

POTTER HEIGHAM PARISH COUNCIL
116 Ketts Hill, Norwich, Norfolk, NR1 4HE
Tel: 07377653369 **Email:** potterheighamparishcouncil@gmail.com

MINUTES MARCH 2023

Minutes of the meeting of Potter Heigham Parish Council held on **8th March 2023** at **7:30pm** in Potter Heigham Village Hall.

Present: Donald Pickering, Acting Chair
Stan Chapman, Councillor
Mary Haslam, Councillor
Harry May, Councillor
Louise Parker, Councillor
Brendan Shakeshaft, Councillor
Bev Standen, Councillor

In Attendance: Amy Gallant, Parish Clerk
Harry Blathwayt, District Councillor
Richard Price, County Councillor
3 members of the public

Apologies: Sheridan Turner, Chair
Robin Graves-Morris, Councillor
Sindy Ratani, Councillor
Robert Lovick, Councillor

The meeting was brought to order at 7:31pm.

1) PUBLIC FORUM

a) Items from the Public

No items for consideration by Council.

b) Items from the County Councillor

An update on the Bridge repairs was provided confirming that the Highways Team had met with Historic England and proposals for the phase 1 repairs had been approved (repair the hole and reopen the bridge to vehicles). It was noted that further discussions regarding phase 2 were underway and an update would be provided in due course.

c) Items from the District Councillor

It was confirmed at the recent meeting of the Broads Local Access Forum Group that the Group were in favour of restricting the Bridge for use by pedestrians and Cycles only and would be submitting their views to Norfolk County Council. It was noted that it would be helpful to include Equine access as well, as a vital part of Weavers Way.

d) Items from Outside Bodies

i) Village Hall Management Committee

Thanks were shared with Cllr. Parker for organising a Bingo event, raising £400 for hall funds.

ii) Any other items from Councillors representing Outside Bodies

It was noted that the Winter Warming Centre Scheme would be ending on 31st March. Following disappointment expressed by attendees that the scheme was ending, a similar event for the King's Coronation was being explored at no cost to the Council and further details would be provided in due course.

2) DECLARATIONS OF INTEREST

a) To note disclosures of personal and prejudicial interests from Councillors on matters to be considered at the meeting

No declaration made.

b) To approve applications for dispensation for pecuniary interests

No applications received.

3) MINUTES OF THE LAST MEETING

a) To approve the minutes of the meeting of Potter Heigham Parish Council held on 8th February 2023.

Council **AGREED** to approve the minutes of the meeting of Potter Heigham Parish Council held on 8th February 2023 subject to amendment of 4a) to remove 'oak' and 8ai) to correct the spelling error for the River Thurne.

b) To approve the minutes of the extraordinary meeting of Potter Heigham Parish Council held on 28th February 2023

The item was deferred to the next meeting of the Council for approval due to the number of members present who could confirm accuracy totalling less than the required quorum.

4) MATTERS ARISING

a) To note the status of actions arising from the meeting of Potter Heigham Parish Council held on 8th February 2023

Under item 4a) Council **AGREED** to invite Duncan Holmes and the Senior Flood Warden to deliver their presentation at the Annual Parish Meeting.

Under item 9d) it was noted that a response had been received regarding the lights at Flo-gas and was being investigated.

b) To note any other matters arising from the meeting of Potter Heigham Parish Council held on 8th February 2023.

No other matters to note.

5) CLERKS REPORT

a) To discuss the status of outstanding actions arising from previous meetings of Potter Heigham Parish Council.

Under item 7d) it was reported that Cllr. Ratani and Cllr. Shakeshaft had met with police representatives on 27th February to determine possible sites for the Community Speedwatch and was awaiting confirmation of final locations.

6) GOVERNANCE MATTERS

a) To consider proposed amendments to Financial Regulations for approval.

Council considered proposed amendments and **AGREED** to adopt the Financial Regulations as presented.

b) To consider proposed amendments to the Risk Assessment for approval.

Council considered proposed amendments and **AGREED** to adopt the Risk Assessment as presented.

c) To consider proposed statement of Internal Controls and recommendations for approval.

Council considered the statement of internal controls and **AGREED** to adopt the document subject to inclusion of arrangements for online payments under 'payments'. Council **AGREED** to the recommendation to establish a Finance Committee and it was noted that Terms of Reference would be presented at the annual meeting of the Parish Council for approval. **ACTION** Clerk to draft Terms of Reference for Finance Committee.

d) To confirm arrangements for the Annual Parish Meeting

Council **AGREED** to host the Annual Parish Meeting on 26th April at 7:30pm in the Village Hall. A draft list of groups and/or organisations was presented for information and it was suggested to include the Art Exhibition to the list of invited attendees. It was noted that a request for any pictures of relevant activities throughout the year would be useful to support preparations for the meeting.

e) To consider proposed Grievance Policy and Procedure for approval.

Council considered the Grievance Policy and Procedure and **AGREED** to adopt the documents as presented.

7) FINANCIAL MATTERS

a) Bank balances at 28th February 2023

i) Unity Current Account ...7717	£4,775.12
ii) Unity Current Account ...7720	£11,047.15
iii) Cambridge & Counties ...2217	£12,858.52

b) To approve payment of the following:

i) A Gallant	Salary & expenses	£493.37
ii) HMRC	PAYE Deductions	£8.60
iii) Sharon Millard	Flowers for the Staithe	£74.24

Council **AGREED** to approve all payments.

c) To note payments made since the last meeting:

i) URM	Glass Recycling	£60.48
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d) To note funds received since last meeting:

i) HMRC	Tax Reclaim 2021/22	£624.84
ii) Donation	Bench	£230.00
iii) Allotment Tenant	Allotment Rent	£11.50

e) To consider proposal to purchase Coronation Coins for the King's Coronation

Council considered quotes presented and **AGREED** to proceed with Option 4 including a 'Potter Heigham' engraving for 80 coins to be provided on a first come first serve basis. It was noted that arrangements for distribution would be confirmed in due course.

f) To consider approval of payment for the ICO fee renewal by Direct Debit

Council **AGREED** to set up a Direct Debit mandate for the ICO. **ACTION** Clerk.

8) PLANNING MATTERS

a) New applications received

i) It was noted that planning application PF/23/0461 for a Single storey extension at September House on Station Road and had been received since the publication of the agenda and details would be circulated to Council Members after the meeting for comments and feedback.

ii) It was noted that planning application PF/23/0465 for new vehicular access at Kingfisher Corner on Church Road would be considered at the next meeting of the Council.

b) Decisions taken

i) To note update on planning application PF/22/1215 Glebe Farm

That the application was under consideration.

ii) It was noted that the application for pitches for a travellers site in Ludham had been unsuccessful.

iii) It was noted that the application BA/2022/0502/PN to install a roof-mounted solar PV array at Herbert Woods had been withdrawn.

