

# MELBOURN PARISH COUNCIL – FINANCE AND GOOD GOVERNANCE COMMITTEE

(District of South Cambridgeshire)

**A meeting of this Committee was held on Monday, 19 December 2022, at 7.30pm in the Austen Room, Community Hub, 30 High Street, Melbourn, SG8 6DZ**

*Members of the public are reminded that copies of reports and supporting documentation for agenda items can be obtained from the Parish Council website, <http://melbournparishcouncil.co.uk> or on request to the Clerk*

**Present:** Cllrs Hart (Chair), Barley, Clark, Kilmurray (Vice Chair)

**Absent:**

**In attendance:** Claire Littlewood – Parish Clerk, Gabrielle van Poortvliet – RFO

**FG034/22** To receive nominations to elect a Chair for the Finance and Good Governance Committee

The Vice Chair opened the meeting and invited nominations for Chair of the Finance and Good Governance Committee. No nominations were forthcoming and it was noted that not all members of the Committee were in attendance. Cllr Hart offered to Chair the meeting with nominations for a new permanent Chair to be invited at the next meeting on 20 March 2023.

**FG035/22** To receive nominations to elect a Vice Chair for the Finance and Good Governance Committee

Cllr Kilmurray indicated that he would remain as Vice Chair and there was no call for nominations.

**FG036/22** To receive and approve apologies for absence

Apologies were received from Cllr Campbell with acceptable reasons given.

It was RESOLVED to approve the apologies from Cllr Campbell.

Proposed by Cllr Clark, seconded by Cllr Kilmurray. All in favour.

**FG037/22** To receive any Declarations of Interest and Dispensations

***Members are reminded that they are required to ensure their Declaration is updated within 28 days of any change in circumstances.***

a) To receive declarations of interest from councillors on items on the agenda

b) To receive written requests for dispensations for disclosable pecuniary interests (if any)

c) To grant any requests for dispensation as appropriate

Cllr Kilmurray noted an interest in matters relating to the Hub as a Director of the Hub Management Group. Noted that Cllr Kilmurray would not vote of any decisions related to specific items of expenditure for the Hub.

**FG038/22** **Public Participation: (For up to 15 minutes members of the public may contribute their views and comments and questions to the Parish Council – 3 minutes per item).** Written responses to questions raised will be made by the Parish Office within 14 days of the date of this meeting.

There were no members of the public in attendance.

**FG039/22** **To approve the minutes of the Finance & Good Governance Committee Meeting held on 17 October 2022**

It was RESOLVED to approve the minutes of the Finance and Good Governance Committee meeting held on 17 October 2022 as an accurate record.

Proposed by Cllr Barley, seconded by Cllr Kilmurray. All in favour.

**FG040/22** **To report back on the minutes of the Finance & Good Governance Committee Meeting held on 17 October 2022**

FG028/22 Capacity in New Road cemetery reported as being up to 100 years.

FG029/22 CAPALC has been appointed as Internal Auditor. Awaiting date for the mid-year audit.

The Chair amended the order of the agenda

**FG046/22** **To consider a review of Littlehands rent**

Signed:..... Dated:

Noted that a rent review is due in April 2023. The rent has remained at its current level of £26,000 since it was increased from £13,860 in 2018. Noted that improvements to the building have been carried out including new windows and external decoration.

It was RESOLVED to recommend to full Council that the annual rental for Littlehands Nursery should be increased by £1,000 (representing approximately a 4% increase).

Proposed by Cllr Barley, seconded by Cllr Clark. All in favour.

**FG045/22 To receive an update on the Asset Management Reserve**

A report from Croyland Building Surveyors was received, including a 5 year planned maintenance programme for parish owned buildings/structures. Approved works in excess of £5,000 will be funded from the Asset Management Reserve (AMR). Noted that some of the works in the proposed maintenance programme are already budgeted for separately, smaller jobs could be undertaken by the wardens and some appear to have been generously costed. More work is required to hone the programme of maintenance works. To maintain the AMR at a level around £98,000, annual contributions to the reserve would need to be £35,000. Noted that significant expenditure on maintaining the church wall is likely. A full survey of the wall is required to plan future works.

**ACTIONS:**

- Croyland Building Surveyors report is to be considered by full Council. Actions to be delegated to the Maintenance Committee going forward.
- Cllrs Clark and Wilson to review the proposed maintenance schedule and costings.

**FG041/22 Budget 2023/24:** To consider a draft estimate of income and expenditure for the forthcoming financial year

Draft precept calculations were considered following a working group meeting. There was lengthy discussion of the proposed precept:

Income

- Allotments : Small increase in rents will off-set significant costs for asbestos surveys and clearance
- Cemeteries : No increase in fees – to be reviewed in September 2023
- Pitch and match fees : Fees to remain unchanged
- Interest rates have increased
- Rentals : Littlehands - proposed increase of 4%

Expenditure (including project items)

- Hub licence fee : Requested increase of £1,000 to cover costs of running the building
- Grants : Melbourn Mobile Wardens Scheme have more clients and requested an increase in the grant of £2,500 (to £7,500). A query was raised if the group are seeking funding from other sources
- Coronation event : To be costed and considered by full Council
- Village gateways : £3,500 approved by full Council.
- Drainage works at Littlehands : To be funded from precept and AMR. Further quotes requested.
- Hub : £5,000 for replacement kitchen equipment. Increased storage £6,000 consider funding from s106.

Draft budget would result in an increase to the precept of 3.32% (£4.65 per band D household)

Reserves

Based on the above, the Parish Council would have 5.7 months of reserves (not including the AMR). To be reviewed at year end to ensure levels remain adequate.

Noted that the Parish Council will continue to receive solar farm monies for community grants for 20 years from the date of the Agreement (26 January 2015). To be discussed in more detail at a future meeting.

It was RESOLVED to recommend the draft budget for 2023/24 increased by 3.3% (£4.65 per band D household) to full Council.

Proposed by Cllr Clark, seconded by Cllr Kilmurray. All in favour.

The Committee noted thanks to the RFO for her work preparing the draft budget.

**FG042/22 To review the Timetable for Recurring Agenda items**

It was suggested that:

- the agenda for the June F&GG meeting should include discussion re future grant funding.
- the December F&GG meeting should be scheduled earlier in the month.

**FG043/22 To consider the approvals list for December 2022**

The approvals list was not available. To be retrospectively approved by full Council in January. .

**FG044/22 To note quarterly VAT return/refund**

Signed:..... Dated:

The VAT return has been submitted to 30 September 2022. Refund of £14,582.96 received on 17 December 2022.

**FG047/22 To consider revised insurance cover**

Noted that cover for play equipment has been increased following The Moor play park refit and the boardwalk at Stockbridge Meadows has been added to the policy. This resulted in an increase to the premium of £293.33.

It was RESOLVED to approve payment of the sum of £293.33 in increased premium for insurance cover.

Proposed by Cllr Kilmurray, seconded by Cllr Clark. All in favour.

**FG048/22 To consider the Internal Auditor's report**

Awaiting confirmation of when the internal auditor will visit. To be deferred until report is available..

**FG049/22 To consider publication of information under the Transparency Code 2015**

Currently publishing required information at 2 Star level. Discussion regarding publishing information in non-proprietary formats. It was suggested that information could be requested from the office if required in different formats. **ACTION:** To be considered by F&GG in March 2023.

**FG050/22 Policies: To consider and review policies as per Policy Review Schedule:**

- a) To receive any updates and consider actions

There were no policies to consider.

**FG051/22 To note date of next meeting: Monday, 20 March 2023**

The date of the next meeting was noted at Monday, 20 March 2023.

The meeting closed at 21:11

Signed:..... Dated:

# MELBOURN PARISH COUNCIL – FINANCE AND GOOD GOVERNANCE COMMITTEE

(District of South Cambridgeshire)

**A meeting of this Committee was held on Monday, 17 October 2022, at 7.30pm in the Austen Room, Community Hub, 30 High Street, Melbourn, SG8 6DZ**

*Members of the public are reminded that copies of reports and supporting documentation for agenda items can be obtained from the Parish Council website, <http://melbournparishcouncil.co.uk> or on request to the Clerk*

**Present:** Cllrs Cowley (Chair), Barley, Campbell, Clark, Hart, Kilmurray

**Absent:**

**In attendance:** Claire Littlewood – Parish Clerk, Gabrielle van Poortvliet – RFO

**FG018/22** To receive and approve apologies for absence

None received.

**FG019/22** To note nominations to join the Finance and Good Governance Committee

Cllrs Barley and Campbell were in attendance as new members of the Committee.

**FG020/22** To receive any Declarations of Interest and Dispensations

***Members are reminded that they are required to ensure their Declaration is updated within 28 days of any change in circumstances.***

- a) To receive declarations of interest from councillors on items on the agenda
- b) To receive written requests for dispensations for disclosable pecuniary interests (if any)
- c) To grant any requests for dispensation as appropriate

None received.

**FG021/22** **Public Participation: (For up to 15 minutes members of the public may contribute their views and comments and questions to the Parish Council – 3 minutes per item).** Written responses to questions raised will be made by the Parish Office within 14 days of the date of this meeting.

There were none in attendance

**FG022/22** **To approve the minutes of the Finance & Good Governance Committee Meeting held on 20 June 2022**

To was RESOLVED to approve the minutes of the Finance and Good Governance Committee meeting held on 20 June 2022 as an accurate record.

Proposed by Cllr Clark, seconded by Cllr Hart. All in favour.

**FG023/22** **To report back on the minutes of the Finance & Good Governance Committee Meeting held on 20 June 2022**

FG010/22 To be discussed under FG026/22.

FG012/22 Match bookings are now being invoiced on a block booking basis

FG013/22 Full Council had approved making an application for a Unity credit card. To be discussed further at FG032/22c)

**FG024/22** **To note quarterly VAT return/refund**

The RFO reported that the VAT return to 30 June has been submitted. Refund of £4,841.28 received on 27 July. Return to 30 September has been submitted but refund has not yet been received.

**FG025/22** **To consider a review of insurance arrangements**

Signed:..... Dated:

Noted that there were some updates to the insurance cover under the policy. This resulted in an increase of £1,416.09 to an annual premium of £14,888.10.

It was RESOLVED to recommend the quotation for annual insurance premium in the sum of £14,888.10 to full Council.

Proposed by Cllr Kilmurray, seconded by Cllr Campbell. All in favour.

**FG026/22 To receive an update on the Asset Management Reserve**

Noted that at a meeting of full Council on 27 June (PC054/22), delegated authority was given to the parish office to seek quotes and award the work up to a value of £2,000. A quote for £1,500 had been received. The inspection of the Council's assets has been carried out but the report has not yet been received. To be deferred to the next meeting.

**FG027/22 To consider a review of the Financial Risk Register**

It was RESOLVED that the document (number 4.20) be renamed Financial Risk Assessment and is recommended to full Council.

Proposed by Cllr Barley, seconded by Cllr Clark. All in favour.

**FG028/22 To consider an annual review of burial fees**

Burial fees have not been increased since 2018. Noted that burial grounds in Royston and Shepreth have recently closed. This may lead to an increase in requests from non-residents.

**ACTION:** Clerk to check how many years' capacity we have in New Road Cemetery.

It was RESOLVED to maintain burial charges at current levels and to review these in September 2023.

Proposed by Cllr Kilmurray, seconded by Cllr Cowley. All in favour.

**FG029/22 To consider appointment of internal auditor for mid-year audit**

Noted that Terms of Reference for Internal Audit recommend changing auditor from time to time. Several quotes were considered. There was discussion as to the need to seek references. CAPALC are our local governing body and their internal audit service appears to offer good value at £30ph plus mileage. Members expressed confidence that CAPALC were well qualified to carry out this work. **ACTION:** Clerk to write to Canabbs to advise that we will be moving to a new internal auditor in line with our Terms of Reference for Internal Audit.

It was RESOLVED to appoint CAPALC as internal auditor for the mid-year audit without the need to seek references.

Proposed by Cllr Kilmurray, seconded by Cllr Clark. All in favour.

**FG030/22 To discuss appointing substitutes for committees (s4.d.v Standing Orders)**

Discussion as to the need to identify substitutes for committees. Noted that a member requiring a substitute to attend on their behalf would need to give 3 days' notice to the clerk and that it will be the responsibility of members to seek a substitute to attend on their behalf (it is not mandatory for a substitute to attend). The purpose of this would be avoid meetings being inquorate. To be discussed further at full Council. **ACTION:** Clerk to circulate a list of committees including membership and available seats.

**FG031/22 To consider applying for Local Council Award Scheme**

Noted that applying for the LCAS has previously been considered. Cost of making an application for Foundation level is £50 registration fee to NALC and £80 accreditation fee.

It was RESOLVED to recommend to full Council that application be made for the Local Council Award Scheme Foundation Level.

Proposed by Cllr Kilmurray, seconded by Cllr Clark.

**FG032/22 Policies: To consider and review policies as per Policy Review Schedule:**

Signed:..... Dated:

**a) To review the Policy and Procedure for Procurement of Goods and Services**

The following amendments were suggested:

- section 3.3 substitute '*reasonable endeavours...*' in place of '*best endeavours*';
- document review date to be amended to September 2024.

It was RESOLVED that the Policy and Procedure for Procurement of Goods and Services (document 4.34) as amended above be recommended to full Council.

Proposed by Cllr Clark, seconded by Cllr Hart. All in favour.

*The Chair amended the order of the agenda.*

**c) To review revised Credit Card Policy and Procedure**

There was discussion with regard to the credit limit to be applied for. Noted that the credit card will be used to make purchases where better prices may be secured online. The credit limit of £5,000 should be inserted into document 4.35 in the first paragraph, sections 1.2 and 2.3. The policy will be reviewed annually.

It was RESOLVED that the Credit Card Policy and Procedure (document 4.35) as amended above should be recommended to full Council.

Proposed by Cllr Kilmurray, seconded by Cllr Hart. All in favour.

**b) To review revised Financial Regulations**

The following amendments were suggested:

- section 6.19 first line '*... restricted to the person or persons ...*'
- section 6.20 '*The credit card limit will be £5,000 as set out in the Credit Card Policy and Procedure (document 4.35). Expenditure must be approved ....*'. Remove reference to a maximum expenditure limit.
- section 11.1.h substitute '*reasonable endeavours*' in place of '*best endeavours*'.

The importance of cross referencing related documents was noted.

It was RESOLVED that the Financial Regulations (document 4.17) as amended above should be recommended to full Council.

Proposed by Cllr Clark, seconded by Cllr Cowley. All in favour.

**d) To consider the draft Investment Strategy**

Noted that the Investment Plan for 2022/23 was being reviewed in light of recent interest rate fluctuations. The RFO presented a comprehensive overview of current and suggested investments to maximise returns. Noted that the plan should be reviewed in 6 months. Thanks were noted to the RFO for her work on this.

It was RESOLVED that the Investment Plan for 2022/23 (document 4.32) should be recommended to full Council.

Proposed by Cllr Cowley, seconded by Cllr Kilmurray. All in favour.

**e) To review revised Risk Management Policy**

Noted that this policy requires further review and should be deferred for consideration at a future meeting.

**f) To review revised updated Financial Risk Register**

Noted that this item is duplicated from FG027/22 above.

**g) To review revised Terms of Reference for Finance and Good Governance Committee**

It was RESOLVED that the Terms of Reference for Finance and Good Governance Committee (document 6.01) should be recommended to full Council as amended.

Proposed by Cllr Hart, seconded by Cllr Barley. All in favour.

**h) To review revised Terms of Reference for Melbourn Futures Working Party**

Signed:..... Dated:

Noted that in section 1.3c) reference to '*data base*' should be amended to '*database*'.

It was RESOLVED that the Terms of Reference for Melbourn Futures Working Party (document 6.11) should be recommended to full Council as amended.

Proposed by Cllr Clark, seconded by Cllr Kilmurray. All in favour.

- i) To receive any updates and consider actions

Cllr Cowley noted that he will be stepping down from F&GG Committee. A new chair will be elected at the December meeting.

**FG033/22 To note date of next meeting: 20 December 2021**

Noted that the correct date for the next meeting is **Monday, 19 December 2022.**

The meeting closed at 21:14

Signed:..... Dated:

## Melbourn Parish Council Precept Requirement 2023/24

Precept 2022/23 £	Precept 2023/24 £	Change £	Change %
(41,300) Total Income budget	(48,205)	(6,905)	16.72%
320,430 Total Expenditure budget	328,675	8,245	2.57%
14,300 Contributions to reserves	34,420	20,120	140.70%
<b>293,430 Precept Requirement</b>	<b>314,890</b>	<b>21,460</b>	<b>7.31%</b>
2,097.70 Tax Base (Band D households)	2,178.70	81.00	3.86%
<b>139.88 Cost per household</b>	<b>144.53</b>	<b>4.65</b>	<b>3.32%</b>

Recommended by FGGC 19/12/22

Approved by Melbourn Parish Council xx/xx/23

SCDC deadline 31/01/23



Indicative 2024/25	Indicative 2025/26
-----------------------	-----------------------

(48,475)	(48,800)
----------	----------

335,160	346,347
---------	---------

34,420	34,420
--------	--------

321,105	331,967
---------	---------

**Melbourn Parish Council 2023/24 Net Income & Expenditure Budget**

	<b>2023-24 Income Budget £</b>	<b>2023-24 Expenditure Budget £</b>	<b>2023-24 Net Budget £</b>
Allotments & Conservation	6,650	33,100	26,450
Cemeteries	4,200	10,145	5,945
Play Areas & Recreation Grounds	4,355	28,545	24,190
Finance & General Purpose	6,000	246,135	240,135
Future Planning		3,200	3,200
Highways		1,000	1,000
Rental Property (Littlehands)	27,000	6,550	(20,450)
<b>Total excluding contributions to reserves</b>	<b>48,205</b>	<b>328,675</b>	<b>280,470</b>
<b>Asset Management Reserve</b>		<b>34,420</b>	<b>34,420</b>
<b>Total</b>	<b>48,205</b>	<b>363,095</b>	<b>314,890</b>

## Melbourn Parish Council 2023/24 Income Budget

2021-22 Actual £	EDGE budget code	Income Heading	2022-23 Budget £	2022-23 Forecast £	Forecast/ Actual	2023-24 Budget £	Notes:	2024-25 Forecast £	2025-26 Forecast £
		<u>Conservation:</u>							
2,543	100	Allotment rent	2,400	2,500	F	2,800	Assume increase to contribute towards increased costs	2,800	3,000
3,849	110	Grass cutting contribution from CCC Highways	3,850	3,849	A	3,850	Assume no increase	3,850	3,850
<b>6,392</b>		<b>Total Conservation</b>	<b>6,250</b>	<b>6,349</b>		<b>6,650</b>		<b>6,650</b>	<b>6,850</b>
		<u>Cemeteries:</u>							
6,585	200	1 Burial fees	2,500	3,500	F	2,625	Burials vary quite a lot; budget on prudent basis - next fee review Sept 2023	2,755	2,755
700	200	2 Memorials	500	1,100	F	525		550	550
2,145	200	3 Cremated remains	1,000	500	F	1,050		1,105	1,105
<b>9,430</b>		<b>Total Cemeteries</b>	<b>4,000</b>	<b>5,100</b>		<b>4,200</b>		<b>4,410</b>	<b>4,410</b>
		<u>Play &amp; Rec:</u>							
	300	Match Fees							
720	300	1 Melbourn Saturdays	1,200	1,000	F	1,000	Assume continued agreement with Dynamos	1,050	1,050
2,200	300	2 Melbourn Dynamos	2,000	2,200	F	2,200		2,200	2,300
75	300	4 Other Local Clubs	-	-	F	-		-	-
<b>2,995</b>		<b>Total Match Fees</b>	<b>3,200</b>	<b>3,200</b>		<b>3,200</b>		<b>3,250</b>	<b>3,350</b>
801	320	Hire of Recreation Grounds	800	800	F	840	Fair (incl utilities) and boot camps	850	860
1,570	340	Pavilion hire	300	300	F	315	School hire has finished; ad-hoc bookings	315	330
-	370	Pavilion hire - MAYD recharge	-	-	F	-		-	-
<b>5,366</b>		<b>Total Play Areas &amp; Recreation Grounds</b>	<b>4,300</b>	<b>4,300</b>		<b>4,355</b>		<b>4,415</b>	<b>4,540</b>
		<u>Finance &amp; General Purpose:</u>							
581	420	Interest receivable	750	4,500	F	6,000	Interest rate increases	6,000	6,000
<b>581</b>		<b>Total Finance &amp; General Purpose</b>	<b>750</b>	<b>4,500</b>		<b>6,000</b>		<b>6,000</b>	<b>6,000</b>
		<u>Rental Property:</u>							
26,000	900	Little Hands Property Rent	26,000	26,000	F	27,000	4% rent increase recommended - last increase Apr 2018	27,000	27,000
<b>26,000</b>		<b>Total Rental Property</b>	<b>26,000</b>	<b>26,000</b>		<b>27,000</b>		<b>27,000</b>	<b>27,000</b>
3,855		Income from unbudgeted sources		250	F				
<b>51,624</b>		<b>Total income excluding Precept</b>	<b>41,300</b>	<b>46,499</b>		<b>48,205</b>		<b>48,475</b>	<b>48,800</b>
<b>275,300</b>		<b>Precept</b>	<b>293,430</b>	<b>293,430</b>	<b>A</b>	<b>314,890</b>			
<b>326,924</b>		<b>Total income (excluding ring-fenced funds eg S106, community benefit, MAYD, Timebank events, Zero carbon grant etc)</b>	<b>334,730</b>	<b>339,929</b>		<b>363,095</b>			

2021/22 comparator shows actual figures against budgeted items. Some additional income was received that was not budgeted e.g grants, FiT, allotment insurance, recharges etc.

