



LEDBURY TOWN COUNCIL

TOWN COUNCIL OFFICES, CHURCH STREET, LEDBURY

HEREFORDSHIRE HR8 1DH. Tel. (01531) 632306

Email: clerk@ledburytowncouncil.gov.uk

Website: www.ledburytowncouncil.gov.uk

6 December 2024

Dear Councillor

You are summoned to attend a meeting of **LEDBURY TOWN COUNCIL** to be held on **Thursday, 12 December 2024 at 7.00 pm** in the **Town Council Offices, Church Lane, Ledbury** for the purpose of transacting the business shown in the agenda below.

Yours faithfully

Angela Price PSLCC, AICCM, MIWFM
Town Clerk

FILMING AND RECORDING OF COUNCIL MEETINGS

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A G E N D A

1. **Apologies**
2. **Declarations of Interests**

To receive any declarations of interest and written requests for dispensations.

Members are invited to declare disclosable pecuniary interests and other interests in items on the agenda as required by the Ledbury Town Council Code of Conduct for Members and by the Localism Act 2011.

(Note: Members seeking advice on this item are asked to contact the Monitoring officer at least 72 hours prior to the meeting)

3. **To note the Nolan Principles**
<https://www.gov.uk/government/publications/the-7-principles-of-public-life/the-7-principles-of-public-life—2>
4. **To approve and sign as a correct record the minutes of a meeting of Council held on 28 November 2024** (Pages 2507 - 2516)
5. **To receive and note the action sheet** (Pages 2517 - 2520)
6. **Mayors Communications**
7. **To consider questions/comments from members of the public in accordance with the provisions of Standing Orders 3(e) and 3(f)**

“Members of the public may make representations, answer questions and give evidence at a meeting which they are entitled to attend in respect of the business on the agenda. The period of time designated for public participation at a meeting shall not exceed 15 minutes unless directed by the Chairman of the meeting”
8. **To receive motions presented by Councillors in accordance with Standing Order 9**

FINANCE

9. **To approve Invoices for payment - December** (Pages 2521 - 2524)
10. **To confirm verification of bank statements and reconciliations for August, September and October**
11. **To receive and note Month 9 financial reports**
 - i. **Receipts and Payments – 1 -31 October 2024**
 - ii. **Balance sheet and Trial Balance – month 9**
 - iii. **Budget Monitoring Reports 1 April - 31 October 2024**
(Pages 2525 – 2559)
12. **Annual Insurance Renewal** (Pages 2561 - 2626)
 - i. **2024 Renewal Summary**
 - ii. **Clear Council Policy Schedule – contents**
 - iii. **Ecclesiastical Policy Schedule – Buildings**
 - iv. **Clear Council Cyber cover breakdown**
13. **Grant feedback report from Citizen’s Advice and request for six monthly payment** (Pages 2627 - 2631)

PLANNING, ECONOMY & TOURISM

14. To consider Planning Consultations (Pages 2633 - 2634)
15. To receive and note planning decisions (Pages 2635 - 2638)
16. To receive and note the end of year visitor numbers for the Painted Room (Page 2639)
17. To consider and approve draft Terms and Conditions in respect of hiring of St Katherine's Square (Pages 2641 – 2644)
18. To consider an application for Grant of Premises Licence – The Cheese Pantry, Ground Floor, 7 The Homend Mews, The Homend, Ledbury, HR8 1BN (Page 2645)
19. Procurement of Design, Copy Right and Printing of Town Map and Guide (Pages 2647 - 2651)

ENVIRONMENT AND LEISURE

20. Geophysical Survey Report of Ledbury Cemetery (Pages 2653 - 2654)
21. To receive and note the minutes of a meeting of the Events Working Party held on 15 November 2024 and to give consideration to any recommendations therein (Pages 2655 – 2659)

RESOURCES

22. To receive and note the Minutes of a meeting of the Resources Committee held on 21 November 2024 and to give consideration to any recommendations therein (Pages 2661 - 2664)

GENERAL

23. Outside Bodies (Pages 2665 – 2668)
24. Date of next meeting

To note that the next meeting of Council is scheduled for 9 January 2024 in the Council Offices
25. Exclusion of Press and Public

In accordance with Section 1(2) of the Public Bodies Admission to Meetings) Act 1960, in view of the confidential nature of the business about to be transacted, it is advisable in the public interest that the press and public are excluded from the remainder of the meeting.

- 26. **Possible purchase of e-cargo vehicle** (Pages 2669 - 2688)
- 27. **Health & Safety support provision** (Page 2689)
- 28. **Recommendation from Resources Committee held on 5 December 2024**
(Pages 2690 - 2691)

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**MINTUES OF A MEETING OF FULL COUNCIL
HELD ON 28 NOVEMBER 2024**

PRESENT: Councillors Chowns, Harvey, Hughes, and Kettle

ALSO PRESENT: Angela Price – Town Clerk
Helen l'Anson – Local Trader
Johanna Barclay – Handley Organics
Livvy Leaf - Ledbury Leaf
Bella Johnson – Ledbury Cycle Forum

C520. APOLOGIES FOR ABSENCE

Apologies for absence were received from Councillors Bradford, Morris, Newsham and Sinclair. Councillor Howells' apologies were received as per his request for 6 months dispensation.

C521. DECLARATIONS OF INTEREST

Councillor Harvey declared a non-pecuniary interest in respect of agenda items 9 and 14, in relation to Bye Street Toilets, due to being a Director/Trustee of Love Ledbury.

C522. NOLAN PRINCIPLES

RESOLVED:

That the Nolan Principles be received and noted.

**C523. TO APPROVE AND SIGN AS A CORRECT RECORD THE MINUTES
OF A MEETING OF COUNCIL HELD ON 14 NOVEMBER 2024**

RESOLVED:

That the minutes of the meeting of Council held on 14 November 2024 be approved and signed as a correct record, subject to the following amendments:

- Minute no. C487 last paragraph be amended to read:
“..... (Tree Officer report)”
- Minute no. C499(2) should read:
“...write to Hereford City Council”

C524. TO REVIEW THE ACTION SHEET

RESOLVED:

That the action sheet be received and noted.

C525. MAYOR'S COMMUNICATIONS

The Mayor advised that he attended a number of Christmas events.

The Mayor provided details of upcoming events as follows:

- Mayor's Coffee Morning – Wednesday, 4 December 2024 at 10.30 am at Town Council Offices
- Town Carol Service – Sunday, 8 December 2024 at 6.00 pm in St Michael & All Angels Church
- Christmas Candle Lighting – 15 December 2024 10.00 am – 3.00 pm at Cemetery Chapel, New Street

RESOLVED:

That the Mayor's communications be received and noted.

C526. TO CONSIDER QUESTIONS/COMMENTS FROM MEMBERS OF THE PUBLIC IN ACCORDANCE WITH THE PROVISIONS OF STANDING ORDERS 3(e) and 3(f)

Traders present noted that it was the feeling of many traders in the town that 2024 Hills Ford Rally had affected trade when they were in town in September 2024 for the Ceremonial Rally

Mrs l'Anson asked:

"Will Ledbury Town Council publicly commit to consulting and interacting with Ledbury Traders over policies and decisions that affect the centre of our beautiful town.

Mrs Johnson read out a letter that had been provided to Members which advised of issues around aggressive driving around the lanes around Ledbury and Colwall before and after the Rally. She also stated that the road closures had caused problems with people attending h-Art events in the area and that traders and a home carer had been impacted by the road closures.

Ms Barclay expressed concern at the impact that bringing the road closure forward this year had had on town business. She pointed out that there were already a number of events during the year which involved closure of the High Street that impacted on local businesses and transport providers and said that traders feel that events are being put ahead of them and their businesses.

Ms Leaf added that consultation with the traders needs to be undertaken to help find a way that such events can work for all.

Speakers suggested that the rally could start later, which would mean a later road closure or that the ceremonial start be moved out of town maybe to the Rugby Club or somewhere similar or held on a Sunday when there are less traders are open.

Councillor Chowns clarified that Ledbury Town Council is not the promoter of this event, and nor do they have input in the seeking of the road closures for the event.

Councillor Harvey noted the concerns raised, advised that as far as she was aware permission has not yet been granted for the 2025 event and gave assurance that she would take the concerns raised to the County Council.

The Mayor thanked the members of the public for attending the meeting and advised that their comments would be taken into account when considering agenda item 23.

The members of the public left the meeting at 19:38.

C527. TO RECEIVE MOTIONS PRESENTED BY COUNCILLORS IN ACCORDANCE WITH STANDING ORDER 9

None received.

C528. TO APPROVE INVOICES FOR PAYMENT - NOVEMBER FINAL

Councillor Harvey left the room at 19:48 due to having declared an interest in the Bye Street Toilets.

RESOLVED:

- 1. That the invoices for payment for November (Final) be approved for payment in the sum of £9,684.09 (Plus VAT), noting that the payment to Councillor Hughes should have been recorded as £32.30 and not £63.94 and that the amount due to be paid to Jane Mee should have been £90.30.**
- 2. That a checklist detailing the process of dealing with invoices through to the payment process be drafted and submitted to the next meeting of Council.**
- 3. That Members give consideration to creating an Earmarked Reserve for the replacement of Council vehicles during the 2025/26 budget setting process.**

- 4. That the budget for Wreaths be increased within future budgets to allow for the purchase of two wreaths annually.**
- 5. That funds be transferred from EMR Listed Buildings to 202/4170 in the sum of £1,000.**
- 6. That it be noted that a virement from 225/440 in the sum of £1,000 was agreed at the meeting of Council held on 14 November 2024, and that this will show in the budget following month 7 closedown.**
- 7. That a transfer of £500 from the General Reserve to the 2024/25 budget via earmarked reserves in respect of anticipated expenditure in relation to the 6-month trial period whereby Ledbury Town Council are managing the Bye Street toilets be approved.**
- 8. That a budget of £1,000 be included in the 2025/26 budget for Bye Street toilet expenditure in anticipation of the management of the toilets being taken over by Ledbury Town Council on a permanent basis.**

Councillor Harvey returned to the room at 19:51.

- 9. That the Clerk provide a breakdown of the income from the Market Electricity to the next meeting and that consideration be given to increasing the cost to traders for the use of electricity in the 2025/26 budget setting process.**
- 10. That the market electricity supply meter be read before and after each market for the remainder of this calendar year in order to gauge the power consumption against what is being charged.**

C529. TO CONFIRM VERIFICATION OF BANK STATEMENTS AND RECONCILIATIONS FOR AUGUST AND SEPTEMBER

RESOLVED:

That this item be deferred to the next meeting.

C530. INTERNAL AUDIT INTERIM REPORT

Members were provided with the Internal Auditors Interim Report, including observations and suggested responses provided by the Clerk.

Members noted the recommended responses provided by the Clerk and made the following observations:

B1/C1. That a post meeting check-list be drafted in respect of the handling of decisions from meetings and presented to a future meeting of council for consideration and assurance.

B2. It was noted that the reference to 7.1 could not be identified within the Councils Financial Regulations as stated by the Internal Auditor. Members were satisfied that the current process is appropriate and that the section within the Financial Regulations in respect of salaries sufficiently covered this issue and that there is no requirement for Councillors to be involved in this process. Concerns regarding the accurate posting of payments should be addressed via the check-list/process that has already been requested for the finance clerk to draft.