9) REPORTS FROM PARISH COUNCIL LEADS

a) Allotments

That no applications had been received for the two allotment vacancies in the Parish and Council **AGREED** to offer the allotments to recipients on the waiting list who reside in Ludham. It was noted that 10 of the new hedging plants had been stolen and had since been replaced by spares held from the Hedge Scheme.

b) Drainage

No updates to note.

c) UTWG

The next meeting was confirmed to take place on 22nd March at 1.00pm.

d) Environment

No updates to note.

e) Footpaths and Highways

It was reported that an overgrown hedge at the cross roads turning right onto the A149 was causing visibility issues. It was noted that the repairs to the potholes on Meadow Court has been worsened by the Sweeper and required further attention. It was noted that that part of the tarmac next to the slow ramp outside Causeway Cottage was sinking and required attention. **ACTION** Clerk to report matters to Highways.

f) Staithe

i) To consider proposed future management for the four bins sited on the Staithe

It was noted that there had been an offer from a local business to replace the liners in the bins and another offer for new bin lids. **ACTION** Clerk to report back to the Broads Authority.

g) SAM2

That there was an increase in traffic on Station Road from vehicles approaching from the A149 but that speed had reduced averaging 22.5mph where previously it was recorded between 30mph & 40mph. Following the bridge closure, Station Road now saw an additional 65 cars a day. It was noted that the backlog of traffic generally occurs between 8.30am and 9.30am.

h) Police

A report had been requested from PC Matt Pritty but not received in time for the meeting.

i) Ludham School

No updates to note.

10) REPORTS FROM COMMITTEES AND WORKING GROUPS

a) Report from Working Group for Road Safety

The Group met on 15th February with a representative from Traffic Action Group in attendance. Following a review of traffic calming measures the Group determined rubber matting raised up by the Falgate and the telephone exchange could be the most realistic option. The Group will discuss with County Councillor Richard Price to identify costs and permissions for installation.

Following the extraordinary meeting of the Council to discuss a community session regarding Potter Heigham Bridge, the Working Group confirmed they were drafting a survey for the village and would be presented for approval at the next meeting of the Council.

11) CORRESPONDENCE

a) To confirm continuation of allocated Local Green Space in the new Local Plan for the Broads.

Council **AGREED** to report back that Council members wished for the Local Green Space to continue to be allocated in the new Local Plan for the Broads and whether the two de-masting plots could be added to the allocation of green space between the bridges.

b) To note the River Thurne Tenants Association Annual Litter Pick

Council noted that the River Thurne Tenants Association would be holding the annual Litter Pick at 10am on Saturday 18th March meeting outside the Old Bridge Inn Car Park to help to clean up areas around the Old Bridge, the Staithe, the car parks and the Nippy Chippy.

c) To consider a consultation response to the County Deal for Norfolk

Council considered the consultation and **AGREED** to submit a response of 'Strongly Disagree' to all questions noting that £20 million was insignificant and that a rural county such as Norfolk was not suitable for a mayor-council system.

12) OTHER ITEMS FOR DISCUSSION AND DECISION

It was noted that flyposting had increased in the village and Council **AGREED** to remove any posters, stickers, or bills put up without the property owner's permission.

13) ANY OTHER BUSINESS

No other business.

14) ITEMS FOR EXCLUSION OF THE PRESS AND PUBLIC¹

No other items.

¹ A body may, by resolution, exclude the public from a meeting (whether during the whole or part of the proceedings) whenever publicity would be prejudicial to the public interest by reason of the confidential nature of the business to be transacted or for other special reasons stated in the resolution and arising from the nature of that business or of the proceedings; and where such a resolution is passed, this Act shall not require the meeting to be open to the public during proceedings to which the resolution applies.

DATE AND TIME OF NEXT MEETING

Wednesday 12 April 2023 at 7:30pm in the Village Hall.

POTTER HEIGHAM PARISH COUNCIL MINUTES

Minutes of the extraordinary meeting of Potter Heigham Parish Council held on **28th February at 7:00pm** in Potter Heigham Village Hall.

Present: Councillors Stan Chapman, Harry May, Robin Graves-Morris, Donald Pickering, Sindy Ratani, Brendan Shakeshaft, Bev Standen and Sheridan Turner (Chair)

Apologies for absence: PHPC Councillors Mary Haslam, Robert Lovick and Louise Parker and Councillors Harry Blathwayt and Richard Price

Guest: Cally Smith, Head of Planning, Broads Authority

Meeting opened at 7:02 pm

Cllr Turner announced that there is no public time however if members of the public wished to speak should raise their hand.

Purpose of meeting to plan a community session regarding the Potter Heigham Bridge. Cllr May asked that the Traffic Working Group consider an idea he had for traffic control. Cllr May noted that the Parish Clerk has had letter from the Broads Authority about removing rubbish bins from the Staithe. The bin liners have rusted and bin men don't want to empty them. HM suggests buying new metal bins to drop into them at £15 each. **Amy to share letter to all councillors and discuss at next meeting.**

HM: 22nd March working group, 18th March litter picking.

Special Meeting:

It was decided that Tuesday May 21st at 7:00 pm would be the date for the Community Meeting. Highways is available to attend.

Speakers:

NCC Highways– can talk about repairs and options and the processes.

English Heritage/Historic England – Cally has been in touch but had no feedback. She will continue her efforts to reach James Albone to get them to attend.

Broads Authority – Cally will come as the representative and possibly with Natalie Beal. Broads Society - Paul Rice is Chair- Cllr Turner to follow up with Mr. Rice

Invitees and structure of meeting:

Invite all residents of village
All Businesses
Repps Parish council
River Thurne Tenants Association

Publicity:

Invitations – facebook, websites, leaflet drop, Post Office, EDP, Posters, Radio Norfolk. Ask Gazette deliverers to do an extra delivery of leaflet.

Need to specify (EDP) that the meeting is for Potter Heigham/Repps residents only. Suggest asking Post Office to put leaflets in EDP (or all papers) as well as leaflets and poster at Ludham Surgery . It was suggested that Hazel Eady put out a notice to the Mardler's via email.

River Thurne Tenants association should be invited – Di Cornell & Keith Bacon, 10th March is their next meeting – **Cllr May to take information to them**
Cllr. Standen to invite police.

Cllrs Ratani and Turner will work on the leaflet/poster and circulate to Council for input.
An estimate to cover printing costs to be approved at the March 8th meeting.

Structure of Meeting:

Organisation representatives will each speak for a few minutes.