FiT receipts are paid to the Hub (net zero), allotment insurance is paid to the Allotment Association (net zero) and other items cannot be budgeted as they are not predictable

# Melbourn Parish Council 2022/23 Expenditure Budget

2021/22 Actual £	EDGE Budget code	EXPENDITURE	2022-23 Budget £	2022/23 Forecast £	2023-24 Budget £	2024-25 Forecast £	2025-26 Forecast £
		<u>Conservation:</u>			Notes:		
1,432	1000	Allotments	1,890	2,180	3,150	2,675	2,805
6,272	1100	Conservation	11,300	12,800	13,210	11,405	14,220
1,140	1150	Stockbridge Meadows	1,290	1,628	1,650	1,855	1,930
7,470	1200	Grass Cutting Contract	8,670	8,670	8,670	10,000	10,000
5,980	1300	Public Open Space Maintenance Contract	7,670	6,320	6,420	7,050	7,090
22,294		<b>Total Conservation</b>	<b>30,820</b>	<b>31,598</b>	<b>33,100</b>	<b>32,985</b>	<b>36,045</b>
		<u>Cemeteries:</u>					
3,219	2000	Cemetery rates, utilities & upkeep	4,765	4,323	4,555	6,300	6,415
5,276	2100	Cemetery Grounds Maintenance Contract	5,950	5,590	5,590	6,500	6,500
8,495		<b>Total Cemeteries</b>	<b>10,715</b>	<b>9,913</b>	<b>10,145</b>	<b>12,800</b>	<b>12,915</b>
		<u>Play Areas &amp; Recreation Grounds:</u>					
6,027	3000	Play Areas	4,220	4,133	4,290	4,580	4,860
11,900	3200	Recreation Grounds	12,720	14,330	14,190	15,615	15,905
8,490	3400	Pavilion	9,160	10,227	10,065	10,380	11,020
26,417		<b>Total Play Areas &amp; Recreation Grounds</b>	<b>26,100</b>	<b>28,690</b>	<b>28,545</b>	<b>30,575</b>	<b>31,785</b>
		<u>Finance &amp; General Purpose:</u>					
3,256	4000	Audit, Legal and Professional Fees	1,750	1,750	1,900	2,000	2,100
2,505	4300	Wardens' Materials, Equipment & Van	2,400	2,450	2,630	2,560	2,680
13,472	4500	Insurances	12,550	15,181	15,950	16,748	17,585
1,243	4700	Membership of Societies	1,370	1,415	1,500	1,575	1,650
2,519	4900	Parish Clock	400	205	415	430	450
22,595	5000	Parish Office, IT & Contractors	26,688	28,822	27,490	24,245	27,020
68,653	5100	Salaries, NI & Pensions	73,600	76,200	82,000	86,100	90,400
418	5300	Sundry Expenses	150	300	198	210	220
1,460	5400	Training	1,500	1,500	1,600	1,680	1,765
432	5700	Pension Scheme Service Charge	440	432	440	440	440
192	5900	Bank Charges	400	200	210	220	230
7,502	6000	Grants Payable	7,600	7,625	10,250	10,760	11,300
6,000	6005	Grants Payable - MAYD	6,000	6,000	6,500	7,000	7,500
-	6200	Staff and Councillor expenses	200	100	200	200	200
15,000	6400	Community Hub - Grant	15,000	15,000	15,000	15,000	15,000
6,216	6401	Community Hub - Maintenance & Replacements (excl FIT)	11,870	11,740	10,210	13,365	14,000
28,098	6450	PWLB Community Hub - Interest	27,876	27,876	27,643	27,400	27,145
4,856	6451	PWLB Community Hub - Capital	5,078	5,078	5,311	5,554	5,809
5,632	6452	PWLB Car Park - Interest	5,314	5,314	4,986	4,649	4,302
11,255	6453	PWLB Car Park - Capital	11,574	11,574	11,902	12,239	12,585
357	6600	Timebanking Expenses	470	350	390	410	430
-	6700	War Memorial	-	645	-	2,000	-
-	6800	Election Costs	240	225	-	-	-
-	6900	Community Events	4,000	4,000	3,110	-	-
14,313	7100	Village Car Park - Rates, Utilities & Maintenance	15,855	15,374	15,900	15,940	19,985
-	7200	Fire Engine House	-	-	400	1,750	-
215,974		<b>Total Finance &amp; General Purpose</b>	<b>232,325</b>	<b>239,355</b>	<b>246,135</b>	<b>252,475</b>	<b>262,797</b>
		<u>Planning:</u>					
2,244	7000	Community Development	-	-	3,000	-	-
-	7050	Parish Planning	1,000	-	200	-	-
2,244		<b>Total Planning</b>	<b>1,000</b>	<b>-</b>	<b>3,200</b>	<b>-</b>	<b>-</b>
		<u>Highways:</u>					
-	8000	Highways and Footpaths	11,500	11,500	-	-	-
843	8100	Street Lighting	2,500	1,000	1,000	1,000	1,100
843		<b>Total Highways</b>	<b>14,000</b>	<b>12,500</b>	<b>1,000</b>	<b>1,000</b>	<b>1,100</b>
		<u>Rental Property:</u>					
9,551	9000	Little Hands Nursery	5,470	5,725	6,550	5,325	1,705
9,551		<b>Total Rental Property</b>	<b>5,470</b>	<b>5,725</b>	<b>6,550</b>	<b>5,325</b>	<b>1,705</b>
285,818		<b>Total expenditure</b>	<b>320,430</b>	<b>327,780</b>	<b>328,675</b>	<b>335,160</b>	<b>346,347</b>
		<u>Contributions to reserves:</u>					
8,508		General Reserve	-	-	-	-	-
20,000		Asset Management	10,300	10,300	34,420	34,420	34,420
-		Election Reserve	-	-	-	-	-
3,000		Parish Van Replacement Reserve	4,000	4,000	-	-	-
31,508			<b>14,300</b>	<b>14,300</b>	<b>34,420</b>		
317,326		<b>Total Precept expenditure budget</b>	<b>334,730</b>	<b>342,080</b>	<b>363,095</b>	<b>369,580</b>	<b>380,767</b>

2021/22 shows actual figures against budgeted items. Some additional expenditure was incurred that was not budgeted e.g FIT, allotment insurance, prior year reserve expenses etc. FIT receipts are paid to the Hub (net zero), allotment insurance is paid to the Allotment Association (net zero)

Melbourn Parish Council 2023/24 Detailed Expenditure Budget Workings by EDGE cost code

										Project/discretionary item			
2021/22 (Actual)	EDGE	Expense Heading	Budget item	2022/23 Budget		2022/23 (Forecast)		Forecast/	2023/24 Budget		Notes and queries:	2024/25	2025/26
£	£	budget code		£	£	£	£	Actual	£	£		Forecast	Forecast
			<u>Conservation</u>										
802		1000	Allotments	790		800		F	850			890	935
450		1000	Allotments	600		-		F	400			420	440
		1000	Allotments			-			600			-	-
		1000	Allotments			-			800			840	880
180		1000	Allotments						500		Asbestos clearance 2022/23	525	550
	1,432		Unplanned maint e.g asbestos clearance/survey, water leak, signs etc	500		1,380		F		3,150		2,675	2,805
180		1100	Conservation	300		400		F	400			420	440
5,244		1100	Conservation	5,500		5,500		F	6,160			6,470	6,790
		1100	Conservation	3,000		3,000		F	3,300			3,465	3,640
		1100	Conservation	2,000		2,000		F	2,350		Note: ring fence and carry forward unspent 2022/23 tree planting budget	2,300	2,300
847		1100	Conservation	500		1,900		F	1,000			1,050	1,050
	6,272		Unplanned e.g. River Mel Group projects, signage, fencing		11,300		12,800			13,210		11,405	14,220
312		1150	Stockbridge Meadows	490		328		A	350			510	530
140		1150	Stockbridge Meadows	300		300		F	300			310	320
		1150	Stockbridge Meadows			500		F	500		Costs for ongoing management unsure at moment - monitor	525	550
688		1150	Stockbridge Meadows	500		500		F	500			510	530
	1,140		Small repairs/Unplanned (2021/22 River Mel back project= £510)		1,290		1,628			1,650		1,855	1,930
	7,470	1200	Grass Cutting Contract		8,670		8,670	F		8,670	No change - contract to be retendered 2024	10,000	10,000
5,980		1300	Public Open Space- Maintenance Contract	6,420		5,520		F	5,520		£460 per month- contract to be retendered 2024.	6,100	6,100
-		1300	Public Open Space- Maintenance Contract	-		-		F	-		Monitor for a few years and then include in precept as necessary	-	-
-		1300	Public Open Space- Maintenance Contract	1,250		800		F	900			950	990
	5,980		Extra work eg extra cuts plus hedge and path cutting, leaf clearance etc		7,670		6,320	F		6,420		7,050	7,090
	22,294		<b>Total Conservation</b>		30,820		31,598			33,100		32,985	36,045
		2000	<u>Cemeteries</u>										
245		2000	1 Orchard Road	255		245		A	255			265	275
198		2000	1 Orchard Road	430		300		F	300		Electricity 3 yr fixed deal ends May 2025	300	400
		2000	1 Orchard Road						1,000			-	-
-		2000	1 Orchard Road						170			-	-
	443	2000	1 Orchard Road	400		400		F	425			445	470
			Unplanned (eg path cleaning/moss spraying)		1,085		945			2,150		1,010	1,145
749		2000	2 New Road	780		749		A	780			810	840
123		2000	2 New Road	100		130		F	135			135	140
125		2000	2 New Road	500		500		F	550			2,600	600
420		2000	2 New Road	500		400		F	440			-	-
-		2000	2 New Road	1,300		1,300		F			Installed every few years depending on usage	1,500	1,600
		2000	2 New Road									-	1,840
1,360		2000	2 New Road	500		300		F	500			245	250
	2,777	3219	Other/Unplanned (2021/22 - bench bases/new rear gate)		3,680		3,379			2,405		5,290	5,270
	5,276	2100	Cemetery Contracts		5,950		5,590	F		5,590	Contract 12 x £405.83 monthly fee = £4,870 plus 2 x extra cuts - total £5,590. Conract to be retendered 2024	6,500	6,500
	8,495		<b>Total Cemetery</b>		10,715		9,913			10,145		12,800	12,915
			<u>Play Areas and Recreation Grounds</u>								Any additional playgrounds to be covered by commuted sum to start		
214		3000	3 Play Areas			123		A	300			320	330
4,310		3000	3 Play Areas	220		1,500		F	1,500			1,550	1,650
1,248		3000	3 Play Areas	1,300		1,310		A	1,440			1,440	1,550
-		3000	3 Play Areas			1,000		F	800			1,000	1,030
255		3000	3 Play Areas	200		200		F	250			270	300
	6,027		Other/Unplanned		4,220		4,133			4,290		4,580	4,860
135		3200	Recreation Grounds	370		250		F	250		Electricity 3 yr fixed deal ends 2025	250	300
180		3200	Recreation Grounds	650		200		F	500			550	600
1,560		3200	Recreation Grounds	1,620		1,560		A	1,620			1,690	1,755
9,815		3200	Recreation Grounds	9,580		9,320		F	9,320		Allow 2 x extra cuts. Contract to be retendered 2024	10,500	10,500
210		3200	Recreation Grounds	500		3,000		F	2,500		£1,000 per pitch drainage - Dynamos might get a grant. Easement monies could be used for old rec	2,625	2,750
	11,900		Other maintenance eg leaf collection, replacement bins, goal mouth drainage (2022/23 - goal mouth work)		12,720		14,330			14,190		15,615	15,905
510		3400	Pavilion	1,000		1,000		F	1,100			1,150	1,200
2,595		3400	Pavilion	2,700		2,595		A	2,700			2,800	2,900
947		3400	Pavilion	2,500		2,500		F	2,500		Electricity 3 yr fixed deal ends 2025	2,500	2,800
348		3400	Pavilion	360		359		A	380			380	400
717		3400	Pavilion	900		900		F	1,350			1,420	1,490
821		3400	Pavilion	300		323		A	330			340	350
532		3400	Pavilion	400		650		F	705			740	780
1,525		3400	Pavilion	1,000		1,700		F	1,000		2021/22 shower repairs/descaling £800	1,050	1,100
495		3400	Pavilion	-		200		A	-		Fire safety?	-	-
	8,490		Maintenance projects - 2023/24 replace internal glazed doors (£1,000)/destratification pumps (£1,000) NE		9,160		10,227			10,065		10,380	11,020
	26,417		<b>Total Play &amp; Rec</b>		26,100		28,690			28,545		30,575	31,785
			<u>Finance &amp; General Purpose</u>										
	3,256	4000	Audit, Legal & Professional Fees		1,750		1,750	F		1,900	Note: new auditors 2023/24 onwards. Building valuation every 5 yrs (due 2026/27)	2,000	2,100
		4300	Warden Materials and Equipment:										
489		4300	2 Materials	500		650		F	680			520	540
574		4300	3 Equipment	500		400		F	500		Any specific equipt required next year?	520	540
1,442		4300	4 Parish Van Expenses	1,400		1,400		F	1,450		Van to be replaced 2022/23 (replacement cost funded from ring-fenced reserve)	1,520	1,600
	2,505		Total Warden Materials and Equipment		2,400		2,450			2,630		2,560	2,680
13,472		4500	Insurances	12,550		15,181		A	15,950		New 3 yr deal from 2021 (includes revalued assets)	16,748	17,585
1,243		4700	Membership of societies	1,370		1,415		F	1,500			1,575	1,650
2,519		4900	Parish Clock	400		205		F	415		2020/21 major repairs	430	450
		5000	Parish Office:										
		5000	1 IT/phone			20			30			30	35
288		5000	1 IT/phone	250		344		F	250			350	265
1,361		5000	1 IT/phone	1,600		1,600		F	1,700			1,665	1,730
	1,649		IT support /back-up(£142 p/m)		1,850		1,964			1,980		2,045	2,030
353		5000	2 Office Supplies	500		400		F	430			450	470
1,076		5000	3 Photocopier Rent and Printing Costs	1,200		1,200		F	1,260			1,250	1,300
254		5000	4 Parish Office Sundries	198		198		F	210			210	220
14		5000	5 Postage	100		50		F	100		£1k increase proposed by Hub (7%)	105	110
13,400		5000	6 Office Licence Fee	14,000		14,000		F	15,000			14,000	14,600
300		5000	7 Office Cleaner	280		140		F	300			315	330
1,610		5000	8 Software Licences	2,000		1,820		F	1,850			1,930	2,030
		5000	9 Contractors										
2,654		5000	9.3 Litter Picker & Warden cover	4,000		6,500		F	6,300		6 mnth temporary warden cover @ 21 hrs/week (3mths 2022/23; 3 mths 2023/24)	3,675	3,860
100		5000	9.4 DPO	60		50		A	60			65	70

