



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

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MELBOURN PARISH COUNCIL - MAINTENANCE COMMITTEE
(District of South Cambridgeshire)

A meeting of the Maintenance Committee held on Wednesday 15 April 2026 at 7.30pm
in the Austen Room, Community Hub, 30 High Street, Melbourn SG8 6DZ

Present: Cllrs Alexander, Barnes, Clark, Davey, Kyprianou (Chair)

Absent:

In attendance: Abigail Williams (Clerk), Chris Selway (Allotment Association), Steve Pitman (Warden)

MAINTENANCE COMMITTEE: MINUTES

Meeting started 19:32

MA144/2526 To receive and approve apologies for absence

Apologies received from Cllr Kilmurray with acceptable reasons given.
It was RESOLVED to accept those apologies.
Proposed by Cllr Clark, seconded by Cllr Davey. All in favour.

Steve Pitman (Warden) joined meeting 19:33

MA145/2526 To receive any Declarations of Interest and Dispensations

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

None received.

MA146/2526 To approve the minutes of the Maintenance Committee Meeting held on 18 February 2026.

It was RESOLVED to approve the minutes of the Maintenance Committee Meeting held on 18 February 2026 as an accurate record.
Proposed by Cllr Alexander, seconded Cllr Barnes. All in favour.

MA147/2526 Public Participation: (For up to 15 minutes members of the public may contribute their views and comments and questions to the Maintenance Committee – 3 minutes per item)

No members of the public present.

MA148/2526 Finance Matters:

- a) To consider a finance report on expenditure within the committee's remit.
The report was noted.
- b) To consider request for pest control equipment for works to be undertaken at Stockbridge Meadows.
It was RESOLVED to accept note of spend on jacket of £85.54 and approve spend for long net of £196.00 for use undertaking pest control.
Proposed by Cllr Clark, seconded by Cllr Davey. All in favour.
- c) To consider acceptance of quote for renewal of Parish van insurance at a cost of £657.92 (2024/25 £640.20).
It was RESOLVED to approve quote for renewal of Parish van insurance at a cost of £657.92
Proposed by Cllr Barnes, seconded by Cllr Alexander. All in favour.

MA149/2526 Conservation Matters:

- a) To receive the EA Monthly situation report for February / March 2026.
Reports were noted.
- b) To receive a report from the River Mel Restoration Group (RMRG).
Representatives not available to report at meeting. Communication from the Wild Trout Trust noted with further translocation works planned to help boost the trout population.
- c) To receive any other updates and consider actions.

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

It was noted that the goal posts on the New Rec had ended up in the River Mel on occasion. Retrieved by the football teams with seemingly no damage to the river bank.

MA150/2526 Stockbridge Meadows:

- a) To receive a report from the Stockbridge Meadows Volunteers and Conservation Warden.

No report received due to Volunteers being unavailable for meeting. It was noted that pest control efforts continue and soil had been delivered to fill holes in pathways.

- b) To receive any other updates and consider actions.

None received.

MA151/2526 Allotment Matters:

- a) To receive a report from the Allotment Association.

The Allotment Association (AA) gave a verbal report. It was noted that inspections had taken place with 6 plots highlighted for concern, Deputy Clerk would write to the plots concerned. It was noted that new tenants have taken up any relinquished plots. Thanks were passed to the Wardens for resecuring the footings for the water butts. The AA held their AGM and approved the Constitution, Safeguarding and Environmental policies. It was noted that the AA needed a secretary due to the current individual stepping down from the role. Membership fees remain at £5 annually. It was noted that an application would be made for a Community Benefit Grant and that the AA have applied for a stall at the Fete. ACTION: Deputy Clerk to follow up on quotes for levelling southern border.

- b) To receive an update on planning application associated with grant awards to Allotment Association.

Item was discussed and confirmed that Full Council would be asked to approve Melbourn Parish Council being stated as the applicant (and benefiting from 50% reduced planning fee) and AA would be listed as the agent. It was confirmed that the Deputy Clerk would be the named contact for Melbourn Parish Council. Confirmation was still required from advisors around the roles of procurement and who would instruct contractors to complete the works.

- c) To receive any other updates and consider actions.

None received.

Chris Selway left the meeting 19:53

MA152/2526 Governance Matters:

- a) To receive the weekly inspection reports and consider any necessary actions.

Inspection sheets were noted.

- b) To consider any updates on damage or vandalism in the Parish.

Incidents of damage and vandalism were noted.

- c) To receive any other updates and consider actions.

None received.

MA153/2526 Correspondence:

- a) To receive repeated request from Medcalfe Way resident for contribution to fence repairs.

It was RESOLVED to offer a goodwill gesture of £100 towards the materials for the fence damaged by the overgrown hedge at Orchard Road Cemetery. Proposed by Cllr Clark, seconded by Cllr Alexander. All in favour.

- b) To receive any other updates and consider actions.

None received.

MA154/2526 Outstanding Maintenance Issues: To consider the status of the job spreadsheet.

All outstanding maintenance issues were discussed. Wildflower seeds to be sown at Little Hands in the next couple of months. It was noted that a call of thanks had been received by the office for works the Wardens were carrying out on the ivy on certain trees. No further actions recorded.

MA155/2526 New Maintenance Issues: To consider Maintenance issues arising since last meeting.

None received.

MA156/2526 Biodiversity:

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

- a) To note plans to propose a memorial sensory garden at New Road Cemetery.
Item deferred. Plans and funding opportunities to be presented at a later date.
- b) To receive any updates and consider actions.
None received.

MA157/2526 Cemetery Matters:

- a) To review and consider recommendation to Full Council the changes to Cemetery Rules and Regulations to officially accommodate scattering of ashes at New Road Cemetery.

It was RESOLVED to recommend to Full Council the changes to Cemetery Rules and Regulations to officially accommodate scattering of ashes at New Road Cemetery (with a spelling correction). Proposed by Cllr Barnes, seconded by Cllr Alexander. All in favour.
- b) To consider approval of quote to tidy path edges at New Road Cemetery.
Item deferred, awaiting quotes.
- c) To receive any other updates and consider actions.
None received.

MA158/2526 Village Maintenance Matters:

- a) To consider approval of spend for perennial wall flowers to be planted in pots at the cross.

Itemised quotes were not available for review. A budget of £120 was proposed to cover cost of planting perennial wall flowers in tubs at the cross. It was suggested we use one colour for impact. Proposed by Cllr Davey, seconded by Cllr Clark. All in favour.
- b) To note costs associated with extra cuts for verges as noted under MA096/2526d).

Cost of extra village wide cut, totalling £1,050+VAT noted. ACTION: 2 extra cuts to be added to future tender proposals for village maintenance to accommodate longer grass growing season evidenced by repeated extra cuts required.
- c) To note spend of £83.33+VAT on mulch for 83 High Street memorial garden.
Costs noted. It was noted that the garden should be referred to as the Remembrance Garden.
- d) To receive any other updates and consider actions.
None received.

MA159/2526 Melbourn Community Hub Matters:

- a) To consider approval renewing the annual service contract with Stannah to provide service and maintenance of the stair riser at a cost of £268.43+VAT (24/25 £259.35).

It was RESOLVED to approve renewing the annual service contract with Stannah to provide service and maintenance of the stair riser at a cost of £268.43+VAT
Proposed by Cllr Clark, seconded by Cllr Davey. All in favour.
- b) To note request from MCHMG for works to gutters. Office to gather opinion on work needed and gather any quotes required.

ACTION: Office to gather opinion of requirement of works. ACTION: Letter to be sent to Brooksbank residents to request that footballs are not kicked at, or over, the building. It was noted that the Melbourn Community Hub may apply for an Improving the High Street grant from South Cambridgeshire District Council for the works to gutters and maintaining the fascia wood. It was noted that Melbourn Parish Council are responsible for the outside of the building and the Melbourn Community Hub should work with the Parish Council when engaging any contractors.
- c) To receive any other updates and consider actions.
None received.

MA160/2526 Pavilion/New Rec Matters:

- a) To note acceptance of the quote under delegated authority for intruder alarm maintenance agreement for the period 1 April 2026 to 31 March 2027 from Briar Security Systems at a cost of £105+VAT.
Costs noted.
- b) To consider approving estimated costs for pavilion heating service at an estimated cost of £300+VAT (not including parts).

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

It was RESOLVED to approve estimated costs for pavilion heating service at an estimated cost of £300+VAT (not including parts).

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

- c) To receive any other updates and consider actions.

Cllr Davey suggested investigating the possibility of CCTV at the pavilion to help deterring graffiti etc. ACTION: Office to gather quotes for web-based security camera options.

MA161/2526 Little Hands Matters:

- a) To consider approving quote for Little Hands roof inspection to be carried out at a cost of £260+VAT.

It was RESOLVED to approve quote for Little Hands roof inspection to be carried out at a cost of £260+VAT.

Proposed by Cllr Davey, seconded by Cllr Barnes. All in favour.

- b) To receive any other updates and consider actions.

It was noted that anti-climb paint was still to be added to the eaves to the rear of the building. Warden suggested that the shrub in the rear garden space may need pruning.

MA162/2526 Policies and Risk Assessments:

- a) To consider recommendation to full council to approve the updates to Document 8.02 Risk Management Document Playparks.

It was RESOLVED to recommend to full council to approve the updates to Document 8.02 Risk Management Document Playparks.

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

- b) To consider recommendation to full council to approve the updates to Document 8.03 Risk Management Document Cemeteries.

It was RESOLVED to recommend to full council to approve the updates to Document 8.03 Risk Management Document Cemeteries.

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

- c) To consider recommendation to full council to approve the updates to Document 8.04 MVAS Risk Assessment.

It was RESOLVED to recommend to full council to approve the updates to Document 8.04 MVAS Risk Assessment.

Proposed by Cllr Barnes, seconded by Cllr Davey. All in favour.

- d) To consider recommendation to full council to approve the updates to Document 8.08 Risk Management Document Allotments.

It was RESOLVED to recommend to full council to approve the updates to Document 8.08 Risk Management Document Allotments.

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

- e) To consider recommendation to full council to approve the updates to Document 8.09 Litter Picking Risk Assessment Staff and Service Providers.

It was RESOLVED to recommend to full council to approve the updates to Document 8.09 Litter Picking Risk Assessment Staff and Service Providers.

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

- f) To consider recommendation to full council to approve the updates to Document 8.11 Pavilion Risk Assessment.

It was RESOLVED to recommend to full council to approve the updates to Document 8.11 Pavilion Risk Assessment.

Proposed by Cllr Davey, seconded by Cllr Barnes. All in favour.

- g) To receive any updates and consider actions.

None received.

MA163/2526 To note the date of next planned meeting as 20 May 2026.

The date of the next planned Maintenance Committee Meeting was noted as 20 May 2026.

Meeting closed 20:36

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



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MELBOURN PARISH COUNCIL - MAINTENANCE COMMITTEE
(District of South Cambridgeshire)

A meeting of the Maintenance Committee held on Wednesday 18 February 2026 at 7.30pm
in the Austen Room, Community Hub, 30 High Street, Melbourn SG8 6DZ

Present: Cllrs Alexander, Barnes, Clark, Davey, Kyprianou (Chair)

Absent:

In attendance: Abigail Williams (Clerk), Chris Selway (Allotment Association), Steve Pitman (Warden), Keith Rudge (Conservation Warden)

MAINTENANCE COMMITTEE: MINUTES

Meeting started 19:30

MA123/2526 To receive and approve apologies for absence

Apologies received from Cllrs Kilmurray and Maureen & Les Brierley with acceptable reasons given. It was RESOLVED to accept those apologies.

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

MA124/2526 To receive any Declarations of Interest and Dispensations

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

None received.

MA125/2526 To approve the minutes of the Maintenance Committee Meeting held on 28 January 2026.

It was RESOLVED to approve the minutes of the Maintenance Committee Meeting held on 28 January 2026 as an accurate record.

Proposed by Cllr Barnes, seconded Cllr Clark.

In favour: Cllrs Alexander, Barnes, Clark, Kyprianou.

Against:

Abstain: Cllr Davey.

MA126/2526 To re-approve the minutes of the Maintenance Committee Meeting held 19 November 2025 noting the correction to present councillors list.

It was RESOLVED to approve the minutes of the Maintenance Committee Meeting held on 19 November 2025 as an accurate record noting clerical omission corrected.

Proposed by Cllr Davey, seconded Cllr Barnes. All in favour.

MA127/2526 Public Participation: (For up to 15 minutes members of the public may contribute their views and comments and questions to the Maintenance Committee – 3 minutes per item)

No members of the public present.

MA128/2526 Finance Matters:

- a) To consider a finance report on expenditure within the committee's remit.
The report was noted.
- b) To note purchase of pest control equipment from Amazon at a total cost of £104.48.
Spend was noted.
- c) To note spend under delegated authority for cut back of hedges at Chalkhill Barrow at a cost of £280.00 +VAT.
Spend was noted.
- d) To note spend of £109.99 with Screwfix on combi drill and battery.

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

Spend was noted.

MA129/2526 Conservation Matters:

- a) To receive the EA Monthly situation report for January 2026.
Report was noted.
- b) To consider quotations for works for priority 2 actions to tree maintenance as agreed under MA108/2526c).
It was RESOLVED to accept quote 7962 from Shire Trees Limited at a cost of £2,755+VAT for the priority 2 tree works as highlighted in biennial tree inspection report.
Proposed by Cllr Clark, seconded Cllr Davey. All in favour.
- c) To consider quotations for works to Jubilee Orchard.
It was RESOLVED to accept quote 8013 from Shire Trees Limited at a cost of £1,950+VAT for the works required to the Jubilee Wood as highlighted in biennial tree inspection report.
Proposed by Cllr Davey, seconded Cllr Clark. All in favour.
- d) To receive any other updates and consider actions.
A press release from Wild Trout Trust was noted with thanks. ACTION: Copy to be sent to Village Voice.

MA130/2526 Stockbridge Meadows:

- a) To receive a report from the Conservation Warden.
The Conservation Warden gave a verbal report. It was noted that the 9 fruit trees had been planted and would be monitored for watering over the coming months.
- b) To receive any other updates and consider actions.
None received.

Keith Rudge left the meeting 19:47

MA131/2526 Allotment Matters:

- a) To receive a report from the Allotment Association.
The Allotment Association gave a verbal report. It was noted that inspections had taken place with 6 plots highlighted for concern, plots to be watched over coming weeks. One plot is currently in the process of termination of tenancy. It was noted that the clearance of the boundary has highlighted the need for levelling in the area. ACTION: quotes to be gathered for works required.
- b) To receive an update on planning application associated with grant awards to Allotment Association.
A draft planning application was discussed. ACTION: Deputy Clerk to report on advice over applicant details and draft planning application to be presented to Full Council.
- c) To receive any other updates and consider actions.
None received.

Chris Selway left the meeting 20:06

MA132/2526 Governance Matters:

- a) To receive the weekly inspection reports and consider any necessary actions.
Inspection sheets were noted.
- b) To consider any updates on damage or vandalism in the Parish.
Incidents of damage and vandalism were noted.
- c) To receive any other updates and consider actions.
None received.

MA133/2526 Correspondence:

- a) To consider suggested action on dog fouling – residents have raised concern about the amount of dog fouling on the pavements. Possible action to include temporary marking of waste to draw attention to issue.

Concern raised by residents was discussed. ACTION: Office to approach volunteers to use chalk paint to highlight fouling in attempt to highlight issue and change behaviours.
Proposed by Cllr Davey, seconded by Cllr Barnes. All in favour.

- b) To receive any other updates and consider actions.
None received.

MA134/2526 Outstanding Maintenance Issues: To consider the status of the job spreadsheet.

All outstanding maintenance issues were discussed. No further actions recorded.

MA135/2526 New Maintenance Issues: To consider Maintenance issues arising since last meeting.

None received.

MA136/2526 Biodiversity:

- a) To note planting of commemorative covid tree under SCDC agreement to take place on or before 8 March 2026.

Awaiting delivery of tree. ACTION: Arrange tree planting ceremony for Saturday 7 March 2026 depending on arrival of tree. Communicate to community.

- b) To receive any updates and consider actions.
None received.

MA137/2526 Cemetery Matters:

- a) To update on project to install memorial garden around Kohima Stone in New Road Cemetery.

ACTION: Office to arrange meeting with garden volunteer and Cllr Kyprianou.

- b) To review proposal for Memorial Garden at New Road Cemetery.

Proposal for Memorial Garden to allow scattering of ashes discussed. Decision to proceed with project and gather further information for consideration. Cllr Barnes to lead with memorial sculpture design. It was noted that memorial plaques could be added to the suggested arch way at a cost. ACTION: Office to proceed with required rules and regulation changes for New Road and present to Full Council for consideration.

- c) To receive any other updates and consider actions.
None received.

MA138/2526 Village Maintenance Matters:

- a) To note correspondence and consider actions in relation to Hopkins Homes transfer of land.

Awaiting response from Hopkins Homes.

- b) To consider acceptance of quote for replacement / fix of light on side of workshop at a cost of £85+VAT.

It was RESOLVED to accept quote from JHE at a cost of £85+VAT for replacement / fix of light on side of workshop.

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

- c) To receive any other updates and consider actions.
None received.

MA139/2526 Melbourn Community Hub Matters:

- a) To consider accepting quote for replacement / fix of internal emergency lighting and required bulbs at a cost of £315+VAT.

It was RESOLVED to accept quote from JHE at a cost of £315+VAT for replacement / fix of internal emergency lighting and required bulbs.

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

- b) To note installation of 'Keep Clear' labels to rear door to ensure emergency exit is not blocked.

Keep clear labels noted.

- c) To receive any other updates and consider actions.
None received.

MA140/2526 Pavilion/New Rec Matters:

- a) To receive any other updates and consider actions.

It was noted that rabbits are causing issue in the area. ACTION: Office to request pest control in the area.

MA141/2526 Little Hands Matters:

- a) To note Trulight attended site and altered faulty doors.

Attendance was noted.

- b) To receive any other updates and consider actions.

None received.

MA142/2526 Policies and Risk Assessments:

- a) To consider recommending to Full Council the review (date only) of Doc 4.22 Appointment of Contractors.

Grammatical errors highlighted. It was RESOLVED to recommend to Full Council to accept the changes with grammatical errors corrected to Doc 4.22 Appointment of Contractors. Proposed by Cllr Davey, seconded Cllr Clark. All in favour.

- b) To receive any updates and consider actions.

None received.

MA143/2526 To consider the date of next planned meeting as 15 April 2026. Note, potentially no meeting in March.

It was noted that any required items during March could be brought to Full Council for consideration. It was RESOLVED to confirm the next Maintenance Committee date as Wednesday 15 April 2026. Proposed by Cllr Clark, seconded Cllr Barnes. All in favour.

Meeting closed 20:40

Melbourn Parish Council
Maintenance Committee Report
Prepared by the Responsible Financial Officer (RFO)
Date: February 2026

1. Introduction

This report has been generated using the Rialtas Finance System and provides a comprehensive overview of the income and expenditure related to the maintenance of Melbourn Village for the period 01 April 2025 to 28th February 2026. This report also includes invoices received in February for a more up to date review. The aim is to support informed decision-making by the Maintenance Committee.

2. Report Overview

All financial data is categorised into cost centres that correspond to different areas of village and the maintenance required. Where applicable expenditures have been split into two categories:

- **Planned** (budgeted)
- **Unplanned** (non-budgeted/emergency or unforeseen)

This classification helps to better track how the Council's financial resources are being used and to identify areas requiring attention.

3. Overall Position

Maintenance income for the year to date totals £46,209 against a budget of £42,319 (109.2%), largely due to higher-than-expected income from burial fees and other miscellaneous receipts. Total maintenance expenditure stands at £197,020 against a budget of £208,031 (94.7%), indicating that overall spending within this committee area currently remains below the annual budget.

Some variances are the result of timing differences between planned and unplanned maintenance works, together with the use of earmarked reserves to fund specific repairs and projects.

4. Key Points.

- **Wardens** – Costs remain within budget overall. Van repairs have exceeded the original allocation but are partially offset by underspends elsewhere within the wardens' budget.
- **Stockbridge Meadows** – This area was added to the village maintenance contract after the annual budget was approved, meaning associated costs were not originally budgeted and will need to be monitored.
- **Tree and Hedge Works** – Unplanned tree works have exceeded the budget; however planned tree works remain significantly underspent pending the outcome of the tree survey. These areas are expected to balance once the programme of works is confirmed.
- **Cemeteries** – Income from burial and memorial fees has been stronger than anticipated during the year.

- Recreation Ground – Income and expenditure remain broadly in line with expectations, with some maintenance costs expected later in the financial year.
- Pavilion – Income remains minimal while maintenance and utility costs continue. The Pavilion is currently being used to support community initiatives such as the foodbank, and the ongoing community benefit should continue to be monitored against maintenance costs.
- Community Hub – Expenditure appears higher due to loan interest and capital repayments being recorded within the cost centre, together with works funded from earmarked reserves.
- Little Hands – Higher maintenance expenditure reflects unplanned repairs to the oil boiler and doors, which have been funded from reserves.

5. Ongoing Improvements

As the Council continues to transition to more detailed financial reporting, the Parish Clerk and the RFO will work in closely to:

- Provide additional insights where needed,
- Flag any anticipated high-cost maintenance works,
- Ensure the Committee is fully informed to make sound financial decisions.

6. Conclusion

Overall, the maintenance budget remains within the Council's planned financial position, with higher costs in some areas being balanced by underspends elsewhere and by the appropriate use of earmarked reserves.

For any further clarifications or questions regarding this report, please feel free to contact the RFO directly.

Prepared by:

Responsible Financial Officer (RFO)
Melbourn Parish Council
February 2026

Detailed Income & Expenditure by Budget Heading 09/03/2026

Month No: 11

Committee Report

	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
Maintenance							
<u>110 Wardens</u>							
4000 Salaries & Pensions	18,040	19,747	1,707		1,707	91.4%	
4110 Insurance	587	689	102		102	85.2%	
4175 Subcontractors	0	3,000	3,000		3,000	0.0%	
4230 Van - Tax, MOT, Fuel, Repairs	1,556	647	(909)		(909)	240.4%	
4235 Wardens Materials	466	0	(466)		(466)	0.0%	
4240 Wardens Equipment	381	1,539	1,158		1,158	24.7%	
4320 Maintenance & Reps- Unplanned	0	2,000	2,000		2,000	0.0%	
Wardens :- Indirect Expenditure	21,029	27,622	6,593	0	6,593	76.1%	0
Net Expenditure	(21,029)	(27,622)	(6,593)				
<u>210 Allotments</u>							
1200 Allotment Rent received	3,257	3,154	(103)			103.3%	
Allotments :- Income	3,257	3,154	(103)			103.3%	0
4320 Maintenance & Reps- Unplanned	27	538	511		511	5.0%	
4430 Grounds Maintenance - Planned	570	1,936	1,366		1,366	29.4%	
4510 Water	571	824	253		253	69.3%	
Allotments :- Indirect Expenditure	1,168	3,298	2,130	0	2,130	35.4%	0
Net Income over Expenditure	2,089	(144)	(2,233)				
<u>220 Conservation</u>							
1210 Grass Cutting Contribution	3,939	3,850	(89)			102.3%	
Conservation :- Income	3,939	3,850	(89)			102.3%	0
4000 Salaries & Pensions	4,227	4,619	392		392	91.5%	
4175 Subcontractors	2,549	3,300	751		751	77.2%	
4320 Maintenance & Reps- Unplanned	118	1,154	1,036		1,036	10.2%	
4350 Christmas Tree/Plants	644	1,430	786		786	45.0%	623
4360 Tree & Hedge Work - Planned	1,487	6,618	5,131		5,131	22.5%	1,487
4365 Tree & Hedge Work - Unplanned	9,237	3,546	(5,691)		(5,691)	260.5%	
4370 Project work	796	1,026	230		230	77.6%	308
4410 Nature Reserve management plan	561	513	(48)		(48)	109.4%	
4420 Grounds Maintenance - Unplanned	1,527	2,032	505		505	75.2%	
4605 Refuse & Dog Bin Collection	832	641	(191)		(191)	129.8%	
4635 Village Maintenance Contract	17,931	17,923	(8)		(8)	100.0%	1,870
Conservation :- Indirect Expenditure	39,910	42,802	2,892	0	2,892	93.2%	4,288
Net Income over Expenditure	(35,971)	(38,952)	(2,981)				
6000 plus Transfer from EMR	4,288	0	(4,288)				
Movement to/(from) Gen Reserve	(31,683)	(38,952)	(7,269)				

Detailed Income & Expenditure by Budget Heading 09/03/2026

Month No: 11

Committee Report

	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
<u>230 Stockbridge Meadows</u>							
4235 Wardens Materials	30	0	(30)		(30)	0.0%	
4320 Maintenance & Reps- Unplanned	47	0	(47)		(47)	0.0%	
4635 Village Maintenance Contract	811	0	(811)		(811)	0.0%	
Stockbridge Meadows :- Indirect Expenditure	888	0	(888)	0	(888)		0
Net Expenditure	(888)	0	888				
<u>250 Cemetery General</u>							
1300 Burial Fees	610	2,000	1,390			30.5%	
1305 Memorials Fees	0	525	525			0.0%	
1310 Internment Fees	0	1,500	1,500			0.0%	
Cemetery General :- Income	610	4,025	3,415			15.2%	0
4505 Electricity	(403)	0	403		403	0.0%	
4635 Village Maintenance Contract	8,915	9,752	838		838	91.4%	
Cemetery General :- Indirect Expenditure	8,512	9,752	1,240	0	1,240	87.3%	0
Net Income over Expenditure	(7,902)	(5,727)	2,175				
<u>260 Orchard Road Cemetery</u>							
1305 Memorials Fees	100	0	(100)			0.0%	
1310 Internment Fees	210	0	(210)			0.0%	
Orchard Road Cemetery :- Income	310	0	(310)				0
4315 Maintenance & Reps - Planned	0	175	175		175	0.0%	
4430 Grounds Maintenance - Planned	0	457	457		457	0.0%	
4500 Rates	324	278	(46)		(46)	116.4%	
4505 Electricity	144	221	77		77	64.9%	
4605 Refuse & Dog Bin Collection	0	103	103		103	0.0%	
Orchard Road Cemetery :- Indirect Expenditure	467	1,234	767	0	767	37.9%	0
Net Income over Expenditure	(157)	(1,234)	(1,077)				
<u>270 New Road Cemetery</u>							
1300 Burial Fees	5,360	0	(5,360)			0.0%	
1305 Memorials Fees	1,500	0	(1,500)			0.0%	
1310 Internment Fees	2,040	0	(2,040)			0.0%	
New Road Cemetery :- Income	8,900	0	(8,900)				0
4315 Maintenance & Reps - Planned	2,350	0	(2,350)		(2,350)	0.0%	2,350
4420 Grounds Maintenance - Unplanned	0	1,026	1,026		1,026	0.0%	

Detailed Income & Expenditure by Budget Heading 09/03/2026

Month No: 11

Committee Report

	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
4430 Grounds Maintenance - Planned	0	2,473	2,473		2,473	0.0%	
4500 Rates	991	845	(146)		(146)	117.2%	
4510 Water	72	0	(72)		(72)	0.0%	
4605 Refuse & Dog Bin Collection	0	146	146		146	0.0%	
New Road Cemetery :- Indirect Expenditure	3,413	4,490	1,077	0	1,077	76.0%	2,350
Net Income over Expenditure	5,487	(4,490)	(9,977)				
6000 plus Transfer from EMR	2,350	0	(2,350)				
Movement to/(from) Gen Reserve	7,837	(4,490)	(12,327)				
300 Play Areas							
4315 Maintenance & Reps - Planned	937	0	(937)		(937)	0.0%	
4320 Maintenance & Reps- Unplanned	0	3,357	3,357		3,357	0.0%	
4605 Refuse & Dog Bin Collection	1,248	2,771	1,523		1,523	45.0%	
Play Areas :- Indirect Expenditure	2,185	6,128	3,943	0	3,943	35.7%	0
Net Expenditure	(2,185)	(6,128)	(3,943)				
310 Recreation Ground							
1305 Memorials Fees	562	0	(562)			0.0%	
1400 Match Fees	2,290	3,350	1,060			68.4%	
1500 Hire of Recreation Grounds	765	840	75			91.1%	
1610 Misc Income	646	0	(646)			0.0%	
Recreation Ground :- Income	4,262	4,190	(72)			101.7%	0
4320 Maintenance & Reps- Unplanned	704	0	(704)		(704)	0.0%	
4430 Grounds Maintenance - Planned	290	3,225	2,935		2,935	9.0%	
4505 Electricity	249	518	269		269	48.0%	
4510 Water	64	0	(64)		(64)	0.0%	
4605 Refuse & Dog Bin Collection	2,704	2,364	(340)		(340)	114.4%	
4635 Village Maintenance Contract	5,943	6,502	559		559	91.4%	
4640 Melbourn Dynamo's Power Pitch	0	1,970	1,970		1,970	0.0%	(1,920)
Recreation Ground :- Indirect Expenditure	9,953	14,579	4,626	0	4,626	68.3%	(1,920)
Net Income over Expenditure	(5,691)	(10,389)	(4,698)				
6000 plus Transfer from EMR	(1,920)	0	1,920				
Movement to/(from) Gen Reserve	(7,611)	(10,389)	(2,778)				

Detailed Income & Expenditure by Budget Heading 09/03/2026

Month No: 11

Committee Report

	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
<u>320 Pavilion</u>							
1550 Hire of Pavilion	30	100	70			30.0%	
Pavilion :- Income	30	100	70			30.0%	0
4125 Broadband & Telephone	174	177	3		3	98.1%	
4175 Subcontractors	1,523	1,728	206		206	88.1%	
4315 Maintenance & Reps - Planned	879	2,483	1,604		1,604	35.4%	
4320 Maintenance & Reps- Unplanned	1,148	513	(635)		(635)	223.7%	
4500 Rates	2,379	2,822	443		443	84.3%	
4505 Electricity	2,019	2,587	568		568	78.0%	
4510 Water	561	100	(461)		(461)	561.3%	
4605 Refuse & Dog Bin Collection	421	417	(4)		(4)	101.0%	
Pavilion :- Indirect Expenditure	9,103	10,827	1,724	0	1,724	84.1%	0
Net Income over Expenditure	(9,073)	(10,727)	(1,654)				
<u>400 Car Park</u>							
4510 Water	119	0	(119)		(119)	0.0%	
Car Park :- Indirect Expenditure	119	0	(119)	0	(119)		0
Net Expenditure	(119)	0	119				
<u>410 Fire Engine House</u>							
4315 Maintenance & Reps - Planned	0	600	600		600	0.0%	
Fire Engine House :- Indirect Expenditure	0	600	600	0	600		0
Net Expenditure	0	(600)	(600)				
<u>420 Community Hub</u>							
1610 Misc Income	150	0	(150)			0.0%	
Community Hub :- Income	150	0	(150)				0
4206 Hub Fund redistribution - Heal	4,772	0	(4,772)		(4,772)	0.0%	4,772
4208 S106 Expenditure	3,233	0	(3,233)		(3,233)	0.0%	3,350
4315 Maintenance & Reps - Planned	2,602	5,086	2,484		2,484	51.2%	
4320 Maintenance & Reps- Unplanned	7,367	10,000	2,633		2,633	73.7%	
4505 Electricity	150	0	(150)		(150)	0.0%	
4700 PWLB Interest	29,268	27,340	(1,928)		(1,928)	107.1%	
4705 PWLB Capital	12,129	5,555	(6,574)		(6,574)	218.3%	
Community Hub :- Indirect Expenditure	59,522	47,981	(11,541)	0	(11,541)	124.1%	8,121
Net Income over Expenditure	(59,372)	(47,981)	11,391				
6000 plus Transfer from EMR	8,121	0	(8,121)				
Movement to/(from) Gen Reserve	(51,251)	(47,981)	3,270				

Detailed Income & Expenditure by Budget Heading 09/03/2026

Month No: 11

Committee Report

	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
510 Highways							
4320 Maintenance & Reps- Unplanned	160	0	(160)		(160)	0.0%	
4920 Street Lighting	1,695	1,026	(669)		(669)	165.2%	
Highways :- Indirect Expenditure	1,855	1,026	(829)	0	(829)	180.8%	0
Net Expenditure	(1,855)	(1,026)	829				
520 Little Hands							
1600 Property Rental Income	24,750	27,000	2,250			91.7%	
Little Hands :- Income	24,750	27,000	2,250			91.7%	0
4175 Subcontractors	1,579	1,756	177		177	89.9%	
4315 Maintenance & Reps - Planned	1,626	1,129	(497)		(497)	144.0%	
4320 Maintenance & Reps- Unplanned	13,741	538	(13,203)		(13,203)	2554.0%	12,839
Little Hands :- Indirect Expenditure	16,946	3,423	(13,523)	0	(13,523)	495.1%	12,839
Net Income over Expenditure	7,804	23,577	15,773				
6000 plus Transfer from EMR	12,839	0	(12,839)				
Movement to/(from) Gen Reserve	20,644	23,577	2,933				
530 Workshop							
4315 Maintenance & Reps - Planned	0	588	588		588	0.0%	
4500 Rates	11,664	13,671	2,007		2,007	85.3%	
4505 Electricity	1,562	2,901	1,339		1,339	53.8%	
4510 Water	281	221	(60)		(60)	127.0%	
4700 PWLB Interest	2,179	4,986	2,807		2,807	43.7%	
4705 PWLB Capital	6,265	11,902	5,637		5,637	52.6%	
Workshop :- Indirect Expenditure	21,951	34,269	12,318	0	12,318	64.1%	0
Net Expenditure	(21,951)	(34,269)	(12,318)				
Maintenance :- Income	46,209	42,319	(3,890)			109.2%	
Expenditure	197,020	208,031	11,011	0	11,011	94.7%	
Net Income over Expenditure	(150,812)	(165,712)	(14,900)				
plus Transfer from EMR	25,679	0	(25,679)				
Movement to/(from) Gen Reserve	(125,133)	(165,712)	(40,579)				

Detailed Income & Expenditure by Budget Heading 09/03/2026

Month No: 11

Committee Report

	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
Grand Totals:- Income	46,209	42,319	(3,890)			109.2%	
Expenditure	197,020	208,031	11,011	0	11,011	94.7%	
Net Income over Expenditure	(150,812)	(165,712)	(14,900)				
plus Transfer from EMR	25,679	0	(25,679)				
Movement to/(from) Gen Reserve	(125,133)	(165,712)	(40,579)				

Purchased under delegated authority – Coat at £85.45

Your order details

We'll let you know when your order has been dispatched.

[Prologic Max5 Thermo Armour Pro Jacket Camo Removable Fleece Fishing Hunting](#)



Price: **£94.95**
Item ID: 312809132398
Order number: 02-14508-98585
Size: Xxxl
Seller: [tacklehubLtd](#)
Tackle Hub Ltd
Utilities House
Whessoe Road

[View order details](#)

Order total:

Subtotal	£94.95
Postage	Free
Coupons, discounts, gift cards	- £9.50
<hr/>	
Total charged to x -2843	£85.45

Requested – long net at £196.00

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FERRETING PEST CONTROL

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Order summary

Item (1) £180.00
Postage to SW161AA £16.00

Total **£196.00**

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MA127 2526b) Parish Van Insurance

Parish van insurance is due for renewal on 22 April 2026.

Office investigated alternative providers unsuccessfully.

Alternative providers require a named driver – this puts said named driver at an insurance risk and derived little or no benefit.

Policy type	Insurer	Premium	Insurance premium tax	Admin fee	Total
2025 – 26 Non-Fleet Rated Commercial Motor	MS Amlin	£526.96	£63.24	£50.00	£640.20
2026 – 27 Non-Fleet Rated Commercial Motor	MS Amlin	£542.79	£65.13	£50.00	£657.92

It is proposed that we accept the quotation to renew with MS Amlin via Gallagher Insurance at a cost of **£657.92** – a modest increase on 2025-26 costs of £17.72.

Private & Confidential

Mrs Abigail Williams
Melbourn Parish Council
Melbourn Community Hub
30 High Street
Melbourn
Cambridgeshire
SG8 6DZ
United Kingdom

26th March 2026

Dear Abigail,

Insurance Policy: Non-Fleet Rated Commercial Motor
Client Name: Melbourn Parish Council
Client Reference Number: 3077160
Policy Number: AGRI/105790/2023
Effective Date: 23/04/2026

Your insurance policy is due for renewal shortly and we have pleasure in enclosing your renewal quotation(s) and documentation. These have been based on your requirements which you disclosed to us previously or in our recent renewal discussions. Our understanding of your requirements are shown in the enclosed documentation.

There are a number of documents enclosed and it is important that you review each of them. Within this letter we have summarised what we consider to be the most important points to assist you. We have directed you to those documents, or parts of documents, which you must read carefully.

Your renewal premium(s) for the forthcoming year are detailed as follows:-

Policy	Insurer	Premium	Insurance Premium Tax	Administration Fee(s)	Total Due
Non-Fleet Rated Commercial Motor	MS Amlin	£542.79	£65.13	£50.00	£657.92
Total		£542.79	£65.13	£50.00	£657.92

Non-Fleet Rated Commercial Motor

Your Requirements and Our Recommendations

We have assessed the information about the circumstances that you have provided to us to help us to identify your requirements and make recommendation(s). We have based our understanding of your requirements on this information.

Our Recommendation(s)

Blenheim House
1-2 Bridge Street
Guildford
Surrey
GU1 4RY

Tel: 01483 462 860

www.ajg.com/uk

We recommend that this policy is placed with MS Amlin based upon your requirements to purchase a Local Council Insurance policy and the price, extent of cover and policy benefits provided by the insurer.

Our recommendation is based on your requirements to have a Local Council Insurance policy for Melbourn Parish Council to the levels of cover we have discussed which is summarised in the attached quotation schedule and statement of fact.

- We have recommended that your cover is placed with the insurer(s) named within your schedule.
- We believe the cover(s) provided is the most suitable from the insurers that we have approached and based on the information you have provided.
- Please ensure you read your documentation pack carefully to confirm that the cover meets your requirements, paying particular attention to exclusions, warranties, conditions, excesses and limits.

If you require any changes to be made or information corrected, please contact us as soon as possible, as failure to do so could mean that your insurance is voided, or may lead to the insurer not paying all or part of your claim.

Please see the attached cover comparison which details a summary of the core covers automatically included with all Gallagher Insurance policies. In addition to these our insurer panel can provide enhanced levels of protection and additional covers where appropriate.

We would draw your attention to your Duty of Fair Presentation obligations, along with the importance of checking that you have adequate sums insured. Full details can be found in the Important Information section.

Market Selection

We have obtained terms from one insurer only.

Significant Terms, Conditions, Warranties, Exclusions and Subjectivities

Your **policy documents** will record what is insured and against what **Insured Perils** (risks) apply, along with details of any **Warranties** which sets out those things which you must make sure happen or have in place at all times. Your cover may be subject to **Exclusions** and **Endorsements**, which set out additional **Policy Terms** which are particularly important. Please also consider any **Conditions** with which you have to comply in order for your cover to be valid and for you to make a claim.

It is important that you read and make sure that you understand the full extent of the cover that is provided by your insurance policy. The policy wording should be read in conjunction with your policy schedule. Please read these carefully as they may have an impact on the validity of your cover and/or your ability to make recovery for any claims made.

If there are any areas of the policy which you are concerned about or do not understand, or where you are unable to comply, then please contact us to discuss in further detail. It may be possible, albeit at higher cost, to obtain wider or less restrictive cover.

The attached insurer schedule details the following endorsements applicable to your policy.

Key changes to your policy from renewal

Policy Documents

It is important that you check through your policy documentation. Please read all documents carefully, paying particular attention to the limits, endorsements and exclusions. **If any information is incorrect, please contact us immediately.**

Payment Options

Our standard payment terms are payment on or before your policy inception or renewal date. This ensures we receive your funds in time to settle our Insurer accounts where there are strict requirements.

You can pay by the following options:-

- Cheque payable to Arthur J Gallagher Insurance Brokers Ltd - Please add your client reference number onto the back of the cheque.
- Direct Debit with Insurers (if available)
- Bank Transfer (BACS) - Gallagher will provide our bank details upon instruction to proceed

Next Steps

In order to renew the policy for Melbourn Parish Council you must;

1. Check the attached documents and inform us if anything needs changing
2. Check the cover still meets the needs of Melbourn Parish Council
3. Confirm that the policy for Melbourn Parish Council should be renewed via communityrenewals@ajg.com or telephone us on 01483 462860 before 23rd April 2026
4. Pay for your policy by the renewal date 23rd April 2026

If you have any questions relating to your insurance arrangements, please do not hesitate to contact us. **We look forward to receiving your renewal confirmation by the renewal date.** Failure to provide your instructions could result in your policy and cover lapsing.

Should you need any assistance or wish to review our recommendation in anyway, please do contact the Community Team at Gallagher Insurance on 01483 462860 or via community@ajg.com.

Yours sincerely,

The Community Team

Tel: 01483 462860

Email: community@ajg.com

TALK TO US ABOUT:

- Motor
- Engineering
- Cyber
- Professional Indemnity
- Associated Charities
- Village Hall Policies
- Anglican Church Policies
- Risk Management Solutions
- Event Coverage
- Terrorism

Enclosures	Action Required by You
Statement of Fact(s)	Information you have provided to us and on which your policy is based. Please review and advise us of any changes required.
Policy Schedule(s)	Please review and advise us immediately if there are any terms you are unable to comply with or do not understand.
Policy Summary(s)) Notice to Policyholder/Summary of Changes	An overview of the proposed cover including limits. Please read in conjunction with your policy and advise us immediately if there are any terms you are unable to comply with or do not understand.
Our Invoice	Please note payment terms.
Important Information	Please read and retain.
Our Terms of Business	Please read and retain.

Our Service & Remuneration

The table below indicates 'how we are paid for our services'. Further information is available in our Initial Disclosure Document that can be located further on in this letter.

Policy Cover	Broker Fee	Commission	Admin Fee
Non-Fleet Rated Commercial Motor	x	✓	✓
Cyber Package	x	✓	x
AJG Community Schemes	x	✓	x

Important Information

Please read this section carefully **as it contains important terms and may require you to take action.**

1. Sums Insured and Under-Insurance (Average)

Please ensure you are insured for the full value of risk in accordance with the policy terms and conditions. We strongly recommend that you obtain professional valuations for reinstatement purposes of buildings, machinery and plant at regular intervals. Sums insured and limits of indemnity should be kept under review throughout the period of insurance.

It is important that you are NOT under-insured. Make sure you have insured your buildings for the full rebuilding cost including allowances for architects costs and site clearance, and your contents for their full replacement value as new items.

You must notify us if the full replacement value of your contents or full rebuilding cost of your buildings exceeds the amount shown on your schedule.

The insurer will only be able to settle claims at the percentage you are actually insured for. For example, if the value of your contents shown on your schedule only represents 70% of the full replacement value then the insurer will not pay more than 70% of your claim.

2. Duty of Fair Presentation

When you answer questions or agree with assumptions during the quotation process, you must disclose material facts or circumstances about the risk(s) you want to insure. A material fact or circumstance is something that would influence the judgement of an insurer in deciding whether or not to insure the risk.

This is known as a 'duty of fair presentation' and includes disclosing the following:

- Information that you, your firm's senior management, or anyone responsible for arranging your insurance knows, or should know in relation to your business; and
- Information that would be revealed by a reasonable search of information available to you or by making enquiries, and could include information held within your business or by someone else (such as your insurance broker).
- Remember that if you fail to meet this duty, it could mean that the policy is void, or that the insurer is not liable to pay all or part of your claim(s).

The following examples provided are in addition to the main wording above and are to be used where appropriate:

Examples of material facts or circumstances include the following (please note these have been provided as examples only and the list is not exhaustive):

- Being declared bankrupt, participating in an Individual Voluntary Arrangement (IVA) or protected deed of trust in Scotland or making a compromise arrangement with creditors.
- Other policies in place covering the same risk.



- Previous claims or incidents which may have led to a claim but for which you did not actually submit a claim.
- Any caution, charge or conviction of a criminal offence for you or any director/business partner/trustee
- Any motoring convictions or disqualification by any director/business partner/trustee or any driver of a company vehicle in respect of a motor insurance application
- The organisation, directors, partners or trustees having been prosecuted or received a prohibition or improvement notice for failure to comply with any Health and Safety, Welfare or Environmental Protection legislation
- Being declined cover by other insurers or having special terms imposed
- Changes to your business activities
- Changes to the Police response to alarm signals.

Please remember that if any of your details, material facts or circumstances change during the policy period, you must always notify us immediately.

3. Policy Terms, Conditions and Exclusions

Insurers may impose warranties and/or restrictive endorsements and where any of your policies are subject to a warranty, compliance is an absolute requirement at all times.

In addition to warranties (or in some instances, in place of) policies may contain "conditions precedent to liability". Failure to comply with a condition precedent may mean that the insurer will not be liable for any loss.

Please pay particular attention to any warranties and/or restrictive endorsements as failure to fully comply with any warranty/endorsement terms could suspend or invalidate the policy cover.

Similarly, policies also contain general conditions that apply to all policyholders; for example, 'Notification of Claims' and alteration in risk. You should familiarise yourself and comply with all conditions.

Full details of any warranties, terms, conditions and exclusions are contained within your policy wording and schedule. **For your protection, it is essential that you read your policies carefully to ensure you are familiar with all of the terms, warranties, conditions and exclusions.**

If at any time you are unable to comply with a warranty, condition precedent to liability, or any other policy terms, conditions, exclusions or insurers' requirements, please let us know immediately as the requirements imposed will continue to apply until insurers have accepted that you are compliant with policy terms and confirmed cover.

If you have any queries or questions regarding the policy term, conditions or exclusions please contact us immediately.

4. Administration Fees

Where we charge an administration fee in respect of the operational cost of setting up, administering or cancelling your policy, e.g. postage, stationery and licensing fees. The administration fee is not subject to Insurance Premium Tax and is separate to any other broker fee charged and/or commission earned for our services.

Activity	Annual premium under £4,500	Annual premium over £4,500	Annual premium over £20,000
New Business and Renewal administration fee	£50	£75	£0

5. Basis of our services

The services we provide are outlined in our **Terms of Business Agreement (TOBA)**. The detail of which is provided in Appendix 1 of this report. **Please read this carefully as we will provide our services in line with this.**

We act on an 'advised' basis which means that we will be making a personal recommendation of a specific insurance policy(ies) based on information you have given us around your particular requirements and circumstances. When acting on an 'advised' basis, we act as Agent of the Customer (that is to say, we represent the customer) in order to select appropriate cover(s) from different insurance markets.

