

**Bollington Town
Council**

**Finance & Audit
Committee Meeting**

Enclosures

23rd May 2022

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Finance and Audit Committee

Terms of Reference

Finance and Audit Committee

Function

Responsible for the management and oversight of all matters relating to the council finances. It determines the Council's spending priorities and recommends the annual budget to Council. The Finance Committee can approve grants to local organisations for the benefit of the people of Bollington.

Meeting arrangements

Schedule	6 times a year, Mondays at 10am
Venue	Bollington Town Hall
Membership	<ul style="list-style-type: none">• 6 Councillors plus the Mayor and Deputy Mayor• Members of the Council who do not normally sit on the Committee may attend, debate but not vote on any item (unless officially substituting for an absent committee member). Unless substituting, attendance by non-committee members will not be counted towards the quorum.
Quorum	3
Chair/Vice-Chair	To be elected at the first meeting following the AGM
Agendas	Developed by the Town Clerk
Minutes	Produced by Town Clerk and presented to next practicable Full Council
Reporting	To Full Council
Terms of Reference	Reviewed annually at the first meeting following the AGM and ratified at the next available Full Council meeting
Expenditure	£1000 The committee has delegated authority to authorise expenditure up to £1000 as set out in Standing Orders and take decisions that align with Council policy. The committee shall in its meeting in September/October agree a recommended budget for the forthcoming financial year which will be presented to Full Council.

Delegated authority

Finances

	Function	Delegation of function
1	To be responsible for the overall management and control of the finances of the Council, and to report to Full Council any concerns that the Council may exceed its full year expenditure budget.	<ul style="list-style-type: none"> • Council to approve banking arrangements • Committee for managerial overview • Town Clerk in accordance with Financial Regulations and for operational management
2	To oversee and direct the use of financial and technological resources of the Council.	<ul style="list-style-type: none"> • Committee for management overview. • Operational management to Town Clerk in accordance with Financial Regulations & Standing Orders.
3	To advise Council on Financial Regulations	Committee Town Clerk to advise and implement
4	To monitor the Council's capital and revenue budgets.	Committee and Town Clerk in accordance with Financial Regulations.
5	To recommend to Full Council approval of variation, overspend, and virement in accordance with Financial Regulations	Committee and Town Clerk as set out in Financial Regulations
6	To consider the financial implications of all new projects passed to it by any committee and make recommendations to Full Council.	Committee
7	Review of the following policies – Financial Regulations, Loans, Treasury Management and Financial Reserves for approval at Full Council	Committee
8	Approval of Orders for work, goods or services & acceptance of tenders	Council/ Committee/Town Clerk in accordance with Financial Regulations & Standing Orders for Contracts. Town Clerk to approve or vary lists of approved contractors subject to Financial Regulations or Standing Orders
9	To make recommendations to Full Council on Budget & Precept requirements.	Committee

		Town Clerk to prepare draft Budget & Budget Report
10	To advise on the financial implications of proposed new policies or services including potential costs and sources of revenue.	Committee
11	To regularly monitor the performance of all funds invested.	Town Clerk
12	To advise Council on borrowing policy, investment & treasury management	Committee
13	To supervise the Council's insurance arrangements.	Town Clerk
14	To supervise the Council's banking arrangements.	Committee for management overview Town Clerk for operational management
15	To be responsible for all matters related to the full range of financial and accountancy functions.	Committee for management overview Town Clerk for operational management
16	To recommend to Full Council approval of all fees and charges annually	Committee
17	To issue orders for work, goods and services	Committee/Town Clerk in accordance with Financial Regulations.
18	To consider reports on outstanding debts due to the Council and to undertake recovery or write off.	<ul style="list-style-type: none"> • Committee for aged debt in accordance with Financial regulations. • Town Clerk for routine actions to recovery
19	To recommend to Full Council authorisation of investments and debt repayment in accordance with the Council's Policy	Committee
20	To recommend to Full Council all leasing arrangements for the acquisition of vehicles, plant and equipment within approved budgets	Committee/Town Clerk in accordance with Financial Regulations
21	To review the fixed assets register	Committee

Grants

	Function	Delegation of function
1	To administer the Council's Grant Scheme in accordance with its policy	<ul style="list-style-type: none"> • Committee for management overview within Policy & Budget. • Town Clerk for operational management • Committee for approvals up to £1000. • Recommend grants above £1000 to Council

2	To advise on amendments to the Grant Awards Policy for approval at Full Council	Committee
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Audit

	Function	Delegation of function
1	To receive, and formulate a response to interim internal audit reports	Committee Town Clerk to support.
2	To make recommendations to Council in respect of the appointment of the Council's internal auditor.	Town Clerk
3	To agree any matters to be referred to internal audit for inclusion in the annual internal audit plan.	Committee
4	To prepare the Council's annual business risk assessment	Town Clerk Committee to approve it and monitor recommended actions are implemented.
5	To ensure the Council is compliant with statutory financial requirements.	Committee
6	To perform a monthly check on salary payments, the payments schedule and procurement payments.	Committee



Minutes of the Meeting of the Finance & Grants Committee

Council Chamber, Bollington Town Hall
At 10.00 am on Monday 14th March 2022

Those Present:

Members with voting rights: Town Mayor Cllr Johanna Maitland (JM)
Cllrs: John Stewart (JS), Amanda Stott (AS) and Angela Williams (AW).

Chair: Cllr Amanda Stott

Officer: Julie Mason Town Clerk

Declaration of Interest – None declared

Public forum time

Nobody present

FG 01/22 To receive and approve apologies for absence: To note the resignation of Cllr J Weston and the absence of Cllr M Fearn due to work commitments.

FG 02/22 To receive and confirm the Minutes of the meeting held 8th November 2022.

The Committee **RESOLVED** to approve the minutes as a true and accurate record.

FG 03/22 To receive updates from the minutes

There were none.

FG 04/22 To review and approve the Grant applications to the Town Council from October 2021 to February 2022.

- There was an application from Canalside Radio for £1,500 towards a project cost of £3,500 apply for a license to broaden their reach.

Resolved the Committee declined this application due to lack of information.

- There was an application from Bollington Heath & Leisure for **£1,000** towards a project cost of £13,000 for a soft play facility.

Resolved the Committee granted this application

- There was an application for £1,000 from a new table tennis club in order to purchase table tennis equipment for a £1,000 project.

Resolved this application was declined due to having no charity bank account only a personal one. It was noted they would be encouraged to apply next time when they had bank records.

- There was an application from 1st Bollington (St Johns Brownies) for **£100** for new badged books for new starters.

Resolved the Committee granted this application.

- There was an application from Bollington Horticultural Society for **£100** towards a £240 project to encourage eight classes of children up to the age of 14 years by assisting with prizes.

Resolved the Committee granted this application.

- There was an application from Bollington Community Centre for £1,000 of a £2,000 project. It was to cover legal costs to renegotiate their lease with Cheshire East.

Resolved the Committee declined this application due to it not being allocated to a capital project.

- There was an application from The Reanella Trust for £10,000 of a £14,658 project to promote good mental health of individuals health through psychological intervention, treatment, and education.

Resolved the Committee declined the application as there was no evidence it benefitted Bollington.