2,754			Total Contractors		4,060	6,550		6,360			3,740	3,930
1,186			5000 10 Office furniture & equipment	Computer equipment & furniture	2,500	2,500					200	2,000
	22,595			Total Parish Office			28,822	27,490			24,245	27,020
68,653			5100 Salaries and Pensions	See salary budget			76,200	82,000	Approved HR panel: Assumes 5% increase		86,100	90,400
418			5300 Sundry Expenses	ICO registration fee, defibrillator pads/batteries; Poppy Wreath etc, LCAS accreditation £130 (2022)			300	198	2021/22 included £360 meeting room hire during Hub refurb		210	220
1,460			5400 Training	Clr training programme plus staff training			1,500	1,600			1,680	1,765
432			5700 Pension Scheme Service Charges				432	440			440	440
192			5900 Bank charges - current a/c				200	210			220	230
7,502			6000 Grants payable	Community Rail Partnership (£750) plus Grinnel Hill insurance (£2,000), mobile wardens (£7,500)			7,625	10,250	£2,500 increase in MMWS grant requested		10,760	11,300
6,000			6005 Grant funding MAYD	50% MAYD			6,000	6,500	Proposal to increase funding by £500pa to reduce top-up request from Community Benefit		7,000	7,500
-			6200 Staff and Councillor expenses	Travel to training etc			100	200			200	200
	15,000			Community Hub:								
			6400 Community Hub -maintenance/replacements	Maintenance Grant		15,000	15,000	15,000			15,000	15,000
120			6401 Community Hub -maintenance/replacements	Maintenance - services: fire alarms(£330), fire extinguishers (£165), boiler service (£145), burglar alarm (£1	1,430	2,300		2,060	Includes services and safety checks		2,200	2,300
				airconditioning x2 (£200), stair lift (£330), PAT test (£200), legionella testing (£340), Gutter clearance (£80), PV cleaning (£160), circuit testing (5 yrs - due 2027)					Note circuit testing needs to be done every 5 yrs (starting 2022/23) £1,000			
922			6401 Community Hub -maintenance/replacements	Service charge - Hundred Houses	940	940	F	1,000			940	950
886			6401 Community Hub -maintenance/replacements	Small repairs/replacements (minor repairs, equipt replacements)	500	500	F	550			525	550
1,215			6401 Community Hub -maintenance/replacements	Unplanned and emergency e.g. major equipt repairs/leaks etc	2,500	1,500	F	1,600	Oven repairs not required - oven to be replaced 2023/24		1,700	1,800
3,072			6401 Community Hub -maintenance/replacements	Maint Projects 2021/22 - per list (IT Server upgrade)								
			6401 Community Hub -maintenance/replacements	Maint Projects 2022/23 - per list (convection oven, coffee machine, coffee grinder)	6,500	6,500	F					
			6401 Community Hub -maintenance/replacements	Maint Projects 2023/24 - per list (see project tab)				5,000			8,000	8,400
	6,216			Total Community Hub - maintenance/replacements		11,870	11,740	10,210			13,365	14,000
28,098			6450 PWLB Hub Interest	Loan end date 16/10/63		27,876	27,876	A			27,400	27,145
4,856			6451 PWLB Hub Capital	Loan end date 16/10/63		5,078	5,078	A			5,554	5,809
5,632			6452 PWLB Car Park Interest	Loan 1 end date 20/09/35 Loan 2 end date 14/02/37		5,314	5,314	A			4,649	4,302
11,255			6453 PWLB Car Park Capital	Loan 1 end date 20/09/35 Loan 2 end date 14/02/37		11,574	11,574	A			12,239	12,585
357			6600 Timebanking expenses	Software (£150), phone (£140), mileage/travel/other (£100)	470		350	F			410	430
-			6700 War memorial		-		645	A			2,000	-
-			6800 Election costs	Election year 2022 - uncontested election costs SCDC (16 seats @ £15)	240		225	A	Contested election costs to come from Election Reserve/General Reserve		-	-
-			6900 Community events	Queens Jubilee event(2022)/ Coronation (2023)	4,000		4,000	F	Ring fence and c/fwd £890			
			7100 Car Park - rates, utilities and maintenance		-		-					
11,976			7100 Car Park	Rates	12,450	11,976	A	12,450			12,450	12,450
2,163			7100 Car Park	Electricity	2,700	2,700	F	2,700	3 yr deal 2022-25		2,700	2,700
174			7100 Car Park	Water - sewerage and fresh	175	175	F	205			225	250
			7100 Car Park	PAT testing - workshop	30	23	A	30			35	35
			7100 Car Park	Maintenance schedule repairs - eg workshop roof								4,000
			7100 Car Park	Contingency eg signage/repairs	500	500	F	515			530	550
14,314				Total Car Park		15,855	15,374	15,900			15,940	19,985
-			7200 Fire Engine House	Roof repairs				400			1,750	-
											-	Recoat timber/steel gates
215,974				Total Finance and General		232,325	239,355	246,135			252,475	262,797
				Planning:								
2,244			7000 Community Development	Futures Working Party eg gateways	-		-	3,000				
			7050 Community Development	Parish Planning - consultation event/leaflets re s106 etc	1,000		-	200				
				Highways:								
-			8000 Highways and Footpaths	LHI scheme funding 2022/23	11,500	11,500	F	-	LHI traffic calming scheme 2022/23			
843			8100 Street Lighting	Electricity (retendered 2022 - 3yr fixed)	2,500	1,000	F	1,000	New certificate - LED lights. 3 yr fixed deal 2022-2025		1,000	1,100
843				Total Highways		14,000	12,500	1,000			1,000	1,100
				Rental Property:								
450			9000 Littlehands	Annual drain clean (note: additional works 2022)	470	1,000	F	500			525	550
1,139			9000 Littlehands	Legionella testing, Roof inspection	1,000	500	F	550			575	605
			9000 Littlehands	Unplanned Maintenance - eg signage, anti-vandalism, emergency repairs		600	F	500			525	550
7,962			9000 Littlehands	Maintenance projects - (2022/23 - replace windows); drain works in car park (2023/24)	4,000	3,625	A	5,000			3,700	-
9,551			6023 Total Rental Property		5,470	5,725		6,550			5,325	1,705
285,819				Total expenditure excluding contributions to Reserves		320,430	327,780	328,675			335,160	346,347
				Contributions to Reserves								
8,508				General Reserve	-			-			-	-
20,000				Asset Management	10,300	10,300	F	34,420			34,420	34,420
-				Election Reserve	-		-	-			-	-
3,000				Parish Van Replacement	4,000	4,000	F		Van to be replaced 2022/23		-	-
317,327				Total Expenditure including contributions to Reserves		334,730	342,080	363,095			369,580	380,767
				Allotments				3,150				
				Other Conservation				29,950				
				Cemeteries				10,145				
				Play & Recreation Grounds				28,545				
				Community Hub (incl finance costs)				73,164				
				Car Park (incl finance costs)				32,787				
				Staff costs				82,000				
				Parish Office				12,490				
				Other				49,893				
				Rental Property				6,550				
								328,675				
				Maintenance Projects (AMR)				34,420				
								363,095				
								-				

**Melbourn Parish Council**
**Project and Discretionary Items recommended for inclusion in 2023/24 budget**

Project and Discretionary Items recommended for inclusion in 2023/24 Budget						
		Precept	Funding Source			
			s106	Asset Mgt	Comm Ben	
EDGE						
1100	Replacement bin - Old Post Office	650				Possibly Vicarage Close too. Including installation
1100	Benches - Norgetts Lane/Medcalf Way	1,700				Including installation
2000/1	Cemetery Lychgate Repairs	1,000				
3000/3	Moor play area - boundary railings & gates			8,333		
3000/3	Moor play area - benches/picnic table		2,000			£4,300 left in s106 play areas
3000/3	Outdoor gym		11,500			£11,500 left in POS s106
3000/4	Skate park		TBC			Still in discussion stage - additional funding would be required for this project
3400	Pavilion - upgrade glazed doors		1,000			s106 Pavilion monies
3400	Pavilion - fit destratification pumps		1,000			s106 Pavilion monies
3400	Pavilion - fire safety measures		3,000			s106 Pavilion monies - awaiting advice on measures required
6900	Coronation commemoration event/benches etc	3,110				
7000	Futures working party - gateways	3,500				Gateways
9000	Littlehands - drain works	5,000		10,000		
		14,960	18,500	18,333	-	
6401	<b>Melbourn Hub 2023-24 Projects</b>					
	Convection oven & deep fat fryer (incl installation)	5,000				Replace equip; oven £2,500; floor standing deep fat fryer £1,500/counter adjs & installation £1,000
	Steel storage unit & landscaping		6,000			
		5,000	6,000	-	-	
Total projects 2022-23		19,960	24,500	18,333	-	
Contributions to reserves:						
	Parish Van					New van expected to be purchased 2022/23 - no longer required
	AMR	34,420				See tab
	General reserve	-				
Total Reserves contributions 2023/24		34,420				





## Melbourn Parish Council Forecast Reserves at 31st March 2023

	General Reserve	Asset Management	Election Reserve	Parish Van
Opening Balance at 1st April 2022	158,507	71,813	2,775	6,000
2022/23 Income - forecast	339,929			
2022/23 Expenditure - forecast	(327,780)	(1,500)		
Reserve movements -tfr to Parish Van reserve (2022/23 budget)	(4,000)			4,000
Reserve movements - tfr AMA (2022/23 budget)	(10,300)	10,300		
Reserve movemensts - release of unused deferred expenditure	2,000			
Closing Balance at 31st March 2023 (forecast)	158,356	80,613	2,775	10,000
Budgeted 2022/23 contribution to General Reserve	-			
Forecast Movement in General Reserve	(151)			
Difference	(151)			
General reserve target = 6 mnths x budgeted expenditure	164,337	(Based on budgeted expenditure before contribs to Reserves)		
Forecast General Reserve	158,356	5.8 months	Assumed sufficient	
Difference	(5,982)			
Budgeted reserve contributions 2023/24	-	No contribution to general reserve required 2023/24; review at year end re actual:		

## Melbourn Parish Council Asset Management Reserve Requirement ye 31st I

	Y/E 31/03/2024	Y/E 31/03/2025	Y/E 31/03/2026	Y/E 31/03/2027
Opening Balance at 1st April 2023	80,613	106,700	99,995	93,071
Expenditure - estimate	(8,333)	(41,125)	(41,344)	(38,588)
Transfers to AMR	34,420	34,420	34,420	34,420
Closing Balance(forecast)	106,700	99,995	93,071	88,903

Required closing balance (opening bal  
adjusted by inflation)

### Assumptions:

The AMR calculations give an approximate indication of the funding requirements for known asset based on the Planned Maintenance Report report drawn up by Croyland Ltd Buiding Surveyors in 21 Items included in AMR rather than the precept are those in excess of £5,000 (exc VAT)

Expendiure estimates per Planned Maintenance Programme have been adjusted to remove VAT wlf Expenditure estimates have been included at the estimates given although quotes will need to be approved by MPC.

Ependiture estimates had not been adjusted for inflation. An estimate of 5% per annum has been u

March 2024

Y/E  
31/03/2028

88,903	
(25,323)	(154,713)
34,420	
<hr/> 98,000	
<hr/>	
	-
97,986	
98,000	

maintenance/replacemens over the next five years. This is 022.

rich can be reclaimed  
obtained by MPC to firm up costs; works will also need to be  
ised for this exercise but will need to be reviewed each year

**Melbourn Parish Council Precept 2023-24****Detailed spending plans****(required by SCDC for precepts over £140,000)**

	<b>2022-23</b>	<b>2022-23</b>	<b>2023-24</b>	<b>2023-24</b>
	<b>Gross</b>	<b>Net</b>	<b>Gross</b>	<b>Net</b>
Recreation, conservation and planning	68,635	54,085	74,990	59,785
Highways, footpaths and lighting	14,000	14,000	1,000	1,000
Election costs	240	240	-	-
Corporate Management	237,555	210,805	252,685	219,685
Asset Management/Reserves	14,300	14,300	34,420	34,420
Total	334,730	293,430	363,095	314,890
Contribution from Balances		-		-
<b>Amount of Precept</b>	334,730	<b>293,430</b>	<b>363,095</b>	<b>314,890</b>

**Melbourn Parish Council Properties**  
Planned Maintenance Report

---



This page is blank

## **C O N T E N T S**

1.00	INTRODUCTION
2.00	SPORTS PAVILION
3.00	CEMETERY SHED
4.00	CEMETERY LYCHGATE
5.00	FIRE ENGINE HOUSE
6.00	LITTLE HANDS NURSERY
7.00	COMMUNITY HUB
8.00	HIGH STREET GARDEN
9.00	HIGH STREET CAR PARK
10.00	CLEAR CRESCENT PLAY AREA
11.00	CAR PARK AT LITTLE HANDS
12.00	NEW ROAD CEMETERY GATES
13.00	STOCKBRIDGE MEADOWS
14.00	PLAY AREA AT THE MOOR
15.00	WAR MEMORIAL AND CHURCH WALLS
16.00	PLANNED MAINTENANCE PROGRAMME
17.00	QUALIFICATIONS AND RESERVATIONS





## **1.00 INTRODUCTION**

### **1.01 Scope of Instructions**

We are instructed to inspect and report on the condition of the various properties held by Melbourn Parish Council. These instructions were confirmed by email on 19 July 2022.

### **1.02 Inspection**

Inspections were carried out on 14 and 15 September 2022. Weather conditions were dry without recent rainfall.

We were able to gain access to all properties although not to the interior of the Little Hands Nursery.

In keeping with our instructions, we have not undertaken any destructive opening up and we have not dismantled any services installations or carried out any tests. Where considered appropriate, further recommendations are made in our report. We understand that the council has ongoing maintenance contracts in place for statutory and regulatory testing, as well as usual grounds keeping, cleaning and similar services. These are to be integrated into the planned maintenance programme as appropriate.

### **1.03 Accommodation**

As our clients are familiar with the properties and with the accommodation and facilities available, we have not taken detailed measurements or prepared schedules of accommodation.

## 2.00 SPORTS PAVILION



### 2.01 Description

The sports pavilion is a purpose built facility providing changing rooms, toilets and showers, as well as a large recreation room and ancillary accommodation. It is of conventional masonry construction with a pitched roof covered with tiles. There is a front veranda enclosed with steel balustrading and screens.

Extensive refurbishment has been carried out in recent times with modern double glazing and mechanical and electrical services.

### 2.02 Roof

The roof is of timber framing, pitched and covered with tiles. There is a clock tower set into the ridge with timber cladding.

We would expect the tiling to be vulnerable to impact damage from footballs etc but, at the time of inspection, the roof coverings were intact and the roof in good condition.

The cladding to the clock tower will need regular re-coating with preservative.

### **2.03 Gutters and Downpipes**

Gutters and downpipes have been renewed in modern upvc components. Several sections have been replaced recently but there is no sign of any leakage or other defects.

Gutters will need to be cleaned out from time to time to remove leaf litter and any stray balls.

### **2.04 Main Walls**

The main walls have been finished with cement render and painted with masonry paint and “graffiti” style murals.

The main walls are in good structural condition with no significant fractures or bulges. Periodic redecoration will be necessary to maintain appearance or to refresh the murals.

### **2.05 Windows and Doors**

Windows and doors have been renewed with modern components.

Windows and doors are in satisfactory working order. Due to likely heavy use, it is advisable to arrange for routine inspection and lubrication of locks etc.

The paint finishes on the steel gates and screens to the veranda will need to be re-coated periodically.

### **2.06 Boundaries and Landscaping**

There is a small patio area to the rear, laid with concrete slabs and bounded with timber fencing.

The patio and fencing is in good overall condition. The timber fencing will need to be re-treated with preservative from time to time.

We have not inspected the wider sports fields or the orchard area behind the building.

### **2.07 Fixtures, Fittings and Finishes**

The building is fitted out with basic quality but robust fixtures, fittings and finishes.

We noted a number of glazed internal doors where the glazing has no visible identification to confirm that it is safety glass. This is a potential hazard to anyone who might fall against the doors and should be investigated and remedied as a matter of urgency.

The interiors are otherwise in good order. Due to anticipated heavy usage, provision should be made for some interior re-decoration but we do not anticipate replacement of floor finishes or other components within the next 5 years.

## 2.08 **Services Installations**

Mains electrical and water utilities are connected. There is no mains gas. Foul drains appear to connect to a sewage treatment plant at the rear. Heating and hot water is supplied by air source heat pumps and electric immersion heaters.

We presume that statutory and regulatory testing of the electrical and water supplies is in hand, although there was no evidence of this on site.

There are exterior floodlights. These are modern LED components with a reputation for long term durability. They should be tested on a regular basis but we recommend they be renewed on failure rather than on a planned basis.

Routine servicing of the heat pump installation should be carried out as recommended by the manufacturers. It would also be prudent to arrange for routine inspection of the hot water supplies.

The sewage treatment plant will also need routine inspection and occasional replacement of pumps etc. This might already be under a maintenance contract.

We recommend that gullies and surface water drainage are checked and flushed through periodically.

### 3.00 CEMETERY SHED



#### 3.01 Description

The cemetery shed is a small brick building with a clay tiled roof and pair of timber gates.

We have not inspected the interior as no keys were provided.

#### 3.02 Roof

The roof is of simple timber framing with clay tiles and matching clay ridge.

There is some minor damage to the tiling on the neighbours side. This requires patch repair.

Otherwise the roof framing appears sound and shows no sign of any sagging or deterioration.

#### 3.03 Gutters and Downpipes

There are no gutters or downpipes fitted.

#### 3.04 Main Walls

The main walls are of solid brickwork. One of the flank walls is screened by the neighbours fence and was not accessible for inspection. Otherwise, the walls are sound and plumb with no significant fractures or other apparent defects.

#### 3.05 Windows and Doors

There are no windows but there is a pair of timber and painted doors. These are in good condition but will require periodic re-decoration, which is now overdue.

3.06 **Boundaries and Landscaping**

We have not inspected the boundaries or landscaping.

3.07 **Fixtures, Fittings and Finishes**

We have not inspected the interior and are not aware of any fixtures, fittings or finishes.

3.08 **Services Installations**

Mains electrical supply appears to be connected to a light over the entrance. There is no evidence of any gas or drainage connections. There is a stand pipe for water.

Routine statutory inspection of the fixed electrical installation will need to be carried out. We assume that this has not be done recently.

#### **4.00 CEMETERY LYCHGATE**



##### **4.01 Description**

The lychgate is of traditional oak framed construction with a pitched roof covered with clay tiles. There are oak entrance gates and short brick walls.

##### **4.02 Roof**

The roof is of oak framing, pitched and covered with clay tiles. The roof frame and coverings are intact and in good condition.

##### **4.03 Gutters and Downpipes**

No gutters or downpipes are fitted.

##### **4.04 Main Walls**

The main walls and oak framing are in good condition. The original protective coating has degraded and worn away. This will need to be revived.

The brickwork and masonry is in good condition.

##### **4.05 Windows and Doors**

There are no windows.

The entrance gates are worn and loose. These require adjustment and will need to be re-coated as with the main frame.

4.06 **Boundaries and Landscaping**

We have not inspected the boundaries or landscaping.

4.07 **Fixtures, Fittings and Finishes**

There are no fixtures, fittings or finishes.

4.08 **Services Installations**

There are no services installations.



## 5.00 FIRE ENGINE HOUSE



### 5.01 Description

The fire engine house is of simple brickwork construction with a gabled roof covered with natural slates.

### 5.02 Roof

The roof is of timber framing, pitched and covered with slates.

A number of the slates are loose and require patch repair. The roof framing is otherwise intact and in good condition.

### 5.03 Gutters and Downpipes

Eaves gutters and downpipes are fitted along each flank elevation.

The gutters are partially choked with leaf litter and will require periodic cleaning.

### 5.04 Main Walls

The main walls are of solid clay brickwork. There is an opening with double gates leading onto the passing road.

The main walls are in good structural condition with no significant fractures or bulges.

A quantity of garden compost and other items have been stored up against the right hand flank wall by the neighbour. These ought to be cleared.

#### 5.05 **Windows and Doors**

There is a small fanlight window in the front gable and a pair of wooden doors leading onto the street. There is also a pair of steel mesh doors immediately behind the wooden doors.

The access doors are difficult to operate and would benefit from routine adjustment and lubrication of the locks.

Exterior paintwork will require periodic re-decoration.