D1/2. That these will be considered as part of the budget setting process and end of year financial review.

E1. This is already being considered.

L1. No evidence of this could be found within the ICO Model Publication Scheme that payments of over £100 should be published on the Council's website. However, it was noted that all payments are provided on the invoices for payments lists provided to council agendas, and therefore to avoid additional work for staff members, this document be uploaded to the finance page of the website going forward.

M1. That this be noted for recording at future meetings.

RESOLVED:

1. That the Internal Auditor's Interim Report and be received and noted.
2. That the suggested responses provided by the Clerk be approved, subject to the above amendments and forwarded to the Internal Auditor.

C531. TO CONSIDER GRANT APPLICATIONS

RESOLVED:

That Ledbury Civic Society be awarded £1,000 for funding towards an illustrated guide to Ledbury's Principle buildings and that this expenditure be taken from budget line 104/704 Tourism/Town Plan Projects, subject to the following caveats:

- That the Painted Room and Town Council buildings be included in the guide
- That the Guide be printed on recycled paper

- That an electronic version be provided or inclusion on the Visit Herefordshire website.

C532. SUGGESTED ROAD MAP IN RESPECT OF REPLACEMENT IT EQUIPMENT

Members were advised that some of the IT equipment in the office will be due for replacement in 2025/26 and were provided with a suggested road map for replacement from their IT providers.

RESOLVED:

1. That officers use the roadmap provided to inform a report outlining the council's future IT requirements looking ahead at least 4 years, and that this be submitted to the ICT Task and Finish group for consideration.
2. That provision of funds for the replacement of IT equipment be placed in the 2025/26 budget.

C533. BYE STREET TOILETS EXPENDITURE

RESOLVED:

To note that this item was dealt with under minute number C528.

C534. TO CONSIDER PLANING CONSULTATIONS

RESOLVED:

1. Application No. 242550 – Refurbishment works to an existing Gregg's shop including retaining existing shopfront and overhaul redecorating timber doors and frames. New internal wall, floor and ceiling finishes. New studwork partition walls, plumbing electrical installations. New removable and mobile equipment such as display counters, fridges, freezers. No structural alterations – 2 High Street, Ledbury, Herefordshire, HR8 1DS – No objection
2. Application No. 242661 – Proposed demolition of existing rear conservatory and construction of rear single storey extension – 4 Hereford Road, Ledbury, Herefordshire, HR8 2LQ – No objection
3. Application No. 242714 – Proposed two storey side extension – 19 The Langlands, Ledbury, Herefordshire, HR8 1BB – No objection

C535. TO CONSIDER DETAILS OF PROPOSED BASE STATION UPGRADE AT EXISTING MAST, WALLSHILL FARM, HEREFORD ROAD, LEDBURY. HEREFORDSHIRE, HR8 2PR

RESOLVED:

That the details of the proposed Base Station upgrade be received and noted.

C536. LEDBURY WAR MEMORIAL – FUTURE MAINTENANCE

Members were provided with a response received from the War Memorial Trust Conservation in respect of maintenance and cleaning of War Memorials, following a request from a Councillor to consider “Wet and Forget” on the Ledbury War Memorial.

RESOLVED:

- 1. That the advice received from the War Memorial Trust Conservation be taken onboard and that the cleaning of the War Memorial cease with immediate effect in line with that advice and that the council’s professional heritage asset advisers be notified.**
- 2. That the Clerk and Mayor prepare a press release advising why the Council have taken this decision.**

C537. MARKET HOUSE – CORRESPONDENCE RECEIVED FROM IAN STAINBURN

Mr Stainburn had written to the Council extending an invitation for them to join him for a guided tour of the Market House and sharing of information in respect of the history of works to the Market House.

RESOLVED:

That Mr Stainburn’s offer for Members to join him for a tour of the Market House and sharing of information in respect of the history of the works to the Market House be accepted.

C538. CEMETERY

RESOLVED:

- 1. That authority be given for the signing of the Deeds of Exclusive Right of Burial nos. 782-791 in accordance with Standing Order 23(a).**

2. That authority be given for the signing of the Transfer of Deed of Exclusive Rights of Burial no. 1001185 in accordance with Standing Order 23(a).

C539. REPLACEMENT TYRE SWING

RESOLVED:

That the Community Engagement Officer be asked to engage with members of the POV Group to consider the various options available to replace the current cantilever swing and provide a report on their top three choices from the options available, with associated costs, to a future meeting of Council for consideration.

C540. TO RECEIVE THE MINUTES OF A MEETING OF THE RESOURCES COMMITTEE HELD ON 7 NOVEMBER 2024 AND TO GIVE CONSIDERATION TO ANY RECOMMENDATIONS THEREIN

RESOLVED:

1. That it be noted that the recommendation at Minute no. R101 was dealt with at the Council meeting held on 14 November 2024.
2. That the minutes of the meeting of the Resources Committee held on 7 November 2024 be received and noted.

C541. TO APPROVE POLICIES

RESOLVED:

1. That the Draft Bullying, Harassment and Victimisation Policy be approved, subject to the following amendments:
 - That any reference to “Personnel Committee” be replaced with “Resources Committee.”
2. That the Draft amended CCTV Policy be approved subject to the following amendments:
 - 10.4.1 – be amended to read “A person whose image ...”
 - That reference be made to the role of Data Protection Officer (DPO) as being the Clerk
3. That a diagram detailing the surveillance span and resolution of the cameras be produced and placed on record and be made available to councillors upon request to the Clerk.

C542. HILLS FORD RALLY

Members considered the concerns raised by the members of the public earlier in the meeting; at the same time they did recognise that there were likely to be many members of the public who welcome the rally and the ceremonial start being held in Ledbury.

RESOLVED:

That a response be provided to Councillor Durkin advising of the concerns raised about potentially changing the start time and not clashing with other county events and request that the rally doesn't coincide with these or other local events.

C543. OUTSIDE BODIES

RESOLVED:

- 1. That the minutes of a meeting of the Ledbury Stromstad Twinning Association be received and noted.**
- 3. That consideration be given in relation to the events timetable and for the events plan to consider whether there is anything further the Council can do to promote and improve Strömstad links.**

C544. DATE OF NEXT MEETING

RESOLVED:

To note that the date of the next meeting is scheduled for 12 December 2024.

C545. SUSPENSION OF STANDING ORDER 3(X)

RESOLVED:

That Standing Order 3(x) be extended to enable the completion of business, but not to exceed beyond 30 minutes.

C546. EXCLUSION OF PRESS AND PUBLIC

RESOLVED:

That in accordance with section 1(2) of the Public Bodies (Admission to Meetings) Act 1960, in view of the confidential nature of the business about to be transacted, it is advisable in the public interest that the press and public are excluded from the remainder of the meeting.

C547. RENEWAL PROPOSAL IN RESPECT OF HEALTH AND SAFETY SUPPORT

RESOLVED:

1. That the Clerk Contact the Council's current Health & Safety support provider and request a one-year extension at the current cost, to enable a tender process, in line with the Council's Financial Regulations, to be undertaken.
3. That a review of all current contract end dates be undertaken.

The meeting ended at 9.04 pm.

Signed Date
(The Mayor)

FULL COUNCIL
28.10.2024

Minute No.	Action	To be Actioned by	Date Actioned	Comments	Status
FULL COUNCIL 19 September 2024					
C362(2)	On receipt of the lights they be PAT tested	TC	TBC	HMS advised that as the lights are less than a year old they do not require PAT testing - have requested this in writing.	Completed
C414.2	That on completion of draft terms of reference by Cllr Chowns a meeting be arranged with the Members of the Climate Change Working Party to clarify what the Council expect from the Working Party.	TC	TBC following above meeting	CCWP members to be invited to a meeting to consider amended Terms of Reference when drafted	In progress
C436.2	That officers investigate "lighter options" for the works to the driveways at the cemetery.	DTC		DTC to consider alternative options - list of contractors prepared consideration of new specification for works to be prepared - due to damage on the roadway by heavy vehicles arrangements have been made to have some areas topped up with gravel as an interim measure	Topping up to be carried out in December 2024
FULL COUNCIL 17 October 2024					
C461.2	That the possibility of sponsorship for the above purchase be explored	TC		Letter drafted for Mayor to sign - letter to be printed and signed by Mayor	In progress

FULL COUNCIL 31 October 2024						
C477	That the draft terms and conditions re St Katherine's be revisited and deferred to a future meeting	TC				In progress
C479	That the CEO liaise with the Histories Festival organisers and provide a short report for a future meeting of council	CEO				In progress
FULL COUNCIL 14 November 2024						
C499(2)	Letter to be sent to City Council asking them to reconsider their decision to withdraw funding for the provision of CCTV coverage for the city	TC/TM				In progress
C509(2)	That consideration of potential budget implications be considered at the 25/26 budget setting process in respect of actions required from ROSPA reports	TC/FP&GPC	Jan-25		To be costed ahead of final budget	In progress
C518(2)	That further information be provided to a future meeting of council to inform Members on how much should be placed on deposit	TC/JH/EH	Future meeting of council		Meeting to be arranged with Cllrs Newsham and Harvey	In progress
C518(3)	That the Clerk and Cllrs Harvey and Newsham review the current market for a suitable high interest, short term deposit account	TC/JH/EH	Future meeting of council		meeting to be arranged with Cllrs Newsham and Harvey	In progress
C159	That further information be provided to a future meeting of council in respect of a possible electric vehicle	TC	Future meeting of council			In progress
FULL COUNCIL 28 November 2024						
C528(2)	That a checklist detailing the process of dealing with invoices through to the payment process be drafted and submitted to the next meeting of council	AC	12.12.2024			In Progress

C528(3)	That consideration be given to creating an EMR fund	TC/FP&GP	Dec-24		In progress
C528(4)	that the budget for wreaths be increased within	TC/FP&GP	Dec-24		In progress
C528(5)	That funds be transferred from EMR Listed Buildings	TC/AC	Dec-24	Accts Clerk to make movement	In progress
C528(7)	That £500 be transferred from GR via EMR in respect of anticipated expenditure in relation to the 6-month trial period in respect of Bye Street toilets.	TC/AC	Dec-24	Accts Clerk to make movement	In progress
C528(8)	That a budget of £1,000 be included in the 25/26	TC/FP&GP	Dec-24		In progress
C528(9)	That the Clerk provide a breakdown of income/expenditure in relation to the market electricity and that consideration be given to increasing the cost to traders in the 25/26 budget setting process	TC	12.12.2024	Information to be included on agenda for 12.12.24	Completed
C528(10)	That readings of the market electricity supply be taken before and after every use in order to gauge the powers consumption against income	TMO	Ongoing	TMO asked to take readings before and after use	Completed
C530(2)	That the suggested responses be sent to the IA	TC			In progress
C532(1)	That officers provide a report outlining the IT requirements of the council to include what is needed, when it needs to be replaced and costs to do so and that this be submitted to the ICT T & F group for consideration	TC	Jan-25	Dates offered to councillors - awaiting responses	In progress
C532(2)	That provision of funds for the replacement of IT equipment be placed in the 25/26 budget	TC/FP&GP	Dec-24		In progress
C536(1)	That the advice received from the WMTC be taken	TC	ongoing		No further action in relation to cleaning War Memorial

C536(2)	That the Clerk and Mayor prepare a press release advising why the Council have taken this decision and that the RBL be informed of this decision prior to the publication of the press release	TC/SC	Dec-24		In progress
C539	That the CEO be asked to engage with members of the POV Group to consider the various options available to replace the current cantilever swing and provide a report on their top three choices from the options available, with associated costs, to a future meeting of council.	CEO	TBC		In progress
C542(1)	That a response be provided to Cllr Durkin advising of the concerns raised about potentially changing the start time and not clashing with other county events	TC	02.12.2024	Reply sent	Completed

FULL COUNCIL	12 DECEMBER 2024	AGENDA ITEM: 9(i)
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Report prepared by Angela Price – Town Clerk

INVOICES FOR PAYMENT – NOVEMBER 2024(INTERIM)

Purpose of Report

The purpose of this report is to provide Members with information to support the invoices for payment for November.