- There was an application of **£1,000** from Bollington Live towards a £12,750 per annum project. They relied on complete grant funding to produce their magazine.

Resolved the Committee approved the application.

- There was an application for **£700** from the Macclesfield and District Lions Club for the Bollington Bikefest.

Resolved the grant was approved subject to no involvement of the Town Hall van or Town wardens in the event.

- There was an application from Kerridge Ridge & Ingersley Vale Volunteers for **£1,000** for three years towards a project cost of £6,000 for three years. This was to assist with running costs for the annual maintenance of the White Nancy.

Resolved the grant was approved subject to the amount being released each year not in one allocation.

Resolved **£2,500** was allocated to the local primary schools for swimming lessons up to Year 6.

It was noted the full grant allocation was £6,400 for the period October 2021 to March 2022. From April to September £8,713.28 was approved. Total for year was **£15,113.28** for 2021/22

FG 05/22 To agree actions from the Internal Audit on 13th December 2021

The internal audit had been circulated to the Audit & Governance Committee and Full Council. The Clerk had completed the action column and the committee agreed actions.

Resolved the Chair of the Finance and Governance committee and the Chair of the Council would sign *each invoice* before payments were made by the Clerk every month.

Resolved the Chair of Finance and Governance committee would check each quarter several invoices in the bank that they had been paid correctly and check the bank account details of the supplier on the invoice.

Resolved the Chair of Finance and Governance committee would spot check the salary payments each quarter.

Resolved the Chair of the Council will transfer Annual staff pay increases to TCS Management Ltd.

Fixed Asset Register

Resolved £424.15 was added for a new laptop in May 2021.

Resolved £4,708.55 was removed from the fixed asset register due to being obsolete or less than £150 as guidance from the Internal auditor.

FG 06/22 To accept a new signatory due to the resignation of Cllr Jon Weston on the Santander Account

Resolved Cllr J Stewart would be an additional signature on the Santander account.

FG 07/22 Date of Next Meeting: 23rd May 2022 at 10.00am.

Meeting closed at 11.15 am

Estimated Balance for 31 March 2021

	Estimated Dec 2021	Actual Mar 2022
Income		
Balance 31 March 2022	£ 142,188	£ 181,151
Plus Precept 2020-2021	£ 186,000	£ 220,000
Plus Estimated Income 2021-2022	£ 43,158	£ 43,158
Total Income	£ 371,346	£ 444,309
Expenditure		
Estimated Expenditure 2022 - 2023	£ 293,626	£ 339,298
Ear Marked Reserves	£ 40,868	£ 41,304
General Reserves		£ 63,707
Total Expenditure	£ 334,494	£ 444,309
Estimated Balance 31 March 2023	£ 36,852	£ -

Bollington Town Council
Cost Centre Year Comparison Summary
All Cost Centres and Codes

Code Title	Receipts (Current Year)		Payments (Current Year)		Receipts (Last Year)		Payments (Last Year)	
	Budgeted	Actual	Budgeted	Actual	Budgeted	Actual	Budgeted	Actual
01 Personnel								
Town Clerk			29,041.00	22,054.31				
RFO & Deputy Town Clerk			23,620.00	35,438.97				
Events & Mayoral Officer			11,676.00	9,087.17				
IT & Website Officer			11,223.00	9,728.53				
Administration & Support Assistant			9,362.00	4,846.34				
Town Warden Co-Ordinator			8,731.00	9,053.67				
Town Warden			6,294.00	5,540.42				
Employer Pension			22,059.00	20,767.07				
Employer NIC			4,355.00	17,183.59				
SUB TOTAL			126,361.00	133,700.07				
02 Administration								
Audit & GDPR			2,190.00	2,002.40				
Communications			1,350.00	5,381.60				
Equipment			600.00	500.61				
Staff Expenses			1,560.00	368.00				
Insurance			772.00	772.00				
IT Support			3,950.00	2,465.20				
Postages			50.00	8.07				
Refreshments			150.00	166.47				
Photocopier			1,000.00	631.29				
Stationery			400.00	389.16				
Subscription			1,500.00	4,390.04				
Staff Training		30.00	700.00	1,088.94				
Website			500.00	583.00				
VAT Correction				15.84				
SUB TOTAL		30.00	14,722.00	18,762.62				
03 Town Hall								
Town Hall Business Rates			6,800.00	6,487.00				
Town Hall Cleaning & Waste			2,646.00	2,878.41				
Town Hall Horticulture			400.00	345.47				
Town Hall Insurance			650.00	816.37				
Town Hall Repairs, Maintenance & Improvements			3,120.00	4,954.65				
Town Hall Utilities			5,000.00	4,545.58				
SUB TOTAL			18,616.00	20,027.48				

Bollington Town Council
Cost Centre Year Comparison Summary
All Cost Centres and Codes

Code Title	Receipts (Current Year)		Payments (Current Year)		Receipts (Last Year)		Payments (Last Year)	
	Budgeted	Actual	Budgeted	Actual	Budgeted	Actual	Budgeted	Actual
04 Brookbank House								
Brookbank House Repairs, Maintenance & Improv		154.00	2,000.00	5,870.31				
Brookbank House Utilities								
SUB TOTAL		154.00	2,000.00	5,870.31				
05 Civic Hall								
Civic Hall Administration		45.00	600.00	1,010.10				
Civic Hall Business Rates			4,900.00	4,840.30				
Civic Hall Cleaning & Waste			2,150.00	1,739.07				
Civic Hall Insurance			900.00	1,019.68				
Civic Hall Repairs, Maintenance & Improvements			5,200.00	6,534.93				
Civic Hall Utilities			9,000.00	7,925.77				
Library Expenses			7,000.00	2,626.83				
SUB TOTAL		45.00	29,750.00	25,696.68				
06 Civic & Community Events								
Christmas Festive Lighting			11,600.00	16,863.22				
Christmas Lights Switch-On Event	1,000.00		3,025.00	673.15				
Christmas Eve Carols Round the Tree			665.00	262.50				
Mayoral Civic Dinner			2,000.00					
Mayoral Mayor Making			150.00					
Mayoral Civic Sunday			550.00	130.00				
Pop Up Garden Event			125.00	55.82				
Remembrance Sunday Event			925.00	409.00				
Scarecrow Event			125.00					
School & Miscellaneous Visits			50.00					
Town Assembly				34.00				
Volunteers Thank You Event								
SUB TOTAL	1,000.00		19,215.00	18,427.69				
07 Civic Responsibilities								
Councillor Training			500.00	275.00				
Former Mayor			685.00	942.00				
Mayoral Regalia			800.00	659.89				
Mayoral Allowance			1,025.00	891.20				
Tributes and Awards			250.00	29.43				
SUB TOTAL			3,260.00	2,797.52				

Bollington Town Council
Cost Centre Year Comparison Summary
All Cost Centres and Codes

