



🏠 **Melbourn Parish Council**
Melbourn Community Hub
30 High Street
Melbourn
SG8 6DZ

👤 **Abi Williams, Clerk**
👤 **Alex Coxall, Deputy Clerk**
✉ parishclerk@melbournparishcouncil.gov.uk
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MELBOURN PARISH COUNCIL – FINANCE AND GOOD GOVERNANCE COMMITTEE
(District of South Cambridgeshire)

A meeting of the Finance & Good Governance Committee held on Tuesday 4 November 2025, at 7:30pm in the Austen Room, Community Hub, 30 High Street, Melbourn, SG8 6DZ

Present: Cllrs Alexander, Clark, Kanagarathnam (Chair), Redelinghuys

Absent:

In attendance: Abigail Williams (Clerk), Shelley Coulman (RFO)

FINANCE & GOOD GOVERNANCE COMMITTEE: MINUTES

Meeting started 19:33

- FG015/2526** To receive nominations and elect a Vice Chair of the Finance & Good Governance Committee
Cllr Redelinghuys was nominated. There were no other nominations.
It was **RESOLVED** to elect Cllr Redelinghuys as Vice Chair of the Finance & Good Governance Committee for the civic year 2025/2026.
Proposed by Cllr Clark, seconded by Cllr Alexander. All in favour.
- FG016/2526** To receive and approve apologies for absence
Apologies were received from Cllrs Hart and Campbell with acceptable reasons.
It was **RESOLVED** to accept apologies from Cllrs Hart and Campbell.
Proposed by Cllr Clark, seconded by Cllr Alexander. All in favour.
- FG017/2526** **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 declared.
- FG018/2526** **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.
No members of the public present.
- FG019/2526** To report back and approve the minutes of the Finance & Good Governance Committee meeting held on 22 July 2025.
Nothing to report.
It was **RESOLVED** to approve the minutes of the Finance and Good Governance Committee Meeting held on the 22 July 2025 as an accurate record.
Proposed by Cllr Clark, seconded by Cllr Redelinghuys. All in favour.
- FG020/2526** To receive the Timetable for Recurring Agenda items and consider actions.
Timetable noted with no amendments.
- FG021/2526** To note VAT return / refund.
It was noted that the July 2025 refund of £5,585.54 had been received and the October 2025 return had been submitted.
- FG022/2526** **Insurance**
a) To note renewal of annual insurance premium as approved 29 September 2025 (PC078/2526c) at a cost of £13,562.35.
It was duly noted.
b) To note report on asset valuation and consider impact on insurance premium.
A recent report on reinstatements costs of Parish assets was presented. Differences between reinstatement costs and insured values were considered. **ACTION:** Office to share reinstatement report with current insurers and report back any proposed changes to current premium.

Signed..... Date.....

- FG023/2526** To receive external auditors report and consider actions.
External auditors report noted. Actions reviewed.
- FG024/2526** To review and consider burial fees.
It was proposed to recommend to Full Council that burial fees should remain the same as in 2025.
Proposed by Cllr Redelinghuys, seconded by Cllr Clark. All in favour.
- FG025/2526** To complete annual review of Effectiveness of Internal Audit.
The Clerk and RFO presented the completed annual effectiveness of the system of internal audit review and highlighted no areas on concern.
It was RESOLVED to recommend the annual effectiveness of the system of internal audit review to Full Council.
Proposed by Cllr Alexander, seconded by Cllr Clark. All in favour.
- FG026/2526** To complete annual review of Effectiveness of Internal Controls.
The Clerk and RFO presented the completed annual effectiveness of the system of internal controls review and highlighted suggested actions such as use of debit cards is no longer permitted, limiting cash transactions, signatories are to be reviewed by Full Council, asset register being transferred to Rialtas system, need for review of insurance values for assets.
It was RESOLVED to recommend the annual effectiveness of the system of internal controls review to Full Council.
Proposed by Cllr Clark, seconded by Cllr Alexander. All in favour.
- FG027/2526** To discuss items to be taken into consideration for precept.
Discussion took place about considerations for the precept 2026/27, points of note included:
- Strategic planning for the parish and any costs associated with this
 - Land ownership and the associated rise in costs of maintenance
 - Consider increasing precepted amount for Mobile Warden Scheme to reflect numbers of Melbourn residents served
 - Investigate value of funding Grinnel Hill insurance
 - Website – ongoing costs to be taken into consideration
 - Development of youth provision by Community Coordinator role
 - Match funding for LHI application – possible to split over future years
- FG028/2526 Governance**
- a) To consider moving maintenance budget for Melbourn Community Hub to the Maintenance Committee considering possible changes to Terms of Reference.
It was decided to recommend to Full Council that the maintenance of the Melbourn Community Hub be added to the Maintenance Committee remit – to allow for scrutiny of projects before recommendation to Full Council.
Proposed by Cllr Clark, seconded by Cllr Redelinghuys. All in favour.
- FG029/2526 Policies**
- a) To review and consider Financial Risk Assessment.
It was RESOLVED to recommend the approval of the updated Financial Risk Assessment to Full Council.
Proposed by Cllr Clark, seconded by Cllr Alexander. All in favour.
- b) To review and consider Finance & Good Governance Terms of Reference.
It was RESOLVED to recommend the update (of date alone) of the F&GG TOR to Full Council.
Proposed by Cllr Clark, seconded by Cllr Alexander. All in favour.
- c) To review and consider proposed Investment Strategy 2026/27.
The RFO presented the investment strategy and it was RESOLVED to recommend to Full Council that the strategy be supported including the dispersal of funds across the suggested portfolio as well as investigating the possibility of investing in assets. It was also proposed that the RFO be a signatory on accounts to allow them to communicate with banks, dual signatory from Cllrs would remain for any transactions.
Proposed by Cllr Clark, seconded by Cllr Redelinghuys. All in favour.
- FG030/2526** To note the date of the next Finance & Good Governance Committee Meeting is Tuesday 16 December 2025 at 7.30pm.
The date of the next meeting was noted as Tuesday 16 December 2025.

Meeting closed 20:35



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MELBOURN PARISH COUNCIL – FINANCE AND GOOD GOVERNANCE COMMITTEE

(District of South Cambridgeshire)

A meeting of the Finance & Good Governance Committee held on Tuesday 22 July 2025, at 7:30pm in the Austen Room, Community Hub, 30 High Street, Melbourn, SG8 6DZ

Present: Cllrs Alexander, Campbell, Clark, Kanagarathnam (Chair), Redelinghuys

Absent:

In attendance: Abigail Williams (Clerk)

FINANCE & GOOD GOVERNANCE COMMITTEE: MINUTES

Meeting started 19:30

- FG001/2526** To receive nominations and elect a Chair of the Finance & Good Governance Committee
- Cllr Kanagarathnam was nominated. There were no other nominations.
It was **RESOLVED** to elect Cllr Kanagarathnam as Chair of the Finance & Good Governance Committee for the civic year 2025/2026.
Proposed by Cllr Clark, seconded by Cllr Campbell. All in favour.
- FG002/2526** To receive nominations and elect a Vice Chair of the Finance & Good Governance Committee
- Item deferred.
- FG003/2526** To receive and approve apologies for absence
- Apologies were received from Cllrs Hart, Kilmurray and RFO Shelley Coulman with acceptable reasons given.
It was **RESOLVED** to accept apologies from Cllrs Hart, Kilmurray and RFO.
Proposed by Cllr Clark, seconded by Cllr Campbell. All in favour.
- FG004/2526** **To receive any Declarations of Interest and Dispositions**
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 declared.
- FG005/2526** **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.
- No members of the public present.
- FG006/2526** To report back and approve the minutes of the Finance & Good Governance Committee meeting held on 22 April 2025.
- Nothing to report.
It was **RESOLVED** to approve the minutes of the Finance and Good Governance Committee Meeting held on the 22 April 2025 as an accurate record.
Proposed by Cllr Alexander, seconded by Cllr Redelinghuys. All in favour.
- FG007/2526** To consider changes to the Timetable for Recurring Agenda items.
- It was **RESOLVED** to accept the timetable changes as suggested.
Proposed by Cllr Clark, seconded by Cllr Alexander. All in favour.
- FG008/2526** To note VAT return / refund.
- It was noted that the May 2025 refund of £6,140.47 was received.
- FG009/2526** To consider the Internal Auditors report, note completed AGAR and record dates of public notice.
- Internal Auditors report received, actions noted.

Signed..... Date.....

FG010/2526 To review and consider allotment fees.

Comparison was made against other local allotment sites, consideration taken for rising upkeep costs.

It was RESOLVED to recommend to Full Council an increase of £2.00 for a St Georges plot (rising to £36.00) and £2.00 for a Grays plot (rising to £30.00).

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

FG011/2526 To review and consider pavilion hire and match fees.

It was decided to defer this item until talks could take place with Dynamos Football Team and Melbourn Football Club to negotiate the current grounds maintenance responsibilities and confirm use of the pavilion. ACTION: Chair and Clerk to meet with groups to discuss.

FG012/2526 To update on future of grant funding.

Clerk reported an attempt to contact River Mel Solar – unfortunately no return communication as yet. ACTION: Clerk to continue contacting River Mel Solar with regard to future community grants opportunities.

FG013/2526 **Policies**

- a) To consider recommending to full council to adopt the updated and amended Financial Regulations based on the NALC Model Financial Regulations published in March 2025.

It was RESOLVED to recommend to Full Council to accept the changes to the Model Financial Regulations.

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

- b) To consider recommending to full council to adopt updates to Document 4.03 Community Grant Policy.

It was RESOLVED to recommend to Full Council to accept the changes to Document 4.03 Community Grant Policy.

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

- c) To consider recommending to full council to adopt updates to Document 4.33 Income and Receipts Procedure.

It was RESOLVED to recommend to Full Council to accept the changes to Document 4.33 Income and Receipts Procedure.

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

FG014/2526 To note the date of the next Finance & Good Governance Committee Meeting is Tuesday 4 November 2025 at 7.30pm.

The date of the next Finance and Good Governance Committee Meeting was noted as Tuesday 4 November 2025.

Meeting closed 20:02

Melbourn Parish Council – Finance and Good Governance Committee

Timetable for Recurring Agenda Item - Meeting dates July, November, December, April (additional meeting in Jan if extra time needed for Precept)

Task	Purpose	PC Meeting	FGGC meeting
Election of Chair of FGGC	Statutory		July
Internal audit report – year end Not in TOR	Consideration of recommendations		July
Annual review of Allotment Fees	For recommendation to PC prior to allotment renewals	Before September	July
Annual review of Pavilion hire /match fees	For recommendation to PC	Before August	July
Policy reviews/risk assessments – per Policy Review Schedule	Review policies delegated to FGGC		July
VAT return/refund	Quarterly check that VAT return/refund has been made		July
Future grant funding	Discuss future grant funding for when there is no longer money from the Solar farm		July
Review of Financial Risk Assessment	Recommendation to PC		November
Annual Review of burial fees	Recommendation to PC		November
Review of FGGC terms of reference	Recommendation to PC		November
Policy reviews/risk assessments – per Policy Review Schedule	Review policies delegated to FGGC		November
VAT return/refund	Quarterly check that VAT return/refund has been made		November
Policy reviews – investment strategy	Recommendation to PC	November (review 6 monthly)	November
Receive External Auditors report	Consider actions	December	November
Annual Review of Effectiveness of Internal Audit		December	November
Annual Review of Effectiveness of Internal Controls	To allow PC to sign off AGAR	April	November
Review of draft Precept for proposal to Parish Council	Recommendation to PC	Mid Jan	December
Policy reviews/risk assessments – per Policy Review Schedule	Review policies delegated to FGGC	n/a	December
Annual review of Little Hands rent	For recommendation to PC in Jan and to allow Littlehands time to budget for changes in rental	By rent review date	December
VAT return/refund	Quarterly check that VAT return/refund has been made	n/a	December
Publication of information - Transparency Code 2015	Update statutory information	Jan	December
Review of Fixed Assets Register	Ensure it is up-to-date	Prior to AGAR	April
Policy reviews/risk assessments – per Policy Review Schedule	Review policies/risk assessment delegated to FGGC		April
VAT return/refund	Quarterly check that VAT return/refund has been made		April
Policy reviews – investment strategy	Recommendation to PC	April (review 6 monthly)	April
Review of Insurance Arrangements	Recommendation of changes to PC – renewal due Oct	September	April

Also Changes to Standing Orders and Financial Regulations – per Policy Schedule unless new versions are issued or changes needed

Timetable approved by F&GG July 2025

VAT refund / claim 2025/26

October 2025	SUBMITTED	
July 2025	REFUND	£5,585.54
May 2025	REFUND	£6,140.47

Ms Abi Williams

Melbourn Parish Council

30 High Street
Melbourn
Royston
Cambridgeshire
SG8 6DZ

16 September 2025

Quote Reference: LC/MELB/25225-NFBF

Dear Ms Williams,

LOCAL COUNCIL RENEWAL INVITE

Further to recent communications, we are pleased to confirm that your Local Councils Insurance policy is now provided via Ecclesiastical Insurance Office plc, please find your renewal invite enclosed. It is important that you review all the documentation, ensuring the information is correct and cover meets your requirements. If any of the information is incorrect, or you would like to make a change to your cover level(s) please contact our team.

Policy Type:	Local Councils
Insurer:	Ecclesiastical Insurance Office plc
Renewal Date:	04 October 2025
Premium:	£13,512.65 <i>including Insurance Premium Tax (IPT) at the current rate</i>
Arrangement Fee:	£50.00 <i>non-refundable in the event of cancellation</i>
TOTAL PREMIUM	£13,562.65

Please note the premium quoted is based on the information you have provided, should any information change or be incorrect the premium may be subject to change.

IMPORTANT DOCUMENTS: Please read the following documents carefully.

- **Policy Schedule:** This is an outline of the cover provided under the policy including cover levels, and relevant sums insured, excesses and exclusions.
- **Statement of Fact:** This is an outline of the information you have provided to Clear Councils and the insurer.
- **Your Risk Presentation Details:** This outlines the questions and answers provided by you to Clear Councils in relation to your previous policy.
- **Summary of Cover:** This provides a summary of the risk information held and levels of cover provided.
- **Policy Wording:** This sets out the cover provided and the terms, conditions and exclusions which apply.
- **Clear Councils Cyber Policy Information:** A summary of an additional Cyber Insurance policy Clear Councils can arrange for you.
- **Terms of Business:** Clear Councils' Terms and Conditions, which explain how we will manage your policy.
- **Premium Finance Information:** This provides important information regarding Premium Finance arrangements with Premium Credit Limited (PCL).

Renewal details for any other insurance policies arranged through Clear Insurance Management Ltd (CIM) alongside your Local Councils Insurance will be issued under a separate communication.

Policy Documents

Your documents will be emailed, however if you would prefer to receive a copy by post, please let a member of our team know.

Please note if you receive your documents by post, a Policy Wording will be posted to you in the first policy year, and only in subsequent years if the version previously provided is no longer valid.

Is This Policy Suitable for You?

This policy is designed for Local Town and Parish Councils domiciled in the UK who require insurance cover:

- as an employer against damages and legal costs made against them by employees for injury or disease arising out of their employment
- for claims made against them by third parties for injury, disease or damage to property during the policy term

- for claims made against them by third parties for injury, disease or damage to property caused by or in connection with products sold during the policy term.
- require cover against theft of the council's own money, securities or property by an employee, partner, contractor or volunteer.
- require cover for money which is lost or stolen.
- requires cover against the cost of compensation claims made against your business's directors and key managers (officers) for alleged wrongful acts.
- Requires cover against libel and slander for certain events.
- require assistance with legal expenses incurred for certain events. (This element of cover is optional and can be removed if not required.)

We do not give advice or make a personal recommendation in relation to this policy regarding its suitability for your needs. It's important that you review the cover levels and sums insured and read and understand all documentation and policy terms to ensure it meets your requirements.

It is important that you check the levels of cover and sums insured noted on the enclosed documents are correct and reflective of current valuations, and that you are not under insured. Please check the statements and answers that are shown on these documents and let us know if anything is incorrect, as any inaccuracies or omissions may invalidate your cover. Should any alterations be required then please contact our Local Councils Team on 0330 013 0036.

What is Underinsurance?

This refers to inadequate insurance coverage which could leave you unable to claim for your full loss, and making you susceptible to the average rule, reducing your claim further. We recommend you obtain professional valuations for the reinstatement of your Buildings, every three years, to ensure your sum insured is set at the right level, avoiding the potentially damaging effects of underinsurance.

Index Linking

Certain Sums Insured on this policy are Index Linked, which means they will be adjusted annually according to recognised UK price indices. These indices measure the effect of inflation on such things as the price of raw materials and goods and the cost of labour. Each year, the relevant sums insured are automatically uplifted by your insurers. The revised values will be shown on your policy schedule at each renewal and the appropriate revised proportional premiums are charged accordingly. If your policy is subject to a Long-Term Agreement (see below), index linking will continue to be applied annually, and your premiums will therefore fluctuate proportionally, according to the revised values noted in your renewal invitation schedules. These rates fluctuate monthly, according to the most recent recommendations from the selected indices. Typically, different index linked rates may be applied to Buildings, Contents, Machinery, Plant and Equipment. These annual fluctuations are designed to help your sums insured to keep pace with the effects of inflation, however, you remain responsible for ensuring that your declared values and sums insured represent the correct replacement and/or reinstatement values of the items insured, at all times. Further information and explanation on this subject is available on request from Clear Councils.

Market Selection

We have approached a Single Insurer. You should also be aware that in sourcing and placing business with Ecclesiastical Insurance Office plc that we have acted as agent of the insurer. We act as your agent in the event of a claim

Important Changes to Your Policy

Please note the Policy Wording includes several additional and new conditions which apply to your policy. These conditions can be found on pages 16 to 18 of the Policy Wording.

These include but are not limited to the below:

- Alarm Condition
- Minimum Security Condition
- Unoccupancy Condition

It is important to review these fully understand the additional conditions which apply to your policy.

- Motor No Claims Bonus protection is no longer available under this product.
- Cover for Data Breach Recovery is no longer available. We are, however, able to provide a separate Cyber quotation.
- Legal Expenses was previously included as a mandatory extension with Aviva Insurance. It is now included as an optional benefit under your Local Councils policy with Ecclesiastical Insurance Office plc and this element of cover can be removed if not required.

This element of cover provides legal costs to defend claims made against the business from various areas such as Contract Disputes, Employment Disputes, Tax Investigation, Landlord/Tenant Disputes and Statutory Licence Protection.

The cost of this element of cover within your Local Councils policy is £160.62.

Significant Endorsements, Exclusions, Limitations, Warranties and Subjectivities

Please refer to the enclosed Policy Schedule, Policy Summary and Policy Wording which outline all conditions and exclusions applicable to your policy.

All key and significant endorsements specifically applicable to the Council, these can be found listed below:

- [C1008] - Buildings definition - Construction amendment
- [CC183] - Fixed Rate Agreement
- [CCLI01] - Skateboard/BMX Parks
- [CCPD01] - Amendment to Contents definition
- [CCPD02] - Tenant's improvements definition

It is important that you read and understand the endorsements, exclusions, limitations and other conditions and warranties that apply both on the Policy Schedule and within the Policy Wording. Please contact the Clear Councils Team if you require any further explanation or assistance.

Failure to adhere to any significant endorsements, exclusions, limitations and other conditions and warranties can invalidate your policy, compromise your cover and result in claims not being paid. It is therefore vital that you are clear on your responsibilities. Please refer to the enclosed Policy Schedule and Policy Wording documents for further information.

The **Policy Wording** will include conditions that you must meet so cover applies if a claim is made. The insurer can refuse to pay out if all the policy's conditions are not met.

The policy may also include warranties. A **warranty** is a condition you must comply with precisely; if a warranty is not fulfilled, the insurer can suspend cover or cancel it.

Your insurer can refuse to pay out if you don't meet all its conditions. The proposal from the insurer can contain conditions called subjectivities. A **subjectivity** is something the insurer will want you to carry out within a standard timescale. For example, you could be asked to fill in a proposal form, provide details of your claims history, or undertake risk improvement measures.

Excesses

All excesses are detailed in your Policy Schedule, please ensure you familiarise yourself with these.

Failure to adhere to any significant endorsements, exclusions, limitations and other conditions and warranties can invalidate your policy, compromise your cover and result in claims not being paid. It is therefore vital that you are clear on your responsibilities. Please refer to the enclosed Policy Schedule and Policy Wording documents for further information.

The insurer may also add an excess or exclusions. An **excess** is the amount paid, or the insurer holds back in the event of a claim (excess details are noted below). An **exclusion** is a clause in the policy that states which risks the insurance won't cover.

Duty of Fair Presentation

It is your responsibility to provide a fair presentation of the insurance risk by carrying out a reasonable search for information, including obtaining information from senior managers or other parties within your organisation or anybody who your business outsources any tasks to.

