruction or damage to the property insured and accident or injury to any person or loss, destruction or damage to their property.
- (3) conduct The Business in a lawful manner, complying with all legal requirements and safety regulations.
- (4) keep a record of purchases and sales.

Change of Occupancy

You must tell Us immediately if

- (a) any building at The Premises becomes Unoccupied
- (b) if the buildings are to be occupied by contractors for renovation, alteration or conversion purposes
- (c) any Unoccupied building at The Premises becomes occupied or used.

Protections

If in relation to any claim for Damage caused by theft or attempted theft, You have failed to fulfil the following condition, We will not pay that claim.

Whenever The Premises are closed for business or left unattended, You must ensure that all security devices provided to protect The Premises are properly fitted and put into full operation.

Unoccupied Premises

If in relation to any claim for Damage while The Premises are Unoccupied, You have failed to fulfil any of the following conditions, We will not pay that claim.

You must

- (1) carry out internal and external inspections of the buildings at least every 7 day(s) days, maintaining a log of such inspections and, as soon as possible, repair, or arrange to repair, any damage or defects found including the removal of graffiti
- (2) remove all waste, unfixed combustible materials and gas bottles, either within or outside the buildings, from The Premises
- (3) securely lock and close all external doors, and windows, and secure and seal all letter boxes and openings
- (4) wherever possible, turn off all sources of power, fuel and water at the mains, chain and padlock the isolation valves, drain all water and fuel supply tanks, apparatus and pipes

However, where the buildings are protected by an

- (a) Intruder Alarm, CCTV or Fire Detection System or sprinkler installation, You must provide sufficient power, heat or water supplies for their effective operation.
- (b) security patrols, You must provide sufficient power for safe and effective internal inspection
- (5) tell Us immediately if any building at The Premises becomes Unoccupied, if the buildings are to be occupied by contractors for renovation, alteration or conversion purposes or if the buildings are to become occupied or used. Where The Premises are empty, vacant or disused but are tenanted, (1), (2), (3) and (4) above apply to the extent that they may be reasonably and practically implemented without frustrating or invalidating the lease, unless We agree otherwise in writing.

Subjectivity Condition

The insurance cover provided by Aviva may be subject to You or Us carrying out certain actions. We will clearly state below if the insurance provided by Us is subject to You

- (1) providing Us with any additional information requested by the required date(s)
- (2) allowing Us access to The Premises, Your Contract Sites, and/or The Business to carry out surveys
- (3) completing any actions agreed between You and Us by the required date(s)
- (4) allowing Us to complete any actions agreed between You and Us.

Upon completion of these requirements (or if they are not completed by the required dates), We may, at our option

- (1) modify the premium
- (2) make amendments to the terms and conditions of the insurance cover
- (3) require You to make alterations to The Premises for which We have provided an insurance cover by the required date(s)
- (4) withdraw any insurance cover provided
- (5) leave the terms and conditions of the insurance cover and the premium, unaltered.

We will contact You with our decision and where applicable, specify the date(s) by which any action(s) agreed need to be completed by You and/or any decision by Us will take effect.

Our requirements and decisions will take effect from the date(s) specified unless and until We agree otherwise in writing. If You disagree with Our requirements and/or decisions, We will consider Your comments and where We

consider appropriate, will continue to negotiate with You to resolve the matter to Your and Our satisfaction. In the event that the matter cannot be resolved We will withdraw the insurance cover.

The above conditions do not affect Our right to withdraw any insurance cover if We discover information material to Our acceptance of the risk that was not disclosed when requesting the original quotation.

Excess Liability Combined Renewal Quotation

We are pleased to offer you the following renewal terms.

Your needs and requirements for insurance cover have been assessed as undernoted:

A liability policy designed to provide an increase in the available limit over and above an existing combined liability policy. Cover may include a combination of legal liabilities to the public as result of the business activities or products supplied and death or injury to employees

Insurance designed to provide cover in respect of the main insurable risks faced by the business including

- Loss or damage to the business assets
- Liabilities to others as a result of the business activities
- The effects of loss or claims to the business

With terms which reflect the business's ability to absorb or transfer these risks.

Insurance with Insurers who are financially stable or strong.

Based on the information provided in:

- the 'Fact Find' document completed by you
- Our meetings with you.

Recommended Quote

As a result of our market activity, we recommend the following quote which we have obtained for you:

Policy	Excess Liability Combined
Insurer	Allianz Insurance Plc
Premium (Including Tax) (GBP)	641.00
Cover Period	01/07/2023 to 30/06/2024

Our recommendation follows negotiation of renewal terms with your existing insurers, Allianz Insurance Plc, who remain one of the leading insurers in this area of insurance.

We have obtained this year's renewal terms based on the increased Estimated Turnover (including Precept) figure of £742,341 for 2023-24.

We are pleased to be able to confirm that all Policy Terms and Conditions remain unaltered from last year bar a small increase in Premium following your insurer's rating review, which equates to £56.00, inclusive of 12% insurance premium tax, plus the impact of the increased Turnover figure which accounts for the remainder of the increase.

We are providing a Personal Recommendation in relation to the suitability of this product to meet your needs.

Insurer Selection

Following a review of your requirements and based upon our knowledge of insurance markets we have not sought alternatives and have only considered your current insurer.

We believe that the terms presented provide a scope of cover and premium that is appropriate to satisfy your insurance requirements having taken into account the specific nature of your own risk profile.

Financial Security

The credit rating for the recommended insurer from Standard & Poor's is:

Insurance Provider	Standard and Poor's Rating
Allianz Insurance Plc	AA-

Despite the increase in Premium, we would confirm our recommendation of renewal with your existing insurers as their renewal terms remain competitive within the insurance market for this area of cover.

Attached please find a summary of the main terms of the recommended quote.

Excess Liability Combined Cover Summary

POLICYHOLDER	Sandy Town Council
INSURER	Allianz Insurance Plc
POLICY NUMBER	18/SZ/29300710/06
PERIOD OF INSURANCE	01/07/2023 to 30/06/2024

Cover

Liabilities in excess of the primary Limits of Indemnity.

Estimates

Turnover (next twelve months) (GBP)	742,341
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TRADES

Trade
Local Government Authority - Town Council & Property Owner

EXCESS PUBLIC AND PRODUCTS LIABILITY

Excess Layer (GBP):	5,000,000
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Underlying Cover Detail

Layer Insurer	Layer Insurer Policy Number	Layer Limit of Indemnity (GBP)
Aviva	100762084CCI	10,000,000

GENERAL CLAUSES/INFORMATION

Terms and Conditions

Z/1818/1 War Exclusion

Z/1822/1 Cyber and Data Events Exclusion

Z/631/1 Excess Public and Products Liability Policy Clause

Z/633/2 Excess Public and Products Liability Clause, Excluding USA

ALL AS DETAILED IN THE POLICY SCHEDULE

Council Fleet Renewal Quotation

We are pleased to offer you the following renewal terms.

Your needs and requirements for insurance cover have been assessed as undernoted:

Motor insurance designed to provide cover in respect of the business's legal liability for injury or damage to third parties, caused by the use of the motor vehicle(s), in connection with the business, with options to include theft of the vehicle, fire and accidental damage.

Insurance designed to provide cover in respect of the main insurable risks faced by the business including

- Loss or damage to the business assets
- Liabilities to others as a result of the business activities
- The effects of loss or claims to the business

With terms which reflect the business's ability to absorb or transfer these risks.