Detailed Information

Attached is a list of payments due for payment for December 2024 in the sum of £9,682.79 plus VAT and below is a list of explanations in respect of overspends and other queries relevant to those payments.

	Code	Company	Description	Comments
1	102/4001	Stephen Large	Cemetery Groundworks	Cover for sickness absence will continue monthly cut through winter months - monitor and consider possible virement at year end
2	202/4170	Ledbury Hardware	DIY materials for works in council offices	Overspend previously identified and agreed at meeting 28.11.2024 to transfer £1,000 from EMR Listed Buildings - monitor
3	118/4233	Pop Tents EU	Replacement legs	Unexpected expenditure to replace two broken legs – monitor and consider budget for gazebos in future years
4	102/4181	Be Secure	Annual service of Cemetery CCTV	Overspend of £3.00 at year end – consider increasing annual budget to £100
5	New Code	EON	Electricity – Bye Street Toilets	To note that new budget line was agreed at meeting of council held on 28.11.2024 to be funded from GR via EMR – will show in month 9 figures

Recommendation

1. To monitor cost centre 102/Nominal Code 102 and consider a possible virement at year end.
2. To note that a transfer of £1,000 was agreed at a meeting of Council held on 28 November 2024 and that this will show in the month 9 figures.

3. That a budget line for gazebos be included in future budgets to cover costs of repairs and replacement parts.
4. That the £3.00 overspend in respect of the annual service of the Cemetery CCTV be noted and that the annual budget allocation be increased to £100.
5. That it be noted that it was agreed at a meeting of Council held on 28 November 2024 that a new budget line be included for Bye Street Toilets expenditure.

Invoices for December 2024

INVOICE DATE	INVOICE NO	BAC's	COST CENTRE/ NOMINAL CODE	BUDGET FUNDS available	COMPANY	DESCRIPTION	NET AMOUNT	VAT AMOUNT	GROSS AMOUNT	NOTES
03.12.2024		BACS	225/4500	597.00	Clir S Chowns	Mayors travel expenses	72.72	0.00	72.72	
19.11.2024	SKH24004	BACS	127/4607	6215.00	LEAF	Hire of St Katherines Hall Christmas light switch on	115.00	0.00	115.00	
19.11.2024	1285872685	BACS	127/4607	6100.00	Amazon	Measuring wheel	24.73	4.95	29.68	
19.11.2024		BACS	127/4607	6075.27	Looby Lou Parties	Face painters for Christmas light switch on	260.00	0.00	260.00	
24.11.2024		BACS	127/4607	5815.27	Red Earth Arts	Childrens workshops for christmas light switch on	475.00	0.00	475.00	
22.11.2024	GB487AVEJAEUI	BACS	102/4592	433.00	Amazon	PPE High VIS	22.60	4.53	27.13	
21.11.2024	129425	BACS	401/4480	988.00	OMS	Keyboard and Mouse	37.70	7.54	45.24	
24.10.2024	1297639-3	BACS	102/4250	1000.00	Pestforce	Bait removed from the site	25.00	5.00	30.00	
13.03.2024	9149987019	BACS	225/4525	1500.00	Eventbrite	Councillor Training	43.37	8.67	52.04	
03.11.2024	3644	BACS	102/4001	-3060.00	Stephen C Large	Cemetery Groundworks	1,815	363	2,178	1
28.11.2024	7757	BACS	102/4250	975.00	Signworx	Signage for Cemetery	243.00	48.60	291.60	
28.11.2024	21169	BACS	235/4405	2680.00	Dolphin Tec	Photocopier readings	413.09	82.61	495.70	
27.11.2024	5112059	BACS	235/4400	941.00	Viking Raja	Stationery	134.71	26.94	161.65	
01.12.2024	15441	BACS	110/4205	4958.00	Adrian Hope Tree	Tree Works at Recreation Ground	375.00	75.00	450.00	
30.11.2024	17	BACS	202/4170	182.00	Ledbury Hardware	DIY Goods for LTC Maintenance	47.59	9.52	57.11	2
13.11.2024	20931	BACS	118/4233	-410.00	Pop Tents eu	2xGazebo Legs	83.33	16.67	100.00	3
30.11.2024	11157	BACS	202/4150	525.00	Bliss Cleaning services	Office Cleaning	316.00	63.20	379.20	
04.12.2024		BACS	220/4460	2136.00	Chris Dold	Sheds together subscriptions x 2 weeks	10.00	0.00	10.00	

03.12.2024		BACS	225/4500	597.00	Angela Price	Reimbursement for Mayors Coffee Morning	20.10	0.00	20.10	
05.12.2024		BACS	102/4181	95.00	Be Secure	Cemetery CCTV annual service	98.00	19.60	117.60	4
19.11.2024	208180346	BACS	New code	0.00	EON	Bye Street toilets electricity	36.64	1.83	38.47	5
						TOTALS	4,668.58	737.66	5,406.24	

Signed

Signatory 1

date

Signatory 2

date

Clerk

date

Lloyds A/c (235) (Bus Ext)

Receipts received between 01/10/2024 and 31/10/2024

Nominal Ledger Analysis

Receipt Ref	Name of Payer	£ Amnt Received	£ Debtors	£ VAT	A/c	Centre	£ Amount	Transaction Detail
	PAY Banked: 01/10/2024	277.78						
	PAY The Stone Workshop	277.78			1289	118	277.78	War Memorial Refund
	RENT Banked: 08/10/2024	2,250.00						
	RENT Rogers Fun Fairs Ltd	2,250.00			1718	214	2,250.00	Mop Fair Rent
	INT Banked: 09/10/2024	16.13						
	INT Lloyds Bank	16.13			1870	220	16.13	Bank Interest
	Banked: 10/10/2024	25,000.00						
	Transfer Premier A/c (736) Comm Call	25,000.00			202		25,000.00	736 - 235
	500516 Banked: 23/10/2024	1,112.00						
	500516 Various	1,112.00			1451	105	691.44	Painted Room Donation
					1450	105	322.40	Painted Room Sales
					1036	235	3.90	Photocopier Printing
					1471	127	78.00	Dog Bags
					1034	301	16.26	Tourist Information
	DEP Banked: 24/10/2024	572.00						
	DEP Various	572.00			1090	301	148.00	Charter Market
					1100	102	304.00	Interment Income
					1902	220	120.00	Income
	517 Banked: 24/10/2024	47.00						
	517 John Dawson	47.00			1130	102	47.00	Memorial
	Banked: 24/10/2024	30,000.00						
	Transfer Premier A/c (736) Comm Call	30,000.00			202		30,000.00	736 - 235
	50022082 Banked: 31/10/2024	651.50						
	50022082 The Co-operative Group (CGP)	651.50			1100	102	619.00	Interment and Deed
					1131	102	32.50	Interment and Deed
	BCARD Banked: 31/10/2024	646.22						
	BCARD Barclaycard	646.22			1460	120	290.00	Wedding Payments
					1034	301	3.20	Tourist Information
					1471	127	15.00	Dog Bags
					1036	235	7.02	Photocopying
					1450	105	225.00	Painted Room Sales
					1451	105	106.00	Painted Room Donations
	BCARD Banked: 31/10/2024	41.99						
	BCARD Barclaycard	41.99			1451	105	41.99	Card Payments
Total Receipts:		60,614.62	0.00	0.00			60,614.62	

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Premier A/c (736) Comm Call

Receipts received between 01/10/2024 and 31/10/2024

Nominal Ledger Analysis

Receipt Ref	Name of Payer	£ Amnt Received	£ Debtors	£ VAT	A/c	Centre	£ Amount	Transaction Detail
L021143	Banked: 01/10/2024	166.67						
L021143	The Co-operative Group (CGP)	166.67			1160	102	166.67	Mortuary Rent
2267	Banked: 01/10/2024	22.00						
2267	Wye Wicks	22.00			1090	301	22.00	Charter Market
2273	Banked: 03/10/2024	104.00						
2273	Ledbury Funeral Services	104.00			1100	102	104.00	Interment
2247	Banked: 04/10/2024	22.00						
2247	Vivien Brandt	22.00			1090	301	22.00	Charter Market
2308	Banked: 07/10/2024	50.00						
2308	Kelly Dilley	50.00			1273	127	50.00	Christmas Market
2276	Banked: 07/10/2024	50.00						
2276	A Deacon	50.00			1460	120	50.00	Wedding Deposit
INT	Banked: 09/10/2024	262.66						
INT	Lloyds Bank	262.66			1870	220	262.66	Interest
2277	Banked: 14/10/2024	50.00						
2277	Stephen Pope	50.00			1460	120	50.00	Wedding Deposit
SAM	Banked: 15/10/2024	19.00						
SAM	Sam Revibe	19.00			1090	301	19.00	Charter Market
2278	Banked: 15/10/2024	18.50						
2278	Kelly Dilley	18.50			1090	301	18.50	Charter Market
2291	Banked: 22/10/2024	214.00						
2291	Ledbury Funeral Services	214.00			1100	102	214.00	Interment
2288	Banked: 24/10/2024	22.00						
2288	Arts & Crafts by Ina	22.00			1090	301	22.00	Charter Market
2289	Banked: 28/10/2024	22.00						
2289	Wye Wicks	22.00			1090	301	22.00	Charter Market
Total Receipts:		1,022.83	0.00	0.00			1,022.83	

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Public Sector Deposit Fund

Receipts received between 01/10/2024 and 31/10/2024

Nominal Ledger Analysis

<u>Receipt Ref</u>	<u>Name of Payer</u>	<u>£ Amt Received</u>	<u>£ Debtors</u>	<u>£ VAT</u>	<u>A/c</u>	<u>Centre</u>	<u>£ Amount</u>	<u>Transaction Detail</u>
INT Banked: 02/10/2024		684.91						
INT	The Public Sector Deposit Fund	684.91			1870	220	684.91	Interest
Total Receipts:		684.91	0.00	0.00			684.91	

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Lloyds A/c (235) (Bus Ext)