6. Short Form Privacy Notice

We are the data controller of any personal data you provide to us. We collect and process personal data in order to offer and provide insurance services and policies and to process claims. Personal data is also used for business purposes such as fraud prevention and detection, financial management, to generate risk modelling, conduct analytics including to advise, improve and develop our products and services and to comply with our legal and regulatory obligations. This may involve sharing information with, and obtaining information from, our group companies and third parties such as (re)insurers, other brokers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators or fraud prevention agencies.

We may record telephone calls to help us to monitor and improve the service we provide as well as for regulatory purposes.

Please see our Privacy Notice for further information on how your personal data is used, shared, disclosed and retained, your rights in relation to your personal data and how to contact our Data Protection Officer. Our Privacy Notice can be found at <https://www.ajg.com/uk/global-privacy-notice/>

From time to time we may make important updates to our Privacy Notice and these may in turn affect the way we use and handle your data. Please ensure you review our Privacy Notice periodically to ensure you are aware of any changes.



If you are entering into this agreement in the course of your business, or as a charity, for charitable purposes and providing information on other individuals to us, for example your employees and/or any other party that would be covered under the insurance policy we may be placing or services we may provide to you, you shall ensure that individuals whose personal data you are providing to us have been provided with fair processing notices that are sufficient in scope and purpose, and that you have obtained all appropriate consents, where required, or are otherwise authorised, to transfer the personal data to us and enable us to use the personal data and process the personal data for the purposes of this agreement and as set forth in our Privacy Notice. You must not share personal data with us that is not necessary for us to offer, provide or administer our services to you.

7. Fraud Awareness

To help prevent fraud - before requesting your bank details to provide you with a refund by phone, we will always validate with you information that we hold on file; information that only you would know. This information could include your address or specific policy details. Any refund we provide will only be for one of three reasons:

- 1) overpaid funds
- 2) a reduction in your cover
- 3) cancellation

Arthur J. Gallagher Insurance Brokers Limited will never request sensitive information, such as, passwords, usernames or a mother's maiden name.

If you receive a phone call and are unsure it is from us, you can always call us to verify we are who we say we are. Please call your usual contact, or call us on the telephone number shown within this document.

8. Employers Liability Insurance – What you need to know

Employers' Liability Insurance

Since 1st October 2008 Employers are allowed to display their employers' liability certificate in an electronic format, so long as it remains accessible by all employees.

Although the law no longer requires you to retain certificates, we strongly recommend that you continue to do so. We believe that it is in your own interest to retain copies. Where no records can be found, you will be responsible for payment of any claim, particularly in relation to so-called 'long-tail' industrial diseases such as deafness and asbestosis.

If your policy includes cover for Employers Liability, this is designed to cover the costs of compensation, and legal fees should a member of staff fall ill or be injured due to an employers' negligence. If you are instead looking for financial cover should you, or an employee, be injured in an accident at work, then you may benefit from a Personal Accident policy. Please contact us to discuss what is included within a Personal Accident policy and to obtain a quote for this cover.

9. Making a Claim



Step 1 Reporting a claim

- You will need to notify us as soon as possible after an incident, either by telephone on 02382 547123 or by email to communityclaims@ajg.com.
- Alternatively out of hours in an emergency, you may also contact your insurer direct. You will find your insurer's claims line number within your policy document, as well as highlighted within your renewal pack.
- Delay in notifying your insurer of an incident or a claim can potentially prejudice your/your insurer's position and can cause difficulty with acceptance of your claim, either in part or in full.
- In the event of injury and/or damage to another party or their property, it is important that no admission of liability is made, as this may also prejudice your/your insurer's position. Any third party claim or correspondence should be immediately passed to your insurers, unanswered.
- Appropriate steps should be taken to minimise any further loss or damage, where possible. Please ensure to retain itemised invoices for any emergency works completed and take photos of the damage where possible.
- When notifying a claim, it is important that you have the following key information available, which will help identify you and assist with data protection protocols, thereby reducing any potential delays in providing you with initial advice:
 - Policyholder's name
 - Policyholder's address and postcode
 - Policy number
- In order for us to give you the most accurate advice and guidance on the notification call, there are some key pieces of information that we will need to know:
 - What happened? When? Where?
 - What is the extent of the loss, damage, injury? Consider physical and financial/trading impacts.
 - What is the impact to you as the policyholder?
 - What is being done to help prevent further loss, damage or injury?
 - Who is the best person for insurers to liaise with, what is their relationship with the policyholder and what are their contact details?

It's understood that some of the information may only be indicative at the outset, but the more accurate the information provided, the more likely the advice given will meet your needs and also assist with the progress of your claim.

- Your insurer will advise of next steps, allocate a claims reference number and also provide detail as to who will be your contact throughout the claim.
- Where the services of other parties may be required, insurers will provide details as to who this will be and the services that they will provide.
- Examples include – loss adjuster on large or complex claims, Solicitors/Investigators on Liability issues or claims, Engineers/Approved Repairers on Motor claims insurers should also discuss and agree with you the best method and frequency of updates/next contact.

Step 2 Claims Handling & Investigation

- In order to evaluate and progress any claim, insurers more often than not will require additional supporting documentation from you.
- Insurers should clearly articulate what they require from you and the reasons why. Typically this will be estimates or invoices and anything that may help them evaluate your claim against the policy coverage that you have in place.
- Delays and/or omissions can in some circumstances lead to issues with acceptance of a claim in part or in full. It is therefore important that you reply to any requests and supply the information required at your earliest opportunity, in order to assist with progressing



your claim.

- Should you not understand or wish to query any request from your insurer or their agent, it is recommended that you call them at the earliest opportunity to discuss and seek clarity from them.
- Insurers will look to agree with you what the next steps may be relating to any repair, replacement, defence, or interim actions required.
- Interim payments can sometimes be agreed, particularly on large claims or where the claim creates cash-flow issues. Where appropriate you should ask insurers whether this is a possibility.

Step 3 Conclusion/Resolution of Claim

- Once insurers have received sufficient supporting documentation and assessed them against the policy coverage in place, we will advise you regarding what a resolution of your claim may look like.
- Payments to be made (in part or in full) should be clearly explained by insurers, including their calculation.
- If for any reason the claim will not be met (in part or in full), insurers should clearly explain the reason why and provide evidence, where appropriate.
- Excess – Any settlement agreed will be subject to the deduction of the applicable policy excess. This can be verified by referring to your policy documents.
- VAT – If the policyholder is VAT registered or able to recover VAT for the costs claimed under their insurance policy, in the majority of situations the policyholder will be responsible for the VAT element of any invoice relating to the claim. This can include the VAT element of suppliers appointed by the insurer, such as solicitors costs.

Exceptions - Assistance and Complaints

- Escalations and complaints regarding services provided by the insurer should, in the first instance, be directed to the appropriate insurers as soon as the issue arises or is identified.
- Each insurer will have a formal escalation and complaint protocol in place, the details of which will be contained within your policy wording, which should give you suitable guidance.
- If however you encounter any difficulties identifying the appropriate process and/or insurer contact details, you can contact our Claims Team on 02382 547123 or email communityclaims@ajg.com, to assist you with ensuring that your issue or complaint reaches the appropriate insurer contact.

Examples of where we may be able to assist include:

- If you are having difficulty making contact with your insurer.
- Your insurers are unable to trace your policy.
- You require additional clarification regarding the claims process.
- Your insurers are failing to provide you with the appropriate level of service.



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In line with our standard internal review processes, we have made some changes to our Terms of Business Agreement (TOBA), the document which governs the supply of our services to you, as a direct customer of one of the Gallagher entities.

Please find attached the updated version (the “New TOBA”) which replaces the previous TOBA.

Generally, the material changes we make to our TOBA, can apply for any of the following reasons:

- to meet changing regulatory and / or legal requirements;
- providing more clarity around the basis of our relationship with you;
- add to the information about our organisation that we provide to you; or
- improve how we conduct business.

The more important changes are highlighted as follows:

- The sections entitled “How Do We Maintain Your Privacy” and “Confidential Information” have been merged into one section now entitled “Confidentiality and Data Protection” in order to clarify the use and disclosure of Confidential Information and Personal Data that you provide us in connection with the TOBA and the scope of business covered by it as well as addressing cross border transfers of such data.
 - Under the ‘Data Protection’ sub-section, we have expanded the circumstances where Personal Data may be processed, to align with our Privacy Notice.
 - The sub-section entitled ‘Confidentiality’ now includes a clearer definition of Confidential Information.
- For some clients there is a change to the “Limitation of Liability” provision that limits the liability that Gallagher would incur in the event of an error or omission on our part that leads to a client loss. This is now limited to £10m as standard in TOBAs issued to our client population. This is in line with our insurance industry peers and other similar professional services sectors, who employ such provisions to ensure prudent risk management and actively manage enterprise risk.

Please notify your usual Gallagher contact as soon as possible if you have any queries about the changes contained within the New TOBA or if there is anything in it that you do not understand or accept, as otherwise, we shall proceed on the basis that we have your deemed consent to the terms of the New TOBA.

Please retain this document and your New TOBA which supersedes any other TOBA we have sent to you in the past.

Terms of Business Agreement

Arthur J. Gallagher Insurance Brokers Limited

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Scope and application

This agreement, together with any separate written agreement between you and Arthur J. Gallagher Insurance Brokers Limited ('AJGIBL'), sets out the terms on which we agree to act for you when we are instructed to provide services by you.

In this agreement 'we', 'us' and 'our' means AJGIBL. References to 'insurers' include insurers, underwriters, managing agents or, where applicable, reinsurers with whom we place business. As appropriate, references to 'insurance' or 'insured' include reinsurance and reinsured respectively. Additionally, any reference to 'policy' shall mean an insurance or reinsurance policy, as appropriate.

It is important that you read this agreement carefully as it contains details of our statutory and regulatory responsibilities and your contractual obligations, on which we intend to rely. If there is anything you do not understand in this agreement you should inform us otherwise we will assume you are providing your informed consent to this agreement.

We specifically draw your attention to the following sections:

- a) What do we do?
- b) How are we paid for our services?
- c) How do we handle your money?
- d) Your obligations
- e) Conflicts of interest
- f) Complaints
- g) Limitation of Liability

Where your business is operated through an incorporated company, trust, limited liability partnership or partnership, we are entitled to assume that the recipient of this agreement has obtained authorisation or is entitled to consent to these terms on your behalf. If you are a company or other body corporate, unless otherwise expressly stated in any separate written agreement between you and AJGIBL, you agree to and accept the terms of this agreement on your own behalf and on behalf of each of your group companies (where those group companies are receiving the benefit of our services). You will ensure that each of your group companies will act on the basis that it is a party to and bound by the agreement. All references in this agreement to 'you' and 'your' mean you and each of your group companies.

If you have instructed another insurance broker to deal with us on your behalf, we will assume unless told otherwise that the broker has full authority to agree the terms of this agreement with us and to deal with us on your behalf as your agent in relation to all matters covered by this agreement.

This agreement replaces any terms of business agreement that we may have previously agreed with you. If you have a separate service level agreement in place with us then the terms of that agreement must be read together with this agreement. In the event of a conflict, the terms of your service level agreement will take precedence over this agreement.

We may change the terms of this agreement from time to time. This may be:

- a) to reflect changes in our services or in market practice
- b) to reflect legal or regulatory developments, or
- c) to improve the clarity of this agreement.

We will tell you if we have materially changed these terms for any of these reasons and, in any event we will inform you of such changes before your policy is due to renew.

This agreement replaces any terms of business agreement that we may have previously agreed with you. If you have a separate service level agreement in place with us then the terms of that agreement must be read together with this agreement. In the event of a conflict, the terms of your service level agreement will take precedence over this agreement.

We may change the terms of this agreement from time to time. This may be:

- d) to reflect changes in our services or in market practice
- e) to reflect legal or regulatory developments, or
- f) to improve the clarity of this agreement.

We will tell you if we have materially changed these terms for any of these reasons and, in any event we will inform you of such changes before your policy is due to renew.

We may also change the terms of this agreement for other reasons, but if we do, we will notify you in advance and you will have the right to terminate this agreement within 30 days of such notification.

Who are we?

AJGIBL is a company incorporated and registered in Scotland with company number SC108909 whose registered office is at Spectrum Building, 55 Blythswood Street, Glasgow, G2 7AT. You can find out more about us at www.ajg.com/uk/.

We are an insurance intermediary, risk management and consulting firm authorised and regulated by the Financial Conduct Authority ('FCA'). Our FCA firm reference number is 311786. We are permitted by the FCA to act as a general insurance intermediary, to arrange credit and collect payments. You can check these details by visiting the FCA's website (www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768 (+44 20 7066 1000 from overseas).

What do we do?

As an insurance intermediary, we usually act for you. We offer access to general insurance products and services provided by a wide range of UK and international insurers, including Lloyd's.

Our services include advising you on your insurance needs, arranging insurance policies with insurers in order to meet those needs, provide associated risk management services and any other insurance related services. We will also help you to make changes to your insurance policy if required and will remind you when your policy is due for renewal as appropriate. Unless your policy states otherwise, or we agree, we will provide you with assistance in submitting a claim and with obtaining reimbursement from insurers.

In certain circumstances, we may act for your insurer, for example, where we have delegated underwriting authority and/or claims settlement authority, or where we have entered into a managing general agency agreement with one or more insurers. In cases where we are acting on behalf of the insurer, we will be acting as their agent. Please see the section headed Conflicts of interest for more information about how we manage these arrangements.

We cannot arrange insurance for you until we have received complete instructions from you. Your insurance cover is not in place until we have confirmed it to you in writing or we have issued evidence of cover. Where we receive your instruction or a firm order after normal office hours, placement of your insurance will be subject to further confirmation by us as soon as reasonably possible the following business day.

We do not offer advice in relation to tax, accounting, regulatory or legal matters (including sanctions) and you should take separate advice as you consider necessary regarding such matters.

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

Which insurers do we use?

In finding an insurance solution that meets your demands and needs, we may either conduct a market analysis of potential insurers, or we may only consider a specific product from a single insurer, or products from a panel of insurers. In certain circumstances we may act for the insurers, or use services of other of our group companies - please see the "Conflicts of Interest" section.

We use publicly available information, including information produced by credit rating agencies, to identify insurers with whom we will consider placing your business. We do not guarantee the financial status of any insurer. You may require us to use an insurer that we would not ordinarily recommend due to their credit rating. In the event of an insurer experiencing financial difficulties, you may still have a liability to pay any outstanding premium and we are not responsible for any shortfall in amounts due to you in respect of any claims.

We are available to discuss with you any concerns you have with the insurer you have chosen for your insurance policy(ies).

How are we paid for our services?

Payment in respect a service that we provide to you in respect of any single contract of insurance may be made up of one or more of the following:

a fee paid by you; details of this, or the basis of calculation, will be declared to you in advance of this being incurred; brokerage/commission, which is a percentage of the total annual insurance premium paid by you and given to us by the insurers with whom we place your business; and administration charges, in addition to any insurance premiums, for administration of your policy, including amending and cancelling any policy: these apply on most placements (even where a) and / or b) apply), and details of these charges, will be provided to you in advance of them being incurred.

Please note that where we have not agreed a fee (a) payable by you in respect of any contract of insurance, our remuneration will be by way of commission (b). There may be instances where we have agreed a fee (a) with you, and for subsequent, additional policies, we also earn a commission.

If we charge you a fee (a) in relation to any contract of insurance, and either also receive commission payments in respect of that contract of insurance, or will do so in relation to any subsequent contracts, then we will inform you of that fact prior to the fee being incurred.

Please note that for commission (b), we do not intend to earn commission from the taxation element of any insurance premium tax.

We may receive additional payments such as a profit share or profit commission from insurers, for instance, from insurers payable under a delegated underwriting authority or other facility or individual contract in recognition of overall profitability.

We may also earn income from insurers or other sources in other ways. For example, we may receive income from insurers for ancillary services provided solely on their behalf.

Upon request, we will be pleased to provide details of any income we are due or have received as a result of placing your business. Unless we specifically agree otherwise, brokerage/commission and fees are earned when we arrange an insurance policy for you, or in the case of any other service when we commence providing that service to you.

However in respect of any payment made to us this will only be recognised as payment for the service when we have reconciled your payment. We will be entitled to retain all fees and brokerage in respect of the full period of contract(s) of insurance arranged by us including in circumstances where your policy has been terminated and your insurers have returned pro-rated net premium. Consistent with long established market practice, we will deduct our brokerage and other commissions from the premium once received.

If you decide to terminate our appointment in relation to policies we have placed on your behalf and where, (i) the policy or policies have not expired, and (ii) premium is due on the policy or those policies, we are entitled to any brokerage/commission originally due on the policy or policies and you will ensure the broker subsequently appointed to administrate the policy or policies agrees and accepts to collect the brokerage/commission and remit to us in good time.

Confidentiality and Data Protection

Confidentiality

During the course of this agreement or during discussions between the parties regarding potential services under this agreement (such as a request for proposal), each party may be provided with or given access to Confidential Information from or on behalf of the other party and each party agrees to treat such information as confidential and will not disclose it to any third party, except as stated in this agreement.

Confidential Information means all data received from or on behalf of the other party that is non-public, confidential or proprietary in nature, including, without limitation, non-personal, commercial data. Confidential Information does not include (i) Personal Data (as defined below); or (ii) information that (a) was previously known to a party without an obligation not to disclose such information, (b) was independently developed by or for the party, (c) was acquired from a third party without an obligation not to disclose such information, or (d) is or becomes publicly available through no breach of this agreement.

Data Protection

Each party agrees to comply with its respective obligations under applicable data protection laws with respect to Personal Data processed under this agreement. Personal Data means any information relating to an identified or identifiable natural person and for the avoidance of doubt does not include aggregate and anonymous data. Each party shall implement appropriate measures to maintain the availability, integrity, confidentiality and security of Personal Data processed under this agreement to protect it from unauthorized or illegal access, destruction, use, modification or disclosure.

We are the data controller of any Personal Data you provide to us or that we receive in connection with this agreement. Please review our Privacy Notice for details on how we collect, use, share, secure and retain data, and the rights an individual has in relation to Personal Data. Our Privacy Notice can be found at <https://www.ajg.com/uk/privacy-policy/>. From time to time we will update our Privacy Notice, which may impact the ways in which we handle data. Please review our Privacy Notice periodically to ensure you are aware of any changes.

If you will be providing us with Personal Data of other individuals in connection with this agreement (such as your employees), you shall ensure that those individuals have received appropriate data privacy notices and that you have obtained all required consents to enable you to process and transfer the Personal Data as described in this agreement. You will only share Personal Data with us that is necessary for us to provide the services, reliable for its intended use, and accurate, complete and current. You agree to notify us if you become aware that the information is inaccurate, incomplete or out-of-date. You will also provide us with reasonable assistance, upon request, in dealing with any requests, inquiries or complaints that we receive from individuals and/or local data protection regulators in relation to any Personal Data processed under this agreement.

Use and Disclosure of Confidential Information and Personal Data

You agree and acknowledge, respectively, that we may use Confidential Information and Personal Data provided to us:

- (i) to provide the services and fulfil our obligations under the agreement in accordance with applicable laws, regulations and our Privacy Notice;
- (ii) to share such information with (re)insurers, other brokers, surveyors, loss adjusters, loss assessors, third party claims administrators, service providers, premium finance providers and other similar third parties either to the extent necessary to provide our services to you or in accordance with normal (re)insurance broking practices;
- (iii) to conduct data analytics, surveys, benchmarking and risk modelling to understand risk exposures and experience, for purposes of creating industry or sector-wide reports to share with our group companies and third parties provided reports shared with third parties will only be on an aggregate, anonymised or de-identified basis, unless we have obtained your consent;
- (iv) to improve and develop systems and algorithms for purposes of delivering services to you and other clients, conducting data analytics, developing sales and marketing strategies and otherwise improving our services and products; and
- (v) to collect and use your risk, loss, reserve and claims data in the creation, marketing and commercial use of loss databases, analytical or statistical reports, models and tools, (re)insurance and capital markets products, any of which may be used in the services provided to you or third parties, except any services provided to third parties would only include aggregate, anonymised or de-identified data.

Without limitation to any other provisions contained herein, either party may disclose Confidential Information and Personal Data that it has received from the other or been given access to under this agreement:

- (i) to its group companies, professional advisors, actuaries, auditors, insurers, sub-contractors, (sub) processors and other similar third parties to the extent necessary to perform a party's rights or obligations under this agreement or to ensure the effective management, administration, and operation of its businesses, provided such persons are under a duty of confidentiality;
- (ii) to the extent required by law or regulations, where requested or required to do so by a court of competent jurisdiction, tribunal, arbitration body, law enforcement, administrative agency or regulator, or to exercise or defend its rights in a legal dispute related to this agreement; and
- (iii) for fraud detection and financial management and prevention (including but not limited to disclosure to credit reference agencies or fraud prevention agencies).

In order for us to operate as a global business and provide the services described above, we may transfer Confidential Information and Personal Data as contemplated herein across borders.

Any such transfers will comply with applicable law and be subject to suitable safeguards to ensure an adequate level of protection, including, where required, the use of standard contractual clauses approved by the local data protection regulator, that require each party to ensure that the Personal Data receives an adequate and consistent level of protection.

How do we handle your money?

In our role as an intermediary between you and your insurers we may hold money:

- paid by you to be passed on to insurers
- paid to us by your insurers, to be passed on to you
- paid by you to us for our services, but which we have not yet reconciled.

For your protection, the way that we handle your money is designed to protect your interests in the event of our financial failure.

We may take payment from you when your policy next renews using payment card information you have shared with us and which we will retain. If we intend to do this, we will confirm this to you in your renewal invitation prior to your next policy renewal. You may opt-out of automatic renewal at any time by contacting us.

Insurer Money (money we hold as agent of an insurer):

Where we have an agreement with your insurer to hold money as their agent, any premiums you pay to us are treated as having been received by the insurer as soon as they are received by us. Claims payments and/or premium refunds are treated as received by you when they are actually paid to you.

Where we receive monies as agent of your insurer, we can only deal with that money in accordance with the instructions of the insurer. This means that, for example, if you want us to return such monies to you, we can only do so with the agreement of the insurer.

Client Money (money we hold as your agent):

Where we do not have an agreement with your insurer to hold money as their agent, we will hold premiums you pay to us as your agent. Money we receive from your insurer which is payable to you will be your property whilst we hold it.

We may also hold money as your agent where you have paid this to us in respect of our fee for a service, until such time as we have reconciled the payment against the relevant service. Money we hold as your agent is referred to as 'Client Money'.

FCA rules require us to keep Client Money separate from our own money. We hold Client Money with an approved bank, segregated in a client account subject to a Non-Statutory Trust ('NST'). The aim of the NST is to protect you in the event of our financial failure. If such an account is held outside the United Kingdom, it may be subject to different laws and regulations, which may mean that the Client Money held in that account is not protected to the same extent as it would be if it were held in the United Kingdom, or at all. Please tell us if you do not wish us to hold any money for you in a particular jurisdiction.

We may use Client Money held in the NST on behalf of one client ('Client A') to pay another client's premium ('Client B') before we receive such premium from Client B. We may also make claims payments/ premium refunds to other clients before monies are received from the insurer.

Although there may be occasions when we do this, it is not our policy to routinely cross-fund in this way. For the avoidance of doubt, we may not use Client Money to pay ourselves commissions before we receive the relevant premium from you.

We may invest Client Money held in the NST in accordance with FCA rules relating to Client Money. If we do invest money in this way, we will be responsible for meeting any shortfall in the value of the investments at the time of their realisation. Any interest or profits earned on Client Money held by us will be retained by us for our own use, rather than paid to you.

Holding both insurer and Client Money

We may hold both insurer and Client Money together in the NST. When this happens, your interests as our client will continue to be protected.

Payment to third parties:

We may transfer Client Money to another person, such as another broker or settlement agent, for the purpose of carrying out a transaction on your behalf through that person. This may include brokers and settlement agents outside the UK. The legal and regulatory regime applying to a broker or settlement agent outside the UK may be different from that of the UK. This means that, in the event of a failure of the broker or settlement agent, this money may be treated in a different manner from that which would apply if the money were held by a broker or settlement agent in the UK. You may notify us if you do not wish us to pass your money to a person in a particular jurisdiction.

We may also transfer Client Money to a professional services firm such as a loss adjuster, surveyor or valuer unless you instruct us otherwise.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme ('FSCS'). You may be entitled to compensation from the FSCS if we cannot meet our financial obligations to you. This depends on the type of insurance contract that we have arranged for you, certain eligibility criteria and the circumstances of the claim.

Further details regarding the FSCS are available online at www.fscs.org.uk or by calling 0800 678 1100 (+44 20 7741 4100 from overseas).

Separately, your insurer and/or you may be covered by a different compensation scheme.

Your obligations

You will not instruct us to provide services which would cause us, nor use our services in any way, to violate applicable laws including without limitation bribery, anti-corruption, money laundering sanctions, or data protection laws.

You are required to make a fair presentation of the risk to an insurer which discloses every material circumstance which you know or ought to know relating to the risk to be insured. This includes information known by your senior management and those responsible for arranging your insurance as well as information which would reasonably have been revealed by a reasonable search of information available to you.

A circumstance is material if it would influence the judgment of a prudent insurer in determining whether to provide insurance for the risk and, if so, on what terms. Disclosure must be reasonably clear and accessible to a prudent insurer. Material representations of fact must be substantially correct and material representations of expectation/belief must be made in good faith. Failure to comply

questionnaire that covers the particular point. If you are in any doubt as to whether information is material, you should disclose it.

Anti-bribery, corruption and financial crime

You agree that you will ensure that at all times you comply with all laws, statutes and regulations that apply to you relating to anti-bribery and corruption, including the UK Bribery Act 2010 and (if it applies to you or any of your group companies) the US Foreign and Corrupt Practices Act 1977. Accordingly, if you accept gifts or hospitality offered to you by us or any of our group of companies, we will deem the acceptance to be in accordance with any gifts & hospitality policy/ies you may have.

Please be aware that we are required to obtain adequate 'Know Your Client' information about you. In order to prevent bribery, corruption, fraud or other financial crime, we may take further steps, including notification to the relevant authorities, carrying out status and credit checks using credit reference agencies, and other screening background checking as appropriate.

Policies may include clauses on financial and trade sanctions, anti-money laundering and export controls, ('Sanctions'). How you comply with Sanctions is specific to your business: you should take legal advice where necessary and pay special attention to relevant policy clauses.

To comply with financial crime or Sanctions requirements, we may be prohibited from providing broking or risk consulting services, including placement and claims handling services; may be required to take actions such as freezing the funds in which parties subject to Sanctions have an interest; or may make regulatory notifications or licence applications as required or appropriate in accordance with Sanctions. Your insurers and other third parties we deal with, such as financial institutions, may also apply their own policies or restrictions.

You acknowledge and agree that we reserve the right to take steps to comply with financial crime or Sanctions (and we will not be liable to you for this or for similar steps taken by third parties).

You should advise us of all of the countries connected to the (re)insurance you require. We reserve the right not to perform obligations under this agreement to the extent that this would be contrary to our commercial risk appetite or where performance would be impracticable including because of bank policies restricting the processing of premiums, claims funds or fees related to such countries or related parties.

Please be aware that we are generally restricted from providing broking, claims handling or other services that relate to Cuba and Iran- including because of significant difficulties in processing payments and other commercial and reputational considerations.

Your premium payment obligations

Insurers require you to pay premium at or before the start date of each policy, or as otherwise specified under the policy terms. You must pay all monies due in cleared funds in accordance with the amounts and on or before the dates specified in our invoice(s). If you do not make payment within that period, insurers may cancel your policy and may also require that you pay a premium in relation to the time that you have been on risk. It is therefore very important that you meet all payment dates.

Where you have instructed us to obtain insurance on your behalf, to the extent that we are required to meet your premium payment obligations, we reserve the right to recover those monies from you.

Use of Premium Finance Companies:

You may be able to pay premium payments by instalments through a credit scheme operated by a third party premium finance company

with the duty of fair presentation could mean that your policy of insurance is void or that insurers are not liable to pay all or part of your claim(s).

The above duty of disclosure is the applicable duty under the laws of England, Wales, Scotland and Northern Ireland. You may have different obligations if your policy of insurance is subject to a different law. As a minimum, we expect you to disclose your information in accordance with the duty set out above.

For certain types of insurance covers you may be required to complete and sign a proposal form or questionnaire. Take care to ensure that the information you provide is complete and accurate. Note that if you are aware of anything that you feel may be material to the proposed policy of insurance you should disclose it, even if there does not appear to be a question on the proposal form or

Please note that we do not recommend any particular credit provider. If you wish to pay premium by instalments, we are able to introduce you to credit providers (which may include a third party premium finance company or an insurer). There may be other credit providers (including insurers) able to offer better credit terms than those that made available to you by a party we have introduced you to.

Where you decide to enter into a credit scheme for the payment of premium, you will receive separate terms and conditions from the relevant premium finance company or insurer which will govern that arrangement. You agree that, in accordance with the terms of any such credit scheme or otherwise, we may instruct your insurer to cancel your policy if you are in default under the credit scheme and that any return premium or other payment due from the insurer may be applied to discharge your liability or liability we have assumed on your behalf under the credit scheme without further reference to you.

Your policy documents

You will receive written terms and conditions of any insurance policy we arrange for you. Please check these documents and advise us as soon as reasonably practicable if the terms of the cover arranged are not in accordance with your requirements. Please pay special attention to the claims notification provisions and to any warranties and conditions (including as to the payment of premium) as any failure to comply with these terms may invalidate your cover.

The documents relating to your insurance will confirm the basis of the cover from the relevant insurer(s) and provide their details and if applicable, the insurer's agent. It is therefore important that you keep all of your policy documents in a safe place. It is our current practice to retain client information for at least six years or such other period required under relevant law or regulations.

Making a claim

Your insurance policy will usually require you to notify all claims and/or circumstances that may give rise to a claim as soon as possible. If you are unsure whether a matter needs to be notified please contact us and we will endeavor to assist you.

Where we have agreed to handle claims on your behalf, we will do so fairly and promptly. If we receive claims payments for you, we will remit them to you as soon as reasonably practicable after receipt.

As part of paying your claim, your insurer may require us to deduct the value of sums due (such as premiums or instalments under a credit scheme) before sending the balance of any claims payment to you.

We reserve the right to charge an additional or separate fee

or insurer. Please note that we can only pay premium to insurers on your behalf once we have cleared funds from you or the premium finance company.

We may act as agent of an insurer under a delegated underwriting authority and/or delegated claims settlement authority. In these instances, where we act as your agent for your insurance needs we will always act in your best interests when arranging your policy.

As part of paying your claim, your insurer may require us to deduct the value of sums due (such as premiums or instalments under a credit scheme) before sending the balance of any claims payment to you.

We follow our own conflict management policies and procedures (for example, using information barriers). These are designed to prevent any conflicts of interest adversely affecting or compromising your interests. However, in some cases, where we cannot be reasonably confident that we can prevent the risk of damage to your interests, we will discuss this with you. If you have any concerns in relation to conflicts of interests, please contact us.

Complaints

We value our relationship with you and we welcome feedback on the service you receive from us. Please tell us if you are dissatisfied with part of our service so that we can improve our products or services. Our aim is that you should benefit from a high quality service using our experience and breadth of insurance broking expertise. We always try to provide a high standard of service but if you ever have cause to complain, please do so by contacting your usual AJG representative by whatever means is convenient to you.

If you wish to deal with someone wholly independent of the branch or division that has been servicing your business, please contact:

Address: Complaints Management Team
Spectrum Building 55 Blythswood Street Glasgow
G2 7AT
Email: commercialcomplaintsuk@ajg.com

We will acknowledge written complaints promptly. Our complaints procedure is available on request.

If you feel that we have not been able to resolve the matter to your satisfaction, after this process you may have the right (subject to eligibility) to refer your complaint to the Financial Ombudsman Service; this address is:

The Financial Ombudsman Service Exchange Tower
London E14 9SR

Telephone: 0800 0234 567 (from landline)
Telephone: 0300 123 9 123 (from mobile)

Email: complaint.info@financial-ombudsman.org.uk

Website: <http://www.financial-ombudsman.org.uk>

Whether or not you make a complaint to us and/or refer your complaint to the Financial Ombudsman Service, your right to take legal action will not be affected.

Other territories

Other territories may also offer complaints and dispute resolution arrangements that we are required to follow where we are held to be doing business there.

Right of set-off

(based on the nature of the work and duration and agreed with you in advance) to negotiate a large or complex claim on your behalf.

Conflicts of interest

Circumstances may arise where we have a conflict of interest between us (including our managers, employees or agents) or another of our group companies and you, or between you and another of our clients. We always aim to treat you fairly and avoid conflicts of interest. We never deliberately put ourselves in a position where our interests, or our duty to another party, prevent us from discharging our duty to you.

We may arrange insurance for you through another company in the Arthur J. Gallagher group which acts on behalf of one or more insurers. An example may include a placement with a separate underwriting team within Arthur J. Gallagher Insurance Brokers Limited, Pen Underwriting Limited or Arthur J. Gallagher UK Limited.

In arranging an insurance solution that meets your demands and needs, we will ensure that our duty to you does not conflict with the duties that an Arthur J. Gallagher group company owes to the insurers that it represents.

Intellectual property rights

We (or our licensors) will retain all ownership, title, copyright and other intellectual property rights in all materials developed, designed or created by us before or during the provision of services to you including systems, methodologies, software, know-how and working papers. We will also retain all ownership, title, copyright and other intellectual property rights in all reports, written advice or other materials provided by us to you. We grant you a royalty - free licence to use those materials, but only for the purposes for which they were created under this agreement and only for as long as this agreement remains in force.

Termination

Without prejudice to any rights that have accrued under this agreement or any other rights or remedies, either party may terminate the services contemplated under this agreement by giving not less than 30 days' notice in writing to the other.

If our appointment as your broker is terminated or not renewed, we reserve the right to charge an additional or separate fee, agreed with you in advance, for any ongoing services performed from the date on which our appointment terminates. The terms of this agreement will continue to apply in relation to those ongoing services.

Notwithstanding anything else contained in this agreement, we are not required to act for you, or to continue to act for you, if we reasonably consider that to do so would put us in breach of, or would expose us or our affiliates to fines, penalties or sanctions under, any laws, regulations or professional rules. In such circumstances, we will be entitled to terminate our existing relationship with you with immediate effect and will not be responsible or liable to you for any direct or indirect loss which you or any other party may suffer as a result.

Cancellation of your policy

Your insurance contract may include a cancellation clause. For more details, please refer to your insurer's policy documents. If you wish to cancel a policy please let us know. If your policy is cancelled, the insurer will determine any return premium in relation to policies placed by us.

Please see the section above 'How are we paid for our services?' in relation to our rights to payment of brokerage/commission and

If you are a business, we may at any time, without notice to you, set off any liability of yours to us against any liability of us to you, whether either liability is present or future, liquidated or unliquidated, and whether or not either liability arises under this agreement.

If the liabilities to be set off are expressed in different currencies, we may convert either liability at a market rate of exchange for the purpose of set-off. Any exercise by us of our rights under this clause will not limit or affect any other rights or remedies available to us under this agreement or otherwise..

Third party rights

A person who is not party to this agreement has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce or to enjoy the benefit of any term contained in this agreement.

Circumstances outside of the parties' control

Neither party will be in breach of this agreement nor liable for delay in performing, or failure to perform, any of its obligations under this agreement if such delay or failure results from events, circumstances or causes beyond its reasonable control. In that event, the affected party will notify the other as soon as reasonably practicable

Unexpected acts or events

Neither party will be in breach of this agreement nor liable for delay in performing, or failure to perform, any of its obligations under this agreement if such delay or failure results from events, circumstances or causes beyond its reasonable control. In that event, the affected party will notify the other as soon as reasonably practicable.

Transfer of this agreement

Neither party can transfer their rights nor obligations under this agreement in whole or in part to anyone else, except that:

- a) we may transfer all or some of our rights and/or obligations to one or more other members of the Arthur J Gallagher group of companies; and

either party may transfer all or some of our rights and/or obligations to someone else with the prior written consent of the other party, such consent not to be unreasonably withheld or delayed.

Governing law and jurisdiction

The law of England and Wales will apply to this agreement

The parties irrevocably agree that the courts of England and Wales will have the necessary jurisdiction to settle any dispute or claim that arises out of or in connection with this agreement or its subject matter.

fees in the event of policy termination.

Currency conversion

We may have to convert funds to another currency in order to settle amounts due to insurers. If a repayment of funds is due to you or is requested by you after the currency is converted, then any such payment will be made in the currency to which the funds have been converted. Any shortfall arising from exchange differences remains your liability. If you pay a premium in a different currency or to a bank account in a different currency from that requested, we may, at our discretion, either return the funds to you or convert the money to the required currency. In the latter case, the converted funds will be applied against the amount due with any shortfall arising from exchange differences remaining your liability.

Severability

The invalidity, illegality or unenforceability of any of the provisions of this agreement will not affect the validity, legality or enforceability of the remaining provisions in this agreement.

Notices

If notice is given to us under or in connection with this agreement, except as expressly provided in this agreement, it must be in writing and sent to our registered address. We are entitled to give you a notice under or in connection with this agreement at your registered address (if a company or limited liability partnership) or at your last known address (in any other case).

Countrywise Insurance Quote Schedule



Policy number AGRI/105790/2025 **Broker** Arthur J. Gallagher (Guildford)

Date of issue 23 Mar 2026 **Current policy expiry** 22 Apr 2026

Broker Name Arthur J. Gallagher (Guildford)

Broker Contact 01483 462884

Proposer

Name of Company	MELBOURN PARISH COUNCIL
Trading Name	
Address	30 High Street Melbourn Royston Hertfordshire SG8 6DZ

Thank you for insuring with MSIG Europe.

Your current motor policy is due to expire at the above date and we are pleased to offer you an invitation to renew your policy.

The following pages contain a statement of the facts we hold about your insurance requirements, which you should read carefully, together with our renewal quotation.

It is important for you to be aware that there are no days of grace allowed under your existing policy and you will need to provide your broker with your confirmation should you wish to take up this offer to renew, prior to the expiry of your current MSIG Europe policy. Failure to instruct renewal prior to the expiry date will cause your cover to stop.

Important: Cover will not begin until MSIG Europe confirms acceptance, which shall include a confirmation schedule and the issue of your new certificate(s) of insurance

Your right to seek alternative insurance

You have been with us a number of years. You may be able to get the insurance cover you want at a better price if you shop around.

We strive to provide the right insurance cover based on your needs, whilst offering a high level of service to our Policyholders. It is important to remember that insurance products vary in terms and cover limits and this is something that you should consider when comparing prices.

Your current and renewal premium shown below is based on the annualised premium, which may have increased or reduced depending upon a number of factors, such as any change in Insurance premium Tax (IPT) imposed by the Government and any changes you may have made to your policy during the previous period of insurance, for example: a change of address, a change of drivers, a change of vehicles, all of which could affect your premium.

Whether or not you chose to shop around, please do check your policy documents to ensure that your insurance cover still meets your needs. If you have any questions or concerns, please contact your broker.

Countrywise Insurance Quote Schedule



Premium

	Premium (excluding Insurance Premium Tax)	Insurance Premium Tax	Total including Insurance Premium Tax
Expiring premium	£ 526.96	£ 63.24	£ 590.20
Renewal (premium required)	£ 542.79	£ 65.13	£ 607.92

Countrywise Insurance Quote Schedule



Quotation number RQ-SRQHO **Broker** Arthur J. Gallagher (Guildford)
Date of issue 23 Mar 2026 Quotation is valid for 45 days
Broker Name Arthur J. Gallagher (Guildford)
Broker Contact 01483 462884

Proposer (who will be stated as the "Policyholder" if you proceed with this quotation)

Name of Company	MELBOURN PARISH COUNCIL
Trading Name	
Company Registration Number	
Address	30 High Street Melbourn Royston Hertfordshire SG8 6DZ
Agricultural Occupation	Parish Council
Other Occupation(s)	None

Premium

Premium (excluding Insurance Premium Tax)	£ 542.79
Insurance Premium Tax	£ 65.13
Total Premium including Insurance premium Tax	£ 607.92

Countrywise Insurance Quote Schedule



Important Information

This **schedule** forms part of the **policy**.

You must make a fair presentation of the risk to **us** when **you** take out, renew or vary **your policy**. This means that **you** must tell **us** about all facts and circumstances which may be material to the risks covered by **your policy** and **you** must do so in a clear and accessible manner. Material facts are those which are likely to influence **us** in the acceptance or assessment of the terms or pricing of **your policy**. If **you** are in any doubt as to whether a fact is material, **you** should tell **us** about it.

If **you** fail to make a fair presentation of the risk, where that failure is deliberate or reckless, or where **we** would not have issued, renewed or varied **your policy** had **you** told **us** about a material fact or circumstance, **we** may treat **your policy** as if it had not existed and refuse to pay any claims and require you to repay any claims that we have already paid under the Policy. In other cases, **we** may only pay part of the value of **your** claim or impose additional terms.

For these reasons, it is important that **you** check all of the facts, statements and information set out in this document and any other information provided are complete and accurate, and that **you** have answered any questions completely and accurately. If there is more than one person involved in **your** business or employed by **you**, **you** should check with them where appropriate that the facts and statements that **you** make are complete and accurate.

If any of the facts, statements or information about **you** or **your** business are incomplete or inaccurate, **you** or **your** agent must contact **us** immediately. Failure to do so may mean that **your** claim will not be paid, or that we will impose different terms on **our policy**, or charge **you** a higher premium or, in the worst case, invalidate **your policy** and require **you** to repay any claims that have already been paid under the **policy**.

Data Protection Notification

Controller: MSIG Europe SE (hereafter "MSIG") acts as the controller for the processing of personal data for the purposes described below.

Purposes: Personal data is processed for the management and performance of the pending or actual contract for insurance services including the management of the relationship with the prospect or customer, managing claims and compliance with administrative, regulatory and legal provisions applicable to us.

Sharing with third parties: MSIG may share personal data, if necessary for the aforementioned purposes, and in accordance with applicable privacy laws, with other entities that are part of the MSIG group as well as third parties when necessary for the execution of this pending or actual contract (e.g., experts, insurance intermediaries, claims TPA), legally required (e.g., governments or judicial authorities) or if there is a legitimate interest.

Privacy rights, questions and complaints: If requested, to the extent legally permissible, data subjects have the right to:

- access his/her data, to have it rectified, if appropriate;
- object the processing of his/her data, the right to have the processing of his/her data restricted, as well as the right to have his/her data erased. In such cases, MSIG may not be able to continue the contractual relationship.

To this end, the data subject may address a request to the Data Protection Officer (hereinafter, "**DPO**") at the following email address: privacy@msig-europe.com or by post to: MSIG Europe SE, attn. the DPO, Koning Albert-II laan 37, 1030 Brussels, Belgium.

Complaints may be submitted to the relevant data protection supervisory authority.

Further information: More information on how MSIG protects personal data of data subjects and how data subjects can exercise their rights can be found in MSIG Europe SE [Data Privacy Notice](#).

Insured Vehicles

Commercial Vehicles

Registration	Make / Model	GVW (tons)	Year	Value	Cover	NCD
BD67NPG	Citroen BERLINGO 625 EN-PRISE BLUEHDI	0T - 3.50T	2017	£ 7,500	Comprehensive	Fleet

Trailers / Implements

MSIG Europe SE will provide cover for the below Trailers and /or Implements that are attached to a vehicle insured by the MSIG Europe SE policy and will continue to do so once detached until such time that the Trailer / Implement is attached to another vehicle. Furthermore the cover that applies to the Trailer / Implement will be the same as the insured vehicle to which the Trailer/Implement is (or was last) attached to.

a. Unspecified Trailers and Implements having a value not exceeding £100,000

MSIG Europe SE agrees to insure any Trailer or Implement, excluding Catering Trailers, Mobile Homes, Caravans any all types of accommodation Trailer having a value not exceeding £100,000, and

b. The following Specified Trailer/s

Permitted Drivers

The MSIG Europe SE policy requires all drivers to hold a valid driving licence relevant to the vehicle being driven and to be driving in accordance with the terms and limitation of the licence issued to them, except where a driver who meets the limitations of any relevant health and safety legislation, including age, fitness and training uses an agricultural or special type vehicle in a place where no licence is required by law.

Important: Please refer to the below endorsements for details of additional restrictions that apply to all or some of your vehicles.

Registration / Identification	Permitted Drivers (subject to holding correct licence type)
BD67NPG	Any driver aged over 25

Policy Excess

The following shows the amount of excess payable by the proposer in the event of a claim for loss of or damage to the insured vehicle. **Unless stated below, where more than 1 excess applies these should be added together .**

Description of Excess	Excess amount
Standard Policy Excess (including voluntary) All vehicle Types	£ 100
Additional Young & inexperienced driver excess (does not apply to Agricultural/ Special type vehicles)	
Where driver is aged 21 years or below	£ 250
Where driver is aged 22-24 years	£ 200
Where a driver aged 25 years or more has not held their full relevant UK/EU driving license at least 12 months	£ 200
Claim made under Windscreen and Window Glass Section (in total)	
Repair of Windscreen & Window Glass - all Vehicle Types	£ 0
Replacement of Windscreen & Window Glass - Agricultural / Special Type Vehicle	£ 100
Replacement of Windscreen & Window Glass by our Approved repairer - Other Vehicle Types	£ 100
Replacement of Windscreen & Window Glass by a Non-Approved repairer - Other Vehicle Types	£ 150

Use of Insured Vehicles

Permitted Use

The MSIG Europe SE policy provides cover for the insured vehicle/s being used for any of the following:

- Social, Domestic and Pleasure and in the ordinary course of the business of the Proposer
- Travel to and/or from the Proposer's place of work and/or study
- Agricultural / Special type vehicles whilst hired or loaned to a Public Authority for the purpose of driving stone crushing plant or for snow clearance
- Agricultural and/or Forestry contracting where the amount of income that is derived from this use is no more than 10%

Excluded Use (unless included as an Additional use extension below)

The MSIG Europe SE policy will not cover any vehicle that is used for the following:

- Use in connection with any other business
- Use by any other person to travel to and/or from their place of work and/or study and for any associated business use
- Transportation of passengers, goods, livestock and/or towing of a vehicle / trailer for hire or reward
- Racing, pace-setting, speed trials, motor rallies, competitions or trials
- Self drive hire
- Use in connection with the motor trade

Additional Use Extension

The MSIG Europe SE policy includes the following extension of use:

- a. Where a driver and vehicle are both named – the extension will apply to that driver and vehicle combination only
- b. Where only a driver is named – the extension will apply to all vehicles
- c. Where only a vehicle is named – the extension will apply to all drivers

Driver Name

Vehicles

Use in the ordinary course of their occupation/trade

Carriage of any horse, animal and/or other living creature for hire and/or reward

Endorsements (that amend your policy)

The standard insurance cover provided by this policy is extended or restricted by means of the following endorsements.