Insurance with Insurers who are financially stable or strong.

Based on:

- the information provided in the 'Renewal Questionnaire' document completed by you and
- Our meetings with you and subsequent correspondence and
- Our historical knowledge of your requirements as your Insurance advisors.

Recommended Quote

As a result of our market activity, we recommend the following quote which we have obtained for you:

Policy	Council Fleet
Insurer	Equity Redstar (ERS)
Premium (Including Tax) (GBP)	3,062.44
Cover Period	01/07/2023 to 30/06/2024

Our recommendation follows negotiation of renewal terms with your existing insurers, Equity Redstar (ERS).

We have obtained Renewal terms on the expiring basis of cover and can confirm that all Policy Terms and Conditions remain unaltered.

We are providing a Personal Recommendation in relation to the suitability of this product to meet your needs.

Insurer Selection

Following a review of your requirements and based upon our knowledge of insurance markets we have not sought alternatives and have only considered your current insurer.

We believe that the terms presented provide a scope of cover and premium that is appropriate to satisfy your insurance requirements having taken into account the specific nature of your own risk profile.

Financial Security

The credit rating for the recommended insurer from Standard & Poor's is:

Insurance Provider	Standard & Poors Rating
Equity Red Star (Lloyd's syndicate 218)	A+

We would confirm our recommendation of renewal with your existing insurers.

Attached please find a summary of the main terms of the recommended quote.

Council Fleet Cover Summary

POLICYHOLDER Sandy Town Council

INSURER ERS

POLICY NUMBER 4036120

PERIOD OF INSURANCE 01/07/2023 to 30/06/2024

Correspondence address Council Offices, 10 Cambridge Road, Sandy, Beds., SG19 1JE, United Kingdom

COMMERCIAL VEHICLES - ANY COMMERCIAL MOTOR VEHICLE THE PROPERTY OF THE POLICYHOLDER OR IN THEIR CUSTODY OR CONTROL AND FOR WHICH THEY ARE LEGALLY RESPONSIBLE

Cover: Comprehensive
 Class of Use: Business Use of The Insured
 Carriage of Own Goods
 Social, Domestic and Pleasure
 Permitted Drivers: Any Driver - Excluding Drivers Under 25
 Geographic Limit: EU

Excesses

Accidental damage excess (GBP): 100
 Fire & theft excess (GBP): 100
 Windscreen excess (GBP): 75

Specified Vehicles

Registration	Make/Model	Engine Size (cc)	Year of Manufacture	Current value (GBP)	Cover	Carry Capacity (kg)	Gross Plated Weight (kg)	Body Type
AK12 WLJ	TOYOTA DYNA 350 MWB DROPSIDE CHASSIS CAB MWB	2,982	2012	18,710	Comprehensive	1,525	3,500	Van
FD07 HGU	TOYOTA DYNA 4D PICKUP			8,000	Comprehensive		2,500	
KX72 DGF	Etesia Lander			45,000				

AGRICULTURAL VEHICLES - ANY AGRICULTURAL OR FORESTRY VEHICLE THE PROPERTY OF THE POLICYHOLDER OR IN THEIR CUSTODY OR CONTROL AND FOR WHICH THEY ARE LEGALLY RESPONSIBLE

Cover: Comprehensive
 Class of Use: Agricultural
 Business Use of The Insured
 Social, Domestic and Pleasure
 Permitted Drivers: Any Authorised Licensed Driver
 Geographic Limit: EU

Excesses

Accidental damage excess (GBP): 100
 Fire & theft excess (GBP): 100
 Windscreen excess (GBP): 50

Specified Vehicles

Registration	Make/Model	Year of Manufacture	Current value (GBP)	Cover	Body Type
AE67 CLF	Roberine F3 Triple Flail	2017	38,450	Comprehensive	Lawn Mower
AE07 PXD	JOHN DEERE JOHN DEERE TRACTOR	2007	18,250	Comprehensive	

GENERAL CLAUSES/INFORMATION

Endorsements

001 - Damage, fire and theft excess

We will not pay the first amount shown in the schedule for any claim under section 2 of your policy document.

This endorsement will not apply to claims made for windscreen damage only, and the amount shown is on top of any other amount which you may have to pay under this insurance.

037 - No claims bonus removed

The "no claim bonus" section of your policy document does not apply to this insurance.

525 - Trailer limit amended

Within section 2 of your policy document, the £50,000 value in the sub-section "Agricultural trailers (agricultural vehicles only)" is amended to the amount shown against this endorsement number in your schedule.

530 - Legal expenses insurance

This insurance is extended to cover legal costs and expenses incurred in the recovery of uninsured losses or compensation for death or personal injuries, arising from an occurrence covered under this insurance.

Definitions

You, your - the person named as 'the insured' in the schedule and any driver or passenger with the permission of the insured.

Administrator

Connexus Claims Solutions Ltd,
850 Ibis Court
Lakeside Drive
Centre Park
Warrington
WA1 1RL

Appointed representative - a solicitor or any other qualified consultant appointed by you or the Administrator following notification of a claim.

Legal costs and expenses - unrecovered fees, costs and disbursements reasonably incurred by the Administrator or appointed representative and opponents costs of any civil proceedings for which you may be liable by order of the court or by agreement with the consent of the Administrator.

You must not investigate any event or claim without written advice from the Administrator. You must comply with all requests made by the Administrator and appointed representative for instructions, information, documents, attendance at meetings or court. If you fail to do so, we will discontinue the claim and any legal action and you will be responsible for all costs and expenses incurred. If you withdraw from, negotiate, commence or discontinue a claim or legal proceedings without prior written consent from the Administrator, you will also be responsible for all costs and expenses.

The appointed representative must at all times take instruction from, report to and supply information and documents to the Administrator. The Administrator will have direct access to the appointed representative and must be kept fully informed of all material developments.

If the Administrator believes that a claim has no reasonable prospect of success, we reserve the right to decline to pursue the matter or discontinue any claim or legal action.

If you are awarded costs, you must use these to repay the amount we have paid out on your behalf in connection with the proceedings. However, we will pay all legal costs and expenses up to the limit of this section when no costs or compensation are awarded. If the legal costs and expenses are greater than the amount you are awarded for the legal costs and expenses, we will pay the excess amount up to the limit of £50,000.

You must ensure that every step is taken to recover legal costs and expenses which have been paid out under this insurance.

Settling claims:

We will pay up to £50,000 in total for any one accident or occurrence which shall be deemed to include a series of accidents or occurrences in connection with or arising out of one event.

Specific conditions

- 1) You must tell us about any other legal expense insurance which you may have to cover the same loss.
- 2) The Administrator will have complete control over the legal proceedings. We will not be bound by any promises given by you without the Administrator's approval.
- 3) If you do not accept any solicitor appointed by the Administrator, we will ask the Law Society to name another solicitor who both you and the Administrator agree to. During this time, the Administrator may appoint a solicitor to act on your behalf, to protect your interests.

Specific exclusions

We will not pay legal costs and expenses for the following circumstances:

- 1) Where the Administrator considers that you will not get a reasonable settlement or where any expected settlement is small in relation to the time and expense involved.
- 2) If the Administrator has not agreed, in writing to the costs and expenses.
- 3) If we are not told of the claim within 180 days of the event causing it.
- 4) Claims which relate to fines and penalties awarded against you.
- 5) Claims involving disputes with us or our agents.
- 6) Claims involving actions carried out in order to fulfil a judgement or a legally-binding decision.
- 7) Claims which relate to an event which does not occur within the period of insurance.