The public will be invited to share thoughts, opinions, ideas. Each person will be limited to 3 minutes. Cllr Ratani has a timer we can use to ensure 3 minute rule is enforced.

Speakers will be asked not to repeat what has already been stated.

Following public comment, organisations will be invited to respond to issues raised.

Harry Blathwayt had suggested a ballot at end of meeting to get an overview of the preferred option for use. Cally Smith cautioned a vote at the meeting. Not everyone in the village will be in attendance and information may change. She recommends a survey of all residents following the meeting to get a sense of community sentiments about the options for the use of the bridge. Cllrs Grave Morris and Standen suggested that the survey be structured in order to differentiate between residents north and south of the A149. This could be simply different coloured paper on which the survey is printed.

The County Council own the bridge because it is a registered highways structure, hence they have responsibility for maintaining it.

Cllr Graves Morris suggested that the survey should be based on what residents have heard so far, and ask them to rank the options in order of preference. It was agreed that the Traffic Working Group would work on development of the survey. Drafts can be circulated and commented on and a final version presented for Council approval at the April meeting. An email from Richard Price was read out and noted.

Cally Smith suggested asking Cllr Richard Price for an example of a 'professional survey' to get an idea of language used.

It was noted that before closure, buses over the weight limit were going over the bridge. Cllr Standen noted that Saunders had told the prior parish clerk that they had been given special dispensation for use. **Cally will ask Highways about the bus use/exemption.**

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Actions Arising: 8 th March 2023			
Minute Ref.	Action	Who	Status Update
6c)	Clerk to draft Terms of Reference for Finance Committee and present at the annua meeting of the Parish Council for approval.	Clerk	Ongoing
7f)	Set up Direct Debit Mandate for ICO	Clerk	Complete.
9e)	Report matters to highway.	Clerk	Complete.
9f)	Notify the Broods Authority of offer for new bin lids and liners.	Clerk	Complete.

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Council Actions: The following table provides a status update for outstanding actions agreed at previous Council meetings from the year 2022-23.				
Meeting Date	Minute Ref.	Action	Who	Status Update
10.08.2022	11a)	Replacement Peter Sandell Display Board	ST	Ongoing: Work has begun and awaiting confirmation of completion and installation in the Village Hall.
12.10.2022	7d)	Co-ordination of Community Speedwatch	SR	Ongoing: 10 volunteers had been cleared for working on the Community Speedwatch Scheme and a meeting was scheduled to meet with the Community Speedwatch Assessors on Monday 27th February to risk assess locations for the scheme to take place.
	12d)	Confirm if any companies can offer recycling credits for cardboard.	SR	Update required
09.11.2022	10b)	Obtain quotes for Projector	ST	Ongoing: Advice sought and awaiting response on possible donation of 2 nd hand projector.
14.12.2022	11a)	liaise with NNDC regarding the purchase and installation of the new dog bin.	Clerk	Ongoing: Purchase order to be submitted.
		Confirm permissions for adhering dog waste stickers to the existing bins.	Clerk	Ongoing: Item has been superseded by item 9fi) on the March 2023 agenda. To be revisited pending outcome of bins on the Staithe.
11.01.2023	9c)	To discuss a letter to local MP Duncan Baker with Cllr. May regarding the substation.	ST	Complete: Letter sent
	12d)	To draft a risk assessment for Parish Council benches.	Clerk	Ongoing: Risk assessment started.

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08.02.2023	4a)	To invite Duncan Holmes to a future meeting of the Council to discuss saline surges	Clerk	Complete: Invited to the Annual Meeting of the Parish Council.
	7.	To provide a summary of payments and receipts in relation to the insurance claim following the electrical fire	Clerk	Complete: To be presented under item 7i) of the April 2023 Agenda.

Clerk Actions for 2022-23		
Area for Development	Description	Progress
Policies	Prioritise the development, approval and implementation of Legislative Policies including: • Data Protection Policy • Privacy Notice • Freedom of Information Policy • Model Publication Scheme • Equal Opportunities Policy • Discipline & Grievance Procedure • Health & Safety Policy Carry out necessary audits and/or reviews of existing processes to ensure compliance with approved Policy e.g. internal audit of PHPC website confirming compliance with the Model Publication Scheme and Transparency Code and make recommendations for web development as necessary.	Complete: Grievance Policy, procedure and supporting documents including template letters approved. Ongoing: Freedom of Information Policy, Procedure and Model Publication Scheme drafted. Data Protection Policy, procedure and Subject Access Request Form drafted.
	Asset Register	Asset Register drafted and presented to Council for information. Maintenance needs and proof of ownership ongoing.
PHPC processes and supporting documentation	Standardised Summons, Agenda and Minute templates	Complete: Approved at the November meeting.
	Development of an Agenda schedule	Complete: Internal document shared with the Chairman for planning purposes. Available for information to Council upon request.
	Standardised Policy & Procedure template	Ongoing: Drafted and the same template has been used across all new policies as they are developed. To be approved by Council and to

		update existing policies under the new template.
	Vacancy & Co-option Induction Pack	Not started.
Councillor Training	Liaise with NALC to arrange Councillor Training as soon as possible.	Complete: Whole Council Training took place Thursday 10 th November.
Finance	No actions set for 22-23.	

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Paper	PHPC6: Review of Asset Register & Insurance Renewal
Meeting	Potter Heigham Parish Council
Date	12 April 2023
Author	Parish Clerk

Summary**Asset Register**

The asset register has been reviewed and updated for 2023/24 and is presented at the end of the financial year for information to ensure all assets as recorded are appropriately insured.

Insurance Renewal

PHPC Insurance with Zurich expires on 31st May 2023. For comparative purposes the renewal premium for 2022/23 was £978.81 (including VAT).

The table below summarises organisations approached for insurance quotes and the 23/24 premium. Full details of the policy schedule are attached for your information.

Please note quotes for insurance cover listed below *do not* include building insurance for the Village Hall and should Council wish to continue to support the cost of buildings insurance it is recommended that this is managed by way of a grant payable to the VHMC.

Insurance Provider	2023/24 Premium (including VAT)
Zurich	£473.03 - 1 year term
BHIB*	£622.08 – 1 year term
	£595.14 – 3 year term
Gallagher	No response received at the time of writing
Allied Westminster	Confirmed that policies can only be taken out in the name of the Village Hall Management Committee.
Norris & Fischer	

*Quotes provided include a £25.00 broker fee

A note on BHIB

BHIB provide specialist insurance & risk management for Local Councils and are the official insurance partner to the National Association of Local Councils. The insurance policy is structured as a 'package' providing a set minimum level of cover depending on the population size. This is done to try and ensure that Councils have adequate cover and don't have to make contact every time there is a change to a sum insured, as long as it is within the cover limit, saving Council's time on administration. As standard, the package includes the following cover irrespective of assets held by the Council:

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- Contents
- Street Furniture
- Walls, Gates and Fences
- Playground Equipment
- War Memorials
- Mowers and Machinery
- Sports Equipment

Cover can be increased at any time beyond the minimum policy limits, outlined in the attached schedule, if they are not adequate for your Council's needs.