Payments made between 01/10/2024 and 31/10/2024

Nominal Ledger Analysis									
Date	Payee Name	Reference	£ Total Amnt	£ Creditors	£ VAT	A/c	Centre	£ Amount	Transaction Details
01/10/2024	Advansys Ltd	BACS	117.60		19.60	4482	401	98.00	Monthly hosting for website
02/10/2024	Take Payments	DD	30.00		5.00	4433	102	25.00	PRoom Card Machine
02/10/2024	Take Payments	DD	30.00		5.00	4433	220	25.00	LTC Card Machine
04/10/2024	EE Limited	DD	14.23		2.37	4480	401	11.86	Wedding Co-ordinator mobile
07/10/2024	Citation Limited	DD	276.03		46.00	4415	235	230.03	EL & HR Compliance Service
08/10/2024	Welsh Water	DD	24.47			4115	202	24.47	LTC Water
08/10/2024	Welsh Water	DD	15.38			4115	202	15.38	LTC Water
09/10/2024	Odin Events Ltd	BACS	600.00		100.00	4607	127	500.00	Snow Machine Hire
09/10/2024	Odin Events	BACS	600.00		100.00	4607	127	500.00	Snow Machine Hire
09/10/2024	Odin Events	BACS	-600.00		-100.00	4607	127	-500.00	Snow Machine Hire
10/10/2024	Octopus Energy	10102024	26.84		1.28	4122	102	25.56	Cemetery Electricity
10/10/2024	Water Plus	DD	9.39			4115	202	9.39	Water Drainage
10/10/2024	Barclaycard	DD	10.00			4433	220	10.00	Card Machine Rental
10/10/2024	Barclaycard	DD	10.00			4433	105	10.00	Card Machine PRoom
10/10/2024	Waterplus	DD	12.80			4115	202	12.80	Water drainage
10/10/2024	Barclaycard	DD	-10.00			4433	105	-10.00	Card Machine PR
10/10/2024	Barclaycard	DD	15.76			4433	105	15.76	Card Machine PR
11/10/2024	Octopus Energy	DD	195.60		9.31	4122	202	186.29	LTC Electricity
11/10/2024	Citation Limited	DD	59.50		9.92	4415	235	49.58	HR
11/10/2024	OMS UK Ltd	DD	915.06		152.51	4483	401	762.55	IT Monthly Services
14/10/2024	Shredall Ltd	BACS	-99.27		-16.54	4116	202	-82.73	Confidential Waste
14/10/2024	Ledbury News Ltd	BACS	-4.80			4460	220	-4.80	Local Newspaper
14/10/2024	Stephen C Large	BACS	-6,072.00		-1,012.00	4201	102	-500.00	Cemetery and Hanging Baskets
						4250	102	-1,000.00	Cemetery and Hanging Baskets
						4001	102	-3,560.00	Cemetery and Hanging Baskets
14/10/2024	Sophie Jarvis	BACS	-18.09		-3.02	4051	230	-15.07	Expenses
14/10/2024	Mileage	BACS	-62.10		-10.35	4051	230	-51.75	Mileage Claim
14/10/2024	IWFM	BACS	-192.00			4051	230	-192.00	A Price Subscription
14/10/2024	Keytek	BACS	-190.00		-31.67	4170	202	-158.33	Cylinder Replacement for door
14/10/2024	A Price	BACS	-66.00		-11.00	4170	202	-55.00	Key Cutting
14/10/2024	Amazon	BACS	-14.98		-2.50	4170	202	-12.48	Privcy sign
14/10/2024	Waterplus	BACS	-22.32			4115	202	-22.32	LTC Water Drainage
15/10/2024	Ledbury Stromstad Twinning	BACS	60.00			4500	225	60.00	Mayor Smorgasbord Eve
Subtotal Carried Forward:			-4,328.90	0.00	-736.09			-3,592.81	

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Lloyds A/c (235) (Bus Ext)

Payments made between 01/10/2024 and 31/10/2024

Nominal Ledger Analysis									
Date	Payee Name	Reference	£ Total Amnt	£ Creditors	£ VAT	A/c	Centre	£ Amount	Transaction Details
15/10/2024	Shredall Ltd	BACS	99.27		16.54	4116	202	82.73	Confidential Waste
15/10/2024	Ledbury News	BACS	4.80			4415	235	4.80	Weekly Ledbury News
15/10/2024	Stephen C Large	BACS	6,072.00		1,012.00	4001	102	5,060.00	Stephen C Large
15/10/2024	Cusack	BACS	22.80		3.80	4607	127	19.00	Adhesive signs for road signag
15/10/2024	Sophie Jarvis	BACS	18.09			4051	230	18.09	Works with previous MAYor
15/10/2024	Hoople LTD.	BACS	3,002.44		500.41	4590	220	2,502.03	Note taking & Investigation
15/10/2024	Angela Price	BACS	62.10			4051	230	62.10	Mileage Claim
15/10/2024	IWFM	BACS	192.00			4051	230	192.00	Affiliate renew Subscription
15/10/2024	Keytek	BACS	190.00		31.67	4170	202	158.33	Replacement lock
15/10/2024	Angela Price	BACS	66.00		11.00	4170	202	55.00	Key Cutting
15/10/2024	Amazon	BACS	14.98		2.50	4170	202	12.48	Signage
15/10/2024	Water Plus	BACS	22.32			4115	202	22.32	LTC Water drainage
15/10/2024	Stromstad Twinning Ass	BACS	60.00			4500	225	60.00	Mayor Smorgasbord eve
15/10/2024	Shredall Ltd	BACS	99.27		16.54	4116	202	82.73	Confidential Waste
15/10/2024	Ledbury News	BACS	4.80		0.80	4116	202	4.00	Local Newspaper
15/10/2024	Stephen C Large	BACS	6,072.00		1,012.00	4001	102	5,060.00	Cemetery Works
15/10/2024	Stephen C Large	BACS	-6,072.00		-1,012.00	4001	102	-5,060.00	Cemetery Works
15/10/2024	Stephen C Large	BACS	6,072.00		1,012.00	4001	102	3,560.00	Cemetery Works & Hanging Baske
						4201	102	500.00	Cemetery Works & Hanging Baske
						4250	102	1,000.00	Cemetery Works & Hanging Baske
15/10/2024	Cusack	BACS	22.80		3.80	4607	127	19.00	Adhesive Sign Number
15/10/2024	Sophie Jarvis	BACS	18.09			4051	230	18.09	Close House Projects
15/10/2024	Hoople LTD.	BACS	3,002.44		500.41	4590	220	2,502.03	Hoople Group
15/10/2024	Angela Price	BACS	62.10			4051	230	62.10	Mileage Claim
15/10/2024	IWFM	BACS	192.00			4460	220	192.00	Subscription
15/10/2024	APrice	BACS	190.00		31.67	4170	202	158.33	LTC Back Door lock
15/10/2024	Angela Price	BACS	66.00		11.00	4170	202	55.00	Key Cutting for LTC Offices
15/10/2024	Amazon	BACS	14.98		2.50	4170	202	12.48	Privacy Sign
15/10/2024	Water Plus	BACS	22.32			4115	202	22.32	LTC Water drainage
15/10/2024	Hoople LTD.	BACS	-3,002.44		-500.41	4590	220	-2,502.03	Investigation and note taking
15/10/2024	Ledbury Stromstad Twinning	BACS	-60.00			4500	225	-60.00	Mayors Smorgasbord Eve
Subtotal Carried Forward:			12,202.26	0.00	1,920.14			10,282.12	

Lloyds A/c (235) (Bus Ext)

Payments made between 01/10/2024 and 31/10/2024

Nominal Ledger Analysis									
Date	Payee Name	Reference	£ Total Amnt	£ Creditors	£ VAT	A/c	Centre	£ Amount	Transaction Details
15/10/2024	Cusack	BACS	-22.80		-3.80	4607	127	-19.00	Stickers for roadside signage
18/10/2024	E.on	DD	28.21		1.34	4122	201	26.87	Market House Electricity
18/10/2024	West Mercia Energy	DD	28.99		1.38	4800	214	27.61	Barret Browning Clock
18/10/2024	Francotyp Postalia	DD	36.00		6.00	4455	401	30.00	Postage Machine Rental
22/10/2024	TakePayments	DD	58.80		9.80	4460	220	49.00	Security Annual Charge
24/10/2024	E.on	BACS	206.68		9.84	4122	202	196.84	LTC Electricity
25/10/2024	Staff Salaries	BACS	1,979.83			4000	102	1,979.83	Payroll Mth 4
25/10/2024	Staff Salaries	BACS	1,663.26			4000	103	1,663.26	Payroll Mth 7
25/10/2024	Staff Salaries	BACS	2,929.88			4000	105	2,929.88	Payroll Mth 7
25/10/2024	Staff Salaries	BACS	14,744.96			4000	230	14,744.96	Payroll Mth 7
25/10/2024	Staff Salaries	BACS	1,291.05			4000	102	1,291.05	Payroll Mth 7
25/10/2024	Staff Salaries	BACS	1,280.30			4000	103	1,280.30	Payroll Mth 7
25/10/2024	Staff Salaries	BACS	868.65			4000	105	868.65	Payroll Mth 7
25/10/2024	Staff Salaries	BACS	9,064.88			4000	102	9,064.88	Payroll Mth 7
25/10/2024	Lloyds Bank	PAY	16.50			4550	220	16.50	Service Charges
28/10/2024	Pavillion Rooms	BACS	85.50		14.25	4535	210	71.25	Hire of room for Civic Ceremon
28/10/2024	Herefordshire Council	BACS	171.00			4110	102	171.00	Cemetery Rates
28/10/2024	Herefordshire Council	BACS	696.00			4110	202	696.00	LTC Rates
28/10/2024	Herefordshire Council	BACS	56.00			4110	201	56.00	Market House Rates
28/10/2024	Herefordshire Council	BACS	100.00			4110	102	100.00	Mortuary Rates
28/10/2024	Lloyds Bank	PAY	41.90			4550	220	41.90	Service Charges
29/10/2024	Siemens	DD	274.72		45.79	4405	235	228.93	Photocopier Rental
31/10/2024	Thompson & Co	DD	55.20		9.20	4590	220	46.00	Payroll
31/10/2024	Onecom Limited	DD	486.94		81.16	4481	401	405.78	Telephone Services
Total Payments:			48,344.71	0.00	2,095.10			46,249.61	

Premier A/c (736) Comm Call

Payments made between 01/10/2024 and 31/10/2024

Nominal Ledger Analysis									
Date	Payee Name	Reference	£ Total Amnt	£ Creditors	£ VAT	A/c	Centre	£ Amount	Transaction Details
10/10/2024	Lloyds A/c (235) (Bus Ext)	Transfer	25,000.00			200		25,000.00	736 - 235
24/10/2024	Lloyds A/c (235) (Bus Ext)	Transfer	30,000.00			200		30,000.00	736 - 235
Total Payments:			55,000.00	0.00	0.00			55,000.00	

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Petty Cash

Payments made between 01/10/2024 and 31/10/2024

Nominal Ledger Analysis									
<u>Date</u>	<u>Payee Name</u>	<u>Reference</u>	<u>£ Total Amnt</u>	<u>£ Creditors</u>	<u>£ VAT</u>	<u>A/c</u>	<u>Centre</u>	<u>£ Amount</u>	<u>Transaction Details</u>
07/10/2024	Spar	PCASH	17.52			4444	235	17.52	Cakes etc for Ledbury Fair
10/10/2024	G & P Group	PCASH	1.10			4444	235	1.10	Milk
10/10/2024	CWestbury	PCASH	11.98			4444	235	11.98	Key Cutting for Cemetery
31/10/2024	Wellworth It	PCASH	4.48			4444	235	4.48	Picutre frame & housekeeping
Total Payments:			35.08	0.00	0.00			35.08	