We will not pay the following:

- 8) Claims caused by, contributed to or arising from:
 - (i) a contract or agreement entered into;
 - (ii) a criminal or deliberate act by you;
 - (iii) patents, copyrights and trademarks; or
 - (iv) libel or slander or verbal injury.
- 9) Claims relating to faults in your vehicle or incomplete, incorrect service or repair of the vehicle.
- 10) Claims which relate to an appeal unless the Administrators has agreed to them before the appeal has started.
- 11) Travelling expenses or compensation for being absent from work.
- 12) Legal costs and expenses if you withdraw from legal proceedings without our agreement.
- 13) Any legal costs and expenses involved in an action in a small claims court.
- 14) Legal claims which are covered under a more specific insurance or if a claim has been refused by another insurance company.

The general terms, conditions and exceptions of your insurance apply to this endorsement.

D77 - Trailer cover attached or detached

Sections 1 and 2 of your policy document (Liability to others and Loss of or damage to your vehicle) are extended to apply to any trailer which is attached to or detached from your vehicle, provided that the value of the trailer does not exceed £5,000.

If the trailer is detached from your vehicle, cover will only apply if,

- the trailer is fitted with a security device which is operation when the trailer is not in use; and
- the trailer is securely parked with the brakes on.

We are not liable for the loss of or damage to any contents in or on the trailer.

Aviva GPA/Sickness/Business Travel Renewal Quotation

We are pleased to offer you the following renewal terms.

Your needs and requirements for insurance cover have been assessed as undernoted:

Insurance designed to provide cover in respect of the main insurable risks faced by the business including

- Loss or damage to the business assets
- Liabilities to others as a result of the business activities
- The effects of loss or claims to the business

With terms which reflect the business's ability to absorb or transfer these risks.

Insurance with Insurers who are financially stable or strong.

Based on the information provided in:

- the 'Fact Find' document completed by you
- Our meetings with you.
- Subsequent correspondence.

Recommended Quote

As a result of our market activity, we recommend the following quote which we have obtained for you:

Policy	Aviva GPA/Sickness/Business Travel
Insurer	Aviva Insurance Limited
Premium (Including Tax) (GBP)	643.99
Cover Period	01/07/2023 to 30/06/2024

Our recommendation follows the negotiation of renewal terms with your existing insurers, Aviva Insurance Limited.

We have obtained this year's Renewal terms on the expiring basis of cover.

We are pleased to be able to confirm that all Policy Terms and Conditions, including the rating/premium, remain unaltered from last year.

We are providing a Personal Recommendation in relation to the suitability of this product to meet your needs.

Insurer Selection

Following a review of your requirements and based upon our knowledge of insurance markets we have not sought alternatives and have only considered your current insurer.

We believe that the terms presented provide a scope of cover and premium that is appropriate to satisfy your insurance requirements having taken into account the specific nature of your own risk profile.

Financial Security

The credit rating for the recommended insurer from Standard & Poor's is:

Insurance Provider	Standard and Poor's Rating
Aviva Insurance Ltd	A+

We would confirm our recommendation of renewal with your existing insurers.

Attached please find a summary of the main terms of the recommended quote.

Aviva GPA/Sickness/Business Travel Cover Summary

POLICYHOLDER	Sandy Town Council
INSURER	Aviva Insurance Limited
POLICY NUMBER	86418950ECA
PERIOD OF INSURANCE	01/07/2023 to 30/06/2024

CLIENT DETAILS

Trade	Local Government Authority
Assumptions:	Claims have been made in the last 3 years

GROUP PERSONAL ACCIDENT & SICKNESS

Cover

Accidental bodily injury to the person(s) insured, which occurs during the operative period and results in death or disablement.

Accidental Death/PTD/Capital Benefit

Insured Persons:	Employees (excl. Directors)	
Operative Time:	24 hour	
Total Number of Employees:		11
Accidental Death/PTD/Capital Benefit Required:	GBP25,000	

Temporary Total Disablement

Total Number of Employees:		11
Fixed Weekly Benefit:	GBP500	
Deferment Period:	14 days	
Benefit Period:	104 weeks	

Accidental Death/PTD/Capital Benefit

Insured Persons:	Other
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Description of other persons:	Town Councillors	
Operative Time:	Occupational + Commuting	
Total Number of Employees:		15
Accidental Death/PTD/Capital Benefit Required:	GBP25,000	

Temporary Total Disablement

Total Number of Employees:		15
Fixed Weekly Benefit:	GBP500	
Deferment Period:	14 days	
Benefit Period:	104 weeks	

MAXIMUM BENEFITS

Maximum Benefit, any one insured person: Death & Capital Benefit:	GBP500,000
Maximum Benefit, any one insured person: Temporary Total Disablement:	GBP1,000
Maximum Benefit, any one insured person: Temporary Partial Disablement:	GBP500
Maximum Accumulation Limit: Any one accident:	GBP15,000,000
Maximum Benefit, any one insured person: Multi-engine aircraft:	GBP10,000,000
Maximum Benefit, any one insured person: Single-engine aircraft:	GBP3,000,000

GENERAL CLAUSES/INFORMATION

Policy Wording

Policy Wording: <http://connect.avivab2b.co.uk/integrated/BCOAS15962052022>

Notice to Policyholders: <http://connect.avivab2b.co.uk/integrated/BCOBC13335052022>

[Important Information Link] <http://connect.avivab2b.co.uk/integrated/BCOBC14832102021>

Premium Payment Options

We are able to offer various Insurance premium payment options as follows: -

1. By Monthly Instalments from our selected finance partner, Premium Credit.

Repayment Period	10 Months	Amount Financed	£22,711.64
Service Charge Rate	6.1%	Facility Fee	£45
First Instalment	£2,454.71	9 Monthly instalments of	£2,409.71
Finance Cost	£1,430.41	Total Payable	£24,142.05

Representative example

Representative 12.9% APR variable

Facility Fee £45 variable (subject to a minimum charge for credit of £50)

The credit limit is assumed for this example to be £10,400

The above are indicative terms only and are subject to acceptance and completed finance agreement. Applications may be subject to an 'affordability assessment' and in that respect the lender may contact any applicant direct to make further enquiries.

Please note we are acting as credit broker not a lender. Premium Credit is the lender.

2. By BACS / CHAPS

Payment should be made to the following account – quoting the Reference below to assist us in identifying the payment:

Reference:	19579975
Bank:	NatWest Bank
Account Name:	James Hallam Ltd
Sort Code:	60-00-08
Account Number:	39853187
IBAN Number	GB62 NWBK 6000 0839 8531 87

Please confirm payment by e-mail to finance@jameshallam.co.uk

3. By Cheque

Payable to "James Hallam Ltd"

If Paying by BACS / CHAPS or Cheque payment of the total amount due is required within Invoice Net 7 of cover

Appendices



Security of Insurers

We are committed to providing our clients with the best possible advice and to recommend products of the highest quality. Insurer security is of paramount importance and we select insurers that we believe will be able to meet the payment of a claim as and when it falls due. We regularly review the financial performance of all Insurers we propose to use by utilising the Standard & Poor's Insurer Financial Strength Rating guideline which is an opinion of the financial security characteristics of an insurance organisation with respect to its ability to pay under its insurance policies in accordance with their terms. We try to use only those Insurers with an "A" rating or higher.