#### 5.06 **Boundaries and Landscaping**

There are no external boundaries or landscaping.

#### 5.07 **Fixtures, Fittings and Finishes**

There are no interior fixtures, fittings or finishes.

There is an accumulation of items and general rubbish. We recommend that this is cleared to prevent harbourage of vermin.

#### 5.08 **Services Installations**

There are no services installations or utilities connected.

## 6.00 LITTLE HANDS NURSERY



### 6.01 Description

Little Hands Nursery comprises a single storey building with a flat roof over brickwork and timber panelled external walls. There is a car park to the front and a fenced play area to the rear.

### 6.02 Roof

The roof is of timber framing, flat and covered with a modern EPDM or similar roofing membrane. There is a small raised area over what appears to be a plant room, of similar construction.

The roof coverings are recent. They remain in good condition. They may be under warranty, in which case periodic inspection might be necessary to maintain cover.

During our inspection we found a number of balls and other extraneous items on the roof. It seems likely that trespassers might have climbed onto the roof in order to retrieve balls, thereby causing accidental damage. We therefore recommend that climbing aids such as refuse bins and store sheds be moved away from the perimeter of the building.

### 6.03 Gutters and Downpipes

The roof drains to external hoppers and downpipes, of modern UPVC construction.

The gutters and downpipes are in good overall condition but will require periodic cleaning to avoid blockages and over-spilling.

#### **6.04 Main Walls**

The main walls are of plain cavity brickwork but there are panels of painted joinery shiplap cladding. The top sections are finished with deep fascias, mostly of painted render although some sections are of painted plywood.

The brickwork is generally in sound condition. The shiplap cladding will require periodic re-decoration.

The ply fascias are beginning to warp and disintegrate. We recommend that these be renewed and then all fascias re-decorated to maintain appearance.

#### **6.05 Windows and Doors**

Most of the windows and doors have been replaced with modern UPVC framed double glazing. There are older ply faced painted flush doors, presumably remaining from when the building was used as a sports pavilion. These are in fair condition and will require re-decoration in order to prevent further decay.

#### **6.06 Boundaries and Landscaping**

The rear playground is bordered by low timber picket fencing. There are various items of play equipment that have not been inspected. There is a small garden shed, apparently used for play equipment storage.

The timber fencing is in sound condition but will require periodic re-coating of preservative.

The garden shed is in poor condition. The roof sheeting is degraded and appears to be leaking. The exterior cladding is weathered but intact.

The shed provides a climbing aid for anyone wanting to get onto the roof so we recommend that it be re-sited if possible. Ideally, it should be renewed or substantially overhauled.

Full inspection of the playground surface was not possible but staff report no significant defects or problems.

#### **6.07 Fixtures, Fittings and Finishes**

As the nursery was in full occupation we have not made an inspection of the interiors. Staff reported no major defects or problems but we recommend a further inspection when children are not present.

## 6.08 **Services Installations**

Mains electrical and water utilities are connected. There is no mains gas but there is an oil tank supplying the central heating. Foul drains appear to be connected to underground drainage at the front and we presume this connects to the Local Authority sewer under the passing road.

We presume that statutory and regulatory testing of the electrical and water supplies is in hand. This should be checked and confirmed.

There are exterior floodlights. These are modern LED components with a reputation for long term durability. They should be tested on a regular basis but we recommend that they are renewed on failure rather than on a planned basis.

The central heating boiler installation appears to be quite recent. Routine servicing should be carried out as recommended by the manufacturers. It would also be prudent to arrange for routine inspection of the hot water supplies.

The oil storage tank is an obsolete steel type without adequate bunding to contain any spillage. This is contrary to best practice and current regulations to control pollution risk. As the tank is showing signs of corrosion, we recommend that it be replaced as soon as convenient.

External drainage shows signs of silting up and possible damage to gullies etc. These will require routine clearance to avoid risk of flooding and potential freezing and slippage in icy weather.

## 7.00 COMMUNITY HUB



### 7.01 Description

The Community Hub is a purpose-built library and community centre, of brick and timber framing beneath pitched roofs covered with slates.

### 7.02 Roof

The roof is of timber framing, pitched and covered with slates. There is lantern skylight set into the main ridge. The south pitch has a large PV array.

The roof coverings are intact and in good condition. There are signs of corrosion of embedded impurities in the slates, but this is unlikely to be of more than cosmetic significance. There is one slipped slate on the rear.

The valleys have an accumulation of leaf litter and will need to be cleared from time to time.

The PV array should be cleaned regularly to maintain efficiency.

### 7.03 Gutters and Downpipes

Gutters and downpipes are modern upvc components. They have been fitted with brushes to prevent blockage by leaves.

Gutters appear free-flowing but ought to be checked regularly and the brushes will need cleaning.

#### 7.04 **Main Walls**

The main walls are of brickwork or timber cladding.

The brickwork is in good condition. The timber cladding shows some signs of warping and early degradation of the preservative finish. We recommend that localised repairs are carried out and the finish re-coated.

#### 7.05 **Windows and Doors**

Windows and doors are of plain joinery, double-glazed and finished with preservative woodstain. The lantern windows have motorised openers.

Windows and doors are in satisfactory working order. Due to likely heavy use, it is advisable to arrange for routine inspection and lubrication of locks etc.

The woodstain will need to be re-coated periodically.

#### 7.06 **Boundaries and Landscaping**

There is a small patio area to the front, laid with concrete slabs and bounded with timber fencing. A marquee has been erected but we understand this is to be removed shortly.

The patio and fencing is in good overall condition. The timber fencing will need to be re-treated with preservative from time to time.

There is a narrow passageway on the western side. This has been used to store odd materials. As this is a potential arson risk, and might harbour vermin, we recommend that it is kept clear.

#### 7.07 **Fixtures, Fittings and Finishes**

The building is fitted out good quality fixtures, fittings and finishes. These include a commercial kitchen and a library on moveable shelves. There are offices and meeting rooms on a mezzanine floor above.

The interiors are in good order. Door mechanisms and smoke seals should be checked regularly. The library shelves should also be inspected to ensure that their mechanisms remain in good condition.

Due to anticipated heavy usage, provision should be made for some interior re-decoration but we do not anticipate replacement of floor finishes or other components within the next 5 years.



## 7.08 **Services Installations**

Mains electrical, gas and water utilities are connected. Foul drains appear to connect to the local authority sewer under the High Street.

Heating and cooling is provided by the central boiler plant and by a range of heat pump condenser units along the western elevation. Hot water is supplied by the boiler plant.

There is an automatic fire detection and alarm system.

CCTV is arranged to cover the public areas.

We presume that statutory and regulatory testing of the electrical, gas, and water supplies is in hand, but this should be confirmed.

Routine testing of the fire alarm and emergency lighting is also required.

There are exterior floodlights. These are modern LED components with a reputation for long term durability. They should be tested on a regular basis but we recommend they be renewed on failure rather than on a planned basis.

Routine servicing of the boiler and heat pump installations should be carried out as recommended by the manufacturers.

We recommend that gullies and surface water drainage are checked and flushed through periodically.



## **8.00 83 HIGH STREET, GARDEN**



### **8.01 Description**

The garden at 83 High Street comprises planting, small area of paving, some benching and perimeter walls and fencing. There are no buildings as such.

### **8.02 Boundaries and Landscaping**

Boundaries and landscaping are in good overall condition but the left hand brick wall, bordering the neighbours driveway, is cracked and sections appear to be loose. Ownership is unclear but, as a pier stands on 83 side, we presume that it belongs to the Parish Council. Re-building or replacement of the wall will be necessary within the next few years.

## 9.00 HIGH STREET CAR PARK



### 9.01 Description

The high street car park is laid out with tarmacadam marked as parking bays. There is perimeter fencing and timber safety rails, street lights and a small workshop building at the rear.

### 9.02 Roof

The workshop roof is of timber framing overlaid with artificial slates. There are Velux skylights set into the rear pitch.

The roof is in good overall condition but a number of slates have been damaged, apparently by branches falling from a nearby tree. These will require patch repair.

### 9.03 Gutters and Downpipes

There are UPVC gutters and downpipes to the workshop building.

The gutters and downpipes are in good condition but will require periodic clearance to avoid over-spilling.

### 9.04 Main Walls

The main walls of the workshop building are of painted render.

There is some minor hairline cracking in the render but this is of cosmetic significance only. The render will require periodic re-decoration to maintain its appearance.

#### 9.05 **Windows and Doors**

There are no windows.

There is a pedestrian entrance door and a steel roller shutter door to the front.

Both doors are in good working order but will require periodic maintenance, adjustment and lubrication.

#### 9.06 **Boundaries and Landscaping**

Timber safety rails and perimeter fencing have been provided. Condition is mixed but most are in good order. They will require periodic re-coating of the woodwork in order to prevent decay.

Car parking bays, road markings and speed bumps will need re-painting so as to remain visible and effective.

#### 9.07 **Fixtures, Fittings and Finishes**

The workshop is fitted out with shelving, WC and washing facilities, to a good basic standard.

Re-painting of the wall and floor surfaces are recommended to maintain satisfactory appearance.

#### 9.08 **Services Installations**

Mains electrical and water utilities are connected. There is no mains gas. Foul drains appear to connect to a sewage treatment plant beneath the car park surface. There may also be a fuel separator to limit pollution run-off from the car park.

Further information is requested but provision should be made for routine servicing of the treatment plant, and for routine clearance of gullies and drains.

Street lighting will require periodic cleaning. Cherry picker or similar access will be necessary so it may be expedient to provide for comprehensive re-lamping within the anticipated lifespan of the existing fittings.

There is CCTV coverage. This has not been tested. Arrangements should be made for routine inspection and cleaning of lenses etc.

## 10.00 CLEAER CRESCENT PLAY AREA



### 10.01 Description

Clear Crescent play area comprises an open space laid out with soft landscaping and children's play equipment. It is bordered by mature hedging with a single steel access gate.

### 10.02 Boundaries and Landscaping

Boundaries and landscaping, including play surfaces and equipment all appear to be in good order.

We presume that routine inspection and maintenance of the play equipment is in hand to comply with health and safety requirements.



## 11.00 CAR PARK AT LITTLE HANDS



### 11.01 Description

The car park and access road to the Little Hands Nursery is of cast-in situ concrete laid in bays. There is boundary fencing, generally of timber panel construction.

### 11.02 Boundaries and Landscaping

The car park paving is disintegrating in places, possibly due to frost action. We noted that the surface water drainage is partially silted up and this may be causing ponding and freezing under adverse weather conditions. We recommend that the gullies and drainage is cleared so as to minimise this risk, and the situation should then be monitored for signs of continuing deterioration. It would be prudent to allow for at least partial re-laying of the car park surface within the next few years, should finances allow.

Ownership of the fencing along the boundary should be checked and confirmed. It is generally in sound condition but some sections may need to be replaced or overhauled.

Street lighting to the roadway will need routine cleaning and re-lamping.

## 12.00 NEW ROAD CEMETERY GATES



### 12.01 Description

The New Road Cemetery has a set of ornamental steel gates.

### 12.02 Boundaries and Landscaping

We have not inspected the boundaries or landscaping of the cemetery.

The gates are recent and in good condition. We recommend that locks and hinges are inspected and lubricated on a routine basis in order to maintain serviceability.

The coating of the steelwork will need to be re-decorated within the next few years.

## 13.00 STOCKBRIDGE MEADOWS



### 13.01 Description

Stockbridge Meadows comprise access gates and a small parking area leading to pathways, a nature reserve, stream banks and benches. A new boardwalk was in the process of construction at the time of inspection.

### 13.02 Boundaries and Landscaping

The entrance gates, fencing and associated noticeboard etc should be checked on a periodic basis to ensure that locks, hinges etc are in good working order.

Timber components should be re-coated with preservative in order to prevent decay.

We presume that the new boardwalk will also need to be cleaned and re-coated periodically. This may need to include measures to avoid it becoming slippery.

Occasional benches have been fitted with resin composite seats but the steel supports will require occasional cleaning and re-decoration to prevent rusting.

Some of the stream banks have been protected with timber posts and walings. These should be inspected periodically to ensure continuing stability.



## 14.00 PLAY AREA AT THE MOOR



### 14.01 Description

The play area at The Moor consists of soft landscaping and play surfacing with children's play equipment. Boundaries are marked with steel hoop railings and close boarded fencing. There is a steel access gate off the pavement, and further gates leading onto the sports pitches behind.

### 14.02 Boundaries and Landscaping

We presume that the play equipment is subject to routine safety inspections.

We noted that some of the play surfaces are deteriorating. We understand that works are proposed to repair and refurbish this equipment but we have not been provided with any details.

The boundary railings and gates are in poor condition and paintwork has deteriorated. Some of the gates at the rear will need to be replaced and all the railings will need to be re-painted.

Ownership and responsibility for the timber fencing should be checked and confirmed. Subject to that, some allowance should be made for overhauling and re-coating.



## 15.00 WAR MEMORIAL LAND AND CHURCH WALLS



### 15.01 Description

The crossroads at the centre of the village features a stone wall memorial with surroundings, soft landscaping and Parish noticeboards with occasional benching.

The adjoining churchyard has a perimeter wall around the churchyard at a retained level of approximately 1 metre height. There are large and mature trees in close proximity.

### 15.02 Boundaries and Landscaping

The war memorial and surroundings are maintained in good order. Perimeter oak rails have been renewed recently and these are also in good order.

The village sign, noticeboards and planters etc will need occasional cleaning and re-coating with preservative.

The churchyard gates will need re-painting in order to protect the metalwork.

The condition of the churchyard boundary walls is cause for concern. Sections are disintegrating and significant lengths of wall are leaning out of plumb to the extent that we consider them to be unstable.

The wall on the southern side is of mixed brickwork, flint and rubble. There are stone copings but patching has been attempted with crude concrete repairs. There is ivy and tree root incursion contributing to the disintegration of the masonry. The western section of this wall has been re-built in 9 inch brickwork with concrete copings cast-in situ. This section of wall shows some frost damage and disintegration of the copings. There is cracking induced by the large Horse Chestnut.

The eastern boundary wall is mostly of 9 inch brickwork, also retaining up to 1 metre height of the churchyard. The wall is distorted and leaning, particularly towards the northern end.

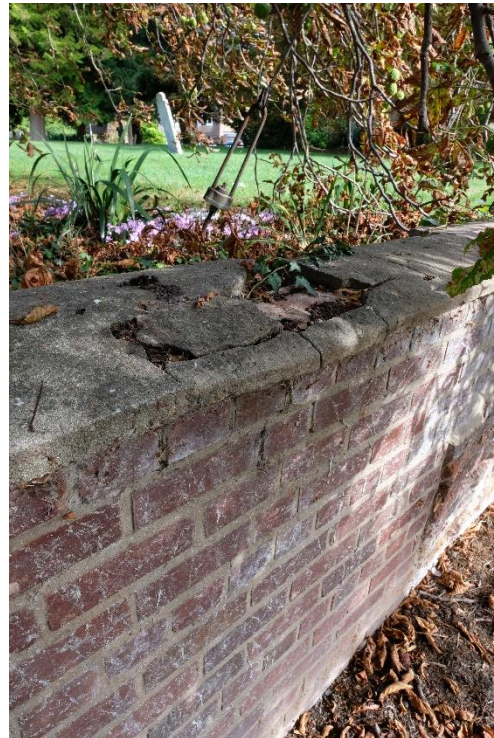
The boundary wall on the northern side is of modern 9 inch brickwork. This is generally in good condition.

The wall along the western side is also of 9 inch brickwork. This shows some distortion with piers added along the adjacent garden.

The wall along the western Station Road side is predominantly of 13 inch brickwork with stone copings. This also retains approximately 1 metre height of the churchyard side.

This wall has been re-built in sections, possibly due to accidental vehicle impact. The middle section is leaning outwards approximately 50mm at the top. There is evidence of frost damage and salt erosion.

Repairs and re-building of these walls will be necessary and should be put in hand as soon as possible. Discussions and agreement will be necessary with the church and local conservation authorities. We suggest that works are undertaken on a rolling programme basis over several years.



## **16.00 PLANNED MAINTENANCE PROGRAMME**

A draft Planned Maintenance Programme is attached as an appendix.

## **17.00 QUALIFICATIONS AND RESERVATIONS**

### **The Service**

Our Building Survey includes a thorough inspection of the property ("the inspection") and a detailed report based on the inspection ("the report"). We aim to:

- help you make a reasoned and informed decision when acquiring the property or when planning for repairs, maintenance or upgrading the property
- provide detailed advice on condition
- describe the identifiable risk of potential or hidden defects
- where practicable and agreed, provide an estimate of costs for identified repairs, and
- make recommendations as to any further actions or advice which need to be obtained before committing to lease or purchase

Any extra services provided that are not covered by the terms and conditions of this report must be covered by a separate contract. Reference should be made to our Conditions of Engagement, which are normally issued when we take your instructions.

### **The Inspection**

The surveyor carefully and thoroughly inspects the inside and outside of the main building and all permanent outbuildings recording the construction and defects (both major and minor) that are evident. This inspection is intended to cover as much of the property as physically accessible. Where this is not possible an explanation is provided in the report.

The surveyor does not force or open up the fabric without owner consent, or if there is a risk of causing personal injury or damage. This includes taking up fitted carpets, fitted floor coverings or floorboards, moving heavy furniture, removing the content of cupboards, roof spaces, etc., removing secured panels and / or hatches or undoing electrical fittings. The under-floor areas are inspected where there is a safe access.

If necessary, the surveyor carries out parts of the inspection when standing at ground level from adjoining public property where accessible. This means the extent of the inspection will depend on a range of individual circumstances at the time of inspection and the surveyor judges each case on an individual basis.

The surveyor uses equipment such as a damp-meter, binoculars and a torch, and uses a ladder for flat roofs and for hatches no more than 3m above level ground (outside) or floor surfaces (inside) if it is safe to do so.

The surveyor also carries out a desk-top study and makes oral enquiries for information about matters affecting the property.

## **Services to the Property**

Services are generally hidden within the construction of the property. This means that only the visible parts of the available services can be inspected, and the surveyor does not carry out specialist tests other than through their normal operation in every-day use. The visual inspection cannot assess the efficiency or safety of electrical, gas or other energy sources, the plumbing, heating or drainage installations (or whether they meet current regulations), or the internal condition of any chimney, boiler or other flue, intermittent faults of services may not be apparent on the day of inspection.

If requested, we have arranged for specialists to inspect and report on services installations. Their reports are made directly to you under separate contract, but may be appended to the report.

## **Outside the Property**

The surveyor inspects the condition of boundary walls, fences, permanent outbuildings and areas in common (shared) use. To inspect these areas, the surveyor walks around the grounds and any neighbouring public property where access can be obtained. Where there are restrictions to access, these are reported and advice is given on any potential underlying risks that may require further investigation.

Buildings with swimming pools and sports facilities are treated as permanent outbuildings and therefore are inspected, but the surveyor does not report on the leisure facilities, such as the pool itself and its equipment internally and externally, landscaping and other facilities (for example, tennis courts and temporary outbuildings).