You must disclose every material circumstance which you know or ought to know or failing that disclose sufficient information to put your insurer on notice that it needs to make further enquiries. You must ensure that any information you provide is correct to the best of your knowledge and representations that you make in expectation or belief must be made in good faith.

To ensure that your business is adequately covered, you have an ongoing responsibility to share all material circumstances about your business are accurate and in good faith. Details about your business, its activities and how it is managed must be reported to your insurers. This means you must disclose:

- All known material circumstances which may influence your insurer's assessment of the risk, for example:
 - Changes to your address, premises, or security
 - Contractual obligations to customers and suppliers
 - Changes to processes or your customer base
 - New products and services
 - Importing/Exporting to or from foreign markets
 - Opening offices or employing staff overseas
 - Past Convictions, County Court Judgements, Bankruptcies, or company/ individual voluntary arrangements
 - Been the subject of recovery action by HM revenue and customs
 - Been prosecuted, served prohibition, or served an important order or notice under health and safety legislation or environmental protection legislation
 - Been disqualified from being a company director
- The knowledge of your senior management team, as well as directors, middle management and staff who may have knowledge of information material to the nature of your business now or any changes which might affect the profile of your risk in the future.
- You are obliged to undertake a reasonable search of any information relating to your business held by external parties employed to advise the business, such as consultants, managing agents, accountants, solicitors, or risk managers.

Remuneration

We will charge a policy administration fee in respect of this policy (details of which can be found in the 'Premium Breakdown' section of this Information Pack). In addition, the insurer will pay us commission, which is a percentage of the total premium you pay.

For this policy, we undertake additional work on behalf of the insurer for which we receive additional income paid by the insurer.

If you make any changes to your policy after the inception or renewal date, we will charge a £25.00 Administration Fee in addition to any premium decrease/increase applied by your insurer.

Cancellation Rights

You have the right to cancel this insurance after the inception or renewal date, as described in the Insurance Product Information Document (IPID) or in your Policy Wording.

Claims

Insurers require you to notify details of claims or circumstances that may give rise to a claim against you. This Condition sets out the insurer's requirements for notifying claims and the procedures to be adopted and complied with. For example, you must not admit liability or prejudice the insurer's position and if you do, insurers could repudiate claims.

Additional Benefits

Local Council Awards Scheme (LCAS)

If you hold a Foundation, Quality or Gold Quality Award, you are entitled to a premium discount, in addition to any discounts already applied to this quotation. Simply contact the Local Councils Insurance Team on the contact number noted below, confirming your LCAS status, for us to provide an amended quotation.

Fixed Rate Agreement

Where your previous Aviva policy was subject to a Long-Term Undertaking (LTU), Ecclesiastical have converted that to their Fixed Rate Agreement (FRA) at this renewal. Please refer to the FRA endorsement wording on your schedule. The FRA will expire on the same date that your previous LTU was set to expire. This quotation includes a Fixed Rate Agreement (FRA) discount. An FRA gives you the benefit of ensuring that your policy will renew based on the same underlying rates as those used for the first year's quotation, and is relevant to your Property, Business Interruption and Money sections of cover only, subject to meeting the terms and conditions of the agreement (enclosed). Please be aware that premiums are adjusted proportionally, according to any revised sums insured you declare to us, for example, during the policy period, or in advance of a renewal.

Premiums are also adjusted proportionally, according to fluctuations in the value of annual index linking applied at each renewal by your insurers (as explained above). Your insurers reserve the right to adjust the underlying rates and terms, where there have been claims made during the period preceding a renewal, as detailed in the agreement. Any changes to the rate of Insurance Premium Tax, in accordance with HMRC instructions, will also apply at each renewal. As you have chosen to enter a Fixed Rate Agreement, you are agreeing to maintain this insurance policy until point of renewal three years from the commencement of this agreement. This FRA relates solely to the abovementioned sections of this product and cannot be transferred to another policy or insurer.

Other Insurance Products

Clear Cyber for Councils

Working with Talbot Underwriting Ltd we can arrange additional cover which will help you in the event of a cyber-attack, and any liabilities that arise due to a breach of privacy legislation (GDPR).

The policy provides:

- Limit of Indemnity: £250,000
- E-Theft Extension (Social Engineering/Funds Transfer): £25,000
- 10 free device licences for award-winning endpoint protection **AVAST Antivirus Pro Plus** and cloud data backups (RRP £400 per annum) which satisfies policy conditions.

The policy also offers a range of benefits which are exclusive to the Clear Cyber for Councils policy, including:

- Free EOS Data Breach alert and monitoring service
- Small councils can work in partnership and have a joint policy with up to 3 other councils, enabling you to split the cost and share the 10 free AVAST Antivirus Pro Plus device licences
- Free 1 hour Cyber/GDPR consultation with a Compliance specialist who has experience as a councillor, to offer information and guidance. Further consultancy is available at an extra cost.

Please find further details enclosed.

What To Do Next

Please read through the enclosed documents carefully, ensuring the cover details accurately reflect your requirements.

If you would like to go ahead and renew cover, please contact us by phone or email. It is essential that we receive instructions to proceed with cover and payment prior to the renewal date.

Paying for Your Policy

Credit/Debit Card:	Please access our online Self Service Portal* or call us on 0330 013 0036 and have your card details ready. * Please refer to our recent email communications detailing the registration and access process. If you need any assistance getting started, please email, or call the team and we will be happy to help.
BACS/Automatic Transfer:	Account Name: Clear Insurance Management Ltd Account No.: 65304586 Sort Code: 60-15-03 Reference: Your quote reference (see above)
Cheque:	Please make cheques payable to Clear Insurance Management Ltd and send to, Clear Insurance Management Ltd, AGM House, 3 Barton Close, Grove Park, Enderby, Leicester, LE19 1SJ, quoting your quote reference (see above) on the reverse.

Premium Finance

You may be able to spread the cost of your insurance premium across regular monthly instalments; if you choose this method a Premium Finance Loan Application will be sent to you for completion. Please note Clear Insurance Management is a credit broker and not a lender, we will not provide you with any advice regarding finance and will only approach Premium Finance Limited (PCL). Clear Insurance Management is remunerated for arranging credit. Please refer to the enclosed Premium Finance Information Sheet for further information.

Finance Provider	Premium Finance Limited (PCL)
Loan Amount	£13,562.65
Interest Amount (7.95%)	£50.00
10 Monthly Instalments of	£1,464.09
Total Payable	£13,612.65
APR	20.77%
Instalment Term	10 Months
Policy Term	12 Months

The policy term is 2 months longer than the instalment plan. Financing the premium at £13,612.65 means the overall cost will be more expensive than making a single payment of £13,562.65, the additional cost amounts to £13,612.65 minus £13,562.65.

Please refer to the enclosed **Premium Finance Information Sheet** for further information.

We look forward to receiving your instructions, however, should you have any queries in relation to the quotation please contact us.

Yours sincerely,

Clear Councils Team
Email: councils@thecleargroup.com
Telephone: 0330 013 0036
Website: www.clearcouncils.co.uk

Council quote pack

Your quote schedule

Proposer Name

Melbourn Parish Council

Business Description

Local Council

Reason for Issue

Quote valid until 14/11/2025.

Broker

Clear Insurance Management Ltd, AGM House, 3 Barton Close, Grove Park, Enderby, Leicester, LE19 1SJ

Your Quote Number

LC/MELB/25225-NFBF

Date of quote

16/09/2025

This schedule gives details of the cover you have chosen for your quote. It also gives details of your premium and excesses or clauses that apply.

What you need to do:

- **Read this schedule alongside the Clear Councils Insurance Policy Wording.** Any words or phrases which appear in **block capitals** will have either the meaning that is shown in the policy or cover section definitions part of the policy wording.
- **Contact** Clear Insurance on 0330 013 0036 or councils@thecleargroup.com if you:
 - want to make any changes or anything is incorrect
 - need a copy of the policy wording
 - wish to accept this quote

Your premium

Premium	Insurance Premium Tax (IPT)	Total Premium
£12,064.87	£1,447.78	£13,512.65

Your quote schedule

This summary shows which sections and cover apply to you. The details including limits and excesses follow this summary.

Your cover at a glance

The following sections of cover apply to your policy. Sections 1 to 2 are location specific

Location 1 - cover applying to	Melbourn Sports Pavilion, The Moor Melbourn Royston Cambridgeshire SG8 6ED
Section 1 – Property damage	✓
Section 2 – Fine art and collections	✗
Location 2 - cover applying to	Cemetery Shed Orchard Road Melbourn Hertfordshire SG8 6HL
Section 1 – Property damage	✓
Section 2 – Fine art and collections	✗
Location 3 - cover applying to	Cemetery Lychgate Orchard Road Melbourn Hertfordshire SG8 6HL
Section 1 – Property damage	✓
Section 2 – Fine art and collections	✗
Location 4 - cover applying to	Old Fire Engine House High Street Melbourn Hertfordshire SG8 6ED

Section 1 – Property damage		✓
Section 2 – Fine art and collections		✗
Location 5 - cover applying to	Little Hands Nursery School The Moor Melbourn Hertfordshire SG8 6ED	
Section 1 – Property damage		✓
Section 2 – Fine art and collections		✗
Location 6 - cover applying to	Melbourn Community Hub (incl Solar Panels at £30k) 30 High Street Melbourn Hertfordshire SG8 6DZ	
Section 1 – Property damage		✓
Section 2 – Fine art and collections		✗
Location 7 - cover applying to	Car Park Workshop and Garage Parish Council Car Park, High Street Melbourn Hertfordshire SG8 6DZ	
Section 1 – Property damage		✓
Section 2 – Fine art and collections		✗
Location 8 - cover applying to	Churchyard Wall, All Saints Church The Cross Melbourn Cambridgeshire SG8 6DY	

Section 1 – Property damage	✓
Section 2 – Fine art and collections	✗

Location 9 - cover applying to	Boardwalk Nr Stockbridge Meadows Melbourn Royston Cambridgeshire SG8 6FG
---------------------------------------	--

Section 1 – Property damage	✓
Section 2 – Fine art and collections	✗

General covers applying to all locations

Section 3 – Business interruption	✓
Section 4 – Goods in transit	✓
Section 5 – Money with assault extension	✓
Section 6 – Personal accident	✓
Section 7 – Liabilities	✓
Section 8 – Reputational risks	✓
Section 9 – Hirers' liability	✓
Section 10 – Trustees' and management liability	✓
Section 11 – Legal expenses	✓
Section 12 – Fidelity	✓
Section 13 - Terrorism	✗

Details of your cover – location covers

Section 1 – Property damage

The table below shows the items which are covered by the Property damage section, and the amount they would be insured for.

Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£8,772,070	£7,310,059
CONTENTS	£206,044	£171,704
Street Furniture	£120,000	£100,000
Walls, Gates and Fences	£249,087	£207,573
Playground Equipment	£193,071	£160,893
War Memorials	£90,000	£75,000
CCTV Equipment	£25,736	£21,447
Ground Surfaces	£78,793	£65,661
Mowers and Machinery	£30,000	£25,000
Sports Equipment	£36,000	£30,000

Excesses

The table below shows the excess you will need to pay in the event of a claim unless otherwise stated elsewhere in this schedule.

Causes	Excess
RESTRICTED PERILS unless listed below	£250
SUBSIDENCE	£1,000
FIRE	£250
Deterioration of refrigerated stock	£50
All other losses	£250

Location 1 - cover applying to	Melbourn Sports Pavilion, The Moor Melbourn Royston Cambridgeshire SG8 6ED
---------------------------------------	--

Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£1,707,153	£1,422,628

Location 2 - cover applying to	Cemetery Shed Orchard Road Melbourn Hertfordshire SG8 6HL
---------------------------------------	---

Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£103,873	£86,561

Location 3 - cover applying to	Cemetery Lychgate Orchard Road Melbourn Hertfordshire SG8 6HL
---------------------------------------	---

Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£231,834	£193,195

Location 4 - cover applying to	Old Fire Engine House High Street Melbourn Hertfordshire SG8 6ED
---------------------------------------	--

Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£149,036	£124,197

Location 5 - cover applying to	Little Hands Nursery School The Moor Melbourn Hertfordshire SG8 6ED
---------------------------------------	---

Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£2,480,943	£2,067,453

Location 6 - cover applying to	Melbourn Community Hub (incl Solar Panels at £30k) 30 High Street Melbourn Hertfordshire SG8 6DZ
---------------------------------------	--

Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£3,001,821	£2,501,518

Location 7 - cover applying to	Car Park Workshop and Garage Parish Council Car Park, High Street Melbourn Hertfordshire SG8 6DZ
---------------------------------------	--

Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£257,426	£214,522

Location 8 - cover applying to	Churchyard Wall, All Saints Church The Cross Melbourn Cambridgeshire SG8 6DY
---------------------------------------	--

Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£752,712	£627,260

Location 9 - cover applying to	Boardwalk Nr Stockbridge Meadows Melbourn Royston Cambridgeshire SG8 6FG
---------------------------------------	--

Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£87,270	£72,725

Specified Property away from the PREMISES

Item	Sum Insured	Location	Excess
Regalia	£0	Anywhere within the GEOGRAPHICAL LIMITS	£250

Section 2 – Fine art and collections

Section does not apply

Details of your cover – general covers

The cover provided here applies on a general basis (excluding any premises where a section is more specifically insured). Any limits provided apply once only to the whole policy.

Section 3 – Business interruption

The table below shows the cover provided by the Business interruption section, and the amounts you would be insured for.

Item Insured	Sum Insured	Maximum Indemnity Period
REVENUE	£15,000	12 Months
RENT RECEIVABLE	£78,000	36 Months
Additional Cost of Working	£10,000	12 Months
Additional Increased Cost of Working	£0	12 Months

Section 4 – Goods in transit

Limit Any one vehicle	Estimated annual carrying or value	Excess
£2,500	£30,000	£100

Section 5 – Money with assault extension

The table below shows the limit of liability for any one occurrence.

Cover A - Money

Types of Money	Limit of Liability
NON-NEGOTIABLE MONEY	£250,000
OTHER MONEY	
On the premises/in a locked safe during business hours	£5,000
In transit	£5,000
In any other circumstances	£500
Money in safes out of business hours	
Unspecified safe	£1,500

Cover B - Assault extension

Number of units	10
-----------------	----

Section 6 - Personal accident

Cover 1 - Clerk absence	Not Insured
Cover 2 - Personal accident	Insured

Insured persons or category of persons	Cover type	Number of units insured	Deferment period
EMPLOYEES and AUTHORISED VOLUNTEERS	Cover B	10	14 Days

Type of injury	Benefit payable per unit
Death	£10,000
LOSS OF LIMB(S) or LOSS OF EYE(S) or LOSS OF HEARING	£10,000
PERMANENT TOTAL DISABLEMENT	£10,000
TEMPORARY TOTAL DISABLEMENT	£20 per week
TEMPORARY PARTIAL DISABLEMENT	£10 per week
Cover 3 – Key person	Insured

Section 7 – Liabilities

The tables below show the cover provided by the Liabilities section, and the amounts you would be insured for.

Cover 1 – Employers’ liability

Limit of indemnity

£10,000,000

Cover 2 – Public & products liability

Limit of indemnity

£10,000,000

Excess

£250 Third party property damage only

Public liability extensions

Extension

Legionellosis

RETROACTIVE DATE

Not Applicable

Section 8 – Reputational risks

The table below shows the cover provided by the Reputational risks section, and the amounts you would be insured for.

Cover	Limit of Liability
Cover 1 – Libel and slander	Insured
Cover 2 – PR Crisis Communication (Cover A Claims Related)	£25,000
Cover 3 – Death of Patron	Insured

Section 9 – Hirers’ liability

The table below shows the cover provided by the Hirer’s liability section, and the amounts you would be insured for.

Risk address	Melbourn Sports Pavilion, The Moor Melbourn Royston Cambridgeshire SG8 6ED		
Limit of indemnity	Estimated hiring charges	Third party property damage excess	
£1,000,000	£50,000	£250	

Section 10 – Trustees’ and management liability

The table below shows the cover provided by the Trustees’ and management liability section, and the amounts you would be insured for.

Cover	Limit of indemnity	Wrongful Act Date	Excess
Cover 2 – Trustees’ and management liability	£500,000	Not Applicable	£250

Section 11 – Legal expenses

Reference number: TS5/6773743

Insured Events	Population Size	Limit of indemnity
All INSURED EVENTS excluding Contract disputes and Debt recovery	Council Population Size 5,001 - 10,000	£250,000

Section 12 - Fidelity

The table below shows the cover provided by the Fidelity section, and the amounts you would be insured for.

Category	Limit of indemnity	Excess
All employees	£250,000	£250
Aggregate limit of indemnity: £250,000		

Section 13 - Terrorism

Section does not apply

Details of your cover – general covers

Clauses applying to the whole of your policy

CC183 - Fixed Rate Agreement

Definitions applicable to this agreement

EARNED PREMIUM

means the premium paid or payable for all sections of the policy applicable to this agreement including all premium adjustments excluding

1. Insurance Premium Tax and any other taxes or levies and
2. any premiums in respect of Terrorism insurance

for the period from the inception of this agreement to the date WE calculate the LOSS RATIO prior to each renewal date

INCURRED CLAIMS

means the sum of

1. all claims paid (including costs and expenses) which occurred or were notified to US during the Period of Agreement and

2. all claims estimated by US in accordance with OUR standard reserving procedures which occurred or were notified to US during the Period of Agreement

for all sections of this policy applicable to this agreement for the period from the inception of this agreement to the date WE calculate the LOSS RATIO prior to each renewal date

LOSS RATIO

means the sum of INCURRED CLAIMS divided by EARNED PREMIUM multiplied by 100

The Agreement

YOU undertake to maintain all applicable sections of this policy for the Period of Agreement

WE agree to renew the policy at each renewal date during the Period of Agreement at the rates of premium existing at the inception date of The Agreement subject to the LOSS RATIO not being higher than 26 percent

Loss Ratio

If the LOSS RATIO is higher than the percentage stated above WE may amend the rates of premium and terms and if WE do YOU are under no obligation to renew the policy under this agreement

Provided that

1. YOU will notify US immediately of all known claims or incidents that may lead to a claim which occur during the Period of Agreement
2. all values and sums insured upon which the premium is based will be reviewed by YOU prior to each renewal date and updated as appropriate which may include but not be limited to the appropriate level of index linking
3. WE may terminate this agreement or amend the premium rates rates of tax and terms and conditions of this agreement where
 1. there is a change in YOUR business activities which materially increases the risk
 2. there are acquisitions or disposals of property or businesses by YOU
 3. changes in legislation or material legal precedents are established by any court of law
 4. material changes in reinsurance protection are imposed upon US by reinsurers or the availability or cost of reinsurance to US changes
 5. YOU will pay all Insurance Premium Tax including any increases in tax as may be applied
 6. this agreement does not apply in respect of any Terrorism insurance provided by this policy
 7. YOU undertake to complete within the time limits specified any survey risk improvements or other risk management exposures required by US

All other terms conditions and exceptions of the policy continue to apply

Clauses applying to Section 1 – Property damage

C1008 - Buildings definition - Construction amendment

In accordance with details lodged with and accepted by US specific buildings (or parts of buildings) insured by this Policy are built with materials other than brick stone or concrete and roofed with materials other than slates tiles metal concrete or asphalt

CCPD01 - Amendment to Contents definition

The Contents definition is deleted and replaced with the following:

CONTENTS

means business equipment computers plant machinery furniture fixtures and fittings consumable stock not for sale and all other contents belonging to YOU or for which YOU are legally responsible or which are entrusted to YOU whilst at the PREMISES and elsewhere as stated in the policy and the schedule

Contents includes the following property subject to the limits shown under the Limit of liability paragraph of this section

1. The cost of materials labour and computer time in reproducing
 - a. documents manuscripts and business books
 - b. patterns models moulds plans and designs
 - c. computer systems recordsbut not any cost in connection with producing information to be recorded or the value of information to YOU
2. the PERSONAL BELONGINGS of the following whilst at the PREMISES
 - a. directors trustees officials partners employees
 - b. visitors
 - c. other persons as shown in the schedule
3. personal money of those specified in (2)

Excluding

- i. STOCK
- ii. landlords fixtures or fittings
- iii. cash or money instruments of any description whether negotiable or non-negotiable (other than personal money noted in (4) above)

any living creatures

trees shrubs plants or other vegetation (except where more specifically noted by this policy)

explosives

prints paintings drawings rare books pieces of tapestry sculptures or other works of art

jewellery precious stones or precious metals bullion furs or curiosities

any other property more specifically insured

CCPD02 - Tenant's improvements definition

The following definition is added

TENANT'S IMPROVEMENTS

means improvements and decorations belonging to YOU or for which YOU are legally responsible in or on the BUILDINGS and elsewhere as stated in the policy and the schedule

Clauses applying to Section 7 – Liabilities

CCLI01 - Skateboard/BMX Parks

It is a CONDITION PRECEDENT TO LIABILITY that in respect of the use of skateboard or BMX parks the undernoted precautions will be complied with by YOU:

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 or BMX parks unless arising solely from defects in the structure of the skateboard or BMX park or the defective condition of the associated premises

Your Council insurance pack

Your Policy Statement of Fact

Proposer Name

Melbourn Parish Council

Business Description

Local Council

Reason for Issue

Quotation

Your Quote Number

LC/MELB/25225-NFBF

Date of Issue

16/09/2025

Quote valid until

14/11/2025

In this Statement of Fact, we have listed the information you have provided about you and your business. We use this information to assess the risk and produce your premium and Policy Schedule.