Code Title	Receipts (Current Year)		Payments (Current Year)		Receipts (Last Year)		Payments (Last Year)	
	Budgeted	Actual	Budgeted	Actual	Budgeted	Actual	Budgeted	Actual
07 Grants								
Grants			20,000.00	11,013.28				
SUB TOTAL			20,000.00	11,013.28				
08 Projects								
Defibrillator Maintenance			250.00	210.46				
Allotments			100.00	50.00				
Bollington Cross Youth Project			2,313.00	1,367.40				
British Cycling Project								
Covid-19			15.00	28.00				
Environment/Climate Change			1,305.00	17,833.58				
Equality, Diversity & Inclusion			750.00					
Footpaths			500.00	402.10				
Gritting & Flooding			1,500.00	3,580.04				
Parking & Transport Initiatives			5,000.00	164.32				
Public Works Loans Board			3,518.00	3,675.84				
Street Furniture			500.00	1,919.48				
Town Horticulture			5,000.00	4,407.75				
Town Warden			3,715.00	2,079.54				
Additional Project - Turner Rise Play Equipment			8,350.00					
Additional Project - Blaze Hill Marker			800.00					
Pool Bank Parking Spaces			3,000.00					
Public Toilets			9,272.00	6,382.49				
SUB TOTAL			45,888.00	42,101.00				
09 Earmarked Reserves								
Town Horticulture				1,354.65				
Town Hall Improvements/Repairs								
Brookbank House Improvements/Repairs								
Civic Hall Improvements/Repairs								
Civic Responsibilities Elections				8,994.24				
British Cycling Project								
Civic Responsibilities Former Mayor								
Bollington Cross Youth Project			750.00					
Christmas Festive Lighting			4,400.00					
Community Centre								
Defibrillator Maintenance			250.00					
Environment/Climate Change			16,357.00					

Bollington Town Council
Cost Centre Year Comparison Summary
All Cost Centres and Codes

Code Title	Receipts (Current Year)		Payments (Current Year)		Receipts (Last Year)		Payments (Last Year)	
	Budgeted	Actual	Budgeted	Actual	Budgeted	Actual	Budgeted	Actual
Footpaths				98.00				
Neighbourhood Plan			1,314.00	750.00				
Town Warden Replacement Van/Equipment			7,000.00	670.79				
Turner Rise Land Transfer			750.00					
SUB TOTAL			30,919.00	11,769.68				
10 Income								
Income Administration	50.00	410.13						
Income Town Hall		447.50						
Income Brookbank House	5,000.00	5,714.42						
Income Civic Hall Bookings	25,000.00	29,138.14		53.75				
Income Library Recharges	7,000.00	5,011.82						
Income Civic & Community Events	2,000.00	600.00						
Income Projects - Allotments	640.00	632.75						
Income Projects - Bridgend Centre Loan Repayme	3,518.00	3,675.84						
VAT								
SUB TOTAL	43,208.00	45,630.60		53.75				
11 Income Precept								
Precept	185,743.00	185,743.00						
SUB TOTAL	185,743.00	185,743.00						
NET TOTAL	228,951.00	232,602.60	310,731.00	290,220.08				
V.A.T.		19,275.83		18,801.93				
GROSS TOTAL		251,878.43		309,022.01				

Receipts and Payments Forecast

All Cost Centres and Codes (Between 01/04/2022 and 31/03/2023)

Administration

Code	Title	Receipts					Payments					Net Position	
		Budget	Actual	Forecast	Total	Variance	Budget	Actual	Forecast	Total	Variance	Net Position	
1	Audit & GDPR						2,283.00					2,283.00	2,283.00
2	Mobile Phones, Broadb						3,100.00	272.57		272.57	2,827.43	2,827.43	2,827.43
3	Equipment						1,000.00	120.50		120.50	879.50	879.50	879.50
4	Staff Expenses						300.00	15.15		15.15	284.85	284.85	284.85
5	Insurance						4,000.00	3,329.88		3,329.88	670.12	670.12	670.12
6	IT Support						4,000.00	186.80		186.80	3,813.20	3,813.20	3,813.20
8	Refreshments						150.00				150.00	150.00	150.00
9	Photocopier						1,500.00	160.33		160.33	1,339.67	1,339.67	1,339.67
10	Stationery						750.00	121.86		121.86	628.14	628.14	628.14
11	Subscription						4,100.00	648.00		648.00	3,452.00	3,452.00	3,452.00
12	Staff Training - Road Ti						1,200.00				1,200.00	1,200.00	1,200.00
13	Website						500.00	250.00		250.00	250.00	250.00	250.00
41	Councillor Training						700.00				700.00	700.00	700.00
101	Newsletter						4,500.00	985.00		985.00	3,515.00	3,515.00	3,515.00
122	Publications/Newslette						4,500.00	483.75		483.75	4,016.25	4,016.25	4,016.25
SUB TOTAL							32,583.00	6,573.84		6,573.84	26,009.16	26,009.16	26,009.16

Brookbank House

Code	Title	Receipts					Payments					Net Position	
		Budget	Actual	Forecast	Total	Variance	Budget	Actual	Forecast	Total	Variance	Net Position	
20	Brookbank House Rep						2,000.00					2,000.00	2,000.00
21	Brookbank House Utilit												
SUB TOTAL							2,000.00				2,000.00	2,000.00	2,000.00

Civic & Community Evei

Code	Title	Receipts					Payments					Net Position	
		Budget	Actual	Forecast	Total	Variance	Budget	Actual	Forecast	Total	Variance	Net Position	
29	Christmas Festive Ligh						10,000.00					10,000.00	10,000.00
30	Christmas Lights Switc						4,000.00					4,000.00	4,000.00
31	Christmas Eve Carols I						1,925.00					1,925.00	1,925.00
32	Mayoral Civic Dinner						2,000.00					2,000.00	2,000.00
33	Mayoral Mayor Making						500.00					500.00	500.00
34	Mayoral Civic Sunday						300.00					300.00	300.00
35	Jubilee - First Aid						2,000.00	76.00		76.00	1,924.00	1,924.00	1,924.00
36	Remembrance Sunday						925.00					925.00	925.00
37	Scarecrow Event & Qu						200.00					200.00	200.00
38	School Award						200.00					200.00	200.00
39	Town Assembly						500.00					500.00	500.00

Receipts and Payments Forecast

All Cost Centres and Codes (Between 01/04/2022 and 31/03/2023)

40	Volunteers											
125	School Visits						200.00				200.00	200.00
126	Volunteers Thank you						625.00				625.00	625.00
SUB TOTAL							23,375.00	76.00	76.00	23,299.00	23,299.00	

Civic Hall

		Receipts					Payments					Net Position
Code	Title	Budget	Actual	Forecast	Total	Variance	Budget	Actual	Forecast	Total	Variance	Net Position
22	Civic Hall Administratio						750.00				750.00	750.00
23	Civic Hall Business Ra						5,000.00	4,840.30		4,840.30	159.70	159.70
24	Civic Hall Cleaning & V						2,500.00	130.08		130.08	2,369.92	2,369.92
26	Repairs Maintenance e						7,000.00	2,582.15		2,582.15	4,417.85	4,417.85
27	Civic Hall Utilities						9,000.00	1,936.65		1,936.65	7,063.35	7,063.35
28	Library Expenses						4,000.00	297.57		297.57	3,702.43	3,702.43
SUB TOTAL							28,250.00	9,786.75	9,786.75	18,463.25	18,463.25	