The proposed Insurers for your portfolio are outlined in the table below:

Insurer	Rating
Ageas Insurance Ltd	A
American International Group Limited	A+
Allianz Insurance Plc	AA-
Aspen Insurance UK Ltd	A
Arch Insurance Company (Europe) Limited	A+
Aviva Insurance Ltd	A+
AXA Insurance UK Plc	AA-
Axis Speciality Europe SE	A+
Chubb European Group SE	AA
CNA Insurance Co Ltd	A-
Covea Insurance Plc	A+
DAS Legal Expenses Insurance Company Ltd	A-
Ecclesiastical Insurance Office plc	A-
Ergo Group AG	A
Endurance Worldwide Insurance Ltd	A
Euler Hermes S.A.	AA
Great Lakes Insurance SE	AA-
HCC International Insurance Co Plc	AA
HDI Global Speciality SE	AA-
Hiscox Insurance Co Ltd	A
Highway Insurance Company Limited	AA-
Liberty Mutual Insurance Europe Ltd	A-
Lloyds Market	A+
Liverpool Victoria Insurance Co Ltd	AA-
Markel International Insurance Co. Ltd	A
Mitsui Sumitomo Insurance Company (Europe) Ltd	A+
MS Amlin Insurance SE	A
NIG (UK Insurance Ltd)	A
QBE Insurance (Europe) Ltd	A+

Royal & Sun Alliance Insurance Plc	A
Tokio Marine Kiln Insurance Ltd	A+
Travelers Insurance Co Ltd	AA
W R Berkley Insurance (Europe) Ltd	A +
XL Catlin Insurance Company UK Limited	A +
XL Insurance Company SE	A+
Zurich Insurance Plc	AA-

This information is available on Standard and Poor's website www.standardandpoors.com

AAA	Extremely Strong
AA	Very Strong
A	Strong

The + or – reflects the respective standing in the rating shown.

Whilst we make every endeavour to use Insurers who are financially sound, you will appreciate that we cannot guarantee or otherwise warrant the solvency of any Insurer. If for some reason a prospective insurer does not meet our criteria, we will inform you and seek your specific approval before we place insurance with that insurer.

Ogden Discount Rate

What is the Ogden Rate?

The Ogden rate forms part of the calculation for funding future losses in personal injury and fatal accident cases. When courts assess compensation awards and how much interest the money awarded will earn when invested, they take into account the Ogden or 'discount' rate. The higher the rate, the lower the initial lump sum payment.

Why the change

The rate was originally set in 2001 and since then interest rates have reduced significantly. Campaigners such as the Association of Personal Injury Lawyers (APIL) have argued that the rate needed adjusting as it assumed that claimants were able to achieve better returns on a lump sum settlement than was the case. They argued that claimants would eventually run out of money.

What will the change mean?

The rate was revised from 2.5% to minus 0.75% in March 2017. From August 2019, the rate applied has been reduced to minus 0.25% (other than in Scotland). Whilst the rate has reduced, the impact is nevertheless an increase in the overall cost of claims and is prompting premiums to rise on motor and casualty insurance.

The following illustrates the effect of the Ogden rate changes to a final claim calculation for a serious personal injury claim. A 36-year-old male suffers serious injury in a car accident. His injuries are so severe that he is paraplegic and unable to return to work.

The calculation for an award would be:

- Prior to Mar 2017 (Ogden rate 2.5%)
£ 7,288,600
- Mar 2017 to July 2019 (Ogden rate -0.75%)
£14,987,400
- Current (Ogden rate -0.25%) Note 1
£13,114,800

Note 1 – In Scotland the rate applicable continues to be -0.75%

Points to consider

- How many people could you have in one place at one time and therefore potentially at risk of injury? Liability insurance limits generally apply to each incident, not each individual, so it is important to consider the aggregate cost of an accident, in the workplace or other location.
- Does the nature of your activities or products mean there could be a potential for serious injury to high net worth individuals? (Injury payments take loss of earnings into account.)
- Is there any potential for injury to children (as payments will continue for a considerable number of years)?
- Costs for such additional insurance can be modest.
- Those with the responsibility to safeguard corporate assets can mitigate the cost of such risks subject to adequate limits of insurance cover.

In the light of the above, are your current limits of indemnity sufficient?

Servicing Programme

Insurance Programme Design

- Identification of your uninsured risks
- Review of insurance programme to ensure that all exposures are either insured or drawn to your attention
- Recommend an insurance programme incorporating the above as agreed
- Arrange/co-ordinate visits including insurers if required

Information Collection

- Prepare a pre-renewal questionnaire – obtaining sums insured, budget details and any other pertinent data
- Obtaining accurate claims information from both current and previous insurers
- Formulate timetable for renewal process and delivery

Broking to the Insurance Market

- Preparation of risk presentations to insurers
- Security vetting, analysis of potential insurers and submissions to insurers
- Negotiation of policy wording and competitive terms from the insurance market

Renewal Delivery

- Production of a renewal report including a detailed analysis of terms, appropriateness of cover, cost and premium options for each class of risk
- Review meeting to agree on the programme placement required and method of premium payment
- Placing of agreed programme with insurers
- Issue Premium summaries, allocations and invoices
- Process declarations for adjustable policies
- Issue an Insurance Programme Summary

General – Ongoing Service

- Negotiations of amendments and alterations during the policy period
- Regular review meetings to monitor activity, developments or changes

Ongoing advice and recommendation in respect of all matters

- Provide assessments of current insurance market conditions
- General – Claims Service
- Provide overall advice on claims matters
- On-going review of direct reporting procedures and insurer's claims handling
- Evaluate records, trends and statistics
- Major loss support – to be agreed as and when required

Post Renewal Administration

- Issue cover notes, certificates and policy documentation
- Issue Premium summaries, allocations and invoices
- Process declarations for adjustable policies
- Issue an Insurance Programme Summary

General- Ongoing Service

- Negotiations of amendments and alterations during the policy period
- Regular review meetings to monitor activity, developments or changes
- Ongoing advice and recommendation in respect of all matters

- Provide assessments of current insurance market conditions

General- Claims Service

- Negotiations of amendments and alterations during the policy period
- Regular review meetings to monitor activity, developments or changes
- Ongoing advice and recommendation in respect of all matters
- Provide assessments of current insurance market conditions

James Hallam Group Services

If you like our Broking Services, why not contact your Client Executive to discuss our range of additional services.

James Hallam Risk Management (JHRM)	Healthcare & Protection Division
<p>JHRM is a trading style of James Hallam Limited. JHRM is one of the UK's leading provider of risk management services, providing expert risk management for business large and small across the length & breadth of the UK.</p> <p>With the Insurance Industry now faced with a return to the "hard market", without key and proven Risk Management support and assistance, clients will not place themselves in a favourable position with insurers.</p> <p>A hard market means: -</p> <ul style="list-style-type: none"> • Premiums increasing • Underwriters deciding whether or not they will quote for your business in the first place. • Amended policy cover and wordings. • Insurer and Broker relationships – working together will benefit clients. <p>JHRM can offer advice and training on a range of services for further details please speak with your James Hallam team.</p>	<p>For individuals and corporate entities alike, the financial services market is complex and often quite daunting, due not only to the range of products available, but also to the regulations within which the industry operates.</p> <p>James Hallam provides Employee Benefits solutions to our personal and corporate clients. Our services include:</p> <ul style="list-style-type: none"> - Individual Private Medical - Group Private Medical - Group Dental - Group Death in Service - Group Income Protection - Employee Assistance Programme

Private Clients Division

Our private client's division provide a truly independent service and unlike many of our competitors, draw from a select panel of insurers who specialise in developing bespoke insurance cover thus ensuring each client receives maximum insurance protection. Our client needs range from the single householder requirements to high net worth individuals who own a high level of personal assets, including collectors of valuable items.