You have a duty to present us with a fair presentation of the risks to be insured, and you must disclose every material fact which you know or ought to know about these risks. You do not need to disclose circumstances which reduce the risk, or those which we already know or ought to know.

Where the document has been delivered to you as part of a renewal invitation or renewal confirmation, some responses have defaulted to 'Rollover' as the information has not been disclosed. We have accepted your risk based on the risk details already provided, however you will be required to respond to these 'Rollover' statements in the future.

If you breach your duty to provide a fair presentation of the risks to be insured, the policy could be cancelled, claims refused, or terms may be changed in line with the policy conditions.

What you need to do:

- **Check** that the information you have provided is truthful and accurate.
- **Contact** Clear Insurance on 0330 013 0036 or councils@thecleargroup.com if any details are incorrect or need changing.

What you have told us

About you and your business

Council name	Melbourn Parish Council
Rural Community Council (England) or County Voluntary Council (Wales) you are affiliated or in which County area your Hall is situated	Cambridgeshire
Population size	5,001 - 10,000

About your premises – location specific

Risk address – location 1	Melbourn Sports Pavilion, The Moor Melbourn Royston Cambridgeshire SG8 6ED
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About occupancy:

For this location:

- you are the sole occupant and no part is used and/or hired by third parties Yes
- the use is only for business purposes Rollover
- the buildings are fully occupied Yes

About maintenance:

For this location:

- is in a good state of repair and will be maintained as such Rollover
- has no building works ongoing or planned in the next 12 months at any location Rollover

About electrical inspections:

For this location:

- | | |
|--|----------|
| • has had an electrical inspection carried out within the last 5 years by a NICEIC/ECA/NAPIT contractor which has resulted in a satisfactory grade | Rollover |
| • you undertake PAT (Portable appliance testing) on an annual basis | Rollover |

About fire safety:

For this location:

- | | |
|---|----------|
| • has a fire alarm that is operative | Rollover |
| • has a documented fire risk assessment and this is reviewed annually | Rollover |

About gas & heating:

For this location:

- | | |
|---|----------|
| • has an annual inspection of gas appliances and boilers undertaken by a GasSafe registered contractor. | Rollover |
| • is heated by low pressure, hot water (gas or oil), oil filled radiators, fixed electric heating, overhead gas or electrical appliances and gas or electric fires only | Rollover |

About the premises:

For this location:

- | | |
|--|----------|
| • construction is solely brick, stone or concrete and roofed with slate, tiles, asphalt, concrete or metal | Yes |
| • there are no elements of combustible insulation or cladding e.g. insulated sandwich panels | Rollover |
| • the premises are protected by an intruder alarm that is operative | Rollover |

The property has never been:

- | | |
|--|----|
| • affected by movement of any kind (for example subsidence, heave, landslip or settlement) | No |
| • underpinned | No |
| • provided with other means of structural support | No |
| • situated on made-up ground or underground workings. | No |

Risk address – location 2

Cemetery Shed
Orchard Road
Melbourn
Hertfordshire
SG8 6HL

About occupancy:

For this location:

- | | |
|---|----------|
| • you are the sole occupant and no part is used and/or hired by third parties | Rollover |
| • the use is only for business purposes | Rollover |
| • the buildings are fully occupied | Yes |

About maintenance:

For this location:

- | | |
|--|----------|
| • is in a good state of repair and will be maintained as such | Rollover |
| • has no building works ongoing or planned in the next 12 months at any location | Rollover |

About electrical inspections:

For this location:

- | | |
|--|----------|
| • has had an electrical inspection carried out within the last 5 years by a NICEIC/ECA/NAPIT contractor which has resulted in a satisfactory grade | Rollover |
| • you undertake PAT (Portable appliance testing) on an annual basis | Rollover |

About fire safety:

For this location:

- | | |
|---|----------|
| • has a fire alarm that is operative | Rollover |
| • has a documented fire risk assessment and this is reviewed annually | Rollover |

About gas & heating:

For this location:

- | | |
|---|----------|
| • has an annual inspection of gas appliances and boilers undertaken by a GasSafe registered contractor. | Rollover |
| • is heated by low pressure, hot water (gas or oil), oil filled radiators, fixed electric heating, overhead gas or electrical appliances and gas or electric fires only | Rollover |

About the premises:

For this location:

- | | |
|--|----------|
| • construction is solely brick, stone or concrete and roofed with slate, tiles, asphalt, concrete or metal | Yes |
| • there are no elements of combustible insulation or cladding e.g. insulated sandwich panels | Rollover |
| • the premises are protected by an intruder alarm that is operative | Rollover |

The property has never been:

- | | |
|--|----|
| • affected by movement of any kind (for example subsidence, heave, landslip or settlement) | No |
| • underpinned | No |
| • provided with other means of structural support | No |
| • situated on made-up ground or underground workings. | No |

Risk address – location 3

Cemetery Lychgate
Orchard Road
Melbourn
Hertfordshire
SG8 6HL

About occupancy:

For this location:

- | | |
|---|----------|
| • you are the sole occupant and no part is used and/or hired by third parties | Rollover |
| • the use is only for business purposes | Rollover |
| • the buildings are fully occupied | Yes |

About maintenance:

For this location:

- | | |
|--|----------|
| • is in a good state of repair and will be maintained as such | Rollover |
| • has no building works ongoing or planned in the next 12 months at any location | Rollover |

About electrical inspections:

For this location:

- | | |
|--|----------|
| • has had an electrical inspection carried out within the last 5 years by a NICEIC/ECA/NAPIT contractor which has resulted in a satisfactory grade | Rollover |
| • you undertake PAT (Portable appliance testing) on an annual basis | Rollover |

About fire safety:

For this location:

- | | |
|---|----------|
| • has a fire alarm that is operative | Rollover |
| • has a documented fire risk assessment and this is reviewed annually | Rollover |

About gas & heating:

For this location:

- | | |
|---|----------|
| • has an annual inspection of gas appliances and boilers undertaken by a GasSafe registered contractor. | Rollover |
| • is heated by low pressure, hot water (gas or oil), oil filled radiators, fixed electric heating, overhead gas or electrical appliances and gas or electric fires only | Rollover |

About the premises:

For this location:

- | | |
|--|----------|
| • construction is solely brick, stone or concrete and roofed with slate, tiles, asphalt, concrete or metal | No |
| • there are no elements of combustible insulation or cladding e.g. insulated sandwich panels | Rollover |
| • the premises are protected by an intruder alarm that is operative | Rollover |

The property has never been:

- | | |
|--|----|
| • affected by movement of any kind (for example subsidence, heave, landslip or settlement) | No |
| • underpinned | No |
| • provided with other means of structural support | No |
| • situated on made-up ground or underground workings. | No |

Risk address – location 4

Old Fire Engine House
High Street
Melbourn
Hertfordshire
SG8 6ED

About occupancy:

For this location:

- | | |
|---|----------|
| • you are the sole occupant and no part is used and/or hired by third parties | Rollover |
| • the use is only for business purposes | Rollover |
| • the buildings are fully occupied | Yes |

About maintenance:

For this location:

- | | |
|--|----------|
| • is in a good state of repair and will be maintained as such | Rollover |
| • has no building works ongoing or planned in the next 12 months at any location | Rollover |

About electrical inspections:

For this location:

- | | |
|--|----------|
| • has had an electrical inspection carried out within the last 5 years by a NICEIC/ECA/NAPIT contractor which has resulted in a satisfactory grade | Rollover |
| • you undertake PAT (Portable appliance testing) on an annual basis | Rollover |

About fire safety:

For this location:

- | | |
|---|----------|
| • has a fire alarm that is operative | Rollover |
| • has a documented fire risk assessment and this is reviewed annually | Rollover |

About gas & heating:

For this location:

- | | |
|---|----------|
| • has an annual inspection of gas appliances and boilers undertaken by a GasSafe registered contractor. | Rollover |
| • is heated by low pressure, hot water (gas or oil), oil filled radiators, fixed electric heating, overhead gas or electrical appliances and gas or electric fires only | Rollover |

About the premises:

For this location:

- | | |
|--|----------|
| • construction is solely brick, stone or concrete and roofed with slate, tiles, asphalt, concrete or metal | Yes |
| • there are no elements of combustible insulation or cladding e.g. insulated sandwich panels | Rollover |
| • the premises are protected by an intruder alarm that is operative | Rollover |

The property has never been:

- | | |
|--|----|
| • affected by movement of any kind (for example subsidence, heave, landslip or settlement) | No |
| • underpinned | No |
| • provided with other means of structural support | No |
| • situated on made-up ground or underground workings. | No |

Risk address – location 5

Little Hands Nursery School
The Moor
Melbourn
Hertfordshire
SG8 6ED

About occupancy:

For this location:

- | | |
|---|----------|
| • you are the sole occupant and no part is used and/or hired by third parties | Rollover |
| • the use is only for business purposes | Rollover |
| • the buildings are fully occupied | Yes |

About maintenance:

For this location:

- | | |
|--|----------|
| • is in a good state of repair and will be maintained as such | Rollover |
| • has no building works ongoing or planned in the next 12 months at any location | Rollover |

About electrical inspections:

For this location:

- | | |
|--|----------|
| • has had an electrical inspection carried out within the last 5 years by a NICEIC/ECA/NAPIT contractor which has resulted in a satisfactory grade | Rollover |
| • you undertake PAT (Portable appliance testing) on an annual basis | Rollover |

About fire safety:

For this location:

- | | |
|---|----------|
| • has a fire alarm that is operative | Rollover |
| • has a documented fire risk assessment and this is reviewed annually | Rollover |

About gas & heating:

For this location:

- | | |
|---|----------|
| • has an annual inspection of gas appliances and boilers undertaken by a GasSafe registered contractor. | Rollover |
| • is heated by low pressure, hot water (gas or oil), oil filled radiators, fixed electric heating, overhead gas or electrical appliances and gas or electric fires only | Rollover |

About the premises:

For this location:

- | | |
|--|----------|
| • construction is solely brick, stone or concrete and roofed with slate, tiles, asphalt, concrete or metal | No |
| • there are no elements of combustible insulation or cladding e.g. insulated sandwich panels | Rollover |
| • the premises are protected by an intruder alarm that is operative | Rollover |

The property has never been:

- | | |
|--|----|
| • affected by movement of any kind (for example subsidence, heave, landslip or settlement) | No |
| • underpinned | No |
| • provided with other means of structural support | No |
| • situated on made-up ground or underground workings. | No |

Risk address – location 6

Melbourn Community Hub (incl Solar Panels at £30k)
30 High Street
Melbourn
Hertfordshire
SG8 6DZ

About occupancy:

For this location:

- | | |
|---|----------|
| • you are the sole occupant and no part is used and/or hired by third parties | Rollover |
| • the use is only for business purposes | Rollover |
| • the buildings are fully occupied | Yes |

About maintenance:

For this location:

- | | |
|--|----------|
| • is in a good state of repair and will be maintained as such | Rollover |
| • has no building works ongoing or planned in the next 12 months at any location | Rollover |

About electrical inspections:

For this location:

- | | |
|--|----------|
| • has had an electrical inspection carried out within the last 5 years by a NICEIC/ECA/NAPIT contractor which has resulted in a satisfactory grade | Rollover |
| • you undertake PAT (Portable appliance testing) on an annual basis | Rollover |

About fire safety:

For this location:

- | | |
|---|----------|
| • has a fire alarm that is operative | Rollover |
| • has a documented fire risk assessment and this is reviewed annually | Rollover |

About gas & heating:

For this location:

- | | |
|---|----------|
| • has an annual inspection of gas appliances and boilers undertaken by a GasSafe registered contractor. | Rollover |
| • is heated by low pressure, hot water (gas or oil), oil filled radiators, fixed electric heating, overhead gas or electrical appliances and gas or electric fires only | Rollover |

About the premises:

For this location:

- | | |
|--|----------|
| • construction is solely brick, stone or concrete and roofed with slate, tiles, asphalt, concrete or metal | No |
| • there are no elements of combustible insulation or cladding e.g. insulated sandwich panels | Rollover |
| • the premises are protected by an intruder alarm that is operative | Rollover |

The property has never been:

- | | |
|--|----|
| • affected by movement of any kind (for example subsidence, heave, landslip or settlement) | No |
| • underpinned | No |
| • provided with other means of structural support | No |
| • situated on made-up ground or underground workings. | No |

Risk address – location 7

Car Park Workshop and Garage
Parish Council Car Park, High Street
Melbourn
Hertfordshire
SG8 6DZ

About occupancy:

For this location:

- | | |
|---|----------|
| • you are the sole occupant and no part is used and/or hired by third parties | Rollover |
| • the use is only for business purposes | Rollover |
| • the buildings are fully occupied | Yes |

About maintenance:

For this location:

- | | |
|--|----------|
| • is in a good state of repair and will be maintained as such | Rollover |
| • has no building works ongoing or planned in the next 12 months at any location | Rollover |

About electrical inspections:

For this location:

- | | |
|--|----------|
| • has had an electrical inspection carried out within the last 5 years by a NICEIC/ECA/NAPIT contractor which has resulted in a satisfactory grade | Rollover |
| • you undertake PAT (Portable appliance testing) on an annual basis | Rollover |

About fire safety:

For this location:

- | | |
|---|----------|
| • has a fire alarm that is operative | Rollover |
| • has a documented fire risk assessment and this is reviewed annually | Rollover |

About gas & heating:

For this location:

- | | |
|---|----------|
| • has an annual inspection of gas appliances and boilers undertaken by a GasSafe registered contractor. | Rollover |
| • is heated by low pressure, hot water (gas or oil), oil filled radiators, fixed electric heating, overhead gas or electrical appliances and gas or electric fires only | Rollover |

About the premises:

For this location:

- | | |
|--|----------|
| • construction is solely brick, stone or concrete and roofed with slate, tiles, asphalt, concrete or metal | Yes |
| • there are no elements of combustible insulation or cladding e.g. insulated sandwich panels | Rollover |
| • the premises are protected by an intruder alarm that is operative | Rollover |

The property has never been:

- | | |
|--|----|
| • affected by movement of any kind (for example subsidence, heave, landslip or settlement) | No |
| • underpinned | No |
| • provided with other means of structural support | No |
| • situated on made-up ground or underground workings. | No |

Risk address – location 8

Churchyard Wall, All Saints Church
The Cross
Melbourn
Cambridgeshire
SG8 6DY

About occupancy:

For this location:

- | | |
|---|----------|
| • you are the sole occupant and no part is used and/or hired by third parties | Rollover |
| • the use is only for business purposes | Rollover |
| • the buildings are fully occupied | Yes |

About maintenance:

For this location:

- | | |
|--|----------|
| • is in a good state of repair and will be maintained as such | Rollover |
| • has no building works ongoing or planned in the next 12 months at any location | Rollover |

About electrical inspections:

For this location:

- | | |
|--|----------|
| • has had an electrical inspection carried out within the last 5 years by a NICEIC/ECA/NAPIT contractor which has resulted in a satisfactory grade | Rollover |
| • you undertake PAT (Portable appliance testing) on an annual basis | Rollover |

About fire safety:

For this location:

- | | |
|---|----------|
| • has a fire alarm that is operative | Rollover |
| • has a documented fire risk assessment and this is reviewed annually | Rollover |

About gas & heating:

For this location:

- | | |
|---|----------|
| • has an annual inspection of gas appliances and boilers undertaken by a GasSafe registered contractor. | Rollover |
| • is heated by low pressure, hot water (gas or oil), oil filled radiators, fixed electric heating, overhead gas or electrical appliances and gas or electric fires only | Rollover |

About the premises:

For this location:

- | | |
|--|----------|
| • construction is solely brick, stone or concrete and roofed with slate, tiles, asphalt, concrete or metal | Yes |
| • there are no elements of combustible insulation or cladding e.g. insulated sandwich panels | Rollover |
| • the premises are protected by an intruder alarm that is operative | Rollover |

The property has never been:

- | | |
|--|----|
| • affected by movement of any kind (for example subsidence, heave, landslip or settlement) | No |
| • underpinned | No |
| • provided with other means of structural support | No |
| • situated on made-up ground or underground workings. | No |

Risk address – location 9	Boardwalk Nr Stockbridge Meadows Melbourn Royston Cambridgeshire SG8 6FG
----------------------------------	--

About occupancy:

For this location:

- | | |
|---|----------|
| • you are the sole occupant and no part is used and/or hired by third parties | Rollover |
| • the use is only for business purposes | Rollover |
| • the buildings are fully occupied | Yes |

About maintenance:

For this location:

- | | |
|--|----------|
| • is in a good state of repair and will be maintained as such | Rollover |
| • has no building works ongoing or planned in the next 12 months at any location | Rollover |

About electrical inspections:

For this location:

- | | |
|--|----------|
| • has had an electrical inspection carried out within the last 5 years by a NICEIC/ECA/NAPIT contractor which has resulted in a satisfactory grade | Rollover |
| • you undertake PAT (Portable appliance testing) on an annual basis | Rollover |

About fire safety:

For this location:

- | | |
|---|----------|
| • has a fire alarm that is operative | Rollover |
| • has a documented fire risk assessment and this is reviewed annually | Rollover |

About gas & heating:

For this location:

- | | |
|---|----------|
| • has an annual inspection of gas appliances and boilers undertaken by a GasSafe registered contractor. | Rollover |
| • is heated by low pressure, hot water (gas or oil), oil filled radiators, fixed electric heating, overhead gas or electrical appliances and gas or electric fires only | Rollover |

About the premises:

For this location:

- | | |
|--|----------|
| • construction is solely brick, stone or concrete and roofed with slate, tiles, asphalt, concrete or metal | No |
| • there are no elements of combustible insulation or cladding e.g. insulated sandwich panels | Rollover |
| • the premises are protected by an intruder alarm that is operative | Rollover |

About you and your people

You or any of your principals, directors, partners, trustees, managers, clerks or councillors:

- have never been convicted of any criminal offence other than a driving offence or do not have any non-motoring prosecutions pending (you only need to tell us about any convictions that are unspent under the Rehabilitation of Offenders Act 1974) No
- whether in a personal capacity or in connection with any company, business or firm have never been declared bankrupt or been the subject of bankruptcy or insolvency proceedings No
- whether in a personal capacity or in connection with any company, business or firm is not subject to a County Court Judgement, or in Scotland, Sheriff Court Decree No

You or any of your principals, directors, partners, trustees, managers, clerks or councillors, employees or representatives:

- have never been the subject of a prosecution, or notice of intended prosecution, under any health and safety at work, consumer protection, environmental legislation, HM Revenue & Customs or any other regulatory body. Rollover

Your council:

- have never had any sanction, penalty or corrective action imposed within the last five years as a result of an investigation by any regulatory or professional body such as the Health & Safety Executive No

About training

You confirm that:

- A record is kept for all training delivered to your employees Rollover
- You have a written health and safety policy which is reviewed at least annually. Rollover
- Your health and safety policy is cascaded to all employees and volunteers through regular training Rollover

About Trustees' and management liability

You confirm that:

- | | |
|---|------|
| • Within the last five years no charity or company to be insured or any of its present or former trustees, directors or officers has been the subject of any complaint to or investigation by the Charity Commission or any other regulatory body | True |
| • In respect of the risks to be insured, no claims have been made against you or any of your trustees, directors or officers during the last five years | True |
| • You are not aware (after making enquiries of your trustees, directors or officers or those acting in that capacity) of any circumstances which might lead to a claim against any of the above under the proposed insurance | True |

Relating to Fidelity

- | | |
|---|-----|
| • You confirm that you comply with the minimum standards of control specified in the policy wording | Yes |
|---|-----|

What you have told us about optional covers

About Personal accident insurance

- | | |
|---|----------|
| • You confirm that to the best of your knowledge or belief all the persons to be insured are in good physical and mental health | Rollover |
|---|----------|

About Legal expenses

You confirm that:

- | | |
|--|----------|
| • You do not envision any redundancies in the next 12 months | Rollover |
| • No principals, directors, partners, trustees, managers, clerks or councillors have been involved in any action, legal dispute, prosecution, dispute with or investigation/inquiry by HM Revenue & Customs or DSS review in connection with any company, business or form with which any of you have been involved (excluding driving offences) | Rollover |

Relating to Terrorism

You confirm that all property you insure, whether under this policy or any other policy, is or will be insured for terrorist damage	Not Applicable
---	----------------

About your previous losses

In respect of the risks to be insured, your organisation has not suffered loss, damage, injury or liability during the last three years, whether insured or not (other than any disclosed below).	True
---	------

Declaration

In respect of the risks to be insured no company or underwriter has taken the following actions on your business:

- | | |
|---------------------------------------|-----|
| • declined to issue or renew a policy | Yes |
| • cancelled or avoided a policy | Yes |
| • imposed any special terms | Yes |

Additional information provided to any questions in this statement of fact or any additional material fact you are aware of that has not been covered by the statements above:

Any additional information provided.