Civic Responsibilities

		Receipts					Payments					Net Position
Code	Title	Budget	Actual	Forecast	Total	Variance	Budget	Actual	Forecast	Total	Variance	Net Position
42	Former Mayor						750.00				750.00	750.00
43	Mayoral Regalia						800.00				800.00	800.00
44	Mayoral Allowance						1,025.00				1,025.00	1,025.00
128	Councillor Training						300.00				300.00	300.00
129	Tributes and Awards						50.00				50.00	50.00
150	Room Hire							50.00		50.00	-50.00	-50.00
SUB TOTAL							2,925.00	50.00	50.00	2,875.00	2,875.00	

Community & Environm

		Receipts					Payments					Net Position
Code	Title	Budget	Actual	Forecast	Total	Variance	Budget	Actual	Forecast	Total	Variance	Net Position
46	Defibrillator Maintenanc						250.00	152.95		152.95	97.05	97.05
58	Town Horticulture						10,000.00	1,445.76		1,445.76	8,554.24	8,554.24
82	Public Toilets cleaning						9,000.00				9,000.00	9,000.00
103	Community Assets						1,000.00				1,000.00	1,000.00
104	Cleaning PT Adlington						3,222.00				3,222.00	3,222.00
120	Auto locking doors & c						8,600.00				8,600.00	8,600.00
130	Defib Maintenance						250.00				250.00	250.00
131	Horticultural						10,000.00				10,000.00	10,000.00
132	Public Toilets						3,600.00				3,600.00	3,600.00
133	Bowling Green Public 1						806.00				806.00	806.00

Receipts and Payments Forecast

All Cost Centres and Codes (Between 01/04/2022 and 31/03/2023)

SUB TOTAL		46,728.00	1,598.71	1,598.71	45,129.29	45,129.29
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Earmarked Reserves

Code	Title	Receipts					Payments					Net Position
		Budget	Actual	Forecast	Total	Variance	Budget	Actual	Forecast	Total	Variance	Net Position
140	Town Hall				20,000.00		20,000.00				20,000.00	20,000.00
141	Land Transfer				1,854.00		1,854.00				1,854.00	1,854.00
142	Brookbank House				2,000.00		2,000.00				2,000.00	2,000.00
143	Civic Hall - Improveme				3,000.00		3,000.00				3,000.00	3,000.00
144	Civic Responsibilities				6,000.00		6,000.00				6,000.00	6,000.00
145	Christmas Lighting				2,000.00		2,000.00				2,000.00	2,000.00
146	Town Warden Van				2,000.00		2,000.00				2,000.00	2,000.00
147	Pool Bank Car Parking				3,000.00		3,000.00				3,000.00	3,000.00
148	Turner Rise				750.00		750.00				750.00	750.00
149	Neighbourhood Plan				700.00		700.00				700.00	700.00
SUB TOTAL					41,304.00		41,304.00				41,304.00	41,304.00

General Reserves

Code	Title	Receipts					Payments					Net Position
		Budget	Actual	Forecast	Total	Variance	Budget	Actual	Forecast	Total	Variance	Net Position
114	General Reserves				63,000.00		63,000.00	5,785.00	5,785.00		57,215.00	57,215.00
SUB TOTAL					63,000.00		63,000.00	5,785.00	5,785.00		57,215.00	57,215.00

Grants

Code	Title	Receipts					Payments					Net Position
		Budget	Actual	Forecast	Total	Variance	Budget	Actual	Forecast	Total	Variance	Net Position
83	Grants				14,000.00		14,000.00	6,400.00	6,400.00		7,600.00	7,600.00
SUB TOTAL					14,000.00		14,000.00	6,400.00	6,400.00		7,600.00	7,600.00

Income

Code	Title	Receipts					Payments					Net Position
		Budget	Actual	Forecast	Total	Variance	Budget	Actual	Forecast	Total	Variance	Net Position
64	Income Town Hall		26.25		26.25	26.25						26.25
65	Income Brookbank Ho	5,000.00				-5,000.00						-5,000.00
66	Income Civic Hall Book	25,000.00	2,868.50		2,868.50	-22,131.50						-22,131.50
67	Income Library Rechar	7,000.00	885.60		885.60	-6,114.40						-6,114.40
68	Income Civic & Commu	2,000.00				-2,000.00						-2,000.00
69	Income Projects - Allot	640.00	21.00		21.00	-619.00						-619.00
117	Income - Bridgend Loa	3,518.00	306.32		306.32	-3,211.68						-3,211.68

Receipts and Payments Forecast

All Cost Centres and Codes (Between 01/04/2022 and 31/03/2023)

SUB TOTAL	43,158.00	4,107.67	4,107.67	-39,050.33	-39,050.33
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Income Precept

Code	Title	Receipts					Payments					Net Position
		Budget	Actual	Forecast	Total	Variance	Budget	Actual	Forecast	Total	Variance	Net Position
115	Income - Precept	220,000.00	110,000.00		110,000.00	-110,000.00						-110,000.00
SUB TOTAL		220,000.00	110,000.00		110,000.00	-110,000.00						-110,000.00

Personnel

Code	Title	Receipts					Payments					Net Position
		Budget	Actual	Forecast	Total	Variance	Budget	Actual	Forecast	Total	Variance	Net Position
71	Town Clerk						29,484.00	1,840.39		1,840.39	27,643.61	27,643.61
73	Town Manager						25,116.00	1,607.08		1,607.08	23,508.92	23,508.92
75	Accounts Assistant						10,920.00	649.60		649.60	10,270.40	10,270.40
76	Administration & Support						15,927.60	1,079.89		1,079.89	14,847.71	14,847.71
77	Town Warden Co-Ordinator						8,669.44	682.71		682.71	7,986.73	7,986.73
78	Town Warden						6,246.24	393.69		393.69	5,852.55	5,852.55
79	Employer Pension						21,778.10	1,961.27		1,961.27	19,816.83	19,816.83
80	Employer NIC						11,839.63				11,839.63	11,839.63
100	Staffing (Contingency)											
SUB TOTAL							129,981.01	8,214.63		8,214.63	121,766.38	121,766.38

Personnel & Assets

Code	Title	Receipts					Payments					Net Position
		Budget	Actual	Forecast	Total	Variance	Budget	Actual	Forecast	Total	Variance	Net Position
47	Allotments						3,000.00	50.00		50.00	2,950.00	2,950.00
52	Equality, Diversity & Inclusion											
62	Pool Bank Parking Space						3,000.00				3,000.00	3,000.00
91	Bollington Cross Youth						1,200.00				1,200.00	1,200.00
107	Assets						1,000.00				1,000.00	1,000.00
108	Tools - Town Warden						500.00				500.00	500.00
116	Bridgend Loan						3,518.00				3,518.00	3,518.00
119	Van Insurance						720.00				720.00	720.00
121	Turner Rise											
134	Assets RMI						1,000.00				1,000.00	1,000.00
135	Tools & Town Warden						1,000.00	133.55		133.55	866.45	866.45
136	PWLB						3,518.00				3,518.00	3,518.00
137	Van Running Costs						2,200.00	54.00		54.00	2,146.00	2,146.00
SUB TOTAL							20,656.00	237.55		237.55	20,418.45	20,418.45