We can source protection for:

- | | |
|--|---|
| <ul style="list-style-type: none"> - Antiques - Classic motor vehicles - Country houses and estates - Equine and livestock - Fine art | <ul style="list-style-type: none"> - General household & private motor - Holiday homes (UK and overseas) - Jewellery - Literacy collections - Yachts |
|--|---|

Risk Management Services

Introduction

Risk is not always a negative thing; there will always be two sides to risk. On the positive side, companies may pursue risk as an opportunity for increased reward and competitive advantage. Although businesses that fail to actively manage risk factors are susceptible to different forms of loss including that of reputation, insurability and competitive position. Here, risk may be seen as a disadvantage to your business.

James Hallam Risk Management is a leading risk consultancy service providing risk management support to all areas of business across many varied trade sectors through the whole of the UK. We pride ourselves on being able to offer a comprehensive range of risk management services, which will assist businesses in achieving legal compliance, meet insurer expectations as well as satisfying best practice within specific trade sectors.

Our team of qualified consultants is all multi-disciplined, highly professional and benefit from many years' experience of wide range of industrial, commercial and financial business environments.

Our philosophy is always prevention is better than cure and our aim is to identify and implement cost effective solutions to mitigate, as far as practical, risks and exposures to our client's business.

Personal attention and professional service has always been at the top of our priority list, which has contributed to the outstanding success we have enjoyed to date.

On-Site Audits

Each audit will be followed by a detailed report outlining any risk management strengths as well as weaknesses and be supported by a management document noting the practical measures, which need to be introduced in order to control the risks identified.

Our range of on-site audits cover:

- Corporate Manslaughter legal exposure, control, due diligence
- Health and Safety physical risks, compliance, best practice
- Fire Safety safe management, risk assessment
- Crime and Security physical protections, training, intruder detection
- Building's valuation, insurable exposure, protections
- Motor Fleet management, driver training, security
- Business Continuity disaster recovery, planning, training
- Environmental legal compliance, policy, exposure

Fire Safety

Whether for the purposes of an insurance survey or in order to comply with current legislation, our risk management services will seek to minimise the risk to a business premises by fire. Our team of qualified fire safety consultants is able to offer a range of services, which will enable businesses to achieve full compliance with current regulations.

- Fire Safety Audits
- Fire Risk Assessments
- Fire Training and Documentation

Failure to manage fire safety within any business offers serious consequences and criminal prosecutions are becoming commonplace for any breaches of statutory duty.

Security Services

A physical review of the business will allow us to give advice on the best way to protect the business from burglary, theft, shrinkage and any potential physical damage.

Business Security Review

An audit of the buildings, yards, fences, lighting, transport, stock holding, cash handling, and information held within computer systems and other areas of risk exposure specific to the business activity.

The audit will include an inspection of intruder alarm systems and CCTV systems, assessing the compatibility with present insurance company and police service requirements. It will also consider the suitability and adequacy of the system currently being used.

Investigations

It is surprising how many businesses suffer from loss perpetrated by internal management or employees.

In such situations it is crucial to call for expertise to investigate stock or asset loss, fraud, embezzlement and other offences.

Health and Safety

In the past few years, the profile of health and safety has increased dramatically within the business environment. Quite apart from the potential legal implications of ignoring the ever-increasing regulation, all employers will wish to avoid the costs involved in having accidents at work.

We continue to work with businesses to ensure that any hazards to safety are suitably managed and that sufficient policies and procedures exist that meet current legal and insurer expectations. Our extensive understanding of this area allows us to deliver trade specific documentation, which is actually specific and relevant to user.

Training

The provision of suitable and sufficient training will form an integral part of any successful risk management policy and allow business to demonstrate due diligence within the workplace. We are able to provide a range of industry approved courses, online training as well as being able to work closely with a business to create a bespoke offering.

Business Continuity Planning

Our consultants will work closely with the business to establish the key areas at risk and to test a suitable programme of recovery. We can act as coordinator and advisor throughout the process, helping to evaluate the differing threats an organisation will face and to prioritise the plan accordingly.

A team representing all areas of the business should develop a plan and, depending on the size of an organisation, it may be necessary to establish a formal project, which must be supported by management at the highest level. We will also provide guidance and support to maintain the plan on a regular basis and update it, if, for example, new machinery or new procedures are introduced.

Terms of Business – Commercial Customers

This agreement is intended for 'Commercial' customers rather than 'Consumers' (retail customers); Commercial customers are those that are – to any extent – acting within their trade, business or profession. If you are not a Commercial customer, ask us for our Consumer Terms of Business Agreement.

Acceptance

The purpose of this agreement is to set out our professional relationship and detail the services we will provide to you. For your own benefit and protection, you should read all of the information carefully and, we would like to draw your attention to the 'Duty of Fair Presentation', the 'Processing of your Personal Data' and also the 'Client and Insurer Money' sections. By asking us to quote for, arrange or handle your insurances, you are deemed to be providing your informed agreement to these Terms of Business. If you do not agree to any part of the information, please write to us.

This agreement will supersede any previous version of our Terms of Business

Who regulates us?

James Hallam Limited is authorised and regulated by the Financial Conduct Authority (FCA). Our Firm Reference Number is 134435. Our details may be confirmed on the Financial Services Register at <https://www.fca.org.uk/firms/financial-services-register> or by calling 0800 111 6768.

Our permitted business is introducing, advising, arranging, dealing as agent, and assisting in the administration and performance of general insurance contracts, and credit broking in relation to insurance instalment facilities.

Our Service

We act as an intermediary, not an insurer.

We are committed to providing you with a quality service. We only select from insurance products in which we have confidence to meet the needs of our clients.

As a broker, we will act on your behalf when arranging your insurances, when helping you make changes to your policy when you renew your insurance or when you make a claim. If there are any circumstances when we act as an agent of the insurer (e.g., in binding the insurer to contract or in handling or settling claims) we will let you know before your insurance arrangements are concluded.

Under risk transfer, we also act on behalf of insurers when collecting premiums and handling refunds due to clients as well as the transfer of claims monies. Such monies are deemed to be held by the insurer(s) with whom your insurance is arranged.

If you mislay your policy at any time, we will arrange a replacement policy document, if you request it.

As your agent and unless we hear from you otherwise:

We will assist in arrangement and administration of your insurances (and on-going changes) including agreeing the terms and conditions of your insurance policy with insurers consistent with your instructions.

Upon receipt of your instruction we will place, amend or renew insurance cover on your behalf with insurers.

We will advise you of any inability to place your insurance.

We will assist you if you need to make a claim, or where we outsource claims handling facilities to provide you with an enhanced service.

You should not rely on any insurance policy you have instructed us to place on cover until we have confirmed in writing to you that the insurer has agreed to such insurance cover being in force

Scope of Our Recommendations

We will ask questions to enable us to help identify your insurance requirements; this may include checking information that we already hold about you and your existing insurance arrangements with us and other parties.