P06 - Fleet Rated

Section 5 - No Claim Discount is deleted from **your policy**.

How to make a complaint

Our aim is to ensure that all aspects of **your** insurance are dealt with promptly, efficiently and fairly.

At all times **we** are committed to providing **you** with the highest standard of service.

If **you** have any questions or concerns about **your policy** or the handling of a claim **you** should, in the first instance, contact **us** or **your** broker where applicable. In the event that **you** remain dissatisfied and wish to make a complaint, **you** can do so at any time. Making a complaint does not affect any of **your** legal rights. **Our** contact details are:

**Post: Complaints, MSIG Europe SE, The Leadenhall Building,
122 Leadenhall Street, London EC3V 4AG.**

Telephone: +44 (0) 20 7746 1300 Fax: +44 (0) 20 7746 1001

Email: complaints.uk@msig-europe.com

Website: msig-europe.co.uk

If **you** remain dissatisfied after **we** have considered **your** complaint, or if **you** have not received a written final response within eight weeks from the date of **your** complaint, **you** may be entitled to refer **your** complaint to the Financial Ombudsman Service who will independently consider **your** complaint free of charge. Their contact details are:

Post: The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Telephone: Tel: 0800 023 4567 (calls to this number are free from 'fixed lines' in the UK) 0300 123 9123 (calls to this number cost the same as 01 and 02 numbers on mobile phone tariffs in the UK) Tel (Outside UK): +44 (0) 20 7964 0500

Fax: +44 (0)20 7964 1001

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Please note:

You must refer **your** complaint to the Financial Ombudsman Service within six months of **our** final response. The Financial Ombudsman Service will consider a complaint from private individuals or from a small to medium enterprise (SME) which has an annual turnover of less than £6.5 million (or its equivalent in any other currency) and;

- i. Employs fewer than 50 persons; or
- ii. Has a balance sheet total of less than £5 million (or its equivalent in any other currency)

The existence of this Complaints Procedure does not affect any right of legal action **you** may have against MSIG Europe SE.

Making a Claim

It is important that **you** notify **us** of any incident (irrespective of who may be to blame), that may lead to a claim, at **your** earliest opportunity.

When **you** need to report an incident which may give rise to a claim, please provide us with the following;

- **your policy** number, **your** name and **your** driver's name;
- **your** vehicle make, model and registration details;
- date, time and place where the incident occurred;
- the nature of the incident and the damage to the vehicles;
- name and address of the other driver, their insurance company, **policy** number and vehicle registration number;
- note the number of passengers in the third party's vehicle;
- take photos, if safe to do so, of the accident scene and the other driver's damage;
- police incident reference if applicable;
- details of any witnesses including passengers in **your** vehicle; and
- a copy of the tachograph record and CCTV footage if available.

There are various conditions that apply in the event of a claim - for full details please refer to General Conditions 0 Claim Conditions on page 36.

Financial Services Compensation Scheme

MSIG Europe SE is covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if MSIG Europe SE is unable to meet its obligations to **you** under this **policy**. If **you** were entitled to compensation from the Scheme, the level and extent of the compensation would depend on the nature of this **policy**. Further information about the Scheme is available from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St. Bolttoph Street, London EC3A 7QU) and on their website www.fscs.org.uk.

Law and Jurisdiction

In the absence of any agreement to the contrary, the laws of England and Wales will apply and this **policy** will be subject to the exclusive jurisdiction of the courts of England unless, at the commencement of the **period of insurance**, you are either:

- a. a resident of; or
- b. a business with its registered office or principal place of business situated in;

Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country, crown protectorate or dependency will apply and this **policy** will be subject to the exclusive jurisdiction of the courts of that country, crown protectorate or dependency.

Fraud Prevention and Detection

If false or inaccurate information is provided and fraud identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. **We** and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

- a. checking details on applications for credit and credit related or other facilities;
- b. managing credit and credit related accounts or facilities;
- c. recovering debt;
- d. checking details on proposals and claims for all types of insurance; and
- e. checking details of job applicants and **employees**.

Sanctions

Notwithstanding any other terms under this Agreement, no insurance cover shall apply under this contract and **we** shall not be deemed to provide any cover, benefit or service to **you** or shall be liable to pay any sum in respect of any claim or to assist under this contract to the extent that the provision of such benefit, the settlement of any such claim or the provision of assistance or service would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or trade or economic sanctions under the laws or regulations of the United Kingdom, the European Union or any other applicable national law.

Countrywise Insurance Quote Schedule



Motor Insurance Database

Information relating to **your** insurance **policy** will be added to the Motor Insurance Database (MID) managed by the Motor Insurers' Bureau (MIB). MID and the data stored on it may be used by certain statutory or authorised bodies including the police, the DVLA, the DVLNI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

- a. electronic licensing
- b. continuous insurance enforcement
- c. identifying the insurer of a vehicle
- d. law enforcement (prevention, detection, apprehension and or prosecution of offenders)
- e. the provision of government services or other services aimed at reducing the level and incidence of uninsured driving.

Persons (including their appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID. It is vital that the MID holds correct registration numbers for **your** vehicles.

If incorrect details for any of **your** vehicles are shown on the MID **you** are at risk of having the relevant vehicle seized by the police. **You** can check that correct registration number details for **your** vehicles are shown on the MID at www.askmid.com

Monthly water situation report: East Anglia

1 Summary - February 2026

East Anglia rainfall for February 2026 ranged from 129% to 204% of the long term average for the month. The soil moisture deficit for East Anglia at the end of February 2026 was 3.4mm with all catchment areas ending February 2026 with deficits below 10mm. River flows were greater than normal or normal for all sites except Heacham which recorded below normal flows. Groundwater levels have increased across all sites with most sites recording greater than or normal groundwater for this time of year. Only 3 sites across East Anglia show below normal groundwater levels for this time of year. Public water supply reservoirs ended February 2026 with levels ranging from 71% to 98% of their full storage capacities. Two reservoirs ended the month with levels above their respective normal operating curves, and 3 reservoirs ended the month with levels below their respective normal operating curves.

1.1 Rainfall

East Anglia received above average rainfall in February 2026. February 2026 rainfall totals across East Anglia ranged from 129% to 204% of the long term average (LTA) for the month. The average rainfall across East Anglia for February 2026 was 75mm, which is 176% of the historic LTA and is considered notably high for the time of year. The highest rainfall totals were recorded in the Upper and Lower Bedford Ouse, East Suffolk and North Essex, with these catchments all recording exceptionally high rainfall for the time of year. The cumulative rainfall totals over the past 3 and 6 months have been above average across all catchments. Over the past 12 months, rainfall totals have been classified as normal in all catchments except for North West Norfolk and Wissey, North Norfolk and South Essex.

1.2 Soil moisture deficit and recharge

The soil moisture deficit (SMD) for East Anglia at the end of February 2026 was 3.4mm, which is normal for the time of year. All catchments have SMD values of 5mm or below. Central Area Fenland and North Norfolk have SMD values between 25mm and 6mm below the LTA for February 2026. The remaining 9 catchments in East Anglia have SMD values between 5mm above and 5mm below the LTA for February 2026. SMD has improved since January 2026 with 2 catchments North Essex and Lower Bedford Ouse moving from SMD values of 25mm to 6mm below the LTA into 5mm above and 5mm below the LTA.

1.3 River flows

Following above average rainfall across East Anglia, the February 2026 month mean flows at roughly half the monitoring sites have increased compared to January 2026. All sites have greater than normal or normal flows except Heacham which received below normal flows at

54% of the LTA. Five sites recorded exceptionally high month mean flows with LTAs ranging from 220% at the Ouse to 283% at the Colne.

1.4 Groundwater levels

Groundwater levels have continued to rise in all reporting sites, for which there is data available, for February 2026. Most sites are greater than or normal for this time of year with Smeetham Hall Cottages recording notably high for this time of year and Fringford recording exceptionally high for this time of year. Three reporting sites; Bircham Newton, Hindolveston and Breckland have below normal groundwater levels for this time of year.

1.5 Reservoir stocks

All public water supply reservoirs have seen a net increase in storage for February 2026. At the end of the month, levels ranged from 71% to 98% of the full storage capacity. Alton and Ardeigh reservoirs ended the month with levels above their respective normal operating curves. Grafham, Abberton and Hanningfield reservoirs ended the month with levels below their respective normal operating curves.

1.6 Forward look

1.6.1 Probabilistic ensemble projections for river flows at key sites

River flow projections at all sites show a high probability of normal or higher flows for March 2026. The Ouse at Roxton and Ely Ouse at Denver are the only sites with projections of flows below normal for March 2026. River flow projections for June 2026 show most sites with a high probability of normal or higher flows. The Ely Ouse at Denver shows a greater than 50% prediction that flows will be less than normal in June 2026.

1.6.2 Probabilistic ensemble projections for groundwater levels in key aquifers

Groundwater projections for March 2026 show a high probability of normal or higher levels at most sites. Bircham Newton and Newmarket have a higher probability that the groundwater levels will be below normal for March 2026. Bury St Edmunds and Smeetham are predicted to have greater than normal groundwater levels for March 2026. Groundwater projections for September 2026 show a high probability of normal or higher levels at most sites. Bircham Newton and Newmarket have a higher probability that the groundwater levels will be below normal for September 2026. Therfield Rectory and Smeetham are predicted to have greater than normal groundwater levels for September 2026.

Author: Hydrology Team, hydrology-ean-and-lna@environment-agency.gov.uk

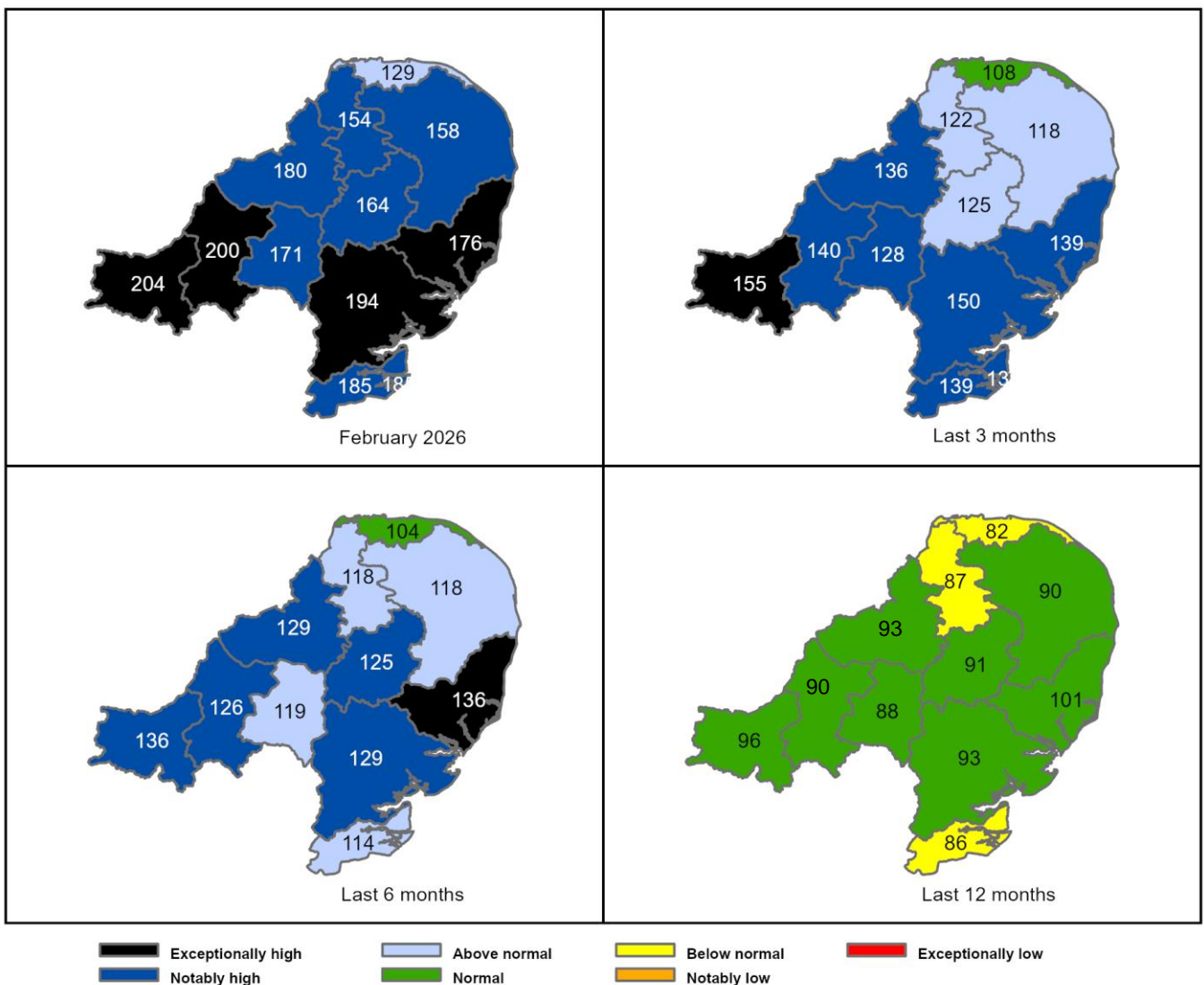
All data are provisional and may be subject to revision. The views expressed in this document are not necessarily those of the Environment Agency. Its officers, servants or agents accept no liability for any loss or damage arising from the interpretation or use of the information, or reliance upon views contained in this report.

Contact Details: 03708 506 506

2 Rainfall

2.1 Rainfall map

Figure 2.1: Total rainfall for hydrological areas across East Anglia, expressed as a percentage of long term average rainfall for the current month (up to 28 February 2026), the last 3 months, the last 6 months, and the last 12 months. Category classes are based on an analysis of respective historic totals. Table available in the appendices with detailed information.



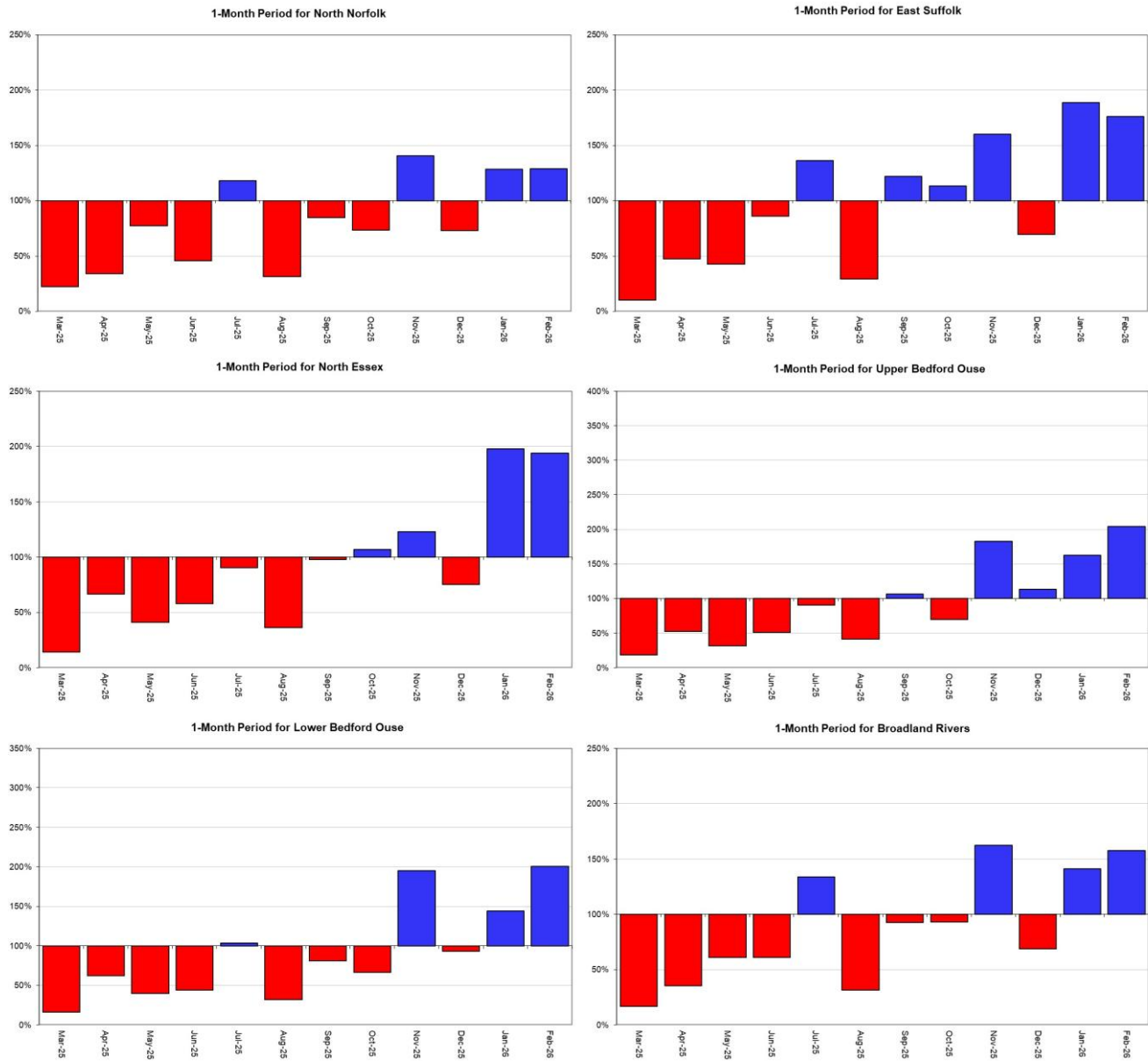
HadUK data based on the Met Office 1km gridded rainfall dataset derived from rain gauges (Source: Met Office. Crown copyright, 2026). Provisional data based on Environment Agency 1km gridded rainfall dataset derived from Environment Agency intensity rain gauges. Crown copyright. All rights reserved. Environment Agency, 100024198, 2026.

2.2 Rainfall charts

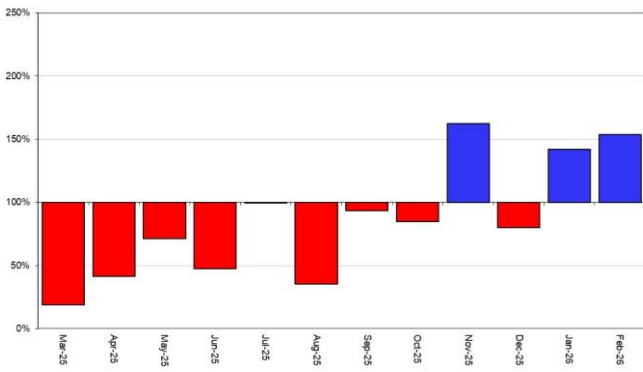
Figure 2.2: Monthly rainfall totals for the past 12 months as a percentage of the 1991 to 2020 long term average for each region and for England.

■ Above average rainfall

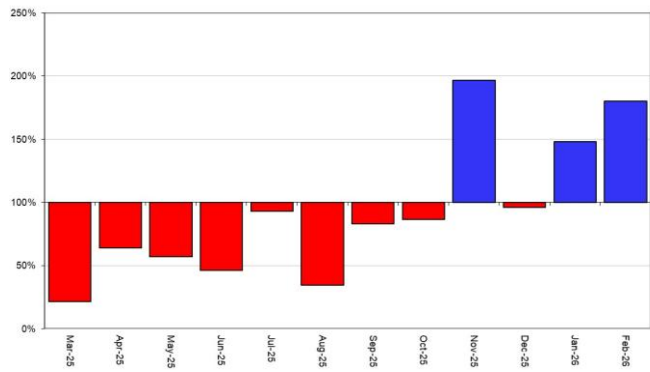
■ Below average rainfall



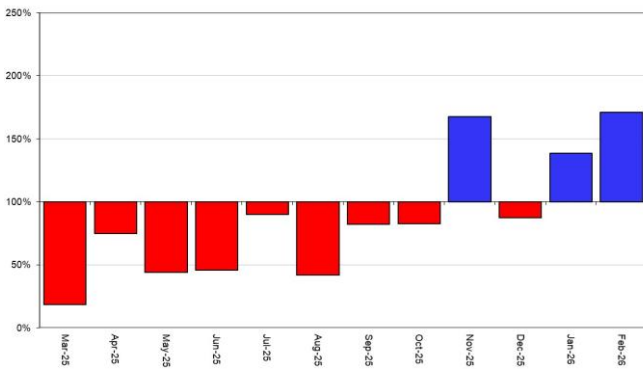
1-Month Period for NW Norfolk and Wissey



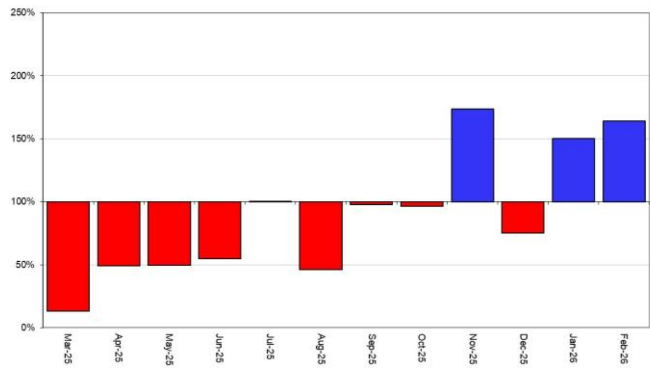
1-Month Period for Central Area Fenland



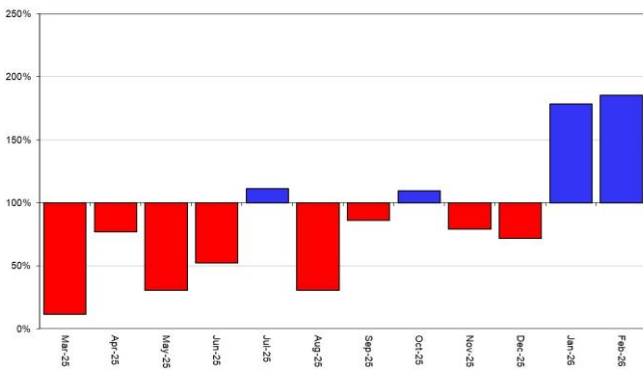
1-Month Period for Cam



1-Month Period for Little Ouse and Lark

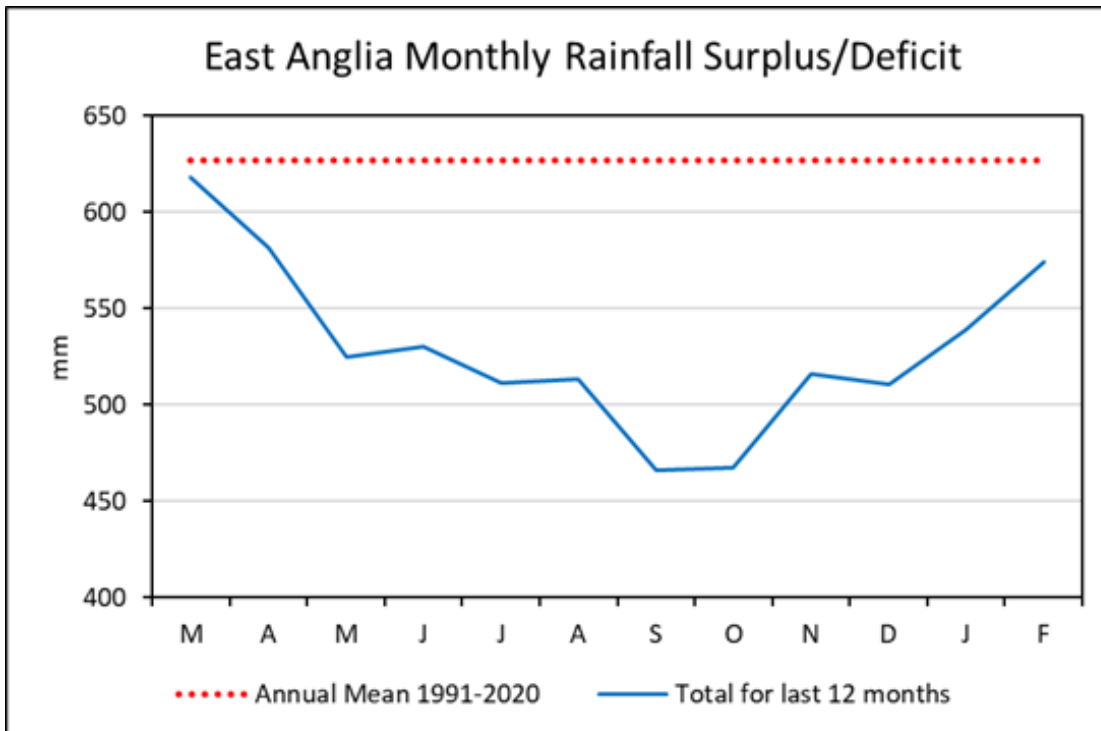


1-Month Period for South Essex



HadUK rainfall data. (Source: Met Office. Crown copyright, 2026).

2.3 Monthly rainfall surplus deficit chart



HadUK rainfall data. (Source: Met Office. Crown copyright, 2026).

3 Soil moisture deficit

3.1 Soil moisture deficit map

Figure 3.1: Soil moisture deficit values for 28 February 2026. Values based on the weekly MORECS data for real land use.

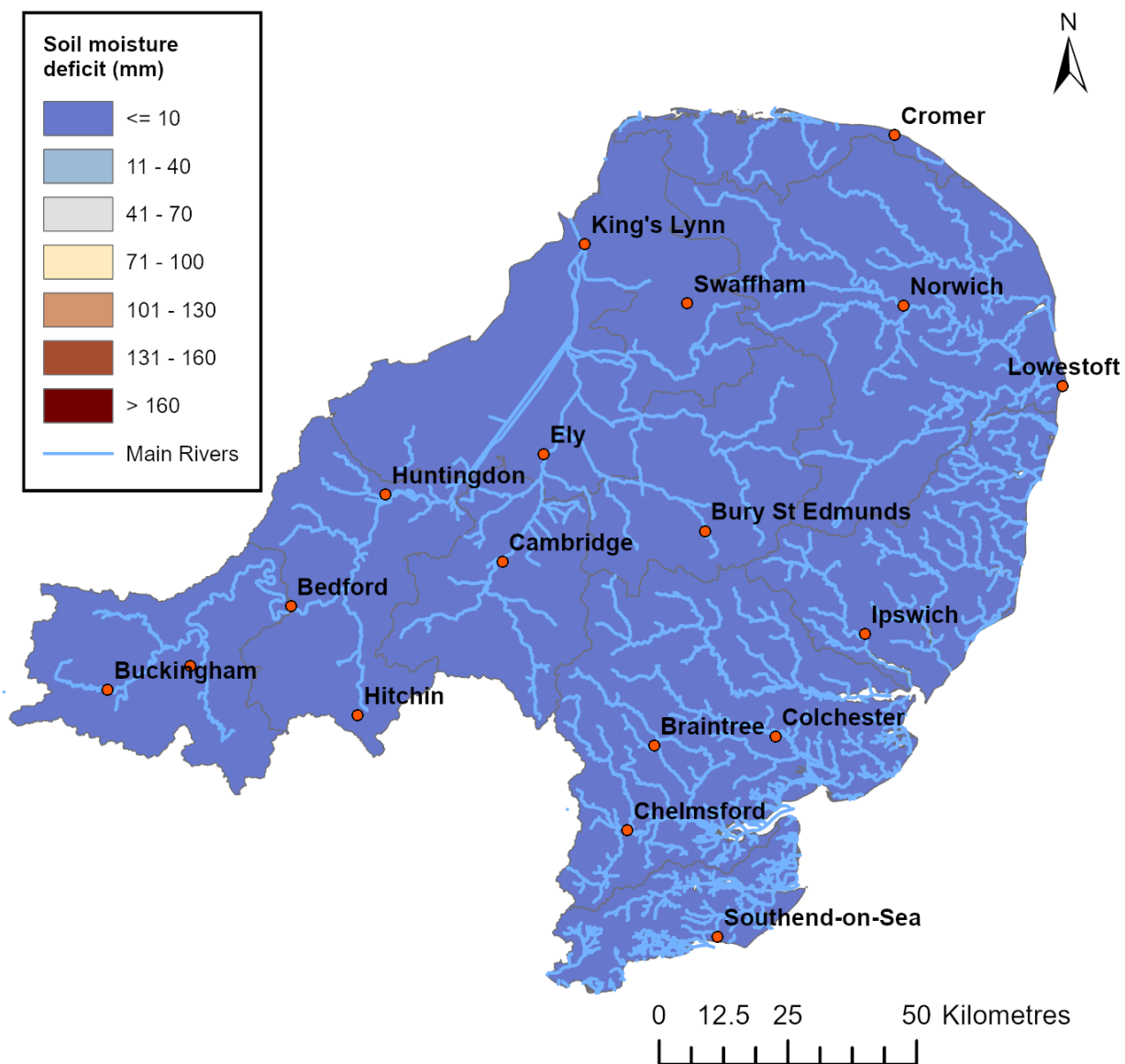
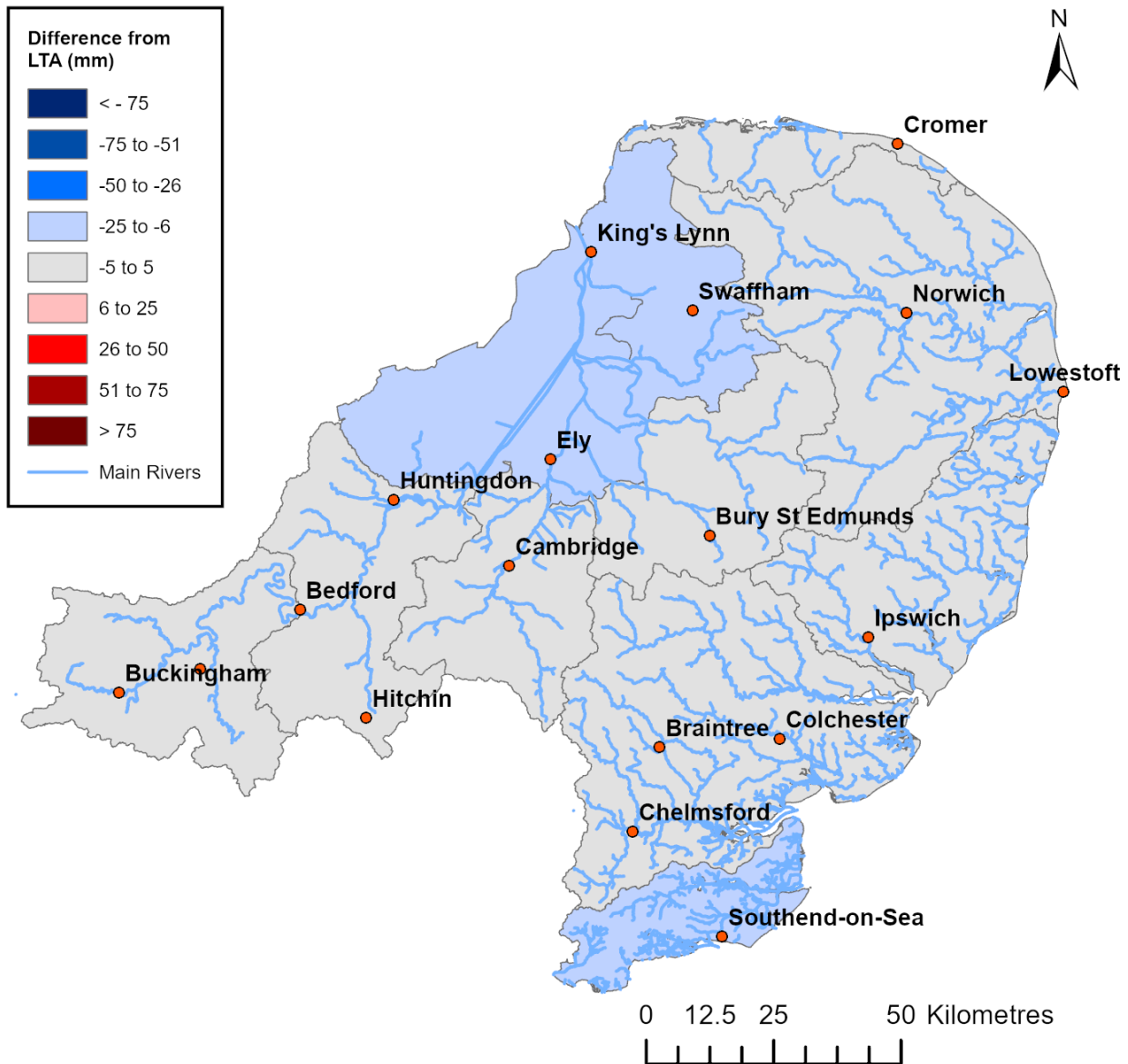


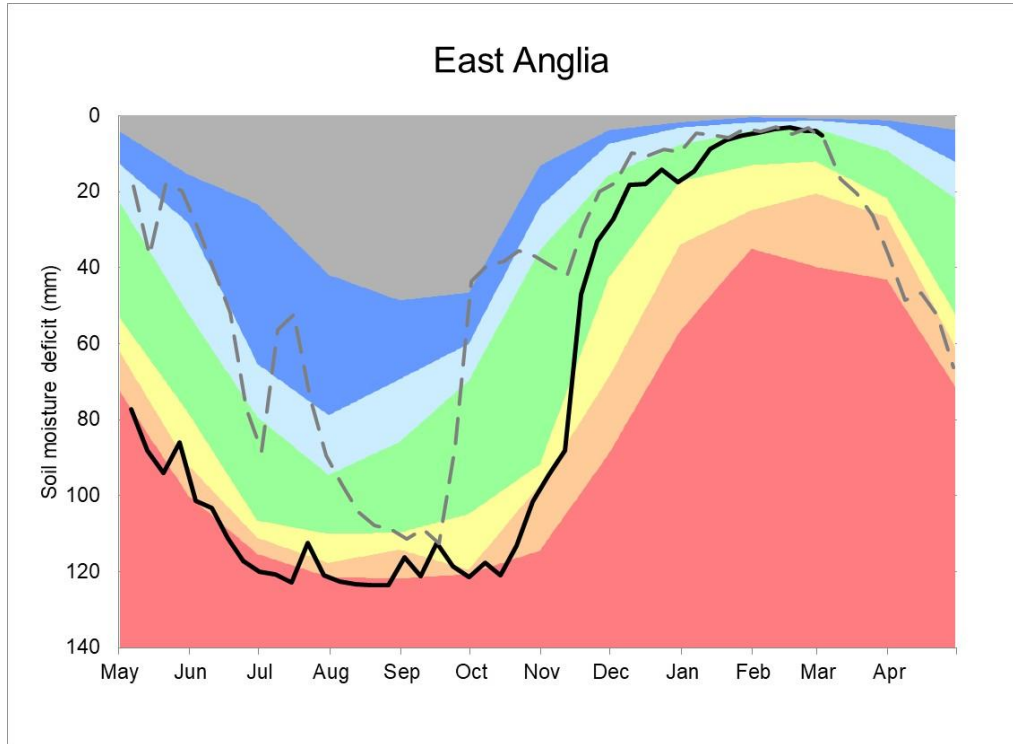
Figure 3.2: Difference between soil moisture deficit values for 28 February 2026 and the long term average soil moisture deficit values for the end of February. Values based on the weekly MORECS data for real land use.



(Source: Met Office. Crown copyright, 2026). All rights reserved. Environment Agency, 100024198, 2026.

3.2 Soil moisture deficit charts

Figure 3.2: Latest soil moisture deficit compared to an analysis of historic 1991 to 2020 long term data set. Weekly MORECS data for real land use.

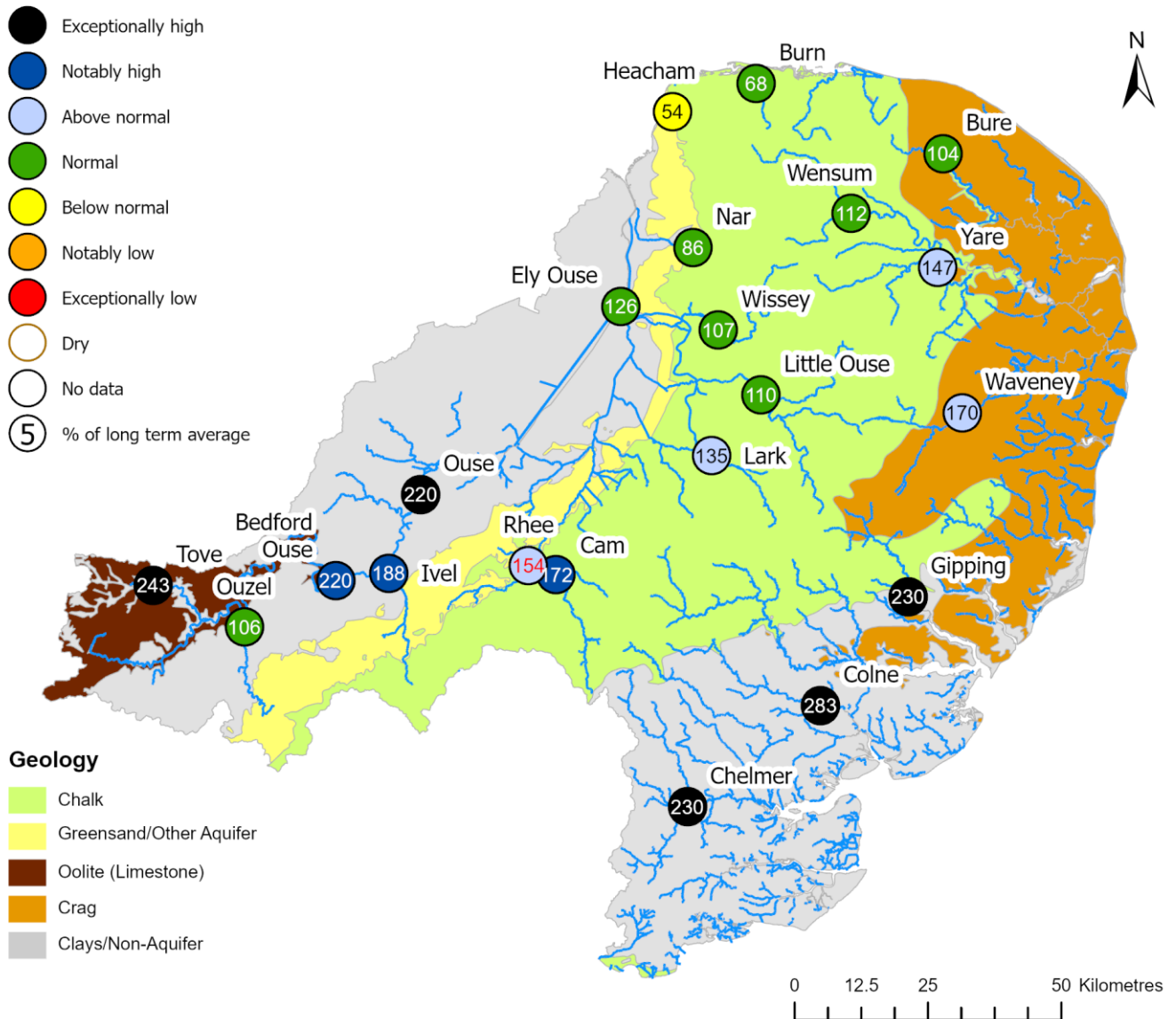


(Source: Met Office. Crown copyright, 2026). All rights reserved. Environment Agency, 100024198, 2026

4 River flows

4.1 River flows map

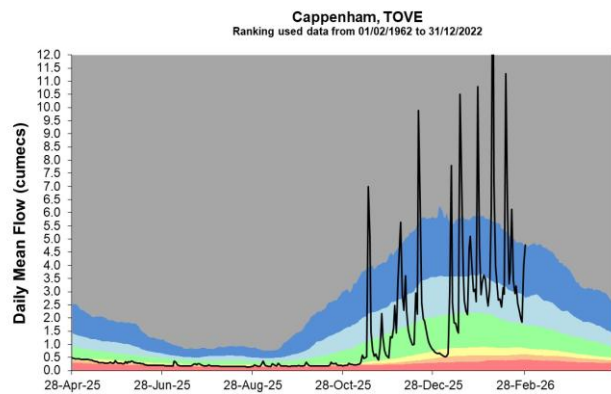
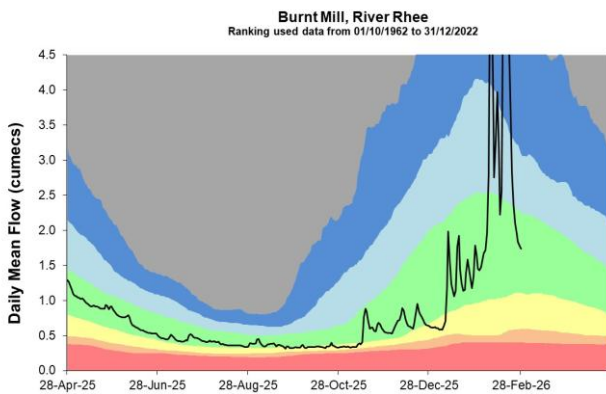
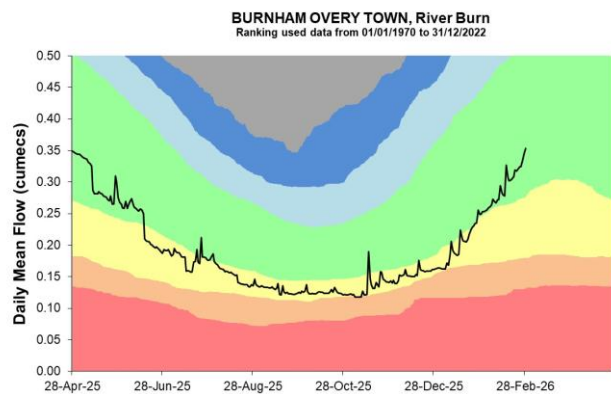
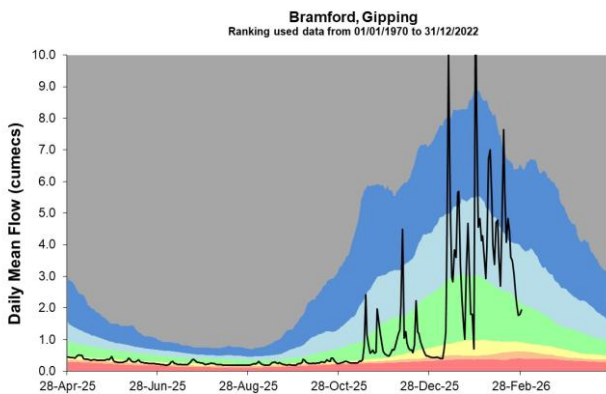
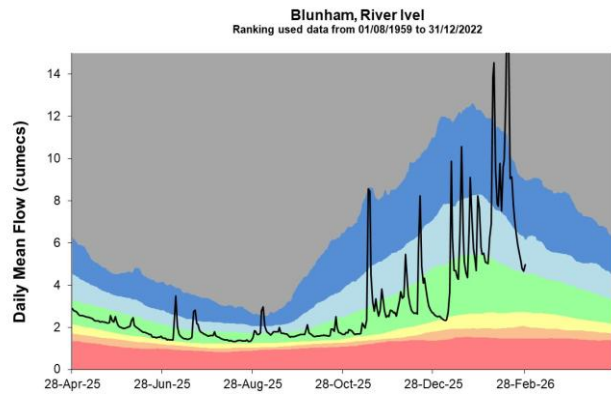
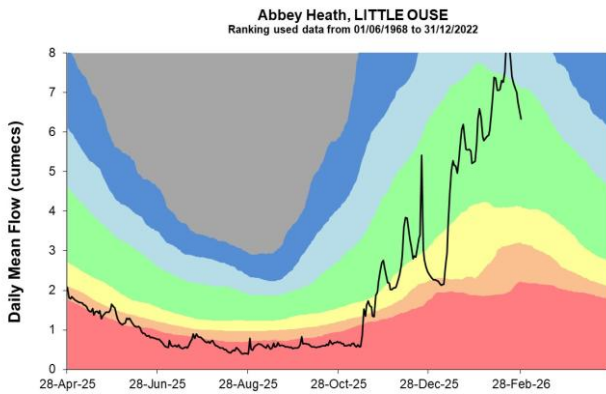
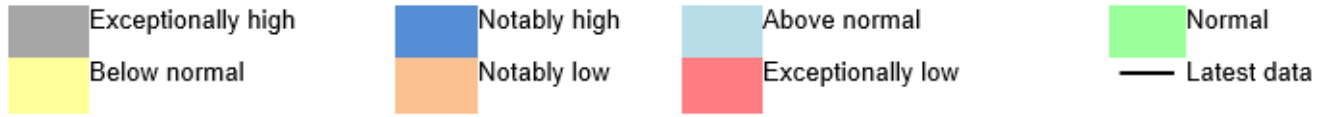
Figure 4.1: Monthly mean river flow for indicator sites for February 2026, expressed as a percentage of the respective long term average and classed relative to an analysis of historic February monthly means Table available in the appendices with detailed information.



(Source: Environment Agency). Geological map reproduced with kind permission from UK Groundwater Forum, BGS copyright NERC. Crown copyright. All rights reserved. Environment Agency, 100024198, 2026.

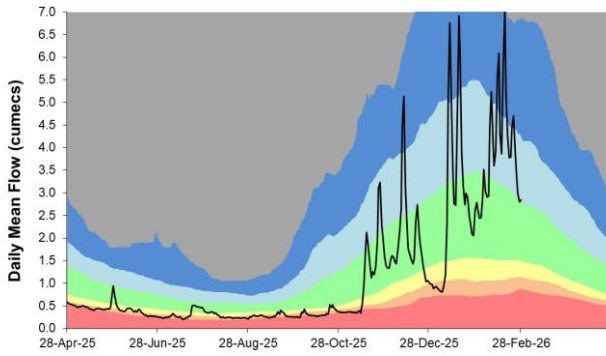
4.2 River flow charts

Figure 4.2: Daily mean river flow for index sites over the past year, compared to an analysis of historic daily mean flows, and long term maximum and minimum flows.