List of Payments made between 01/10/2024 and 31/10/2024

Date Paid	Payee Name	Reference	Amount Paid	Authorized Ref	Transaction Detail
01/10/2024	Advansys Ltd	BACS	117.60	48413	Monthly hosting for website
02/10/2024	Take Payments	DD	30.00	14895181	PRoom Card Machine
02/10/2024	Take Payments	DD	30.00	14969541	LTC Card Machine
04/10/2024	EE Limited	DD	14.23	803929	Wedding Co-ordinator mobile
07/10/2024	Citation Limited	DD	276.03	0063014	EL & HR Compliance Service
08/10/2024	Welsh Water	DD	24.47	5062237999	LTC Water
08/10/2024	Welsh Water	DD	15.38	3237910304	LTC Water
09/10/2024	Odin Events Ltd	BACS	600.00	3516	Snow Machine Hire
09/10/2024	Odin Events	BACS	600.00	3516	Snow Machine Hire
09/10/2024	Odin Events	BACS	-600.00	3516	Snow Machine Hire
10/10/2024	Water Plus	DD	9.39	Market House	Water Drainage
10/10/2024	Barclaycard	DD	10.00	016436890924	Card Machine Rental
10/10/2024	Barclaycard	DD	10.00	016436880924	Card Machine PRoom
10/10/2024	Waterplus	DD	12.80	05079278	Water drainage
10/10/2024	Barclaycard	DD	-10.00	016436880924	Card Machine PR
10/10/2024	Barclaycard	DD	15.76	016436880924	Card Machine PR
10/10/2024	Octopus Energy	10102024	26.84	92647B	Cemetery Electricity
11/10/2024	Octopus Energy	DD	195.60	A-30D6C022	LTC Electricity
11/10/2024	Citation Limited	DD	59.50	EAP	HR EAP
11/10/2024	OMS UK Ltd	DD	915.06	129029	IT Monthly Services
14/10/2024	Shredall Ltd	BACS	-99.27	77906	Confidential Waste
14/10/2024	Ledbury News Ltd	BACS	-4.80	1013	Local Newspaper
14/10/2024	Stephen C Large	BACS	-6,072.00	003614	Cemetery and Hanging Baskets
14/10/2024	Sophie Jarvis	BACS	-18.09	Close House Projects	Expenses
14/10/2024	Mileage	BACS	-62.10	Mileage	Mileage Claim
14/10/2024	IWFM	BACS	-192.00	1036131	A Price Subscription
14/10/2024	Keytek	BACS	-190.00	2053335	Cylinder Replacement for door
14/10/2024	A Price	BACS	-66.00	Re-imbursement	Key Cutting
14/10/2024	Amazon	BACS	-14.98	499684335	Privcy sign
14/10/2024	Waterplus	BACS	-22.32	06915829	LTC Water Drainage
15/10/2024	Ledbury Stromstad Twinning	BACS	60.00	009659	Mayor Smorgasbord Eve
15/10/2024	Shredall Ltd	BACS	99.27	77906	Confidential Waste
15/10/2024	Ledbury News	BACS	4.80	1013	Weekly Ledbury News
15/10/2024	Stephen C Large	BACS	6,072.00	003614	Stephen C Large
15/10/2024	Cusack	BACS	22.80	000151479	Adhesive signs for road signag
15/10/2024	Sophie Jarvis	BACS	18.09	Expenses	Works with previous MAYor
15/10/2024	Hoople LTD.	BACS	3,002.44	66846113	Note taking & Investigation
15/10/2024	Angela Price	BACS	62.10	Mileage	Mileage Claim
15/10/2024	IWFM	BACS	192.00	1036131	Affiliate renew Subscription
15/10/2024	Keytek	BACS	190.00	2053335	Replacement lock
15/10/2024	Angela Price	BACS	66.00	Re-imbursement	Key Cutting
15/10/2024	Amazon	BACS	14.98	499684335	Signage
15/10/2024	Water Plus	BACS	22.32	06915829	LTC Water drainage

List of Payments made between 01/10/2024 and 31/10/2024

Date Paid	Payee Name	Reference	Amount Paid	Authorized Ref	Transaction Detail
15/10/2024	Stromstad Twinning Ass	BACS	60.00	09659	Mayor Smorgasbord eve
15/10/2024	Shredall Ltd	BACS	99.27	77906	Confidential Waste
15/10/2024	Ledbury News	BACS	4.80	1013	Local Newspaper
15/10/2024	Stephen C Large	BACS	6,072.00	003614	Cemetery Works
15/10/2024	Stephen C Large	BACS	-6,072.00	003614	Cemetery Works
15/10/2024	Stephen C Large	BACS	6,072.00	003614	Cemetery Works & Hanging Baske
15/10/2024	Cusack	BACS	22.80	01541479	Adhesive Sign Number
15/10/2024	Sophie Jarvis	BACS	18.09	Expenses	Close House Projects
15/10/2024	Hoople LTD.	BACS	3,002.44	Investigation	Hoople Group
15/10/2024	Angela Price	BACS	62.10	Mileage	Mileage Claim
15/10/2024	IWFM	BACS	192.00	1036131	Subscription
15/10/2024	APrice	BACS	190.00	2053335	LTC Back Door lock
15/10/2024	Angela Price	BACS	66.00	Westbury	Key Cutting for LTC Offices
15/10/2024	Amazon	BACS	14.98	499684335-2024	Privacy Sign
15/10/2024	Water Plus	BACS	22.32	06915829	LTC Water drainage
15/10/2024	Hoople LTD.	BACS	-3,002.44	66846113	Investigation and note taking
15/10/2024	Ledbury Stromstad Twinning	BACS	-60.00	009659	Mayors Smorgasbord Eve
15/10/2024	Cusack	BACS	-22.80	01541479	Stickers for roadside signage
18/10/2024	E.on	DD	28.21	KI-DBC1576-0034	Market House Electricity
18/10/2024	West Mercia Energy	DD	28.99		Barret Browning Clock
18/10/2024	Francotyp Postalia	DD	36.00	357298	Postage Machine Rental
22/10/2024	TakePayments	DD	58.80	4969541	Security Annual Charge
24/10/2024	E.on	BACS	206.68	A-DA9D9877	LTC Electricity
25/10/2024	Staff Salaries	BACS	1,979.83	Salaries	Payroll Mth 4
25/10/2024	Staff Salaries	BACS	1,663.26	Salaries	Payroll Mth 7
25/10/2024	Staff Salaries	BACS	2,929.88	Salaries	Payroll Mth 7
25/10/2024	Staff Salaries	BACS	14,744.96	Salaries	Payroll Mth 7
25/10/2024	Staff Salaries	BACS	1,291.05	Salaries	Payroll Mth 7
25/10/2024	Staff Salaries	BACS	1,280.30	Salaries	Payroll Mth 7
25/10/2024	Staff Salaries	BACS	868.65	Salaries	Payroll Mth 7
25/10/2024	Staff Salaries	BACS	9,064.88	Salaries	Payroll Mth 7
25/10/2024	Lloyds Bank	PAY	16.50	439443545	Service Charges
28/10/2024	Pavillion Rooms	BACS	85.50	1580	Hire of room for Civic Ceremon
28/10/2024	Herefordshire Council	BACS	171.00	84275471	Cemetery Rates
28/10/2024	Herefordshire Council	BACS	696.00	85237264	LTC Rates
28/10/2024	Herefordshire Council	BACS	56.00	85806086	Market House Rates
28/10/2024	Herefordshire Council	BACS	100.00	8427557x	Mortuary Rates
28/10/2024	Lloyds Bank	PAY	41.90	437216548	Service Charges
29/10/2024	Siemens	DD	274.72	1789466	Photocopier Rental
31/10/2024	Thompson & Co	DD	55.20	19367	Payroll
31/10/2024	Onecom Limited	DD	486.94	7347568	Telephone Services
Total Payments			48,344.71		

Date: 02/12/2024

Ledbury Town Council Current Year

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Time: 11:35

Premier A/c (736) Comm Call

List of Payments made between 01/10/2024 and 31/10/2024

<u>Date Paid</u>	<u>Payee Name</u>	<u>Reference</u>	<u>Amount Paid</u>	<u>Authorized Ref</u>	<u>Transaction Detail</u>
10/10/2024	Lloyds A/c (235) (Bus Ext)	Transfer	25,000.00		736 - 235
24/10/2024	Lloyds A/c (235) (Bus Ext)	Transfer	30,000.00		736 - 235
Total Payments			<u>55,000.00</u>		

Petty Cash

List of Payments made between 01/10/2024 and 31/10/2024

<u>Date Paid</u>	<u>Payee Name</u>	<u>Reference</u>	<u>Amount Paid</u>	<u>Authorized Ref</u>	<u>Transaction Detail</u>
07/10/2024	Spar	PCASH	17.52	Petty Cash	Cakes etc for Ledbury Fair
10/10/2024	G & P Group	PCASH	1.10	Petty Cash	Milk
10/10/2024	CWestbury	PCASH	11.98	Petty Cash	Key Cutting for Cemetery
31/10/2024	Wellworth It	PCASH	4.48	Petty Cash	Picutre frame & housekeeping
Total Payments			<u>35.08</u>		

<u>A/c Code</u>	<u>Account Name</u>	<u>Centre</u>	<u>Centre Name</u>	<u>Debit</u>	<u>Credit</u>
120	Vat Due			11,427.58	
150	Stock			1,727.69	
200	Lloyds A/c (235) (Bus Ext)			21,182.45	
202	Premier A/c (736) Comm Call			362,083.03	
203	Public Sector Deposit Fund			167,555.58	
210	DNU Petty Cash				200.74
215	Petty Cash			211.32	
310	General Fund				79,263.05
324	EMR - Listed Buildings				108,678.47
331	EMR - Advertising				5,000.00
335	EMR - Amenity & Public Spaces				40,855.00
336	EMR - Community Projects				19,000.00
1034	Tourist Information Centre	301	Planning/Economic Development		282.86
1036	Photocopier Printing	235	Office Facilities & Equipment		16.92
1090	Charter Market Income	301	Planning/Economic Development		6,285.60
1100	Cemetery Interment Income	102	Cemetery & Buildings		6,783.50
1130	Cemetery Memorial Permit Income	102	Cemetery & Buildings		1,007.50
1131	Cemetery Deed Transfers Income	102	Cemetery & Buildings		130.00
1160	Mortuary Rent Income	102	Cemetery & Buildings		1,397.02
1161	Chapel Hire	102	Cemetery & Buildings		100.00
1271	Event Sponsorship	127	Services and Events		117.00
1272	Climate Change Income	127	Services and Events		65.00
1273	Event Income	127	Services and Events		2,012.65
1289	War Memorial Refund	118	Minor Infrastructure		1,944.46
1450	Painted Room Sales Income	105	Painted Room		2,216.00
1451	Painted Room Donations Income	105	Painted Room		4,411.03
1460	Ceremony Room Income	120	Non-Statutory Services		4,510.00
1470	Photocopies Income	235	Office Facilities & Equipment		15.80
1471	Dog Poop Bags	127	Services and Events		339.10
1471	Dog Poop Bags	301	Planning/Economic Development		7.00
1710	Lengthsman (basic) Income	125	Green Spaces Maintenance		2,112.00
1718	October Fair Donation Income	214	Grants with Powers		2,250.00
1724	Shop Front Contribution	214	Grants with Powers		4,068.34
1870	Bank Interest Received Income	220	Finance and General Purposes		6,654.00
1900	Precept Income	220	Finance and General Purposes		682,400.00
1902	Western Power WayLeave	220	Finance and General Purposes		125.95
4000	Staff Salaries	102	Cemetery & Buildings	31,335.90	
4000	Staff Salaries	103	Grounds Maintenance	16,942.78	
4000	Staff Salaries	105	Painted Room	17,205.09	
4000	Staff Salaries	230	Management and Payroll	153,363.90	
4001	Agency Cover	102	Cemetery & Buildings	5,060.00	
4001	Agency Cover	230	Management and Payroll	15,129.99	