Building Construction - Please provide more information

Recycled Plastic Boardwalk

Important information

Protecting your information is important to us. We will process your personal data in accordance with data protection laws.

We may share your personal data with other companies or databases for the purposes of preventing and detecting fraud.

For further information on how your personal data is used and your rights in relation to your personal data, please refer to the summary in your policy document or visit our website www.ecclesiastical.com/privacypolicy which includes details of how to contact our Data Protection Officer.

Fraud prevention

We need to carry out fraud and anti-money laundering checks, and this will involve sharing your personal data (such as your name, contact details and financial information) with credit reference and fraud prevention organisations such as the Claims and Underwriting Exchange, run by MIB. If you make a claim, we will share your personal data (to the extent necessary) with other companies including other insurers and anti-fraud organisations to prevent fraud. For the purposes of deciding whether to accept and pay a claim or any part of it, we may appoint loss adjusters or external investigation services to act on our behalf.

If false or inaccurate information is provided and fraud is identified, your personal data will be passed to fraud prevention agencies including the Insurance Fraud Register, run by the Insurance Fraud Bureau. Law enforcement agencies may access and use this information.

Please note that when carrying out any fraud prevention activities, we may need to process your special categories of data such as criminal offence information and share it with fraud prevention agencies.

Further information

For further information on how your personal data is used and your rights in relation to your personal data please refer to our Privacy Policy at www.ecclesiastical.com/privacypolicy or contact our Data Protection Officer at Benefact House, 2000, Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, United Kingdom or on 0345 6073274 or email compliance@ecclesiastical.com.

Your Risk Presentation Details

16/09/2025

Please find below a full record of the questions we asked and the answers you provided. This represents your presentation of relevant details of your insurance risk and your cover requirements, upon which the insurer has based your insurance quotation. It is important to review this document carefully and to let us know immediately if anything is incorrect or inaccurate. You will receive an updated copy of this information for your records, with every quotation, new policy, renewal, or mid-term adjustment.

Whilst this document does not form a part of the insurance policy itself, it is an important record of the facts presented to your insurer for the purposes of obtaining insurance.

Where this document has been delivered to you as part of a renewal invitation, or renewal confirmation, you will see that the answers to certain questions are shown as 'Rollover'. These are new questions following our recent transition from one insurer to another. The new insurers have accepted your risk based on previously asked questions only and have not required you to answer any new or additional questions at this stage. You may be required to provide answers to these new questions at some stage in future. We will contact you independently for additional information at a later date. You do not need to provide any additional information at this stage.

If you wish to amend or update any details provided here, or if you have any other questions relating to the details recorded below, please contact us. Our contact details can be found in the enclosed letter.

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	5,001 - 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	Abi
Contact Surname	Williams
Contact Telephone	01763 263303
Contact Email Address	parishclerk@melbournpc.co.uk
Contact Email Address Verified	Yes
Additional Email Address	
This is...	a new quotation
Current Insurer	Aviva

Mandatory Covers

Public Liability Limit of Indemnity	£10,000,000
Employers Liability Limit of Indemnity	10,000,000
Trustees & Management Limit	500,000
Libel and Slander 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
Do you require a higher Fidelity Limit than the £250,000 default offered?	No
Are you able to comply with all of the Minimum standard of control?	Yes

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
Contents Limit	171704
Street Furniture Limit	100000
Gates & Fences Limit	207573
Playground Equipment Limit	160893
War Memorials Limit	75000

Mowers & Machinery Limit	25000
Sports Equipment Limit	30000
Please enter Gates & Fences Limit required	207,573
Please enter Mowers & Machinery required	0
Total of Higher Values	540,170

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
(i) Combined JBA	0
(ii) Coastal Risk	0
(iii) River Risk	0
(iv) Surface Risk	0
Subsidence risk detected - insert Mapview review score here	1
Please state the Sum Insured	1,422,628
Has the Buildings Sum Insured been set according to a current professional valuation (less than 3 years old), provided by an RICS qualified source?	No
Construction Type	Standard Construction defined as being constructed of brick, stone, or concrete and roofed with slate, tiles, asphalt, concrete or metal
Does the property have a flat felted roof with a timber (or other combustible material) sub structure?	Rollover
Does the property have timber frame construction?	Rollover
Does the property have a thatched roof?	Rollover
Is the property lined with non LPCB approved combustible insulation panels?	Rollover
Are the premises listed?	Rollover
Year of build?	Rollover
Are the Premises purpose built or converted?	Rollover
Please confirm Building Occupancy type	Rollover
Are the premises protected by a maintained Intruder Alarm?	Rollover
Does the premises have a documented fire risk assessment which is reviewed annually?	Rollover
Are the Premises protected by a maintained Fire Alarm?	Rollover
Has an electrical inspection been carried out within the last 5 years by a NICEIC/ECA/NAPIT commercial contractor?	Rollover
Did the electrical inspection result in a satisfactory grade?	Yes
Where relevant, does each location have an annual inspection of gas appliances and boilers undertaken by a GasSafe registered contractor?	Rollover
Is the premises heated by low pressure, hot water (gas or oil), oil filled radiators, fixed electric heating, overhead gas or electrical appliances and gas or electric fires only?	Rollover

Is the premises to be insured used solely for the purpose of your business?	Rollover
Are all of the premises or part of the premises hired out?	Yes
Please give details	Private hire
Do you require Hirers Liability cover?	Yes
What are your estimated annual hiring charges?	50,000
Please select limit of indemnity required	£1,000,000
Are the premises in a good state of repair?	Rollover
You can confirm that the premises are not in the course of construction or erection, or undergoing building works	Rollover
You can confirm that the premises are not vacant, unoccupied or unfurnished	Yes
Is Subsidence cover required	Yes
Has the property or any part of it ever been affected by movement of any kind (for example subsidence, heave, landslip or settlement), been underpinned or provided with other means of structural support or situated on made-up ground, underground workings or within 200 metres of a cliff?	No

Buildings Cover 2

Address Line 1	Cemetery Shed
Address Line 2	Orchard Road
Town	Melbourn
County	Hertfordshire
Postcode	SG8 6HL
Please state the Sum Insured	86,561
Has the Buildings Sum Insured been set according to a current professional valuation (less than 3 years old), provided by an RICS qualified source?	No
Construction Type	Standard Construction defined as being constructed of brick, stone, or concrete and roofed with slate, tiles, asphalt, concrete or metal
Does the property have a flat felted roof with a timber (or other combustible material) sub structure?	Rollover
Does the property have timber frame construction?	Rollover
Does the property have a thatched roof?	Rollover
Is the property lined with non LPCB approved combustible insulation panels?	Rollover
Are the premises listed?	Rollover
Year of build?	Rollover
Are the Premises purpose built or converted?	Rollover
Please confirm Building Occupancy type	Rollover
Are the premises protected by a maintained Intruder Alarm?	Rollover
Does the premises have a documented fire risk assessment which is reviewed annually?	Rollover
Are the Premises protected by a maintained Fire Alarm?	Rollover
Has an electrical inspection been carried out within the last 5 years by a NICEIC/ECA/NAPIT commercial contractor?	Rollover
Did the electrical inspection result in a satisfactory grade?	Yes
Where relevant, does each location have an annual inspection of gas appliances and boilers undertaken by a GasSafe registered contractor?	Rollover
Is the premises heated by low pressure, hot water (gas or oil), oil filled radiators, fixed electric heating, overhead gas or electrical	

appliances and gas or electric fires only?	Rollover
Is the premises to be insured used solely for the purpose of your business?	Rollover
Are all of the premises or part of the premises hired out?	Rollover
Are the premises in a good state of repair?	Rollover
You can confirm that the premises are not in the course of construction or erection, or undergoing building works	Rollover
You can confirm that the premises are not vacant, unoccupied or unfurnished	Yes
Is Subsidence cover required	Yes
Has the property or any part of it ever been affected by movement of any kind (for example subsidence, heave, landslip or settlement), been underpinned or provided with other means of structural support or situated on made-up ground, underground workings or within 200 metres of a cliff?	No

Buildings Cover 3

Address Line 1	Cemetery Lychgate
Address Line 2	Orchard Road
Town	Melbourn
County	Hertfordshire
Postcode	SG8 6HL
Please state the Sum Insured	193,195
Has the Buildings Sum Insured been set according to a current professional valuation (less than 3 years old), provided by an RICS qualified source?	No
Construction Type	Non-Standard Construction Buildings incl Listed Buildings & Pavilions (excl panelling/Timber/Portacabins)
Does the property have a flat felted roof with a timber (or other combustible material) sub structure?	Rollover
Does the property have timber frame construction?	Rollover
Does the property have a thatched roof?	Rollover
Is the property lined with non LPCB approved combustible insulation panels?	Rollover
Are the premises listed?	Rollover
Year of build?	Rollover
Are the Premises purpose built or converted?	Rollover
Please confirm Building Occupancy type	Rollover
Are the premises protected by a maintained Intruder Alarm?	Rollover
Does the premises have a documented fire risk assessment which is reviewed annually?	Rollover
Are the Premises protected by a maintained Fire Alarm?	Rollover
Has an electrical inspection been carried out within the last 5 years by a NICEIC/ECA/NAPIT commercial contractor?	Rollover
Did the electrical inspection result in a satisfactory grade?	Yes
Where relevant, does each location have an annual inspection of gas appliances and boilers undertaken by a GasSafe registered contractor?	Rollover
Is the premises heated by low pressure, hot water (gas or oil), oil filled radiators, fixed electric heating, overhead gas or electrical appliances and gas or electric fires only?	Rollover
Is the premises to be insured used solely for the purpose of your business?	Rollover
Are all of the premises or part of the premises hired out?	Rollover

Are the premises in a good state of repair?	Rollover
You can confirm that the premises are not in the course of construction or erection, or undergoing building works	Rollover
You can confirm that the premises are not vacant, unoccupied or unfurnished	Yes
Is Subsidence cover required	Yes
Has the property or any part of it ever been affected by movement of any kind (for example subsidence, heave, landslip or settlement), been underpinned or provided with other means of structural support or situated on made-up ground, underground workings or within 200 metres of a cliff?	No

Buildings Cover 4

Address Line 1	Old Fire Engine House
Address Line 2	High Street
Town	Melbourn
County	Hertfordshire
Postcode	SG8 6ED
(i) Combined JBA	0
(ii) Coastal Risk	0
(iii) River Risk	0
(iv) Surface Risk	0
Subsidence risk detected - insert Mapview review score here	1
Please state the Sum Insured	124,197
Has the Buildings Sum Insured been set according to a current professional valuation (less than 3 years old), provided by an RICS qualified source?	No
Construction Type	Standard Construction defined as being constructed of brick, stone, or concrete and roofed with slate, tiles, asphalt, concrete or metal
Does the property have a flat felted roof with a timber (or other combustible material) sub structure?	Rollover
Does the property have timber frame construction?	Rollover
Does the property have a thatched roof?	Rollover
Is the property lined with non LPCB approved combustible insulation panels?	Rollover
Are the premises listed?	Rollover
Year of build?	Rollover
Are the Premises purpose built or converted?	Rollover
Please confirm Building Occupancy type	Rollover
Are the premises protected by a maintained Intruder Alarm?	Rollover
Does the premises have a documented fire risk assessment which is reviewed annually?	Rollover
Are the Premises protected by a maintained Fire Alarm?	Rollover
Has an electrical inspection been carried out within the last 5 years by a NICEIC/ECA/NAPIT commercial contractor?	Rollover
Did the electrical inspection result in a satisfactory grade?	Yes
Where relevant, does each location have an annual inspection of gas appliances and boilers undertaken by a GasSafe registered contractor?	Rollover
Is the premises heated by low pressure, hot water (gas or oil), oil filled radiators, fixed electric heating, overhead gas or electrical appliances and gas or electric fires only?	Rollover

Is the premises to be insured used solely for the purpose of your business?	Rollover
Are all of the premises or part of the premises hired out?	Rollover
Are the premises in a good state of repair?	Rollover
You can confirm that the premises are not in the course of construction or erection, or undergoing building works	Rollover
You can confirm that the premises are not vacant, unoccupied or unfurnished	Yes
Is Subsidence cover required	Yes
Has the property or any part of it ever been affected by movement of any kind (for example subsidence, heave, landslip or settlement), been underpinned or provided with other means of structural support or situated on made-up ground, underground workings or within 200 metres of a cliff?	No

Buildings Cover 5

Address Line 1	Little Hands Nursery School
Address Line 2	The Moor
Town	Melbourn
County	Hertfordshire
Postcode	SG8 6ED
(i) Combined JBA	0
(ii) Coastal Risk	0
(iii) River Risk	0
(iv) Surface Risk	0
Subsidence risk detected - insert Mapview review score here	1
Please state the Sum Insured	2,067,453
Has the Buildings Sum Insured been set according to a current professional valuation (less than 3 years old), provided by an RICS qualified source?	No
Construction Type	Non-Standard Construction Buildings incl Listed Buildings & Pavilions (excl panelling/Timber/Portacabins)
Does the property have a flat felted roof with a timber (or other combustible material) sub structure?	Rollover
Does the property have timber frame construction?	Rollover
Does the property have a thatched roof?	Rollover
Is the property lined with non LPCB approved combustible insulation panels?	Rollover
Are the premises listed?	Rollover
Year of build?	Rollover
Are the Premises purpose built or converted?	Rollover
Please confirm Building Occupancy type	Rollover
Are the premises protected by a maintained Intruder Alarm?	Rollover
Does the premises have a documented fire risk assessment which is reviewed annually?	Rollover
Are the Premises protected by a maintained Fire Alarm?	Rollover
Has an electrical inspection been carried out within the last 5 years by a NICEIC/ECA/NAPIT commercial contractor?	Rollover
Did the electrical inspection result in a satisfactory grade?	Yes
Where relevant, does each location have an annual inspection of gas appliances and boilers undertaken by a GasSafe registered contractor?	Rollover
Is the premises heated by low pressure, hot water (gas or oil), oil filled radiators, fixed electric heating, overhead gas or electrical	

appliances and gas or electric fires only?	Rollover
Is the premises to be insured used solely for the purpose of your business?	Rollover
Are all of the premises or part of the premises hired out?	Rollover
Are the premises in a good state of repair?	Rollover
You can confirm that the premises are not in the course of construction or erection, or undergoing building works	Rollover
You can confirm that the premises are not vacant, unoccupied or unfurnished	Yes
Is Subsidence cover required	Yes
Has the property or any part of it ever been affected by movement of any kind (for example subsidence, heave, landslip or settlement), been underpinned or provided with other means of structural support or situated on made-up ground, underground workings or within 200 metres of a cliff?	No

Buildings Cover 6

Address Line 1	Melbourn Community Hub (incl Solar Panels at £30k)
Address Line 2	30 High Street
Town	Melbourn
County	Hertfordshire
Postcode	SG8 6DZ
Please state the Sum Insured	2,501,518
Has the Buildings Sum Insured been set according to a current professional valuation (less than 3 years old), provided by an RICS qualified source?	No
Construction Type	Timber Buildings & Portacabins
Does the property have a flat felted roof with a timber (or other combustible material) sub structure?	Rollover
Does the property have timber frame construction?	Rollover
Does the property have a thatched roof?	Rollover
Is the property lined with non LPCB approved combustible insulation panels?	Rollover
Are the premises listed?	Rollover
Year of build?	Rollover
Are the Premises purpose built or converted?	Rollover
Please confirm Building Occupancy type	Rollover
Are the premises protected by a maintained Intruder Alarm?	Rollover
Does the premises have a documented fire risk assessment which is reviewed annually?	Rollover
Are the Premises protected by a maintained Fire Alarm?	Rollover
Has an electrical inspection been carried out within the last 5 years by a NICEIC/ECA/NAPIT commercial contractor?	Rollover
Did the electrical inspection result in a satisfactory grade?	Yes
Where relevant, does each location have an annual inspection of gas appliances and boilers undertaken by a GasSafe registered contractor?	Rollover
Is the premises heated by low pressure, hot water (gas or oil), oil filled radiators, fixed electric heating, overhead gas or electrical appliances and gas or electric fires only?	Rollover
Is the premises to be insured used solely for the purpose of your business?	Rollover
Are all of the premises or part of the premises hired out?	Rollover
Are the premises in a good state of repair?	Rollover

You can confirm that the premises are not in the course of construction or erection, or undergoing building works	Rollover
You can confirm that the premises are not vacant, unoccupied or unfurnished	Yes
Is Subsidence cover required	Yes
Has the property or any part of it ever been affected by movement of any kind (for example subsidence, heave, landslip or settlement), been underpinned or provided with other means of structural support or situated on made-up ground, underground workings or within 200 metres of a cliff?	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	214,522
Has the Buildings Sum Insured been set according to a current professional valuation (less than 3 years old), provided by an RICS qualified source?	No
Construction Type	Standard Construction defined as being constructed of brick, stone, or concrete and roofed with slate, tiles, asphalt, concrete or metal
Does the property have a flat felted roof with a timber (or other combustible material) sub structure?	Rollover
Does the property have timber frame construction?	Rollover
Does the property have a thatched roof?	Rollover
Is the property lined with non LPCB approved combustible insulation panels?	Rollover
Are the premises listed?	Rollover
Year of build?	Rollover
Are the Premises purpose built or converted?	Rollover
Please confirm Building Occupancy type	Rollover
Are the premises protected by a maintained Intruder Alarm?	Rollover
Does the premises have a documented fire risk assessment which is reviewed annually?	Rollover
Are the Premises protected by a maintained Fire Alarm?	Rollover
Has an electrical inspection been carried out within the last 5 years by a NICEIC/ECA/NAPIT commercial contractor?	Rollover
Did the electrical inspection result in a satisfactory grade?	Yes
Where relevant, does each location have an annual inspection of gas appliances and boilers undertaken by a GasSafe registered contractor?	Rollover
Is the premises heated by low pressure, hot water (gas or oil), oil filled radiators, fixed electric heating, overhead gas or electrical appliances and gas or electric fires only?	Rollover
Is the premises to be insured used solely for the purpose of your business?	Rollover
Are all of the premises or part of the premises hired out?	Rollover
Are the premises in a good state of repair?	Rollover
You can confirm that the premises are not in the course of construction or erection, or undergoing building works	Rollover
You can confirm that the premises are not vacant, unoccupied or unfurnished	Yes

Is Subsidence cover required	Yes
Has the property or any part of it ever been affected by movement of any kind (for example subsidence, heave, landslip or settlement), been underpinned or provided with other means of structural support or situated on made-up ground, underground workings or within 200 metres of a cliff?	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	627,260
Has the Buildings Sum Insured been set according to a current professional valuation (less than 3 years old), provided by an RICS qualified source?	No
Construction Type	Standard Construction defined as being constructed of brick, stone, or concrete and roofed with slate, tiles, asphalt, concrete or metal
Does the property have a flat felted roof with a timber (or other combustible material) sub structure?	Rollover
Does the property have timber frame construction?	Rollover
Does the property have a thatched roof?	Rollover
Is the property lined with non LPCB approved combustible insulation panels?	Rollover
Are the premises listed?	Rollover
Year of build?	Rollover
Are the Premises purpose built or converted?	Rollover
Please confirm Building Occupancy type	Rollover
Are the premises protected by a maintained Intruder Alarm?	Rollover
Does the premises have a documented fire risk assessment which is reviewed annually?	Rollover
Are the Premises protected by a maintained Fire Alarm?	Rollover
Has an electrical inspection been carried out within the last 5 years by a NICEIC/ECA/NAPIT commercial contractor?	Rollover
Did the electrical inspection result in a satisfactory grade?	Yes
Where relevant, does each location have an annual inspection of gas appliances and boilers undertaken by a GasSafe registered contractor?	Rollover
Is the premises heated by low pressure, hot water (gas or oil), oil filled radiators, fixed electric heating, overhead gas or electrical appliances and gas or electric fires only?	Rollover
Is the premises to be insured used solely for the purpose of your business?	Rollover
Are all of the premises or part of the premises hired out?	Rollover
Are the premises in a good state of repair?	Rollover
You can confirm that the premises are not in the course of construction or erection, or undergoing building works	Rollover
You can confirm that the premises are not vacant, unoccupied or unfurnished	Yes
Is Subsidence cover required	Yes
Has the property or any part of it ever been affected by movement of any kind (for example subsidence, heave, landslip or settlement), been underpinned or provided with other means	

of structural support or situated on made-up ground,
underground workings or within 200 metres of a cliff?