Recommendation

Council is asked to consider the quotes received for 2023/24 insurance cover for approval.

Potter Heigham Parish Council Asset Register

Parish Councils must maintain an asset register to ensure fixed assets are appropriately safeguarded. The purpose of the Fixed Asset Register is as follows:

- It forms a basis for decisions on risk and insurance issues
- It provides information on the age and potential lifespan of certain items
- It provides assurance of the continued existence of Council's property
- It forms a basis for completion of box 9 in the 'Annual Return'

The Register is presented to Council at the end of each financial year for information but is a working document which Officers of the Council update and amend as necessary. The format and presentation of the Asset register has been reviewed for presentation to Council and any assets purchased since the last review have been included.

Scope of Asset Register

In order to ensure transparency and reasonableness, the following items are **included** in the Council's asset register, whether purchased, gifted or otherwise acquired, together with their holding location:

- land and buildings held freehold or on long term lease in the name of the Council;
- community assets;
- vehicles, plant and machinery;
- assets considered portable, attractive or of community significance;
- other assets estimated or known to have a minimum purchase or resale value of one hundred pounds;
- long term investments, shares and loans made by the Council;
- assets held in trust.

The values indicated in the asset register will inform the 'total fixed assets' section of the Annual Return with the exception of assets held on trust.

The following items fall outside the definition for inclusion and are, therefore, **excluded** from the Council's asset register:

- land and buildings held on short term lease or rented;
- land and buildings maintained or serviced but not owned by the Council;
- assets rented by or loaned to the Council;
- stock items intended for resale;
- stationery and other consumable items;
- boundaries of land owned (e.g. fences, hedges and gates);
- floor or land surfaces and drainage;
- plants and trees;
- assets with a purchase or resale value of less than one hundred pounds (other than items listed as for inclusion on the asset register);
- repairs;
- cash, short term investments and other current assets;
- intangible assets (e.g. trademarks, internet domain names, contingent assets, broadcast rights);
- 'negative' assets (e.g. provisions, borrowings, creditors and contingent liabilities).

Valuation of Assets

Once recorded on the asset register, the value of assets must not change from year to year until disposal. Concepts of depreciation and impairment adjustments are not appropriate for local councils (Governance and Accountability for Local Councils: A Practitioner's Guide (England) 2021 para. 5.148)

Assets must be valued by one of the following means based on available information:

- ideally, apply the purchase price (net of VAT if VAT has been reclaimed);
- otherwise, apply the purchase price (gross of VAT if VAT has not been reclaimed or where the VAT status of the purchase is unclear).

Where it is not possible to trace the purchase price of the asset, the insurance valuation should be applied. As a last resort, a nominal value of one pound may be applied. This should also be used for assets gifted to the Council.

Item	Asset	Location	Acquisition Date	Cost Value
1.	Bus Shelter	Bridge Road	Pre March 2023	£5,750.00
2.	Village Sign	The Staithe	Pre March 2023	£4,000.00
3.	Village Sign	Village Hall	Pre March 2023	£4,000.00
4.	6 x Allotment Gates	Market Road	Pre March 2023	£1,560.00
5.	1 x Bench	Church Lane/ Church Road/ Marsh Lane intersection	03/03/2023	£208.29
6.	1 x Bench	Station Road/A149 Junction	10/02/2023	£208.29
7.	1 x Bench	Post Office	Pre March 2023	£300.00
8.	1 x Bench	Nicholas Way/Station Road Junction	Pre March 2023	£300.00
9.	1 x Bench	Village Hall	Pre March 2023	£300.00
10.	1 x SAM2 Device	Various	Pre March 2023	£1.00
11.	4 x SAM2 poles	Various	Pre March 2023	£550.00
12.	Allotments	Market Road	Pre March 2023	£1.00
13.	Village Hall and Playing Field (Custodian Trustee)	School Road	Pre March 2023	£0.00
14.	Notice Board	Post Office	Pre March 2023	£1.00
15.	5 x Dog Bins	Various*	Pre March 2023	£1.00

***Dog Bins Locations**

- St Nicholas Church (pedestrian gate at the side of the churchyard)
- School Road (by the footpath towards Church Lane, opposite Vicarage Close)
- Dovehouse Lane (by the path to The Thoroughfare)
- A149 junction with Station Road (East side, by the entrance to the yard and the salt bin)
- Bridge Road (Near the Caravan Park, opposite the Causeway)

Local Councils

Quotation Schedule

05/04/2023

Important (Material Circumstances)

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

Your Details

Name of Council:	Potter Heigham Parish Council
Correspondence Address:	116 Ketts Hill Norwich Norfolk NR1 4HE
Business:	Local Council
Schedule produced on:	05/04/2023
The county association of local council you are affiliated to:	Not Declared
Population of Council Area:	Up to 1,000

Period of Insurance

Effective dates	From:	01 June 2023
	To:	31 May 2024
Renewal date:		01 June 2024

Your Insurance Adviser's Details

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

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



Premium Details	
Annual Premium (excluding Terrorism):	£533.11
Insurance Premium Tax:	£63.97
Total Amount Due (excluding Terrorism):	£597.08
Overall Annual Premium:	£533.11
Overall Insurance Premium Tax:	£63.97
Policy Administration Fee:	£25.00
Overall Amount Due:	£622.08

Cover Summary

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

Applicable to all Sections where stated.

Excess

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

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

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

Sub Limits

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

All Limits of Liability apply any one Occurrence.

Limits are inclusive of the Excess unless otherwise stated.