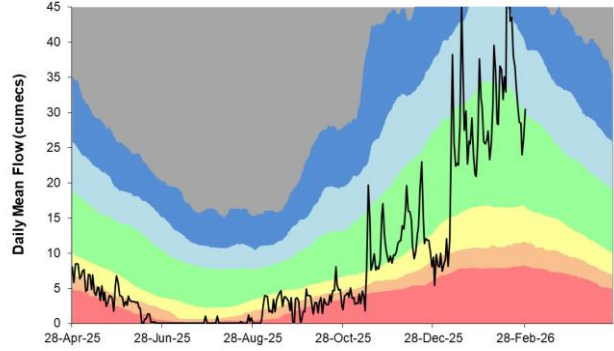
COLNEY, River Yare

Ranking used data from 01/01/1970 to 31/12/2022



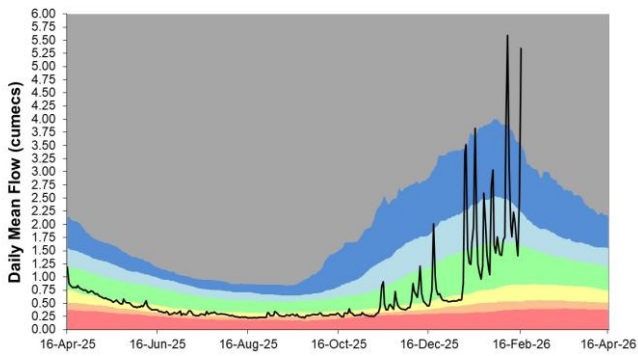
Denver, ELY OUSE

Ranking used data from 01/11/1971 to 31/12/2022



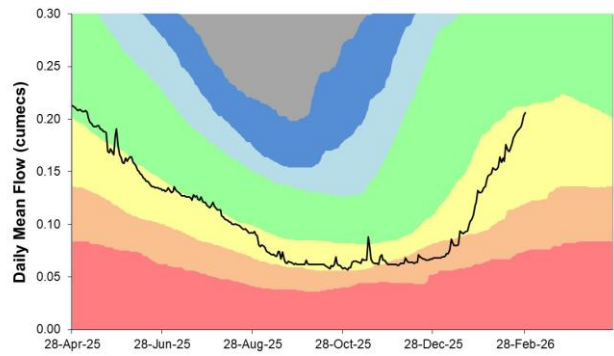
Dernford, CAM

Ranking used data from 21/02/1949 to 23/12/2022



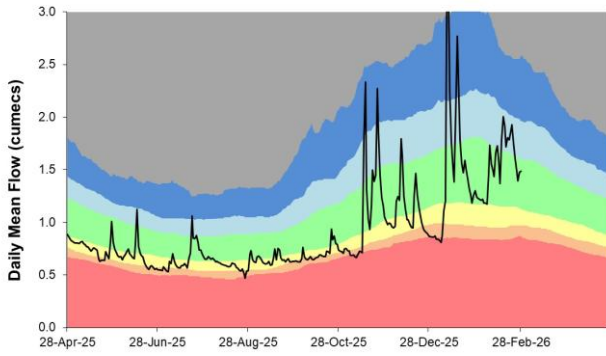
Heacham, HEACHAM

Ranking used data from 01/11/1965 to 31/12/2022



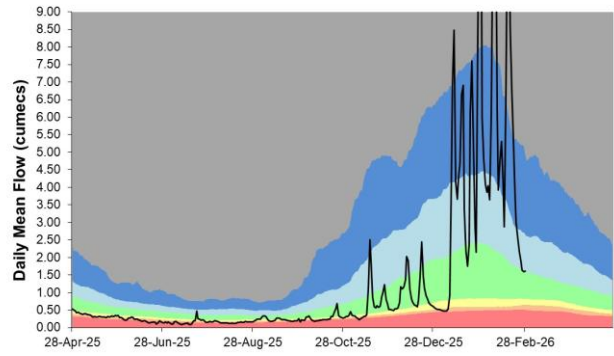
Ingworth, Bure

Ranking used data from 01/01/1970 to 31/12/2022



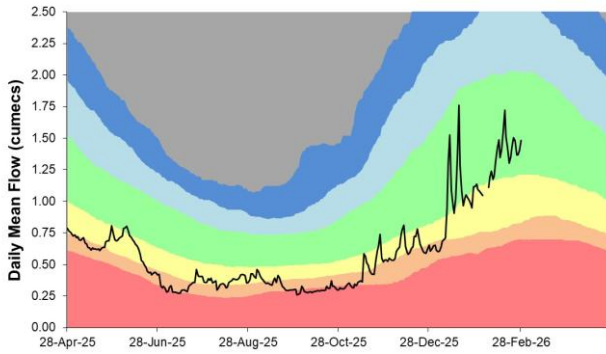
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Ranking used data from 01/01/1970 to 31/12/2022



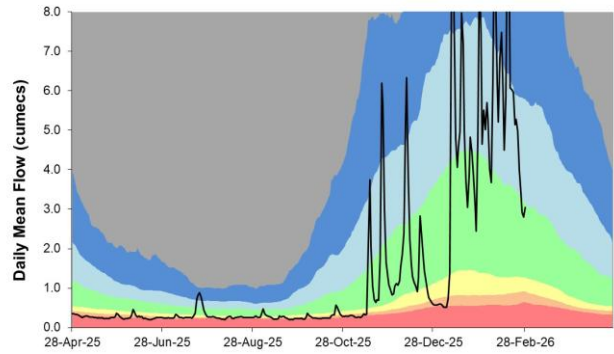
Marham, River Nar

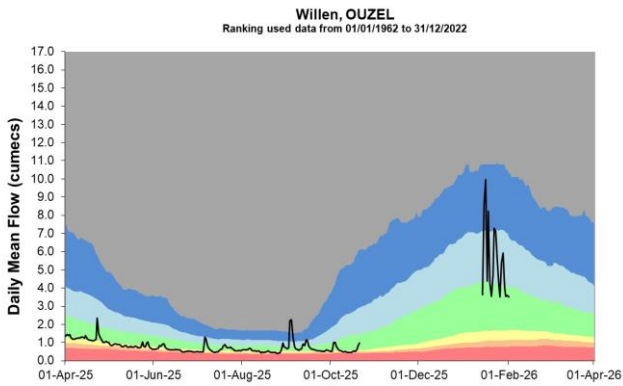
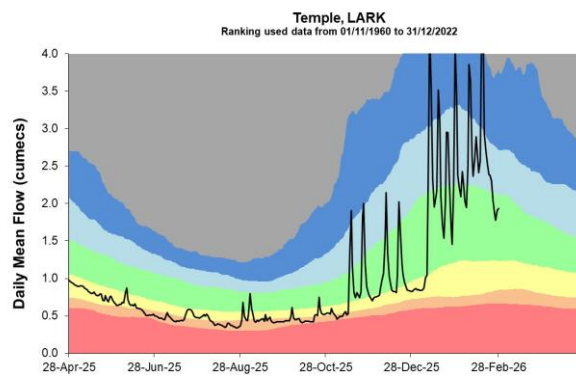
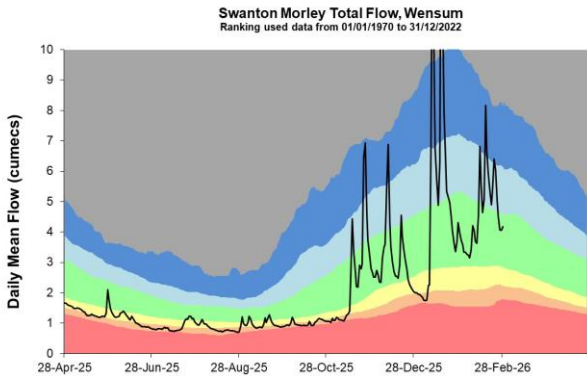
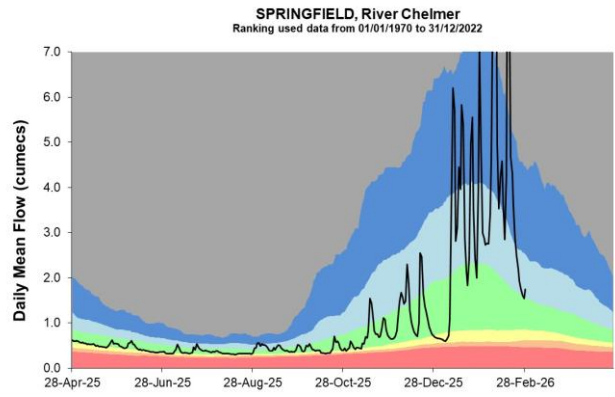
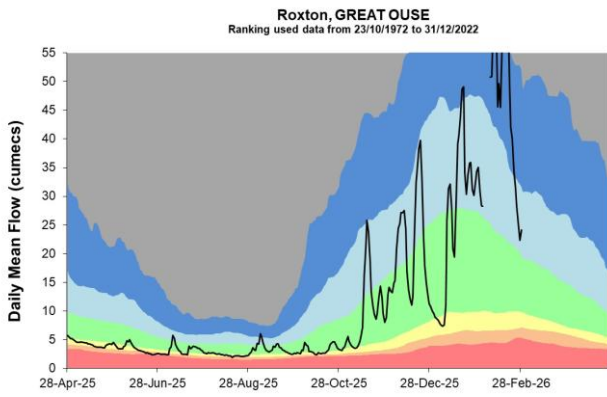
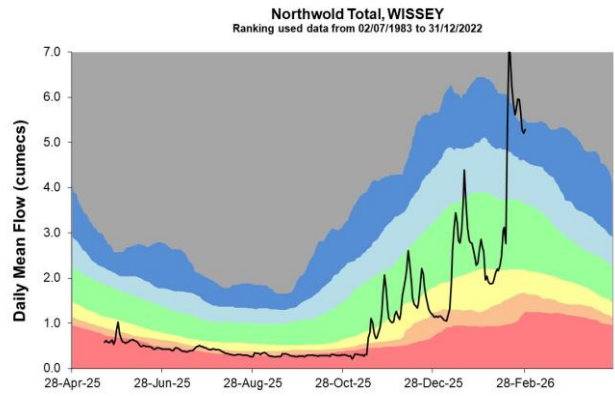
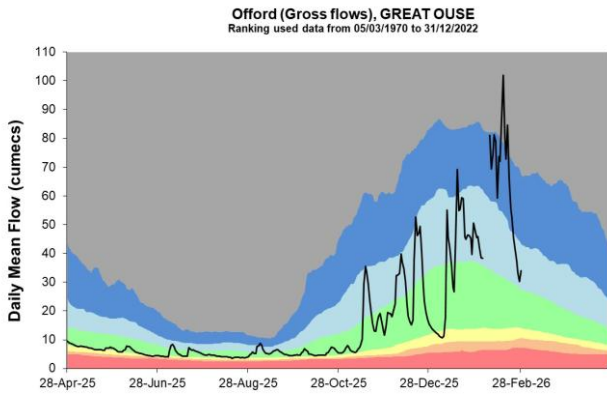
Ranking used data from 01/09/1953 to 31/12/2022



Needham Weir Total, Waveney

Ranking used data from 01/01/1970 to 31/12/2022



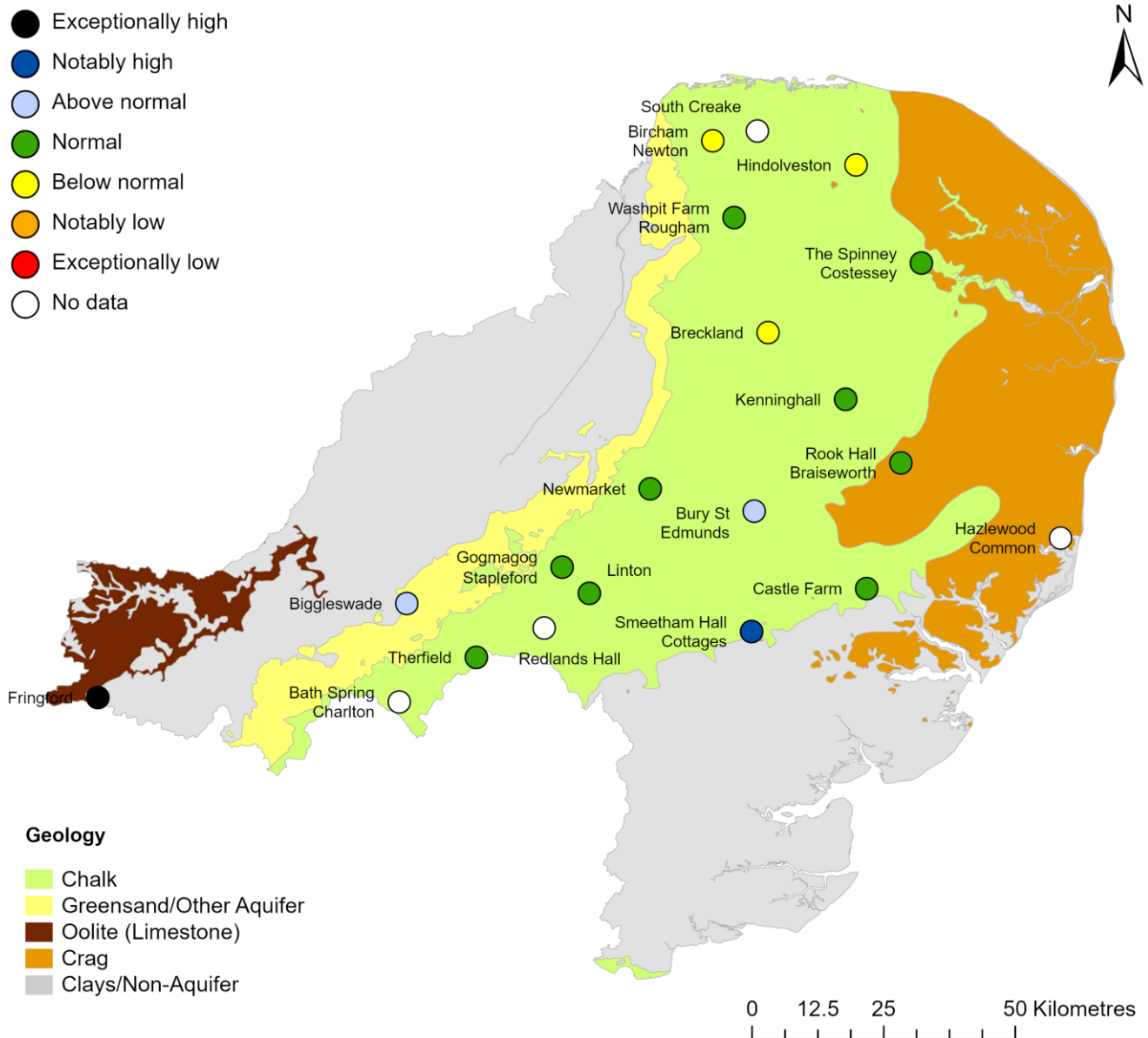


Source: Environment Agency.

5 Groundwater levels

5.1 Groundwater levels map

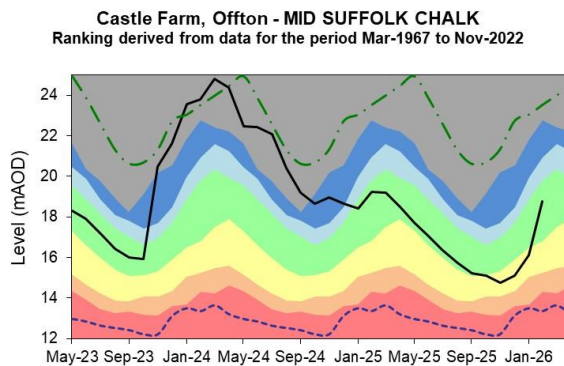
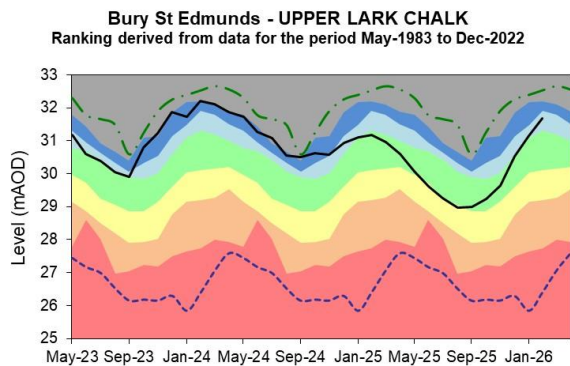
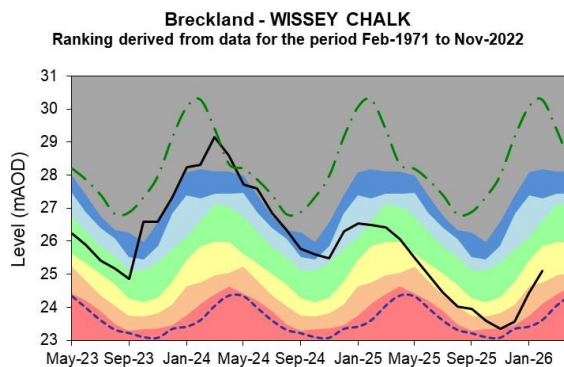
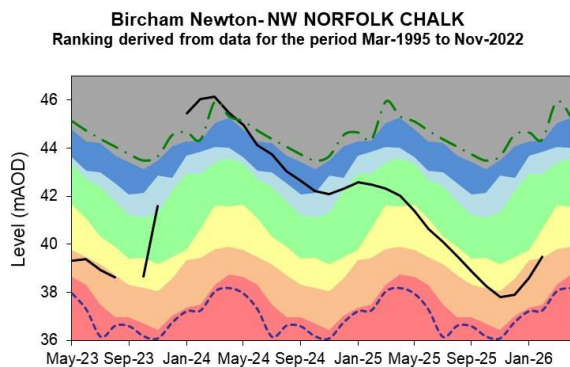
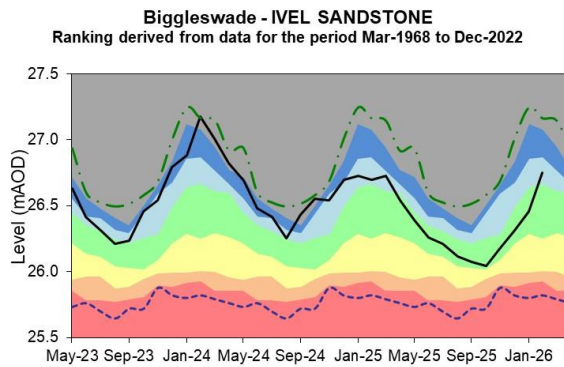
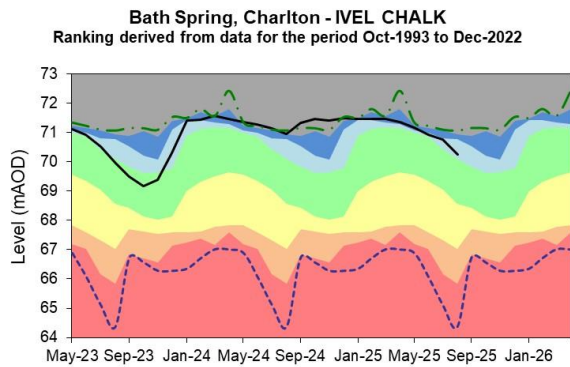
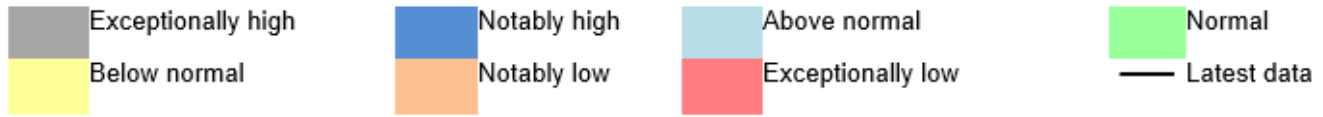
Figure 5.1: Groundwater levels for indicator sites at the end of February 2026, classed relative to an analysis of respective historic February levels. Table available in the appendices with detailed information.



(Source: Environment Agency). Geological map reproduced with kind permission from UK Groundwater Forum, BGS copyright NERC. Crown copyright. All rights reserved. Environment Agency, 100024198, 2026.

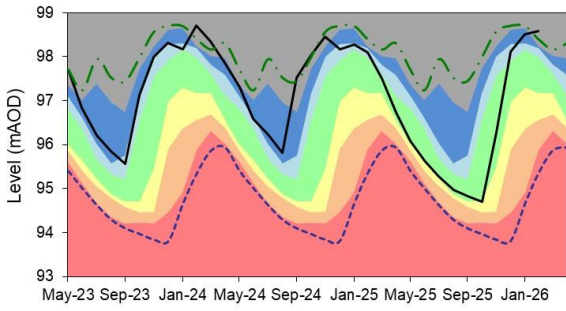
5.2 Groundwater level charts

Figure 5.2: End of month groundwater levels at index groundwater level sites for major aquifers. 22 months compared to an analysis of historic end of month levels and long term maximum and minimum levels.



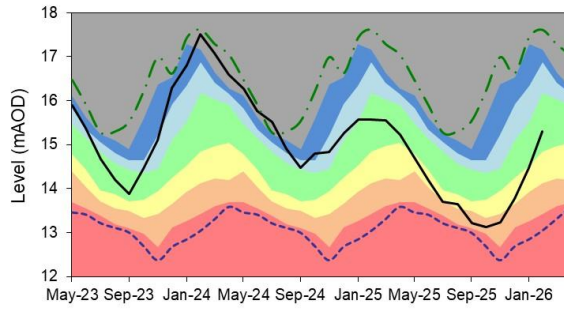
Fringford - GREAT OOLITE

Ranking derived from data for the period Sep-1980 to Dec-2022



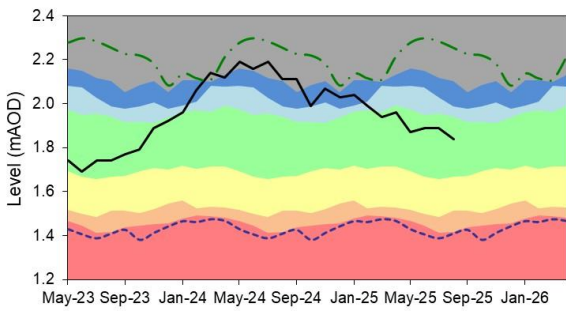
Gog Magog, Stapleford - CAM CHALK

Ranking derived from data for the period Jan-1980 to Dec-2022



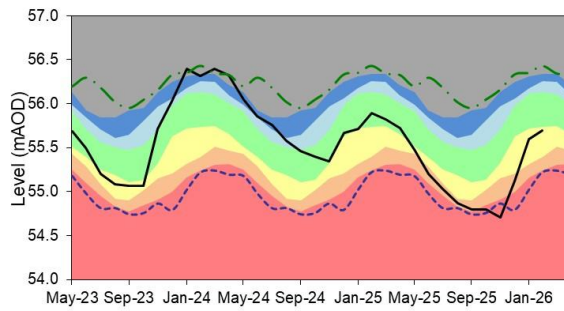
Hazlewood Common - SUFFOLK CRAG

Ranking derived from data for the period Oct-1988 to Nov-2022



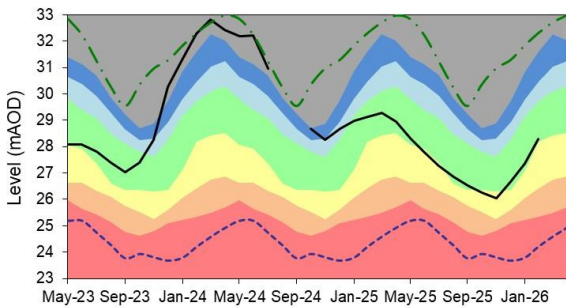
Hindolveston - NORFOLK CHALK

Ranking derived from data for the period Sep-1984 to Nov-2022



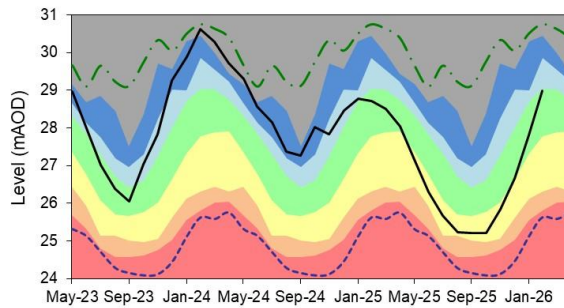
Kenninghall - LITTLE OUSE CHALK

Ranking derived from data for the period Aug-1973 to Dec-2022



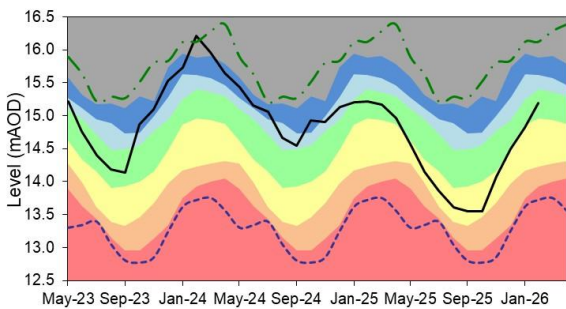
Linton - CAM CHALK

Ranking derived from data for the period Jan-1980 to Dec-2022



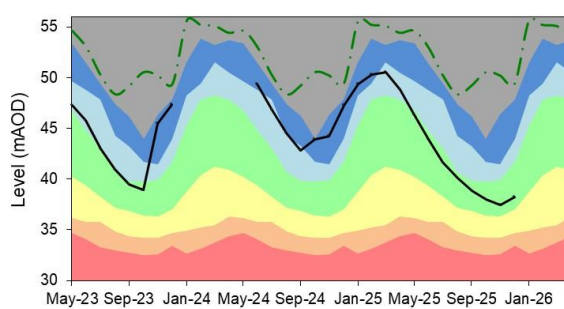
Newmarket - SNAIL CHALK

Ranking derived from data for the period Feb-1983 to Dec-2022

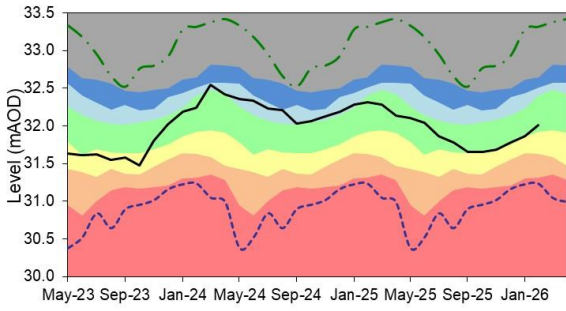


Redlands Hall, Ickleton - CAM CHALK

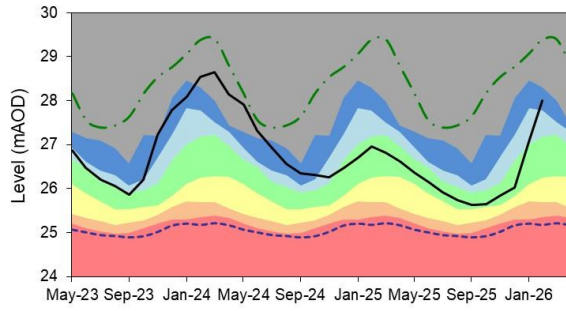
Ranking derived from data for the period Aug-1963 to Dec-2022



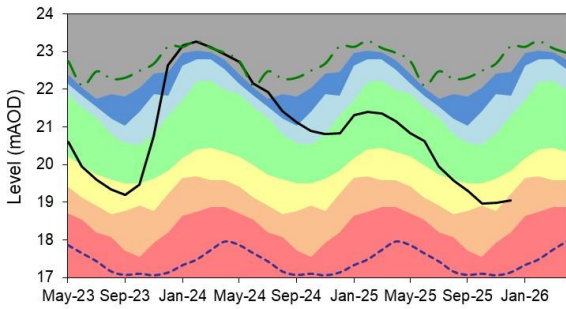
Rook Hall, Braiseworth-SUFFOLK CHALK
 Ranking derived from data for the period Jan-1980 to Nov-2022



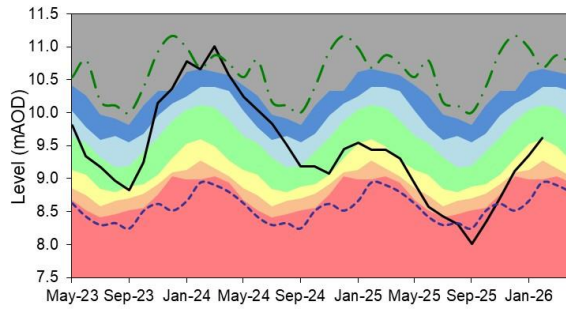
Smeetham Hall Cottages, Bulmer - ESSEX CHALK
 Ranking derived from data for the period Jan-1964 to Jul-2022



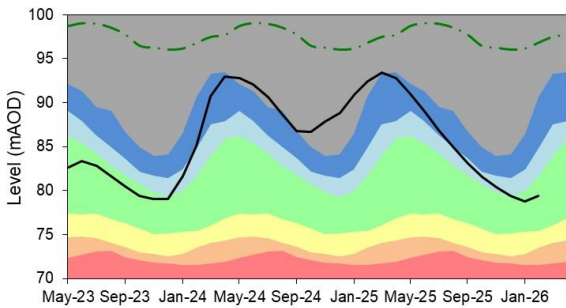
Old Primary School, South Creake, NORFOLK CHALK
 Ranking derived from data for the period Oct-1971 to Aug-2021



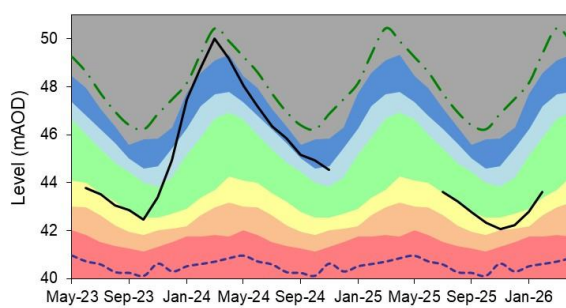
The Spinney, Costessey- WENSUM CHALK
 Ranking derived from data for the period Oct-1971 to Nov-2022



Therfield Rectory - N HERTS CHALK
 Ranking derived from data for the period Jan-1883 to Nov-2022



Washpit Farm, Rougham - NW NORFOLK CHALK
 Ranking derived from data for the period May-1950 to Dec-2022

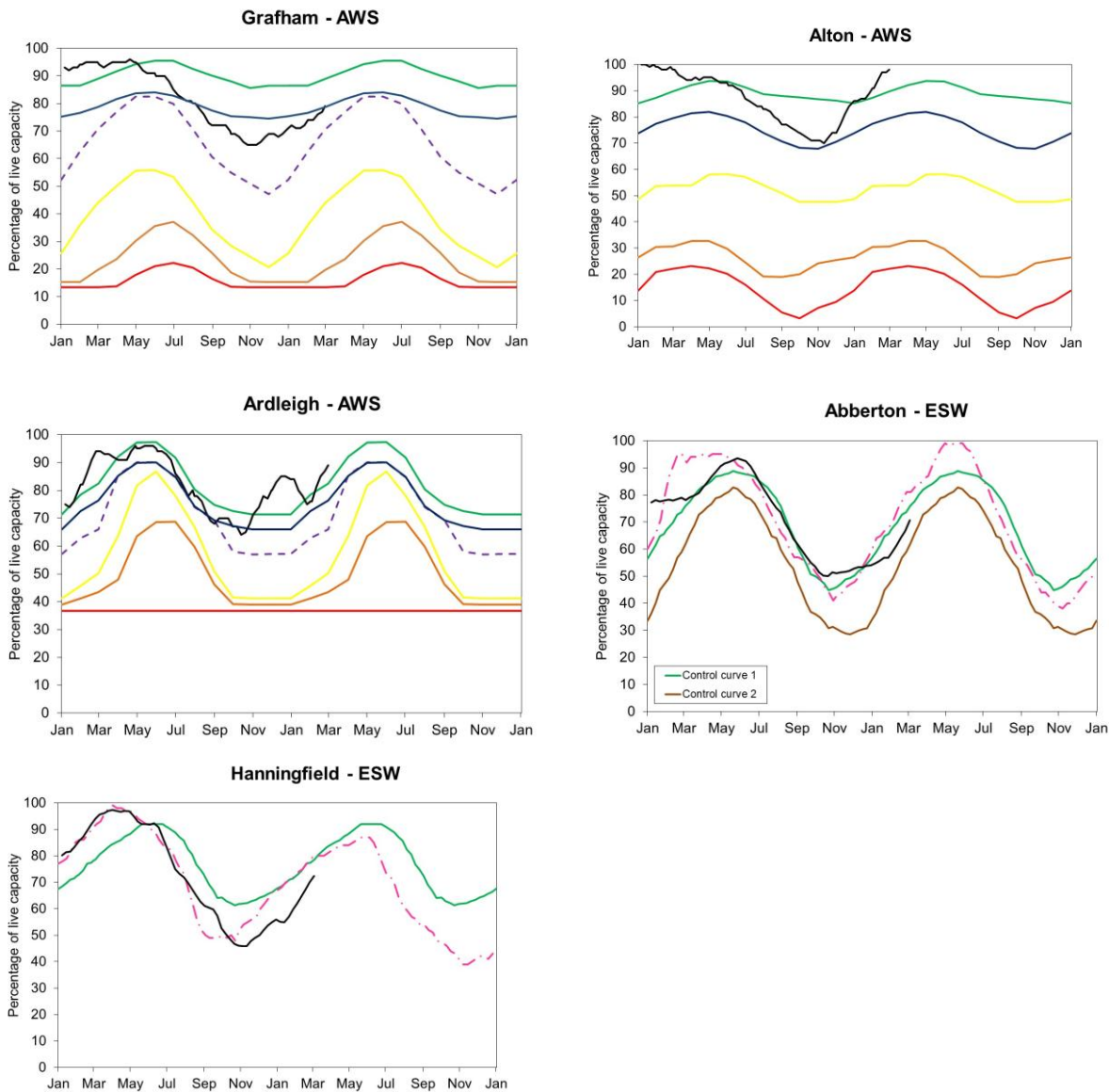


Source: Environment Agency, 2026.

6 Reservoir stocks

Figure 6.1: End of month regional reservoir stocks compared to the normal operating curve, drought curve and dry 1995-1996 stocks. Note: Historic records of individual reservoirs and reservoir groups making up the regional values vary in length.

— 2024-2025 — Normal Operating Curve - - Drought Curve - - 1995-1996
— Level 1 — Level 2 — Level 3 — Level 4

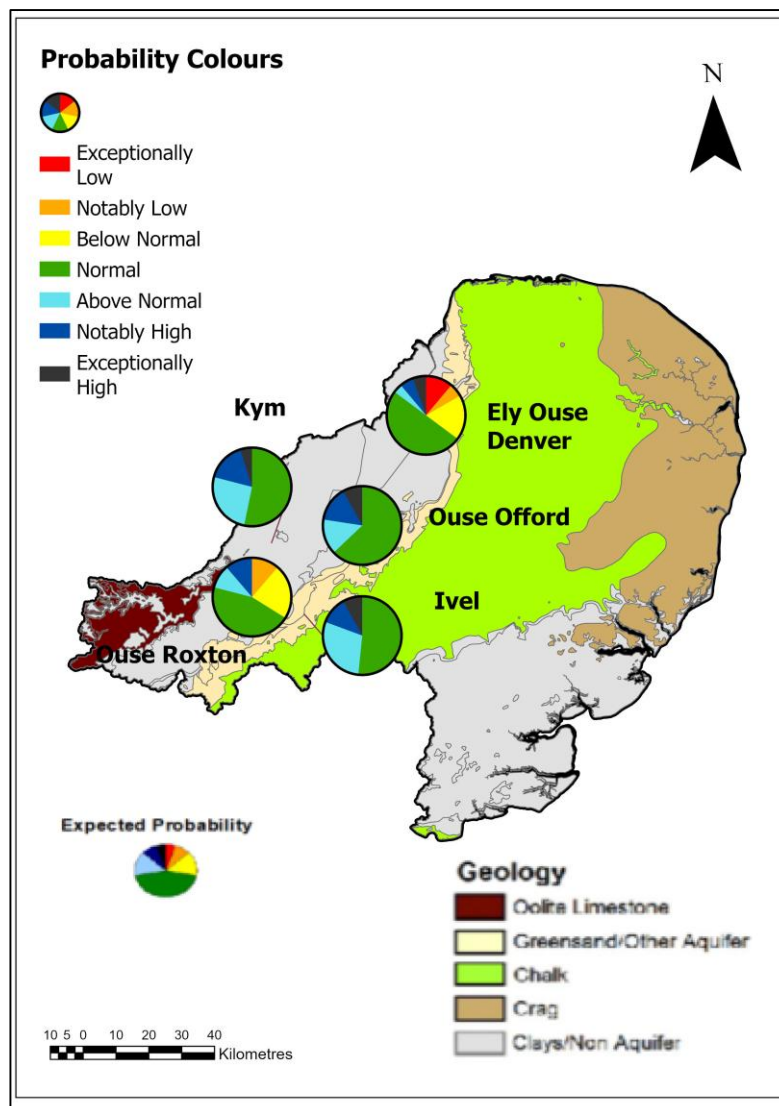


(Source: water companies. For more information on Anglian Water’s reservoir level curves, please see Appendix 4 in their [Drought Plan](#)).

7 Forward look

7.1 Probabilistic ensemble projection of river flows at key sites in March 2026

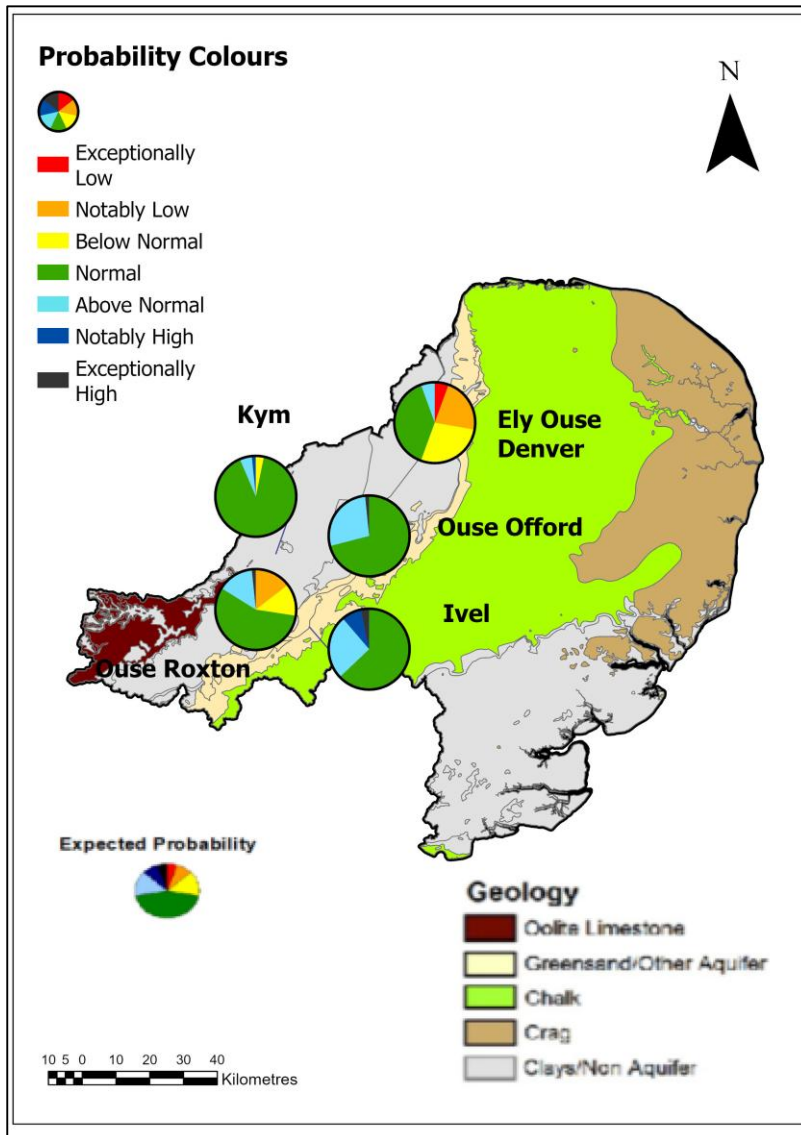
Table available in the appendices with detailed information. Exceptionally high or low levels are those which would typically occur 5% of the time within the historic record. Notably high or low levels are those which would typically occur 8% of the time. Above normal or below normal levels are those which would typically occur 15% of the time. Normal levels are those which would typically occur 44% of the time within the historic record.



Pie charts indicate probability, based on climatology, of the surface water flow at each site being, for example, exceptionally low for the time of year. (Source: Centre for Ecology and Hydrology, Environment Agency) Geological map reproduced with kind permission from UK Groundwater Forum, BGS © NERC. Crown copyright. All rights reserved. Environment Agency, 100026380, 2026.

7.2 Probabilistic ensemble projection of river flows at key sites in June 2026

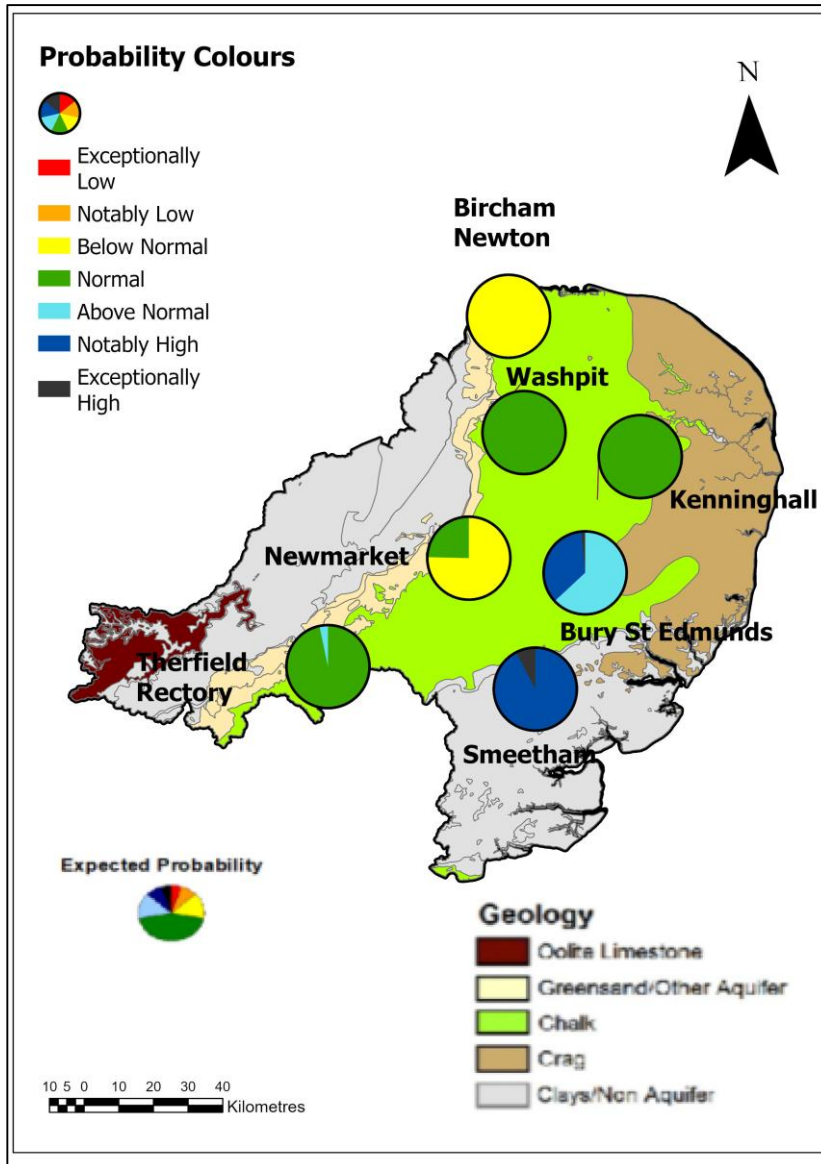
Table available in the appendices with detailed information. Exceptionally high or low levels are those which would typically occur 5% of the time within the historic record. Notably high or low levels are those which would typically occur 8% of the time. Above normal or below normal levels are those which would typically occur 15% of the time. Normal levels are those which would typically occur 44% of the time within the historic record.



Pie charts indicate probability, based on climatology, of the surface water flow at each site being, for example, exceptionally low for the time of year. (Source: Centre for Ecology and Hydrology, Environment Agency) Geological map reproduced with kind permission from UK Groundwater Forum, BGS © NERC. Crown copyright. All rights reserved. Environment Agency, 100026380, 2026

7.3 Probabilistic ensemble projection of groundwater levels at key sites in March 2026

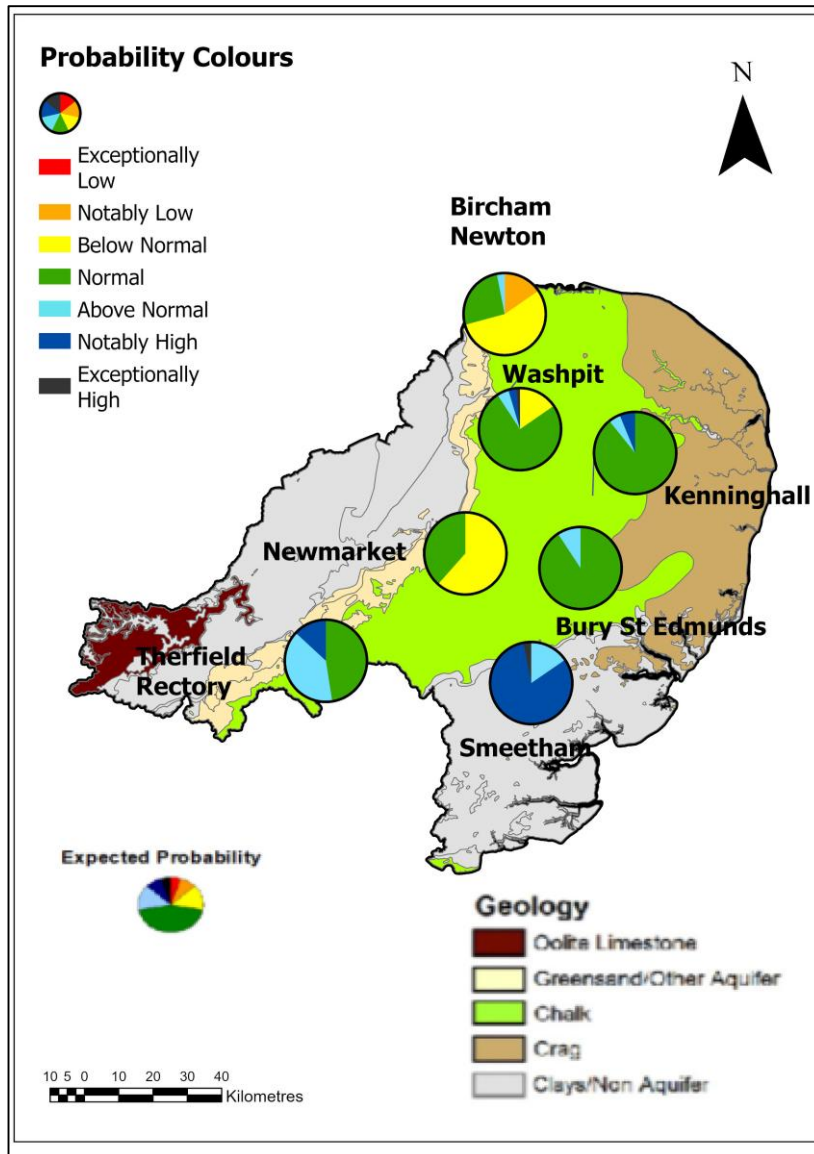
Table available in the appendices with detailed information. Exceptionally high or low levels are those which would typically occur 5% of the time within the historic record. Notably high or low levels are those which would typically occur 8% of the time. Above normal or below normal levels are those which would typically occur 15% of the time. Normal levels are those which would typically occur 44% of the time within the historic record.