Account Number Order

<u>A/c Code</u>	<u>Account Name</u>	<u>Centre</u>	<u>Centre Name</u>	<u>Debit</u>	<u>Credit</u>
4001	Agency Cover	235	Office Facilities & Equipment		0.40
4013	Devolved Services	125	Green Spaces Maintenance	342.40	
4014	Lengthsman Scheme/P3 Scheme	125	Green Spaces Maintenance	528.00	
4018	National Insurance	102	Cemetery & Buildings		0.47
4018	National Insurance	103	Grounds Maintenance	0.29	
4018	National Insurance	105	Painted Room	0.47	
4018	National Insurance	230	Management and Payroll	0.22	
4019	Pension	102	Cemetery & Buildings		1.43
4019	Pension	103	Grounds Maintenance		0.74
4019	Pension	105	Painted Room		0.02
4019	Pension	230	Management and Payroll	0.12	
4021	Rubbish Collection	101	Closed Churchyard	0.10	
4021	Rubbish Collection	202	Town Council Offices	235.44	
4050	Staff Training	230	Management and Payroll	5,196.67	
4051	Officers Travel/Conference/Sub	230	Management and Payroll	929.36	
4110	Rates	102	Cemetery & Buildings	1,886.94	
4110	Rates	201	Market House	392.96	
4110	Rates	202	Town Council Offices	4,877.01	
4115	Water	102	Cemetery & Buildings	20.16	
4115	Water	202	Town Council Offices	489.61	
4116	Confidential Waste - Shredding	202	Town Council Offices	554.19	
4122	Electricity	102	Cemetery & Buildings	301.89	
4122	Electricity	108	Amenity Areas	547.75	
4122	Electricity	115	Town Centre Decorations	831.60	
4122	Electricity	201	Market House	153.93	
4122	Electricity	202	Town Council Offices	1,865.86	
4150	Cleaning	202	Town Council Offices	1,974.75	
4155	Housekeeping	202	Town Council Offices	175.72	
4155	Housekeeping	235	Office Facilities & Equipment	19.07	
4170	Maintenance	102	Cemetery & Buildings	839.44	
4170	Maintenance	201	Market House	5,000.00	
4170	Maintenance	202	Town Council Offices	3,482.12	
4170	Maintenance	235	Office Facilities & Equipment	190.48	
4176	CCTV Link to Hereford	118	Minor Infrastructure	7,705.50	
4183	Memorial Board	102	Cemetery & Buildings	1,077.07	
4185	Alarms	202	Town Council Offices	518.45	
4205	Grounds Maintenance (Contract)	108	Amenity Areas	1,684.30	
4205	Grounds Maintenance (Contract)	110	Recreation Ground	4,396.00	
4206	Grounds Maintenance	110	Recreation Ground		0.01
4224	Wheely Bins Refuse Collection	101	Closed Churchyard	164.10	
4224	Wheely Bins Refuse Collection	110	Recreation Ground	21.99	
4225	Skip Hire	102	Cemetery & Buildings	880.00	

Account Number Order

<u>A/c Code</u>	<u>Account Name</u>	<u>Centre</u>	<u>Centre Name</u>	<u>Debit</u>	<u>Credit</u>
4227	Memorial Testing	102	Cemetery & Buildings	3,119.22	
4228	General Tree works	108	Amenity Areas	1,670.00	
4233	Gazebos	118	Minor Infrastructure	410.00	
4236	Play Equipment Maintenance	110	Recreation Ground	500.00	
4271	Dog Bags	127	Services and Events	200.52	
4276	External power supply -High St	118	Minor Infrastructure	559.13	
4285	Defibrillator Maintenance	118	Minor Infrastructure	339.00	
4300	Vehicle Repair	102	Cemetery & Buildings	309.39	
4330	Fuel	102	Cemetery & Buildings	966.36	
4340	Insurance, Tax & MOT	102	Cemetery & Buildings	1,066.11	
4400	Stationery	235	Office Facilities & Equipment	2,859.03	
4400	Stationery	401	Full Council	6.87	
4405	Photocopier Hire	235	Office Facilities & Equipment	599.56	
4410	Photocopier Costs	235	Office Facilities & Equipment	2,140.98	
4415	Office Support & Equipment	102	Cemetery & Buildings	0.38	
4415	Office Support & Equipment	235	Office Facilities & Equipment	2,016.54	
4416	Equipment Maintenance	102	Cemetery & Buildings	687.13	
4416	Equipment Maintenance	202	Town Council Offices	82.73	
4430	Advertising	105	Painted Room	140.00	
4430	Advertising	220	Finance and General Purposes	625.00	
4433	Card Machine rental	102	Cemetery & Buildings	25.00	
4433	Card Machine rental	105	Painted Room	255.55	
4433	Card Machine rental	220	Finance and General Purposes	245.00	
4434	Music Licence	105	Painted Room	166.71	
4444	Petty Cash	235	Office Facilities & Equipment	413.33	
4455	Postage	401	Full Council	330.00	
4460	Subscriptions	220	Finance and General Purposes	2,864.43	
4480	ICT-Computers	401	Full Council	11.86	
4481	Telephones	401	Full Council	4,008.62	
4482	Website	401	Full Council	3,676.00	
4483	ICT Services & Software Lease	401	Full Council	5,587.83	
4500	Town Mayors Expenses	225	Councillors/Newsletter	402.73	
4502	Mayor's Advertising	225	Councillors/Newsletter	786.49	
4529	Civic Insignia	210	Civic Matters	145.00	
4531	Roll of Honour	210	Civic Matters	15.00	
4535	Civic Hospitality	210	Civic Matters	149.30	
4549	Charter Market improvements	301	Planning/Economic Development	231.99	
4550	Bank Charges	220	Finance and General Purposes	270.52	
4553	Tourist Information Centre	301	Planning/Economic Development	192.50	
4579	Audit Internal	220	Finance and General Purposes	375.25	
4580	Audit External	220	Finance and General Purposes	1,680.00	
4590	Professional Services	220	Finance and General Purposes	9,008.23	

Account Number Order

<u>A/c Code</u>	<u>Account Name</u>	<u>Centre</u>	<u>Centre Name</u>	<u>Debit</u>	<u>Credit</u>
4592	PPE/Health & Safety	102	Cemetery & Buildings	66.66	
4592	PPE/Health & Safety	220	Finance and General Purposes	17.49	
4595	Climate Change	127	Services and Events	425.94	
4600	Town Crier/Fees & Subs	127	Services and Events	346.80	
4607	Events	127	Services and Events	1,784.78	
4640	Christmas Lights & Install	115	Town Centre Decorations	12,000.00	
4650	Ledbury In Bloom	115	Town Centre Decorations	3,167.50	
4700	Stock Purchase	105	Painted Room	1,217.35	
4800	Barrett Browning Clock	214	Grants with Powers	215.47	
4805	Citizens Advice Worcs	214	Grants with Powers	2,500.00	
4827	Community Action Ledbury	214	Grants with Powers	12,000.00	
4875	Distinguished Citizen Awards	214	Grants with Powers	54.79	
4876	October Fair Expenditure	214	Grants with Powers		813.96
4886	John Masfield Memorial	302	Special Projects	36.00	
4890	Unspecified Grants	214	Grants with Powers	8,210.48	
4891	Age Uk Hereford Localities	214	Grants with Powers	4,000.00	
4892	Dream Your Future	214	Grants with Powers	1,500.00	
4893	Ledbury Food Bank	214	Grants with Powers	6,500.00	
4894	Ledbury Methodist Church	214	Grants with Powers	1,350.00	
4896	Winter of Well Being	214	Grants with Powers	1,500.00	
4897	LEAF	214	Grants with Powers	10,440.00	
4900	Buses 4 Us	214	Grants with Powers	16,000.00	
4901	John Masfield Memorial Projec	214	Grants with Powers	5,084.20	
6000	Transfers from EMR	201	Market House		5,000.00
Trial Balance Totals :				988,066.02	988,066.02
Difference				0.00	

<u>A/c</u>	<u>Description</u>	<u>Actual</u>	
	<u><i>Current Assets</i></u>		
120	Vat Due	11,428	
150	Stock	1,728	
200	Lloyds A/c (235) (Bus Ext)	21,182	
202	Premier A/c (736) Comm Call	362,083	
203	Public Sector Deposit Fund	167,556	
210	DNU Petty Cash	(201)	
215	Petty Cash	211	
	Total Current Assets		563,987
	<u><i>Represented by :-</i></u>		
300	Current Year Fund	306,190	
310	General Fund	84,263	
324	EMR - Listed Buildings	108,678	
331	EMR - Advertising	5,000	
335	EMR - Amenity & Public Spaces	40,855	
336	EMR - Community Projects	19,000	
	Total Equity		563,987