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	72,725
Has the Buildings Sum Insured been set according to a current professional valuation (less than 3 years old), provided by an RICS qualified source?	No
Construction Type	Other
Please provide more information	Recycled Plastic Boardwalk
Does the property have a flat felted roof with a timber (or other combustible material) sub structure?	Rollover
Does the property have timber frame construction?	Rollover
Does the property have a thatched roof?	Rollover
Is the property lined with non LPCB approved combustible insulation panels?	Rollover
Are the premises listed?	Rollover
Year of build?	Rollover
Are the Premises purpose built or converted?	Rollover
Please confirm Building Occupancy type	Rollover
Are the premises protected by a maintained Intruder Alarm?	Rollover
Does the premises have a documented fire risk assessment which is reviewed annually?	Rollover
Are the Premises protected by a maintained Fire Alarm?	Rollover
Has an electrical inspection been carried out within the last 5 years by a NICEIC/ECA/NAPIT commercial contractor?	Rollover
Did the electrical inspection result in a satisfactory grade?	Yes
Where relevant, does each location have an annual inspection of gas appliances and boilers undertaken by a GasSafe registered contractor?	Rollover
Is the premises heated by low pressure, hot water (gas or oil), oil filled radiators, fixed electric heating, overhead gas or electrical appliances and gas or electric fires only?	Rollover
Is the premises to be insured used solely for the purpose of your business?	Rollover
Are all of the premises or part of the premises hired out?	Rollover
Are the premises in a good state of repair?	Rollover
You can confirm that the premises are not in the course of construction or erection, or undergoing building works	Rollover
You can confirm that the premises are not vacant, unoccupied or unfurnished	Yes
Is Subsidence cover required	No
Do you require cover for CCTV Equipment	Yes
Sum Insured required for CCTV Equipment	21,447
Is cover for Sports Ground Surfaces and/or Concrete, Tarmac or Asphalt Surfaces required	Yes
Sum Insured required for Ground Surfaces	65,661
Is cover for Regalia required	No

Are details of any interested parties to be included?	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 Increase in Cost of Working sum insured (AICOW)	0
Loss of Revenue Indemnity Period (months)	12 Months
Do you wish to add cover for Additional Cost of Working (ACOW)?	Yes
Additional Cost of Working sum insured	10,000
Additional Cost of Working Indemnity Period (months)	12 Months
Do you wish to add cover for Rent receivable?	Yes
Rent receivable Sum Insured (appropriate to the Indemnity Period selected below)	78,000
Rent receivable Indemnity Period (months)	36 Months
Is cover for Personal Accident required	Yes
To the best of your knowledge or belief are all the persons to be insured in good physical and mental health?	Rollover
Do you wish to add cover for Key Persons?	Yes
For premises located in England, Wales or Scotland (excluding property located in the Channel Islands, Isle of Man and Northern Ireland) do you require cover for terrorist damage?	No
Is this cover to exclude terrorist damage for Business interruption?	No
Do you require cover for Legal Expenses?	Yes
Do you envision any redundancies in the next 12 months?	Rollover
Can you confirm that no principals, directors, partners, trustees, managers, clerks or councillors have been involved in any action, legal dispute, prosecution, dispute with or investigation/inquiry by HM Revenue & Customs or DSS review in connection with any company, business or form with which any of you have been involved (excluding driving offences)?	Rollover
Have you attained an award under the Local Council Awards Scheme?	No
Do you wish to enter into a 3 year Fixed Rate Agreement (FRA)?	Yes
Start date	04/10/2024
End date	03/10/2027

General Questions

- (i) To the best of my/our knowledge and belief no insurer has declined your proposal, cancelled or refused to renew your policy, required an increased premium, special terms or conditions for any of the insurance proposed for. True
- (ii) Have you or any principal, director, partner, trustee, manager, clerk or councillor ever:
- been convicted of any criminal offence other than a driving offence or have any non-motoring prosecutions pending.
You only need to tell us about any convictions that are unspent under the Rehabilitation of Offenders Act 1974.
 - been declared bankrupt or the subject of bankruptcy proceedings, liquidation, appointment of administrative receiver or administrators or made any arrangement with creditors either in a personal capacity or in connection with any company, business or firm with which any of you have been involved.

c. had any County Court Judgments made:	No
i. against you in a personal capacity.	
ii. against any company, business or firm in which any of you have been involved as a director or partner or in a similar capacity.	
(iii)	No
a. Has any sanction, penalty or corrective action having been imposed within the last 5 years as a result of an investigation of the organisation by any regulatory or professional body such as the Health & Safety Executive or Ofsted.	
b. Have you or any principal, director, clerk, councillor, partner, employee or representative ever having been prosecuted under the Health and Safety at Work etc. Act 1974 or any similar legislation.	
Can you confirm that You or any of your principals, directors, partners, trustees, managers, clerks or councillors, employees or representatives: have never been the subject of a prosecution, or notice of intended prosecution, under any health and safety at work, consumer protection, environmental legislation, HM Revenue & Customs or any other regulatory body?	Rollover
Within the last five years no charity or company to be insured or any of its present or former trustees, directors or officers been the subject of any complaint to or investigation by the Charity Commission or any other regulatory body?	True
You are not aware (after making enquiries of your trustees, directors or officers or those acting in that capacity) of any circumstances which might lead to a claim against any of the above under the proposed insurance?	True
Is there a programme for testing portable electrical appliances, and are records of such tests maintained?	Rollover
Is a record kept for all training delivered to your employees?	Rollover
Are there annually reviewed documented Health and Safety policy and procedures in place?	Rollover
Are your Health & Safety policy and procedures cascaded to all employees including volunteers?	Rollover
Business Description	Parish Council
Has the client elected to pay by instalments?	No
In respect of the risks to be insured, no claims have been made against you or any of your trustees, directors or officers during the last three years	True
Are you aware of any circumstances which might give rise to a claim?	No

Invoice

Invoice Number:	LCO02385
Invoice Date:	16/09/2025
Policyholder Name:	Melbourn Parish Council
Policyholder Address:	30 High Street Melbourn Royston Cambridgeshire SG8 6DZ
Policy Number:	LCO02385
Policy Type:	Local Councils
Effective Date:	04/10/2025
Description:	Local Councils Insurance Renewal
Premium:	£12,064.87
Insurance Premium Tax:	£1,447.78
Administration Fee:	£50.00
Total Premium Due:	£13,562.65
Terms of Payment:	In advance of your renewal date 04/10/2025

How To Make Payment:

Credit/Debit Card:	Please call Clear Councils on 0330 013 0036 and have your card details ready.
BACS/Automatic Transfer:	Account Name: Clear Insurance Management Ltd Account No.: 65304586 Sort Code: 60-15-03 Reference: Your quote reference (see above)
Cheque:	Please make cheques payable to Clear Insurance Management Ltd and send to, Clear Insurance Management Ltd, AGM House, 3 Barton Close, Grove Park, Enderby, Leicester, LE19 1SJ, quoting your quote reference (see above) on the reverse.

In October 2025 Melbourn Parish Council received a report of the reinstatement costs of held assets as noted below.

Asset	Reinstatement Cost	Current Insurance values	
		Sum Insured	Declared Value
The Community Hub	£2,448,900	£3,001,821	£2,501,518
Little Hands Nursery	£2,023,300	£2,480,943	£2,067,453
Melbourn Community Pavilion	£1,393,300	£1,707,153	£1,422,628
Old Fire Station	£121,300	£149,036	£124,197
Car Park Workshop	£210,300	£257,426	£214,522
Orchard Road cemetery lychgate	£188,800	£231,834	£193,195
Orchard Road cemetery building	£86,400	£103,873	£86,561
All Saints church wall	£645,500	£752,712	£627,260
<i>Garden, 83 High Street</i>	<i>£63,200</i>	<i>Not insured</i>	<i>Not insured</i>
Boardwalk Stockbridge Meadows	£93,300	£87,270	£72,725
War memorial	£115,200	£90,000	£75,000

Key:

Higher than reinstatement cost	Lower than reinstatement cost
--------------------------------	-------------------------------

Action: To determine if current sum insured / declared values on insurance premium are acceptable.

Attached:

- Extract from current insurance policy schedule (with notes)
- Reinstatement cost report – October 2025

Location 1 - cover applying to		Melbourn Sports Pavilion, The Moor Melbourn Royston Cambridgeshire SG8 6ED
Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£1,707,153	£1,422,628
Location 2 - cover applying to		Cemetery Shed Orchard Road Melbourn Hertfordshire SG8 6HL
Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£103,873	£86,561
Location 3 - cover applying to		Cemetery Lychgate Orchard Road Melbourn Hertfordshire SG8 6HL
Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£231,834	£193,195
Location 4 - cover applying to		Old Fire Engine House High Street Melbourn Hertfordshire SG8 6ED
Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£149,036	£124,197
Location 5 - cover applying to		Little Hands Nursery School The Moor Melbourn Hertfordshire SG8 6ED

Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£2,480,943	£2,067,453

Location 6 - cover applying to	Melbourn Community Hub (incl Solar Panels at £30k) 30 High Street Melbourn Hertfordshire SG8 6DZ
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Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£3,001,821	£2,501,518

Location 7 - cover applying to	Car Park Workshop and Garage Parish Council Car Park, High Street Melbourn Hertfordshire SG8 6DZ
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Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£257,426	£214,522

Location 8 - cover applying to	Churchyard Wall, All Saints Church The Cross Melbourn Cambridgeshire SG8 6DY
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Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£752,712	£627,260

Location 9 - cover applying to	Boardwalk Nr Stockbridge Meadows Melbourn Royston Cambridgeshire SG8 6FG
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Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£87,270	£72,725

Specified Property away from the PREMISES

bremner partnership

Reinstatement Cost Assessment for Insurance Purposes
of Parish Owned Buildings & Structures

For

Melbourn Parish Council

13 October 2025

Reinstatement Cost Assessment for Insurance Purposes
Of Parish Owned Buildings & Structures for Melbourn Parish Council
13 October 2025

Contents

- 1.0 Introduction
- 2.0 Parameters of Assessment
- 3.0 Reinstatement Cost Assessments

Appendices

Appendix 'A' – Reinstatement Cost Assessments:

- 1) The Community Hub, 30 High Street, Melbourn
- 2) Little Hands Nursery, The Moor, Melbourn
- 3) Melbourn Community Pavilion
- 4) Old Fire Station, High Street, Melbourn
- 5) Car Park Workshop building, off High Street, Melbourn
- 6) Orchard Road cemetery lychgate
- 7) Orchard Road cemetery building
- 8) All Saints church wall
- 9) War memorial, High Street
- 10) Garden, 83 High Street, Melbourn
- 11) Boardwalk in Nature Reserve, Stockbridge Meadows, Melbourn

Appendix 'B' – Photos

Project number:	bp/1788
Title:	Melbourn Parish Council Assets– RCA Report 13.10.25
Author:	Stuart Bremner BSc MBA MRICS
Checked by:	Tim Harwood BSc MRICS
File ref:	Projects/bp1788/MPC Assets - RCA Report - 13.10.25.doc

Reinstatement Cost Assessment for Insurance Purposes
Of Parish Owned Buildings & Structures for Melbourn Parish Council
13 October 2025

1.0 Introduction

- 1.1 In accordance with instructions received from the Parish Clerk (Abi Williams) at Melbourn Parish Council, we have inspected the following buildings and structures to carry out a Reinstatement Cost Assessment for building insurance purposes on a Day One basis and confirm our recommendations:
- 1) The Community Hub, 30 High Street, Melbourn
 - 2) Little Hands Nursery, The Moor, Melbourn
 - 3) Melbourn Community Pavilion
 - 4) Old Fire Station, High Street, Melbourn
 - 5) Car Park Workshop building, off High Street, Melbourn
 - 6) Orchard Road cemetery lychgate
 - 7) Orchard Road cemetery building
 - 8) All Saints Church wall
 - 9) War memorial, High Street
 - 10) Garden, 83 High Street, Melbourn
 - 11) Boardwalk in nature reserve, Stockbridge Meadows, Melbourn
- 1.2 Please see photos of assets previously inspected by Stuart Bremner in 2021 in Appendix 'B'.
- 1.3 Reinstatement Cost Assessments for each asset have been prepared on the basis of a 'Day One Reinstatement' figure, known as the 'declared value'. No allowance has been made for the effects of inflation during the period of the insurance policy as it is assumed this will be allowed for in the Inflation provision.
- 1.4 The recommended base sum insurance figures for the 11 assets are detailed in Section 3.0 below. Please also refer to estimates for each asset in Appendix 'A'

2.0 Parameters /of Assessment

- 2.1 The figures provided are our assessment of the cost of reconstructing the 11 assets at the date of the assessment, and demolition, debris removal and professional fees likely to be incurred in the reconstruction of the assets have been taken into consideration.
- 2.2 Our Reinstatement Cost Assessments exclude VAT. The figures do not include for items such as loose fixtures and fittings which we consider should be included within separate contents insurance.
- 2.3 The figures stated are calculated on the basis of estimated build costs and may not, in all circumstances, reflect the lowest tender price.
- 2.4 The figures stated are calculated using site measurements recorded during our inspection and from drawings provided by Melbourn Parish Council.
- 2.5 In estimating the cost of reinstatement it has been assumed that the rebuilding will be to the original design in materials and using modern techniques to a standard equal to the existing buildings / structures, whilst complying in all respects with current legislation and statutory requirements.
- 2.6 Our reinstatement calculations include for the reinstatement of external works which are assumed will be damaged as a result of a fire or similar loss.

Reinstatement Cost Assessment for Insurance Purposes
Of Parish Owned Buildings & Structures for Melbourn Parish Council
13 October 2025

2.0 Parameters /of Assessment (cont'd)

- 2.7 No allowance has been made for any remediation works that may be required under legislation relating to contaminated land, which may arise in the event of reinstatement of the property, since the extent and cost of such cannot be reasonably determined without separate detailed and costly investigation. You may wish to draw this to your insurer's attention.
- 2.8 It has been assumed that there is no asbestos present in the existing buildings.
- 2.9 Attention is drawn to the need to re-assess the base sums insured on a regular basis.
- 2.10 This report is provided for insurance reinstatement purposes only and does not contain any advice concerning the condition of the buildings or structures or possible defects therein.
- 2.11 It should be noted that there is no direct relationship between the reinstatement assessment and the market value of the buildings / structures.
- 2.12 This assessment has been prepared with regard to the advice given by the Royal Institution of Chartered Surveyors and insurance companies for building insurance purposes and is not appropriate for any purpose /other than insurance.

3.0 Reinstatement Cost Assessments

- 3.1 The recommended base sum insurance figures for the 11 assets are as follows. Figures are rounded to nearest £'000:

<u>Building / Structure</u>	<u>Day One Assessment (excl. VAT)</u>
1) The Community Hub, 30 High Street, Melbourn	£2,448,900
2) Little Hands Nursery, The Moor, Melbourn	£2,023,300
3) Melbourn Community Pavilion	£1,393,300
4) Old Fire Station, High Street, Melbourn	£121,300
5) Car Park Workshop building, off High Street, Melbourn	£210,300
6) Orchard Road cemetery lychgate	£188,800
7) Orchard Road cemetery building	£86,400
8) All Saints church wall	£645,500
9) War memorial, High Street	£115,200
10) Garden, 83 High Street, Melbourn	£63,200
11) Boardwalk in Nature Reserve, Stockbridge Meadows, Melbourn	£93,300

Reinstatement Cost Assessment for Insurance Purposes
Of Parish Owned Buildings & Structures for Melbourn Parish Council
13 October 2025

APPENDIX 'A' – REINSTATEMENT COST ASSESSMENTS FOR EACH ASSET

- 1) The Community Hub, 30 High Street, Melbourn
- 2) Little Hands Nursery, The Moor, Melbourn
- 3) Melbourn Community Pavilion
- 4) Old Fire Station, High Street, Melbourn
- 5) Car Park Workshop building, off High Street, Melbourn
- 6) Orchard Road cemetery lychgate
- 7) Orchard Road cemetery building
- 8) All Saints church wall
- 9) War memorial, High Street
- 10) Garden, 83 High Street, Melbourn
- 11) Boardwalk in Nature Reserve, Stockbridge Meadows, Melbourn

Reinstatement Cost Assessment for Insurance Purposes
Of Parish Owned Buildings & Structures for Melbourn Parish Council
13 October 2025

APPENDIX 'B' – PHOTOS



The Community Hub



Little Hands Nursery



Melbourn Community Pavilion



Reinstatement Cost Assessment for Insurance Purposes
Of Parish Owned Buildings & Structures for Melbourn Parish Council
03 September 2021

APPENDIX 'B' – PHOTOS (CONT'D)



Old Fire Station



Car Park Workshop



Orchard Road cemetery building



Reinstatement Cost Assessment for Insurance Purposes
Of Parish Owned Buildings & Structures for Melbourn Parish Council
03 September 2021

APPENDIX 'B' – PHOTOS (CONT'D)



Orchard Road cemetery Lychgate



War Memorial



Memorial Garden



All Saints Church Wall



B/3

Reinstatement Cost Assessment for Insurance Purposes
Of Parish Owned Buildings & Structures for Melbourn Parish Council
13 October 2025

APPENDIX 'B' – PHOTOS (CONT'D)



All Saints Church Wall



All Saints Church Wall



Reinstatement Cost Assessment Report – 13 October 2025

Report Submitted Prepared By:

Stuart Bremner BSc MBA MRICS (Partner)
Bremner Partnership LLP
Compass House
Vision Park
Chivers Way
Histon
Cambridge CB24 9AD

Mobile: 07711 412583
Email: stuartb@bremnerpartnership.com

1) Reinstatement cost assessment for The Community Hub, 30 High Street, Melbourn

13th October 2025

Construction cost estimate

Ref	Element / Description	Quantity	Unit	Rate (£)	Total (£) @ 4Q 2025
1.0	DEMOLITIONS				
1.1	Demolish existing building, grub up foundations and clear site	1	item	70,000	70,000
	Total				70,000
2.0	SITE PREPARATION				
2.1	Site preparation following demolition of building	1	item	12,000	12,000
	Total				12,000
3.0	SUBSTRUCTURES				
3.1	Substructures to new building	250	m²	490	122,500
	Total				122,500
4.0	SUPERSTRUCTURE				
4.1	Superstructure to new building	465	m²	1,725	802,130
	Total				802,130
5.0	SERVICES				
5.1	MEP services to new building	465	m²	555	258,075
5.2	Add for PV array on roof of new building	1	item	43,000	43,000
	Total				301,075
6.0	DRAINAGE, EXTERNAL WORKS & SERVICES				
6.1	Allowance for foul & surface water drainage	1	item	73,800	73,800
6.2	Allowance for reinstating external works, including parking	1	item	123,000	123,000
6.3	Allowance for external services	1	item	49,200	49,200
	Total				246,000
	Sub Total				1,553,705
7.0	MAIN CONTRACTOR'S PRELIMINARIES & OHP				
7.1	Allowance for Main Contractor's Preliminaries	15	%	1,553,705	233,055
7.2	Allowance for OH&P	7	%	1,786,760	125,073
	Total				358,128
8.0	CONTINGENCIES				
8.1	Allowance for Design & Construction Contingencies	10	%	1,911,833	191,183
	Total				191,183
SUB TOTAL - CONSTRUCTION COST ESTIMATE @ 4Q 2025					2,103,016
9.0	PROFESSIONAL FEES				
9.1	Allowance for Professional Fees	15	%	2,103,016	315,452
	Total				315,452
10.0	PLANNING & BUILDING REGULATION FEES				
10.1	Allowance for Planning & Building Regulation Fees	1	item	18,450	18,450
	Total				18,450
11.0	SURVEY COSTS				
11.1	Allowance for survey costs	1	item	12,000	12,000
	Total				12,000
REINSTATEMENT COST ESTIMATE @ 4Q 2025 (EXCL VAT)					£ 2,448,918

2) Reinstatement cost assessment for Little Hands Nursery, The Moor, Melbourn

13th October 2025

Construction cost estimate

Ref	Element / Description	Quantity	Unit	Rate (£)	Total (£) @ 4Q 2025
1.0	DEMOLITIONS				
1.1	Demolish existing building, grub up foundations and clear site	1	item	49,000	49,000
	Total				49,000
2.0	SITE PREPARATION				
2.1	Site preparation following demolition of building	1	item	12,000	12,000
	Total				12,000
3.0	SUBSTRUCTURES				
3.1	Substructures to new building	391	m²	490	191,600
	Total				191,600
4.0	SUPERSTRUCTURE				
4.1	Superstructure to new building	391	m²	1,350	527,850
	Total				527,850
5.0	SERVICES				
5.1	MEP services to new building	391	m²	555	217,000
	Total				217,000
6.0	DRAINAGE, EXTERNAL WORKS & SERVICES				
6.1	Allowance for foul & surface water drainage	1	item	49,000	49,000
6.2	Allowance for reinstating external works, including parking	1	item	185,000	185,000
6.3	Allowance for external services	1	item	49,000	49,000
	Total				283,000
	Sub Total				1,280,450
7.0	MAIN CONTRACTOR'S PRELIMINARIES & OHP				
7.1	Allowance for Main Contractor's Preliminaries	15	%	1,280,450	192,000
7.2	Allowance for OH&P	7	%	1,472,450	103,000
	Total				295,000
8.0	CONTINGENCIES				
8.1	Allowance for Design & Construction Contingencies	10	%	1,575,450	157,500
	Total				157,500
SUB TOTAL - CONSTRUCTION COST ESTIMATE @ 4Q 2025					1,732,950
9.0	PROFESSIONAL FEES				
9.1	Allowance for Professional Fees	15	%	1,732,950	259,900
	Total				259,900
10.0	PLANNING & BUILDING REGULATION FEES				
10.1	Allowance for Planning & Building Regulation Fees	1	item	18,450	18,450
	Total				18,450
11.0	SURVEY COSTS				
11.1	Allowance for survey costs	1	item	12,000	12,000
	Total				12,000
REINSTATEMENT COST ESTIMATE @ 4Q 2025 (EXCL VAT)					£ 2,023,300