Unless stated otherwise we will make a personal recommendation to you as the most suitable based upon our assessment of your needs and our experience of dealing with similar risks. This may or may not always be on the basis of a fair and personal analysis of the market (see below).

The recommendation will include a summary of our assessment together with type of policy and cover proposed and the associated cost.

We will undertake to provide you with details of the main features of the product and services, which we will offer.

Where we are making a personal recommendation based on a fair and personal analysis of the market, this will involve an assessment of a sufficient number of target market products, their product features, the premium and the service provided by the insurer.

We are not under a contractual obligation to do so, but on occasion, we may only be able to offer the products from a single insurer or from a panel of insurers at which time we will provide you with a list of the insurers concerned prior to the conclusion of your insurance arrangements.

If we propose using another intermediary to help to place your business, we will also advise you accordingly.

Where we declare that we are not providing a personal recommendation we will simply provide you with information (with no advice) to enable you to make an informed decision on how you wish to proceed.

Law and Jurisdiction

These Terms of Business are governed by and in accordance with the laws and jurisdiction of England and Wales.

If you are domiciled in a country other than the UK, then the laws or regulations in your country of domicile may take precedence over any relevant UK legislation. Therefore, references in this document to the FCA or Financial Ombudsman Service (FOS) and any rights or benefits may not apply.

Limitation and Exclusion of Liability

Unless we have otherwise agreed with you in writing our liability to you (whether in contract or tort including negligence) will in all circumstances be limited up to £10,000,000 per any one claim and also in the aggregate..

Notwithstanding the preceding paragraph we shall not be liable to you under any circumstance for any loss of profit indirect loss or consequential loss whatsoever.

This exclusion and limitation will not apply in respect of our liability:

- i) arising from any fraudulent act or
- ii) for death or personal injury arising from our negligence or
- iii) from any duty or obligation owed to you under any statutory or regulatory stipulation.

Your Duty of Fair Presentation Under the Insurance Act 2015

You have a Duty of 'Fair Presentation' which means you must:

- Disclose all "material circumstances" which you know or ought to know or, failing that,
- Provide sufficient information to put the underwriter on notice to ask further questions.

In providing a Fair Presentation you are deemed to know what your senior management knows, what the people arranging the insurance know and ought to know what would reasonably have been revealed by a reasonable search. There is no longer an exemption from providing information about matters which are subject to a warranty (including any breaches) which should now form part of the fair presentation

You do not have to disclose information if the insurer already knows it, ought to know it or is presumed to know it. The insurer knows what is already known to its underwriter or their agent. The insurer is presumed to know what underwriters writing that class of business should know.

All statements and information disclosed verbally and on proposal forms, statements of fact, claim forms, declarations and other documents should be completed in full, and be true and accurate. Where forms are completed or partially completed on your behalf you should check them for accuracy before signing. If you are in any doubt as to whether a fact is material, you should disclose it.

FAILURE TO COMPLY MAY ENTITLE THE INSURER TO AVOID THE POLICY, IMPOSE ADDITIONAL TERMS OR REDUCE CLAIMS PAYMENTS.

Notification of Changes and Alterations

Please notify us immediately in the event of any change in your circumstances which are detailed in your proposal form or statement of fact.

We would also refer you to the section titled **Your Duty of Fair Presentation** which details your duty to always provide complete and accurate up to date information to your insurers.

Amendments to policies after inception may be arranged upon receipt of your instructions with full details. Cover is subject to acceptance by insurers and the payment of any additional premium required, if applicable.

Renewals

Renewals are invited on the basis that there have been no changes to your circumstances or the risk other than those specifically notified to your insurers and for which you have received an acknowledgement and revised documentation. Please see section headed **Notification of Changes and Alterations** which also outlines your duty of care with regards to Disclosure and Fair Presentation.

Insurer Security

Insurers are subject to FCA regulation and are required to have adequate capital resources. We carry out regular due diligence checks on all insurance markets used but cannot guarantee the solvency levels of any individual insurer. Your liability for the premium, whether in full or pro rata, may arise under policies where a participating insurer

becomes insolvent. An insolvent insurer may also be unable to meet a proportion or all of any claim made. Consequently, we recommend that when selecting an insurance product, also consider insuring with those firms with higher credit ratings which also satisfy our requirements. Should you be concerned or require any further information regarding your insurer then we will discuss this with you on request.

Quotations

Quotations are valid until the date cover commences up to a maximum of 30 days, unless otherwise stated. Specimen policy wordings are available upon request.

Documentation

Documentation including your policy schedule and certificate (if applicable) will be issued to you in a timely manner. It is your responsibility to read all documentation upon receipt to ensure that all details are correct and that the cover provided meets with your requirements.

We will arrange cover according to your instructions but only you can identify if this does not meet your intended requirements.

Any query regarding the accuracy of the information shown or any uncertainty over the content should be raised with us immediately.

Incorrect information disclosure or non-disclosure may invalidate your policy cover completely or mean that in the event of a claim all or part of it may not be paid.

Payment of Premium

We must receive your payment, unless it is made by you directly to the insurer, by cheque, credit or debit card, or be in receipt of a completed Direct Debit Mandate (with deposit if required) drawn on a bank or building society or UK financial institution account in the policyholder's name and before cover commences unless we agree otherwise in writing.

We do not accept payment by cash or postal order but a bankers' draft or building society cheque is acceptable if it shows the policyholder's name as account holder.

We have no obligation to fund any premium, taxes or fees (if applicable) on your behalf nor do we have any responsibility for any loss you may suffer as a result of cancellation of insurance cover, or any other prejudicial steps taken as a result of late or non-payment substantially attributable to you. If we decide to retain certain documents whilst awaiting full payment of premium, fees or administration charges we shall provide details of your insurance cover and any information or documents required by law.

We are entitled (but not obliged) without providing notice to you to set off any amounts due to us from you, against any amounts which we may receive on your behalf (i.e. claims moneys, refunded premiums and other sums). Please be aware that full or partial non-payment of a premium or default on a credit agreement may result in the notice of cancellation or lapsing of your policy. You will also be responsible for any collection costs, legal fees and court costs that we may incur in recovering debts due from you.

Transferred Business

When we are appointed to service insurance policies other than at their inception or renewal and which were originally arranged by another party, we shall not be liable during the current insurance period for any loss arising from any errors or omissions or gaps in your insurance cover or advice not previously supplied by us. Should you have any concerns in respect of a policy which has been transferred to us, or if you require an immediate review of your insurance arrangements, you must notify us immediately. Otherwise, we shall review your insurance arrangements and provide advice accordingly, as each policy falls due for renewal.

Cancellation

You may cancel your policy at any time.

On receipt of your request, we may require you to confirm your instructions in writing and also return the policy document.

You may be entitled to a refund of premium where no claims have been made and or where a minimum and deposit premium has not been charged.

Please refer to your policy documents for full details of the cancellation terms

Ending your Relationship with Us

Subject to your immediate settlement of any outstanding premiums and fees, you may instruct us to stop acting for you and we will not impose a penalty. Your instructions must be given in writing and will take effect from the date of receipt.

If our authority to act in connection with your insurance arrangements is terminated (by you or us), you will remain liable to pay for any premium or fee for any transaction concluded prior to the termination. Any transaction in progress at the time of termination will be completed unless we receive written instructions to the contrary.