## **Dangerous materials, contamination and environmental issues**

The surveyor makes enquiries about contamination or other environmental dangers, but does not test for their presence. If the surveyor suspects a problem, he or she recommends further investigation.

The surveyor may assume that no harmful or dangerous materials have been used in the construction and does not have a duty to justify making this assumption. However, if the inspection shows that these materials have been used, the surveyor must report this and ask for further instructions.

The surveyor does not carry out an asbestos inspection and does not act as an asbestos inspector when inspecting properties that may fall within the Control of Asbestos Regulations 2012. With flats or commercial buildings, the surveyor assumes that there is a "dutyholder" (as defined in the Regulations), and that in place are an asbestos register and an effective management plan which does not present a significant risk to health or need any immediate payment. The surveyor does not consult the dutyholder.



## **The report**

The surveyor produces a report of the results of inspection for you to use, but cannot accept any liability if it is used by anyone else. If you decide not to act on the advice in the report, you do this at your own risk. The report is aimed at providing you with a detailed understanding of the conditions of the property to allow you to make an informed decision on serious or urgent repairs, and on maintenance of a wide range of issues reported. Purely cosmetic and minor maintenance defects that have no effect on performance might not be reported. The report is not a warranty.

The surveyor notes in the report if it was not possible to check any parts of the property that the inspection would normally cover. If the surveyor is concerned about these parts, the report tells you about any further investigations that are needed.

The surveyor may report on the cost of any work to put right defects (where agreed), but does not make recommendations on how these repairs should be carried out. However, there is general advice in the "Surveyor's Overall Assessment" section towards the end of the report.

## **Energy**

The surveyor has not prepared the Energy Performance Certificate (EPC). If we have seen the current EPC, we will provide the Energy Efficiency Rating in this report, but will not check the rating and so cannot comment on its accuracy. Where possible and appropriate, we will include additional commentary on energy related matters for the property as a whole in the "Environmental and Other Issues" section of the report, but this is not a formal energy assessment of the building.

## **Matters for Legal Advisors**

The surveyor does not act as "the legal adviser" and does not comment on any legal documents. If, during the inspection, the surveyor identifies issues that your legal advisers may need to investigate further, the surveyor may refer to these in the report (for example, check whether there is a warranty covering replacement windows).

The report has been prepared by a surveyor ("the Employee") on behalf of a firm or company of surveyors ("The Employer"). The statements and opinions expressed in the report are expressed on behalf of the Employer, who accepts full responsibility for these.

Without prejudice and separately to the above, the Employee will have no personal liability in respect of any statements and opinions contained in this report, which shall at all times remain the sole responsibility of the Employer to the exclusion of the Employee.

In the case of sole practitioners, the surveyor may produce the report in his or her own name unless the surveyor operates as a sole trader limited liability company.

To the extent that any part of this notification is a restriction of liability within the meaning of the Unfair Contract Terms Act 1977 it does not apply to death or personal injury resulting from negligence.

If the property is leasehold, the surveyor gives you general advice and details of questions you should ask your legal advisers. This general advice is given in the "Matters for the Legal Advisor's Attention" section of the report.

### **Standard Conditions of Engagement**

We operate under regulations imposed by our professional body, the RICS. In addition, our standard Conditions of Engagement form the basis of our contract with you. These are normally issued when we take instructions but sometimes we are instructed by a client's professional advisors, or at very short notice. If you have not read these Conditions of Engagement, you should do so before proceeding. We would be pleased to supply a further copy if asked.

### **Complaints Handling Procedure**

We have an RICS-compliant complaints handling procedure and will give you a copy if you ask.

21 October 2022

Prepared on behalf of Croyland Building Surveyors Ltd by  
Geoffrey Isitt, MRICS

Signature:

This page is blank



## APPENDIX

### PLANNED MAINTENANCE PROGRAMME 2023-2027

This page is blank

Address: Melbourn PC							
Ref:	Element		Priority Classification				
			Yr1 2023	Yr2 2024	Yr3 2025	Yr4 2026	Yr5 2027
							Total
	<b><u>COLLECTION</u></b>						
84	Sports Pavilion		5,400	9,400	3,400	13,400	3,900
85	Cemetery Shed		1,250	0	0	0	600
86	Cemetery Lychgate		1,700	200	200	200	200
87	Fire Engine House		1,000	2,300	300	300	300
88	Little Hands Nursery		4,600	14,600	2,600	2,600	2,600
89	Community Hub		11,000	27,800	10,000	35,000	11,000
165	83 High St Garden		0	0	2,500	0	0
170	High St Car Park		4,300	3,400	7,400	9,400	5,300
172	Clear Crescent Play Area		1,000	1,000	1,000	1,000	1,000
178	Car Park Little Hands		800	500	20,500	5,500	800
179	New Road Cemetery Gates		200	200	2,200	200	200
182	Stockbridge Meadows		1,700	1,700	1,700	4,200	1,700
183	Play Area The Moor		28,000	1,000	1,000	1,000	1,000
185	War Memorial and Church Walls		0	27,200	25,000	25,000	25,000
		<b>TOTAL</b>	<b>60,950</b>	<b>89,300</b>	<b>77,800</b>	<b>97,800</b>	<b>53,600</b>
							<b>379,450</b>

#### **Notes**

Items are based on our report and do not include routine maintenance items such as cleaning, ground keeping, or day-to-day maintenance  
Costs are estimates and must be confirmed against tenders based on detailed specification  
Costs include an allowance for fees at 10% and VAT at 20%  
No allowance has been made for inflation

Address: Melbourn PC																
Address		Yr1	2023		Yr2	2024		Yr3	2025		Yr4	2026		Yr5	2027	
	Priority Rating	A	B	C	A	B	C	A	B	C	A	B	C	A	B	C

Cumulative total per year

57,800 60,950 78,700 89,300 53,000 77,800 58,500 97,800 49,300 53,600

**Definition of priority ratings:**

- A Loss of serviceability, regulatory breach, health & safety matter
- B Accelerated deterioration may lead to increased costs if deferred
- C Good estate management

Address: Sports Pavilion, The Moor									
Ref:	Element		Priority Classification					Effect if Deferred	Action
	Fault Analysis	Fault Solution	Priority Rating	Yr1 2023	Yr2 2024	Yr3 2025	Yr4 2026	Yr5 2027	
<b>1.00 EXTERNALLY</b>									
<b>Roof</b>	Clock cladding will need recoating	Recoat timber cladding	B		1,200				Decay to timber. Leaks
<b>Gutters and Downpipes</b>	Routine clearance	Clean out gutters and flush through	C	400	400	400	400	400	Blockages and damage to finishes
<b>Main Walls</b>	Murals and general surfaces will need redecoration	Redecoration	C		2,000				Cosmetic
<b>Windows and Doors</b>	Routine adjustment and lubrication Steel gates and screens will need recoating	Check and service locks Recoat steelwork	B C	200	200 2,000	200	200	200	Loss of service/security
<b>Boundaries and Landscaping</b>	Timber fencing to rear patio will need re-coating	Renewal of preservative coating	C		800				Decay to timber
<b>2.00 INTERNALLY</b>									
<b>Ceilings</b>									
<b>Walls</b>									
<b>Floors</b>									
<b>Fixtures Fittings and Finishes</b>	Glazed doors might not be safety glass Routine redecoration	Check and upgrade as necessary Redecorate ceilings, walls and joinery	A C	1,500			10,000		Safety hazard Cosmetic

Address: Sports Pavilion, The Moor									
Ref:	Element		Priority Classification					Effect if Deferred	Action
	Fault Analysis	Fault Solution	Priority Rating	Yr1 2023	Yr2 2024	Yr3 2025	Yr4 2026	Yr5 2027	
<b>3.00 SERVICES</b>									
<b>Electrical</b>									
Statutory testing		Portable appliances Fixed electrical installations	A A	200 500	200	200	200	200 500	Safety hazard Safety hazard
<b>Gas</b>		N/A							
<b>Water</b>									
Statutory testing		Water quality testing	A	200	200	200	200	200	Safety hazard
<b>Heating and Hot Water</b>									
Routine service of heat pumps		Service as manufacturer's recommendation	B	1,000	1,000	1,000	1,000	1000	Loss of service
Routine service of HWCs		Service as manufacturer's recommendation	B	200	200	200	200	200	Loss of service
<b>Drains</b>									
Routine service of treatment plant		Service as manufacturer's recommendation	B	1,000	1,000	1,000	1,000	1000	Loss of service
Routine clearance of gullies and drains		Clean out gullies and flush through	B	200	200	200	200	200	Flooding
<b>Other</b>									
		<b>Total</b>		5,400	9,400	3,400	13,400	3900	

Address: Cemetery Shed, New Rd Cemetery										
Ref:	Element	Fault Solution	Priority Rating	Priority Classification					Effect if Deferred	Action
				Yr1 2023	Yr2 2024	Yr3 2025	Yr4 2026	Yr5 2027		
1.00	EXTERNALLY									
	<b>Roof</b>									
	Tiles damaged	Patch repair	B	500					Damage to timber frame	
	Ivy encroaching onto roof	Remove ivy	C	150					Disruption of roof tiles	
	<b>Gutters and Downpipes</b>									
	None fitted									
	<b>Main Walls</b>									
	<b>Windows and Doors</b>									
	Timber gates and joinery will need recoating	Recoat woodwork	B	400				400	Decay to timber	
	<b>Boundaries and Landscaping</b>									
2.00	INTERNALLY									
	<b>Ceilings</b>									
	<b>Walls</b>									
	<b>Floors</b>									
	<b>Fixtures Fittings and Finishes</b>									

Address: Cemetery Shed, New Rd Cemetery											
Ref:	Element		Priority Classification					Effect if			
	Fault Analysis	Fault Solution	Priority rating	Yr1 2023	Yr2 2024	Yr3 2025	Yr4 2026	Yr5 2027	Deferred	Action	
3.00 SERVICES											
Electrical	Statutory testing	Fixed electrical installations	A	200				200	Safety hazard		
Gas		N/A									
Water	Statutory testing	N/A									
Heating and Hot Water		N/A									
Drains		N/A									
Other		N/A									
Total				1250	0	0	0	0	600		



Address: Cemetery Lychgate, Orchard Rd										
Ref:	Element		Priority Classification					Effect if Deferred	Action	
	Fault Analysis	Fault Solution	Priority Rating	Yr1 2023	Yr2 2024	Yr3 2025	Yr4 2026	Yr5 2027		
1.00	EXTERNALLY									
	Roof									
	Gutters and Downpipes									
	Main Walls									
	Oak frame coating has degraded	Redecorate	B	1,000					Decay to timber	
	Windows and Doors									
	Gates worn and loose	Routine adjustment and lubrication	B	200	200	200	200	200	Loss of service/security	
	Oak gates will need recoating	Redecorate	B	500					Decay to timber	
	Boundaries and Landscaping									
	Other									
		<b>Total</b>		1,700	200	200	200	200		

Address: Old Fire Engine House, Station Rd										
Ref:	Element		Priority rating	Yr1 2023	Yr2 2024	Yr3 2025	Yr4 2026	Yr5 2027	Effect if Deferred	Action
	Fault Analysis	Fault Solution								
1.00	EXTERNALLY									
	<b>Roof</b>									
	Loose slates	Overhaul	B	500					Leaks, decay to timbers	
	<b>Gutters and Downpipes</b>									
	Routine clearance	Clean and flush through	C	200	200	200	200	200	Blockage	
	<b>Main Walls</b>									
	Build up of material on neighbour's side	Arrange clearance								
	<b>Windows and Doors</b>									
	Routine adjustment and lubrication	Overhaul	B	100	100	100	100	100	Loss of service/security	
	Timber and steel gates will need recoating	Redecorate	B	2,000						
	<b>Boundaries and Landscaping</b>									
	INTERNALLY									
	<b>Ceilings</b>									
	<b>Walls</b>									
	<b>Floors</b>									
	<b>Fixtures Fittings and Finishes</b>									
	Rubbish needs clearing	Clear and clean	C	200					Vermin	
	<b>SERVICES</b>									
		None								
	<b>Total</b>			1000	2300	300	300	300		

Address: Little Hands Nursery, The Moor									
Ref:	Element		Priority Classification					Effect if Deferred	Action
	Fault Analysis	Fault Solution	Priority Rating	Yr1 2023	Yr2 2024	Yr3 2025	Yr4 2026	Yr5 2027	
<b>1.00 EXTERNALLY</b>									
<b>Roof</b>									
	Flat roof will need inspection and clearing	Inspect and clear roof surfaces	C	200	200	200	200	200	Premature deterioration
<b>Gutters and Downpipes</b>									
	Routine clearance	Clean out gutters and flush through	C	200	200	200	200	200	Overspilling
<b>Main Walls</b>									
	Rendered and boarded finishes will need recoating	Redecoration	C		3,000				Cosmetic
	Ply fascias degraded	Replace panels	B		2,000				Disintegration and leaks
<b>Windows and Doors</b>									
	Routine adjustment and lubrication	Check and service locks	B	200	200	200	200	200	Loss of service/security
	Timber doors and joinery will need recoating	Recoat woodwork	B		2,000				
<b>Boundaries and Landscaping</b>									
	Timber fencing to rear patio will need re-coating	Renewal of preservative coating	B		1,000				Decay to timber
	Garden shed in poor condition	Renew and re-site shed	B	1,500					Loss of service/collapse
<b>2.00 INTERNALLY</b>									
<b>Ceilings</b>		Not inspected							
<b>Walls</b>									
<b>Floors</b>									
<b>Fixtures Fittings and Finishes</b>									

Address: Little Hands Nursery, The Moor										
Ref:	Element		Priority Classification					Effect if Deferred	Action	
	Fault Analysis	Fault Solution	Priority Rating	Yr1 2023	Yr2 2024	Yr3 2025	Yr4 2026	Yr5 2027		
<b>3.00 SERVICES</b>										
<b>Electrical</b>										
Statutory testing		Portable appliances Fixed electrical installations	A A	200 500	200	200	200	200	Safety hazard Safety hazard	
<b>Oil Supply</b>										
Steel storage tank corroding, non-compliant		Replace oil storage tank	B		4,000				Pollution risk	
<b>Water</b>										
Statutory testing		Water quality testing	A	200	200	200	200	200	Safety hazard	
<b>Heating and Hot Water</b>										
Routine service of boiler plant		Service as manufacturer's recommendation	B	1,000	1,000	1,000	1,000	1000	Loss of service	
Routine service of HWCs		Service as manufacturer's recommendation	B	200	200	200	200	200	Loss of service	
<b>Drains</b>										
Routine clearance of gullies and drains		Clean out gullies and flush through	B	400	400	400	400	400	Flooding	
<b>Other</b>										
		<b>Total</b>		4,600	14,600	2,600	2,600	2600		

Address: Community Hub, High St									
Ref:	Element		Priority Rating	Yr1 2023	Yr2 2024	Yr3 2025	Yr4 2026	Yr5 2027	Effect if Deferred
	Fault Analysis	Fault Solution							Action
<b>1.00 EXTERNALLY</b>									
<b>Roof</b>									
	PV array will need cleaning	Clean PV array	C	200	200	200	200	200	Reduced performance
<b>Gutters and Downpipes</b>									
	Routine clearance	Clean out valley gutters, clear gutter brushes, and flush through	C	400	400	400	400	400	Overspilling
<b>Main Walls</b>									
	Timber cladding to walls, gables and lantern will need recoating	Redecoration	B		15,000				Decay to timber
	Isolated sections of cladding warped	Refix or renew	B		2,000				Premature deterioration
<b>Windows and Doors</b>									
	Routine adjustment and lubrication door ironmongery	Check and service locks	B	200	200	200	200	200	Loss of service/security
	Routine adjustment and lubrication window mechanisms and ironmongery	Service as manufacturer's recommendation	B	500	500	500	500	500	Loss of service
<b>Boundaries and Landscaping</b>									
	Timber fencing and gates will need re-coating	Renewal of preservative coating	B		800				Decay of timber

Address: Community Hub, High St											
Ref:	Element	Priority Rating	Priority Classification					Effect if Deferred	Action		
			Yr1 2023	Yr2 2024	Yr3 2025	Yr4 2026	Yr5 2027				
	Fault Analysis	Fault Solution									
2.00	INTERNALLY										
	Ceilings										
	Walls										
	Floors										
	Fixtures Fittings and Finishes										
	Interior doors will need adjustment and renewal of smoke seals	Check and repair as necessary	200	200	200	200	200	Loss of service			
	Servicing library fittings	Service as manufacturer's recommendation	500	500	500	500	500	Loss of service			
	Routine redecoration	Redecorate ceilings, walls and joinery				25,000		Cosmetic			

Address: Community Hub, High St									
Ref:	Element		Priority Classification					Effect if Deferred	Action
	Fault Analysis	Fault Solution	Priority Rating	Yr1 2023	Yr2 2024	Yr3 2025	Yr4 2026	Yr5 2027	
<b>3.00 SERVICES</b>									
<b>Electrical</b>									
Statutory testing		Portable appliances	A	200	200	200	200	200	Safety hazard
Routine service of ventilation plant		Fixed electrical installations	A	1,000				1000	Safety hazard
		Service as manufacturer's recommendation	B	500	500	500	500	500	Loss of service
<b>Gas</b>									
Statutory testing		Boiler and catering plant	A	400	400	400	400	400	Safety hazard
<b>Water</b>									
Statutory testing		Water quality testing	A	500	500	500	500	500	Safety hazard
<b>Heating and Hot Water</b>									
Routine service of heat pumps		Service as manufacturer's recommendation	B	3,000	3,000	3,000	3,000	3000	Loss of service
Routine service of boiler plant		Service as manufacturer's recommendation	B	1,000	1,000	1,000	1,000	1000	Loss of service
Routine service of HWCs		Service as manufacturer's recommendation	B	200	200	200	200	200	Loss of service
<b>Drains</b>									
Routine clearance of gullies and drains		Clean out gullies and flush through	C	200	200	200	200	200	Overspilling
<b>Other</b>									
FDAS statutory testing		Fire alarm and emergency lighting tests	A	500	500	500	500	500	Safety hazard
Routine service of kitchen extract plant		Routine cleaning and servicing	B	1,000	1,000	1,000	1,000	1000	Loss of service. Hygiene
Routine service of CCTV		Service as manufacturer's recommendation	B	500	500	500	500	500	Loss of service
		<b>Total</b>		11,000	27,800	10,000	35,000	11000	

Address: 83 High St Garden											
Ref:	Element	Priority Classification					Priority Rating	Yr1 2023 Yr2 2024 Yr3 2025 Yr4 2026 Yr5 2027			
	Fault Analysis	Fault Solution	Priority Rating	Yr1 2023	Yr2 2024	Yr3 2025	Yr4 2026	Yr5 2027	Effect if Deferred	Action	
1.00	EXTERNALLY										
	Roof										
	Gutters and Downpipes										
	Main Walls										
	Windows and Doors										
	Boundaries and Landscaping										
	Left hand brick wall in poor condition	Partial rebuilding	B			2,500			Eventual collapse		
	Other										
		Total		-	-	2,500	-	-			