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
101 Closed Churchyard								
4021 Rubbish Collection	(82)	0	0	(0)		(0)	0.0%	
4205 Grounds Maintenance (Contract)	0	0	1,500	1,500		1,500	0.0%	
4206 Grounds Maintenance	0	0	1,000	1,000		1,000	0.0%	
4224 Wheely Bins Refuse Collection	82	164	250	86		86	65.6%	
4227 Memorial Testing	0	0	1,000	1,000		1,000	0.0%	
4250 Tree Works/Property Maintenanc	0	0	1,000	1,000		1,000	0.0%	
Closed Churchyard :- Indirect Expenditure	0	164	4,750	4,586	0	4,586	3.5%	0
Net Expenditure	0	(164)	(4,750)	(4,586)				
102 Cemetery & Buildings								
1100 Cemetery Interment Income	1,241	6,784	11,000	4,217			61.7%	
1130 Cemetery Memorial Permit Incom	47	1,008	2,500	1,493			40.3%	
1131 Cemetery Deed Transfers Income	33	130	360	230			36.1%	
1160 Mortuary Rent Income	167	1,397	2,500	1,103			55.9%	
1161 Chapel Hire	0	100	150	50			66.7%	
Cemetery & Buildings :- Income	1,487	9,418	16,510	7,092			57.0%	0
4000 Staff Salaries	12,337	31,336	40,980	9,644		9,644	76.5%	
4001 Agency Cover	5,060	5,060	2,000	(3,060)		(3,060)	253.0%	
4018 National Insurance	0	(0)	0	0		0	0.0%	
4019 Pension	(1)	(1)	0	1		1	0.0%	
4110 Rates	271	1,887	3,169	1,282		1,282	59.5%	
4115 Water	0	20	100	80		80	20.2%	
4122 Electricity	26	302	1,000	698		698	30.2%	
4150 Cleaning	0	0	250	250		250	0.0%	
4170 Maintenance	0	839	2,100	1,261		1,261	40.0%	
4181 CCTV Maintenance Contract	0	0	95	95		95	0.0%	
4183 Memorial Board	0	1,077	1,000	(77)		(77)	107.7%	
4200 New Equipment	0	0	1,100	1,100		1,100	0.0%	
4201 Equipment Hire	0	0	500	500		500	0.0%	
4206 Grounds Maintenance	0	0	2,200	2,200		2,200	0.0%	
4223 Perimeter Wall Repairs	0	0	2,000	2,000		2,000	0.0%	
4225 Skip Hire	0	880	1,760	880		880	50.0%	
4227 Memorial Testing	0	3,119	1,000	(2,119)		(2,119)	311.9%	
4250 Tree Works/Property Maintenanc	0	0	1,000	1,000		1,000	0.0%	
4300 Vehicle Repair	0	309	1,000	691		691	30.9%	
4330 Fuel	0	966	1,000	34		34	96.6%	
4340 Insurance, Tax & MOT	0	1,066	1,000	(66)		(66)	106.6%	
4415 Office Support & Equipment	0	0	0	(0)		(0)	0.0%	

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
4416 Equipment Maintenance	0	687	2,000	1,313		1,313	34.4%	
4433 Card Machine rental	25	25	0	(25)		(25)	0.0%	
4592 PPE/Health & Safety	0	67	500	433		433	13.3%	
4594 Cemetery Mapping	0	0	375	375		375	0.0%	
Cemetery & Buildings :- Indirect Expenditure	17,717	47,640	66,129	18,489	0	18,489	72.0%	0
Net Income over Expenditure	(16,230)	(38,222)	(49,619)	(11,397)				
<u>103 Grounds Maintenance</u>								
4000 Staff Salaries	2,944	16,943	32,030	15,087		15,087	52.9%	
4018 National Insurance	0	0	0	(0)		(0)	0.0%	
4019 Pension	(0)	(1)	0	1		1	0.0%	
Grounds Maintenance :- Indirect Expenditure	2,944	16,942	32,030	15,088	0	15,088	52.9%	0
Net Expenditure	(2,944)	(16,942)	(32,030)	(15,088)				
<u>105 Painted Room</u>								
1450 Painted Room Sales Income	547	2,216	1,000	(1,216)			221.6%	
1451 Painted Room Donations Income	839	4,411	3,000	(1,411)			147.0%	
Painted Room :- Income	1,387	6,627	4,000	(2,627)			165.7%	0
4000 Staff Salaries	3,799	17,205	8,500	(8,705)		(8,705)	202.4%	
4018 National Insurance	0	0	0	(0)		(0)	0.0%	
4019 Pension	(0)	(0)	0	0		0	0.0%	
4170 Maintenance	0	0	1,100	1,100		1,100	0.0%	
4430 Advertising	0	140	800	660		660	17.5%	
4433 Card Machine rental	16	256	600	344		344	42.6%	
4434 Music Licence	0	167	500	333		333	33.3%	
4700 Stock Purchase	0	1,217	550	(667)		(667)	221.3%	
Painted Room :- Indirect Expenditure	3,814	18,985	12,050	(6,935)	0	(6,935)	157.6%	0
Net Income over Expenditure	(2,427)	(12,358)	(8,050)	4,308				
<u>107 Town Promotion</u>								
4703 Promotional Material	0	0	3,000	3,000		3,000	0.0%	
4704 Tourism/ Town Plan Projects	0	0	5,000	5,000		5,000	0.0%	
4705 Signage	0	0	3,000	3,000		3,000	0.0%	
Town Promotion :- Indirect Expenditure	0	0	11,000	11,000	0	11,000	0.0%	0
Net Expenditure	0	0	(11,000)	(11,000)				

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
108 Amenity Areas								
4122 Electricity	0	548	1,200	652		652	45.6%	
4200 New Equipment	0	0	200	200		200	0.0%	
4204 Dog Hill Wood Management Plan/	0	0	1,000	1,000		1,000	0.0%	
4205 Grounds Maintenance (Contract)	0	1,684	4,540	2,856		2,856	37.1%	
4210 Dog Hill Wood Coppicing	0	0	1,000	1,000		1,000	0.0%	
4228 General Tree works	0	1,670	2,000	330		330	83.5%	
4252 General Park Maintenance	0	0	1,000	1,000		1,000	0.0%	
Amenity Areas :- Indirect Expenditure	0	3,902	10,940	7,038	0	7,038	35.7%	0
Net Expenditure	0	(3,902)	(10,940)	(7,038)				
110 Recreation Ground								
4205 Grounds Maintenance (Contract)	0	4,396	9,354	4,958		4,958	47.0%	
4206 Grounds Maintenance	0	(0)	0	0		0	0.0%	
4224 Wheely Bins Refuse Collection	0	22	1,000	978		978	2.2%	
4229 Street Light Maintenance	0	0	500	500		500	0.0%	
4230 ROSPA Reports	0	0	75	75		75	0.0%	
4235 Play Equipment-New	0	0	10,000	10,000		10,000	0.0%	
4236 Play Equipment Maintenance	0	500	5,000	4,500		4,500	10.0%	
4237 Skate Park Maintenance	0	0	1,500	1,500		1,500	0.0%	
4238 Youth Shelter Maintenance	0	0	1,000	1,000		1,000	0.0%	
Recreation Ground :- Indirect Expenditure	0	4,918	28,429	23,511	0	23,511	17.3%	0
Net Expenditure	0	(4,918)	(28,429)	(23,511)				
115 Town Centre Decorations								
1270 Christmas Lights Event	0	0	1,000	1,000			0.0%	
Town Centre Decorations :- Income	0	0	1,000	1,000			0.0%	0
4122 Electricity	0	832	0	(832)		(832)	0.0%	
4640 Christmas Lights & Install	0	12,000	15,000	3,000		3,000	80.0%	
4650 Ledbury In Bloom	0	3,168	4,000	833		833	79.2%	
Town Centre Decorations :- Indirect Expenditure	0	15,999	19,000	3,001	0	3,001	84.2%	0
Net Income over Expenditure	0	(15,999)	(18,000)	(2,001)				
118 Minor Infrastructure								
1289 War Memorial Refund	278	1,944	3,333	1,389			58.3%	
Minor Infrastructure :- Income	278	1,944	3,333	1,389			58.3%	0
4176 CCTV Link to Hereford	0	7,706	11,275	3,570		3,570	68.3%	

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
4218 War Memorial Cleaning	0	0	1,000	1,000		1,000	0.0%	
4233 Gazebos	0	410	0	(410)		(410)	0.0%	
4276 External power supply -High St	0	559	120	(439)		(439)	465.9%	
4280 Station Telephone Kiosk	0	0	500	500		500	0.0%	
4285 Defibrillator Maintenance	0	339	350	11		11	96.9%	
Minor Infrastructure :- Indirect Expenditure	0	9,014	13,245	4,231	0	4,231	68.1%	0
Net Income over Expenditure	278	(7,069)	(9,912)	(2,843)				
<u>120 Non-Statutory Services</u>								
1460 Ceremony Room Income	1,490	4,510	2,200	(2,310)			205.0%	
Non-Statutory Services :- Income	1,490	4,510	2,200	(2,310)			205.0%	0
4020 Cleaning	0	0	500	500		500	0.0%	
4430 Advertising	0	0	500	500		500	0.0%	
Non-Statutory Services :- Indirect Expenditure	0	0	1,000	1,000	0	1,000	0.0%	0
Net Income over Expenditure	1,490	4,510	1,200	(3,310)				
<u>125 Green Spaces Maintenance</u>								
1710 Lengthsman (basic) Income	0	2,112	0	(2,112)			0.0%	
Green Spaces Maintenance :- Income	0	2,112	0	(2,112)				0
4013 Devolved Services	0	342	1,000	658		658	34.2%	
4014 Lengthsman Scheme/P3 Scheme	0	528	3,000	2,472		2,472	17.6%	
Green Spaces Maintenance :- Indirect Expenditure	0	870	4,000	3,130	0	3,130	21.8%	0
Net Income over Expenditure	0	1,242	(4,000)	(5,242)				
<u>127 Services and Events</u>								
1271 Event Sponsorship	0	117	0	(117)			0.0%	
1272 Climate Change Income	0	65	0	(65)			0.0%	
1273 Event Income	50	2,013	0	(2,013)			0.0%	
1471 Dog Poop Bags	93	339	500	161			67.8%	
Services and Events :- Income	143	2,534	500	(2,034)			506.8%	0
4271 Dog Bags	0	201	700	499		499	28.6%	
4595 Climate Change	0	426	2,000	1,574		1,574	21.3%	
4600 Town Crier/Fees & Subs	0	347	500	153		153	69.4%	
4601 Town Crier/Uniforms	0	0	500	500		500	0.0%	
4605 Events Barriers	0	0	100	100		100	0.0%	
4607 Events	519	1,785	8,000	6,215		6,215	22.3%	

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
4850 Poppy Wreath	0	0	20	20		20	0.0%	
Services and Events :- Indirect Expenditure	519	2,758	11,820	9,062	0	9,062	23.3%	0
Net Income over Expenditure	(376)	(224)	(11,320)	(11,096)				
<u>201 Market House</u>								
1030 Market House Income	0	0	1,100	1,100			0.0%	
Market House :- Income	0	0	1,100	1,100			0.0%	0
4110 Rates	56	393	1,760	1,367		1,367	22.3%	
4115 Water	0	0	100	100		100	0.0%	
4122 Electricity	27	154	1,600	1,446		1,446	9.6%	
4150 Cleaning	0	0	100	100		100	0.0%	
4170 Maintenance	0	5,000	5,000	0		0	100.0%	5,000
Market House :- Indirect Expenditure	83	5,547	8,560	3,013	0	3,013	64.8%	5,000
Net Income over Expenditure	(83)	(5,547)	(7,460)	(1,913)				
6000 plus Transfers from EMR	0	5,000						
Movement to/(from) Gen Reserve	(83)	(547)						
<u>202 Town Council Offices</u>								
1460 Ceremony Room Income	(1,100)	0	0	0			0.0%	
Town Council Offices :- Income	(1,100)	0	0	0				0
4021 Rubbish Collection	0	235	1,000	765		765	23.5%	
4110 Rates	696	4,877	7,277	2,400		2,400	67.0%	
4115 Water	84	490	590	100		100	83.0%	
4116 Confidential Waste - Shredding	87	554	780	226		226	71.0%	
4122 Electricity	383	1,866	10,000	8,134		8,134	18.7%	
4150 Cleaning	0	1,975	2,500	525		525	79.0%	
4155 Housekeeping	0	176	500	324		324	35.1%	
4160 Window Cleaning	0	0	250	250		250	0.0%	
4170 Maintenance	226	3,482	3,300	(182)		(182)	105.5%	
4171 PAT Testing	0	0	250	250		250	0.0%	
4179 Quinquennial Works	0	0	2,000	2,000		2,000	0.0%	
4185 Alarms	0	518	4,620	4,102		4,102	11.2%	
4416 Equipment Maintenance	0	83	0	(83)		(83)	0.0%	
Town Council Offices :- Indirect Expenditure	1,476	14,256	33,067	18,811	0	18,811	43.1%	0
Net Income over Expenditure	(2,576)	(14,256)	(33,067)	(18,811)				