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

Part A - Property Damage and Business Interruption

Section 1 - Property Damage

Property Insured	Declared Value	Sum Insured
Buildings	Not Insured	Not Insured
Contents	£12,500	£15,000
Other Property Insured away from the Premises		
Street Furniture	£30,000	£36,000
Gates and Fences	£12,500	£15,000
Playground Equipment	£50,000	£60,000
CCTV Equipment	Not Insured	£0
War Memorials	£30,000	£36,000
Ground Surfaces	Not Insured	£0
Mowers and Machinery	£5,000	£6,000
Sports Equipment	£10,000	£12,000
Regalia	Not Insured	£0
Terrorism	Not Insured	
Section Excess:		£125
Excess in respect of all Subsidence claims:		£1,000
Excess in respect of all Terrorism claims:		Nil
Territorial Limits:		Great Britain, Northern Ireland, the Channel Islands and the Isle of Man

Property Damage Extensions - Sub-Limits

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

Section 1A - Money

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

Section 2 - Business Interruption

	Cover	Sum Insured
Item 1 - Gross Revenue	Not Insured	
Item 2 - Additional Increased Cost of Working	Not Insured	
Item 3 - Standalone Increased Cost of Working	Not Insured	
Item 4 - Loss of Rent Receivable	Not Insured	
Territorial Limits	Great Britain, Northern Ireland, the Channel Islands and the Isle of Man	

Business Interruption Extensions – Sub-Limits

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

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

Property Damage and Business Interruption Extensions - Sub-Limits

Claims Preparation Expenses:

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

Applicable to claims above £50,000 in value only:

Part B - Liabilities

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

Part C - Additional Covers

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

Continental Scale

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

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

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

Aviva Legal Helpline

The Policy provides automatic free access to the Aviva Legal helpline. This is available 24 hours a day, 365 days a year. To contact the Aviva Legal helpline, please phone 0345 300 1899 and have the Policy Number available on request.

Endorsements

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

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

Additional Endorsements

[3] - Clerk Absence Cover

The following Extension is added to Part A - Section Two - Business Interruption:
The **Insurer** will indemnify the **Insured** against;

1. death of the **Insured's Clerk**, or;
2. total and permanent disablement of the **Insured's Clerk**, which prevents them from attending to their normal occupation,

due to injury caused by accidental and violent means

We will only pay the additional costs and/or expenses necessarily and reasonably incurred solely to prevent limitation of the normal activities undertaken by the **Insured** which but for such additional costs and/or expenses would have taken place

The liability of the Insurer under this extension shall not exceed a maximum of £500 per week, and £5,000 in any one **Period of Insurance**.

[30] - Tree Felling and Lopping Cover

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

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

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

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

[31] - Fly Tipping Cover

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

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

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

[AMENDED] - Amended Policy Introduction

The following applies to your policy:

The Policy Introduction is amended and restated as follows:

Introduction

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

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

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

The following paragraphs remain unaltered:

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

[COVEX] - General Exclusions - Coronavirus

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

3. We will not provide cover for any claim in any way directly or indirectly caused by, resulting from or in connection with any of the following, regardless of any other cause or event contributing concurrently or in any other sequence:
- a. Any Coronavirus (including but not limited to SARS-CoV, SARS-CoV-2 and MERS-CoV) or any disease caused by any Coronavirus (including but not limited to Severe Acute Respiratory Syndrome, COVID-19 and Middle East Respiratory Syndrome); or
 - b. Any mutation or variation of any virus or disease listed under 1 above, or any other disease by any such mutated or varied virus,
- including, without limitation to the scope of the foregoing:
- i. Any measures taken by any governmental, public or other authority or any other person for the prevention, suppression, mitigation, cleaning or removal of any virus or disease referred to in a. or b. above, or
 - ii. Any fear or threat of a. , b. or i. above.

However, this Policy Exclusion does not apply in respect of the following Sections when insured by this policy

- a. Employers' Liability
- b. Public and Products Liability
- c. Fidelity Guarantee
- d. Officials Indemnity
- e. Personal Accident

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

Part C Section 10 Legal Expenses

The Data Protection clause is restated as follows

2. Legal defence

B. Data Protection

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

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

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

4. Data Protection Act

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

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

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

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

Provided that

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

[IL001] - Index Linking

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

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

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

[SKATE] - Skate Park Endorsement

If in relation to any claim you have failed to fulfil any of the following conditions, You will lose

Your right to indemnity payment for that claim.

You must ensure that in connection with skateboard parks

1. all structures including the skating surfaces
 - a. are manufactured and installed to the appropriate standard and maintained in good condition
 - b. are inspected by a competent person at least weekly and
 - i. all defects or risks to health or safety immediately rectified
 - or
 - ii. the structure taken out of use
2. You will erect where necessary suitable signs detailing any information that is necessary for the safe use of the facility and clearly stating any restrictions on its use
3. You will determine where supervision is necessary and ensure that it is provided whenever the facilities are in use.

We will not provide indemnity in respect of Bodily Injury to persons taking part in activities in the Skateboard Park unless caused by defects in the structure

Local Council Awards Scheme (LCAS) Status

The Local Council Awards Scheme has not been attained.

Important Information

Data Protection – Privacy Notice

Personal Information

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

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

Personal information we collect and how we use it

We will use your personal information:

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

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

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

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

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

Credit Searches

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

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

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

Automated decision making

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

information we have collected.

How we share your personal information with others

We may share your personal information:

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

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

Marketing

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

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

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

By email: helpdesk@aviva.co.uk

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

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

How long we keep your personal information for

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

Your rights

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

Contacting us

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

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

Fraud Prevention and Detection

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

- Share information about you with other organisations and public bodies including the Police
- Undertake credit searches and additional fraud searches

- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this to prevent fraud and money laundering.

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

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

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

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

Claims History

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

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

Complaints Procedure

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

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

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

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

Financial Services Compensation Scheme

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

Choice of Law

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

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

Telephone Call Charges and Recording

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

Material Circumstances

IMPORTANT – This policy is a legal contract

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

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

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

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

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

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

Miss Amy Gallant
Potter Heigham Parish Council
Manor House
Church Lane
Filby
GREAT YARMOUTH
Norfolk
NR29 3HW

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-2720404573
Insured	Potter Heigham Parish Council
Business	Parish / Town Council
Period of Insurance	
From	01 st June 2023
To	31 st May 2024
and any other period for which cover has been agreed.	

Renewal Premium	£ 1,120.57
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Premiums are inclusive of Insurance Premium Tax and/or VAT as appropriate.

Schedule Number	112552472
Long Term Agreement:	Not Applicable
Preparation Date	29 th March 2023
Prepared by	Mr Alex Kirby
Policy Form Reference	MLAACF07

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. Village Hall, Address, The Village Hall, School Road, Potter Heigham, Great Yarmouth, NR29 5LW	£657,000.00	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00

For Premises: 1

Insured Perils applicable to Material Damage : 1-13, 15 & 16

Excesses Applicable to Premises 1

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

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

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

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
Bus Shelter	£7,453.04	£100
2 Village signs	£11,924.86	£100
6 Allotment Gates	£2,235.91	£100
5 x Parish Council Seats	£1,863.28	£100
Metal Entrance Gate to VH	£361.80	£100
SAM2	£6,365.40	£100

The excess stated applies to each and every loss.

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

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:

1. 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.

Part E – Public Liability

Limit of Indemnity: £10,000,000

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**.