Receipts and Payments Forecast

All Cost Centres and Codes (Between 01/04/2022 and 31/03/2023)

Planning & Town

Code	Title	Receipts					Payments					Net Position	
		Budget	Actual	Forecast	Total	Variance	Budget	Actual	Forecast	Total	Variance	Net Position	
53	Footpaths						1,000.00					1,000.00	1,000.00
54	Gritting & Flooding						2,000.00	849.59		849.59	1,150.41	1,150.41	1,150.41
55	Transport Initiatives						3,000.00				3,000.00	3,000.00	3,000.00
97	Neighbourhood Plan												
118	Ashbrook Road						5,000.00				5,000.00	5,000.00	5,000.00
138	Town Maintenance						1,500.00				1,500.00	1,500.00	1,500.00
139	Ashbrook Road						5,000.00				5,000.00	5,000.00	5,000.00
SUB TOTAL							17,500.00	849.59		849.59	16,650.41	16,650.41	

Town Hall

Code	Title	Receipts					Payments					Net Position
		Budget	Actual	Forecast	Total	Variance	Budget	Actual	Forecast	Total	Variance	Net Position
14	Town Hall Business Ra						6,800.00	6,487.00		6,487.00	313.00	313.00
15	Town Hall Cleaning & V						5,000.00	775.37		775.37	4,224.63	4,224.63
16	Town Hall Horticulture						500.00				500.00	500.00
18	Town Hall Repairs, Mai						3,000.00	732.14		732.14	2,267.86	2,267.86
19	Town Hall Utilities						5,000.00	747.04		747.04	4,252.96	4,252.96
102	Compliance						1,000.00				1,000.00	1,000.00
SUB TOTAL							21,300.00	8,741.55		8,741.55	12,558.45	12,558.45

Summary

NET TOTAL	263,158.00	114,107.67	114,107.67	-149,050.33	443,602.01	48,313.62	48,313.62	395,288.39	246,238.06
V.A.T.								3,195.71	
GROSS TOTAL			114,107.67					51,509.33	

Bollington Town Council
Summary of Receipts and Payments
Summary - Cost Centres Only

Cost Centre	Receipts			Payments			Net Position
	Budgeted	Actual	Variance	Budgeted	Actual	Variance	+/- Under/over spend
Administration			0.00 (N/A)	32,583.00	7,091.50	25,491.50 (78%)	25,491.50
Brookbank House			0.00 (N/A)	2,000.00		2,000.00 (100%)	2,000.00
Civic & Community Events			0.00 (N/A)	23,375.00	103.40	23,271.60 (99%)	23,271.60
Civic Hall			0.00 (N/A)	28,250.00	10,162.75	18,087.25 (64%)	18,087.25
Civic Responsibilities			0.00 (N/A)	2,925.00	50.00	2,875.00 (98%)	2,875.00
Community & Environment			0.00 (N/A)	46,728.00	2,076.65	44,651.35 (95%)	44,651.35
Earmarked Reserves			0.00 (N/A)	41,304.00		41,304.00 (100%)	41,304.00
General Reserves			0.00 (N/A)	63,000.00	5,785.00	57,215.00 (90%)	57,215.00
Grants			0.00 (N/A)	14,000.00	6,660.98	7,339.02 (52%)	7,339.02
Income	43,158.00	4,107.67	-39,050.33 (-90%)			0.00 (N/A)	-39,050.33
Income Precept	220,000.00	110,000.00	-110,000.00 (-50%)			0.00 (N/A)	-110,000.00
Personnel			0.00 (N/A)	129,981.01	14,534.79	115,446.22 (88%)	115,446.22
Personnel & Assets			0.00 (N/A)	20,656.00	237.55	20,418.45 (98%)	20,418.45
Planning & Town			0.00 (N/A)	17,500.00	849.59	16,650.41 (95%)	16,650.41
Town Hall			0.00 (N/A)	21,300.00	8,961.81	12,338.19 (57%)	12,338.19
NET TOTAL	263,158.00	114,107.67	-149,050.33 (-56%)	443,602.01	56,514.02	387,087.99 (87%)	238,037.66
Total for ALL Cost Centres		114,107.67			56,514.02		
V.A.T.					3,514.08		
GROSS TOTAL		114,107.67			60,028.10		

Ms Julie Mason
Bollington Town Council
Town Hall
Wellington Road
Bollington
Cheshire
SK10 5JR

Select for Local Councils Policy Schedule

This insurance policy, which meets your demands and needs, has been based on the latest information obtained from you. The Policy, the Policy Schedule, any Certificates of Insurance and Endorsements form one document and should be read together. This Schedule replaces any previous Schedule.

Policy Number	YLL-122006-5003
Insured	Bollington Town Council
Business	Parish / Town Council
Period of Insurance	
From	26 th January 2022
To	31 st May 2022

and any other period for which cover has been agreed.

Adjustment Premium	£ 0.00
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Premiums are inclusive of Insurance Premium Tax and/or VAT as appropriate.

Schedule Number	96179311
Long term agreement active until	01 st June 2023
Preparation Date	26 th January 2022
Prepared by	Mr Jonathan Meiseles
Policy Form Reference	MLAACC03

Policy Cover Declaration:

You, the Insured, are not aware of any known losses or events that could give rise to a claim, or circumstances that would be prejudicial to us, the Insurer, should the basis of cover on the below given insurance product (s) be changed.

This is important information, please read it carefully and check that the facts given about you are correct and that we have included all the covers that you require. We are unable to give you advice so it is your responsibility to check the cover is correct for your organisation.

Important information

Taking reasonable care

We require that you take reasonable care in managing your activities. Where appropriate this requires you to do the following:

- Keep written risk assessments for your key activities
- Keep written records of your staff and volunteer training. For example, manual handling training, or for use of tools and machinery
- Abide by any rules, guidelines or advice that is given to you by any relevant authority, such as a Local Authority, or the Health and Safety Executive

We want you to be confident about your insurance and understand what is required of you. Please contact us if you have any questions relating to the above.

Lines of Cover applying

Part A – Material Damage

Table Headings

Contents (a)	Furniture, fixtures, fittings and tenants improvements
Contents (b)	Other contents and consumable stock not specified below including printed books and unused stationery
Contents (c)	Computer equipment, other office equipment and sports equipment
Contents (d)	Televisions, audio-visual and photographic equipment (excluding videos), beer, wine, spirits, tools and gardening equipment
Contents (e)	Tobacco
Contents (f)	Camcorders, videos and gaming machines
Contents (g)	Civic Regalia

Sums Insured

Premises Address	Buildings Sum Insured	Loss of Rent	Contents (a)	Contents (b)	Contents (c)	Contents (d)	Contents (e)	Contents (f)	Contents (g)
1. Town Hall, Wellington Road, Bollington, SK10 5JR	£925,000.00	£10,000.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
2. Bollington Civic Hall, Palmerston Street, Bollington, Macclesfield, Cheshire, SK10 5JX	£1,960,000.00	N/A	£99,097.89	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00

For Premises: 1, 2

Insured Perils applicable to Material Damage: 1-16

Excesses Applicable to Premises 1 & 2

The following Excesses apply to each and every loss arising in respect of each and every separate premises:

Accidental Damage	£100
Theft	£100
Riot civil commotion and Malicious Persons	£250
Storm or Flood	£250
Escape of Water	£250
Falling Trees or Branches	£250
Subsidence	£1,000

Operative Endorsements: 1, 2, 3, 5, 6, 7, 8 & 9 (please refer to the Endorsement section of the policy wording)

10. Communicable Diseases exclusion

The following exclusion is added to General Exclusions but is not applicable to parts E, F, G, H, I, J, K, L, M, N, O, P, Q

and R

5. Communicable Diseases

This Policy does not cover any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with the following:

- a) a **communicable disease**; or
- b) the fear or threat (whether actual or perceived) of a **communicable disease**

regardless of any other cause or event contributing concurrently or in any other sequence thereto.