Address: High St Car Park										
Ref:	Element	Fault Solution	Priority Rating	Yr1 2023	Yr2 2024	Yr3 2025	Yr4 2026	Yr5 2027	Effect if Deferred	Action
<b>1.00 EXTERNALLY</b>										
<b>Roof</b>										
	Minor damage to slates	Patch repair	B	500					Roof leaks	
<b>Gutters and Downpipes</b>										
	Routine clearance	Clean and flush through	C	200	200	200	200	200	Overspilling	
<b>Main Walls</b>										
	Workshop surfaces will need redecoration	Redecorate	C				1,500		Cosmetic	
<b>Windows and Doors</b>										
	Routine adjustment and lubrication	Check and lubricate	B	100	100	100	100	100	Loss of service/security	
	Steel roller shutter will need servicing	Inspect and service	B	400	400	400	400	400	Loss of service/security	
<b>Boundaries and Landscaping</b>										
	Timber rails and fencing to boundaries will need re-coating	Recoat woodwork	B			2,000			Decay to timber	
	Road markings and speed bumps will need recoating		C			2,000			Eventual safety hazard	
	Lighting will need cleaning and re-lamping		B	500	500	500	5,000	500	Loss of service	
<b>INTERNALLY</b>										
<b>Ceilings</b>										
<b>Walls</b>										
<b>Floors</b>										
<b>Fixtures Fittings and Finishes</b>										
	Routine redecoration		C					1500	Cosmetic	

Address: High St Car Park										
Ref:	Element		Priority Classification					Effect if Deferred	Action	
	Fault Analysis	Fault Solution	Priority Rating	Yr1 2023	Yr2 2024	Yr3 2025	Yr4 2026	Yr5 2027		
	<b>SERVICES</b>									
	<b>Electrical</b> Statutory testing		A	400				400	Safety hazard	
	<b>Gas</b>	N/A								
	<b>Water</b> Statutory testing		A	100	100	100	100	100	Safety hazard	
	<b>Heating and Hot Water</b> Routine service of HW heater		B	100	100	100	100	100	Loss of service	
	<b>Drains</b> Routine service of treatment plant Routine clearance of gullies and drains		B C	1,000 500	1,000 500	1,000 500	1,000 500	1000 500	Loss of service Overspilling. Ice in winter	
	<b>Other</b> CCTV routine maintenance		B	500	500	500	500	500	Loss of service	
	<b>Total</b>			4,300	3,400	7,400	9,400	5300		

Address: Clear Crescent Play Area										
Ref:	Element		Priority Classification					Effect if		
	Fault Analysis	Fault Solution	Priority Rating	Yr1 2023	Yr2 2024	Yr3 2025	Yr4 2026	Yr5 2027	Deferred	Action
1.00	EXTERNALLY									
	Roof									
	Gutters and Downpipes									
	Main Walls									
	Windows and Doors									
	Boundaries and Landscaping									
	Play equipment safety									
	Other									
		Routine inspection and maintenance	A	1,000	1,000	1,000	1,000	1000	Safety hazard	
		Total		1,000	1,000	1,000	1,000	1000		

Address: Car Park at Little Hands									
Ref:	Element		Priority Classification					Effect if Deferred	Action
	Fault Analysis	Fault Solution	Priority Rating	Yr1 2023	Yr2 2024	Yr3 2025	Yr4 2026	Yr5 2027	
<b>1.00 EXTERNALLY</b>									
<b>Roof</b>									
<b>Gutters and Downpipes</b>									
<b>Main Walls</b>									
<b>Windows and Doors</b>									
<b>Boundaries and Landscaping</b>									
Concrete paving worn and disintegrating	Break up and re-lay selected bays		C			20,000			Continuing deterioration. Eventual safety hazard
Surface water drainage obstructed	Clear out silt		C	300	300	300	300	300	Overspilling. Ice in winter Decay to timber
Boundary fencing in poor condition	Overhaul or renew		B				5,000		
<b>Other</b>									
Routine maintenance of street lights	Clean and re-lamp		B	500	200	200	200	500	Loss of service
	<b>Total</b>			800	500	20,500	5,500	800	

Address: New Rd Cemetery Gates										
Ref:	Element		Priority Classification					Effect if Deferred	Action	
	Fault Analysis	Fault Solution	Priority Rating	Yr1 2023	Yr2 2024	Yr3 2025	Yr4 2026	Yr5 2027		
1.00	EXTERNALLY									
	Roof									
	Gutters and Downpipes									
	Main Walls									
	Windows and Doors									
	Boundaries and Landscaping									
	Routine maintenance of gates	Overhaul and lubricate locks	B	200	200	200	200	200	Loss of service	
	Deterioration of metalwork coatings	Clean and redecorate	B			2,000			Premature deterioration	
	Other									
		<b>Total</b>		200	200	2,200	200	200		

Address: Stockbridge Meadows									
Ref:	Element		Priority Classification					Effect if Deferred	Action
	Fault Analysis	Fault Solution	Priority Rating	Yr1 2023	Yr2 2024	Yr3 2025	Yr4 2026	Yr5 2027	
<b>1.00 EXTERNALLY</b>									
<b>Roof</b>		N/A							
<b>Gutters and Downpipes</b>		N/A							
<b>Main Walls</b>		N/A							
<b>Windows and Doors</b>		N/A							
<b>Boundaries and Landscaping</b>									
Routine maintenance of gates and noticeboards		Check overhaul and adjust	B	200	200	200	200	200	Loss of service
Routine maintenance of car park fencing and gates		Recoat preservative	B				1,500		Decay of timber
Routine maintenance of boardwalks		Clean and recoat preservative	B	500	500	500	1,500	500	Decay of timber. Slip hazard
Routine maintenance of banksides		Check stability	B	500	500	500	500	500	Premature failure
Routine maintenance of benches		Clean and recoat	B	500	500	500	500	500	Corrosion and decay
<b>Other</b>									
		<b>Total</b>		1,700	1,700	1,700	4,200	1700	

Address: Play Area, The Moor									
Ref:	Element		Priority Classification					Effect if Deferred	Action
	Fault Analysis	Fault Solution	Priority Rating	Yr1 2023	Yr2 2024	Yr3 2025	Yr4 2026	Yr5 2027	
1.00	EXTERNALLY								
	Roof								
	Gutters and Downpipes								
	Main Walls								
	Windows and Doors								
	Boundaries and Landscaping								
	Play equipment safety	Routine inspection and maintenance	A	1,000	1,000	1,000	1,000	1000	Safety hazard
	Play surface deteriorating	Take up and renew	B	15,000					Loss of service. Eventual safety hazard
	Boundary railings and gates deteriorating	Overhaul, repair and redecorate	B	10,000					Premature failure
	Timber fencing will need recoating	Overhaul and recoat with preservative	B	2,000					Decay of timber
	Other								
		<b>Total</b>		28,000	1,000	1,000	1,000	1000	

Address: War Memorial land and church walls									
Ref:	Element		Priority Classification					Effect if Deferred	Action
	Fault Analysis	Fault Solution	Priority Rating	Yr1 2023	Yr2 2024	Yr3 2025	Yr4 2026	Yr5 2027	
1.00	<b>EXTERNALLY</b>								
	<b>Roof</b>								
	<b>Gutters and Downpipes</b>								
	<b>Main Walls</b>								
	<b>Windows and Doors</b>								
	<b>Boundaries and Landscaping</b>								
	Signage, notice boards, planters etc will need re-coating	Redecorate	B		1,200				Loss of service
	Churchyard walls in poor condition	Programme of repairs	B		25,000	25,000	25,000	25000	Progressive deterioration. Eventual collapse
	Gates and metalwork will need re-coating	Redecorate	B		1,000				Premature failure
	<b>Other</b>								
		<b>Total</b>		-	27,200	25,000	25,000	25,000	



## Local Councils

### MTA Policy Schedule

09/12/2022

*Important (Material Circumstances)*

*If the information in The Schedule is incorrect or incomplete, or if the insurance does not meet Your requirements, please tell Us as soon as possible. You are reminded of the need to tell Us immediately of any circumstances or changes which We would take into account in Our assessment or acceptance of this insurance as failure to disclose all relevant circumstances may invalidate Your policy, or may result in the policy not operating fully.*

**Your Details**

Name of Council:	Melbourn Parish Council
Correspondence Address:	30 High Street Melbourn Royston Cambridgeshire SG8 6DZ
Business:	Parish Council
Schedule produced on:	09/12/2022
The county association of local council you are affiliated to:	Cambridgeshire
Population of Council Area:	Up to 10,000

**Period of Insurance**

Effective dates	From:	09 December 2022
	To:	03 October 2023
Renewal date:		04 October 2023
LTA Expiry Date:		04/10/2024

**Your Insurance Adviser's Details**

BHIB Limited  
AGM House  
3 Barton Close  
Grove Park  
Enderby  
Leicester  
LE19 1SJ

The Schedule details for each Section are shown in the following pages.



Premium Details

Annual Premium (excluding Terrorism):	£261.90
Insurance Premium Tax:	£31.43
Total Amount Due (excluding Terrorism):	£293.33
<hr/>	
Overall Annual Premium:	£261.90
Overall Insurance Premium Tax:	£31.43
Policy Administration Fee:	£0.00
Overall Amount Due:	£293.33

## Cover Summary

Section	Cover Operative	Limit of Indemnity
Property Damage	Covered	As per Schedule
Money	Covered	As per Schedule
Business Interruption	Covered	As per Schedule
Employers' Liability	Covered	£10,000,000
Public and Products Liability	Covered	£10,000,000
Fidelity Guarantee	Covered	£250,000
No Claims Discount and Application of Excess Protection	Not Covered	Not Applicable
Libel and Slander	Covered	£250,000
Officials Indemnity	Covered	£500,000
Personal Accident	Covered	£100,000
Legal Expenses	Covered	£250,000
Data Breach Response	Covered	£25,000

Applicable to all Sections where stated.

### Excess

From the amount of all claims in respect of one Occurrence, which shall be adjusted in accordance with the terms Exclusions and Conditions of this Policy, the Insurer will deduct the amount of the Excess stated.

Insurance Limits (and Sub-limits) are inclusive of Excesses.

Only one Excess will apply in respect of any one Occurrence. In the event that more than one Excess applies, then only the higher Excess will apply.

### Sub Limits

Sub-limits form part of the Limit of Liability and, unless otherwise stated, do not apply in addition to it.

All Limits of Liability apply any one Occurrence.

Limits are inclusive of the Excess unless otherwise stated.

If more than one Sub-limit applies to the same loss, the Insurer's liability will be limited to the lesser Sub-limit.

## Part A - Property Damage and Business Interruption

### Section 1 - Property Damage

Property Insured	Declared Value	Sum Insured
Buildings	£6,432,976	£7,719,571
Contents	£160,080	£192,096
Other Property Insured away from the Premises		
Street Furniture	£100,000	£120,000
Gates and Fences	£193,520	£232,224
Playground Equipment	£150,000	£180,000
CCTV Equipment	£19,996	£23,995
War Memorials	£75,000	£90,000
Ground Surfaces	£61,216	£73,459
Mowers and Machinery	£25,000	£30,000
Sports Equipment	£30,000	£36,000
Regalia	Not Insured	£0
Terrorism	Not Insured	

Section Excess: £125

Excess in respect of all Subsidence claims: £1,000

Excess in respect of all Terrorism claims: Nil

Territorial Limits: Great Britain, Northern Ireland, the Channel Islands and the Isle of Man

## Property Damage Extensions - Sub-Limits

	Sub-Limit of Indemnity
Decontamination and Clean Up Expense	£25,000
Deterioration of Freezer Stock	£1,000
Fire Brigade Charges and Extinguishing Expenses	£25,000
Inadvertent Omission to Insure	£250,000
Involuntary Betterment	£25,000
Landscaping Costs	£25,000
Locks	£5,000
Metered Utility Charges	£25,000
Mitigation of Environmental Impact	10% of the Building Sum Insured or £50,000 whichever is less
Migration of Loss	£10,000
Motor Vehicles	£10,000
Pair and Set / Consequential Reduction in Value	£10,000
Resilient Repairs - Extra Costs	£10,000
Third Party Sites	£10,000
Trace and Access	£25,000
Unauthorised Use of Metered Utilities	£10,000

## Section 1A - Money

Money	Insured
Crossed cheques and other non-negotiable Money	£250,000
In Transit or in the Insured's premises during business hours, or in a bank night safe	£2,500
In a locked safe at the Insured's premises out of business hours	£2,500
Out of a safe at the Insured's premises out of business hours	£350
In the private dwelling houses of any councillors or clerks	£350
Whilst at exhibitions and/or fetes	£350
Personal Accident (Assault) - if any Employee or other person entrusted with money is injured as a direct result of theft or attempted theft of money involving assault or violence or the threat of assault or violence. Scale of benefits as follows:	
1. Death	£25,000
2. Loss of Limb(s), Loss of Hearing, Loss of Sight or Loss of Speech	£25,000
3. Permanent Total Disablement	£25,000
4. Temporary Total Disablement	£100 per week
5. Temporary Partial Disablement	£50 per week
6. The cost of professional counselling	£30 per hour £1,000 per person £5,000 in the aggregate during the Period of Insurance
7. Clothing and Personal Effects	£250
Territorial Limits	Great Britain, Northern Ireland, the Channel Islands and the Isle of Man

## Section 2 - Business Interruption

	Cover	Sum Insured
Item 1 - Gross Revenue Maximum Indemnity Period: 12 Months	Insured	£15,000
Item 2 - Additional Increased Cost of Working	Not Insured	
Item 3 - Standalone Increased Cost of Working Maximum Indemnity Period: 12 Months	Insured	£10,000
Item 4 - Loss of Rent Receivable Maximum Indemnity Period: 36 Months	Insured	£78,000
Territorial Limits	Great Britain, Northern Ireland, the Channel Islands and the Isle of Man	

### Business Interruption Extensions – Sub-Limits

The following Sub-Limits only apply when Section 2 Item 1 above is marked as 'Insured'.

	Sub-Limit of Indemnity
Extended Premises	
Customers' Premises	£50,000
Suppliers' Premises	£50,000
Third Party Premises	£50,000
Transit	£50,000
Extended Incident	
Notifiable Human Disease and Other Health Risks	£50,000
Prevention of Access and Loss of Attraction	£50,000
Utilities	£50,000
Excess	
Utilities	£500





Property Damage and Business Interruption Extensions - Sub-Limits

Claims Preparation Expenses: £10,000 any one occurrence and £50,000 in the aggregate for the Period of Insurance

*Applicable to claims above £50,000 in value only.*

## Part B - Liabilities

Section 3	Employer's Liability	Limit of Indemnity	£10,000,000 any one claim or series of claims arising out of any one occurrence or series of occurrences consequent on or attributable to one source or original cause
	Territorial Limits		Worldwide in connection with the Business conducted by the Insured from premises within Great Britain, Northern Ireland, the Isle of Man and the Channel Islands
	Employer's Liability - Sub-Limits		
	Terrorism		£5,000,000 any one claim or series of claims arising out of any one occurrence or series of occurrences consequent on or attributable to one source or original cause
	War		£5,000,000 any one claim or series of claims arising out of any one occurrence or series of occurrences consequent on or attributable to one source or original cause
Section 4	Public Liability	Limit of Indemnity	£10,000,000 any one occurrence
	Products Liability (Personal Injury and or Property Damage caused by the Insured's Products)	Limit of Indemnity	£10,000,000 any one occurrence and in the aggregate for the Period of Insurance
	Pollution Liability	Limit of Indemnity	£10,000,000 any one occurrence and in the aggregate for the Period of Insurance
	Territorial Limits		Worldwide in connection with the Business conducted by the Insured from premises within Great Britain, Northern Ireland, the Isle of Man and the Channel Islands
	Public and Products Liability Extensions - Sub-Limits		
	Indemnity to Hirer		£2,500,000 any one occurrence and in the aggregate for the Period of Insurance
	Advertising Indemnity		£1,000,000 any one occurrence and in the aggregate for the Period of Insurance
Excess			
Amount	£250	any one claim or series of claims arising out of any one Occurrence relating to Property Damage	
	Nil	all other claims	

## Part C - Additional Covers

Section 5	Fidelity Guarantee	Limit any one Loss	£250,000 any one occurrence and in the aggregate for the Period of Insurance
		Territorial Limits	Great Britain, Northern Ireland, the Channel Islands and the Isle of Man
	Sub-Limits	Auditors Fees	10% of the total payment otherwise agreed under the claim subject to a maximum of £50,000 payable in addition
		Re-Writing of Records	10% of the total payment otherwise agreed under the claim subject to a maximum of £50,000 payable in addition
Section 6	NCD & Excess Protection		Not Insured
	Loss of No Claims Discount		£500
	Application of Excess Protection		£250
Section 7	Libel and Slander	Limit of Indemnity	£250,000 any one occurrence and in the aggregate for the Period of Insurance
		Territorial Limits	Great Britain, Northern Ireland, the Channel Islands and the Isle of Man
		Co-Insurance	10%
Section 8	Officials Indemnity	Limit of Indemnity	£500,000 any one occurrence and in the aggregate for the Period of Insurance
		Territorial Limits	Great Britain, Northern Ireland, the Channel Islands and the Isle of Man
Section 9	Personal Accident		Insured
	Operative Time of Cover		Whilst carrying out official duties
	Scale of Compensation - Ages 16-75		
	1. Death		£100,000
	2. Loss of Limb(s), Loss of Hearing, Loss of Sight or Loss of Speech		£100,000
	3. Permanent Total Disablement		£100,000
	4. Temporary Total Disablement		£200 per week
	5. Temporary Partial Disablement		£100 per week
	Excess period for items 4 & 5		14 days
	Maximum Benefit Period for items 4 & 5		104 weeks
	In respect of any Insured Person who at the commencement of the current Period of Insurance is between the ages of 76 and 85 years the amounts stated in Items 1 and 2 of the Scale of Compensation are each reduced to £10,000.		

#### Continental Scale

Compensation under Item 2 of the Scale of Benefits will be paid in accordance with the following percentages subject of a maximum payment of 100% in the aggregate which the Insured Person has survived for at least one month

a)	Permanent Total Disablement	100%
b)	Permanent Loss of One or More Limbs	100%
c)	Loss of Limb(s), Loss of Hearing, Loss of Sight or Loss of Speech	
i)	Loss of Sight in One or Both Eyes or Loss of Hearing in Both Ears	100%
ii)	Loss of Hearing in One Ear	10%
d)	Permanent Loss by Physical Separation of	
i)	One Thumb	
	Both Phalanges	20%
	One Phalange	7%
ii)	One Index Finger	
	Three Phalanges	9%
	Both Phalanges	6%
	One Phalange	2%
iii)	One Other Finger	
	Three Phalanges	7%
	Both Phalanges	5%
	One Phalange	2%
iv)	One Great Toe	
	Both Phalanges	6%
	One Phalange	3%
iv)	One Other Toe	
	Three Phalanges	3%
	Both Phalanges	2%
	One Phalange	1%

	Territorial Limits	Worldwide
Section 10	Legal Expenses	Insured
	Limit of Indemnity	£250,000
	Employee Compensation Aggregate Limit	£1,000,000
	Territorial Limits	As stated in the Policy

#### Aviva Legal Helpline

The Policy provides automatic free access to the Aviva Legal helpline. This is available 24 hours a day, 365 days a year.