Part G – Employers Liability

Limit of Indemnity: £10,000,000

Operative Endorsements:

None

Part H – Libel and Slander**Sum Insured**

£250,000

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

None

Part N – Fidelity Guarantee

Persons Guaranteed:
All members and employees

Sum Guaranteed
£25,000

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	£200.00
Cover	Sections 2 and 3 - Accident and Assault Cover

Volunteers

Capital Sum	£50,000.00
Weekly Sum	£200.00
Cover	Sections 2 and 3 - Accident and Assault Cover

Directors/Councillors

Capital Sum	£50,000.00
Weekly Sum	£200.00
Cover	Sections 2 and 3 - Accident and Assault Cover

Operative Endorsement:

1) 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**Section:**

3. Employment Disputes and Compensation Awards	Operative
4. Legal Defence	Operative
5. Property Protection and Bodily Injury	Operative
6. Tax Protection	Operative
7. Contract Disputes	Not operative
8. Statutory Licence Protection	Not operative

Limit of Indemnity: £100,000

Operative Endorsements

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 by calling 0800 917 9531 or emailing Customers.team@uk.zurich.com. Zurich 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.

If you cancel your policy before the start date, you will be entitled to a full refund of premium. If you cancel within 14 days of the start date, you will be entitled to a full refund of premium, providing no claim has been made. After 14 days, if no claim has been made, we may offer a full or partial refund, depending on the time the policy was on risk and the circumstances at the time of the cancellation request. Please note, a cancellation charge of £50 may be applied.

3. Bonus and fee structure

Employees and businesses who carry out work for ZIC 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.

Claims contact information

If you need advice on a claim, it is important that you speak to the appropriate specialist. Claims specialists are available to discuss your cover and advise you on how to make a claim. Their contact details are:

Type of Claim	Claims team	Claims contact details	
Buildings, contents including "All Risks" Items	Property Claims	Tel:	0800 028 0336
Business interruption		Email:	farnboroughpropertyclaims@uk.zurich.com
Money		Address:	Zurich Municipal Property Claims, Zurich Financial Services, PO Box 3303, Interface Business Park, Swindon, SN4 8WF
Works in progress			
Public liability	Liability Claims	Tel:	0800 876 6984
Employers liability		Email:	fnlc@uk.zurich.com (new claims)
Personal assault under Money			zmflc@uk.zurich.com (subsequent correspondence)
Personal accident		Address:	Zurich Municipal Casualty Claims, Zurich House, 1 Gladiator Way, Farnborough, Hampshire, GU14 6GB (DX 140850, Farnborough 4)
Financial and administrative liability			
Professional negligence			
Hirers liability			
Fidelity guarantee			
Libel and slander			
Engineering insurance			
Engineering – Deterioration of stock			
Business travel			
Motor	Motor Claims	Tel:	0800 916 8872 (new motor claims) 0800 232 1913 (customer damage)
		Email:	zmmotorclaimsoffice@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 (Switchboard)

General claims procedure

This is a description of the general claims procedure you will need to follow:

1. Contact the relevant claims office, to notify the claim
2. If necessary, a claim form will be sent out to you for completion, or you will be asked to send details in writing
3. In the event of uncertainty, please call the relevant office for guidance.
4. Out of hours/Emergency Property losses - please contact 0800 028 0336
5. Track open claims on-line at: <https://www.zurich.co.uk/municipal/existing-customers>

DAS Head and Registered Office:

DAS Legal Expenses Insurance Company Limited | DAS House | Quay Side | Temple Back | Bristol | BS1 6NH
Registered in England and Wales | Company Number 103274 Website: www.das.co.uk
DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority
and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority.

DAS Law Limited Head and Registered Office:

DAS Law Limited | North Quay | Temple Back | Bristol | BS1 6FL
Registered in England and Wales | Company Number 5417859 Website: www.daslaw.co.uk
DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority (registered number 423113).

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Dear Amy,

I hope you found the support we offered to you this year helpful.

This is the time of year when we renew our subscriptions and here is your membership rate for your Council.

Potter Heigham Parish Council - £269.33

Your invoice for renewal will follow after 1st April. Norfolk Parishes websites and services will be invoiced separately.

At a local level this will provide you with:

- Up to date advice and guidance on the smooth running of Councils
- CILCA training with the only accredited training in Norfolk *
- Customised training for Councils
- Associates who offer specialist advice in HR, Legal, VAT, Burial, Accounts, Data-Protection, Community Engagement, and Compliance
- Internal Audit service *
- Locum Service *
- Wages processing *
- Website hosting and troubleshooting (Norfolk Parishes) *
- Topical webinars
- Model templates and policies
- Advertising job vacancies
- Recruitment Service *
- Signposting to help in a crisis
- Community well-being and climate change resources

**** = Optional extra services at additional cost, discounted for members.***

Only through Norfolk ALC will your membership include the following invaluable support from National ALC:

- Engaging with and lobbying the UK government and parliament on matters of community interest
- Ensuring councils are aware of upcoming legislation
- Identifying and sharing good practice
- Improving the capacity and capabilities of local councils
- Providing high quality advice and guidance at a national level
- In house legal advice
- Communication expertise to help you get your message out
- Advice to reduce bullying within and increase civility and respect towards all councils
- Publications which inform best practice

We are proud of what Norfolk ALC offers and look forward to supporting you in the future.

Norfolk ALC Board of Directors



Dear Amy,

Thank you for using the Norfolk Parishes website service this past year.

From mid December 2022 we implemented some updates to the websites to give a more modern look and feel and to much improve access via mobile phones and tablets. Plus the platform is now fully compliant with the WCAG 2.1 AA accessibility regulations that all local councils must comply with. Further updates are planned for 2023 to bring you the latest WordPress features.

Free support is included with the service via email/phone and 1:1 online training is available for new users. Documentation and YouTube instructional videos are also provided.

This service is managed directly by us which means we can also provide password resets and add additional users to your site if required. It also means you always contact us directly regarding the service and not a call centre.

As it's centrally managed we also add popups to all of your sites for free for Operation London Bridge type events when an important member of the royal family dies, this is a service that other providers choose to charge for.

Our service has remained at a very low rate of £35 per year for several years now. Unfortunately with inflationary costs and additional investment into the platform we have had to reluctantly increase this fee going forward.

This service runs yearly from April to April and your renewal rate for 2023/2024 is:

Potter Heigham Parish Council - £70

Your invoice for renewal will follow after 1st April.

Please read on for exciting news on our new Fully Managed Content Service.

Fully Managed Content Service

New for 2023 is our Fully Managed Content Service. This is an optional extra service where we take over the day to day running of your council's website. During 2022 we setup a pilot scheme with a very small number of councils and it was a great success. We have 7 councils using the service at present and we are now opening it up to everyone.