Pie charts indicate probability, based on climatology, of the groundwater level at each site being, for example, exceptionally low for the time of year. (Source: Environment Agency) Geological map reproduced with kind permission from UK Groundwater Forum, BGS © NERC. Crown copyright. All rights reserved. Environment Agency, 100026380, 2026

7.4 Probabilistic ensemble projection of groundwater levels at key sites in September 2026

Table available in the appendices with detailed information. Exceptionally high or low levels are those which would typically occur 5% of the time within the historic record. Notably high or low levels are those which would typically occur 8% of the time. Above normal or below normal levels are those which would typically occur 15% of the time. Normal levels are those which would typically occur 44% of the time within the historic record.



Pie charts indicate probability, based on climatology, of the groundwater level at each site being, for example, exceptionally low for the time of year. (Source: Environment Agency) Geological map reproduced with kind permission from UK Groundwater Forum, BGS © NERC. Crown copyright. All rights reserved. Environment Agency, 100026380, 2026

8 Glossary

8.1 Terminology

Aquifer

A geological formation able to store and transmit water.

Areal average rainfall

The estimated average depth of rainfall over a defined area. Expressed in depth of water (mm).

Artesian

The condition where the groundwater level is above ground surface but is prevented from rising to this level by an overlying continuous low permeability layer, such as clay.

Artesian borehole

Borehole where the level of groundwater is above the top of the borehole and groundwater flows out of the borehole when unsealed.

Cumecs

Cubic metres per second (m^3s^{-1}).

Effective rainfall

The rainfall available to percolate into the soil or produce river flow. Expressed in depth of water (mm).

Flood alert and flood warning

Three levels of warnings may be issued by the Environment Agency. Flood alerts indicate flooding is possible. Flood warnings indicate flooding is expected. Severe flood warnings indicate severe flooding.

Groundwater

The water found in an aquifer.

Long term average (LTA)

The arithmetic mean calculated from the historic record, usually based on the period 1991 to 2020. However, the period used may vary by parameter being reported on (see figure captions for details).

mAOD

Metres above ordnance datum (mean sea level at Newlyn Cornwall).

MORECS

Met Office Rainfall and Evaporation Calculation System. Met Office service providing real time calculation of evapotranspiration, soil moisture deficit and effective rainfall on a 40 by 40 km grid.

Naturalised flow

River flow with the impacts of artificial influences removed. Artificial influences may include abstractions, discharges, transfers, augmentation and impoundments.

NCIC

National Climate Information Centre. NCIC area monthly rainfall totals are derived using the Met Office 5 km gridded dataset, which uses rain gauge observations.

Recharge

The process of increasing the water stored in the saturated zone of an aquifer. Expressed in depth of water (mm).

Reservoir gross capacity

The total capacity of a reservoir.

Reservoir live capacity

The capacity of the reservoir that is normally usable for storage to meet established reservoir operating requirements. This excludes any capacity not available for use (for example, storage held back for emergency services, operating agreements or physical restrictions). May also be referred to as 'net' or 'deployable' capacity.

Soil moisture deficit (SMD)

The difference between the amount of water actually in the soil and the amount of water the soil can hold. Expressed in depth of water (mm).

8.2 Categories

Exceptionally high

Value likely to fall within this band 5% of the time.

Notably high

Value likely to fall within this band 8% of the time.

Above normal

Value likely to fall within this band 15% of the time.

Normal

Value likely to fall within this band 44% of the time.

Below normal

Value likely to fall within this band 15% of the time.

Notably low

Value likely to fall within this band 8% of the time.

Exceptionally low

Value likely to fall within this band 5% of the time.

9 Appendices

9.1 Rainfall table

Hydrological area	Feb 2026 rainfall % of long term average 1991 to 2020	Feb 2026 band	Dec 2025 to February cumulative band	Sep 2025 to February cumulative band	Mar 2025 to February cumulative band
Broadland Rivers	158	Notably High	Above normal	Above normal	Normal
Cam	171	Notably High	Notably high	Above normal	Normal
Central Area Fenland	180	Notably High	Notably high	Notably high	Normal
East Suffolk	176	Exceptionally High	Notably high	Exceptionally high	Normal
Little Ouse And Lark	164	Notably High	Above normal	Notably high	Normal
Lower Bedford Ouse	200	Exceptionally High	Notably high	Notably high	Normal
North Essex	194	Exceptionally High	Notably high	Notably high	Normal
North Norfolk	129	Above Normal	Normal	Normal	Below normal
Nw Norfolk And Wissey	154	Notably High	Above normal	Above normal	Below normal
South Essex	185	Notably High	Notably high	Above normal	Below normal

Upper Bedford Ouse	205	Exceptionally High	Exceptionally high	Notably high	Normal
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9.2 River flows table

Site name	River	Catchment	Feb 2026 band	Jan 2026 band
Abbey Heath	Little Ouse	Little Ouse	Normal	Normal
Blunham	Ivel	Ivel	Notably high	Normal
Bramford	Gipping	Gipping	Exceptionally high	Normal
Burnham Overy	Burn	Burn	Normal	Below normal
Burnt Mill	Rhee	Rhee	Above normal	Normal
Cappenham	Tove	Tove	Exceptionally high	Above normal
Colney	Yare	Yare	Above normal	Normal
Denver	Ely Ouse	Cutoff and Renew Channel	Normal	Normal
Dernford	Cam	Cam	Notably high	Normal
Heacham	Heacham	Heacham	Below normal	Below normal
Ingworth	Bure	Bure	Normal	Normal
Lexden	Colne	Colne Essex	Exceptionally high	Notably high
Marham	Nar	Nar	Normal	Below normal

Needham Weir Total	Waveney (lower)	Waveney	Above normal	Normal
Northwold Total	Wissey	Wissey	Normal	Normal
Offord (gross Flows)	Great Ouse	Ouse Beds	Exceptionally high	Normal
Roxton	Great Ouse	Ivel	Notably high	Normal
Springfield	Chelmer	Chelmer Upper	Exceptionally high	Above normal
Swanton Morley Total	Wensum	Wensum	Normal	Normal
Temple	Lark	Lark	Above normal	Normal
Willen	Ouzel	Ouzel	Normal	Normal

9.3 Groundwater table

Site name	Aquifer	End of Feb 2026 band	End of Jan 2026 band
Biggleswade	Ivel Woburn Sands	Above normal	Normal
Bircham Newton	North West Norfolk Chalk	Below normal	Notably low
Breckland	Wissey Chalk	Below normal	Notably low
Bury St Edmunds	Upper Lark Chalk	Above normal	Above normal
Castle Farm, Offton	East Suffolk Chalk	Normal	Below normal
Gog Magog, Stapleford	Cam Chalk	Normal	Below normal
Hazlewood Common	East Suffolk Crag	No Data	No Data
Hindolveston	Norfolk Chalk	Below normal	Below normal
Kenninghall	Little Ouse Chalk	Normal	Normal
Linton	Cam Chalk	Normal	Normal
Newmarket	Snail Chalk	Normal	Below normal
Old Primary School, South Creake	North Norfolk Chalk	No Data	No Data

Redlands Hall, Ickleton	Cam Chalk	No Data	No Data
Rook Hall, Braiseworth	East Suffolk Chalk	Normal	Normal
Smeetham Hall Cottages, Bulmer	North Essex Chalk	Notably high	Above normal
The Spinney, Costessey	Wensum Chalk	Normal	Below normal
Washpit Farm, Rougham	North West Norfolk Chalk	Normal	Below normal
Therfield Rectory	Upper Lee Chalk	Normal	Normal
Fringford P.s.	Upper Bedford Ouse Oolitic Limestone (great)	Exceptionally high	Notably high

9.4 Ensemble projections tables

9.4.1 Probabilistic ensemble projection of river flows at key sites in March 2026

Percentage of pie chart for each band

Site	Bedford Ouse	Kym	Ivel	Ouse	Ely Ouse
Exceptionally low	0	0	0	0	11
Notably low	11	0	0	0	6
Below normal	23	0	0	0	19
Normal	45	53	52	63	50
Above normal	10	26	29	15	4
Notably high	11	16	11	15	6
Exceptionally high	0	5	8	8	6

9.4.2 Probabilistic ensemble projection of river flows at key sites in June 2026

Percentage of pie chart for each band

Site	Bedford Ouse	Kym	Ivel	Ouse	Ely Ouse
Exceptionally low	0	0	0	0	6
Notably low	15	0	0	0	22
Below normal	13	3	0	0	28
Normal	56	90	63	71	39
Above normal	15	5	26	27	6
Notably high	0	2	8	0	0
Exceptionally high	2	0	3	2	0

9.4.3 Probabilistic ensemble projection of groundwater levels at key sites in March 2026

Percentage of pie chart for each band

Site	Therfield Rectory	Redlands Hall	Newmarket	Washpit Farm	Bircham Newton	Kenninghall	Bury St Edmunds	Smeetham
Exceptionally low	0.0	No Data	0.0	0.0	0.0	0.0	0.0	0.0
Notably low	0.0	No Data	0.0	0.0	0.0	0.0	0.0	0.0
Below normal	0.0	No Data	75.4	0.0	100.0	0.0	0.0	0.0
Normal	96.7	No Data	24.6	100.0	0.0	100.0	0.0	0.0
Above normal	3.3	No Data	0.0	0.0	0.0	0.0	63.1	0.0
Notably high	0.0	No Data	0.0	0.0	0.0	0.0	35.4	92.3
Exceptionally high	0.0	No Data	0.0	0.0	0.0	0.0	1.5	7.7

9.4.4 Probabilistic ensemble projection of groundwater levels at key sites in September 2026

Percentage of pie chart for each band

Site	Therfield Rectory	Redlands Hall	Newmarket	Washpit Farm	Bircham Newton	Kenninghall	Bury St Edmunds	Smeetham
Exceptionally low	0.0	No Data	0.0	0.0	0.0	0.0	0.0	0.0
Notably low	0.0	No Data	0.0	0.0	15.4	0.0	0.0	0.0
Below normal	0.0	No Data	61.5	15.4	55.4	0.0	0.0	0.0
Normal	47.5	No Data	38.5	75.4	26.2	89.2	90.8	0.0
Above normal	39.3	No Data	0.0	4.6	3.1	4.6	9.2	15.4
Notably high	13.1	No Data	0.0	3.1	0.0	6.2	0.0	81.5
Exceptionally high	0.0	No Data	0.0	1.5	0.0	0.0	0.0	3.1

Monthly water situation report: East Anglia

1 Summary - March 2026

March rainfall across East Anglia ranged from 51% to 74% of the long term average for the month. With below average rainfall in March, the soil moisture deficit for East Anglia increased by approximately 17mm between the end of February and the end of March. However, the soil moisture deficit for East Anglia remains normal for the time of year. The majority of river flow report sites recorded normal flows for the time of year. Groundwater levels have continued to increase at the majority of reporting sites, with six sites showing a decline in groundwater levels since February. All report sites for which there is data available, except Bircham Newton, ended March 2026 with groundwater levels categorised as above normal or normal for the time of year. Public water supply reservoirs ended March with levels ranging from 82% to 98% of their full storage capacity.

1.1 Rainfall

Below average rainfall was received across all East Anglia catchments in March 2026. Rainfall totals across East Anglia ranged from 51% to 74% of the long term average (LTA) for the month. The East Anglia area average rainfall for March was 24mm. This total is approximately 60% of the 1991 to 2020 LTA for March and is considered below normal for the time of year. Northern catchments were typically slightly wetter than catchments to the south, with North Norfolk receiving the highest rainfall total of 33mm and South Essex receiving the lowest rainfall total of 17mm for the month. East Anglia rainfall totals across all catchments over the past 3 months have been above normal or notably high. Over the past 12 months, cumulative rainfall totals ranged between 85% and 104% of the LTA, with most catchment totals being categorised as normal for the time of year.

1.2 Soil moisture deficit and recharge

Following below average rainfall in March the soil moisture deficit (SMD) for East Anglia has increased from 3mm at the end of February to 20mm by the end of March 2026. However, the SMD remains normal for the time of year. There is little variation in SMD values across the area, with all catchments having SMD values in the range of 11mm to 40mm. The hydrological catchments with the highest SMDs are located in the south of the area, with South Essex recording the highest SMD of 27mm at the end of March.

1.3 River flows

March 2026 month mean river flows ranged between 49% to 123% of the LTA, with the majority of river flow report sites categorised as normal for the time of year. In the east, the Waveney and Gipping catchments recorded below normal flows for the time of year, with the

Ouzel catchment in the south west of the area, also recording below normal flows. The Gipping catchment recorded the lowest flows, with the month mean river flow being 49% of the LTA for the time of year. The highest flows were typically towards the centre and west of the area, with the Wissey catchment recording 123% of the LTA.

1.4 Groundwater levels

Groundwater levels have continued to rise in the majority of reporting sites, for which there is data available, for March 2026. Six reporting sites have shown receding groundwater levels through March, indicating a truncated recharge season. All report sites, except Bircham Newton, ended March with groundwater levels categorised as above normal or normal for the time of year. Bircham Newton in north west Norfolk, ended March with groundwater levels categorised as below normal for the time of year.

1.5 Reservoir stocks

Public water supply reservoir levels ranged from 82% to 98% of their full storage capacity. Alton and Abberton reservoirs ended the month with levels above their respective normal operating curves. Grafham, Ardeigh and Hanningfield reservoirs ended the month with levels below their respective normal operating curves.

1.6 Forward look

1.6.1 Probabilistic ensemble projections for river flows at key sites

The river flow projections indicate an approximate 40% or higher probability of normal flows by June 2026 at all forecast sites. For September 2026, flow projections indicate a high probability of normal flows or above for all sites except for the Ely Ouse Denver, which has a higher probability of normal or below normal flows by September 2026.

1.6.2 Probabilistic ensemble projections for groundwater levels in key aquifers

The groundwater projections for September 2026 show a high probability of normal to below normal groundwater levels at most forecast sites. Smeetham Hall projections show an approximate 60% probability of notably high groundwater levels by September 2026. The projections for March 2027 show a high probability of normal or higher levels at the majority of forecast sites. Bircham Newton and Newmarket show a higher probability of below normal or lower groundwater levels by September 2026.

Author: Hydrology Team, hydrology-ean-and-lna@environment-agency.gov.uk

All data are provisional and may be subject to revision. The views expressed in this document are not necessarily those of the Environment Agency. Its officers, servants or agents accept

no liability for any loss or damage arising from the interpretation or use of the information, or reliance upon views contained in this report.

*[SMD]: soil moisture deficits

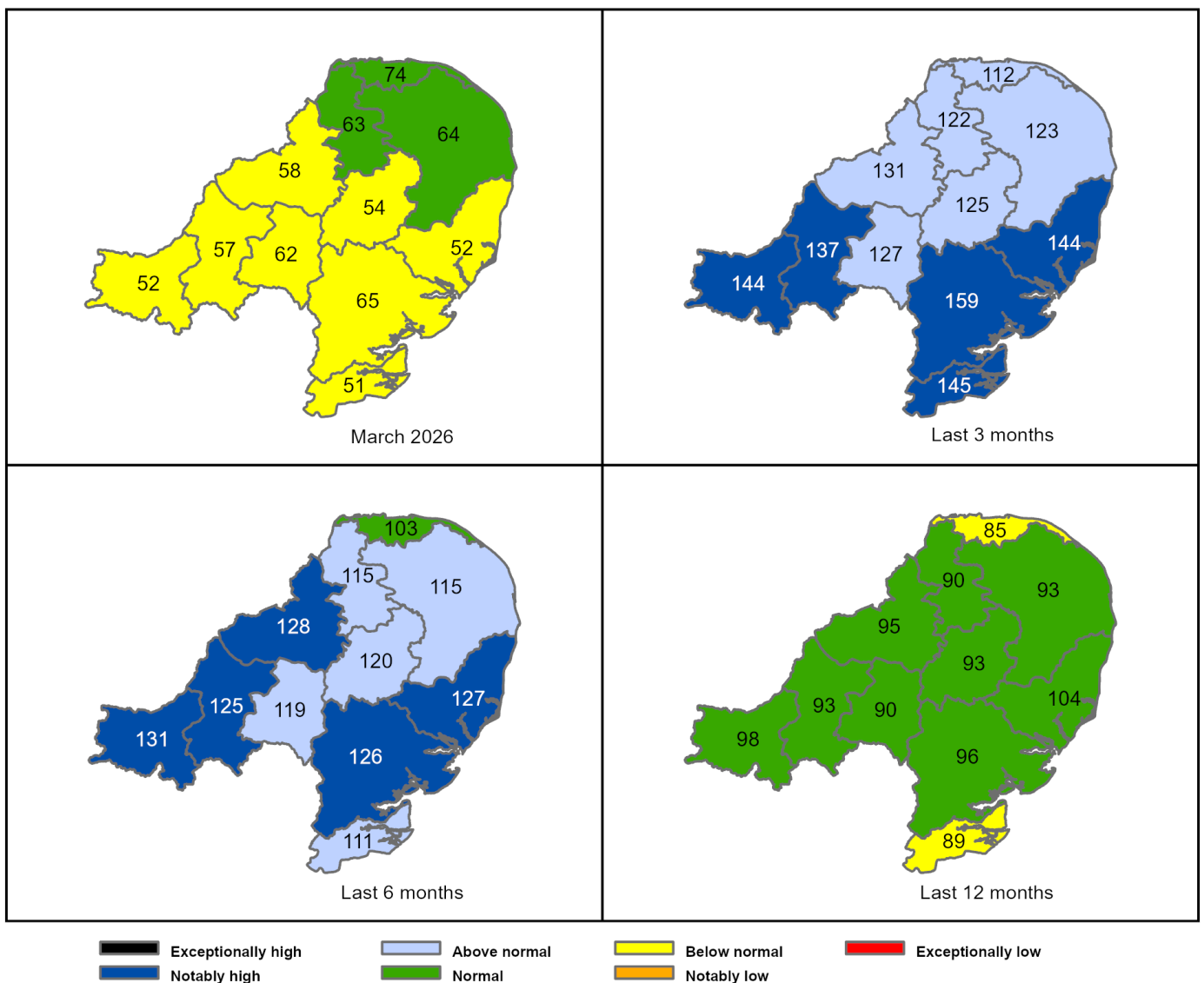
*[LTA]: long term average

Contact Details: 03708 506 506

2 Rainfall

2.1 Rainfall map

Figure 2.1: Total rainfall for hydrological areas across East Anglia, expressed as a percentage of long term average rainfall for the current month (up to 31 March 2026), the last 3 months, the last 6 months, and the last 12 months. Category classes are based on an analysis of respective historic totals. Table available in the appendices with detailed information.

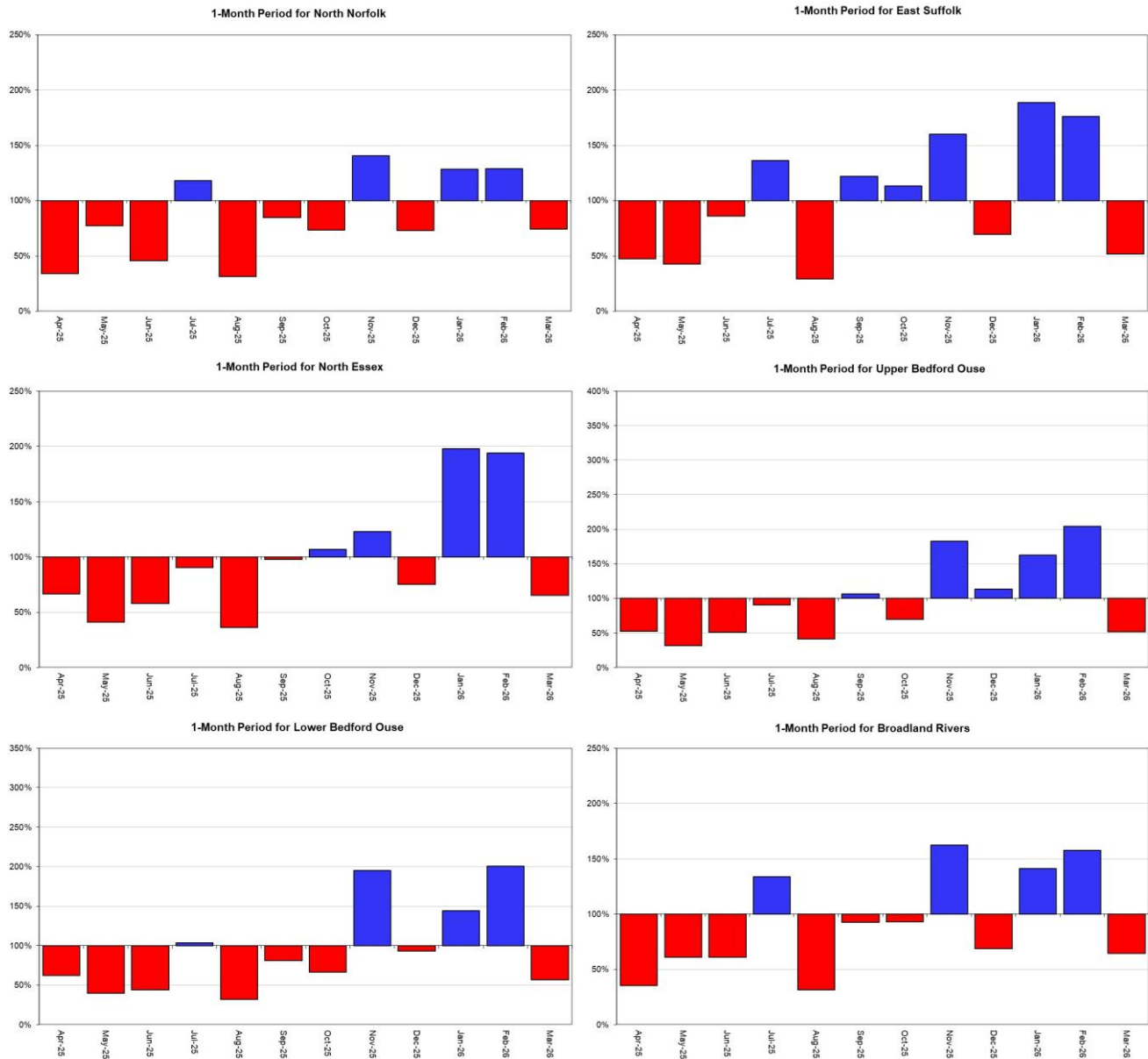


HadUK data based on the Met Office 1km gridded rainfall dataset derived from rain gauges (Source: Met Office. Crown copyright, 2026). Provisional data based on Environment Agency 1km gridded rainfall dataset derived from Environment Agency intensity rain gauges. Crown copyright. All rights reserved. Environment Agency, 100024198, 2026.

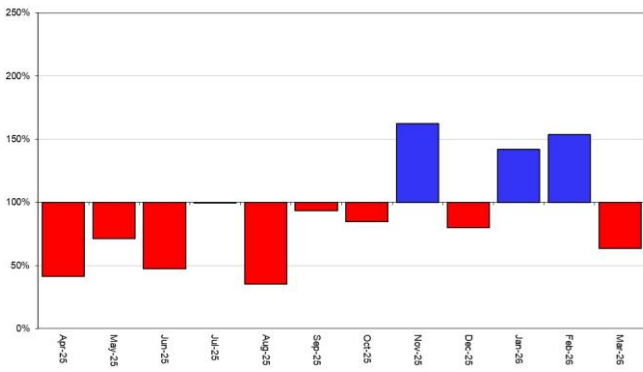
2.2 Rainfall charts

Figure 2.2: Monthly rainfall totals for the past 12 months as a percentage of the 1991 to 2020 long term average for each region and for England.

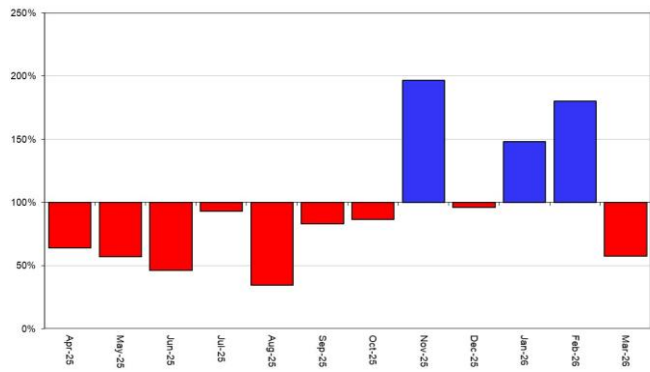
■ Above average rainfall ■ Below average rainfall



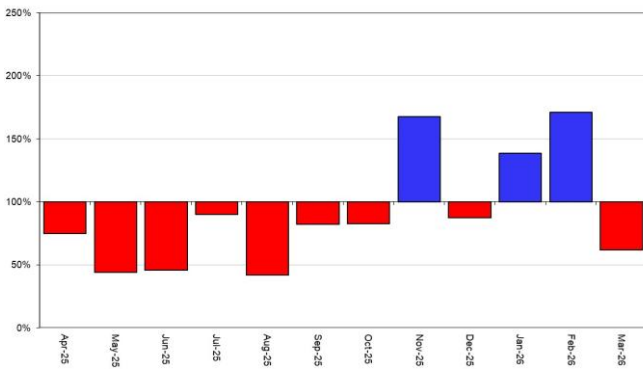
1-Month Period for NW Norfolk and Wissey



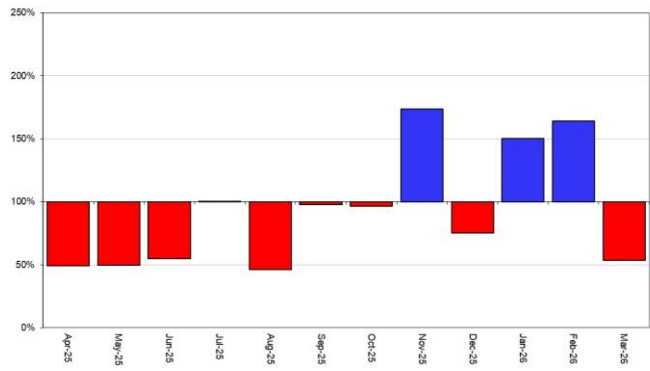
1-Month Period for Central Area Fenland



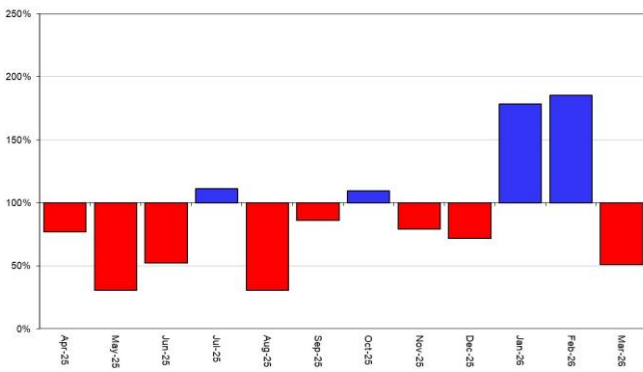
1-Month Period for Cam



1-Month Period for Little Ouse and Lark

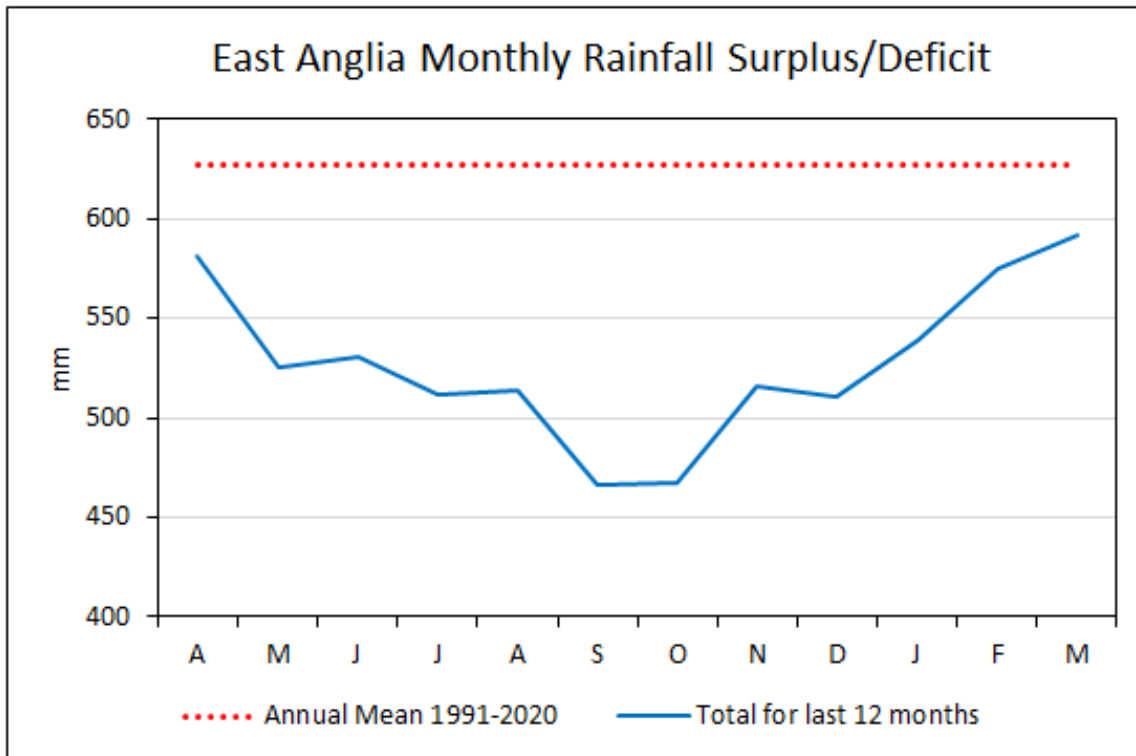


1-Month Period for South Essex



HadUK rainfall data. (Source: Met Office. Crown copyright, 2026).

2.3 Monthly rainfall surplus deficit chart



HadUK rainfall data. (Source: Met Office. Crown copyright, 2026).

3 Soil moisture deficit

3.1 Soil moisture deficit map

Figure 3.1: Soil moisture deficit values for 31 March 2026. Values based on the weekly MORECS data for real land use.

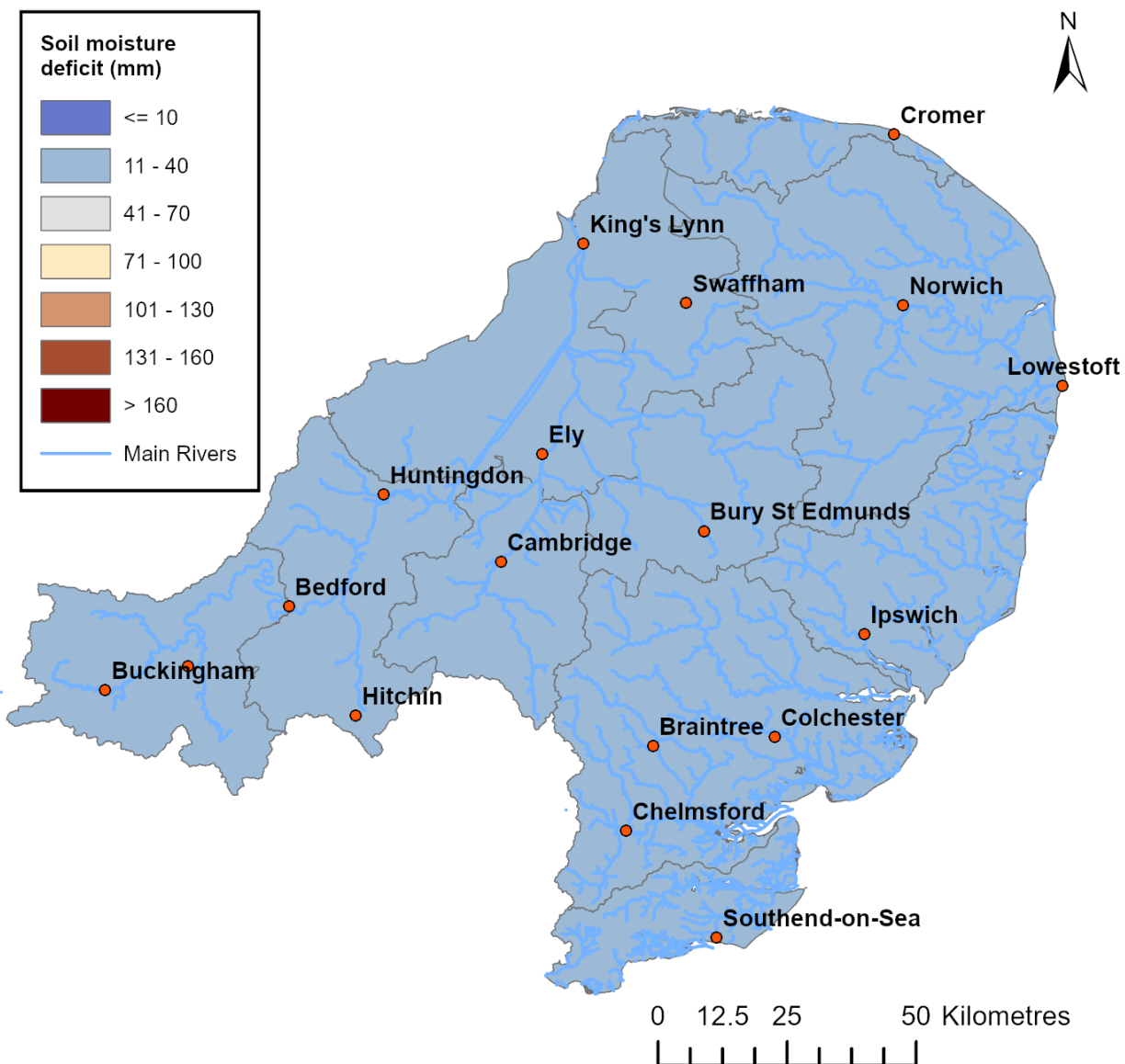
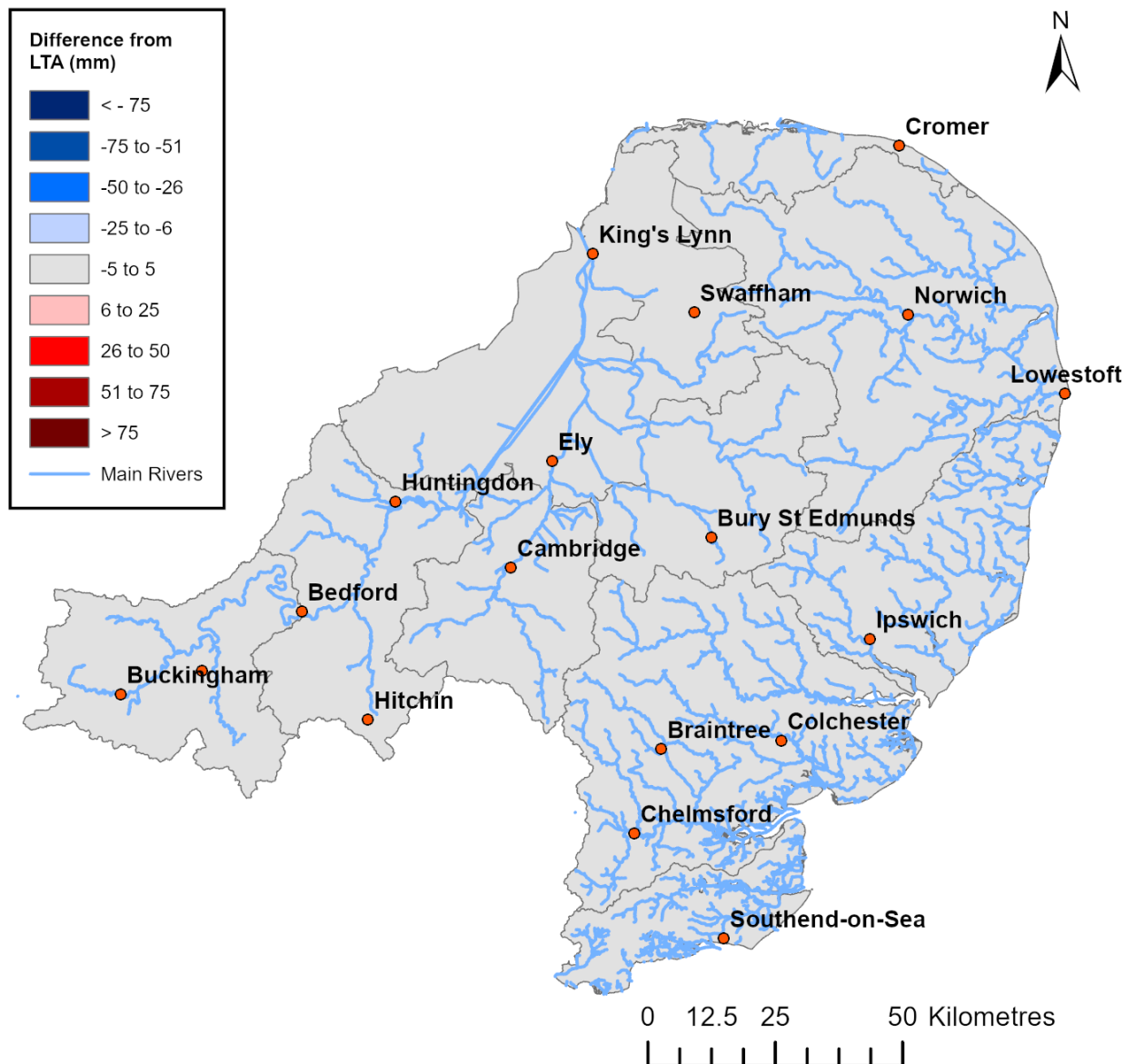


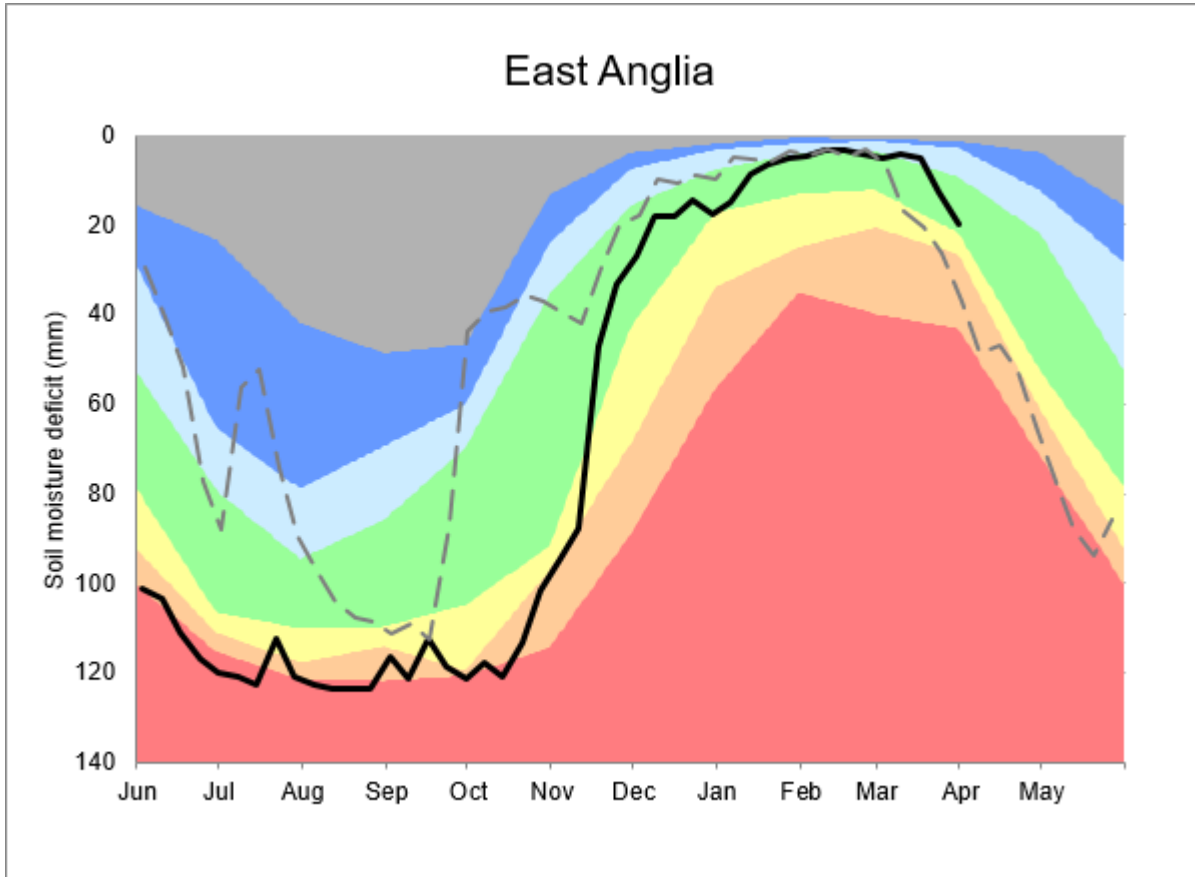
Figure 3.1a: Difference between soil moisture deficit values for 31 March 2026 and the long term average soil moisture deficit values for the end of March. Values based on the weekly MORECS data for real land use.



(Source: Met Office. Crown copyright, 2026). All rights reserved. Environment Agency, 100024198, 2026.

3.2 Soil moisture deficit charts

Figure 3.2: Latest soil moisture deficit compared to an analysis of historic 1991 to 2020 long term data set. Weekly MORECS data for real land use.