You will also be liable for the payment of any premium or fee, which may become due upon completion of any pending transaction.

We also reserve the right to cancel this agreement at any time. In any event, we will provide you with at least 7 days' notice in this regard to enable you to make alternative insurance arrangements. Valid reasons may include non-payment of premium or fees, failure to provide requested documentation or information, deliberate failure to comply with terms set out within this Agreement or insurer's documentation, or deliberate misrepresentation or non-disclosure or attempted fraud. We will notify you of any such termination in writing together with an explanation for our decision if appropriate.

Claims

We will assist you with advice and guidance when you make a claim under your policy, but it remains your responsibility to have read, understood or queried all documentation upon receipt. All incidents that could possibly give rise to a claim must be notified to us or your insurer in accordance with the terms of your policy and a claim form completed where required. Delay on your part in notifying a claim and/or completing required forms will risk a loss you suffer not being paid or being paid in part only.

You must not in any circumstances admit liability for a loss or agree to any course of action, other than emergency measures carried out to minimise the loss, as you risk a loss you suffer not being paid or being paid in part only. All correspondence, claims, writs, summonses etc. should be forwarded immediately, unanswered, either to us or to your insurer. You are also reminded of your duty to keep all losses and costs arising from an incident to a minimum and that failure to comply with the policy terms and conditions may invalidate cover.

We will remit claims payments received on your behalf to you as soon as practicable after confirmation of receipt of cleared funds in our bank account.

If an insurer becomes insolvent or delays making settlement, we do not accept liability for any unpaid amounts. We reserve the right to charge for our claims service if you request this to extend beyond our appointment to your policy and this will be confirmed in writing before you incur any charge.

If our authority to act in connection with your insurance arrangements is terminated (by you or us) we will immediately cease to handle and manage claims already reported and will be unable to deal with any which may be subsequently incurred.

Severability

If any provision of these Terms of Business is found to be invalid or unenforceable in whole or in part, the validity of the other provisions of these Terms of Business and the remainder of the provision in question will not be affected.

Assignment

We are entitled to assign the benefits of these Terms of Business (but not the burdens as set out in these Terms of Business) to any other company within the Group of Companies of which we are part of but then only for so long as such the Company remains a member of the said Group. We are entitled to transfer Client Monies to a similar bank account held in the name of any other company within the Group of Companies of which we are a part but then only for so long as such Company remains a member of such Group.

Our Remuneration / Fees

In return for placing your business with insurers underwriters and or other product providers, we generally receive a commission from them which is a percentage of the annual premium that you are charged.

We may on occasion also receive additional payments from insurers depending upon the volume of our account with them and or the profitability of that account.

For arranging premium instalment facilities, we earn commission from our premium finance provider(s) which is usually a percentage of the interest that you pay. This means that the amount you pay for credit and the overall cost of arranging your insurance will vary according to the interest charged by the lender and the amount of commission we earn. There may be occasions where there is a choice of instalment payment options which may charge different interest rates. Typically, we will not receive any instalment payment commissions from insurers if policies are placed on direct debit instalment arrangements with the insurer. We will only receive commissions from the premium finance providers.

Using premium finance or paying an insurer direct debit arrangement (rather than paying the premium in one amount) makes the overall total cost of the insurance more expensive.

A full breakdown of the cost of your insurance including any administration fee and the cost of credit where applicable will be provided as part of your new business or renewal quotation before you decide whether to proceed.

In any instance where we elect to either charge you a Brokerage Fee in addition to or in lieu of commission, we will confirm to you, prior to the conclusion of your insurance arrangements, the method of the remuneration and the amount of any fees payable by you.

You are entitled at any time to request information regarding any commission which we may have received as a result of us placing your insurance business or arranging premium finance. Please be assured that the way in which we are remunerated will not at any time conflict with our responsibilities to meet your insurance needs and treat you fairly.

Our remuneration in whatever form and in respect of any policy shall be due on the date of inception or renewal of that policy. We shall be entitled to retain all commission and/or agreed fees in respect of the full policy period including

where you appoint another intermediary in our place during the currency of the existing policy or where a policy is cancelled after inception or renewal.

Conflict of Interest

Circumstances may arise where we may have a potential conflict of interest between us and you or between you and another of our clients.

For example, we may arrange insurance for you through Touchstone Underwriting Ltd which is a wholly owned Managed General Agency of Seventeen Group Ltd, who also own James Hallam Ltd.

We operate conflict management policies and procedures which are designed to prevent any conflict of interest adversely affecting or compromising your interest. In such instances we will always act in your best interests when arranging such cover.

If you wish to discuss this arrangement, please contact us.

Client and Insurer Money

Prior to your premium being paid to the insurer, and for your protection, we hold your money as an agent of the insurer, (termed risk transfer) in which case your policy is then treated by the insurer as being paid for, and the premium being held in a client bank account on trust for you.

The account in which these funds are kept is a Non-Statutory Trust Account (as defined by the FCA Rules). This means that we may extend credit to other customers from this account.

However, your money will be always protected because of the requirements of FCA rules. We also reserve the right to retain interest earned on this account.

By accepting these Terms of Insurance Business document, you are giving your consent for us to operate in this way.

Processing your Personal Data

In our dealings with you, we will always comply with all applicable Data Protection Legislation (including, as appropriate, the Data Protection Act 2018, the General Data Protection Regulation, any relevant secondary legislation, and any amendments or replacements to any of these). Please ensure that if applicable your directors, employees, contacts and agents are aware of this section on Confidentiality and Data Protection.

We implement generally accepted standards of technology and operational security in order to protect personal data from loss, misuse, or unauthorised alteration or destruction. We will notify you and all relevant individuals promptly in the event of any breach of personal data which might expose you or (if applicable) your directors, employees, contacts or agents to serious risk.

- (a) Individuals have the following rights in respect of their personal data held by us:
- (b) to access any personal data which we hold on them. This may be obtained by writing or emailing to the Data Privacy Officer [details as shown below]. Where permitted under Data Protection Legislation, a nominal charge may apply for providing the information;
 - (c) to be provided with information about how their personal data is processed (this information is set out in these Terms of Business); to have their personal data corrected where necessary (they should contact us promptly if they become aware of any incorrect or out-of-date information);
 - (d) to have their personal data erased in certain circumstances (please refer to the appropriate data protection legislation or consult the Information Commissioner's Office for information or details);
 - (e) to object to or restrict how their personal data is processed;
 - (f) to have their personal data transferred to themselves or to another business.

Individuals also have the right to take any complaints about how we process their personal data to the Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF <https://ico.org.uk/concerns> or by calling 0303 123 1113.

For more details, please request a copy of our Privacy Policy which can also be viewed on our website. If you wish to exercise any of your rights [as stated above] or if you have any query in relation to the processing of your Personal Data please address any correspondence to:

The Privacy Officer, James Hallam Ltd, 10th Floor, 2 Minster Court LONDON EC3R 7BB or email us at: privacy@jameshallam.co.uk

We may collect, use, transfer or store personal data relating to you (applicable to individuals only) or where applicable your directors, employees, contacts and agents where necessary in order to:

- (a) perform insurance contracts with individuals or take steps at an individual's request prior to entering into such a contract.

Exercise our legitimate business interests as an independent insurance broker in order to provide the relevant information and services.

- (b) carry out other functions with express consent (which may be amended or withdrawn at any time by notifying us);
- (c) comply with our legal obligations.