The managed service means we do all your website work for you, uploading agendas/minutes/news etc. You'd simply email us the documents/changes with basic instructions of what is required and we'll take care of the rest. This frees up your valuable time to focus on other work.

Norfolk Parishes Managed Content service - £140 per year *

The managed content service is **additional** to the standard fee so you'd spend £210 per year in total for a fully managed website.

* = Pricing is based on an average Parish Council website, complex sites involving many pages or used for other local purposes may not be eligible.

Our managed content service used by your council:

- Updates, manages and posts all content to your website for you
- Saves time and enables your clerk to focus on clerking
- Reduces stress by removing website management from clerks

If you wish to sign up please email it@norfolkalc.gov.uk

What if our council doesn't renew our Norfolk ALC Membership for 23/24?

Norfolk Parishes websites are offered at reduced rates for members. If you are no longer a member your website charge will incur a 50% increase thus would increase to **£105 per year**. Alternatively, if you wish to move to another provider you can continue running your site for £10 per month on a monthly basis upon our agreement.

We are proud of the improvements made to the Norfolk Parishes sites this year and Norfolk ALC looks forward to further improvements.

Kevin Bacon - IT Officer - Norfolk ALC

Potter Heigham Parish Council Quarterly Bank Reconciliation (Q4) Financial Year Ending 31 March 2023

Unity Trust Account Ending ...7717

Statement End Balance 31 March 2023	£ 2,465.09
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Less: Unpresented Payments	
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Sub total	£ -
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Net balance 31 March 2023	£ 2,465.09
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Cashbook

Opening Balance 1 April 2022	£ 8,523.18
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Add: Receipts	£ 26,718.80
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Less: Payments	£ 32,776.89
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Closing Balance 31 March 2023	£ 2,465.09
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-£ 0.00

Unity Trust Account Ending ...7720

Statement End Balance 31 March 2023	£ 11,013.28
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Less: Unpresented Payments	£ -
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Net balance 31 March 2023	£ 11,013.28
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Cashbook

Opening Balance 1 April 2022	£ 9,817.36
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Add: Receipts	£ 2,288.75
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Less: Payments	£ 1,092.83
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Closing Balance 31 March 2023	£ 11,013.28
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£ -

Cambridge & Counties Account Ending ...2217

Statement End Balance 31 March 2023	£ 12,858.52
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Less: Unpresented Payments	£ -
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Net balances 31 March 2023	£ 12,858.52
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Cashbook

Opening Balance 1st April 2022	£ 12,731.21
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Add: Receipts	£ 127.31
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Less: Payments	£ -
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Closing Balance 31 March 2023	£ 12,858.52
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£ -

Potter Heigham Parish Council Quarterly Budget Report (Q4)

Financial Year Ending 31 March 2023

The following report provides an explanation of variances between the Budget and approved payments between 01/04/2022 to 31/03/2023. Budget variances presented in brackets indicate where the expenditure is *more* than the budgeted amount and the income is *less* than the budgeted amount.

Expenditure	Budget	Actual	Variance	Ref.
Parish Clerk	£ 4,520.00	£ 6,472.90	£ (1,952.90)	a.
PAYE / NI	£ 1,130.00	£ 512.76	£ 617.24	
Administration	£ 100.00	£ -	£ 100.00	
Mileage [& Expenses]	£ 120.00	£ -	£ 120.00	
Working From Home Expenses	£ 60.00	£ 40.00	£ 20.00	
Training	£ 300.00	£ 504.00	£ (204.00)	b.
Subscriptions	£ 450.00	£ 311.08	£ 138.92	
Websites	£ 400.00	£ -	£ 400.00	
Audit	£ 60.00	£ 170.00	£ (110.00)	c.
Insurance	£ 1,130.00	£ 873.94	£ 256.06	
Playing Field Grass			£ -	
Church Grass Cutting	£ 1,700.00	£ 1,700.00	£ -	
Repairs and Replacements	£ 500.00	£ 416.58	£ 83.42	
Recycling	£ 150.00	£ 237.60	£ (87.60)	
Village Hall Donation	£ 4,500.00	£ 4,500.00	£ -	
Dog Bins	£ 850.00	£ 865.80	£ (15.80)	
Election Fees			£ -	
SAM2	£ 200.00	£ -	£ 200.00	
Chairman's Allowance	£ 300.00	£ -	£ 300.00	
Staithe			£ -	
S137	£ 300.00	£ -	£ 300.00	
Miscellaneous	£ 100.00	£ 15,679.22	£ (15,579.22)	d.
Contingency	£ 94.00	£ -	£ 94.00	
VAT		£ 1,585.84	N/A	
EXPENDITURE	£ 16,964.00	£ 33,869.72	£ (16,905.72)	

Income	Budget	Actual	Variance	Ref.
Precept	£ 15,000.00	£ 15,000.00	£ -	
Shortfall Grant	£ -	£ -	£ -	
Other	£ -	£ 13,212.36	£ 13,212.36	e.
Website Advertising	£ 300.00	£ -	£ (300.00)	
Recycling Credit	£ 700.00	£ 170.35	£ (529.65)	
Interest	£ 220.00	£ 127.31	£ (92.69)	
Village Hall Insurance Recharge	£ 850.00	£ -	£ (850.00)	
VAT Reclaimed		£ 624.84	N/A	
INCOME	£ 17,070.00	£ 29,134.86	£ 11,440.02	

Total Variance	Income	Expenditure	Variance
Actual Income minus actual expenditure	£ 29,134.86	£ 33,869.72	-£ 4,734.86

Explanation of Variance

Ref. Commentary

- a. Allocated budget is less than the current salary for the role.
- b. Whole Council Training.
- c. Council appointed a new Internal Auditor at an increased fee.
- d. Jubilee expenditure, Barclays complaint compensation, Village Hall essential repairs, inclusive swing, laptop and microsoft office, methodist church donation, allotment expenses including land rent, water, bank charges, hedge cutting.
- e. Norfolk Community Foundation Grant, insurance reclaim, donation for swing, Barclays complaint compensation, allotment income

Breakdown of Miscellaneous Payments & Receipts

At the January 2023 meeting of the Parish Council, a breakdown of Miscellaneous payments and receipts was agreed to be presented for Q4. The following report lists approved payments in 2022/23 for which there was no corresponding budget line.