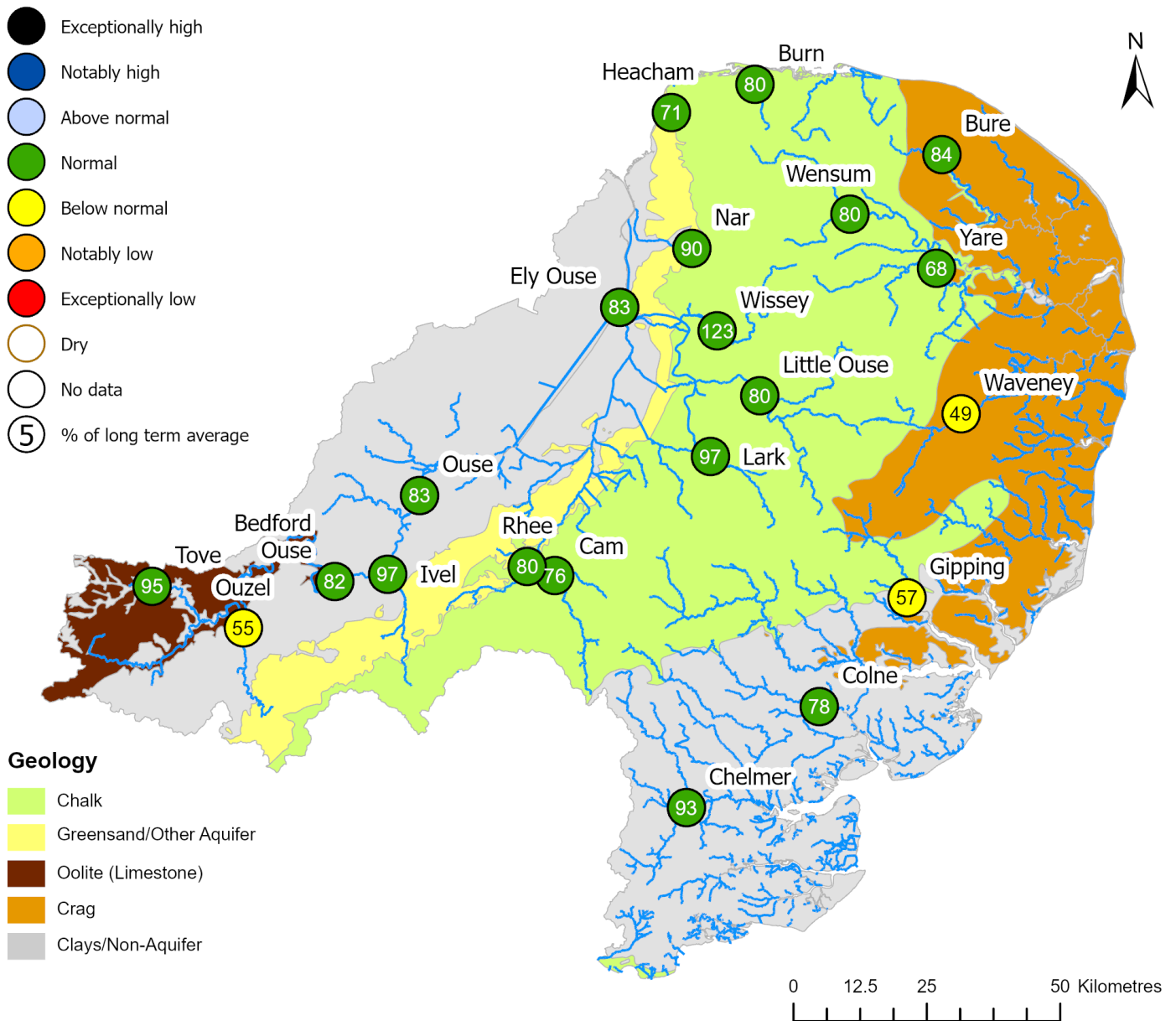


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4 River flows

4.1 River flows map

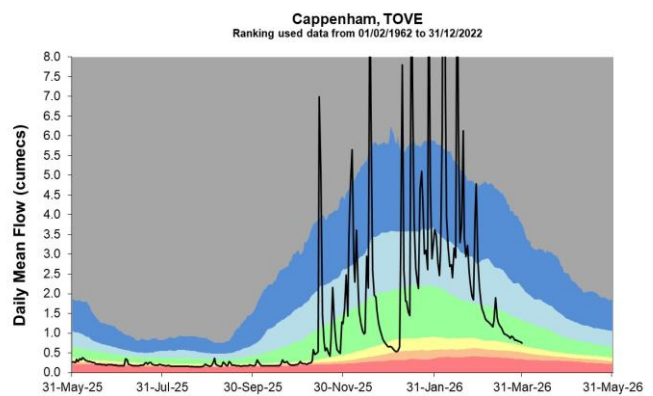
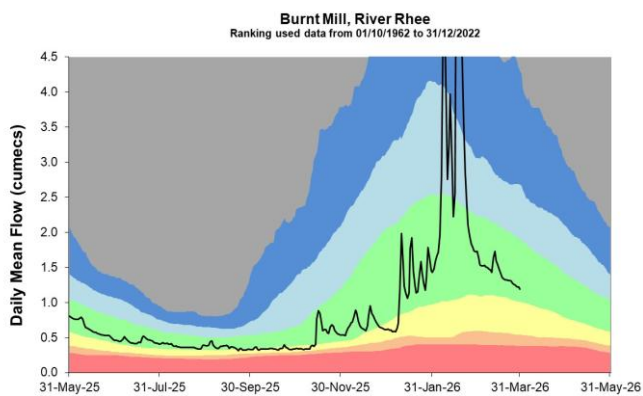
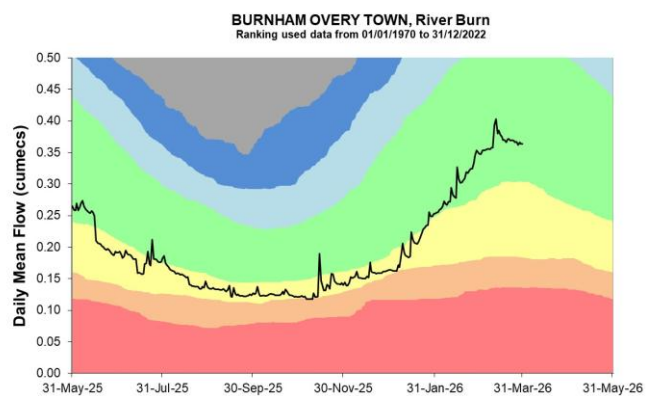
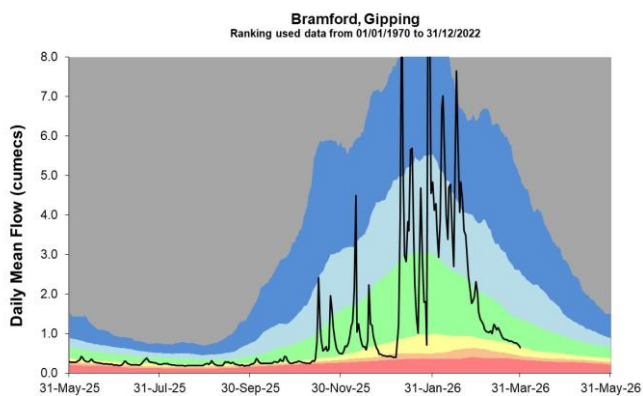
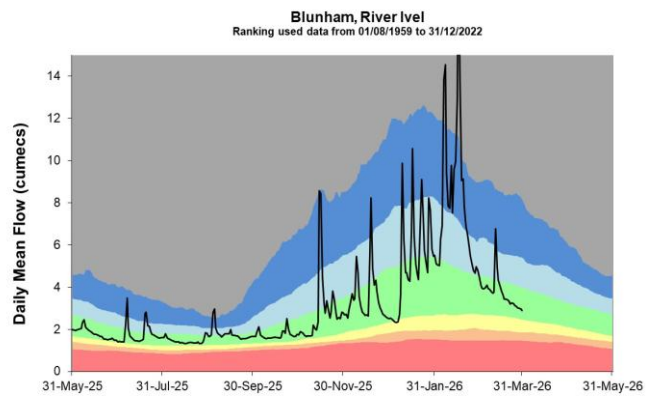
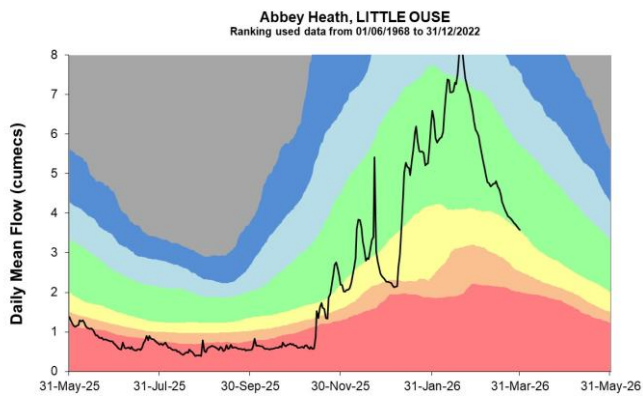
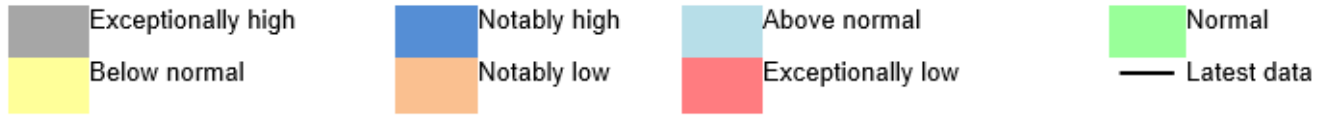
Figure 4.1: Monthly mean river flow for indicator sites for March 2026, expressed as a percentage of the respective long term average and classed relative to an analysis of historic March monthly means Table available in the appendices with detailed information.

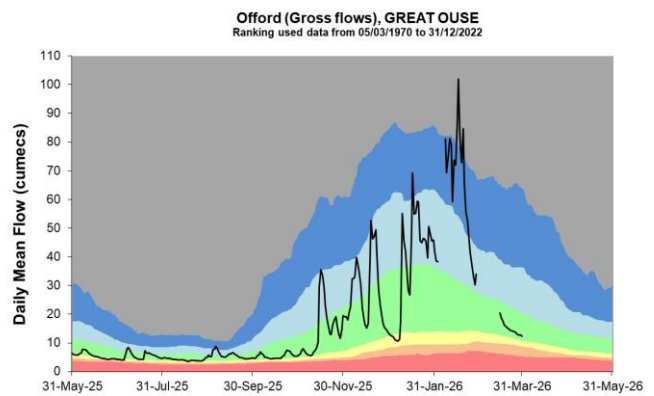
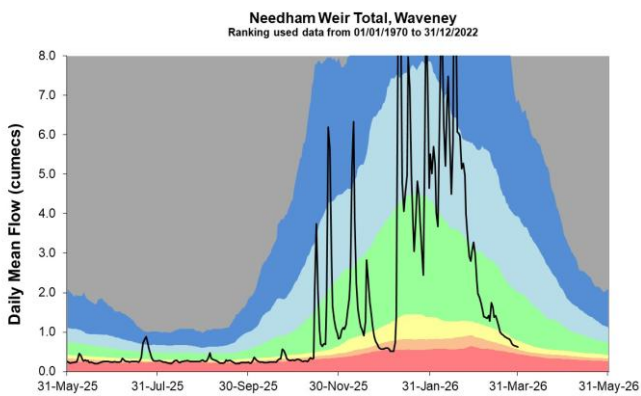
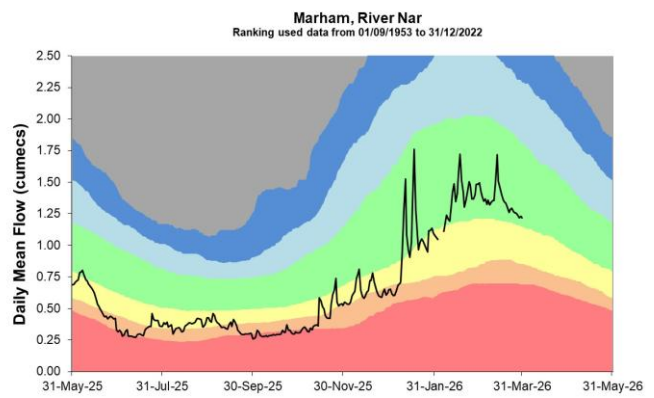
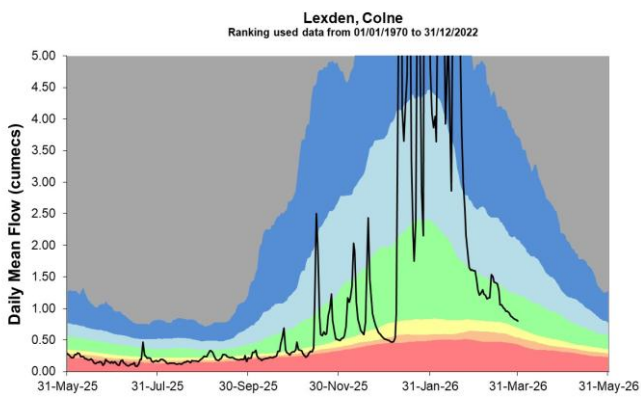
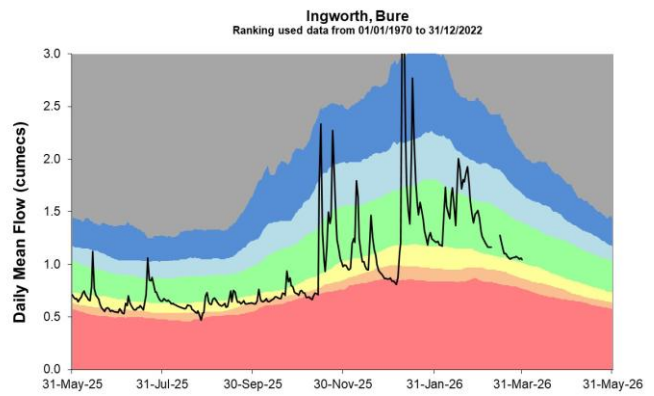
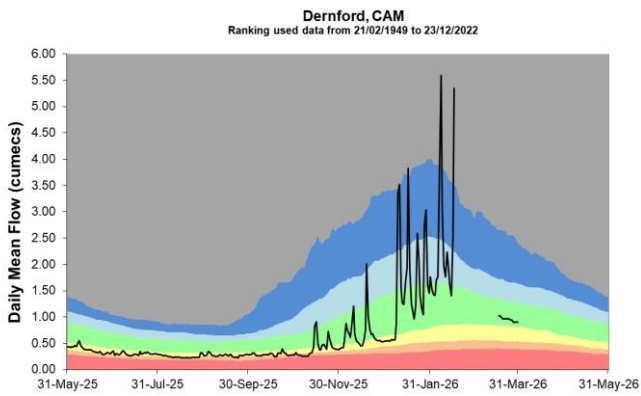
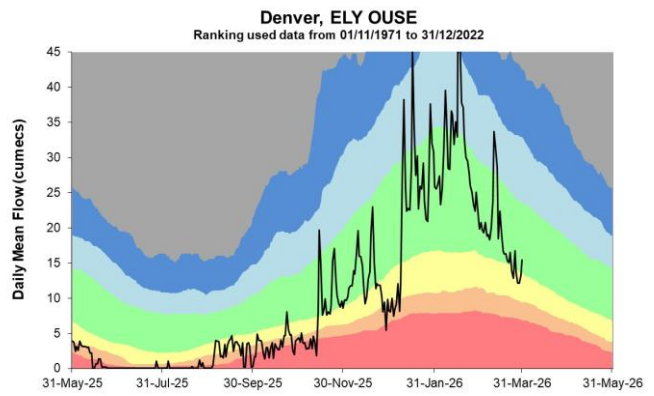
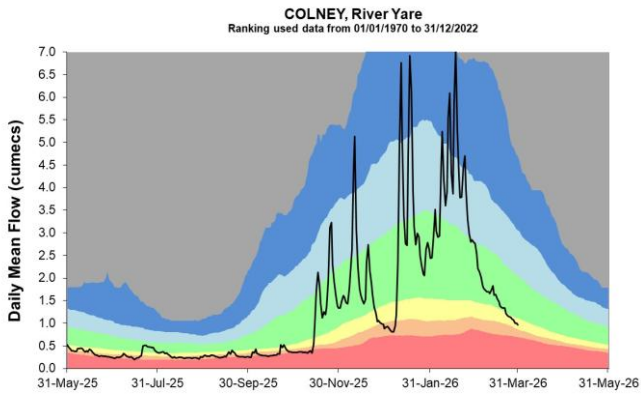


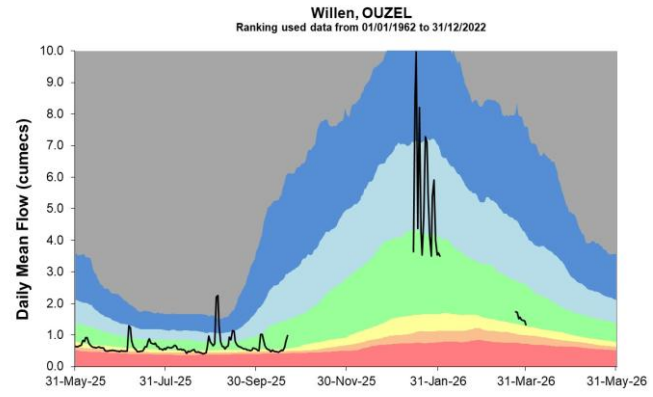
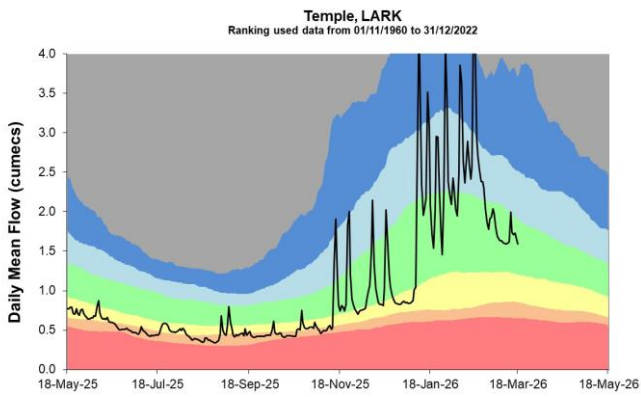
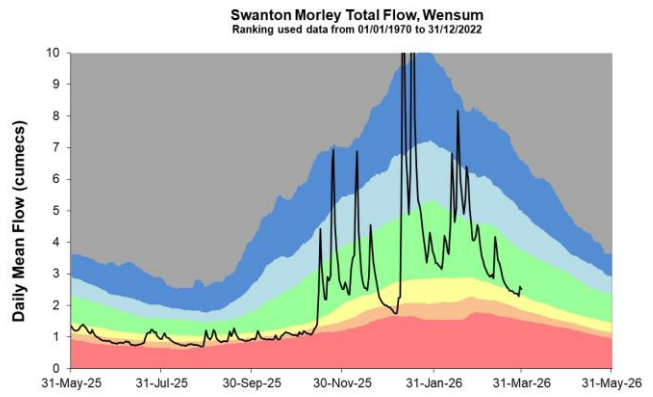
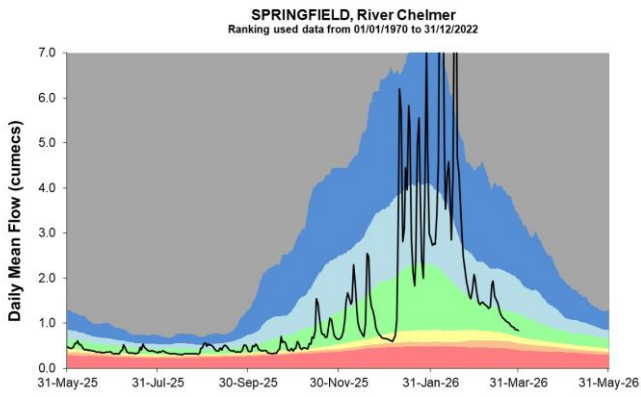
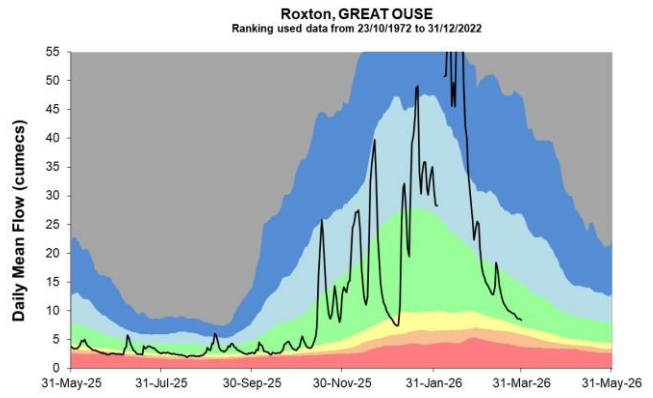
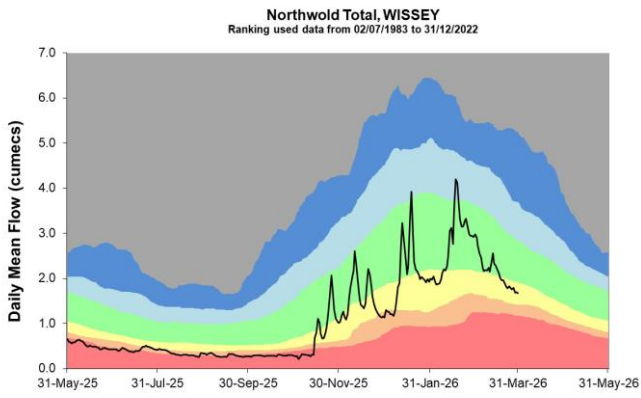
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4.2 River flow charts

Figure 4.2: Daily mean river flow for index sites over the past year, compared to an analysis of historic daily mean flows, and long term maximum and minimum flows.





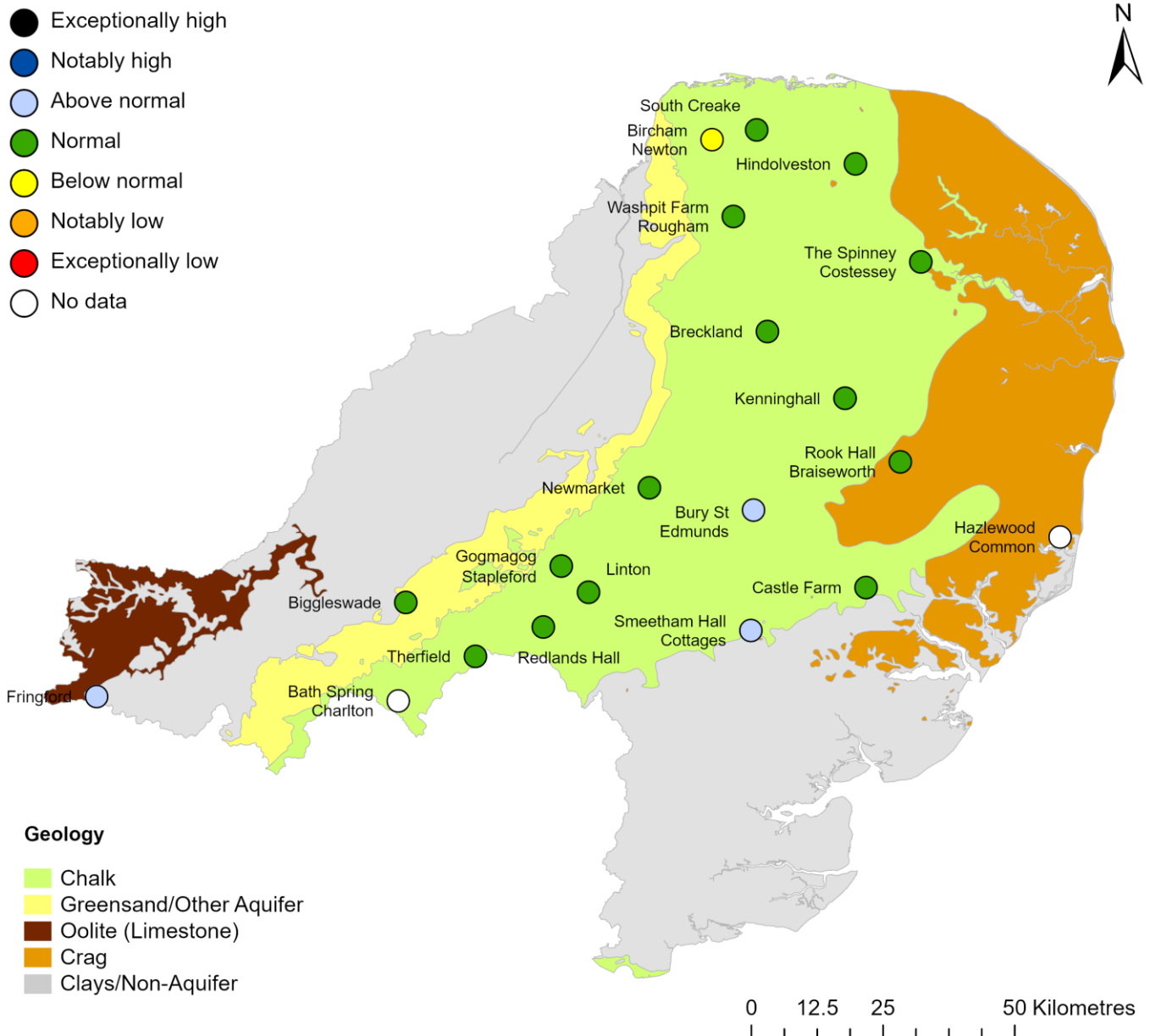


Source: Environment Agency.

5 Groundwater levels

5.1 Groundwater levels map

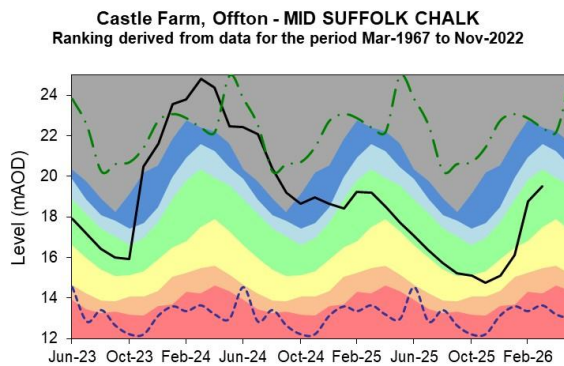
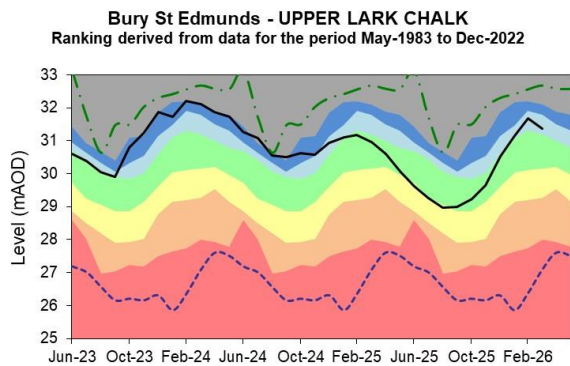
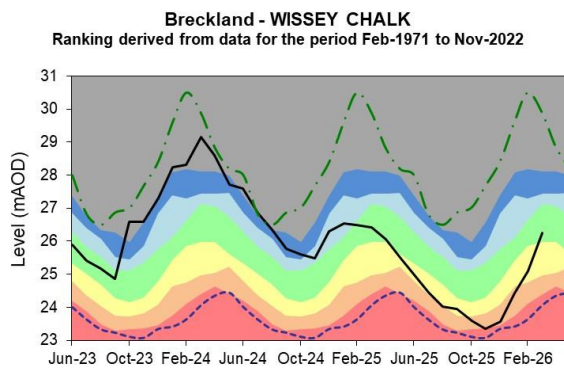
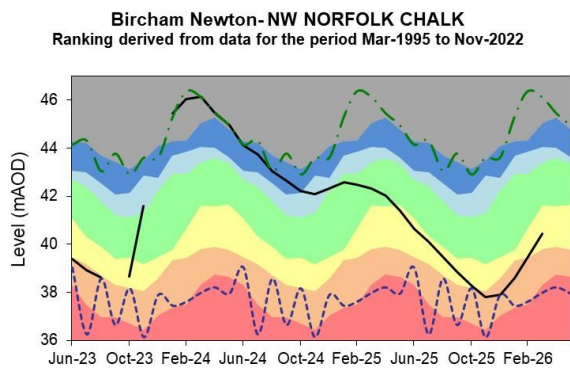
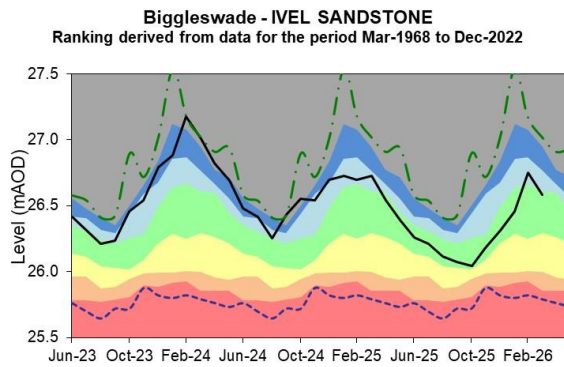
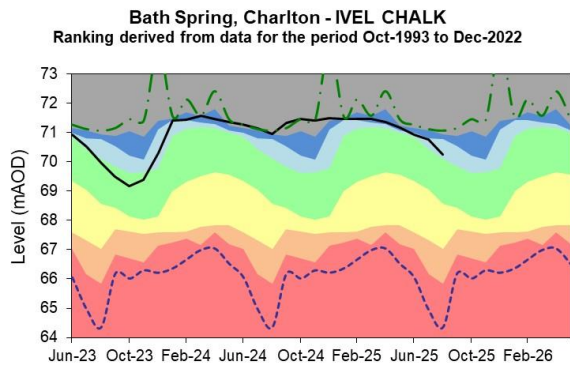
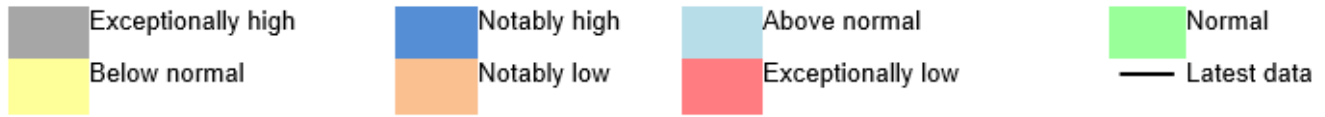
Figure 5.1: Groundwater levels for indicator sites at the end of March 2026, classed relative to an analysis of respective historic March levels. Table available in the appendices with detailed information.



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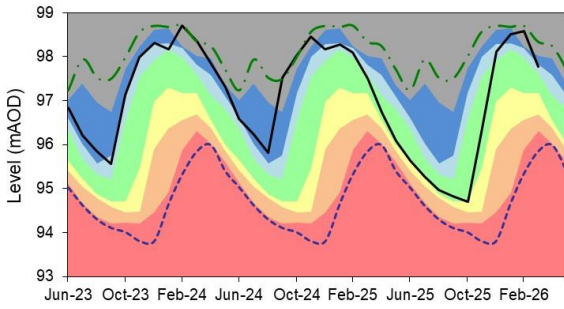
5.2 Groundwater level charts

Figure 5.2: End of month groundwater levels at index groundwater level sites for major aquifers. 22 months compared to an analysis of historic end of month levels and long term maximum and minimum levels.



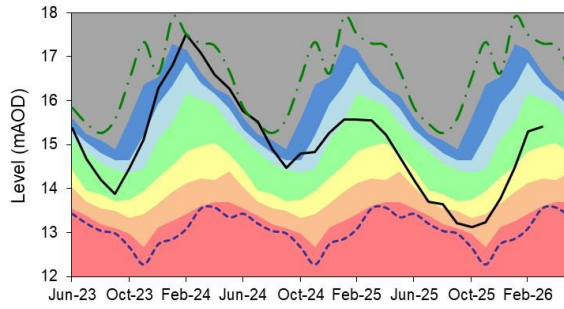
Fringford - GREAT OOLITE

Ranking derived from data for the period Sep-1980 to Dec-2022



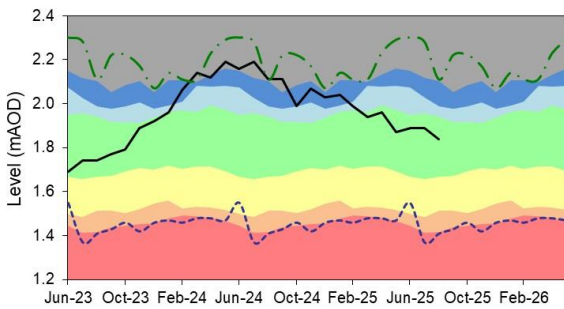
Gog Magog, Stapleford - CAM CHALK

Ranking derived from data for the period Jan-1980 to Dec-2022



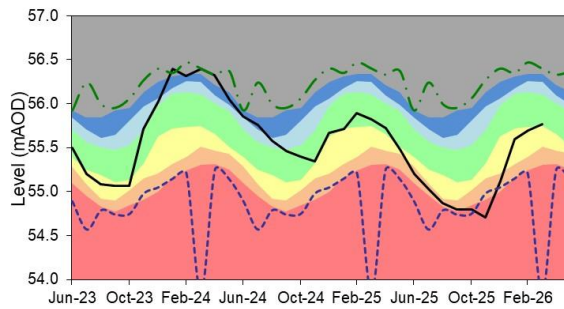
Hazlewood Common - SUFFOLK CRAG

Ranking derived from data for the period Oct-1988 to Nov-2022



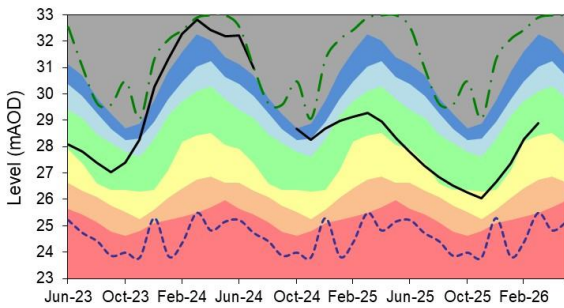
Hindolveston - NORFOLK CHALK

Ranking derived from data for the period Sep-1984 to Nov-2022



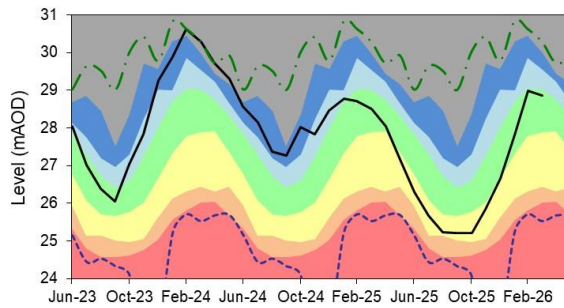
Kenninghall - LITTLE OUSE CHALK

Ranking derived from data for the period Aug-1973 to Dec-2022



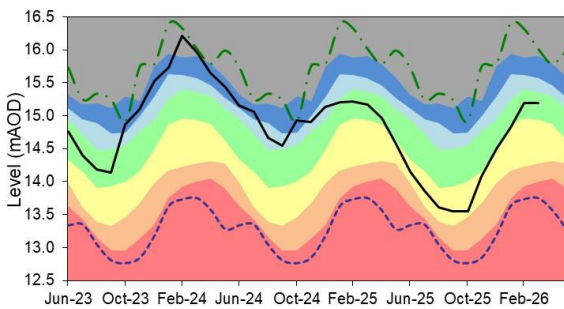
Linton - CAM CHALK

Ranking derived from data for the period Jan-1980 to Dec-2022



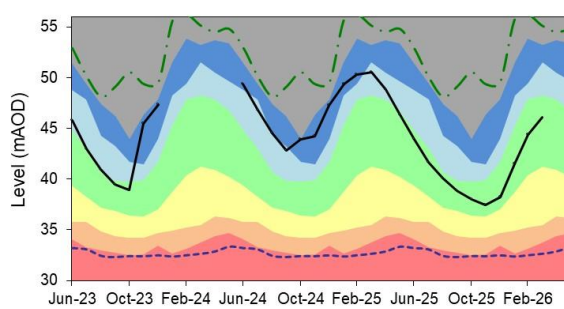
Newmarket - SNAIL CHALK

Ranking derived from data for the period Feb-1983 to Dec-2022

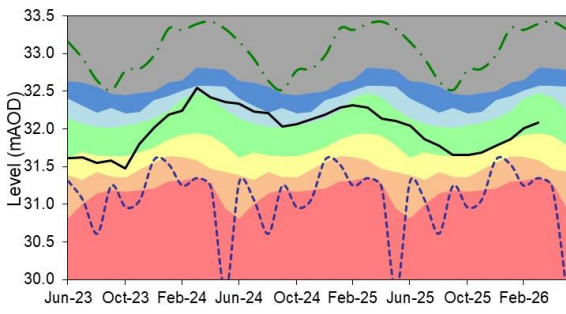


Redlands Hall, Ickleton - CAM CHALK

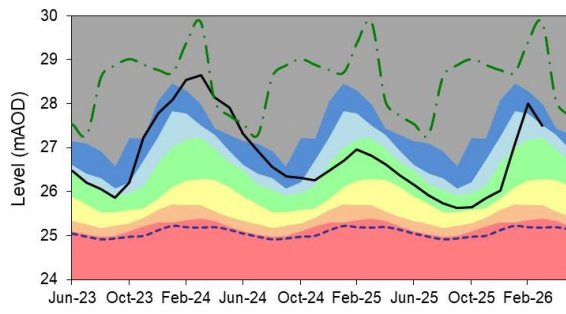
Ranking derived from data for the period Aug-1963 to Dec-2022



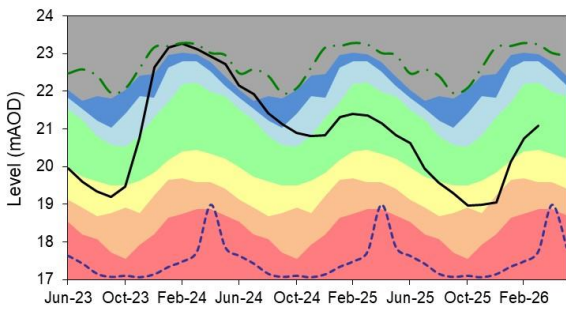
Rook Hall, Braiseworth- SUFFOLK CHALK
 Ranking derived from data for the period Jan-1980 to Nov-2022



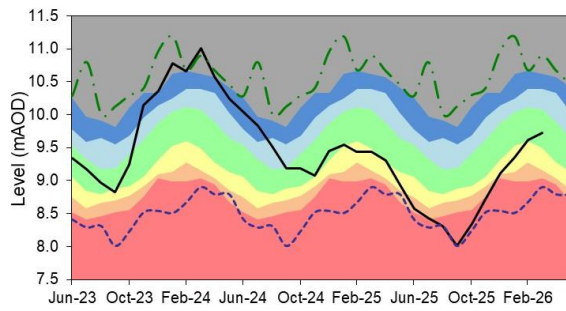
Smeetham Hall Cottages, Bulmer - ESSEX CHALK
 Ranking derived from data for the period Jan-1964 to Jul-2022



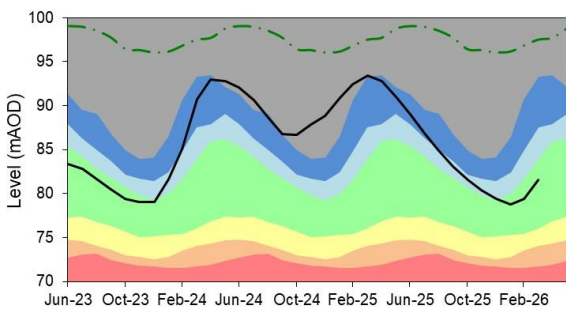
Old Primary School, South Creake, NORFOLK CHALK
 Ranking derived from data for the period Oct-1971 to Aug-2021



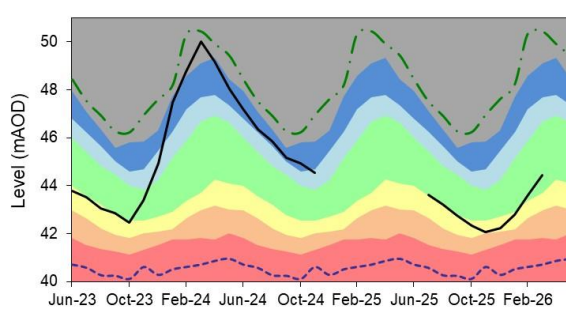
The Spinney, Costessey- WENSUM CHALK
 Ranking derived from data for the period Oct-1971 to Nov-2022



Therfield Rectory - N HERTS CHALK
 Ranking derived from data for the period Jan-1883 to Nov-2022



Washpit Farm, Rougham - NW NORFOLK CHALK
 Ranking derived from data for the period May-1950 to Dec-2022

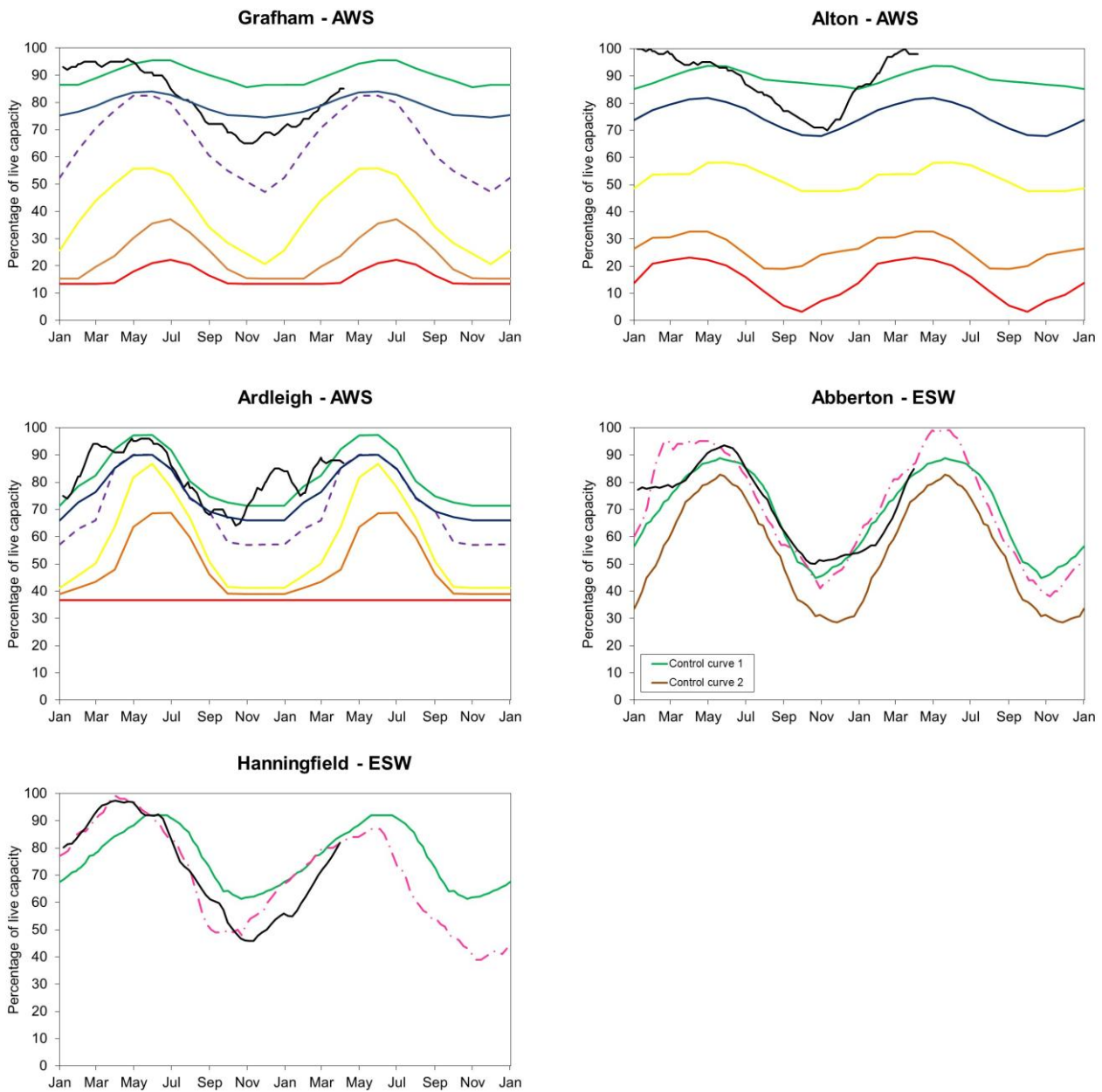


Source: Environment Agency, 2026.

6 Reservoir stocks

Figure 6.1: End of month regional reservoir stocks compared to the normal operating curve, drought curve and dry 1995-1996 stocks. Note: Historic records of individual reservoirs and reservoir groups making up the regional values vary in length.

— 2024-2025 — Normal Operating Curve - - Drought Curve - - 1995-1996
— Level 1 — Level 2 — Level 3 — Level 4

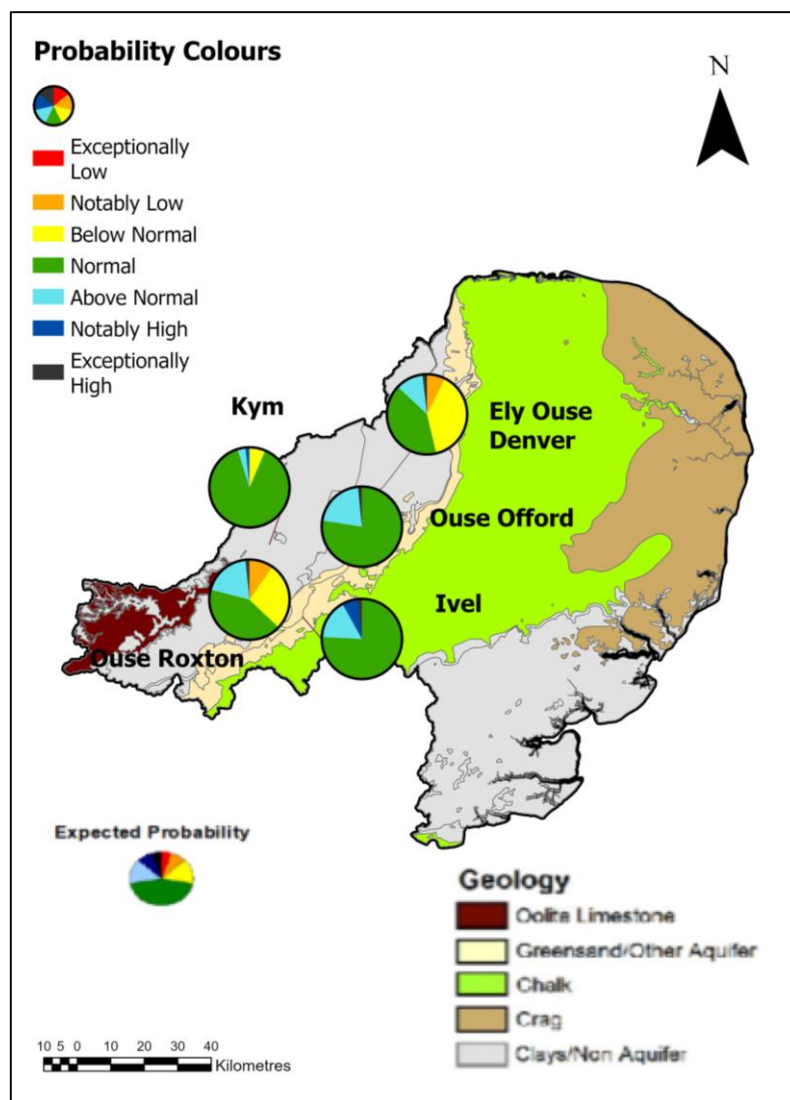


(Source: water companies. For more information on Anglian Water’s reservoir level curves, please see Appendix 4 in their [Drought Plan](#)).

7 Forward look

7.1 Probabilistic ensemble projection of river flows at key sites in June 2026

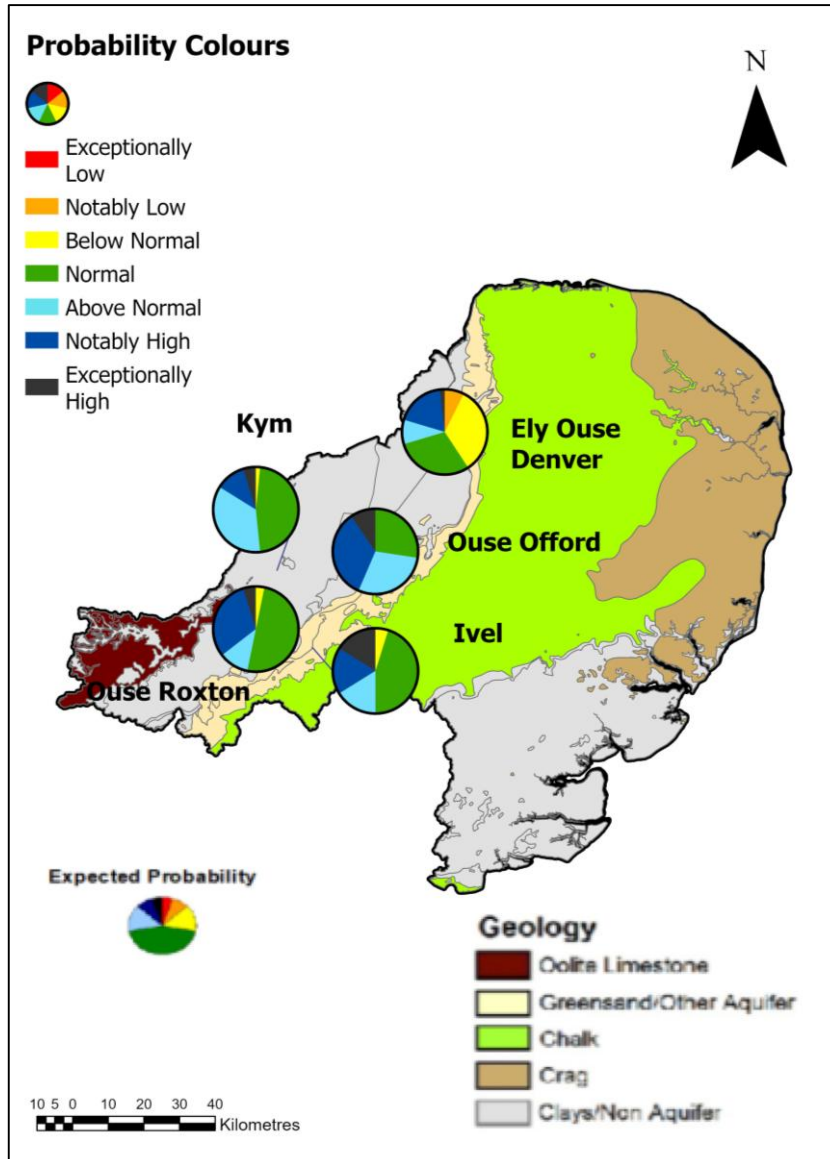
Table available in the appendices with detailed information. Exceptionally high or low levels are those which would typically occur 5% of the time within the historic record. Notably high or low levels are those which would typically occur 8% of the time. Above normal or below normal levels are those which would typically occur 15% of the time. Normal levels are those which would typically occur 44% of the time within the historic record.