For the purposes of this exclusion, '**communicable disease**' means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- i) the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not; and
- ii) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms; and
- iii) the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

This exclusion does not however apply in respect of and only to the extent of cover expressly stated as being provided under the extension applicable to Part B – Business Interruption titled Named Diseases, Murder, Suicide or Rape.

Part B – Business Interruption

Premises Address	Additional Expenditure	Indemnity Period (Months)	Loss of Data	Indemnity Period (Months)	Loss of Gross Revenue	Indemnity Period (Months)
Wellington Road, Bollington, SK10 5JR	£10,000	24	N/A		N/A	
Palmerston Street, Bollington, Macclesfield, Cheshire, SK10 5JX	N/A		N/A		£75,000	24

For Premises: 1, 2

Insured Perils applicable to Business Interruption: 1-16

Operative Endorsements:
10. Communicable Diseases exclusion

The following exclusion is added to General Exclusions but is not applicable to parts E, F, G, H, I, J, K, L, M, N, O, P, Q and R

5. Communicable Diseases

This Policy does not cover any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with the following:

- a) a communicable disease; or
- b) the fear or threat (whether actual or perceived) of a communicable disease

regardless of any other cause or event contributing concurrently or in any other sequence thereto.

For the purposes of this exclusion, 'communicable disease' means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- i) the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not; and
- ii) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms; and
- iii) the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

This exclusion does not however apply in respect of and only to the extent of cover expressly stated as being provided under the extension applicable to Part B – Business Interruption titled Named Diseases, Murder, Suicide or Rape.

11. Named Diseases amendment

Extension 2. under Part B – Business Interruption Section 5 – Special Extensions is deleted and restated as follows;

2. Named Diseases, Murder, Suicide or Rape

The insurance in respect of each item under this Part includes loss resulting from interruption of or interference with the **business** carried on by the **insured** at the **premises** in consequence of:

- a) i) any occurrence of a Named Disease at the **premises** or attributable to food or drink supplied

- from the **premises**
- ii) any discovery of an organism at the **premises** likely to result in the occurrence of a Named Disease
 - iii) any discovery of a Named Disease at the **premises**
 - b) the discovery of vermin or pests at the **premises**
 - c) any accident causing defects in the drains or other sanitary arrangements at the **premises** which causes restrictions on the use of the **premises** on the order or advice of the competent local authority
 - d) any occurrence of murder, suicide or rape at the **premises**.

Provided always that:

- 1) Named Disease will mean illness sustained by any person resulting from:
 - A) food or drink poisoning
 - B) one of the following specified human infectious or human contagious diseases:

Acute encephalitis	- Ophthalmia neonatorum
Acute poliomyelitis	- Paratyphoid fever
Anthrax	- Rabies
Bubonic Plague	- Relapsing fever
Cholera	- Rubella
Diphtheria	- Scarlet fever
Dysentery	- Smallpox
Legionellosis	- Tetanus
Legionnaires Disease	- Tuberculosis
Leprosy	- Typhoid fever
Leptospirosis	- Typhus fever
Malaria	- Viral hepatitis
Measles	- Viral haemorrhagic
Meningitis	- Whooping cough
Meningococcal Infection	- Yellow fever
Mumps	

an outbreak of which the competent local authority has stipulated shall be notified to them.

- 2) For the purposes of this clause:
 - A) Indemnity Period will mean the period during which the results of the **business** are affected in consequence of the occurrence, discovery or accident beginning with the date from which the restrictions on the **premises** are applied or in the case of d) above with the date of the occurrence and ending not later than the Maximum Indemnity Period thereafter.

- B) Maximum Indemnity Period will mean three months.
- 3) in the event that this Part includes an extension which deems loss, destruction or damage at other locations to be Damage at the **premises** such extension will not apply to this Special Extension.
- 4) The **insurer** will not be liable under this clause for:
 - A) loss arising from restrictions on the use of the **premises** in consequence of an emergency prohibition notice or emergency prohibition order being served against the insured or the manager of the **premises** in relation to a breach of the Food Safety Act 1990, General Food Regulations 2004 or Food Hygiene Regulations 2006 including any amendments or re-enactment thereto
 - B) any costs incurred in the cleaning, repair, replacement, recall or checking of **property**.
- 5) The **insured** will comply with all issues identified as contraventions arising from a Food Premises Inspection Report within the timescales stated in such report.
- 6) 6) The **insured** will notify the **insurer** immediately of any prohibition notice, emergency prohibition notice or emergency prohibition order served against them or the manager of the premises in relation to a breach of the Food Safety Act 1990, General Food Regulations 2004 or Food Hygiene Regulations 2006 including any amendments or re-enactment thereto.
- (7) The **insurer** will only be liable for the loss arising at those **premises** which are directly affected by the occurrence, discovery or accident under this part and then only for an amount not exceeding £100,000 any One Event and in the aggregate in any one period of insurance.

Part C – All Risks
Table Headings

Contents (a)	Furniture, fixtures, fittings and tenants improvements
Contents (b)	Other Contents and consumable stock not specified below including printed books and unused stationery
Contents (c)	Computer Equipment, other office equipment and sports equipment
Contents (d)	Televisions, audio-visual and photographic equipment (excluding videos), beer, wine, spirits, tools and gardening equipment
Contents (e)	Tobacco
Contents (f)	Camcorders, videos and gaming machines
Contents (g)	Civic Regalia

Item Description	Premises Address (if applicable)	Sum Insured	Excess
Contents (a)	Council Chamber, Downstairs Office, Cellar, Mayor's Parlour, Wellington Road, Bollington, SK10 5JR	£65,902.92	£100
Contents (b)	Council Chamber, Downstairs Office, Cellar, Mayor's Parlour, Wellington Road, Bollington, SK10 5JR	£1,018.68	£100
Contents (c)	Council Chamber, Downstairs Office, Cellar, Mayor's Parlour, Wellington Road, Bollington, SK10 5JR	£7,051.69	£100
Contents (d)	Council Chamber, Downstairs Office, Cellar, Mayor's Parlour, Wellington Road, Bollington, SK10 5JR	£1,817.28	£100

Additional Items:

Where no premises address is shown, the item is not based at one location and cover is provided anywhere within the **territorial limits**.