3) Reinstatement cost assessment for Melbourn Community Pavilion

13th October 2025

Construction cost estimate

Ref	Element / Description	Quantity	Unit	Rate (£)	Total (£) @ 4Q 2025
1.0	DEMOLITIONS				
1.1	Demolish existing building, grub up foundations and clear site	1	item	36,900	36,900
	Total				36,900
2.0	SITE PREPARATION				
2.1	Site preparation following demolition of building	1	item	12,000	12,000
	Total				12,000
3.0	SUBSTRUCTURES				
3.1	Substructures to new building	250	m²	490	122,500
	Total				122,500
4.0	SUPERSTRUCTURE				
4.1	Superstructure to new building	250	m²	1,538	384,500
	Total				384,500
5.0	SERVICES				
5.1	MEP services to new building	250	m²	615	153,700
	Total				153,700
6.0	DRAINAGE, EXTERNAL WORKS & SERVICES				
6.1	Allowance for foul & surface water drainage	1	item	36,900	36,900
6.2	Allowance for reinstating external works	1	item	86,100	86,100
6.3	Allowance for external services	1	item	43,000	43,000
	Total				166,000
	Sub Total				875,600
7.0	MAIN CONTRACTOR'S PRELIMINARIES & OHP				
7.1	Allowance for Main Contractor's Preliminaries	15	%	875,600	131,300
7.2	Allowance for OH&P	7	%	1,006,900	70,500
	Total				201,800
8.0	CONTINGENCIES				
8.1	Allowance for Design & Construction Contingencies	10	%	1,077,400	107,700
	Total				107,700
SUB TOTAL - CONSTRUCTION COST ESTIMATE @ 4Q 2025					1,185,100
9.0	PROFESSIONAL FEES				
9.1	Allowance for Professional Fees	15	%	1,185,100	177,800
	Total				177,800
10.0	PLANNING & BUILDING REGULATION FEES				
10.1	Allowance for Planning & Building Regulation Fees	1	item	18,450	18,450
	Total				18,450
11.0	SURVEY COSTS				
11.1	Allowance for survey costs	1	item	12,000	12,000
	Total				12,000
REINSTATEMENT COST ESTIMATE @ 4Q 2025 (EXCL VAT)					£ 1,393,350

4) Reinstatement cost assessment for the Old Fire Station, High Street, Melbourn

13th October 2025

Construction cost estimate

Ref	Element / Description	Quantity	Unit	Rate (£)	Total (£) @4Q 2025
1.0	DEMOLITIONS				
1.1	Demolish existing building, grub up foundations and clear site	1	item	9,000	9,000
	Total				9,000
2.0	SITE PREPARATION				
2.1	Site preparation following demolition of building	1	item	3,700	3,700
	Total				3,700
3.0	NEW BUILDING				
3.1	New brick building with slate roof	25	m ²	2,215	55,375
	Total				55,375
4.0	DRAINAGE, EXTERNAL WORKS & SERVICES				
4.1	Allowance for reinstating external works	1	item	6,200	6,200
	Total				6,200
	Sub Total				74,275
5.0	MAIN CONTRACTOR'S PRELIMINARIES & OHP				
5.1	Allowance for Main Contractor's Preliminaries	15	%	74,275	11,200
5.2	Allowance for OH&P	7	%	85,475	6,000
	Total				17,200
6.0	CONTINGENCIES				
6.1	Allowance for Design & Construction Contingencies	10	%	91,475	9,200
	Total				9,200
SUB TOTAL - CONSTRUCTION COST ESTIMATE @ 4Q 2025					100,675
7.0	PROFESSIONAL FEES				
7.1	Allowance for Professional Fees	15	%	100,675	15,100
	Total				15,100
8.0	PLANNING & BUILDING REGULATION FEES				
8.1	Allowance for Planning & Building Regulation Fees	1	item	4,300	4,300
	Total				4,300
9.0	SURVEY COSTS				
9.1	Allowance for survey costs	1	item	1,200	1,200
	Total				1,200
REINSTATEMENT COST ESTIMATE @ 4Q 2025 (EXCL VAT)					£ 121,275

5) Reinstatement cost assessment for the Car Park Workshop, off High Street, Melbourn

13th October 2025

Construction cost estimate

Ref	Element / Description	Quantity	Unit	Rate (£)	Total (£) @ 4Q 2025
1.0	DEMOLITIONS				
1.1	Demolish existing building, grub up foundations and clear site	1	item	10,500	10,500
	Total				10,500
2.0	SITE PREPARATION				
2.1	Site preparation following demolition of building	1	item	4,300	4,300
	Total				4,300
3.0	NEW BUILDING				
3.1	New single storey building; rendered external walls; slate roof	56	m ²	1,845	103,300
	Total				103,300
4.0	DRAINAGE, EXTERNAL WORKS & SERVICES				
4.1	Allowance for reinstating external works	1	item	12,000	12,000
	Total				12,000
	Sub Total				130,100
5.0	MAIN CONTRACTOR'S PRELIMINARIES & OHP				
5.1	Allowance for Main Contractor's Preliminaries	15	%	130,100	19,500
5.2	Allowance for OH&P	7	%	149,600	10,500
	Total				30,000
6.0	CONTINGENCIES				
6.1	Allowance for Design & Construction Contingencies	10	%	160,100	16,000
	Total				16,000
SUB TOTAL - CONSTRUCTION COST ESTIMATE @ 4Q 2025					176,100
7.0	PROFESSIONAL FEES				
7.1	Allowance for Professional Fees	15	%	176,100	26,400
	Total				26,400
8.0	PLANNING & BUILDING REGULATION FEES				
8.1	Allowance for Planning & Building Regulation Fees	1	item	6,000	6,000
	Total				6,000
9.0	SURVEY COSTS				
9.1	Allowance for survey costs	1	item	1,800	1,800
	Total				1,800
REINSTATEMENT COST ESTIMATE @ 4Q 2025 (EXCL VAT)					£ 210,300

6) Reinstatement cost assessment for Orchard Road Cemetery Lychgate, Melbourn

13th October 2025

Construction cost estimate

Ref	Element / Description	Quantity	Unit	Rate (£)	Total (£) @ 4Q 2025
1.0	DEMOLITIONS				
1.1	Demolish existing building, grub up foundations and clear site	1	item	4,300	4,300
	Total				4,300
2.0	SITE PREPARATION				
2.1	Site preparation following demolition of building	1	item	1,200	1,200
	Total				1,200
3.0	NEW STRUCTURE				
3.1	new structure, including brickwork supporting oak frame; clay tile roof:				
	- Foundations and brickwork	1	item	12,000	12,000
	- Oak frame to match existing	1	item	62,000	62,000
	- Clay tiled roof	1	item	12,000	12,000
	- Stonework features	1	item	8,600	8,600
	- Gates	1	item	4,900	4,900
	- Other features, including 2nr crosses	1	item	3,100	3,100
	Total				102,600
4.0	DRAINAGE, EXTERNAL WORKS & SERVICES				
4.1	Allowance for reinstating external works and landscaping	1	item	9,300	9,300
	Total				9,300
	Sub Total				117,400
5.0	MAIN CONTRACTOR'S PRELIMINARIES & OHP				
5.1	Allowance for Main Contractor's Preliminaries	15	%	117,400	17,600
5.2	Allowance for OH&P	7	%	135,000	9,450
	Total				27,050
6.0	CONTINGENCIES				
6.1	Allowance for Design & Construction Contingencies	10	%	144,450	14,500
	Total				14,500
SUB TOTAL - CONSTRUCTION COST ESTIMATE @ 4Q 2025					158,950
7.0	PROFESSIONAL FEES				
7.1	Allowance for Professional Fees	15	%	158,950	23,800
	Total				23,800
8.0	PLANNING & BUILDING REGULATION FEES				
8.1	Allowance for Planning & Building Regulation Fees	1	item	4,300	4,300
	Total				4,300
9.0	SURVEY COSTS				
9.1	Allowance for survey costs	1	item	1,800	1,800
	Total				1,800
REINSTATEMENT COST ESTIMATE @ 4Q 2025 (EXCL VAT)					£ 188,850

7) Reinstatement cost assessment for Orchard Road Cemetery Building, Melbourn

13th October 2025

Construction cost estimate

Ref	Element / Description	Quantity	Unit	Rate (£)	Total (£) @4Q 2025
1.0	DEMOLITIONS				
1.1	Demolish existing building, grub up foundations and clear site	1	item	7,400	7,400
	Total				7,400
2.0	SITE PREPARATION				
2.1	Site preparation following demolition of building	1	item	3,100	3,100
	Total				3,100
3.0	NEW BUILDING				
3.1	New single storey brick building with clay tiled roof	13	m ²	2,800	36,400
	Total				36,400
4.0	DRAINAGE, EXTERNAL WORKS & SERVICES				
4.1	Allowance for reinstating external works	1	item	5,000	5,000
	Total				5,000
	Sub Total				51,900
5.0	MAIN CONTRACTOR'S PRELIMINARIES & OHP				
5.1	Allowance for Main Contractor's Preliminaries	15	%	51,900	7,800
5.2	Allowance for OH&P	7	%	59,700	4,200
	Total				12,000
6.0	CONTINGENCIES				
6.1	Allowance for Design & Construction Contingencies	10	%	63,900	6,400
	Total				6,400
SUB TOTAL - CONSTRUCTION COST ESTIMATE @ 4Q 2025					70,300
7.0	PROFESSIONAL FEES				
7.1	Allowance for Professional Fees	15	%	70,300	10,600
	Total				10,600
8.0	PLANNING & BUILDING REGULATION FEES				
8.1	Allowance for Planning & Building Regulation Fees	1	item	4,300	4,300
	Total				4,300
9.0	SURVEY COSTS				
9.1	Allowance for survey costs	1	item	1,200	1,200
	Total				1,200
REINSTATEMENT COST ESTIMATE @ 4Q 2025 (EXCL VAT)					£ 86,400

8) Reinstatement cost assessment for All Saints Church Wall, Melbourn

13th October 2025

Construction cost estimate

Ref	Element / Description	Quantity	Unit	Rate (£)	Total (£) @ 4Q 2025
1.0	DEMOLITIONS				
1.1	Demolish existing brick boundary wall, grub up foundations, batter back earth and clear site	273	m	120	32,760
	Total				32,760
2.0	SITE PREPARATION				
2.1	Site preparation following demolition of existing boundary walls	1	item	18,500	18,500
	Total				18,500
3.0	NEW BRICK BOUNDARY WALLS				
3.1	Brick wall; 1500 high on Station Road frontage	70	m	1,100	77,000
3.2	Concrete foundation to wall	70	m	185	12,950
3.3	Extra for recon stone coping	70	m	250	17,500
3.4	Brick wall; 1800 high on Station Road frontage	42	m	1,350	56,700
3.5	Concrete foundation to wall	42	m	185	7,800
3.6	Extra for recon stone coping	42	m	250	10,500
3.7	Brick wall along access off Station Road to Church; 1800 high	21	m	1,350	28,350
3.8	Concrete foundation to wall	21	m	185	3,900
3.9	Extra for recon stone coping	21	m	250	5,250
3.10	Brick wall along access off Station Road to Church; 1100 high	55	m	860	47,300
3.11	Concrete foundation to wall	55	m	185	10,200
3.12	Extra for recon stone coping	55	m	250	13,750
3.13	Brick wall to rear of Church; 1500 high	85	m	1,100	93,500
3.14	Concrete foundation to wall	85	m	185	15,725
3.15	Extra for half round brick coping	85	m	185	15,725
3.16	Gates and the like	1	item	12,000	12,000
	Total				428,150
4.0	EXTERNAL WORKS				
4.1	Allowance for reinstating external works & landscaping/ footpath repairs etc	1	item	30,750	30,750
	Total				30,750
	Sub Total				510,160
5.0	MAIN CONTRACTOR'S PRELIMINARIES & OHP				
5.1	Allowance for Main Contractor's Preliminaries	10	%	510,160	51,000
5.2	Allowance for OH&P	7	%	561,160	39,300
	Total				90,300
6.0	CONTINGENCIES				
6.1	Allowance for Design & Construction Contingencies	5	%	600,460	30,000
	Total				30,000
SUB TOTAL - CONSTRUCTION COST ESTIMATE @ 4Q 2025					630,460
7.0	PROFESSIONAL FEES				
7.1	Allowance for Professional Fees	1	item	10,000	10,000
	Total				10,000
8.0	PLANNING & BUILDING REGULATION FEES / SURVEYS				
8.1	Allowance for Planning & Building Regulation Fees & survey costs	1	item	5,000	5,000
	Total				5,000
REINSTATEMENT COST ESTIMATE @ 4Q 2025 (EXCL VAT)					£ 645,460

9) Reinstatement cost assessment for War Memorial, High Street, Melbourn

13th October 2025

Construction cost estimate

Ref	Element / Description	Quantity	Unit	Rate (£)	Total (£) @ 4Q 2025
1.0	DEMOLITIONS				
1.1	Demolish existing memorial, grub up foundations and site preparation	1	item	3,000	3,000
	Total				3,000
2.0	NEW WAR MEMORIAL				
2.1	New stone war memorial, including engraving, steps and the like	1	item	80,000	80,000
	Total				80,000
3.0	EXTERNAL WORKS				
3.1	Allowance for reinstating external works & landscaping	1	item	5,000	5,000
	Total				5,000
	Sub Total				88,000
4.0	MAIN CONTRACTOR'S PRELIMINARIES & OHP				
4.1	Allowance for Contractor's Preliminaries	1	item	7,500	7,500
4.2	Allowance for OH&P	10	%	95,500	9,500
	Total				17,000
5.0	CONTINGENCIES				
5.1	Allowance for Design & Construction Contingencies	5	%	105,000	5,250
	Total				5,250
SUB TOTAL - CONSTRUCTION COST ESTIMATE @ 4Q 2025					110,250
6.0	PROFESSIONAL FEES				
6.1	Allowance for Professional Fees	1	item	5,000	5,000
	Total				5,000
7.0	PLANNING FEES				
7.1	Allowance for Planning & Building Regulation Fees	1	item	n/a	n/a
	Total				n/a
8.0	SURVEY COSTS				
8.1	Allowance for survey costs	1	item	n/a	n/a
	Total				n/a
REINSTATEMENT COST ESTIMATE @ 4Q 2025 (EXCL VAT)				£	115,250

Construction cost estimate

Ref	Element / Description	Quantity	Unit	Rate (£)	Total (£) @ 4Q 2025
1.0	DEMOLITIONS				
1.1	Site clearance and preparation	1	item	3,000	3,000
	Total				3,000
2.0	NEW GARDEN				
2.1	New garden, including hard and soft landscaping	1	item	30,750	30,750
	Total				30,750
3.0	EXTERNAL WORKS				
3.1	Allowance for seating, fencing and the like	1	item	7,400	7,400
	Total				7,400
	Sub Total				41,150
4.0	MAIN CONTRACTOR'S PRELIMINARIES & OHP				
4.1	Allowance for Contractor's Preliminaries	10	%	41,150	4,100
4.2	Allowance for OH&P	10	%	45,250	4,500
	Total				8,600
5.0	CONTINGENCIES				
5.1	Allowance for Design & Construction Contingencies	5	%	49,750	2,500
	Total				2,500
SUB TOTAL - CONSTRUCTION COST ESTIMATE @ 4Q 2025					52,250
6.0	PROFESSIONAL FEES				
6.1	Allowance for Professional Fees	15	%	52,250	7,850
	Total				7,850
7.0	PLANNING FEES				
7.1	Allowance for Planning Fees	1	item	2,500	2,500
	Total				2,500
8.0	SURVEY COSTS				
8.1	Allowance for survey costs	1	item	650	650
	Total				650
REINSTATEMENT COST ESTIMATE @ 4Q 2025 (EXCL VAT)					£ 63,250

Construction cost estimate

Ref	Element / Description	Quantity	Unit	Rate (£)	Total (£) @ 4Q 2025
1.0	DEMOLITIONS				
1.1	Allowance for demolition and disposal of boardwalk	1	item	3,500	3,500
	Total				3,500
2.0	NEW BOARDWALK				
2.1	New boardwalk structure / desking etc	1	item	65,000	65,000
	Total				65,000
3.0	EXTERNAL WORKS				
3.1	Allowance for site reinstatement when construction complete	1	item	3,000	3,000
	Total				3,000
	Sub Total				71,500
4.0	MAIN CONTRACTOR'S PRELIMINARIES & OHP				
4.1	Allowance for Contractor's Preliminaries	1	item	5,000	5,000
4.2	Allowance for OH&P	10	%	76,500	7,650
	Total				12,650
5.0	CONTINGENCIES				
5.1	Allowance for Design & Construction Contingencies	5	%	84,150	4,200
	Total				4,200
SUB TOTAL - CONSTRUCTION COST ESTIMATE @ 4Q 2025					88,350
6.0	PROFESSIONAL FEES				
6.1	Allowance for Professional Fees	1	item	5,000	5,000
	Total				5,000
7.0	PLANNING FEES				
7.1	Allowance for Planning Fees	1	item	n/a	n/a
	Total				n/a
8.0	SURVEY COSTS				
8.1	Allowance for survey costs	1	item	included	included
	Total				included
REINSTATEMENT COST ESTIMATE @ 4Q 2025 (EXCL VAT)					£ 93,350

Section 1 – Annual Governance Statement 2024/25

We acknowledge as the members of:

Melbourn Parish Council

our responsibility for ensuring that there is a sound system of internal control, including arrangements for the preparation of the Accounting Statements. We confirm, to the best of our knowledge and belief, with respect to the Accounting Statements for the year ended 31 March 2025, that:

	Agreed		'Yes' means that this authority:
	Yes	No*	
1. We have put in place arrangements for effective financial management during the year, and for the preparation of the accounting statements.	✓		prepared its accounting statements in accordance with the Accounts and Audit Regulations.
2. We maintained an adequate system of internal control including measures designed to prevent and detect fraud and corruption and reviewed its effectiveness.	✓		made proper arrangements and accepted responsibility for safeguarding the public money and resources in its charge.
3. We took all reasonable steps to assure ourselves that there are no matters of actual or potential non-compliance with laws, regulations and Proper Practices that could have a significant financial effect on the ability of this authority to conduct its business or manage its finances.	✓		has only done what it has the legal power to do and has complied with Proper Practices in doing so.
4. We provided proper opportunity during the year for the exercise of electors' rights in accordance with the requirements of the Accounts and Audit Regulations.	✓		during the year gave all persons interested the opportunity to inspect and ask questions about this authority's accounts.
5. We carried out an assessment of the risks facing this authority and took appropriate steps to manage those risks, including the introduction of internal controls and/or external insurance cover where required.	✓		considered and documented the financial and other risks it faces and dealt with them properly.
6. We maintained throughout the year an adequate and effective system of internal audit of the accounting records and control systems.	✓		arranged for a competent person, independent of the financial controls and procedures, to give an objective view on whether internal controls meet the needs of this smaller authority.
7. We took appropriate action on all matters raised in reports from internal and external audit.	✓		responded to matters brought to its attention by internal and external audit.
8. We considered whether any litigation, liabilities or commitments, events or transactions, occurring either during or after the year-end, have a financial impact on this authority and, where appropriate, have included them in the accounting statements.	✓		disclosed everything it should have about its business activity during the year including events taking place after the year end if relevant.
9. (For local councils only) Trust funds including charitable. In our capacity as the sole managing trustee we discharged our accountability responsibilities for the fund(s)/assets, including financial reporting and, if required, independent examination or audit.	Yes	No	N/A
			✓

***Please provide explanations to the external auditor on a separate sheet for each 'No' response and describe how the authority will address the weaknesses identified. These sheets must be published with the Annual Governance Statement.**

This Annual Governance Statement was approved at a meeting of the authority on:

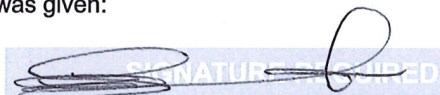
25/06/2025

and recorded as minute reference:

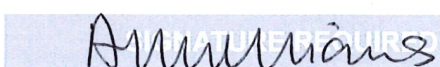
PC036/2526b)

Signed by the Chair and Clerk of the meeting where approval was given:

Chair



Clerk



<https://melbournparishcouncil.gov.uk> AVAILABLE WEBSITE/WEBPAGE ADDRESS

Section 2 – Accounting Statements 2024/25 for

EM Melbourn Parish Council TY

	Year ending		Notes and guidance
	31 March 2024 £	31 March 2025 £	
1. Balances brought forward	574,784	566,123	Total balances and reserves at the beginning of the year as recorded in the financial records. Value must agree to Box 7 of previous year.
2. (+) Precept or Rates and Levies	314,890	329,524	Total amount of precept (or for IDBs rates and levies) received or receivable in the year. Exclude any grants received.
3. (+) Total other receipts	112,758	182,498	Total income or receipts as recorded in the cashbook less the precept or rates/levies received (line 2). Include any grants received.
4. (-) Staff costs	93,628	109,985	Total expenditure or payments made to and on behalf of all employees. Include gross salaries and wages, employers NI contributions, employers pension contributions, gratuities and severance payments.
5. (-) Loan interest/capital repayments	49,842	49,842	Total expenditure or payments of capital and interest made during the year on the authority's borrowings (if any).
6. (-) All other payments	292,839	288,003	Total expenditure or payments as recorded in the cashbook less staff costs (line 4) and loan interest/capital repayments (line 5).
7. (=) Balances carried forward	566,123	630,316	Total balances and reserves at the end of the year. Must equal (1+2+3) - (4+5+6).
8. Total value of cash and short term investments	560,302	630,420	The sum of all current and deposit bank accounts, cash holdings and short term investments held as at 31 March – To agree with bank reconciliation.
9. Total fixed assets plus long term investments and assets	2,522,709	2,537,905	The value of all the property the authority owns – it is made up of all its fixed assets and long term investments as at 31 March.
10. Total borrowings	775,184	757,391	The outstanding capital balance as at 31 March of all loans from third parties (including PWLB).