Pie charts indicate probability, based on climatology, of the surface water flow at each site being, for example, exceptionally low for the time of year. (Source: Centre for Ecology and Hydrology, Environment Agency) Geological map reproduced with kind permission from UK Groundwater Forum, BGS © NERC. Crown copyright. All rights reserved. Environment Agency, 100026380, 2026.

7.2 Probabilistic ensemble projection of river flows at key sites in September 2026

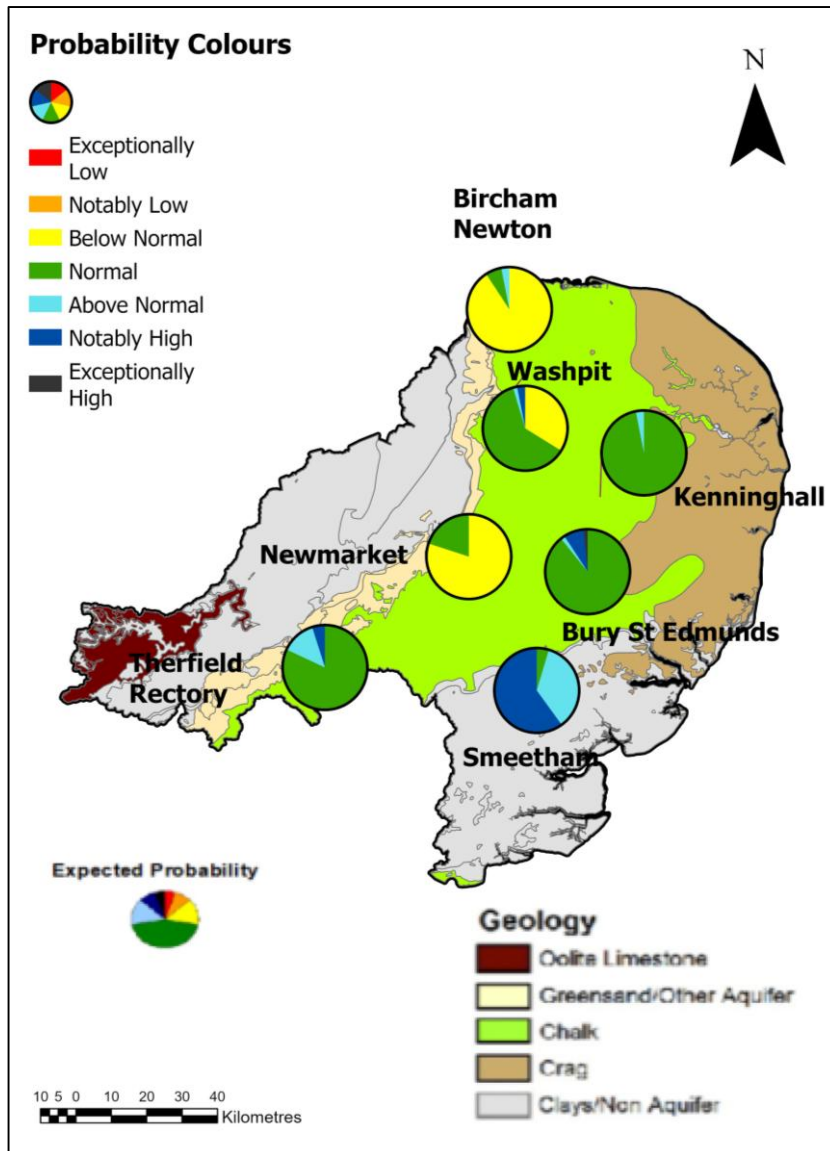
Table available in the appendices with detailed information. Exceptionally high or low levels are those which would typically occur 5% of the time within the historic record. Notably high or low levels are those which would typically occur 8% of the time. Above normal or below normal levels are those which would typically occur 15% of the time. Normal levels are those which would typically occur 44% of the time within the historic record.



Pie charts indicate probability, based on climatology, of the surface water flow at each site being, for example, exceptionally low for the time of year. (Source: Centre for Ecology and Hydrology, Environment Agency) Geological map reproduced with kind permission from UK Groundwater Forum, BGS © NERC. Crown copyright. All rights reserved. Environment Agency, 100026380, 2026

7.3 Probabilistic ensemble projection of groundwater levels at key sites in September 2026

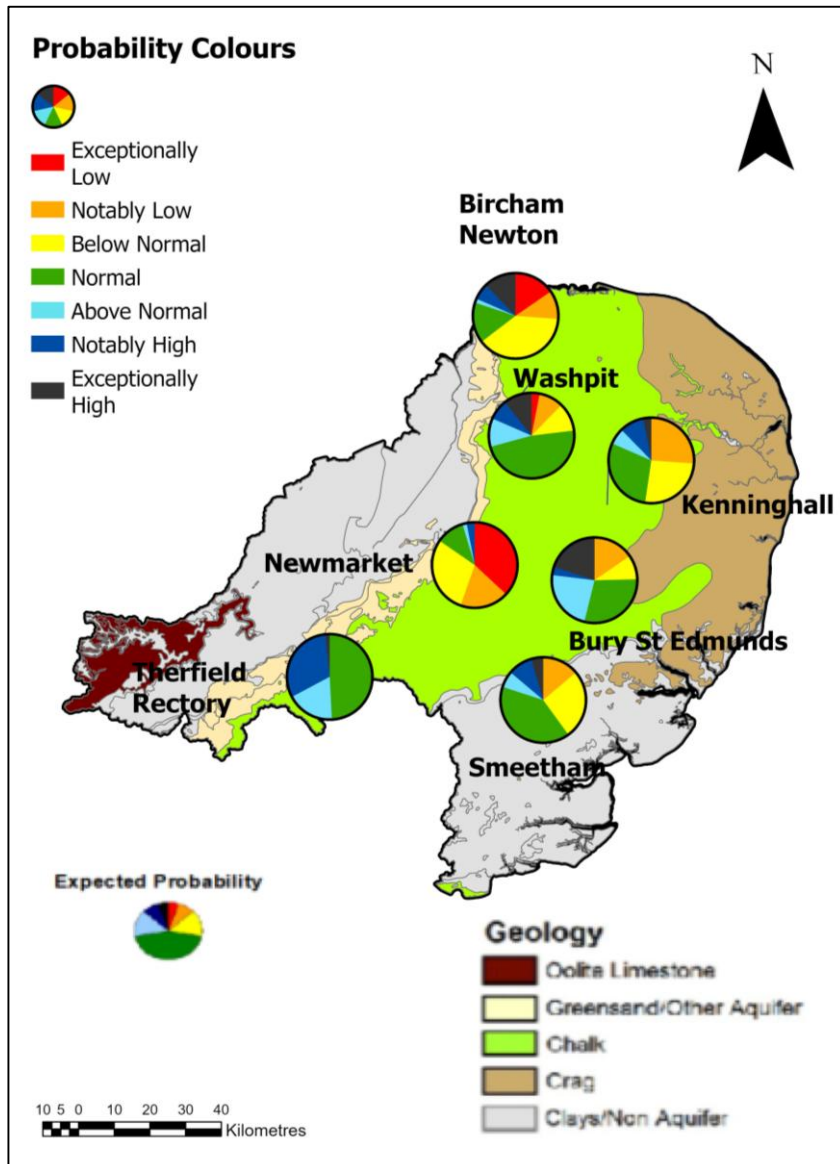
Table available in the appendices with detailed information. Exceptionally high or low levels are those which would typically occur 5% of the time within the historic record. Notably high or low levels are those which would typically occur 8% of the time. Above normal or below normal levels are those which would typically occur 15% of the time. Normal levels are those which would typically occur 44% of the time within the historic record.



Pie charts indicate probability, based on climatology, of the groundwater level at each site being, for example, exceptionally low for the time of year. (Source: Environment Agency) Geological map reproduced with kind permission from UK Groundwater Forum, BGS © NERC. Crown copyright. All rights reserved. Environment Agency, 100026380, 2026

7.4 Probabilistic ensemble projection of groundwater levels at key sites in March 2027

Table available in the appendices with detailed information. Exceptionally high or low levels are those which would typically occur 5% of the time within the historic record. Notably high or low levels are those which would typically occur 8% of the time. Above normal or below normal levels are those which would typically occur 15% of the time. Normal levels are those which would typically occur 44% of the time within the historic record.



Pie charts indicate probability, based on climatology, of the groundwater level at each site being, for example, exceptionally low for the time of year. (Source: Environment Agency) Geological map reproduced with kind permission from UK Groundwater Forum, BGS © NERC. Crown copyright. All rights reserved. Environment Agency, 100026380, 2026

8 Glossary

8.1 Terminology

Aquifer

A geological formation able to store and transmit water.

Areal average rainfall

The estimated average depth of rainfall over a defined area. Expressed in depth of water (mm).

Artesian

The condition where the groundwater level is above ground surface but is prevented from rising to this level by an overlying continuous low permeability layer, such as clay.

Artesian borehole

Borehole where the level of groundwater is above the top of the borehole and groundwater flows out of the borehole when unsealed.

Cumecs

Cubic metres per second (m^3s^{-1}).

Effective rainfall

The rainfall available to percolate into the soil or produce river flow. Expressed in depth of water (mm).

Flood alert and flood warning

Three levels of warnings may be issued by the Environment Agency. Flood alerts indicate flooding is possible. Flood warnings indicate flooding is expected. Severe flood warnings indicate severe flooding.

Groundwater

The water found in an aquifer.

Long term average (LTA)

The arithmetic mean calculated from the historic record, usually based on the period 1991 to 2020. However, the period used may vary by parameter being reported on (see figure captions for details).

mAOD

Metres above ordnance datum (mean sea level at Newlyn Cornwall).

MORECS

Met Office Rainfall and Evaporation Calculation System. Met Office service providing real time calculation of evapotranspiration, soil moisture deficit and effective rainfall on a 40 by 40 km grid.

Naturalised flow

River flow with the impacts of artificial influences removed. Artificial influences may include abstractions, discharges, transfers, augmentation and impoundments.

NCIC

National Climate Information Centre. NCIC area monthly rainfall totals are derived using the Met Office 5 km gridded dataset, which uses rain gauge observations.

Recharge

The process of increasing the water stored in the saturated zone of an aquifer. Expressed in depth of water (mm).

Reservoir gross capacity

The total capacity of a reservoir.

Reservoir live capacity

The capacity of the reservoir that is normally usable for storage to meet established reservoir operating requirements. This excludes any capacity not available for use (for example, storage held back for emergency services, operating agreements or physical restrictions). May also be referred to as 'net' or 'deployable' capacity.

Soil moisture deficit (SMD)

The difference between the amount of water actually in the soil and the amount of water the soil can hold. Expressed in depth of water (mm).

8.2 Categories

Exceptionally high

Value likely to fall within this band 5% of the time.

Notably high

Value likely to fall within this band 8% of the time.

Above normal

Value likely to fall within this band 15% of the time.

Normal

Value likely to fall within this band 44% of the time.

Below normal

Value likely to fall within this band 15% of the time.

Notably low

Value likely to fall within this band 8% of the time.

Exceptionally low

Value likely to fall within this band 5% of the time.

9 Appendices

9.1 Rainfall table

Hydrological area	Mar 2026 rainfall % of long term average 1991 to 2020	Mar 2026 band	Jan 2026 to March cumulative band	Oct 2025 to March cumulative band	Apr 2025 to March cumulative band
Broadland Rivers	64	Normal	Above normal	Above normal	Normal
Cam	62	Below Normal	Above normal	Above normal	Normal
Central Area Fenland	58	Below Normal	Above normal	Notably high	Normal
East Suffolk	52	Below Normal	Notably high	Notably high	Normal
Little Ouse And Lark	54	Below Normal	Above normal	Above normal	Normal
Lower Bedford Ouse	57	Below Normal	Notably high	Notably high	Normal
North Essex	65	Below Normal	Notably high	Notably high	Normal
North Norfolk	74	Normal	Above normal	Normal	Below normal
Nw Norfolk And Wissey	63	Normal	Above normal	Above normal	Normal

South Essex	51	Below Normal	Notably high	Above normal	Below normal
Upper Bedford Ouse	52	Below Normal	Notably high	Notably high	Normal

9.2 River flows table

Site name	River	Catchment	Mar 2026 band	Feb 2026 band
Abbey Heath	Little Ouse	Little Ouse	Normal	Normal
Blunham	Ivel	Ivel	Normal	Notably high
Bramford	Gipping	Gipping	Below normal	Exceptionally high
Burnham Overy	Burn	Burn	Normal	Normal
Burnt Mill	Rhee	Rhee	Normal	Above normal
Cappenham	Tove	Tove	Normal	Exceptionally high
Colney	Yare	Yare	Normal	Above normal
Denver	Ely Ouse	Cutoff and Renew Channel	Normal	Normal
Dernford	Cam	Cam	Normal	Notably high
Heacham	Heacham	Heacham	Normal	Below normal
Ingworth	Bure	Bure	Normal	Normal
Lexden	Colne	Colne Essex	Normal	Exceptionally high
Marham	Nar	Nar	Normal	Normal

Needham Weir Total	Waveney (lower)	Waveney	Below normal	Above normal
Northwold Total	Wissey	Wissey	Normal	Normal
Offord (gross Flows)	Great Ouse	Ouse Beds	Normal	Exceptionally high
Roxton	Great Ouse	Ivel	Normal	Notably high
Springfield	Chelmer	Chelmer Upper	Normal	Exceptionally high
Swanton Morley Total	Wensum	Wensum	Normal	Normal
Temple	Lark	Lark	Normal	Above normal
Willen	Ouzel	Ouzel	Below normal	Normal

9.3 Groundwater table

Site name	Aquifer	End of Mar 2026 band	End of Feb 2026 band
Biggleswade	Ivel Woburn Sands	Normal	Above normal
Bircham Newton	North West Norfolk Chalk	Below normal	Below normal
Breckland	Wissey Chalk	Normal	Below normal
Bury St Edmunds	Upper Lark Chalk	Above normal	Above normal
Castle Farm, Offton	East Suffolk Chalk	Normal	Normal
Gog Magog, Stapleford	Cam Chalk	Normal	Normal
Hazlewood Common	East Suffolk Crag	No Data	No Data
Hindolveston	Norfolk Chalk	Normal	Below normal
Kenninghall	Little Ouse Chalk	Normal	Normal
Linton	Cam Chalk	Normal	Normal
Newmarket	Snail Chalk	Normal	Normal
Old Primary School, South Creake	North Norfolk Chalk	Normal	Normal

Redlands Hall, Ickleton	Cam Chalk	Normal	Normal
Rook Hall, Braiseworth	East Suffolk Chalk	Normal	Normal
Smeetham Hall Cottages, Bulmer	North Essex Chalk	Above normal	Notably high
The Spinney, Costessey	Wensum Chalk	Normal	Normal
Washpit Farm, Rougham	North West Norfolk Chalk	Normal	Normal
Therfield Rectory	Upper Lee Chalk	Normal	Normal
Fringford P.s.	Upper Bedford Ouse Oolitic Limestone (great)	Above normal	Exceptionally high

9.4 Ensemble projections tables

9.4.1 Probabilistic ensemble projection of river flows at key sites in June 2026

Percentage of pie chart for each band

Site	Bedford Ouse	Kym	Ivel	Ouse	Ely Ouse
Exceptionally low	0	0	0	0	0
Notably low	10	0	0	0	7
Below normal	27	6	0	0	39
Normal	42	89	76	77	41
Above normal	19	3	16	21	11
Notably high	0	2	6	0	0
Exceptionally high	2	0	2	2	2

9.4.2 Probabilistic ensemble projection of river flows at key sites in September 2026

Percentage of pie chart for each band

Site	Bedford Ouse	Kym	Ivel	Ouse	Ely Ouse
Exceptionally low	0	0	0	0	0
Notably low	0	0	0	0	7
Below normal	3	2	5	0	33
Normal	50	47	45	27	30
Above normal	11	35	16	29	9
Notably high	31	11	18	34	19
Exceptionally high	5	5	16	10	2

9.4.3 Probabilistic ensemble projection of groundwater levels at key sites in September 2026

Percentage of pie chart for each band

Site	Therfield Rectory	Newmarket	Washpit Farm	Bircham Newton	Kenninghall	Bury St Edmunds	Smeetham
Exceptionally low	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Notably low	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Below normal	0.0	80.0	33.8	90.8	0.0	0.0	0.0
Normal	82.0	20.0	61.5	6.2	96.9	89.2	4.6
Above normal	13.1	0.0	1.5	3.1	3.1	1.5	35.4
Notably high	4.9	0.0	3.1	0.0	0.0	7.7	60.0
Exceptionally high	0.0	0.0	0.0	0.0	0.0	1.5	0.0

9.4.4 Probabilistic ensemble projection of groundwater levels at key sites in March 2027

Percentage of pie chart for each band

Site	Therfield Rectory	Newmarket	Washpit Farm	Bircham Newton	Kenninghall	Bury St Edmunds	Smeetham
Exceptionally low	0.0	36.9	3.1	15.4	0.0	0.0	0.0
Notably low	0.0	18.5	9.2	10.8	26.2	15.4	13.8
Below normal	0.0	29.2	10.8	38.5	26.2	9.2	26.2
Normal	49.2	10.8	47.7	15.4	29.2	29.2	40.0
Above normal	18.0	1.5	10.8	1.5	6.2	23.1	6.2
Notably high	31.1	3.1	7.7	6.2	9.2	3.1	9.2
Exceptionally high	1.6	0.0	10.8	12.3	3.1	20.0	4.6

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APPENDIX 3

Area	Monthly Checking Record				NOTES
	Week 1	Week 2	Week 3	Week 4	
Moor Play Park	9-3-26 ✓	16-3-26 ✓	24-3-26 ✓	30-3-26 ✓	
Village Car Park	10-3-26 ✓	16-3-26 ✓	24-3-26 ✓	30-3-26 ✓	
War Memorial	10-3-26 ✓	16-3-26 ✓	24-3-26 ✓	30-3-26 ✓	
Littlehands and Access Way	9-3-26 ✓	16-3-26 ✓	24-3-26 ✓	30-3-26 ✓	
New Rec. Ground	10-3-26 ✓	16-3-26 ✓	24-3-26 ✓	30-3-26 ✓	
Clear Cres. Play Park	9-3-26 ✓	16-3-26 ✓	24-3-26 ✓	30-3-26 ✓	
Orchard Road Cemetery	9-3-26 ✓	16-3-26 ✓	23-3-26 ✓	30-3-26 ✓	
New Road Cemetery	9-3-26 ✓	16-3-26 ✓	23-3-26 ✓	30-3-26 ✓	
Old Recreation Ground	9-3-26 ✓	17-3-26 ✓	24-3-26 ✓	30-3-26 ✓	
Pavilion	10-3-26 ✓	17-3-26 ✓	24-3-26 ✓	30-3-26 ✓	
All Saints' C/Yard	10-3-26 ✓	17-3-26 ✓	24-3-26 ✓	30-3-26 ✓	
Jubilee Orchard	9-3-26 ✓	17-3-26 ✓	24-3-26 ✓	30-3-26 ✓	
Armingford Cres	9-3-26 ✓	17-3-26 ✓	24-3-26 ✓	30-3-26 ✓	

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Rosemary Place	4-3-26 ♂	17-3-26 ♂	24-3-26 ♂	
Hopkins Homes – Strategic Green Belt Area	4-3-26 ♂	17-3-26 ♂	24-3-26 ♂	
Pavilion Defibrillator	10-3-26 ♂	17-3-26 ♂	24-3-26 ♂	30-3-26 ♂
Doctors Surgery Defibrillator	10-3-26 ♂	17-3-26 ♂	24-3-26 ♂	30-3-26 ♂
Beechwood Avenue	10-3-26 ♂		24-3-26 ♂	
Millennium Copse	10-3-26 ♂		24-3-26 ♂	
Worcester Way	10-3-26 ♂	17-3-26 ♂	23-3-26 ♂	
Allotments	10-3-26 ♂			
Fire Engine Shed				30-3-26 ♂
Chalkhill Barrow		17-3-26 ♂		
Elm Way		17-3-26 ♂		
Stockbridge M.			24-3-26 ♂	

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Pavilion : Legionella monitoring	Responsibility	Weekly (please note date completed)	Monthly (note insert date completed)	Quarterly (note insert date completed)	Annually (note insert date completed)
Record flushing of infrequently used outlets ** (run showers and taps, flush toilets – to be done weekly) – log when done	Wardens	9-3-26 <i>sf</i>			
		17-3-26 <i>sf</i>			
		24-3-26 <i>sf</i>			
Formal thermal control and hygiene regime – MPC to provide appropriate thermometer	Wardens		17-3-26 <i>sf</i>		
Record cleaning and descaling	Cleaning contractor			/	
Showers – descale and disinfect	Cleaning Contractor			/	
Disinfect hot water unit in kitchen	Cleaning Contractor			/	
Hot water cylinders – check water temp (should be 60c)	Wardens			24-3-26 <i>sf</i>	
Fit automatic flushing valves to expansion vessels OR flush regularly (to be carried out in conjunction with above **)	Wardens				30-3-26 <i>sf</i>
Service all TMVs annually – to be done as part of annual service of heating system	Heating contractor				/
Check insulation to pipework where required	Heating contractor				/

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	Week 1	Week 2	Week 3	Week 4	
Moor Play Park	9-2-26 S	16-2-26 S	23-2-26 S	2-3-26 S	
Village Car Park	9-2-26 S	16-2-26 S	23-2-26 S	2-3-26 S	Damaged. Back fence done by Young lads. on small. Motor Bike
War Memorial	10-2-26 S	16-2-26 S	23-2-26 S	2-3-26 S	
Littlehands and Access Way	9-2-26 S	16-2-26 S	23-2-26 S	3-3-26 S	
New Rec. Ground	9-2-26 S	16-2-26 S	23-2-26 S	3-3-26 S	
Clear Cres. Play Park	9-2-26 S	16-2-26 S	24-2-26 S	2-3-26 S	
Orchard Road Cemetery	9-2-26 S	16-2-26 S	23-2-26 S	2-3-26 S	
New Road Cemetery	9-2-26 S	16-2-26 S	23-2-26 S	2-3-26 S	
Old Recreation Ground	9-2-26 S	16-2-26 S	23-2-26 S	3-3-26 S	
Pavilion	9-2-26 S	16-2-26 S	23-2-26 S	4-3-26 S	
All Saints' C/Yard	10-2-26 S	16-2-26 S	23-2-26 S	3-3-26 S	
Jubilee Orchard	9-2-26 S	16-2-26 S	23-2-26 S	3-3-26 S	
Armingford Cres	9-2-26 S	16-2-26 S	24-2-26 S	2-3-26 S	

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Hopkins Homes – Strategic Green Belt Area	10-2-26 ♂			2-3-26 ♂
Pavilion Defibrillator	4-2-26 ♂	16-2-26 ♂	23-2-25 ♂	4-3-26 ♂
Doctors Surgery Defibrillator	4-2-26 ♂	16-2-26 ♂	23-2-26 ♂	2-3-26 ♂
Beechwood Avenue	4-2-26 ♂		23-2-26 ♂	
Millennium Copse	4-2-26 ♂		23-2-26 ♂	
Worcester Way	4-2-26 ♂		24-2-26 ♂	2-3-26 ♂
Allotments	4-2-26 ♂			
Fire Engine Shed				3-3-26 ♂
Chalkhill Barrow		3-2-26 ♂		
Elm Way		3-2-26 ♂		
Stockbridge M.			K.R.	

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Record flushing of infrequently used outlets ** (run showers and taps, flush toilets – to be done weekly) – log when done	Wardens	01-2-26			
		16-2-26			
		23-2-26			
Formal thermal control and hygiene regime – MPC to provide appropriate thermometer	Wardens		16-2-26		
Record cleaning and descaling	Cleaning contractor				
Showers – descale and disinfect	Cleaning Contractor				
Disinfect hot water unit in kitchen	Cleaning Contractor				
Hot water cylinders – check water temp (should be 60c)	Wardens			23-2-26	
Fit automatic flushing valves to expansion vessels OR flush regularly (to be carried out in conjunction with above **)	Wardens				2-5-26
Service all TMVs annually – to be done as part of annual service of heating system	Heating contractor				—
Check insulation to pipework where required	Heating contractor				—

Damage and vandalism notes

Date reported to PO	Location	Details	Reported by	Reported to Police	Incident No	Action taken and cost of repair	completed	ongoing
01/01/2025	Orchard Surgery	Extensive damage to footpath from tree roots	MOP			Contacted Drs surgery for assistance as this is a private road - awaiting response.		
08/05/2025	Vicarge Close / rec	Gate and fencing fallen at entrance to rec	SCDC			SCDC reported to MVC on a couple of occasions and no action has been taken. Watch. Chased MVC for action after chase from Vicarge Close.		
18/02/2026	Medcalfe Way / Orchard Rd	Damage to green areas between properties, mud on the road etc.	MOP			Contacted SCDC Housing - addressing situation and writing to		
21/02/2026	Car Park, High Street	Damage to fence line caused by 4 males, 2 mopeds	Office	Yes	209-3262-26-3535-VE04	Awaiting advice from PCSO. Wardens completed fix to fence line.		
18/03/2026	Little Hands car park	Volunteer for RMRG attacked by dog off the lead - damage to waders.	RMRG			No appropriate action from PC - advised PSCO and asked for advice.		
24/03/2026	Car Park	Electric bin full and household wast found inside.				Wardens cleared rubbish. Office written to address on rubbish to request they don't do it again.		
27/03/2026	New Rec	Bin fire on New Rec	Cllr			Fire Service attended along with members of MVC team. Reported to school via those attending.		
30/03/2026	New Rec / pavilion	Graffiti on asguard shed - doesn't look like it is part of the approved graffiti wall	Warden			Contacted local artists to remind them the open invite is for the wall only. Wardens to attempt to remove paint from Shed.		
30/03/2026	High Street, No 83	Mulch delivered for garden pushed over - blocking pathway	Warden / MOP			Warden cleared.		
30/03/2026	Stockbridge Meadows - car park	Car abandoned.	Warden	-		Car left in car park after police incident 30/03/2026. Warden to observe.		
30/03/2026	Worcester Way - woods	Fly tipping of household goods in the woods at rear of Worcester Way.	MOP			Office to contact resident and request items are removed.		



Background

Abi Williams

From: [REDACTED]@gmail.com>
Sent: 07 September 2025 08:49
To: Abi Williams
Subject: [REDACTED] Medcalfe Way - Fencing

Follow Up Flag: Follow up
Flag Status: Flagged

Dear Sir / Madam

Good morning I am emailing you regarding some maintenance. Myself and my wife have just bought a house on medcalfe way backing on to the cemetery.

After doing some garden clearing the fence on the boundary to the cemetery is in disrepair by what is the hedge line in the cemetery. I am aware that maintenance of the hedge from my side would have been impossible for your maintenance team in the past. I am writing in the hope we can come to some sort of arrangement with the help of cost towards replacing damaged fence. I am willing and able to carry out the works myself to keep cost at a minimum but a contribution to materials would be hugely appreciated with the recent out lay of buying the property money isn't readily available for this on our part.

To future proof this from happening again I would use concrete post and easily removable panels so I could personally keep my side of the bush trimmed at the cost of myself. I look forward to hearing from you and hope that we can get this issue resolved hassle free.

Kind regards
[REDACTED] Medcalfe way
[REDACTED]



Item was discussed in October 2025 and concluded as below:

MA074 2526a) a) To consider request for help with works to fence bordering Orchard Road Cemetery.

Item was discussed. ACTION: Office to communicate with resident to find out who owns the boundary fence. Findings to be presented to Committee at a future date.

On investigation the fence line forms part of the resident's property and not that of Orchard Road Cemetery.

MA153 2526a) Medcalfe Way – fence repairs

The following response was sent:

My apologies for the delay in responding. I believed I had sent an update late last year, but I have been unable to locate a record of this.

Your request was considered by the Council in October 2025. At that time, it was agreed that financial assistance would not be provided unless it could be demonstrated that the fence is the Council's responsibility.

Based on the land ownership and address information available to us, it appears that the fence line forms part of your property boundary. On that basis, the Council believes responsibility for the fence sits with the property owner.

If you believe this is not correct, we would be happy to review any supporting information you may have — for example, a copy of your title plan or other boundary documentation.

I appreciate that it can be frustrating to inherit maintenance issues when purchasing a property, and I apologise for the time taken to provide this response.

The cemetery hedge has recently been maintained as part of our regular programme. Any growth encroaching onto your side of the boundary may be cut back from your side if you wish.

Please let me know how you would like to proceed, or if you have any further information you would like us to consider.

A further request for support has been received:

Thank you for your response.

I am aware the fences are our responsibility and our property boundary.

The sheer size of the overgrown hedge and ivy in the cemetery (council maintained) has caused the damage to our fencing. We hoped you would be understanding and willing to help towards the cost of the replacement panels which would be 4 panels.

We are willing to do the work ourselves and also maintain the hedge/ivy from our side too.

I would appreciate it if our proposal could be reconsidered and I look forward to your response.

Committee to consider a response to request for financial compensation for damage to fence.

EXTERNAL - Maintenance Committee Jobs Spreadsheet - LISTING DATE: Meeting 15 April 2026

Details of work required	Reported by	Notes	Actions	WHO?
Various Highways reports	Residents	Many reports of action required on Highways reporting tool	Watch responses - follow up if not actioned in suitable timeframe.	CCC
Memorial bench on New Rec	Cllr	Ground anchors removed, bench needs re-fixing.	Wardens to review works. Resident contacted and requested what action should be taken.	MOP

PARISH - Maintenance Committee Jobs Spreadsheet - LISTING DATE: Meeting 15 April 2026

Details of work	Reported by	Notes	Actions	WHO?
Bin replacement	Office	Rota of bin replacements across village to be confirmed.	Ongoing	Office / Wardens
Benches	Wardens	Wardens have highlighted benches that need cleaning / treating.	Wardens to complete as and when suitable.	Wardens
Bus stop	Wardens	Wardens highlighted need to clean and repaint High St bus stop	Wardens to complete as and when suitable.	Wardens
Wild flowers at Moor car park	Cllr	Wild flowers were supposed to be sown as part of the car park works at The Moor. A season has passed and there is no evidence of the flowers.	Agreed to purchase seed and sow in Autumn 2025 (requested 15/10/25)	Office
Ivy - highlighted on tree inspection	Office	Plan for tacking ivy at the foot of numerous trees to be followed.	Work to be completed as and when appropriate. Within 6 months.	Wardens

Letters to residents about encroaching on pathway / roadway

	Number of letters	
High Street	1	
High Street	1	
Beechwood Ave	4	<i>Offered assistance, requested permission to carry out works, With Environment SCDC</i>
High Street	4	<i>Offered assistance - contacted ccc</i>
Norgetts Lane	1	
Norgetts Lane	1	
High Street	3	<i>Sent Feb 2026</i>
High Street	2	<i>Already actioned.</i>
Victoria Way	1	
High Street	1	
Water Lane	2	

Melbourn Parish Council

Rules and Regulations : New Road Cemetery, Melbourn

The Parish Council must be informed about who the undertakers and the suppliers of the headstone items will be and that they (the undertakers and suppliers) are aware and guarantee to comply with the New Road Cemetery rules and regulations. There must be a signed agreement by the undertakers and suppliers received by the Clerk to the Parish Council before commencement of any further activity. The Clerk will also require a copy signed by a family member of the bereaved. These are available from either the Clerk or the undertakers.

1. General

- a. A person will be eligible for burial in New Road Cemetery provided they are a resident of Melbourn immediately before his/her death or was a resident for a period of at least **3** consecutive years during their lifetime. Exception may be made where the deceased was resident for a period of less than 3 years prior to death but was relocated for the purpose of hospitalisation, nursing or recuperative care. Any exceptions will be at the discretion of the Clerk to the Burial Board, and if accepted, all fees will be eight times.
- b. Administration of the New Road Cemetery is conducted by Melbourn Parish Council at 30 High Street, Melbourn Community Hub, Cambridgeshire, SG8 6DZ, who shall be solely responsible for the management and upkeep of the cemetery.
- c. The Clerk or Assistant, to Melbourn Parish Council shall be responsible for the day-to-day management and administration of the cemetery. All queries or communications should be addressed to the Clerk.
- d. The Clerk to the Council shall be solely responsible for the allocation of the plot for either burial or interment. (See 1.j. below)
- e. A plan of the Cemetery showing the position and number of each grave or interment plot is retained by the Clerk to the Council and may be inspected by appointment during Parish Office opening hours.
- f. No grave or interment plot may be reserved or pre-purchased.
- g. Melbourn Parish Council shall be responsible for the upkeep and maintenance of all grassed areas within the cemetery and shall maintain all trees, hedges, fences, flowers, shrubs, roadways,

pathways, entrances, gates, watering provisions and disposal facilities within the cemetery boundaries.

- h. No person or persons shall plant, fell or otherwise alter any trees, shrubs, plants or flowers in any area of the cemetery including the grave areas. (Refer to [78.i](#)).
- i. The Council reserve the right to prune, cut down or remove any tree, shrub, plant or flower planted in contravention of Regulation 1.g.
- j. The Council reserve the right to remove untidy, dead, damaged, dangerous or inappropriate items from anywhere in the cemetery.
- k. New Road Cemetery is laid out as a 'lawned cemetery'. The sections are set out with headstones allowed only at the head of each grave. The area is grassed for ease of maintenance and mown at the Council's expense. No planting shall be allowed either within the grave space or any other area of the cemetery without the written permission of the Clerk to Melbourn Parish Council. Items such as granite flowerpots etc, are permitted but must be positioned at the head of the grave on the provided base area. The Council reserves the right to relocate or remove the same if not in the correct position. The Council will not undertake to keep clean or maintain memorials; this shall be the responsibility of the owner. No headstone base to be longer than the cemetery bases and must be positioned so no overhang occurs. This also applies to cremation bases. See [78.b](#) and [78.c](#) for dimensions.
- l. Grave spaces are laid out with the headstones facing generally east or west, the owner of the Exclusive Right to Burial may choose either if they have a preference.
- m. The scattering or burial of cremated remains without the consent of the Melbourn Parish Council is strictly forbidden and liable to prosecution.
- n. Any floral tributes, messages, tags or similar items laid on the grave at the time of the burial should be removed within 30 days of the burial, they are the sole responsibility of the deceased relatives or their representatives and Melbourn Parish Council cannot be held responsible for the loss or removal of these items. In the event that items have not been removed prior to seeding/turfing the area, these will be moved by the Parish Council. This paragraph to be read in conjunction with 1i.
- o. Melbourn Parish Council will inspect graves after approximately 12 months to ensure that the soil mound has settled to allow for the area to be seeded/turfed. The soil mound shall only be added to or removed by Parish Council employees

- p. Please be aware that the cemetery is an open area and subject to the elements and [wild-lifewildlife](#) which the Parish Council have no control over.

2 Right of Access

- a. The cemetery is open to visiting public from sunrise to sunset. Members of the public are requested to stay on the paths when walking through the Cemetery. The seating on the mound can also be accessed via the footpath. Members of the public are reminded that access to the Cemetery is permitted in accordance with section 3. **Conduct** below. This does not constitute a right of way.
- b. Vehicles allowed:- Cars, motorcycles and cycles for the purpose of attending a funeral or visiting graves or memorials, disabled and electrical/mechanical wheelchairs, cemetery maintenance and associated vehicles (with prior permission), contractors vehicles used in connection with the digging of graves or erection of headstones/memorials. All vehicles must use the official car park provided other than funeral cars executing funeral requirements.

No skateboards, scooters or similar are permitted to be used in the Cemetery.

- c. Contractors' vehicles must not be driven over the grassed area except for the purpose of mowing or other landscaping activities other than for grave digging/filling.
- d. Any person, persons or company causing damage shall be responsible for the full cost of repairing any damage so caused.

3 Conduct

- a. All visitors shall conduct themselves in an orderly and quiet manner at all times.
- b. No person showing signs of alcohol or drug excess will be allowed in the cemetery.
- c. Melbourn Parish Council reserves the right to eject or have ejected any person or persons considered by the Council or the Clerk to the Council to be acting or behaving in an improper or offensive manner.
- d. Under the provisions of the Local Authorities Cemeteries Order 1977 it is an offence for a person to wilfully:-
 - i. Create any disturbance in a cemetery.
 - ii. Commit any nuisance in a cemetery.

- iii. Interfere with any grave, tombstone or cremated remains base or other memorial or any flowers or plants in any such manner.
- iv. Play any game or sport in a cemetery.
- v. Enter or remain in the cemetery when it is closed to the public unless authorised by the Council to do so.

Persons who contravene these provisions shall be liable, upon conviction, to a fine not exceeding £100.

- e. Dogs must be kept under control and on leads at all times when walking through the Cemetery.
- f. No alcohol may be consumed within the Cemetery.
- g. No smoking allowed within the Cemetery.
- h. No religious services or demonstrations of any kind other than the service previously authorised for the burial or interment at the time, may be held without the prior permission of the Clerk to the Council.
- i. Authorised vehicles may only use the correct roadways and must park in car park area. 10mph is the maximum permitted speed within the Cemetery.

4 Arrangements for a Burial

- a. Will funeral directors please ensure the rules specified under paragraph [1.General](#) have been complied with before commencement of any burial arrangements.
- b. Except in cases where religious beliefs require otherwise or in cases of death from epidemic or epidemic disease upon medical certification, three clear days notification, excluding Saturdays, Sundays and Bank holidays, must be given to the Clerk to Melbourn Parish Council for an interment in an earthen grave or the burial of cremation ashes within the New Road Cemetery.
- c. Reservations for burial services may be made by telephone during office hours, in writing or by email, the reservation applicant must be a relative of the deceased or an authorised funeral director. Reservations will be regarded as provisional until the formal notice required by paragraphs [4.c-d](#) or [4.d-e](#) has been received.

- d. Notice of burial is given when all forms and certificates required to fulfil statutory requirements and those required by Melbourn Parish Council, are received by the Clerk to the Council no later than three full PC working days before the proposed date of the funeral.
- e. For the burial of a stillborn child a Certificate in accordance with the Births & Deaths Registration Act 1953 must be delivered to the Clerk to the Council.
- f. Multiple burials in the same grave may be pre-purchased at the time of the first burial, ~~and must be made at the time of 4.b. and 4.c.~~
- g. In the case of a multiple burial requested ~~per 4.b.~~, the person(s) or Funeral Director responsible for making the request must ensure the allocated plot is appropriate.
- h. Melbourn Parish Council shall not accept responsibility for any delay or misunderstanding which may occur if instructions are given verbally, electronically or by telephone. Neither shall the Council accept responsibility for any documents lost or delayed by the Post Office, Royal Mail or similar delivery agency.
- ~~i. Documents sent by fax or e-mail will only be accepted as temporary notifications and must be confirmed by the submission of the originals at the soonest opportunity.~~
- ~~j.i.~~ If the Registrar's Certificate for Disposal or the Coroner's Order is mislaid or lost, a declaration to the satisfaction of the Clerk must be made by the person procuring the disposal of the body. The original certificate or a duplicate copy issued by the Registrar of Births and Deaths or the Coroner must be submitted as soon as possible after the signing the declaration.
- ~~k.j.~~ Responsibility for making the necessary arrangements for the attendance of priests, ministers or other persons to officiate at a service rests with the Funeral Director or the person or persons arranging the funeral.
- ~~l.k.~~ The Funeral Director or person(s) arranging the funeral is fully responsible for arranging the excavation of the allocated grave or plot for the interment of ashes. They shall also be responsible for ensuring the correct alignment and dimensions are complied with, (see 6.~~ih~~ and 6.~~ij~~)
- ~~m.l.~~ The Funeral Director or person(s) arranging the funeral shall be responsible for ensuring there are sufficient bearers to convey the coffin with due reverence from the hearse to the plot.
- ~~n.m.~~ Any person acting as a bearer during an interment does so at their own risk and Melbourn Parish Council accept no responsibility for any accident or injury to a bearer howsoever incurred.

~~e-n~~ Only one funeral or interment will be allowed in the Cemetery at any one time unless prior permission has been obtained from the Clerk to the Council.

~~p-o~~ No coffin or ash container shall be opened in the Cemetery for any reason whatsoever, other than the approved scattering of ashes.

~~q-p~~ All fees and charges due must be paid to the Clerk to Melbourn Parish council within three days of the interment and upon application in the case of headstones and memorials.

~~r-q~~ The fees charged by Melbourn Parish Council include everything connected with the allocation and maintenance of said plot but exclude headstones, memorials or other items provided by other parties. No person employed by or on behalf of Melbourn Parish Council is allowed to receive any form of gratuity.

~~s-r~~ Melbourn Parish Council reserve the right to refuse, delay or cancel any interment or burial where, in its' opinion, ownership of the Exclusive Right of Burial is disputed.

~~t-s~~ The location of any non-private grave shall be determined by the Clerk to the Council

5. **Grant of Exclusive Right of Burial**

- a. The current policy of Melbourn Parish Council is that a plot in New Road Cemetery may not be pre-purchased and therefore an Exclusive Right of Burial cannot exist initially. An Exclusive Right of Burial will be created on the application for the first burial. An application for multiple burials, if required, must be made at this time.
- b. Whilst ownership of an Exclusive Right of Burial for a grave does not give any ownership whatsoever in respect of actual land it does give the owner of the Deed the right to:-
 - i. be buried in that grave.
 - ii. authorise further burial(s) in that grave where space is available. (see 6.h and 6.i)
 - iii. erect or place a headstone and memorial on that plot subject to the Rules and Regulations of Melbourn Parish Council relating to such items.(see 1.1)
 - iv. have inscriptions/additional inscriptions placed on a memorial on that plot subject to the Rules and Regulations of Melbourn Parish Council relating to this matter.
- c. On the purchase of the Exclusive Right of Burial in a grave a Deed of Grant shall be issued to the purchaser whose name shall be registered (to be known as the Owner).

- d. Possession of a Deed does not necessarily give the person in possession ownership of Exclusive Right of Burial. Where the owner is deceased, subsequent ownership depends on whether or not the deceased left a valid Will. The law concerning this matter is very complex and it is strongly advised that a solicitor be consulted to establish the new ownership. Ownership of a Deed may also be transferred or assigned by use of a form (Declaration, Indemnity and Application in respect of the transfer or Assignment of an Exclusive Right of Burial obtainable from the Clerk to the Council).
- e. The Deed of Exclusive Right of Burial is an important document like any other Deed and should be kept in a safe place.
- f. The Exclusive Right of Burial shall extend for 75 years from the date of purchase. Rights may be extended for a further period of 75 years on payment of the fee when applicable.
- g. The transfer or assignment of an Exclusive Right of Burial in a grave must be notified to the Clerk to the Council who will enter the transfer in the Register of Grants maintained by the Council upon production of the Deed.
- h. Notice for the interment of cremated remains must be accompanied by the Certificate issued by the Crematorium where the cremation took place.
- i. This is to be recorded by The Clerk to Melbourn Parish Council / Burial Officer.

6 Burials and Interments

- a. The **plot size for a grave** shall be a maximum of : 2440mm (8ft) x 760mm (2ft 6in), depths to comply with sections 6-[ih](#). and/or 6-[ji](#). (This excludes the headstone base dimensions. The headstone base **does not** form part of the area to be prepared for interment of coffined or cremated remains.). The pre-laid concrete base size for the headstone base and headstone is 915mm (3ft) wide x 460mm (1ft 6in) deep. In the case of the burial of a stillborn infant, a half plot will be allocated. If, in the future, other family members are to be interred in the same plot, a full plot will be allocated for the initial interment.
- b. Interments may take place at the Cemetery upon payment of the ordinary fees to the Funeral Director who shall be responsible for notifying the Clerk to Melbourn Parish Council.
- c. No funeral or interment shall take place after noon on Saturdays or at any time on Sundays or Bank Holidays except in the case where religious beliefs require it, or upon receipt of a certificate from a Coroner or registered medical practitioner stating that an immediate burial or interment is necessary.

- d. All graves or interment plots are to be excavated by persons appointed by the officiating Undertakers or persons appointed by them. It is the responsibility of the Funeral Director to ensure that the person excavating the grave or cremated remains plot prepares the ground correctly.
- e. Any person or persons excavating or filling grave or interment plots or carrying out any other work within the cemetery shall use such means as Melbourn Parish Council may direct for the preservation of the grass and pathways during the progress of the works.
- f. Any person(s) carrying out excavation work within the cemetery shall deposit surplus soil in a tidy manner in the area specifically allocated for such material.
- g. With the exception of the work carried out in regulation 6.gf. any person(s) carrying out work within the Cemetery shall, upon completion of the work, remove from the Cemetery all materials not used and/or any waste materials and shall be responsible for the cost of repairing any damaged caused during the execution of those works.
- h. No body shall be buried in a grave in such manner that any part of the coffin is less than 1000mm (3ft 3in) below the level of the ground adjoining the grave except at the discretion of the Clerk to the Council.
- i. No body shall be buried in a grave unless the coffin is effectively separated from any coffin previously interred in the grave by means of a compact layer of earth not less than 150mm (6in) in thickness.
- j. All coffined burials must take place in coffins of a material and design approved by the Clerk to the Council. Metal caskets, caskets which contain glass or cardboard coffins are permitted at the discretion of the Clerk to the Council.
- k. Coffins manufactured abroad may be accepted for interment at the discretion of the Clerk.
- l. Un-coffined burials may take place provided a body is properly shrouded, death has not been due to a notifiable or infectious disease and it is for a single interment or as a last interment in a multiple grave.
- m. Shrouded bodies will only be accepted for direct to grave burials.
- n. Interment in a grave with the coffin lid removed shall not be permitted.
- o. No coffin or part of a coffin shall be removed from the Cemetery without the prior and express permission of Melbourn Parish Council.