To contact the Aviva Legal helpline, please phone 0345 300 1899 and have the Policy Number available on request.

## Endorsements

The following endorsements are applicable to your BHIB Local Councils Policy Wording, in addition to the cover provided under the BHIB Local Councils Policy Booklet | v.02.10.2019 policy wording.

Cover is provided effective from the commencement of your Period of Insurance specified in your Policy Schedule at no additional charge, and is subject to the General Conditions, Exclusions and definitions detailed within your policy wording.

### Additional Endorsements

#### [ 30 ] - Tree Felling and Lopping Cover

The following Extension is added to Part A - Section One - Property Damage:

The Insurer will pay for necessary and reasonable costs and expenses incurred by the Insured with the Insurer's consent for the lopping or removal of trees for which the Insured is responsible if such trees are considered by an arborologist or other qualified person to be an immediate threat to life or to the Property Insured.

However, this Extension will not cover legal or local authority costs involved in removing trees or costs solely incurred to comply with a preservation order.

The liability of the Insurer under this extension shall not exceed a maximum of £1,000 any one Occurrence and £5,000 any one Period of Insurance.

#### [ 31 ] - Fly Tipping Cover

The following Extension is added to Part A - Section One - Property Damage:

The Insurer will pay the reasonable costs of clearing and removing any property illegally deposited in or around the Premises.

The liability of the Insurer under this extension shall not exceed a maximum of £1,000 any one Occurrence and £5,000 any one Period of Insurance.

#### [ AMENDED ] - Amended Policy Introduction

The following applies to your policy:

The Policy Introduction is amended and restated as follows:

Introduction

The contract of insurance between you and us consists of the following elements, which must be read together:

- your policy wording;
- the information contained on your "Statement of Fact" document issued by us;
- the policy schedule
- any notice issued by us;
- any endorsement to your policy; and
- the information under the heading "Important Information" which we give you when you take out or renew your policy.

In return for you having paid or agreed to pay the premium, we will provide the cover set out in this policy, to the extent of and subject to the terms and conditions contained in or endorsed on this policy. The following paragraphs remain unaltered:

- Important
- Breach of Term
- Terms not relevant to the actual loss

[ COVEX ] - General Exclusions - Coronavirus

The following is added to the General Exclusions at the back of your policy booklet.

3. We will not provide cover for any claim in any way directly or indirectly caused by, resulting from or in connection with any of the following, regardless of any other cause or event contributing concurrently or in any other sequence:
- a. Any Coronavirus (including but not limited to SARS-CoV, SARS-CoV-2 and MERS-CoV) or any disease caused by any Coronavirus (including but not limited to Severe Acute Respiratory Syndrome, COVID-19 and Middle East Respiratory Syndrome);  
or
  - b. Any mutation or variation of any virus or disease listed under 1 above, or any other disease by any such mutated or varied virus,
- including, without limitation to the scope of the foregoing:
- i. Any measures taken by any governmental, public or other authority or any other person for the prevention, suppression, mitigation, cleaning or removal of any virus or disease referred to in a. or b. above,  
or
  - ii. Any fear or threat of a. , b. or i. above.
- However, this Policy Exclusion does not apply in respect of the following Sections when insured by this policy
- a. Employers' Liability
  - b. Public and Products Liability
  - c. Fidelity Guarantee
  - d. Officials Indemnity
  - e. Personal Accident

[ GDPRCLP ] - Data Protection Act wording amendment (CLP)

Part C Section 10 Legal Expenses

The Data Protection clause is restated as follows

2. Legal defence

B. Data Protection

1. The Insurer will defend the legal rights of an Insured Person following civil action taken against the Insured Person for compensation under Section 13 of the Data Protection Act 1998 or under Article 82 of the General Protection Regulation (Regulation (EU) 2016/679) or under any legislation implementing the General Data Protection Regulation or under any replacement legislation in respect of any of the foregoing. The Insurer will also pay any compensation award made against the Insured Person under Section 13 of the Data Protection Act 1998) or under Article 82 of the General Protection Regulation (Regulation (EU) 2016/679) or under any legislation implementing the General Data Protection Regulation or under any replacement legislation in respect of any of the foregoing.
2. The Insurer will represent the Insured in appealing against the refusal of the Information Commissioner to register the Insured's application for registration or alteration of registered particulars or an appeal against an Enforcement Deregistration or Transfer Prohibition Notice.

Provided that at the time of the insured incident, the Insured is registered with the Information Commissioner in respect of Contingency 2B a)

[ GDPRELPL ] - Data Protection Act wording amendment (EL/PL)

4. Data Protection Act

The indemnity provided by this Extension is on a "claims made" basis

Under this Extension the Insurer will indemnify the Insured and if the Insured so requests any Person Entitled to Indemnity in respect of their liability to pay

- a. compensation in respect of damage or distress arising under Section 13 of the Data Protection Act 1998 or under Article 82 of the General Protection Regulation(Regulation(EU) 2016/679)under any legislation implementing the General Data Protection Regulation or under any replacement legislation in respect of any of the foregoing and defence costs and expenses incurred with the consent of the Insurer
- b. defence costs incurred with the consent of the Insurer in relation to a prosecution brought under the Data Protection Act 1998 or under Article 82 of the General Protection Regulation(Regulation(EU) 2016/679) or under any legislation implementing the General Data Protection Regulation or under any replacement legislation in respect of any of the foregoing

The maximum We will pay for all claims happening during any one period of Insurance is £1,000,000

Provided that

- a. Item a) of this Extension shall not apply
  - i) in respect of Section 3 Employers' Liability to such damage or distress that is not suffered by an Employee
  - ii) in respect of Section 4 Public and Products Liability to such damage or distress that is suffered by an Employee
  - iii) to the extent that an indemnity is provided elsewhere in this Policy
- a. Item b) of this Extension shall not apply
  - i) in respect of Section 3 Employers' Liability where the infringement leading to the prosecution does not relate to the personal data of an Employee
  - ii) in respect of Section 4 Public and Products Liability where the infringement leading to the prosecution relates to the personal data of an Employee
- a. this Extension is subject to the Insured having registered in accordance with the terms of the Data Protection Act 1998 or under Article 82 of the General Protection Regulation (Regulation (EU) 2016/679) or under any legislation implementing the General Data Protection Regulation or under any replacement legislation in respect of any of the foregoing
- b. any claim for compensation is first made or prosecution first brought against the Insured during the Period of Insurance
- c. this Extension will not apply in respect of
  - i. the payment of fines or penalties
  - ii. the cost of replacing reinstating rectifying or erasing any data
  - iii. claims which arise out of circumstances notified to previous insurers or known to the Insured at inception of this Policy

#### [ IL001 ] - Index Linking

Sums Insured and/or Declared Values will be adjusted to take into account movements in the appropriate index and renewal premiums will be based on the adjusted Sums Insured and/or Declared Values.

For Contents and other Property specifically described in the Schedule (other than Stock), the Retail Price index (or some other suitable index the Insurers decides upon) will be used.

The above percentage changes will continue to be applied between the date of any damage and the date when replacement or repair has been completed.

#### [ KEYPERSONS ] - Key Persons

Two - Business Interruption:

The Insurer will indemnify the Insured against:

1. death of the Insured's Clerk, Deputy Clerk, Grounds Man or Deputy Grounds Man or total and permanent disablement of the Insured's Clerk, Deputy Clerk, Grounds Man or Deputy Grounds Man which prevents them from attending to their normal occupation,
2. injury caused by accidental and violent means of Insured's Clerk, Deputy Clerk, Grounds Man or Deputy Grounds Man
3. illness of the Insured's Clerk, Deputy Clerk, Grounds Man or Deputy Grounds Man

We will only pay the additional costs and/or expenses necessarily and reasonably incurred solely to prevent limitation of the normal activities undertaken by the Insured which but for such additional costs and/or expenses would have taken place. The liability of the Insurer under this extension shall not exceed a maximum of £500 per week, and £10,000 in any one Period of Insurance.

In the event of a claim under this Extension the Insured must supply the following documentary evidence at their own expense;

1. Confirmation of the dates of period of absence being claimed for including the date the absence commenced and the date the Key Person resumed their duties on behalf of The Insured
2. Receipts and bills in whichever form We may require substantiating the costs of the services incurred and or the persons employed to replace Insured's Clerk, Deputy Clerk, Grounds Man or Deputy Grounds Man during their period of absence

Exclusions to this extension

We will not make payment under this Extension where

1. the Accidental Bodily Injury to or illness of the Insured's Clerk, Deputy Clerk, Grounds Man or Deputy Grounds Man is directly or indirectly caused by or results from:
  - (a) any physical defect, infirmity or medical condition known to the Key Person at the inception date of this policy, unless the defect, infirmity or condition has been without the need for any medical advice or medical treatment during the 24 month period preceding the inception date of this policy;
  - (b) the Insured's Clerk, Deputy Clerk, Grounds Man or Deputy Grounds Man taking or using drugs or controlled substances (other than drugs legally and appropriately prescribed by a qualified medical practitioner and properly used by the Key Person
  - (c) pregnancy or any condition connected with pregnancy or childbirth
  - (d) any criminal act by the Insured or the Insured's Clerk, Deputy Clerk, Grounds Man or Deputy Grounds Man
2. any period of absence lasts less than 14 days injury or illness must exceed a period of 14 days



#### [ LOR ] - Rent Receivable

We will pay in respect of rent receivable the difference between

1. The rent which would have been receivable in respect of The premises during the Indemnity Period but for the Damage
2. The amount of rent actually received during the same period

less any savings in charges or expenses of The Business , payable out of rent receivable, which reduce or cease due to the Damage.

If at the time of the Damage the Sum Insured by this item is less than the rent which , but for the Damage would have been receivable during the 12 months from the date of the Damage ( proportionately increased where the Maximum Indemnity Period exceeds 12 months) , You will

1. be Your own insurer for the difference
2. bear a rateable share of the loss.

The maximum we will pay is the Sum Insured stated in the schedule.

#### [ SKATE ] - Skate Park Endorsement

If in relation to any claim you have failed to fulfil any of the following conditions, You will lose Your right to indemnity payment for 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 indemnity in respect of Bodily Injury to persons taking part in activities in the Skateboard Park unless caused by defects in the structure

Long Term Undertaking - Expiry Date 04 October 2024

Reduced Premium

In consideration of the reduced premium at which this insurance is written You have agreed to an undertaking to offer at each renewal until the expiry date stated in the Schedule the insurance under this Policy, on the terms and conditions in force at the expiry of each Period of Insurance and to pay the premiums annually it being understood that

- a. We shall be under no obligation to accept an offer made in accordance with this undertaking
- b. The Sums Insured or Limits of Indemnity may be reduced at any time to correspond with any reduction in value or business.

The above -mentioned undertaking applies to any policy or policies which may be issued by Us in substitution for this Policy.

Local Council Awards Scheme (LCAS) Status

The Local Council Awards Scheme has not been attained.

## Important Information

### Data Protection – Privacy Notice

#### Personal Information

We collect and use personal information about you so that we can provide you with a policy that suits your insurance needs. This notice explains the most important aspects of how we use your information but you can get more information about the terms we use and view our full privacy policy at [www.aviva.co.uk/privacypolicy](http://www.aviva.co.uk/privacypolicy) or request a copy by writing to us at Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester LE7 1PD.

The data controller responsible for this personal information is Aviva Insurance Limited as the insurer of the product. Additional controllers include BHIB Insurance Brokers, who are responsible for the sale and distribution of the product, and any applicable reinsurers.

#### Personal information we collect and how we use it

We will use your personal information:

- to provide you with insurance: we need this to decide if we can offer insurance to you and if so on what terms and also to administer your policy, handle any claims and manage any renewal,
- to support legitimate interests that we have as a business: we need this to manage arrangements we have with reinsurers, for the detection and prevention of fraud and to help us better understand our customers and improve our customer engagement (this includes marketing, customer analytics and profiling),
- to meet any applicable legal or regulatory obligations: we need this to meet compliance requirements with our regulators (e.g. Financial Conduct Authority), to comply with law enforcement and to manage legal claims, and
- to carry out other activities that are in the public interest: for example we may need to use personal information to carry out anti-money laundering checks.

As well as collecting personal information about you, we may also use personal information about other people, for example family members you wish to insure on a policy. If you are providing information about another person we expect you to ensure that they know you are doing so and are content with their information being provided to us. You might find it helpful to show them this privacy notice and if they have any concerns please contact us in one of the ways described below.

The personal information we collect and use will include name, address and date of birth, financial information and details of your business and property. If a claim is made we will also collect personal information about the claim from you and any relevant third parties. We may also need to ask for details relating to the health or any unspent offences or criminal convictions of you or somebody else covered under your policy. We recognise that information about health and offences or criminal convictions is particularly sensitive information. Where appropriate, we will ask for consent to collect and use this information.

If we need your consent to use personal information, we will make this clear to you when you complete an application or submit a claim. If you give us consent to using personal information, you are free to withdraw this at any time by contacting us – refer to the “Contacting us” details below. Please note that if consent to use information is withdrawn we may not be able to continue to provide the policy or process claims and we may need to cancel the policy.

Of course, you don’t have to provide us with any personal information, but if you don’t provide the information we need we may not be able to proceed with your application or any claim you make. Some of the information we collect as part of this application may be provided to us by a third party. This may include information already held about you and your business and property within the Aviva group, including details from previous quotes and claims, information we obtain from publicly available records, our trusted third parties and from industry databases, including fraud prevention agencies and databases.

#### Credit Searches

To ensure the Insurer has the necessary facts to assess your insurance risk, verify your identity, help prevent fraud and provide you with our best premium and payment options, the Insurer may need to obtain information relating to you at quotation, renewal and in certain circumstances where policy amendments are requested. The Insurer or their agents may:

- undertake checks against publicly available information (such as electoral roll, county court judgments, bankruptcy orders or repossession(s)). Similar checks may be made when assessing claims,
- carry out a quotation search from a credit reference agency (CRA) which will appear on your credit report and be visible to other credit providers. It will be clear that this is a quotation search rather than a credit application.

The identity of our CRA and the ways in which they use and share personal information, are explained in more detail at [www.callcredit.co.uk/crain](http://www.callcredit.co.uk/crain).

#### Automated decision making

We carry out automated decision making to decide whether we can provide insurance to you and on what terms, deal with claims or carry out fraud checks. In particular we use an automated underwriting engine to provide on-line quotes, using the information we have collected.

## How we share your personal information with others

We may share your personal information:

- with the Aviva group, our agents and third parties who provide services to us, and your intermediary and other insurers (either directly or via those acting for the insurer such as loss adjusters or investigators) to help us administer our products and services,
- with regulatory bodies and law enforcement bodies, including the police, e.g. if we are required to do so to comply with a relevant legal or regulatory obligation,
- with other organisations including insurers, public bodies and the police (either directly or using shared databases) for fraud prevention and detection purposes,
- with reinsurers who provide reinsurance services to Aviva and for each other. Reinsurers will use your data to decide whether to provide reinsurance cover, assess and deal with reinsurance claims and to meet legal obligations. They will keep your data for the period necessary for these purposes and may need to disclose it to other companies within their group, their agents and third party service providers, law enforcement and regulatory bodies.

Some of the organisations we share information with may be located outside of the European Economic Area ("EEA"). We'll always take steps to ensure that any transfer of information outside of Europe is carefully managed to protect your privacy rights. For more information on this please see our Privacy Policy or contact us.

## Marketing

We may use personal information we hold about you across the Aviva Group to help us identify and tailor products and services that may be of interest to you. We will do this in accordance with any marketing preferences you have provided to us. We may continue to do this after your policy has ended.

If you wish to amend your marketing preferences please contact us:

By phone: 01603 622200 or +44 1603 604999 (from abroad)

By email: [helpdesk@aviva.co.uk](mailto:helpdesk@aviva.co.uk)

By Post: Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester, LE7 1PD

To see how you can change your preferences in MyAviva or view your choices for online advertising visit our full Privacy Policy at [www.aviva.co.uk/privacypolicy](http://www.aviva.co.uk/privacypolicy)

## How long we keep your personal information for

We maintain a retention policy to ensure we only keep personal information for as long as we reasonably need it for the purposes explained in this notice. We need to keep information for the period necessary to administer your insurance and deal with claims and queries on your policy. We may also need to keep information after our relationship with you has ended, for example to ensure we have an accurate record in the event of any complaints or challenges, carry out relevant fraud checks, or where we are required to do so for legal, regulatory or tax purposes.

## Your rights

You have various rights in relation to your personal information, including the right to request access to your personal information, correct any mistakes on our records, erase or restrict records where they are no longer required, object to use of personal information based on legitimate business interests, ask not to be subject to automated decision making if the decision produces legal or other significant effects on you, and data portability. For more details in relation to your rights, including how to exercise them, please see our full privacy policy or contact us – refer to the "Contacting us" details below.

## Contacting us

If you have any questions about how we use personal information, or if you want to exercise your rights stated above, please contact our Data Protection team by either emailing them at [dataprt@aviva.com](mailto:dataprt@aviva.com) or writing to the Data Protection Officer, Level 4, Pitheavlis, Perth PH2 0NH.

If you have a complaint or concern about how we use your personal information, please contact us in the first instance and we will attempt to resolve the issue as soon as possible. You also have the right to lodge a complaint with the Information Commissioners Office at any time.

## Fraud Prevention and Detection

In order to prevent and detect fraud we may at any time

- Share information about you with other organisations and public bodies including the Police
- Undertake credit searches and additional fraud searches
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information

and we suspect fraud, we will record this to prevent fraud and money laundering.

We can supply on request further details of the databases we access or contribute to. If you require further details please contact us.

Policy Investigation Unit, Aviva, Cruan Business Centre, Westerhill Business Park, 123 Westerhill Road, Bishopbriggs, Glasgow, G64 2QR. Telephone: 0345 300 0597. Email [PIUUKDI@AVIVA.COM](mailto:PIUUKDI@AVIVA.COM)

We and other organisations may also search these agencies and databases to

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies
- Check your identity to prevent money laundering, unless you provide us with other satisfactory proof of identity.
- Check details of job applicants and employees.

### Claims History

- Under the conditions of your policy you must tell us about any Insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database.
- We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

You should show these notices to anyone who has an interest in the insurance under the policy.

### Complaints Procedure

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you.

In the first instance, please contact your insurance adviser or usual Aviva point of contact.