Item Description	Sum Insured	Excess
Civic Regalia	£14,777.51	£100
Tourist Maps and Finger Post Signage	£11,412.32	£100
5 x Notice Boards	£5,000.00	£100
Street Bench	£533.72	£100
Bollington Cross Monument	£4,612.37	£100
Stone Welcome Sign	£658.91	£100
4 x Stone Bus Shelters	£21,085.14	£100
Christmas Lights	£6,694.53	£100
MUGA including all associated infrastructure	£105,235.07	£100
CCTV	£4,243.60	£100
Fencing at Bollington Cross Youth Project	£40,036.10	£100
Memorials	£25,750.00	£100
Store Barriers and Street Signs	£3,605.00	£100
2 Mobile phones	£800.00	£100

The excess stated applies to each and every loss.

Operative Endorsements: 1, 2, 3 & 7 (see pages 35 - 37)

10. Communicable Diseases exclusion

The following exclusion is added to General Exclusions but is not applicable to parts E, F, G, H, I, J, K, L, M, N, O, P, Q and R

5. Communicable Diseases

This Policy does not cover any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with the following:

- a) a **communicable disease**; or
- b) the fear or threat (whether actual or perceived) of a **communicable disease**

regardless of any other cause or event contributing concurrently or in any other sequence thereto.

For the purposes of this exclusion, '**communicable disease**' means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- i) the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not; and
- ii) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms; and
- iii) the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

This exclusion does not however apply in respect of and only to the extent of cover expressly stated as being provided under the extension applicable to Part B – Business Interruption titled Named Diseases, Murder, Suicide or Rape.

Part D – Money

	Limit any one loss
1. Loss of Non-Negotiable Money in the situations specified in items 2(a), 2(b), 2(c)(i) and 2(c)(ii):	£250,000
2. Loss of other Money:	
(a) in transit in the custody of any Member or Employee or in transit by registered post (limit £250), or in a Bank Night Safe	£5,000
(b) in the private residence of any Member or Employee	£250
(c) in the premises	
(i) in the custody of or under the actual supervision of any Member or Employee	£5,000
(ii) in locked safes or strongrooms	£5,000
(iii) in locked receptacles other than safes or strongrooms	£250

Excess: £50 each and every loss

Personal Accident Assault Limits: Stated in Section 3(c) of the policy wording

Operative Endorsements:

‘In respect of **Section 1 – Special Definitions**, the definition of Person Insured is extended to include any person between the ages of 16 and 90.’

10. Communicable Diseases exclusion

The following exclusion is added to General Exclusions but is not applicable to parts E, F, G, H, I, J, K, L, M, N, O, P, Q and R

5. Communicable Diseases

This Policy does not cover any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with the following:

- a) a **communicable disease**; or
- b) the fear or threat (whether actual or perceived) of a **communicable disease**

regardless of any other cause or event contributing concurrently or in any other sequence thereto.

For the purposes of this exclusion, ‘**communicable disease**’ means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- i) the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not; and

- ii) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms; and
- iii) the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

This exclusion does not however apply in respect of and only to the extent of cover expressly stated as being provided under the extension applicable to Part B – Business Interruption titled Named Diseases, Murder, Suicide or Rape.

Part E – Public Liability

Limit of Indemnity: £15,000,000

Excess: £100 each and every claim in respect of Section 2(d)(ii)

Operative Endorsements:

1. Environmental Clean Up Costs. The following Special Definitions are added to Section 1:

Clean Up Costs

- a) Testing for or monitoring of Pollution or Contamination
- b) the costs of Remediation required by any Enforcing Authority to a standard reasonably achievable by the methods available at the time that such Remediation commences.

Remediation

Remedying the effects of Pollution or Contamination including primary, complementary and compensatory actions as specified in the Environmental Damage (Prevention and Remediation) Regulations 2009.

Enforcing Authority

Any government or statutory authority or body implementing or enforcing environmental protection legislation within the territorial limits.

Cover

With effect from 01 July 2009 or the inception of the policy if later, the **insurer** will indemnify the **insured** in respect of all sums including statutory debts that the **insured** is legally liable to pay in respect of Clean Up Costs arising from environmental damage caused by Pollution or Contamination where such liability arises under an environmental directive, statute or statutory instrument.

Provided always that:

- a) liability arises from Pollution or Contamination caused by a sudden, identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during the Period of Insurance. All Pollution or Contamination which arises out of one incident shall be deemed to have occurred at the same time such incident takes place
- b) the **insurer's** liability under this Extension shall not exceed £1,000,000 for any one occurrence and in the aggregate in any one Period of Insurance and will be the maximum the insurer will pay inclusive all costs and expenses. This limit will form part of and not be in addition to the Limit of Indemnity stated in the Schedule
- c) immediate loss prevention or salvage action is taken and the appropriate authorities are notified

Exclusions

The **insurer** shall be under no liability:

1. in respect of Clean up Costs for **damage** to the **Insured's** land, premises, watercourse or body of water whether owned, leased, hired, tenanted or otherwise in the **insured's** care, custody or control
2. for **damage** connected with pre-existing contaminated property
3. for **damage** caused by a succession of several events where such individual event would not warrant immediate action
4. in respect of removal of any risk of an adverse effect on human health on the Insured's land, premises, watercourse or body of water whether owned, leased, hired, tenanted or otherwise in the **insured's** care, custody or control
5. in respect of costs in achieving an improvement or alteration in the condition of the land, atmosphere or any watercourse or body of water beyond that required under any relevant and applicable law or statutory enactment at the time Remediation commences
6. in respect of costs for prevention of imminent threat of environmental damage where such costs are incurred without there being Pollution or Contamination caused by a sudden, identifiable, unintended and unexpected incident
7. for **damage** resulting from an alteration to subterranean stores of groundwater or to flow patterns
8. in respect of costs for the reinstatement or reintroduction of flora or fauna
9. for **damage** caused deliberately or intentionally by the **insured** or where they have knowingly deviated from environmental protection rulings or where the **insured** has knowingly omitted to inspect, maintain or perform necessary repairs to plant or machinery for which they are responsible
10. in respect of fines or penalties of any kind
11. for **damage** caused by the ownership or operation on behalf of the **insured** of any mining operations or storage, treatment or disposal of waste or waste products other than caused by composting, purification or pre-treatment of waste water
12. for **damage** which is covered by a more specific insurance policy
13. for **damage** caused by persons aware of the defectiveness or harmfulness of products they have placed on the market or works or other services they have performed
14. for **damage** caused by disease in animals belonging to or kept or sold by the **insured**.

3. **Officials Indemnity**

Section 3 – Financial Loss

For the purposes of this Section, **employee** is held to include **member**

Part F – Hirers' Liability

Limit of Indemnity: £2,000,000

Excess: £100 each and every claim for damage to the premises or contents caused other than by fire or explosion

Operative Endorsements

Part G – Employers Liability

Limit of Indemnity: £10,000,000

Operative Endorsements:

Part H – Libel and Slander

Sum Insured

£250,000

Excess: 10% each and every claim or £1,000 whichever is the lower

Part N – Fidelity Guarantee

Persons Guaranteed: **Sum Guaranteed**
 All members and employees £500,000

Excess: £100 each and every loss

Part O – Personal Accident

Cover is limited to £500,000 any one person and £2,000,000 any one incident.