Where you provide personal data relating to any individual you must ensure that you are entitled to do so.

We will use that personal data and may disclose some or all of it to other parties, for the purposes of arranging, placing and administering your insurance. These other parties may include the FCA for compliance matters; insurance companies and other agents for underwriting and claims purposes and credit agencies for premium collections identity checks and anti-fraud protection. We may also monitor and record phone calls in the interests of security and staff training.

We may in addition use personal data for communicating with you about our insurance products and services (and similar products or services provided by us). Communication with you in this regard may include mail, SMS text, telephone or email. If individuals do not want us to use their information in this way, they should notify us promptly in writing or email to that effect or use the unsubscribe option provided in each communication.

We will never sell personal data or, except as mentioned above, make it available to any third parties without appropriate prior consent (which may be freely amended or withheld) except where required to do so by law or in the event that we sell any part of our business or assets (in which case we may disclose personal data confidentially to the prospective buyer as appropriate in accordance with our legitimate interests in that respect).

Notwithstanding the above, all personal data of a sensitive nature (as defined in the Data Protection Legislation) will be treated as strictly private and confidential.

We will not use or disclose it except either with explicit consent or where we are required to do so for legal or regulatory purposes and/or permitted to do so by the Data Protection Legislation.

In processing personal data for insurance purposes about health or criminal offences we will only do so to enable us to provide our service to you and because of it being in the public interest.

Complaints

It is our intention to always provide a high level of service. However, if you have reason to make a complaint about our service, please address any correspondence to:

The Complaints Officer, James Hallam Ltd, 10th Floor, 2 Minster Court LONDON EC3R 7BB or email complaints@jameshallam.co.uk

. You may be entitled to refer the matter subsequently to the Financial Ombudsman Service (FOS).

You will be able to do this if you fall within any of the following categories;

- Consumers (private individuals acting for purposes which are wholly or mainly outside that individual's trade, business, craft, or profession)
- Micro-enterprises (businesses employing fewer than 10 persons and with a turnover or annual balance sheet total not exceeding €2 million)
- Other small businesses (with an annual turnover of below £6.5m, and less than 50 employees or with an annual balance sheet total of below £5 million)
- Charities with an annual income of under £6.5 million
- Trustees of a trust with a net asset value of under £5 million

Whether you are so entitled will not affect the promptness and fairness with which we will strive to resolve any complaints. You can contact the FOS by telephone on 0800 023 4567 and further information is available at www.financial-ombudsman.org.uk. If you do decide to refer any matter to the FOS your legal rights will not be affected. (If your complaint cannot be resolved immediately, you may be required to put this in writing for us to investigate further).

A copy of our complaints procedure is available on request.

Rights of Third Parties

Unless otherwise agreed between us in writing, no provision of this Terms of Business is enforceable under the Contracts (Rights of Third Parties) Act 1999 by any person other than you or us.

Financial Crime

As an FCA regulated company, we work within its regulatory framework designed to prevent financial crime – such as financial sanctions, money laundering, fraud or bribery and corruption. We may need to seek additional information from you to ensure compliance with these obligations

We are required to report to the National Crime Agency and / or Serious Fraud Office any evidence or suspicion of financial crime.

Compensation

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business, the size of your business and the circumstances of the claim. Insurance advising and arranging is covered for:

- 90% of the claim, without any upper limit;
- 100% of the claim without any upper limit for compulsory classes of insurance (such as Third-Party Motor or Employers Liability); and 'pure protection' contracts, professional indemnity insurance, and general insurance claims arising from the death or incapacity of the policyholder owing to injury, sickness or infirmity, all where the insurance intermediary has failed to pay money to an insurer, pay away money it has received from an insurer, or has failed to take steps to allow the insurer to effect the contract of insurance.

Further information about compensation scheme arrangements is available from the FSCS on 0800 678 1100 or by visiting www.fscs.org.uk/

Ref: Commercial TOBA 10.7 DEC 2022



Spargo House
10 Budshead Way
Plymouth
Devon
PL6 5FE

Tel: 01752 670440

www.jameshallam.co.uk

Hi,

As a member of the Sandy Town Bowls Club committee, I have been asked to get involved with regards to the lease that we have with the town council. The Lease Title Number BD 263135 I have in my possession is dated from 1st April 2008 and the term ends on 28th February 2027. I can appreciate that this has over 3 and a half years to run but thought it was worth making contact now to get an understanding of what may be required.

On the registered proprietor section of the title all the names have either passed away or are no longer members of the bowls club. So, I have written to the Land Registry to see what needs to be done with regards to amending this section.

Best Regards,

Mark Howlett

Policy Finance & Resources Committee

Date:	24th July 2023
Title:	Legal Fees – Beeston Allotment Agreement for Lease (village site)
Contact:	Nicola Sewell, Town Clerk

Purpose of the Report

1. To receive an email from Woodfines solicitors regarding the suggested Agreement for Lease between STC and CBC for land intended for allotment use in Sandy and to agree to pay for the legal costs to draw up that lease.

Recommendation

2.0 That the Council agree the legal fees of £1,000 - £1,500 and instruct Woodfines Solicitors to take the Agreement for Lease forward with no further delay.

Information/Proposal

3.0 On 12th July the Town Clerk received the following communication from the Council's solicitors Woodfines.

With a view to getting some certainty for STC in relation to allotment land so that this can be communicated and shared, we discussed the proposal of entering into an Agreement for Lease. This is a contractual document between STC and CBC which would state that CBC will give STC a Lease at a future date. The contract could then be condition upon, for example, the completion of the residential development which is set to take place in Autumn 2024. I understand that is CBC's priority. On that basis, we could allow flexibility on both sides within this contract. For example, covering the following points:

- *Allow STC to have certainty that CBC will provide a Lease for allotment land in the future;*
- *Allow CBC to have flexibility on a completion date (to be discussed and agreed);*
- *Specify a long-stop date after which STC, for example, or both parties could walk away;*
- *Allow CBC to offer an alternative site to STC if the Beeston land is not suitable;*
- *Allow STC to have access for carrying out surveys and investigations after entering into the contract and before the start of the Lease to assess if the land is suitable; and*
- *Allow flexibility with termination provisions with both parties.*

I will provide you with a simple form of an Agreement for Lease as an example, together with the areas on which we would need detailed instruction from you. This would cover matters such as the Lease start date, the trigger for the Lease start date, the long-stop date, who has what flexibility to terminate, what access requirements STC would have, and how it would work if the site is not suitable and we want CBC to offer us an alternative.

I will set out the items on which I will need some detailed instruction from you so that you can pick this up directly with CBC to get some more detailed terms agreed and provide instructions to us. As an approximate estimate on fees, an Agreement for Lease is likely to be in the region of £1,000 - £1,500 + VAT depending upon the complexity and the amount of terms that are negotiated between us. This should be a straightforward document which could proceed promptly.

AGENDA ITEM: 15**Appendix IX**

By way of a reminder in relation to the Lease, the matters that are outstanding are as follows:

- *CBC were to provide a final plan;*
- *The level of the indemnity insurance for public liability to be put in place by STC is to be confirmed by CBC; and*
- *Obligations in relations to the fencing of the site is to be confirmed together with the location of a gate for access.*

That summarises the latest position in relation to this matter for you to pick up going forwards and I will make sure that you have these items in advance of the 7th August so that you can liaise with CBC directly and then make some decisions.