For Local Councils Only	Yes	No	N/A	
11a. Disclosure note re Trust funds (including charitable)		✓		The Council, as a body corporate, acts as sole trustee and is responsible for managing Trust funds or assets.
11b. Disclosure note re Trust funds (including charitable)			✓	The figures in the accounting statements above exclude any Trust transactions.

I certify that for the year ended 31 March 2025 the Accounting Statements in this Annual Governance and Accountability Return have been prepared on either a receipts and payments or income and expenditure basis following the guidance in Governance and Accountability for Smaller Authorities – a Practitioners' Guide to Proper Practices and present fairly the financial position of this authority.

Signed by Responsible Financial Officer before being presented to the authority for approval

S. Cantmore **SIGNATURE REQUIRED**

Date

15/05/2025

I confirm that these Accounting Statements were approved by this authority on this date:

25/06/2025

as recorded in minute reference:

PC 036/2526C

Signed by Chair of the meeting where the Accounting Statements were approved

[Signature] **SIGNATURE REQUIRED**

Section 3 – External Auditor’s Report and Certificate 2024/25

In respect of **Melbourn Parish Council – CA0179**

1 Respective responsibilities of the auditor and the authority

Our responsibility as auditors to complete a **limited assurance review** is set out by the National Audit Office (NAO). A limited assurance review is **not a full statutory audit**, it does not constitute an audit carried out in accordance with International Standards on Auditing (UK & Ireland) and hence it **does not** provide the same level of assurance that such an audit would. The UK Government has determined that a lower level of assurance than that provided by a full statutory audit is appropriate for those local public bodies with the lowest levels of spending.

Under a limited assurance review, the auditor is responsible for reviewing Sections 1 and 2 of the Annual Governance and Accountability Return in accordance with NAO Auditor Guidance Note 02 (AGN 02) as issued by the NAO on behalf of the Comptroller and Auditor General. AGN 02 is available from the NAO website – <https://www.nao.org.uk/code-audit-practice/guidance-and-information-for-auditors/>

This authority is responsible for ensuring that its financial management is adequate and effective and that it has a sound system of internal control. The authority prepares an Annual Governance and Accountability Return in accordance with *Proper Practices* which:

- summarises the accounting records for the year ended 31 March 2025; and
- confirms and provides assurance on those matters that are relevant to our duties and responsibilities as external auditors.

2 External auditor’s limited assurance opinion 2024/25

Except for the matters reported below, on the basis of our review of Sections 1 and 2 of the Annual Governance and Accountability Return (AGAR), in our opinion the information in Sections 1 and 2 of the AGAR is in accordance with Proper Practices and no other matters have come to our attention giving cause for concern that relevant legislation and regulatory requirements have not been met.

Section 1, Assertion 5 has been incorrectly completed. Information received from the smaller authority highlights that risk management arrangements were not reviewed and approved by the authority as a whole during the year. As a result, this assertion should have been answered ‘No’.

Other matters not affecting our opinion which we draw to the attention of the authority:

None

3 External auditor certificate 2024/25

We certify that we have completed our review of Sections 1 and 2 of the Annual Governance and Accountability Return, and discharged our responsibilities under the Local Audit and Accountability Act 2014, for the year ended 31 March 2025.

External Auditor Name

PKF LITTLEJOHN LLP

External Auditor Signature



Date

23/09/2025

Actions from Internal Audit

- Update of Financial Regulations inline with NALC model document.
- Highlighted level of cover for the war memorial should be reviewed.
- HR policies to be reviewed/removed/updated.
- Formally report the budget and precept as separate agenda items.
- Bring forward asset register review to ensure resolution within the financial year.

MELBOURN PARISH COUNCIL

FG024 2526) Finance and Good Governance Committee: 4 November 2025

Burial Fees – increased November 2024

	Melbourn	Sawston	North Herts (closed)	Harston	Bassingbourn	Gt Shelford
Purchase of plot- EROB	£400	£220	£1,370 (£1,333)	£280 (£250) £460 (double)	£450 (£315)	£280 £460(double)
Burial fee	£135	£220	£938 (£1,344) £1,382 (double) £1,972 (triple)	£230 (£95)	£200 (£104)	£230
Cremated remains plot	£165	£150	£456 (£444)	£130 (£85)	£180 (£80) (garden of remembrance)	£130 £210 (double)
Interment of ashes	£75	£100	£329 (£320)	£130 (£50)	£200 (£104)	£130
Additional interments	£75	£100-220	£197	-	£180 (£80)	-
Memorial	£100	£100	£79 - £1,028 (£500)	£145 - £250 (£50-85)	£90 Chapel Wall Plaque Headstone permission included in plot fee	£220 -250
Fee adjustment for non-residents	Eight times fees (Clerks discretion)	Ten times fees	Quadruple fees	Double fees	Not accepted	Double fees

Notes:

Increase in 2024 has not deterred purchase – some non-residents with connections to the village have been afforded reduced fees under Clerks discretion.

POLICY AND PROCEDURE: **To evaluate the effectiveness of the system of internal audit**

PURPOSE: Melbourn Parish Council is responsible for ensuring that its business is conducted in accordance with the law and proper standards and that public money is safeguarded and used effectively. In doing this, the Council is responsible for ensuring that there is a sound system of internal control and that the systems are regularly examined by an independent Internal Auditor.

CRITERIA FOR EFFECTIVE INTERNAL CONTROL

	Achieved
The Parish Council has adopted Terms of Reference for the Internal Audit which are reviewed every 3 years.	✓
The Internal Audit is timed to comply with the Annual Return timescales.	✓
Full rights of access are given to the auditor regarding records and documentation.	✓
The Internal Auditor is independent and makes a report to the Parish Council.	✓
The report is reviewed by the next Parish Council meeting and any necessary actions resolved.	✓
The Internal Auditor will follow up any actions required by review in subsequent audits.	✓

ANNUAL REVIEW OF EFFECTIVENESS

Question: Did the Internal Auditor meet the Council's Expectations (as set out in the Terms of Reference)?

Standards	Evidence of Achievement	Comments
Scope of internal examination	ToRs were approved by Council Scope of audit work takes into account risk management processes and wider internal control ToRs define audit responsibilities in relation to fraud	✓
Competence	No evidence that internal audit work has not been carried out ethically, with integrity and objectivity	✓

Relationships	Responsibilities for officers and internal audit are defined in relation to internal control, risk management and fraud and corruption matters The responsibilities of Council members are understood; training of members is undertaken as necessary	✓
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Question: Was the internal audit effective?

Characteristics of 'effectiveness'	Evidence of Achievement	Areas for Development
Internal audit work is planned	The IA is experienced and has a defined plan	✓
Understanding the whole organisation, its needs and objectives	The audit plan demonstrates how audit work will provide assurance in relation to the body's annual governance statement	✓
Be seen as a catalyst for change	Auditor makes comments following the visit that are reported to Council and acted upon	✓
Add value and assist the organisation in achieving its objectives	Demonstrated through positive management responses to recommendations for action	IA approved AGAR as agreed but EA disagreed over assertion 5 approval – noted for future action.
Be forward looking	When identifying risks and in formulating the annual audit plan, changes on the national agenda are considered. IA maintains awareness of new developments in services, risk management and corporate governance	✓
Be challenging	IA focuses on risks and encourages members to develop their own responses	✓
Ensure the right responses are available	Adequate resource is made available for audit. The IA understands the body and the legal and corporate framework in which it operates	✓

Question: Was the appointed Internal Auditor independent?

Independence	IA has direct access to those charged with governance Reports are made in own name to full Council Auditor does not have any other role within the Council. Auditor lives outside the area. Auditor is not related or connected to councillors or officers of the Council	✓
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Question: Has the guidance received from the auditor been considered and incorporated into Council practice?

Internal auditor report	Has the auditor reported in writing? Has the internal auditor report been considered by the full Council?	✓
Guidance	Did the IA make recommendations for improvements in Council practice? Have the recommendations been considered and incorporated into the Council's internal controls?	✓

Completed: 29 October 2025, Abigail Williams & Shelley Coulman



Document Approval:

(Chair to Melbourn Parish Council)

Date of Parish Council meeting: 26 June 2023

Review Policy: Every 3 years

POLICY AND PROCEDURE: To evaluate the effectiveness of the system of internal controls

Purpose

Melbourn Parish Council is required to make proper arrangements for safeguarding the public money and resources in its charge. It is responsible for ensuring that its affairs are managed in accordance with appropriate standards of financial conduct and that arrangements exist to prevent and detect fraud and corruption (internal controls). The purpose of internal controls is to manage risk by reducing it to a manageable level. MPC undertakes to review those arrangements at least once every financial year, or after any significant change in circumstances, to ensure that they are working in an adequate and effective way. By undertaking this review, MPC has assurance when answering assertion 2 on the Annual Governance Statement – “we maintained an adequate system of internal control including measures designed to prevent and detect fraud and corruption and reviewed its effectiveness.”

The review exercise will be carried out by the FGGC with reference to the RFO, Parish Clerk and the internal and external audit reports. The outcome will be reported to MPC and any weaknesses and areas for improvement acted upon.

Regulatory Framework and Governance

	Achieved Y/N	Comments
MPC has adopted NALC Standing Orders and these are regularly reviewed	Y	Latest version. Approved 19 May 2025 PC014/2526a)
MPC has adopted NALC Financial Regulations and these are regularly reviewed	Y	Latest version. Approved 30 July 2025 PC060/2526c)
The RFO is tasked with proper administration of MPC's financial affairs including implementing appropriate internal controls	Y	As stated within the job description
Internal Audit reports are seen by the Parish Council	Y	Received by Council 30 July 2025 PC060/2526a)
External Audit report is seen by the Parish Council	Y	Received by Council 29 September 2025 PC081/2526a)

Annual Review of Effectiveness

Internal Control Process/Objective	Evidence that controls are adequate/effective	Action Needed Y/N	Comments
Expenditure Approval/Ordering Orders are made by appropriately delegated persons. Expenditure has been budgeted/appropriately approved.	Orders are made by the Clerk/Deputy Clerk. Expenditure approvals are as per Financial Regs. Checks against budget are made by RFO and presented to Council and	N	

Value for money is obtained from suppliers through quote and tender procedures.	relevant committees monthly. Approvals presented and voted by Council monthly. SOs set out tender / quote process.		
Payment controls Payments made are for goods/services that have been received/carried out and are supported by invoices. Payments are made to the correct payee for the correct amount. Physical controls exist over access to bank accounts. Cheques and bank transfers are signed off by two member signatories. Changes to bank payment details are appropriately approved.	Invoices for work done/goods received passed from Clerk/Deputy Clerk to RFO. Invoices checked by RFO prior to payment. Invoice 'stamp' system used. Bank signatories check payees/payment amounts to approvals list. Bank accounts are password protected. Bank payments require 2 member signatories. Changes to payee details require 2 signatory approval.	N	
Prepaid Debit Cards Prepaid card expenditure is properly controlled, used for council purposes and reported to MPC.	Prepaid cards no longer used.	Y	Recoup small balance from SOLDO and continue with credit card use as agreed.
Payroll and Employment Payments are made to legitimate employees for pre-approved salary amounts. Changes to salaries and terms of employment are properly approved. MPC has complied with its duties under employment legislation and has met its pension obligations.	Payroll budget agreed by HR Panel & MPC approves precept budget. Gross salary calculations are checked to budget by signatories. Changes to salaries/employment agreed by HR/MPC. HR panel reviews employment legislation. RFO administers pension fund.	N	
Taxes – PAYE/NI & VAT Correct deductions are made for employee taxes and paid to HMRC on time. VAT is correctly accounted for and reclaimed regularly.	SAGE payroll software is used for deductions and uploaded to HMRC monthly. VAT is reclaimed quarterly.	N	
Income collection Income is invoiced, collected promptly and debtors are managed. Receipts are properly recorded. Writing off of bad debts is appropriately authorised.	Invoices raised by Finance Assistant and receipts monitored by RFO. Receipts reviewed and recorded by RFO. Separation of duties. No bad debts to date 2025/26.	Y N	Need for card reader being monitored – 25/26 allotment renewals so far have been all cheque or BACS.

Cash & banking Safe and efficient arrangements are in place for collection and banking of cash receipts.	Sequentially numbered receipts issued by Office and reconciled by RFO prior to banking. Unbanked cash locked away & insured.	Y	Endeavour to not receive cash. Any taken follows receipts procedure.
Bank Accounts MPC has approved every bank mandate. There is a list of approved signatories for every bank account.	Yes. MPC approved bank signatories 22/07/24.	Y	Signatories list created and monitored.
Cash balances/investments Cash needs are monitored. Surplus cash balances invested appropriately. Measures are taken to reduce exposure to bank failure.	RFO monitors cash balances. Investment Strategy in place – ONGOING review.	N	
Bank reconciliations All bank accounts are regularly reconciled. Bank reconciliations are checked.	Policy in place. Bank recs carried out monthly & reviewed by a designated Cllr. Checks reported at MPC meetings.	Y	Consider presenting bank recs at meeting to reduce requirement of Cllr to visit office at other times?
Assets MPC knows what assets it has, makes appropriate safeguarding arrangements and ensures they are adequately maintained and insured. Appropriate procedures are followed for asset disposal and use of resulting capital receipt	Asset register in place, regularly updated and reviewed annually by FGGC. Maintenance committee ensure assets are maintained. Insurance is reviewed by MPC annually.	Y	Asset Register being transferred to Rialtas in time for 2026/27.
Insurance MPC is satisfied that it's insurance cover is sufficient for its assets and risks.	Policy is a specialist Parish Council policy and is reviewed annually by MPC. Long Term Agreement last renewed 04/10/24.	Y	Review of reinstatement costs of assets completed – effects on premium to be reported.
Budget setting Robust process for budget setting. MPC has adequate funds to cover its spending plans.	Budget is a multi-stage process and reviewed by FGGC prior to being adopted by MPC. Spending plans are affordable.	N	
Budget monitoring MPC receives regular budget reports and explanations for budget variances.	Finance reports are made to MPC and Maintenance monthly including explanations of variances.	N	

MELBOURN PARISH COUNCIL

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Version: 1
Date approved: 11 January 2021
Review date: January 2022

Reserves General Reserve is at an appropriate level. Ring-fenced reserves are for genuine purposes and are reviewed by MPC.	Reserve policy in place to aim to bring General Reserve to 6 months expenditure (currently 6.6mnths). Reserves reviewed annually by MPC. Asset Management Reserve Policy in place.	N	Current general reserves stand at 6.6mnths.
Risk Assessments Risk assessments are produced, regularly reviewed and focus on the safety of the authority's assets.	Risk assessments are a standing item on MPC agendas and included in the Policy Review Schedule. Maintenance Committee carry out risk reviews and take actions	N	
Loans and Long-Term Liabilities MPC is satisfied that loans have the proper approval and that repayments can be afforded.	MPC has three PWLB loans which have been properly approved. Repayments are included in precept budget and are affordable.	N	
Internal Audit Recommendations made by the Internal Auditor are acted on.	Reports shared with MPC and actions taken as required. Review of Effectiveness of Internal Audit review carried out.	N	Last review completed 22 October 2025.

Internal Controls are considered Adequate & Effective: Yes

Review carried out by: Abi Williams (Clerk) and Shelley Coulman (RFO)

Date of Review: 29 October 2025

Date of Review by F&GG Committee: 4 November 2025

Date reported to MPC: 26 November 2025

Document Approval:



(Chair to Melbourn Parish Council)

Date of Parish Council meeting: 11 January 2021

Review Policy: Every 12 months

Ongoing list of items to note for precept planning:

Village Plan / Strategic Plan

- Consider costs for producing updated Village Plan to drive asset development etc (Current plan dated 2011)
- Potential to use LIFT data to see which demographics are most in need in the parish.
- Do we need to use a consultant?

£15,000

Asset development

- Hub external redecoration – need quotes
 - Replacement stair lift in the Hub – lift is at the end of its life.
 - Quotes received as of July 24 ranging from £15,701 to £18,737
 - Pavilion – possible extension – consider project appraisal costs.
 - Old Rec – development of cadet hut / scout hut.
 - Office move?
 - Suggest repeat of Copland Report to review assets.
-

Additional Parish land ownership (consider if building reserve is required)

- LAP / LEAP at Hopkins in negotiation (current offer £70,000 10 years) – need to take into account verges that are not covered
- Amenity area on Victoria Way (still to be transferred).

Currently funded by s106 obligations from developers but accommodation for future should be considered.

Training

- Refresher training to be considered for all existing and new Cllrs – allow £2500

£2,500

Community groups

- Mobile Warden Scheme – based on number of residents and cost per head. Consider precepting on calculation.
- Grinnel Hill insurance – confirmation of why this is precepted – meeting arranged for review. Currently £2,000.

£2,000

Website

- Ongoing costs after rebuild for hosting, ssl certificates etc

£1,000 annually

MAYD

- Youth provision / community coordinator for youth
- Youth Gym facilities?
- See pavilion extension / Old Rec development

£25,000

Village Maintenance

- Increased coverage of bi-annual tree survey to cover more parish owned trees – looking to at least double what is covered.

allow £2,000

LHI Application

- Include costs to match fund possible LHI application for works around schools and road lining. Possible fund from reserves and build back up over near future?

£25,000

TERMS of REFERENCE: Parish Maintenance Committee

PURPOSE: To set out the responsibilities, restrictions and limitations of operation of the Melbourn Parish Council Maintenance Committee

SCOPE: ~~With the exception noted below, t~~This document covers all those activities related to the planning and execution of **maintenance**, with respect to assets owned by, and external landscapes encompassed within, the responsibility of Melbourn Parish Council. ~~Maintenance activities related to the Community Hub are not within the scope of the Maintenance Committee.~~

DEFINITIONS: **Parish Council Maintenance Committee** – ‘Committee’
Melbourn Parish Council – ‘the Council’
Melbourn Parish Councillors – ‘Councillors’
Clerk to Melbourn Parish Council – ‘the Clerk’
Planned Maintenance – work done in accordance with a planned timeline / budget
Unplanned Maintenance – work done in response to unforeseen events

1. Membership & Controls

- 1.1 The Committee will consist of a minimum of three and a maximum of six Councillors and up to five members of the public, this latter group to include service providers/contractors to the council, should they wish to serve.
- 1.2 Non-Councillor members will not have voting rights.
- 1.3 The Clerk will advertise as needed for members of the public to join the Committee.
- 1.4 The Committee will elect a chair and vice chair from among its Councillor members. In the absence of the chair or vice chair at a meeting the Committee will elect any member to act as chair for that meeting.
- 1.5 The Committee will need a minimum of three Councillor members in attendance in order to be deemed quorate.
- 1.6 The Committee may invite non-members to attend meetings.