Aviva are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

If you have taken a product out with us online or by telephone you can also use the European Commission's Online Dispute Resolution for logging complaints. To use this service the European Commission has also provided an Online Dispute Resolution Service for logging complaints. To use this service please go to: <http://ec.europa.eu/odr>

### Financial Services Compensation Scheme

Aviva are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their obligations, depending on the type of insurance and circumstances of your claim. Further information about the compensation scheme arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk))

### Choice of Law

The appropriate law as set out below will apply unless you and the insurer agree otherwise.

1. The law applying in that part of the United Kingdom, Channel Islands or Isle of Man in which you, the policyholder, normally live or (if applicable) the first named policyholder normally lives, or
2. In the case of a business, the law applying in that part of the United Kingdom, Channel Islands or Isle of Man where it has its principal place of business, or
3. Should neither of the above be applicable, the law of England and Wales will apply.

### Telephone Call Charges and Recording

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.

#### Material Circumstances

**IMPORTANT** – This policy is a legal contract

Please remember that you must make a fair presentation of the risk to us. This means that you must:

1. disclose to us every material circumstance which you know or ought to know or, failing that, sufficient information to alert us that we need to make further enquiries; and
2. make such disclosure in a reasonably clear and accessible manner; and
3. ensure that, in such disclosure, any material representation as to a: (a) matter of fact is substantially correct; and (b) matter of expectation or belief is made in good faith.

A material circumstance is one that is likely to influence an insurer in the acceptance and assessment of the application. You must also make a fair presentation to us in connection with any variations, e.g. changes you wish to make to your policy. If you fail to make a fair presentation of the risk then this could affect the extent of cover provided or could invalidate your policy, so if you are in any doubt as to whether a circumstance is material then it should be disclosed to us.

Disclosures should be specific and made in a reasonably clear and accessible manner. We will not be deemed to have knowledge of any information generally referred to (for example the contents of company websites listed in the risk presentation) or any matter not expressly drawn to our attention.

Each renewal invitation is made on the basis of the information we have at the time it is issued. We may revise or withdraw it if, before the date your renewal takes effect, any event occurs that gives rise to a claim or alters the material circumstances under this insurance, even if we are notified after your renewal date.

A specimen copy of the policy wording is available on request. You should keep a record (including copies of letters) of all information supplied to us for the purposes of the renewal of this insurance. A copy of the completed application will be supplied on request within a period of three months after its completion..

#### Claims since inception of this policy

Any claim which has been reported to Insurers under this policy is deemed to have been included in this Statement of Facts and does not need to be separately shown within the claim section of this document.

## Local Councils

### Statement of Fact

09/12/2022

**IMPORTANT** - This Statement of Fact provides a record of the information notified to us and facts assumed about you, your business and councillors and clerks. You must check all the information and material facts contained in the Statement of Fact and the Schedule and contact BHIB on 0330 013 0036 or by email to [affinities@bhibinsurance.co.uk](mailto:affinities@bhibinsurance.co.uk) immediately if any details are incorrect or incomplete.

You should keep this statement of fact for your records.

#### Your Duty to make a Fair Presentation of Risk

You must make a fair presentation of risk. This means you must;

- disclose every material circumstance you know or ought to know or, failing that, provide enough information to enable Insurers to make further enquiries
- make disclosures in a reasonably clear and accessible manner
- ensure that representations as to a matter of fact are substantially correct
- ensure that representations as to a matter of belief are made in good faith

Material information is information that would influence an insurer in deciding whether a risk is acceptable and if so, the premium, terms and conditions to be applied. If you are in doubt whether a fact is material, you should disclose it, since failure to do so could invalidate your policy, reduce claims settlements or result in a claim not being paid.

Your duties before inception of cover	Your duties after inception of cover	Instructions regarding changes of cover
All material information must be disclosed to insurers to enable terms to be negotiated and cover arranged. This is not limited to answering specific questions that may be asked by us or by the insurer. If you become aware that material information that you have supplied prior to the placement of your insurance contract was incorrect you should tell us immediately.	Your duty to make a fair presentation of risk is re-imposed when there are changes or variations in cover and when the insurance contract is renewed or extended. In addition, changes that substantially increase the risk, or relate to compliance with a warranty or condition in the insurance contract must be notified at once.	Alterations to covers or increases in sums insured etc., will not be effective until insurers have accepted the change and you should not assume that they have done so until you have received confirmation to that effect from BHIB. To avoid delay, we therefore suggest that for urgent instructions, you contact us by telephone.

Please contact BHIB immediately if you are in any doubt as to whether or not information might be material or if you have any concerns that we might not be aware of all material information.

#### Claims Experience

All claims, incidents or losses during the past three years in respect of any of the risks to be insured must have been reported to the previous scheme underwriters, Allianz Insurance Plc and Aviva Insurance Ltd.

#### Declaration

To the best of your knowledge no Councillor or Clerk has;

- been subject to any County Court Judgements
- had any insurer decline, cancel or refuse to renew insurance
- been convicted/charged/cautioned in respect of any criminal offence
- ever been prosecuted for failure to comply with any Health and Safety or Welfare or Environmental Protection legislation
- been declared bankrupt or disqualified from being a company director or involved in any company that went into receivership, liquidation or administration

#### Your Property

All property insured including outbuildings will be maintained in a good state of repair.

Where Subsidence is covered all properties are free from any sign of damage caused by subsidence, ground heave or landslip, and have no history of such damage.

You do and will continue to maintain machinery and equipment in a good state of repair.



Fidelity Guarantee

You do and will continue to;

- delete employees’ password access or make it invalid immediately when any employee leaves your employment
- make BHIB aware of any additional wording included in your last external audit report

Health and Safety

You comply with all appropriate Health and Safety legislation, and follow the guidelines and advice of the Health & Safety Executive.

## Client Details

Council Name	Melbourn Parish Council
Address Line 1	30 High Street
Address Line 2	Melbourn
Town	Royston
County	Cambridgeshire
Postcode	SG8 6DZ
Please state to which Rural Community Council (England) or County Voluntary Council (Wales) you are affiliated or in which County area your Hall is situated	Cambridgeshire
Population Size	Up to 10,000
If you do not have an PAYE Reference, please confirm that you are exempt from holding one	To be confirmed
Contact Title	Ms
Contact Forename	Claire
Contact Surname	Littlewood
Contact Telephone	01763 263303
Contact Email Address	parishclerk@melbournpc.co.uk

*Verified e-mail address for all communications. Please let the BHIB Affinities team know immediately if this address needs to be changed. ✓*

## Additional Email Address

This is... a new quotation

## Mandatory Covers

Public Liability Limit of Indemnity	£10,000,000
Employers Liability Limit of Indemnity	10,000,000
Officials Indemnity Limit	500,000
Libel and Slander Limit	250,000
Legal Expenses Limit	250,000
Money - Cash in Transit, on Premises in Business Hours, in Bank Night Safe	£2,500
Money - Cash in Safe	2,500.00
Fidelity Guarantee Limit	£250,000

Additional Covers

Do you require Additional Covers, as set out below?	Yes
Do you wish to increase the standard limit for any of the above options	Yes
Please enter Contents Limit required	160,080
Please enter Street Furniture Limit required	0
Please enter Gates & Fences Limit required	193,520
Please enter Playground Equipment required	150,000
Please enter War Memorials required	0
Please enter Mowers & Machinery required	0
Please enter Sports Equipment required	0
Total of Higher Values	503,600

## Optional Covers

Do you require cover for Buildings

Yes

### Buildings Cover ( 1 )

Address Line 1	Melbourn Sports Pavilion, The Moor
Address Line 2	Melbourn
Town	Royston
County	Cambridgeshire
Postcode	SG8 6ED
Please state the Sum Insured	1,251,936
Construction Type	Standard Construction Buildings incl Listed Buildings & Pavilions
Is Subsidence cover required	Yes
Has there been any history of subsidence at this location	No

### Buildings Cover ( 2 )

Address Line 1	Cemetery Shed
Address Line 2	Orchard Road
Town	Melbourn
County	Hertfordshire
Postcode	SG8 6BX
Please state the Sum Insured	76,176
Construction Type	Standard Construction Buildings incl Listed Buildings & Pavilions
Is Subsidence cover required	Yes
Has there been any history of subsidence at this location	No

Buildings Cover ( 3 )	
Address Line 1	Cemetery Lychgate
Address Line 2	Orchard Road
Town	Melbourn
County	Hertfordshire
Postcode	SG8 6BX
Please state the Sum Insured	170,016
Construction Type	Non-Standard Construstion Buildings incl Listed Buildings & Pavilions (excl panelling/Timber /Portacabins)
Is Subsidence cover required	Yes
Has there been any history of subsidence at this location	No
Buildings Cover ( 4 )	
Address Line 1	Old Fire Engine House
Address Line 2	High Street
Town	Melbourn
County	Hertfordshire
Postcode	SG8 6ED
Please state the Sum Insured	109,296
Construction Type	Standard Construction Buildings incl Listed Buildings & Pavilions
Is Subsidence cover required	Yes
Has there been any history of subsidence at this location	No

Buildings Cover ( 5 )	
Address Line 1	Little Hands Nursery School
Address Line 2	The Moor
Town	Melbourn
County	Hertfordshire
Postcode	SG8 6ED
Please state the Sum Insured	1,819,392
Construction Type	Non-Standard Construstion Buildings incl Listed Buildings & Pavilions (excl panelling/Timber /Portacabins)
Is Subsidence cover required	Yes
Has there been any history of subsidence at this location	No
Buildings Cover ( 6 )	
Address Line 1	Melbourn Community Hub
Address Line 2	30 High Street
Town	Melbourn
County	Hertfordshire
Postcode	SG8 6DX
Please state the Sum Insured	2,201,376
Construction Type	Timber Buildings & Portacabins
Is Subsidence cover required	Yes
Has there been any history of subsidence at this location	No

Buildings Cover ( 7 )	
Address Line 1	Car Park Workshop and Garage
Address Line 2	Parish Council Car Park, High Street
Town	Melbourn
County	Hertfordshire
Postcode	SG8 6DZ
Please state the Sum Insured	188,784
Construction Type	Standard Construction Buildings incl Listed Buildings & Pavilions
Is Subsidence cover required	Yes
Has there been any history of subsidence at this location	No
Buildings Cover ( 8 )	
Address Line 1	Churchyard Wall, All Saints Church
Address Line 2	The Cross
Town	Melbourn
County	Cambridgeshire
Postcode	SG8 6DY
Please state the Sum Insured	552,000
Construction Type	Standard Construction Buildings incl Listed Buildings & Pavilions
Is Subsidence cover required	Yes
Has there been any history of subsidence at this location	No

Buildings Cover ( 9 )	
Address Line 1	Boardwalk Nr Stockbridge Meadows
Address Line 2	Melbourn
Town	Royston
County	Cambridgeshire
Postcode	SG8 6FG
Please state the Sum Insured	64,000
Construction Type	Other
Please provide more information	Recycled Plastic Boardwalk
Is Subsidence cover required	No

Do you require cover for CCTV Equipment	Yes
Sum Insured required for CCTV Equipment	19,996
Is cover for Sports Ground Surfaces and/or Concrete, Tarmac or Asphalt Surfaces required	Yes
Sum Insured required for Ground Surfaces	61,216
Is cover for Regalia required	No
Is Business Interruption cover required?	Yes
Do you wish to add cover for Loss of Revenue?	Yes
Loss of Revenue Sum Insured	15,000
Additional Increased Cost of Working sum insured	0
Indemnity Period (months)	12 Months
Do you wish to add cover for Increased Cost of Working?	Yes
Increased Cost of Working sum insured	10,000
Increased Cost of Working Indemnity Period (months)	12 Months
Do you wish to add cover for Loss of Rent?	Yes
Loss of Rent Sum Insured (appropriate to the Indemnity Period selected below)	78,000
Loss of Rent Indemnity Period (months)	36 Months
Do you wish to add cover for Key Persons?	Yes
Is cover for Personal Accident required	Yes





Is cover for Terrorism required	No
Do you require No Claims Bonus Protection & Application of Excess Protection	No
Do you require Data Breach Response cover?	Yes
Have you attained an award under the Local Council Awards Scheme?	No
Do you wish to receive a free Parish Online licence?	Yes
Do you wish to agree to a 3 year Long Term Undertaking (LTU) in return for a discount	Yes
LTU Start date	04/10/2021
LTU End date	04/10/2024

## General Questions

(i) No Insurer has declined my/our proposal, cancelled or refused to renew my/our policy, required an increased premium, special terms or conditions for any of the insurance proposed for	True
(ii) Neither I/We, nor any other principal members of this organisation have been convicted of any criminal offence other than a motoring conviction	True
(iii) I am/We are not aware of any existing circumstances which have resulted or could result in a dispute which may give rise to any payment under this insurance and I/We understand that no such circumstances can be accepted as a foundation of a claim under this insurance	True
(iv) I/We declare that the proposer is registered in the United Kingdom, the Isle of Man or the Channel Islands	True
To the best of my/our knowledge no partners, principals or directors have; been subject to any county court judgments, had any Insurer decline or refuse to renew Insurance or impose any special terms for acceptance, been convicted/charged/cautioned in respect of any criminal offence, been declared bankrupt or disqualified from being a company director or involved in any company that went into receivership or liquidation, been subject to a recovery action by Customs & Excise or the Inland Revenue.	True
Business Description	Parish Council
Has the client elected to pay by instalments?	No
Has your organisation made, or had made against it, any claims in the last 3 years, whether insured or not?	Yes
Have you had any Arson or Flood claims in the last 12 months?	No
Have you had more than one Theft, Employers Liability or Public Liability claim in the last 12 months?	No
Have any individual claims been settled for more than £5,000 in the last 3 years ?	No

## Important Information

### Data Protection – Aviva Privacy Notice

Aviva Insurance Limited is the main company responsible for your Personal Information (known as the controller).

We collect and use Personal Information about you in relation to our products and services. Personal Information means any information relating to you or another living individual who is identifiable by us. The type of Personal Information we collect and use will depend on our relationship with you and may include more general information (e.g. your name, date of birth, contact details) or more sensitive information (e.g. details of your health or criminal convictions).

Some of the Personal Information we use may be provided to us by a third party. This may include information already held about you within the Aviva group, information we obtain from publicly available records, third parties and from industry databases, including fraud prevention agencies and databases.

This notice explains the most important aspects of how we use your Personal Information, but you can get more information by viewing our full privacy policy at [aviva.co.uk/privacypolicy](https://aviva.co.uk/privacypolicy) or requesting a copy by writing to us at: The Data Protection Team, Aviva, PO Box 7684, Pitheavlis, Perth PH2 1JR. If you are providing Personal Information about another person you should show them this notice.

We use your Personal Information for a number of purposes including providing our products and services and for fraud prevention.

We also use profiling and other data analysis to understand our customers better, e.g. what kind of content or products would be of most interest, and to predict the likelihood of certain events arising, e.g. to assess insurance risk or the likelihood of fraud.

We may carry out automated decision making to decide on what terms we can provide products and services, deal with claims and carry out fraud checks. More information about this, including your right to request that certain automated decisions we make have human involvement, can be found in the "Automated Decision Making" section of our full privacy policy.

We may process information from a credit reference agency, including a quotation search where you are offered an Aviva credit payment facility. More information about this can be found in the "Credit Reference Agencies" section of our full privacy policy.

We may use Personal Information we hold about you across the Aviva group for marketing purposes, including sending marketing communications in accordance with your preferences. If you wish to amend your marketing preferences please contact us at: [contactus@aviva.com](mailto:contactus@aviva.com) or by writing to us at: Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester, LE7 1PD. More information about this can be found in the "Marketing" section of our full privacy policy.

Your Personal Information may be shared with other Aviva group companies and third parties (including our suppliers such as those who provide claims services and regulatory and law enforcement bodies). We may transfer your Personal Information to countries outside of the UK but will always ensure appropriate safeguards are in place when doing so.

You have certain data rights in relation to your Personal Information, including a right to access Personal Information, a right to correct inaccurate Personal Information and a right to erase or suspend our use of your Personal Information. These rights may also include a right to transfer your Personal Information to another organisation, a right to object to our use of your Personal Information, a right to withdraw consent and a right to complain to the data protection regulator. These rights may only apply in certain circumstances and are subject to certain exemptions. You can find out more about these rights in the "Data Rights" section of our full privacy policy or by contacting us at [dataprt@aviva.com](mailto:dataprt@aviva.com)

### Fraud prevention and detection

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;
- Undertake credit searches and additional fraud searches;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this.

We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you provide us with other satisfactory proof of identity;
- Check details of job applicants and employees.

### Claims History

- Under the conditions of your policy you must tell us about any insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database.

- We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

We can supply on request further details of the databases we access or contribute to. If you require further details please contact us.

#### Fraud prevention and detection

If for any reason you are unhappy with the product or service, please get in touch as soon as possible. For contract details and more information about the complaints procedure please refer to your policy documents. Where a complaint cannot be resolved to your satisfaction you may be able to ask the Financial Ombudsman Service (FOS) to carry out an independent review. Whilst firms are bound by their decision you are not. Contacting them will not affect your legal rights.

You can contact the FOS on 0800 023 4567. You can also visit their website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) where you will find further information

#### Regulatory Status

Risks situated within the UK are underwritten by Aviva Insurance Limited. Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and our firm's reference number is 202153.

Risks situated within the EEA are underwritten by Aviva Insurance Ireland Designated Activity Company. Registered Office: One Park Place, Hatch Street, Dublin 2, Ireland, D02 E651. Authorised and regulated by the Central Bank of Ireland. Our firm's reference number is No. C171485. Registered UK Branch Address: St Helen's, 1 Undershaft, London EC3P 3DQ. UK branch deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority (FCA reference No.827591) and limited regulation by the Prudential Regulation Authority.

Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website

You may check this information and obtain further information about how the Financial Conduct Authority protects you by visiting [www.fca.org.uk](http://www.fca.org.uk)

#### Fraud prevention and detection

If for any reason you are unhappy with the product or service, please get in touch as soon as possible. For contract details and more information about the complaints procedure please refer to your policy documents. Where a complaint cannot be resolved to your satisfaction you may be able to ask the Financial Ombudsman Service (FOS) to carry out an independent review. Whilst firms are bound by their decision you are not. Contacting them will not affect your legal rights.

You can contact the FOS on 0800 023 4567. You can also visit their website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) where you will find further information

#### Financial Services Compensation Scheme

Depending on the circumstances of your claim you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if we cannot meet our obligations. See [fscs.org.uk](http://fscs.org.uk).

#### Choice of Law

The appropriate law as set out below will apply unless you and the insurer agree otherwise:

- The law applying in that part of the UK, the Channel Islands or the Isle of Man in which you normally live or (if applicable) the first named policyholder normally lives, or
- In the case of a business, the law applying in that part of the UK, the Channel Islands or the Isle of Man where it has its principal place of business, or
- Should neither of the above be applicable, the law of England and Wales will apply.

#### Financial Services Compensation Scheme

Should you need to make a claim under this policy, please contact us on 0800 015 1468.

In all cases, please quote your policy number.

#### Copy document availability

If you would like to receive copies of your policy documents in paper, please contact your insurance adviser. Copies will be provided free of charge.

#### Telephone Call Charges and Recording

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call

rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.