- p. i All coffins and shrouds must be marked with a non-perishable plaque or nameplate or by other means as shall be approved by Melbourn Parish Council, showing the name, age and date of death of the deceased.
- ii In the case of a stillborn child, no age shall be recorded.
- iii Where two bodies are interred in one coffin then both names shall be marked.
- q. No body shall be removed from the Cemetery for any purpose whatsoever except on the order of a Coroner, Court of Summary Jurisdiction or a Chief Constable.
- r. No body or cremated remains shall be exhumed without the consent of the Secretary of State for Home Affairs and/or the Faculty of the Bishop of the Diocese.
- s. ~~The scattering of ashes will be permitted in New Road Cemetery following written permission from the Clerk to Melbourn Parish Council.~~
- t. Ashes may only be scattered in Orchard Road Cemetery where there is an existing family plot in the Cemetery and upon written permission from the Clerk to Melbourn Parish Council.

8 Scattering of Ashes

- a. All applications to scatter ashes should be completed on the official interment form and be signed by the applicant. Only applications from the next of kin or Executor will be considered.
- b. The cremated remains may be strewn in the space allocated by Melbourn Parish Council as shown in appendix A.
- c. The area of which the cremated remains are strewn is recorded in the council register for further reference. Once scattering has taken place cremated remains cannot be removed, individually located, or marked within the scattering areas. As the cremated remains are scattered and not in a casket or urn, only a general location is recorded.
- d. The ashes should be scattered evenly and covered with light soil shortly after strewing. They will be gently raked in after the conclusion of any Ceremony.
- e. Scattering of ashes must be witnessed by a Funeral Director or a member of Parish Council staff.
- f. No memorials will be permitted where ashes have been scattered. A memorial display may be available in the future – holders of scattering rights will be contacted at such time to enquire if they wish to purchase a memorial plaque.

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Please note: It is a criminal offence to dispose of Cremated Remains within the cemetery without permission.

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8 Memorials (Also refer to: [8-9 Definitions](#))

- a. No headstone, memorial or tablet of any kind shall be allowed in any part of the cemetery without the prior consent of Melbourn Parish Council
- b. The **grave headstone base** may be between 75mm – 100mm (3"-4") thick but must not exceed 915mm (3ft) wide and 460mm (1ft 6in) deep. The total height of the headstone base and headstone together must not to exceed 940mm (3ft 1in) measured from the concrete base. (see also 1j-i)
- c. The **headstone base size for cremated remains** shall be a maximum of : 560mm (1ft 10in) wide x 460mm (1ft 6in) deep and the total height from the concrete base shall not exceed 760mm (2ft 6in). Applications for memorials measuring up to 585mm (1ft 11in) wide will be considered at the discretion of the Clerk.
- d. No vaults, railings, kerbstones or other enclosures shall be permitted.
- e. No headstone, memorial, tablet or photographic representation on any grave shall be allowed unless Exclusive Right of Burial has been granted and it has received the prior approval of Melbourn Parish Council. This must be at least 14 days before installation.
- f. Melbourn Parish Council shall accept no responsibility for making good any damage caused to any headstone or memorial through natural wear and tear, severe weather conditions or any other cause or circumstance over which it has no control.
- g. No headstone or memorial shall be erected until at least six calendar months from the burial or interment date have passed.
- h. At least 14 days prior to the erection of any headstone or tablet for placement on either grave or cremation plot, a drawing with the proposed inscription must be submitted to the Clerk to the Council for the approval of Melbourn Parish Council. The type of material(s) to be used shall be stated together with exact dimensions and other details relevant to its appearance.
- i. Any monument, memorial, tablet, photographic representation, container, shrub, plant or item whatsoever erected or placed in the Cemetery in contravention of these regulations may be removed by Melbourn Parish Council at any time without prior notice.
- j. All headstones shall be inscribed with the plot row and number to which they relate.

- k. The removal or re-fixing of headstones, headstone bases and any other work connected therewith shall only be carried out with the authority of Melbourn Parish Council.
- l. Any person carrying out such work shall use such means as directed by the Clerk to the Council in order to protect the grass and pathways during the process of the work. No work allowed to be carried out on the roadways, pathways or grassed areas.
- m. All dressing or working of stone or other materials to be used on any plot shall be undertaken outside the Cemetery except where such work cannot be carried out elsewhere.
- n. All persons shall, upon completion of the work, clear away any unused materials and rubbish left on the site of the works to the satisfaction of Melbourn Parish Council and shall be responsible for the cost of repair of any damage done in the process of carrying out the work.
- o. The owner of a headstone, tablet or memorial shall, after erection, be responsible for upkeep, repair and maintenance of it.
- p. No headstone, tablet or memorial shall be altered or interfered with after it has been erected in the Cemetery in accordance with the designs submitted to and approved by Melbourn Parish Council.
- q. No inscription may be cut, alteration made nor work of any kind undertaken to any headstone or memorial within the Cemetery without the prior written permission of the Clerk to the Council from an official request by the owner.
- r. No headstone, tablet or memorial shall be removed from the Cemetery for the purpose of cutting, adding or altering the inscription until written approval from Melbourn Parish Council has been obtained.
- s. The name of the stonemason must be discreetly inscribed in an appropriate place on the memorial, no contact details are permissible.
- t. **Hardwood crosses of timber** obtained from sustainable forest sources may be erected in place of a headstone or tablet. A cross may not exceed 750mm (2ft 6in) in height, 500mm (1ft 8in) in width and 100mm (4in) in thickness. They must be set in a stone or similar material slab anchored to and covering the provided base.
- u. A memorial removed for the purpose of further interment must be removed from the Cemetery. Any memorial left may be disposed of by the Council.
- v. Every grave in respect of which an Exclusive Right of Burial has been granted and any memorial thereon must be kept in good repair by the owner. Notice to have repairs executed will be sent to the

owner where contact details are known. In cases where the name and/or address of the owner is not known, a notice shall be deemed to be properly served if placed upon the grave space, headstone or memorial for a period of eight weeks.

- w. If the necessary repairs as described in [78.v](#) are not carried out within six months of the date of the Notice, then the memorial may be removed and disposed of by the Council.
- x. No lights or lamps of any description, no ornaments, photos or images (See also: [89](#)), souvenirs, flags, toys or mementos are permitted. Melbourn Parish Council reserve the right to remove any item deemed to be contrary to this regulation without prior notice.
- y. Memorials in the form of donated seats, trees and shrubs will only be permitted at the discretion of the Clerk to the Council. Such permitted items become the responsibility and property of the Parish Council. The Parish Council shall retain the right to determine the location of these items.
- z. Melbourn Parish Council shall remain responsible for Health and Safety within the Cemetery. Regular inspections will be carried out by qualified personnel, any memorial or headstone found to be unsafe shall be made safe temporarily in order to prevent possible injury. Where possible the owner of the memorial deemed unsafe shall be contacted and requested to appoint a qualified person to carry out the repair. Therefore it is important that owners of memorials inform the Clerk to the Council of any change of address.

9 Definitions

Any permitted item other than the headstone must not be positioned as to overlap the size of the base to which the headstone is fastened, i.e. must not overlap onto any grassed area.

Concrete base. Parish Council supplied and installed base for the fastening of memorial or headstone components to.

Headstone base - The horizontal base stone covering the concrete base for fixing the headstone, Memorial or tablet to. No interment is to made beneath the headstone base.

Headstone -The main vertical engraved component fastened to the headstone base

Memorial / tablet.- To be of stone, marble or similar material, bearing a commemorative design or inscription. This is to be securely fastened to the headstone base.

Vases / flower containers - Can be of china, porcelain, pottery or similar non plastic material.

Photographic Representation. - Only ceramic photo plaques of maximum size 125mmx180mm, contained within a metal frame and fixed by metal fastening and adhesive to the headstone or tablet will be permitted following approval of a written submission of the design to the Clerk. No other form of photographic memorial is permitted.

10 **General**

- a. All new and re-opened graves will be inspected at 3, 6 and 12 month after an interment. If ground subsidence has occurred the grave will be topped up by the Council or their authorised representative, at no cost to the Grant holder.
- b. After final settlement and inspection the grave will be either turfed or seeded dependant on the season. (Any items or plantings on the lawned area must be removed prior to this, the Parish Council will issue a request for their removal and proceed to remove any items should this is not done within 2 weeks).

A signed agreement of acceptance of these rules and regulations by the owners of the grave or interment plot must be submitted to the Clerk to Melbourn Parish Council or the officiating funeral director before the event can be authorised.

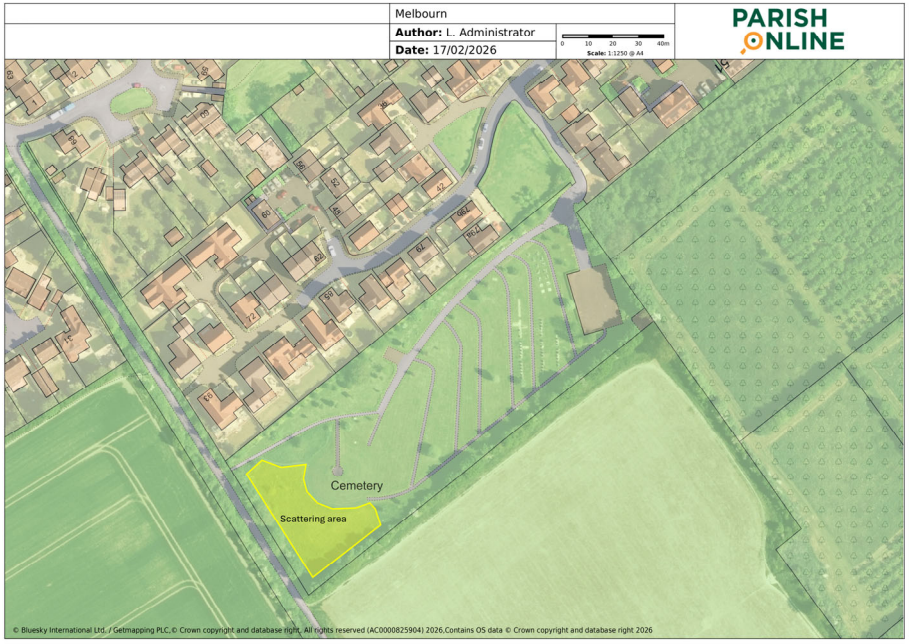
By Order of the Clerk to Melbourn Parish Council
Tel: 01763 263303 option 3 for Parish Office

I confirm that I accept the Rules & Regulations relating to New Road Cemetery as set out above

[please sign and print your name]

DATED

Appendix A





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

👤 **Abi Williams, Clerk**
👤 **Alex Coxall, Deputy Clerk**
✉ parishclerk@melbournparishcouncil.gov.uk
☎ 01763 263303, ext 3
🌐 melbournparishcouncil.gov.uk

FORM 5

Notice of Interment

This Notice, fully completed must be received by the Council at least 3 working days in advance of the interment by either email or post.

If this is not received within 2 working days of the interment, a £50 late notice charge will be incurred.

It is the responsibility of the Undertaker to ensure that all the required details are correct and the form is signed. The Council will not accept any responsibility for loss or delay of any notice. Any alternation in arrangements will be subject to consent from the Council.

The date and time of an intended interment should be confirmed as available with the Clerk before it is confirmed with the family.

All funerals will be at the time arranged. All unexpected delays of more than 15 minutes must be reported to the Parish Council.

All interments will now be invoiced by Melbourn Parish Council. Please note all interment fees for persons not resident in the Parish of Melbourn will be charged at up to eight times (in accordance with our burial charges).

The Parish Council office opening hours are as stated below. Saturday burials are available prior to 12 noon.

Applications for Mondays should be received by the Clerk by the previous Wednesday.

The removal of memorials must be carried out at least 48 hours before the burial can take place.

No burial can take place without the appropriate certificate of disposal issued by the Registrar being presented at the time of the interment.

The particulars must be completed in BLOCK CAPITALS and in ink and be fully and accurately stated.

I hereby give notice that a grave / cremated remains plot is required at Orchard Road / New Road Cemetery and the details are as follows:-

Full name of deceased			
Occupation			
Age		Date of death	
Residence of deceased			
Place of death			
Is it a coffin, casket for , or cremated remains <u>or scattering of ashes</u> ?			
Dimension of coffin or casket (in inches)	Length	Width	Depth
Dimension of ashes casket (in inches)	Length	Width	Depth
Grave type:	New, single, double or re-open (delete as appropriate)	Cremated remains:	New, or re-open <u>or scattering of ashes</u> (delete as appropriate)
Depth of Grave: (single – 5ft, double – 7ft)			
Date and time of funeral		Religious denomination	
Name of officiating Minister		Service to be held at	
Grave number: To be completed by the Parish Clerk		Was deceased a resident of Melbourn?	Yes/No
If a resident of Melbourn, please state Please see notes*	From:	To:	
Attendees:	None	Family	Minister

Please complete Section A (new grave/new ashes) or Section B (re-opening/re-open ashes)

Section A: New grave only

I would like to purchase the Exclusive Rights of burial:

Full name _____ Title _____

Home address _____

_____ Post Code _____

Email _____ Tel number _____

Relationship to the deceased _____

Signature _____

Print name _____

Section B: Previously purchased to be opened

To be completed by the grave grant owner or their next of kin where the deceased is the grave owner

Please open grave number _____ at _____

For the interment of _____

I am the registered owner of the grave/next of kin/executor of the owner [delete]

If none of the above, please state your relationship to the deceased grave owner _____

Full name _____ Title _____

Home address _____

_____ Post Code _____

Email _____ Tel number _____

Signature _____

Print name _____

NB: Melbourn Parish Council can only authorise the opening of a purchased grave with the permission of the owner or to inter the owner. In all other cases ownership must be transferred to someone who can legally prove that they are entitled to receive these ownership rights. Whilst the Council will offer all assistance in establishing the means of transfer, responsibility remains with the funeral arranger to have clarified this matter before booking.

Details of Funeral Director / Arranger:	
Name	_____
Address	_____ _____
Telephone number	_____
Date	_____
Signature	_____

[This form must be delivered to the Clerk at the address shown above. All alterations must be confirmed in writing]



Herts & Cambs Ground Maintenance Ltd

SUMMER HOUSE FARM NEW ROAD, MELBOURN
ROYSTON, Hertfordshire, SG8 6DL
United Kingdom

Telephone 07968 365833 **Email** justin@hcgmltd.co.uk

VAT Registration Number
GB 987421972

Invoice To

Melbourn Parish Council
Melbourn Community Hub
30 High Street
Melbourn, Royston
Herts
SG8 6DZ

Customer

Melbourn Parish Council

Invoice Number

SI-4309

Invoice Date

02/04/2026

Due Date

02/05/2026

Description	Net	% VAT	VAT	Total
Cut of Grass Areas	300.00	20.00	60.00	360.00
Cut of Orchard Road, New Road Cemeteries and Church Yard	360.00	20.00	72.00	432.00
Cut of Rec & Old Rec	390.00	20.00	78.00	468.00

VAT Rate	Net	VAT	Total Net	Total VAT	Total
Standard 20.00% (20.00%)	£1,050.00	£210.00	1,050.00	210.00	£1,260.00

Notes

Bank Account Details: -
Sort Code: 30-97-16
Account Number: 24993668

Terms and Conditions

Payment Terms: Net 30 Days



**Invoice Address**

Melbourn Parish Council
Melbourn Community Hub
30 High Street
Melbourn
Cambridgeshire
SG8 6DZ

Branch Address

Brackley Service Branch
4 Boundary Road
Buckingham Road Industrial Estate
Brackley
Northamptonshire
NN13 7ES
Tel: 01280 704600
V.A.T No: 236 7783 28

Site Address

Centre Manager
Melbourn Community Hub
30 High Street
Melbourn
SG8 6DZ

Invoice Details

Invoice Date:	01-Apr-26
Due Date:	01-May-26
Invoice No:	1085883066
Contract Number:	6578841
Customer No:	ME2048

Platform - Stairiser SX

In line with your contract terms and conditions our prices were reviewed on 1 January for 2026 and the increase is 3.50%

Thank you for being a valued customer. This invoice is for your Standard contract covering the period of 01-04-2026 to 31-03-2027.

Sub Total:	£268.43
VAT (20% VAT):	£53.69
Total:	£322.12
<hr/>	
Received:	£0.00
Outstanding:	£322.12

E & O E

Registered Office: Watt Close, East Portway, Andover, Hampshire SP10 3SD, England Reg No 1189799 (England) Unique Taxpayer's Reference 4098002550

Remittance Advice:

To be sent with cheque to the address below

Credit Control Department
Stannah Lift Services Limited
Watt Close
East Portway
Andover
Hampshire
SP10 3SD

Invoice Date:	01-Apr-26
Invoice No:	1085883066
Customer No:	ME2048
Amount Due:	£322.12
Service Branch:	Brackley Service Branch



Stannah

You can pay your invoice in the following ways:

Debit and Credit Card

Visit the Stannah secure payment portal at <https://stannahpayments.keyivr.co.uk/>

Or call our secure automated payment line on 03300 082 116

Accepted Cards: Visa, MasterCard, Maestro, Solo, Electron.

Bank Transfer

Quoting your customer number as the 'reference' using the following Stannah bank account details:

Lloyds Bank, City Office, PO Box 72, Gillingham, ME8 0LS

Account Number: 16715668

Sort Code: 30-80-12

BIC/SWIFT: LOYDGB21F09

IBAN No: GB34LOYD30801216715668

You can e-mail your remittance advice to remittance@stannah.co.uk

Cheque

All cheques and postal orders should be made payable to "Stannah" and posted along with the tear off remittance advice to the address below:

Stannah Lift Services Ltd
Credit Control Department
Watt Close
East Portway
Andover
Hampshire
SP10 3SD

Abi Williams

From: [REDACTED]
Sent: 02 April 2026 08:42
To: Abi Williams
Cc: [REDACTED]
Subject: Requested maintenance

Follow Up Flag: Follow up
Flag Status: Flagged

Dear Abi,

Following our meeting last week, please see below our request for some external maintenance.

I have inspected our guttering for the whole building and whilst the upper levels look good, the lower levels are in a state of disrepair, or it seems in need of replacement.

We have been subject to some vandalism as well as some ‘young football players’ damaging areas to the rear. All the guttering along the rear of the building especially around the rear door and above the PC office window, have been badly damaged and some pieces (joints etc) missing, downpipe brackets have been broken and consequently the down pipes are now free to move. As these pipes go directly into the ground, the danger is that they break at ground level. I was thinking that these guards may protect the pipes https://www.roofingsuperstore.co.uk/product/galvanised-downpipe-protector-130mm-x-130mm-x-115m-black.html?ppc_keyword=&gad_source=1&gad_campaignid=14048073333&gclid=EAlaIQobChMI99_tndPOkwMVOJRQBh33ADiiEAQYAyABEgLG7vD_BwE

I believe the rear damage is mainly due to football, I’ve spent many hours over time, asking children not to use the Hub as a goal, but it seems without success. There have also been reports of footballs being kicked over the building from back to front, my fear is that the PV panels will be damaged. The delicate neighbour relationships with Brooksbank residents have been nurtured over the years and some of the footballers are children of them, we have to tread carefully.

As to the front gutters, they seem to be the victim of sun and weather extremes. I have spent many times trying to realign the lower gutter (under the PV panels) to stop it leaking, however fixing one leak tends to create another. You may have seen the constant drip in front of the double doors to the Atrium.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Customer
MELBOURN PARISH COUNCIL
Melbourn Community Hub
30 High Street
Melbourn
Cambridgeshire
SG8 6DZ

I N V O I C E

Invoice 350991
Invoice Date: 10/03/26
Our Ref. R:000787
Account Ref. 000787
Customer PO/

DESCRIPTION	QNTY.	LINE TOTAL	VAT*
For the period 01/04/26 to 31/03/27 Intruder Alarm Annual Maintenance Charge	1	£105.00	1

Delivery to or Work at:

MELBOURN SPORTS PAVILION
Melbourn Community Hub
30 High Street
Melbourn
Cambridgeshire
SG8 6DZ

*VAT Reg. No385 9068 05 VAT Code: 1 = 20% 0 = 0%

Net Amount	£105.00
VAT	£21.00
Invoice Total	£126.00

0.00

REMITTANCE ADVICE

Briar Security Systems Ltd
Nixon's Hall
1 Chapel Road
Gt. Eversden
Cambridge
CB23 1HP

Invoice Details

Account Ref.	000787
Name	MELBOURN SPORTS PAVILION
Date	10/03/26
No.	350991
Total	£126.00

Our preferred method of payment is by BACS. Should this be convenient to you, our bank details are:

Bank of Scotland Account Number: 06061670 Sort Code: 80 - 24 - 79

Please quote your Account Reference number
Payment due by 09/04/26

Assistant Clerk

From: [REDACTED]@shelfordheating.co.uk
Sent: 23 March 2026 11:40
To: Assistant Clerk
Subject: RE: Annual service due in May

Morning,
Of course, thank you.

The charges are:-

2 x heat pump services £150.00 each and allowing up to 2 hours per heat pump
Additional labour thereafter £18.75 per 15mins
Plus parts
Plus VAT

We hope the above is of interest to you?

Best Regards

[REDACTED]

Unit 20, South Cambridge Business Park,
Sawston, Cambridge CB22 3JH
Telephone: 01223 833426 Fax: 01223 835097
sales@shelfordheating.co.uk
www.shelfordheating.co.uk



Shelford Heating Ltd Company no. 7616891 VAT no. 120 3236 73

Please consider the environment before printing this email

From: Assistant Clerk <assistantclerk@melbournparishcouncil.gov.uk>
Sent: 23 March 2026 11:35
To: [REDACTED]@shelfordheating.co.uk
Subject: RE: Annual service due in May

BARLEY PROPERTY MAINTENANCE.

14 BANKSIDE, THE HIGH STREET
 BARLEY, HERTFORDSHIRE.
 SG8 8HU.
 TEL: 07971 069449/01763 849238.
 EMAIL: parttdarren@yahoo.co.uk

VAT REG NO: 362 7825 75.

Sold To

ALEX COXALL.

PARISH CLERK
 MELBOURN PARISH COUNCIL
 30 THE HIGH STREET
 MELBOURN.
 SG8 6DZ.

ESTIMATE

Quotation QT1366
 Date 25/03/2026
 Our Ref. LITTLEHANDS.
 Cust Ref. LITTLEHANDS.
 Terms COMPLETION.

Description	Amount
-------------	--------

AS REQUESTED.
 TO: INSPECT AND ASSESS THE CONDITION OF THE ROOF AT LITTLE HANDS NURSERY
 MELBOURN.

TO: PROVIDE A REPORT OF THE CURRENT CONDITION AND ANY POTENTIAL ISSUES THAT
 MAY ARISE.

INSPECTION AND REPORT:	£260.00
------------------------	---------

Remarks

ALL ACCOUNTS TO BE MADE PAYABLE TO MR DARREN PARTT.
 THE CO-OPERATIVE BANK.
 SORT CODE: 08-90-66.
 ACC NO: 08207672.

Sub Total	£260.00
VAT	£52.00
Total	£312.00

NON-FINANCIAL RISK MANAGEMENT

Risk	Public Open Spaces: Play Parks
Degree of risk	High <i>See Parish Estate – Safety Inspections Policy for rationale of risk assignment</i>
Persons Involved	Suitably qualified inspectorate – carries out inspections and undertakes repairs/replacement of equipment as necessary The Clerk liaises with the Parish Maintenance Committee. Oversees work carried out by Wardens and appoints contractor for any other work The Wardens carry out work not completed by contractor.
Control Measures	<ul style="list-style-type: none"> • All Play Parks are inspected annually by a qualified inspectorate usually in April. A report is prepared for the Parish Council and considered by the Maintenance Committee at its next meeting. • If faults pose a H&S risk, immediate action is taken following consultation with the Chair of the Maintenance Committee. • The Maintenance Committee (recorded in its minutes) identifies which tasks are to be carried out by a suitably qualified contractor or by the Wardens and passes the list to the Clerk for action. • Completed actions are recorded on the Maintenance Committee’s on-going job spreadsheet and also in the minutes. • The Maintenance Committee minutes are published on the Council’s website. • Play areas are inspected on a weekly basis by the Wardens to check for damage/vandalism. There is a written checklist. Inspection outcome recorded with information on date, time, person and outcome. The Wardens’ inspection sheets are noted at the monthly Maintenance Committee meeting. The sheets are then filed in Parish Office.

MELBOURN PARISH COUNCIL

Doc. No.: 8.02

Version: 2

Date approved: ~~28 April 2025~~ 22 April 2026

Review date: April ~~2026~~ 2027

Reviewed by	Maintenance Committee : 17 April 2025 <u>15 April 2026</u> Full Council : 28 April 2025 <u>22 April 2026</u>
Actions/comments	

Document Approval:



(Chair to Melbourn Parish Council)

Date of Parish Council Meeting: ~~28 April 2025~~ 22 April 2026

NON-FINANCIAL RISK MANAGEMENT

Risk	Cemeteries
<p>Degree of risk</p>	<p>Medium: All Saints Churchyard, New Road Cemetery</p> <p>Low: Orchard Road Cemetery</p> <p>Low: New Road Cemetery</p> <p><i>See Parish Estate – Safety Inspections Policy for rationale of risk assignment.</i></p>
<p>Persons Involved</p>	<p>Cllr with special interest in Cemeteries carries out occasional inspections.</p> <p>Wardens – carry out fortnightly inspections for medium risk cemeteries and monthly for low risk. They carry out routine maintenance.</p> <p>The Clerk is the Burials Officer.</p>
<p>Control Measures</p>	<ul style="list-style-type: none"> • Outcome of cemetery checks are reported in writing to the Clerk and filed. • If faults pose a H&S risk, immediate action is taken following consultation with the Chair of the Maintenance Committee. • Other work is forwarded to the Maintenance Committee to be prioritised and recorded in the minutes. • Completed work is recorded in the Maintenance Committee minutes and the minutes are published on the Council's website. • The closed graveyard is inspected by the churchwardens and reported to the Clerk. They are dealt with as for other cemetery issues. • Burial records are held by the Clerk and Deputy Clerk <u>Assistant</u> who deal with the Funeral Directors. • Burial records have either been archived or are kept in a fireproof safe. • The Clerk and Deputy Clerk <u>Assistant</u> are responsible for ensuring that the correct paperwork is completed and that an accurate record is kept of individuals' graves. The Clerk and Deputy Clerk <u>Assistant</u> have will attended Cemetery Management training through the

MELBOURN PARISH COUNCIL

Doc. No.: 8.03

Version: 2

Date approved: ~~28 April 2025~~ 22 April 2026

Review date: ~~April 2026~~ April 2027

	Institute of Cemetery and Crematorium Management. The Parish Council is a member of the ICCM and is able to seek advice when required.
Reviewed by	Maintenance Committee : 17 April 2025 <u>15 April 2026</u> Full Council : 28 April 2025 <u>22 April 2026</u>
Actions/comments	Memorials safety training to be completed by Warden. <u>ICCM training to be completed by Assistant.</u>

Document Approval:



(Chair to Melbourn Parish Council)

Date of Parish Council Meeting: ~~28 April 2025~~ 22 April 2026

Risk Assessment for use of MVAS units (Parish Council Staff, Contractors and Councillors)

RISK ASSESSMENT MATRIX

Risk = Hazard Severity(A) x Likelihood of occurrence(B) (Probability)

(A) Hazard Severity Should be assessed on a scale of 1 - 5:

1. Low (minor injury to one individual)
2. Slight (injury or disease capable of keeping one person off work 3 or more days)
3. Moderate (injury or disease capable of keeping more than one person off work for 3 or more days)
4. High (death to an individual)
5. Very High (multiple deaths)

(B) Likelihood of occurrence (probability) Should be assessed on a scale of 1- 5:

1. Not likely (an injury may occur less than once in a working year, doing this activity every day)
2. Possible (an injury may occur once in a working year, doing this activity every day)
3. Occasional (an injury is likely to occur 2 or 3 times in a working year, doing this activity every day)
4. Common (an injury is likely to occur more than 3 times in a working year, doing this activity every day)
5. Likely (an injury is probably going to occur)

Use the Risk Equation above to determine the level of **Risk**. This ranges from 1 (low severity and unlikely), to 25, (just waiting to happen with widespread and dangerous results). Use the equation above to determine a **risk factor** ranging from 1 (no severity and unlikely to happen) to 25 (just waiting to happen, with disastrous and widespread results). To make equation work effectively, 'likelihood' and 'severity' must be judged independently.

Judgement of Risk Factors

1-3 Low, improve when possible; 4-9 Medium risk factor, improve as soon as possible; 10+ Deal with the risk before you start the task, preferably before anyone else arrives on site. A risk factor of 10+ is unacceptable. If it cannot be reduced, do not carry out the task.

Activity: Rotation of MVAS (Mobile Speed Control) units by village Wardens and contractors					Name of assessor: Abigail Williams
Site location: Various - Melbourn Village					Date of assessment: April 2025 <u>April 2026</u>
Description of hazard	Severity of hazard (A), score 1 – 5	Probability of harm (B), score 1 – 5	Risk factor (A x B)	Action required	Notes
Wardens and contractors should always assess the area before carrying out work on the roadside.					

Wardens and contractors should wear high viz at all times when working on the roadside.
Wardens and contractors must not work alone when moving the MVAS unit or changing the batteries.
Wardens and contractors must assess the area before working at height to ensure that the ladder/platform is on a flat, stable surface.
Working at height must ALWAYS be carried out in pairs so that one person can remain on ground level to assess any risk from traffic and also to ensure stability of the ladder/platform.
Wardens and contractors should inform the parish office that they will be moving or monitoring the MVAS units in advance.
Wardens and contractors must have a phone with them at all times when carrying out their daily duties.
Staff or Councillors downloading data from the MVAS unit must ensure they assess risk before working on the roadside.

Working on the roadside – Moving traffic injuries	3	2	6	The pre-designated lamp posts are located on the public highway. It is essential that care is taken to ensure individuals are not at risk of falling into the road or being hit by vehicles when working close to the highway.	<p>Wardens and contractors must ensure they have enough room on the roadside to work safely. If necessary, cones should be put in place to provide additional working area.</p> <p>The Wardens and contractors should ensure that the ladder/platform is placed on the verge or footpath at a safe distance from the road. The ladder/platform should be placed on a flat surface to avoid instability.</p> <p>One warden should always remain on the ground to ensure the ladder/platform is stable and that the warden working at height is not at risk. Ground-based warden or contractor to be vigilant to traffic hazards</p> <p>Wardens and contractors MUST wear high viz clothing at all times when working on the roadside.</p>
Heavy lifting	2	2	4	Ensure the batteries are removed from the MVAS unit before lifting. Ensure the ladder/platform is stable before attempting to move the MVAS unit.	<p>Wardens and contractors to work in pairs to ensure that the ladder/platform is stable when the MVAS unit is moved. The unit without the batteries is relatively light but should be lifted with care keeping back straight and using legs.</p> <p>Particular care should be taken when lifting the unit to fix or remove it from lamp post brackets.</p>
Routine maintenance and changing batteries	2	2	4	The rechargeable batteries should be checked at least weekly. When the batteries need recharging, they should be removed and replaced with	<p>Wardens and contractors should assess the area before carrying out work on the road side. If necessary cones should be placed to provide additional working area.</p> <p>Wardens and contractors should ensure they work in pairs</p>

MELBOURN PARISH COUNCIL

Doc. No.: 8.04

Version: 1

Date approved: ~~28 April 2025~~ 22 April 2026

Review date: April ~~2026~~ 2027

				the spare batteries.	<p>as the batteries will need to be removed using a ladder/platform.</p> <p>The batteries should be removed by one warden whilst the other remains on the ground to ensure stability of the ladder/platform.</p> <p>The batteries should be transported to the workshop for recharging. The batteries MUST be removed before the unit is moved to the next location.</p>
Downloading data from the MVAS unit (Parish Council Staff / Councillors / volunteers)	2	2	4	Data is downloaded from the MVAS unit via Bluetooth or wired connection to a laptop.	<p>If there is a need to physically connect the unit, this should be carried out using the safety ladder.</p> <p>The Wardens, contractors and office staff should ensure that the ladder/platform is place on the verge or footpath at a safe distance from the road. The ladder/platform should be placed on a flat surface to avoid instability.</p> <p>One warden should always remain on the ground to ensure the ladder/platform is stable and that the person downloading the data is not at risk. Ground-based warden or contractor to be vigilant to traffic hazards</p> <p>Wardens and contractors MUST wear high viz clothing at all times when working on the roadside.</p>

Document Approval:



(Chair to Melbourn Parish Council)

Date of Parish Council Meeting: ~~28 April 2025~~ 22 April 2026

Review every 12 months

NON-FINANCIAL RISK MANAGEMENT

Risk	Allotments
Degree of risk	Medium <i>See Parish Estate – Safety Inspections Policy for rationale of risk assignment</i>
Persons Involved	<p>The Clerk and Deputy Clerk <u>and Allotment Association Representative.</u></p> <p>The St George’s Allotment Association reports issues to the Clerk or the Maintenance Committee.</p> <p>Individual plot holders report issues to the Allotment Association or Office</p> <p>The Wardens – carry out a fortnightly inspection.</p> <p>Routine maintenance is carried out by the Wardens and contractors engaged for other work.</p>
Control Measures	<ul style="list-style-type: none"> • An inspection should be carried out at least annually by 1 Councillor from the Maintenance Committee. A member of the Allotment Association will be invited to attend the inspection. A report of the inspection will be recorded in a file. • The Parish Council is responsible for the site as a whole, and un-rented plots. Individual plot holders are responsible for their own plots and the PC checks that they have insurance. • Issues reported by the plot holders or Association are passed on via the Office to the Maintenance Committee to be recorded in those minutes and the jobs list. • <u>Completed jobs are listed in the Maintenance Committee minutes and these are published on the Council website.</u> • <u>Maintenance and ownership of any buildings on the site to be covered by separate lease agreement.</u>
Reviewed by	Maintenance Committee : 17 April 2025 <u>15 April 2026</u> Full Council : 28 April 2025 <u>22 April 2026</u>

Actions/comments	<ul style="list-style-type: none">• <u>Regular inspections are being carried out in conjunction with the Allotment Association to ensure plots are worked.</u>• <u>Councillor to be invited to complete annual check.</u>• <u>Lease agreement to be drawn up and agreed for any additional buildings added to sites.</u>
-------------------------	--

Document Approval:



(Chair to Melbourn Parish Council)

Date of Parish Council Meeting: ~~28 April 2025~~ 22 April 2026

Litter Picking in Melbourn - Risk Assessment (Parish Council Staff and Service Providers)

RISK ASSESSMENT MATRIX

Risk = Hazard Severity(A) x Likelihood of occurrence(B) (Probability)

(A) Hazard Severity Should be assessed on a scale of 1 - 5:

1. Low (minor injury to one individual)
2. Slight (injury or disease capable of keeping one person off work 3 or more days)
3. Moderate (injury or disease capable of keeping more than one person off work for 3 or more days)
4. High (death to an individual)
5. Very High (multiple deaths)

(B) Likelihood of occurrence (probability) Should be assessed on a scale of 1- 5:

1. Not likely (an injury may occur less than once in a working year, doing this activity every day)
2. Possible (an injury may occur once in a working year, doing this activity every day)
3. Occasional (an injury is likely to occur 2 or 3 times in a working year, doing this activity every day)
4. Common (an injury is likely to occur more than 3 times in a working year, doing this activity every day)
5. Likely (an injury is probably going to occur)

Use the Risk Equation above to determine the level of **Risk**. This ranges from 1 (low severity and unlikely), to 25, (just waiting to happen with widespread and dangerous results). Use the equation above to determine a **risk factor** ranging from 1 (no severity and unlikely to happen) to 25 (just waiting to happen, with disastrous and widespread results). To make equation work effectively, 'likelihood' and 'severity' must be judged independently.

Judgement of Risk Factors

1-3 Low, improve when possible; 4-9 Medium risk factor, improve as soon as possible; 10+ Deal with the risk before you start the task, preferably before anyone else arrives on site. A risk factor of 10+ is unacceptable. If it cannot be reduced, do not carry out the task.

MELBOURN PARISH COUNCIL

Doc. No.: 8.09
 Version: 2
 Date approved: ~~28 April 2025~~ April 2026
 Review date: April 2026/2027

NB – the matrix does not need to be completed afresh for each event, as the task profiles are similar for every worker or work party

Activity: Litter Picking by Parish Council Staff and/or Service Provider Site location: Melbourn Village					Name of assessor: Abigail Williams Date of assessment:
Description of hazard	Severity of hazard (A), score 1 – 5	Probability of harm (B), score 1 – 5	Risk factor (A x B)	Action required	Notes
Use of eBike and trailer – injury associated with using the eBike on the highway (other traffic) or falling from the bike	3	1	3	Ensure Service Provider is competent, willing and able to use the eBike. Service Provider to be responsible for using protective equipment (helmet) at all times when using the eBike. Ensure the bike is in good order and condition. PC to be responsible for rectifying any defects immediately. Ensure Service Provider wears hi-viz when using the eBike on the highway. <u>eBike not currently being used.</u>	If the Service Provider reports any defects with the eBike, the Parish Council will rectify such defects at its expense. The eBike will NOT be used until any defects have been rectified. The Service Provider is responsible for ensuring that they have appropriate safety equipment, to include a helmet and hi-viz, which must be used at all times. The Service Provider will confirm that they are capable and willing to use the eBike. If they do not feel comfortable using the equipment, they must notify the parish office without delay. The Service Provider understands that they are responsible for safe and responsible use of the eBike and other equipment when working on behalf of the Parish Council.
Contamination/back strain from collecting general litter (paper/plastic/unbroken glass/cardboard etc.)	1	1	1	Ensure staff and/or Service Provider use hand-operated litter pick tools to collect general litter and use gloves	Avoid constant bending and possible back strain by using the litter pick tools. Equipment is available from the Parish Office.
Strain from carrying heavy bags of collected litter.	1	1	1	Ensure bags are not overloaded and lift using legs not back. Village warden's van can be used for roadside collection. Alternatively, the Parish Office can request collection by SCDC refuse operatives.	Individuals to take care not to attempt to carry very heavy bags, for example to the Village Warden's vehicle Report any large items to the office for collection.

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Impact from passing motor traffic and bicycles	4	1	4	High-visibility clothing must be worn when working at roadside locations. Hi viz vests are available from the Parish Office.	Make sure working locations have sufficient off-road working space for safe operation.
Tripping/twisting due to uneven ground	1	2	2	Be aware of potentially unseen obstacles and depressions in pavements and verges.	Staff and/or Service Provider to report significant obstacles and avoid especially difficult to access areas
Eye level twigs and branches	1	2	2	Staff and/or Service Provider to exercise caution when working near shrubs and trees.	<u>Protective eyewear to be provided if required.</u>
Sharp objects such as metal lids and glass	1	2	2	Exercise caution and avoid kneeling while working. Separate glass and metal from other litter and collect in buckets not black bags.	Use litter pick-up tools wherever possible
Needles and syringes	4	2	8	Exercise caution when picking up or touching needles or syringes. Gloves are available from the Parish Office.	Ensure that appropriate gloves are worn to prevent injury from sharps. Ensure that sharps are appropriately disposed of (sharps box).
Unattended tools	1	2	2	Ensure that tools are not left unattended at any time.	
Exposure to cold weather	2	2	4	Be aware of bad weather (cold, icy, wet conditions particularly)	Ensure appropriate clothing for the weather. <u>No expectation of work to be carried out during adverse weather.</u>
Weil's diseases	1	1	1	Advise all of symptoms of Weil's disease and action to be taken.	Cover cuts with waterproof plasters. Have clean water available for washing cuts. Have clean water available for washing hands prior to eating or touching eyes. Wet wipe tissues should also be available. Advise Parish Clerk of concern of contamination.
Disposal of collected litter and waste	2	1	2	Ensure consolidated litter is stacked safely and on a site with reasonable protection from children and public. Make prompt arrangements for central collection and disposal.	Arrange with Parish Clerk for collection by SCDC or other appropriate authority.

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Contamination from dog fouling and subsequent problems such as eye damage	2	1	2	Exercise caution and avoid coming into contact with dog waste.	Ensure appropriate hand protection is worn
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Document Approval:

(Chair to Melbourn Parish Council)

Date of Parish Council Meeting: ~~28 April 2025~~ 22 April 2026

Review every 12 months

Risk Assessment : Melbourn Pavilion and sports pitches

Emergency contact

The Parish Office is usually open during the week and the Clerk or Deputy Clerk can be contacted by post, phone or by email. Users of the pavilion will be provided with an emergency contact number when making the booking.

Access to / from building – Low risk

Doorways are clearly positioned and lighting, including emergency lighting, is provided. Obstructions are not allowed to block access routes. Access ramps are in place for users with limited mobility. Keys are provided to all gates to the area on hiring. Key holder agreements are in place for long term hirers.

Electricity - Low risk

The electrical installation is inspected on a regular basis in accordance with the regulations and licensing requirements. User groups and casual hirers are responsible for their own equipment.

Fire - Low

The Pavilion is a no smoking area and appropriately signed. Emergency exits are clearly marked and should not be obstructed at any time. Fire extinguishers are provided. Fire action notices are displayed in several locations in the building. An emergency action plan document has been given to all user groups and occasional hirers. Users should have their own emergency evacuation protocol.

First Aid Provision - Low

An appropriate first aid kit is located in the kitchen, together with an accident reporting bookscheme. All incidences together with a copy of the accident report should be reported to the Parish Office. Signs are displayed in the hall to indicate where the first aid kit is located, together with numbers for the local doctors' surgery and the nearest accident and emergency hospital.

Please note: Defibrillators in the vicinity are located at:

- Exterior Wall of Pavilion building, SG8 6ED
- All Saints Community Hall, SG8 6DZ
- Melbourn Community Hub, 30 High Street, Melbourn, SG8 6DZ

Food Hygiene - Low

The premises include a kitchen for use by the hirers. Users are responsible for ensuring that food is prepared safely and hygienically. The kitchen should be left in a clean and tidy condition.

Ground Source Heat Pump - Low

The ground source heat pump is serviced regularly. Any problems with the heating in the Pavilion should be reported to the Parish Office promptly.

Hazardous Substances (CoSHH) - Low

All cleaning materials are stored in a cupboard. Normal use of the cleaning materials is solely by Parish Council staff or service providers.

Heights - Low

All decoration in the Pavilion for events is undertaken by user groups who abide by their safe methods of working.

Legionella – Low

Under the Health and Safety at Work Act 1974 and in compliance with the Approved Code of Practice (ACoP L8, HSG 274), the Parish Council will arrange for a registered company to carry out annual Legionella testing at the Pavilion. A record of the testing will be kept by the parish office and will be available for inspection on demand.

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Lone Working - Low

Parish staff and representatives are the only people who regularly work on their own in the Pavilion and are covered by the Parish Council's Lone Working Policy (a copy of which is available from the Parish Office).

Manual Handling; - Low

Users are expected to be sensible in the way they store and handle their own heavy or awkward objects. Users are not permitted to store equipment at the Pavilion without prior consent of the Parish Council.

Noise pollution - Low

Users for discos or parties are expected to be aware of their responsibilities for their activities in accordance with the terms of the premises Terms and Conditions which are available from the Parish Office.

Normal Pavilion Activities - Low

The pavilion is well maintained for the varied activities which take place. All users are expected to use the facilities responsibly and report any problems or damage to the Parish Office. Any issues are dealt with promptly. 'Caution – Hot Water' signs are displayed in the kitchen to warn of scalding hazards.

Slipping, Tripping, Falling - Low

The Pavilion is well maintained, cleaned and has adequate lighting and signs.

Changing rooms - Low

The changing rooms are available for users including football clubs for changing and showering after matches. Care should be taken on wet floors in the shower area. The changing rooms should be left in a reasonable condition after use.

Playing Field - Low

Football clubs using the playing fields must ensure that they do so in accordance with their club and league rules. It is the responsibility of sports teams to undertake an inspection of the pitch prior to play. In the event of injury, a full report should be made in writing to the parish office at the earliest opportunity. It is the responsibility of sports teams to ensure any required pitch repairs and cleaning of dog fouling are properly carried out before commencing use.

The field and surrounding area is frequently used by dog walkers who are encouraged to remove any dog faeces. There are appropriate bins and signs provided. The area is checked on a regular basis by the ~~Village~~ Wardens and any issues are reported and actioned promptly.

These areas are open to the natural elements and wildlife and users should be aware of the effects of poor weather and uneven surfaces (including wildlife habitats). Again, the areas are regularly checked by the Wardens and users should be aware of possible wet and uneven surfaces.

Transport (vehicles) - Medium

The gate between Little Hands car park and the playing fields will be opened when the Pavilion is in use for **emergency access**. Vehicles **must not** be parked so as to block the emergency access gate. Users may only drive vehicles across the field to the Pavilion for the purposes of loading and unloading. Vehicles must be parked in Little Hands car park at all other times. In the event of wet weather, vehicles **must not** be driven across the playing field.

Vandalism - Low

The Pavilion is in an enclosed space and only open when it is being used by hirers. The playing field and play equipment is open to the public at all times. Regular checks are made of the area and any issues promptly reported. The main (vehicular) gate is locked every evening.

Weather extremes – Likely to happen / low risk

Day to day maintenance of the Pavilion is the responsibility of the Parish Council. Users are expected to take reasonable care when using the facilities in poor weather conditions. In the event of very wet or icy weather, the Parish Council may cancel football matches in order to avoid injury to users and preserve the playing surfaces. The hall has central heating which copes with normal winter cold spells.

Monitor and re-assess the risks.

All parties involved in the preparation and implementation of this risk assessment will be made aware of their responsibilities.

This will be done on an annual basis and whenever an incident provides evidence that a re-appraisal is necessary.

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