- 1.7 The Council may dissolve the Committee in favour of an alternative organisational structure ~~following an assessment of effectiveness at the Annual Parish Council Meeting.~~
- 1.9 The Committee will have delegated authority to incur expenditure which has been approved by Full Council in the annual estimates, except where expenditure would exceed budget.
- 1.10 The Committee can only incur expenditure in certain cost codes, which will be delegated by Full Council, and minuted by the Maintenance Committee meeting.

2. Reporting

- 2.1 Meetings will be recorded and will be public.
- 2.2 Minutes will be available monthly to Council. A draft of the minutes will be published on the Parish Council website.
- 2.3 An annual summary report shall be given covering the previous year's activities to the Annual Parish Council Meeting.

3. Terms of reference

- 3.1 To engage the public and encourage them to become involved in the reporting of maintenance needs and providing practical assistance through structured volunteering.
- 3.2 To oversee and manage planned and unplanned maintenance covering the following categories: -
 - The Growing Natural Environment that is in the responsibility of the Council (cemeteries, open spaces, playing fields, verges and hedges etc.)
 - Constructions and assets in the open environment (Play Areas and Play Equipment, Fences, Footpaths Benches, Signage etc.)
 - General litter management and village appearance
 - Allotments
 - Drains and drainage
 - Highways
 - Parish Council owned buildings ~~with the exception of Melbourn Community Hub~~
 -

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3.3 To develop and maintain a schedule of maintenance tasks that allow proper forward assessment of the financial and other resources required by the Council to properly deliver services. This will require the Committee to ~~do~~:

- Confirm the Assets requiring maintenance or eventual replacement
- Agree the frequency of inspection/assessment of condition
- List the routine maintenance tasks, taking account of seasonal influences and judging where efficiency gains can be made
- Create a master maintenance schedule
- Assist with the costing and forward budgeting of the maintenance tasks identified
- Recommend the provision of material or people resources required to match planned maintenance

3.4 To assist with the management of maintenance resources, through actively contributing to ~~the~~:

- Assistance with contract setting and advice on management of on-going contract work
- Assistance with recruitment, training and use of volunteers
- Assisting the Clerk with allocation and scheduling of work done by the Village Wardens
- Budgeting and Precept-setting for planned and unplanned maintenance

3.5 To develop new projects and activities that benefit the wider village environment, such as: -

- Tree, shrub and flower planting schemes
- Cemeteries forward planning
- Provision of better infrastructure (signage/seating/footpaths/disability access/drop kerbs etc.)
- Good management of and improvements to public open spaces
- Development of play and other facilities for young people.

And bring these to the Council for consideration and approval.

3.6 To assist the Council compliance with guidelines and regulations, including: -

- Advise on Health and Safety issues, for example when new equipment or activities are involved, including any resulting employee training
- Recommendations affecting Council public liability and other insurance
- Cemetery and burial rules and regulations
- Compliance with safety and maintenance regulations as these apply to Play areas and Play equipment
- Planning

- Compliance with specific agreements on the management of Council assets, such as Orchard Road and New Road Cemeteries and Stockbridge Meadows Nature Reserve
- Assist with the development and setting of a general contract framework



Document Approval: (Chair to Melbourn Parish Council)

Date of Parish Council Meeting: ~~19 May 2025~~ 26 November 2025

Review Policy: Every 12 months at the Annual Parish Council Meeting

MELBOURN PARISH COUNCIL

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FINANCIAL RISK ASSESSMENT – 2025-2026

Risk No.	Description (the risk is that...	Impact (the impact on MPC would be...	Likelihood Score (1-3)	Impact Score (1-3)	Risk Rating (High, Medium, Low)	Response (what actions have been taken/are in progress)
F1	Expenditure is incurred or grants awarded without proper legal authority	Potential for complaints, fines, qualified audit report	1	2	Low (2)	Qualified staff. Record of power under which grants are awarded is minuted.
F2	The PC has insufficient General Reserves so is at risk if precept is not paid on time	Inability to provide services or pay staff salaries and other contractual liabilities	1	3	Medium (3)	MPC aims to hold 6 months of running costs in general reserve in line with its Reserves Policy. This is monitored in the monthly comparative report.
F3	An adequate record of the Council's assets is not maintained	Potential theft or misappropriation of assets. Assets could fall into disrepair. Assets may be inadequately insured.	1	3	Medium (3)	Asset register in place, regularly updated and reviewed annually. Periodic inventory checks carried out. Insurance cover linked to asset register. Professional insurance valuation of buildings undertaken in 2025 repeated every 5 years.
F4	The PC has insufficient money ring-fenced in Asset Management Reserves	Assets could fall into disrepair. Potential H&S concerns as well as adverse service delivery and rental income impact.	2	3	High (6)	Full asset register in place. Ongoing maintenance spend requirements included in precept. MPC is building up the Asset Management Reserve and linking it to a professionally determined asset renewal programme. Propose to commission an up to date report highlighting required works and planned maintenance schedule for the next 5 years. Maintenance Committee prioritise and monitor maintenance spend monthly.

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FINANCIAL RISK ASSESSMENT – 2025-2026

F5	Cash is lost through theft/misappropriation	Funding shortfall. Adverse publicity.	1	1	Low (1)	Limited cash held and banked promptly. Controls over dealing with cash. Petty cash float no longer required. Fidelity Guarantee (insurance).
F6	Failure to ensure proper use of funds under S137	Total S137 expenditure could exceed statutory limit for MPC	1	1	Low (1)	Current Clerk working towards qualification.. Powers for grant approvals minuted as required.
F7	Proper financial records are not kept	Inadequate understanding of financial position of the authority. Potential qualified audit.	1	3	Medium (3)	RFO in place. Regular finance reports submitted at meetings. Two internal audit visits per year.
F8	Poor Financial Management	MPC could run out of funds before the financial year end. Risk to service delivery.	1	3	Medium (3)	RFO in place. Regular budget progress reports/monitoring. Reserves of 6 mths running costs.
F9	Failure to set a precept within sound budgeting arrangements.	Inadequate funds to effectively carry out planned services. Unjustified precept charge to parishioners.	1	3	Medium (3)	RFO in place. Rigorous precept setting process followed. Adequacy of reserves considered when setting precept. Regular budget monitoring throughout the year.
F10	Failure to allow for impact of high inflation on precept	Inadequate budget to effectively carry our planned services	2	2	Medium (3)	Best estimate inflation built into precept. Draft precept reviewed by FGGC and MPC. Reserves in place.
F11	Failure to maintain an effective bank payments system	Loss of funds from bank due to staff error or fraud.	1	2	Low (2)	Controls in place over bank payments – proper separation of duties. All payments approved by council and minuted. Review of bank reconciliations by MPC member. Regular budget monitoring. Fidelity Guarantee (insurance)
F12	Loss of funds due to bank failure	Any funds above FSCS guarantee limit could be lost. Impact on ability to deliver services and projects and meet contractual payments.	1	3	Medium (3)	Investment policy in place. Try to limit £85k per financial institution. Spread of investments among different financial institutions. Consider credit rating of financial institutions.

MELBOURN PARISH COUNCIL

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Review date: November 2026

FINANCIAL RISK ASSESSMENT – 2025-2026

F13	Failure to collect income from customers	Funding shortfall which needs to be met from elsewhere.	1	1	Low (1)	Responsibility for collection of debts defined – separation of duties. Budget monitoring. Procedures to chase outstanding debts.
	Loss of tenant for Little Hands Nursery building	Funding shortfall which needs to be met from elsewhere.	1	3	Medium (3)	Longstanding tenant. Reserves of 6 months to cover any income shortfall.
F14	Claims will be made on insurance due to accidents in, on or around Council property (includes maintenance of public open spaces)	Failure in duty of care to parishioners. Adverse publicity. Increased insurance premiums.	2	2	Medium (4)	Wardens regularly inspect and repair assets. Cllr inspections. Maintenance Committee oversees and monitors. Process over awarding of major Maintenance Contracts. Risk assessments carried out. Public Liability Insurance held.
F15	New employees in key officer roles	Loss of funds through staff error or fraud.	1	2	Low (2)	Staff continuity in key officer roles. Recruitment processes and references. Separation of staff duties/RFO separate from Clerk. Internal controls in place over bank payments and cash handling. Staff training and performance reviews. Fidelity guarantee (insurance).
F16	Melbourn Community Hub Management Committee might not be able to make the Hub financially viable.	The Hub might need to be managed and run by MPC. Potential adverse impact on reserves and increase in precept	1	3	Medium (3)	MPC works closely with the Hub Management Group and several Cllrs are directors. Finance reports provided to MPC. Support of Melbourn Community Hub is a key objective of MPC.
F17	SCDC and CCC are unable to perform their delegated tasks and these get pushed down to Parish Council level	The Precept would need to be increased to enable MPC to carry out additional duties.	2	3	High (6)	MPC works closely with its District and County Cllrs and should get warning of any proposed changes so that it can make appropriate plans.

MELBOURN PARISH COUNCIL

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Review date: November 2026

FINANCIAL RISK ASSESSMENT – 2025-2026

F18	Damage or loss by fire, weather or vandalism of Councils assets	Potential adverse service disruption and unbudgeted outlay for replacements/repairs	2	2	Medium (4)	Insurance policy is linked to MPC's asset register. Wardens and regular Maintenance Contractors report damage to assets. Asset inspections programme. Risk assessments and fire prevention measures in place.
F19	Lack of financial controls when appointing contractors and lack of monitoring of contractors following appointment	MPC may not get the best value from its contractors and may not get the service that it has paid for. Contractors may go out of business with an adverse impact on services.	2	2	Medium (4)	Policy for appointment & management of contractors. Policy includes financial checks. The Financial Regulations have controls around tender procedures and quotes. Maintenance Committee/Clerk monitors contractor performance.
F20	Inadequate financial controls around ordering goods and services	The Council may not get best value for goods and services and may commit to expenditure without the necessary budget being available	1	3	Medium (3)	Financial Regulations/Standing Orders detail procedures for authorisation of orders. It is potentially a disciplinary offence not to follow Financial Regulations. MPC policy for awarding contracts.
F21	Loss of Financial Records.	Inability to access financial information. Failure to meet statutory requirements regarding record keeping.	1	3	Medium (3)	Financial accounting system is on a cloud-based system that is backed up remotely. Computerised finance records are regularly backed up.
F22	Investments made by MPC lose money	The council would have to make the shortfall up from elsewhere	1	3	Medium (3)	Investment strategy in place – low risk investments made and reviewed annually.
F23	Inadequate controls over salaries and associated costs	Salaries paid incorrectly or fraudulently. Incorrect deductions made and potential fines by HMRC	1	2	Low (2)	HR Panel approve salary budget. Amendments to pay rates/hours are approved by HR/MPC. Signatories check salary amounts paid. Budget monitoring. Payroll software package used for deductions and returns to HMRC.

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Date approved: 26 November 2025

Review date: November 2026

FINANCIAL RISK ASSESSMENT – 2025-2026

F24	Local Government Reorganisation changes level of services provided by MPC	Insufficient funds budgeted for service changes.	2	2	Medium (4)	Negotiation with authority for funds to take on services would be carried out. Authority would provide appropriate time to budget. Potential cost saving from localising services.
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Likelihood Scores	Impact Scores	Risk Rating Scores (Likelihood x Impact)
Low (unlikely) = 1 Medium (possible) = 2 High (highly likely) = 3	Low (negligible) = 1 Medium (moderate) = 2 High (Severe) = 3	Low = 1, 2 Medium = 3, 4 High = 6, 9



Document Approval:

(Chair to Melbourn Parish Council)

Date of Parish Council meeting: 26 November 2025

Review Policy: Every 12 months

**TERMS OF REFERENCE FOR THE FINANCE AND GOOD GOVERNANCE
COMMITTEE**

PURPOSE: To set out the rules by which this Committee of the Parish Council will work.

SCOPE: These rules are supplemental to, and do not in any way override, the Parish Council's Standing Orders &/or Financial Regulations.

1. Membership of the Finance and Good Governance Committee

- 1.1 There will be a maximum of 7 Members.
- 1.2 Membership of the committee will be as decided at the Annual Parish Council meeting each year. If the Chair and/or Vice Chair of the Council wish to attend the committee, they will do so in an *ex-officio* capacity.
- 1.3 The committee shall be subject to a quorum of one-third of its members or three councillors whichever is the greater.

2. Chair

- 2.1 The chair of the committee will be elected by the committee at the first meeting following the Annual General Meeting of the Parish Council, and reported back to the next full Council meeting.
- 2.2 The vice-chair of the committee will be elected by the committee at the first meeting following the Annual General Meeting of the Parish Council, and reported back to the next full Council meeting.

3. Conduct of Meetings

- 3.1 All meetings of the Finance and Good Governance Committee will be convened in accordance with the Parish Council's standing orders.
- 3.2 Meetings will be minuted by the Clerk or ~~Assistant~~Deputy Clerk to the Council.

4. Powers of the Finance and Good Governance Committee

The committee shall be empowered to:

4.1 To propose the annual Precept to full Council, having considered any proposals put forward by other committees or Working Parties.

4.2 With the exception of those areas under the remit of the Maintenance Committee; to draft tender documents (following the Policy for Appointment and Management of Contractors and the Financial Regulations) and present to full Council.

4.3 To undertake an annual review of effectiveness of internal audit.

4.4 Consider how to increase the Council's income, including an annual review of all rents (including, but not limited to, those from the allotments and property rental and cemeteries) to be complete by the time of setting the Precept for the next year.

4.5 Investigate alternative funding sources such as grants.

4.6 Keep under review value for money in all areas of the Council's spend and make recommendations to Council about necessary changes.

4.7 Review according to the schedule those policies and procedures delegated to the committee by the full Council.

4.8 Review according to the schedule the risk register, financial risk assessments and any non-financial risk assessments delegated to it by full Council.

4.9 Review in conjunction with the Clerk the council's insurance arrangements, ensuring that the property and risks are adequately insured.

4.10 Review the Asset Register annually to ensure it is kept up-to-date.

4.11 To keep the Council's governance arrangements under review to ensure it continues to follow good practice.



Document Approval:

(Chair to Melbourn Parish Council)

Date of Parish Council meeting: ~~25 November 2024~~
November 2025

Review Policy: Every 12 months
Melbourn Parish Council: 30 High Street Melbourn SG8 6DZ

POLICY AND PROCEDURE: INVESTMENT PLAN 2026-27**2026-27 Investment Plan- (Nov 2025)**

The Investment Plan is reviewed annually, changes in the economic climate may give rise to half yearly reviews to ensure that the investments are making the best return for the Parish Council and are accessible when required.

Funds Available for Investing

MPC has approximately £827,665 of cash funds available during 2025/26 (see table below):

Bank Account	Terms	Amount 30.09.25
Unity Trust Current	Instant Access	335,698
Unity Trust Savings	Instant Access	186,600
CCLA Public Sector Deposit fund	Instant Access	85,000
Charity Bank	1 year fixed	32,790
Cambs & County	1 Year Fixed	63,057
Nationwide 45 day saver	45-day notice	124,520
		827,665

Source	Balance at 30.09.25	Comments
General Reserve	£204,101 of which £192,765 is equivalent to 6 months expenditure.	Easy access required in case of emergency need – We are only required to maintain 6 months trading; however, this does not consider the remaining spend
Asset Management Reserve	£107,779	Projects to be reviewed
s106 Reserve	£177,059	Have looked at reserves will be bringing a full updated report TO F&GG.

Table of Fund investments to consider:

The table below shows how I believe we can prudently split the funds based on the reserves and the plans. This is not necessarily how it will be split taking into consideration the available accounts and risks.

Source	Instant Access	45 day notice	100 day notice	6 months	1 year
General Reserve	100,000	35,000	37,000	32,101	
Asset Management Reserve		30,000		10,000	67,779
S106 Reserve	5,000	25,353	25,353	25,353	96,000
Other Reserves – (£172,525)	30,000	34,525	36,000	36,000	36,000
Current Asses & Liabilities	166,201				
Total	301,201	124,878	98,353	103,454	199,779
Current Portfolio	607,298	124,520			95,847

This above Recommendation has considered the remaining 2025/26-year plan and potential spend in 2026/27 and is prudently placed.

- The majority of MPC's available funds should be kept readily accessible with a maximum of 100 days notice.
- It should be possible to invest for longer terms based on plans and obligations part of the AMR, s106 reserve and any reserves which are maintained for periods in excess of 1 year.
- The Investment Plan should be reviewed as MPC's plans for spending s106 and AMR and obligations are agreed to ensure that funds are available when required.
- It should be appropriately placed in line with the village plan and strategy.

Economic Climate

Bank of England base rate is currently 4% the next review is the 6th November 2025 it is predicted that this will remain after the budget announcements made. It is expected to fall by the end of 2026. Current position – 03 November 2025

MPC has £305,367 invested in four accounts – see breakdown below.

Review of existing investment performance:

Institution	Product	Current Investment	Notice Period	Yield (at 28 Feb 2024)	FSCS Yes/No	Credit Rating
CCLA	Public Sector Deposit Fund* (money market fund)	£85,000	On demand	4.03%	n/a	AAAmmf (Fitches) Unchanged
Nationwide (issue 1)	45 day Members Business Saver deposit account	£124, 520	45 days	2.65%	Y	AA3 (Moody's) Unchanged
Charity Bank	40 day ethical notice	£32,790	40 day	3.06%	Y	-
Cambs & County	1 Year Fixed	£63,057	1 year	4.35%	Y	

*The Public Sector Deposit Fund is a money market fund specifically designed for the Public Sector. It invests in a diversified portfolio of high-quality sterling denominated deposits and instruments. Its primary aim is to maintain the net asset value of the fund at par. The purchase of shares in the PSDF is not the same as investing in a bank deposit account and is not a guaranteed investment. There is a risk that the value per share may fall below face value.

Investment Options for remainder 2025/26

A review of available investments, open to Parish Councils, which meet MPC's Investment Strategy requirements was undertaken

The **best yields** currently available to Parish Councils are:

Institution	Product	Minimum Investment	Notice Period	Yield (at Feb 2023) Fixed/Variable	FSCS Yes/No	Credit Rating
Charity Bank	Ethical 40 day notice	£1,000	40 days	2.91%V for bals>£25k 3.06%	Y	-
Charity Bank	Ethical 1-Year Business Fixed Rate	£10,000	Matures 1 Year	3.61% F	Y	-
Charity Bank	Ethical 100-day notice	£1,000	100 days	2.94% >£25,000 3.09%	Y	-
Cambridge & Counties Bank	1 yr fixed rate business bond	£50,000	Matures 1 yr	4.20% F	Y	-
Cambridge & Counties Bank	31 day notice	£10,000	31 days	3.80% variable	Y	
Cambridge & Counties Bank	95 day notice	£10,000	95 days	4.20% variable	Y	
Cambridge & Counties Bank	6 months fixed rate bond	£10,000	Matures 6 months	4.25% fixed	Y	

MPC currently has £305,367 invested.

The available additional funds for investment is approximately £221,097.

There are a number of accounts that are not suitable for parish councils so spreading the risk is difficult. We hold a large amount in Unity Trust Bank, which we are to move to CCLA.

Of MPC's existing investment accounts, CCLA is performing well and Nationwide is currently lower than compared to the best new offerings. The Cambs & County investment is performing well.

Cambridge & Counties Bank are offering good returns although one account requires 95 days they only do from 1 year fixed. CCLA offers instant access with a higher yield, however there is risk attached to this account. Cambridge & Counties 1- year fixed rate business bond is the best return currently available to Parish Councils.

Other High street banks do offer savings accounts and the interest rate is significantly lower. This will reduce the overall risk.

Investment Plan Recommended for remainder of 2025/26:

CCLA PSDF – this investment is currently performing well. MPC has an investment by of £85,000. Note that this investment is not the same as a bank deposit. The additional amount from Unity will be moved.

Nationwide 45 day business saver – MPC should reduce the amount held in the account to the FSCS limit of £85,000. – We have requested this but we are having issues with the bank.

Charity Bank 40 days – This account holds £31,270 and should remain.

Cambridge & Counties Bank 1 year fixed bond – this investment will be renewed in November 2025 with and increased to £100,000.

For agreement:

Approach other banks to review the offerings to spread the risks, review the Nationwide account.

We are proposing to explore the possibility of investing in an asset within the community. This would reduce the risk of the £85k and bring in a different type of revenue stream – possibly higher than bank interest rates.

Does reduce the liquidity of not being cash and exposure to more maintenance. Does allow the Parish to ensure it is used for the right reasons.

Consider the village plan inline with the current spread.

Consider RFO becoming a signatory to ensure that the money can be effectively dealt with.

Liquidity breakdown of suggested investments:

	Instant Access	40-45 days	100 days	6 months	1 year
% of funds	36%	15%	12%	13%	24%

The proposed investment plan spreads investments between institutions and account types which spreads risk via diversification.

All investments should be reviewed in March 2026 subject to maturity of bonds or earlier if there is a significant change in interest rates, perceived risk of financial institution failure or economic climate.

MELBOURN PARISH COUNCIL

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(Chair to Melbourn Parish Council)

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