PAYMENTS

Meeting Date	Supplier	Description	Net
13/4/2022	NCC	Ludham Estate Rent	£450.00
13/4/2022	Milligen McLeod Contracting Ltd.	Hedge Cutting	£46.50
8/6/2022	Impact Souvernirs Ltd.	300 Fridge Magnets (Jubilee)	£249.95
21/6/2022	Anglian Water	Allotments	£30.29
13/7/2022	Sheridan Turner	Queens Jubilee Reimbursement	£577.17
13/7/2022	A Gallant	Laptop, Office 2021 & Stamps	£362.87
13/7/2022	St Johns Ambulance	Queens Jubilee	£96.00
13/7/2022	Potter Heigham Methodist Church	Donation for venue hire	£100.00
8/6/2022	Sheridan Turner	Barclays Compensation	£50.00
21/9/2022	Anglian Water	Allotments	£115.56
12/10/2022	Stan Chapman	Notice Board	£29.88
9/11/2022	NCC	Ludham Estate Rent	£450.00
12/10/2022	HAGS	Swing (including installation)	£844.00
11/1/2023	Unity Trust Bank	Service Charge	£7.83
11/1/2023	Anglian Water	Allotments	£14.36
11/1/2023	Unity Trust Bank	Service Charge	£7.83
8/3/2023	ICO	Annual Fee	£35.00
12/4/2023	Anglian Water	Allotments	£15.87
12/4/2023	NCC	Ludham Estate Rent	£450.00
12/4/2023	Unity Trust Bank	Service Charge	£18.00
12/4/2023	Unity Trust Bank	Service Charge	£18.00
12/4/2023	Sheridan Turner	Community Hotspot Expenses	£407.11
12/4/2023	VHMC	Community Hotspot Hall Hire	£648.00
Total			£5,024.22

RECEIPTS

Meeting Date	Supplier	Description	Net
8/6/2022	Barclays	Complaint Compensation	£50.00
14/12/2022	Norfolk Community Foundation	Community Hot-Spot Grant	£2,000.00
14/12/2022	Potter Heigham Trust	Inclusive Swing Donation	£659.00
14/12/2022	Village Hall	Inclusive Swing Donation	£185.00
14/12/2022	Anonymous	Staithe Donation	£150.00
8/2/2023	Anonymous	Bench Donation	£230.00
Various	Various	Allotment Rent	£2,288.75
Total			£5,562.75

Village Hall Electrical Fire

In addition to the payments and receipts listed above, the following payments and receipts relate specifically to the Electrical Fire at the Village Hall as requested at the February 2023 meeting of the Parish Council.

PAYMENTS

Meeting Date	Supplier	Description	Net
13/07/2023	D.P. Witheridge Electrical	Village Hall Electrics	£2,410.00
13/07/2023	Ace Fire	Village Hall Fire Safety	£322.50
13/07/2023	Retro Industrial Services	Village Hall Cleaning	£1,810.00
27/7/2022	Sheridan Turner	Norris & Fisher Re-imbursement	£100.00
09/11/2023	D.P. Witheridge Electrical	Village Hall Electrics	£2,527.50
12/10/2023	R Grady Builders	Village Hall Decoration	£3,485.00
Total			£10,655.00

RECEIPTS

Meeting Date	Supplier	Description	Net
11/01/2023	Zurich	Insurance Settlement	£7,484.61
	VHMC	Reimbursement for Ace Fire	£165.00
Total			£7,649.61



North Norfolk District Council
Holt Road, Cromer, Norfolk, NR27 9EN
Tel: 01263 513 811
www.north-norfolk.gov.uk
E-mail planning@north-norfolk.gov.uk

NNDC Ref: PF/23/0465
Date: 6th March 2023

Contact: Matthew Attewell

Amy Gallant
116 Ketts Hill
Norwich
NR1 4HE

Planning Consultation
Potter Heigham

Proposal: Creation of new vehicular access

Location: Kingfisher Corner, 27 Church Road, Potter Heigham, Great Yarmouth, NR29 5LH

Dear Sir/Madam,

We have received the above application, details of which may be viewed on our website

<https://idoxpa.north-norfolk.gov.uk/online-applications/applicationDetails.do?activeTab=summary&keyVal=RQU3Z9LN03D01>

If your Council would like to offer comments on the application, please do so by 27/03/2023 via our website or by emailing planning.consultation@north-norfolk.gov.uk

It would be useful if you would indicate whether your Council

1. Supports the application;
2. Has no objection or comment;
3. Objects to the application;

Giving reasons where appropriate.

If we do not receive a response within this time we will assume that you do not wish to comment.

Kind regards

Matthew Attewell (Planning Assistant (Householder))
matthew.attewell@north-norfolk.gov.uk



North Norfolk District Council
Holt Road, Cromer, Norfolk, NR27 9EN
Tel: 01263 513 811
www.north-norfolk.gov.uk
E-mail planning@north-norfolk.gov.uk

NNDC Ref: PF/23/0694
Date: 30th March 2023

Contact: Matthew Attewell

Amy Gallant
116 Ketts Hill
Norwich
NR1 4HE

Planning Consultation
Potter Heigham

Proposal: Erection of two-storey side extension and single-storey rear extension.

Location: 1 Reynolds Lane, Potter Heigham, Great Yarmouth, Norfolk, NR29 5LY

Dear Sir/Madam,

We have received the above application, details of which may be viewed on our website

<https://idoxpa.north-norfolk.gov.uk/online-applications/applicationDetails.do?activeTab=summary&keyVal=RS0X82LN04T00>

If your Council would like to offer comments on the application, please do so by 20/04/2023 via our website or by emailing planning.consultation@north-norfolk.gov.uk

It would be useful if you would indicate whether your Council

1. Supports the application;
2. Has no objection or comment;
3. Objects to the application;

Giving reasons where appropriate.

If we do not receive a response within this time we will assume that you do not wish to comment.

Kind regards

Matthew Attewell (Planning Assistant (Householder))
matthew.attewell@north-norfolk.gov.uk

POTTER HEIGHAM PARISH COUNCIL

116 Ketts Hill, Norwich, Norfolk, NR1 4HE

Tel: 07377653369 Email: potterheighamparishcouncil@gmail.com

Paper	PHPC14: Survey
Meeting	Potter Heigham Parish Council
Date	12 April 2023
Author	Parish Clerk
Summary	
The Working Group for Road Safety propose the following 3 questions for the survey: 1. Should the bridge and staithe be completely pedestrianised, with the bridge being closed to all motor vehicles? 2. Should the bridge be re-opened with more stringent weight restrictions, ie, 3.5 tons (with regular enforcement to prevent 15-ton buses and HGVs/trucks crossing), and with the traffic lights incorporating a pedestrian crossing within the sequence? 3. Should the bridge be re-opened with no changes?	
Recommendation	
Council is asked to consider the proposed questions and make recommendations for amendment and/or approval for distribution.	