Persons Insured:

Employees

Capital Sum	£50,000.00
Weekly Sum	£100.00
Cover	Sections 2 and 3 - Accident and Assault Cover

Volunteers

Capital Sum	£50,000.00
Weekly Sum	£100.00
Cover	Sections 2 and 3 - Accident and Assault Cover

Directors/Councillors

Capital Sum	£50,000.00
Weekly Sum	£100.00
Cover	Sections 2 and 3 - Accident and Assault Cover

Operative Endorsement:

Special Condition 4 of Section 5 is inoperative provided always that the **insurer** will not make any payment of any benefit or in respect of any expense or loss arising from any Person Insured who has attained the age of 90 years unless such expense or loss arises during the period of insurance during which the Person Insured attains the age of 90

Part P – Legal Expenses

The Claims Handling Agent is DAS Legal Expenses Insurance Company Limited.

Section:

3. Employment Disputes and Compensation Awards	
(A) Employment Disputes	Operative
(B) Compensation Awards	Operative
(C) Service Occupancy	Operative
4. Legal Defence	Operative
5. Property Protection and Bodily Injury	
(A) Property Protection	Operative
(B) Bodily Injury	Operative
6. Tax Protection	
(A) Inland Revenue Investigations, Full or Aspect Enquiries	Operative
(B) Employers compliance	Operative
(C) VAT disputes	Operative
7. Contract Disputes - £5,000 Limit	Operative
8. Statutory Licence Protection	Operative
Limit of Indemnity:	£200,000

Operative Endorsements

Section 2 (c) shall read:

(c) in civil claims other than claims under Section 3 it is always more likely than not that a Person Insured will recover damages (or obtain any other legal remedy which the **insurer** has agreed) or make a successful defence.

Provisos (i) (1), (i) (2) and (ii) to Section 3 (B) are deleted.

The following is also operative: Debt Recovery

Insured Incident

The **insurer** will negotiate for the **insured's** legal rights including enforcement of judgment to recover money and interest due from the sale or provision of goods or of services, provided always that:

- the amount of the debt exceeds £250 (incl VAT)
- the claim under this Part is made within 90 days of the money becoming due and payable
- the **insurer** has the right to select the method of enforcement, or to forego enforcing judgment if the **insurer** is not satisfied that there are, or will be, sufficient assets available to satisfy judgment.

Exceptions

We will not provide indemnity in respect of or arising from or relating to:

- a) any debt arising from an agreement entered into prior to the inception date of the indemnity provided by this section if the debt is due within the first 90 days of the indemnity provided by this section
- b) the recovery of money and interest due from another party where the other party intimates that a defence exists
- c) any claim relating to:
 - i) any settlement payable under an insurance policy
 - ii) any lease, licence or tenancy of land or buildings
 - iii) any motor vehicle owned by, or hired or leased to you other than agreements relating to the sale of motor vehicles where you are engaged in the business of selling motor vehicles
- d) any dispute which arises out of the purchase, hire, sale or provision of computer hardware, software, systems or services.

General Notes

1. Fair presentation of the risk

You must make a fair presentation of the risk to us at inception, renewal and variation of your policy. This means that we must be told about all facts and circumstances which may be material to the risks covered by the policy and that you must not make a misrepresentation to us about any material facts. As part of your duty of fair presentation, you must ensure that the information detailed within the schedule is correct and complete. A material fact is one which would influence the acceptance or assessment of the risk. If you have any doubt about facts considered material, it is in your interests to disclose them to us.

Failure to make a fair presentation of the risk could result in the policy either being avoided, written on different terms or a higher premium being charged, depending on the circumstances surrounding the failure to present the risk fairly.

This policy is compliant with the principles of the Insurance Act 2015 law reforms. It also incorporates an 'opt out' which has the aim to promote good customer outcomes. We have opted-out of the 'proportionate reduction of claim remedy' available to insurers under the Insurance Act 2015. This means that in cases of non-disclosure or misrepresentation which are neither deliberate nor reckless, if we would have charged an additional premium had we known the relevant facts, we will charge that premium and pay any claims in full rather than reducing claims payments in proportion to the amount of premium that would have been charged.

We believe that our 'additional premium approach' should, in most situations, be more favourable to our customers when compared to the proportionate reduction of claim remedy. Our additional premium approach does not affect our right to apply the other remedies available under the Act for non-disclosure or misrepresentation.

2. Cancellation

All insurance policies run for a fixed period of time. The Insured can terminate an insurance contract verbally or in writing at any time. No refund will legally be due for any unused period of cover outside of the 'cooling off period' for consumer customers or following initiation for organisations and businesses. The Insurer may cancel the policy by giving 30 days' notice in writing. In such an event the insured will be entitled to a return of premium in respect of the unexpired portion of the period of insurance.

3. Bonus and fee structure

Employees and businesses who work for ZIP UK are remunerated in various different ways for selling insurance contracts. Employees receive a basic salary and also receive a bonus based on a number of factors, including the achievement of sales and quality targets. Businesses which work for the insurer on an outsourced basis receive a fee and also additional payments based on a number of factors, including the achievement of sales and quality targets.

7. Claims contact information

Although we'd all like to control the future, sometimes accidents are unavoidable. That's why we've made it as easy as possible to make a claim. More information can be found [here](#). Ready to make a claim? Please use the contact details below to ensure you're connected to the right team:

Type of Claim	Claims team	Claims contact details
Buildings, contents including "All Risks" Items	Property Claims	Online: https://propertyclaims.zurich.co.uk/index.html Tel: 0800 028 0336 Email: farnboroughpropertyclaims@uk.zurich.com Address: Zurich Municipal Property Claims, PO Box 3303, Interface Business Park, Swindon, SN4 8WF
Business interruption		
Money		
Works in progress		
Public liability	Liability Claims	Online: https://liabilityclaims.zurich.co.uk/index.html Tel: 0800 783 0692 Email: fnlc@uk.zurich.com Address: Zurich Municipal Casualty Claims, Zurich House, 1 Gladiator Way, Farnborough, Hampshire, GU14 6GB
Employers liability		
Personal assault under Money		
Personal accident		
Financial and administrative liability		
Professional negligence		
Hirers liability		
Fidelity guarantee		
Libel and slander		
Engineering insurance		
Engineering – Deterioration of stock		
Business travel		
Motor	Motor Claims	Online: https://motorclaims.zurich.co.uk/index.html Tel: 0800 916 8872 Email: zmnewmotorclaims@uk.zurich.com Address: Zurich Municipal Motor Claims, PO Box 3322, Interface Business Park, Swindon, SN4 8XW
Legal Expenses	DAS Legal Claims	Tel: 0117 934 2116

How to make a claim:

1. You can make a claim using the online portal, by email or phone using the contact details above.
2. A claim form may be sent for you to complete, or you may be asked to send details in writing.
3. If you have any questions, please call the relevant office for guidance.
4. For out of hours help/emergency property losses - please contact 0800 028 0336

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Communications may be monitored or recorded to improve our service and for security and regulatory purposes.