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
<u>210 Civic Matters</u>								
4501 Mayor's Hospitality	0	0	1,100	1,100		1,100	0.0%	
4529 Civic Insignia	0	145	400	255		255	36.3%	
4531 Roll of Honour	0	15	50	35		35	30.0%	
4532 Flag Pole	0	0	132	132		132	0.0%	
4535 Civic Hospitality	71	149	1,100	951		951	13.6%	
Civic Matters :- Indirect Expenditure	71	309	2,782	2,473	0	2,473	11.1%	0
Net Expenditure	(71)	(309)	(2,782)	(2,473)				
<u>214 Grants with Powers</u>								
1718 October Fair Donation Income	2,250	2,250	2,250	0			100.0%	
1724 Shop Front Contribution	0	4,068	0	(4,068)			0.0%	
Grants with Powers :- Income	2,250	6,318	2,250	(4,068)			280.8%	0
4800 Barrett Browning Clock	28	215	500	285		285	43.1%	
4805 Citizens Advice Worcs	0	2,500	0	(2,500)		(2,500)	0.0%	
4827 Community Action Ledbury	0	12,000	12,000	0		0	100.0%	
4875 Distinguished Citizen Awards	0	55	250	195		195	21.9%	
4876 October Fair Expenditure	0	(814)	500	1,314		1,314	(162.8%)	
4890 Unspecified Grants	0	8,210	20,000	11,790		11,790	41.1%	
4891 Age Uk Hereford Localities	0	4,000	4,000	0		0	100.0%	
4892 Dream Your Future	0	1,500	1,500	0		0	100.0%	
4893 Ledbury Food Bank	0	6,500	2,500	(4,000)		(4,000)	260.0%	
4894 Ledbury Methodist Church	0	1,350	1,350	0		0	100.0%	
4896 Winter of Well Being	0	1,500	0	(1,500)		(1,500)	0.0%	
4897 LEAF	0	10,440	10,440	0		0	100.0%	
4898 Ledbury Carnival	0	0	3,500	3,500		3,500	0.0%	
4900 Buses 4 Us	0	16,000	16,000	0		0	100.0%	
4901 John Masfield Memorial Projec	0	5,084	10,850	5,766		5,766	46.9%	
Grants with Powers :- Indirect Expenditure	28	68,541	83,390	14,849	0	14,849	82.2%	0
Net Income over Expenditure	2,222	(62,223)	(81,140)	(18,917)				
<u>220 Finance and General Purposes</u>								
1870 Bank Interest Received Income	964	6,654	6,000	(654)			110.9%	
1900 Precept Income	0	682,400	682,400	0			100.0%	
1902 Western Power WayLeave	120	126	126	0			100.0%	
Finance and General Purposes :- Income	1,084	689,180	688,526	(654)			100.1%	0
4130 Insurance	0	0	19,000	19,000		19,000	0.0%	
4430 Advertising	0	625	1,000	375		375	62.5%	

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
4433 Card Machine rental	35	245	600	355		355	40.8%	
4460 Subscriptions	236	2,864	5,000	2,136		2,136	57.3%	
4550 Bank Charges	58	271	500	229		229	54.1%	
4551 Data Protection	0	0	500	500		500	0.0%	
4579 Audit Internal	0	375	2,500	2,125		2,125	15.0%	
4580 Audit External	0	1,680	3,000	1,320		1,320	56.0%	
4590 Professional Services	2,548	9,008	10,000	992		992	90.1%	
4592 PPE/Health & Safety	0	17	500	483		483	3.5%	
Finance and General Purposes :- Indirect Expenditure	2,878	15,086	42,600	27,514	0	27,514	35.4%	0
Net Income over Expenditure	(1,794)	674,094	645,926	(28,168)				
<u>225 Councillors/Newsletter</u>								
4420 Newsletter	0	0	500	500		500	0.0%	
4500 Town Mayors Expenses	60	403	1,000	597		597	40.3%	
4502 Mayor's Advertising	0	786	500	(286)		(286)	157.3%	
4520 Councillors Expenses	0	0	500	500		500	0.0%	
4525 Councillors Training	0	0	1,500	1,500		1,500	0.0%	
4540 Election Expenses	0	0	500	500		500	0.0%	
4545 Annual & Other Meetings	0	0	1,000	1,000		1,000	0.0%	
Councillors/Newsletter :- Indirect Expenditure	60	1,189	5,500	4,311	0	4,311	21.6%	0
Net Expenditure	(60)	(1,189)	(5,500)	(4,311)				
<u>230 Management and Payroll</u>								
4000 Staff Salaries	14,745	153,364	283,447	130,083		130,083	54.1%	
4001 Agency Cover	321	15,130	8,000	(7,130)		(7,130)	189.1%	
4018 National Insurance	0	0	0	(0)		(0)	0.0%	
4019 Pension	0	0	0	(0)		(0)	0.0%	
4050 Staff Training	0	5,197	4,000	(1,197)		(1,197)	129.9%	
4051 Officers Travel/Conference/Sub	94	929	1,500	571		571	62.0%	
Management and Payroll :- Indirect Expenditure	15,160	174,620	296,947	122,327	0	122,327	58.8%	0
Net Expenditure	(15,160)	(174,620)	(296,947)	(122,327)				
<u>235 Office Facilities & Equipment</u>								
1036 Photocopier Printing	11	17	0	(17)			0.0%	
1470 Photocopies Income	0	16	0	(16)			0.0%	
Office Facilities & Equipment :- Income	11	33	0	(33)				0
4001 Agency Cover	(321)	(0)	0	0		0	0.0%	

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
4155 Housekeeping	0	19	0	(19)		(19)	0.0%	
4170 Maintenance	0	190	1,650	1,460		1,460	11.5%	
4400 Stationery	0	2,859	3,800	941		941	75.2%	
4405 Photocopier Hire	229	600	3,280	2,680		2,680	18.3%	
4410 Photocopier Costs	0	2,141	0	(2,141)		(2,141)	0.0%	
4415 Office Support & Equipment	284	2,017	2,500	483		483	80.7%	
4444 Petty Cash	35	413	0	(413)		(413)	0.0%	
Office Facilities & Equipment :- Indirect Expenditure	227	8,239	11,230	2,991	0	2,991	73.4%	0
Net Income over Expenditure	(217)	(8,206)	(11,230)	(3,024)				
<u>301 Planning/Economic Development</u>								
1034 Tourist Information Centre	19	283	100	(183)			282.9%	
1090 Charter Market Income	274	6,286	5,500	(786)			114.3%	
1471 Dog Poop Bags	0	7	0	(7)			0.0%	
Planning/Economic Development :- Income	293	6,575	5,600	(975)			117.4%	0
4543 Neighbourhood Plan	0	0	1,000	1,000		1,000	0.0%	
4546 Traffic Management	0	0	2,000	2,000		2,000	0.0%	
4549 Charter Market improvements	0	232	2,000	1,768		1,768	11.6%	
4553 Tourist Information Centre	0	193	1,000	808		808	19.3%	
4554 Charter Market Strategy	0	0	5,500	5,500		5,500	0.0%	
Planning/Economic Development :- Indirect Expenditure	0	424	11,500	11,076	0	11,076	3.7%	0
Net Income over Expenditure	293	6,151	(5,900)	(12,051)				
<u>302 Special Projects</u>								
4886 John Masefield Memorial	0	36	0	(36)		(36)	0.0%	
Special Projects :- Indirect Expenditure	0	36	0	(36)	0	(36)		0
Net Expenditure	0	(36)	0	36				
<u>401 Full Council</u>								
4400 Stationery	0	7	0	(7)		(7)	0.0%	
4455 Postage	30	330	300	(30)		(30)	110.0%	
4480 ICT-Computers	(2,026)	12	1,000	988		988	1.2%	
4481 Telephones	406	4,009	5,400	1,391		1,391	74.2%	
4482 Website	98	3,676	3,000	(676)		(676)	122.5%	
4483 ICT Services & Software Lease	2,800	5,588	5,350	(238)		(238)	104.4%	
Full Council :- Indirect Expenditure	1,308	13,621	15,050	1,429	0	1,429	90.5%	0
Net Expenditure	(1,308)	(13,621)	(15,050)	(1,429)				

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
Grand Totals:- Income	7,322	729,252	725,019	(4,233)			100.6%	
Expenditure	46,285	423,061	725,019	301,958	0	301,958	58.4%	
Net Income over Expenditure	<u>(38,962)</u>	<u>306,190</u>	<u>0</u>	<u>(306,190)</u>				
plus Transfers from EMR	0	5,000						
Movement to/(from) Gen Reserve	<u>(38,962)</u>	<u>311,190</u>						

FULL COUNCIL	12 DECEMBER 2024	AGAENDA ITEM: 12
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Report prepared by Angela Price – Town Clerk

ANNUAL INSURANCE RENEWAL

Purpose of Report

The purpose of this report is to provide Members with the details and costs for the annual renewal of the Council's insurance in respect of buildings, contents and cyber cover, which is due on 18 December 2024.

Detailed Information

Members will recall that in December 2023 they resolved to accept a three-year contract for insurance with Clear Councils. This insurance cover includes all the buildings owned by the Council, contents of all those buildings and cybercrime protection.

The attached 2024 Renewal Summary provides a breakdown of the costs for the three policies, and copies of each Policy Schedule are also attached for Members information.

The renewal date for these insurances is 18 December 2024.

Financial Implications

There is a slight increase in the insurance costs for 2025. In 2024 the total cost for these policies as £19,213; the total cost in 2025, as outlined in the attached summary is £19,449.56, an increase of £236.56.

Recommendation

That Members receive and note the cost of insurance in respect of buildings, contents and cybercrime for 2025 in the sum of £19,449.56, noting that there is an increase of £236.56 in respect of year two of the three-year contract with Clear Councils Insurance.

2024 Renewal Summary

Ledbury Town Council

Produced: 27 November 2024

Details of your Quote:

Summary Details	
Name of Council:	Ledbury Town Council
Address of Council:	Church Street, Ledbury, Herefordshire, HR8 1DH.
Date Document Produced:	27 November 2024
Renewal Date:	18 December 2024

Ledbury Town Council – Programme Premium Summary (including IPT and VAT)	
Buildings	£ 15,580.25
Local Council Combined	£ 3,464.06
Cyber	£ 405.25
TOTAL	£ 19,449.56

Ledbury Town Council - Premium Details by policy	
Buildings & Revenue Underwritten by Ecclesiastical Insurance	
2024 Annual Premium	£ 13,857.37
Insurance Premium Tax (IPT):	£ 1,662.88
Policy Admin Fee:	£ 60.00
Total Amount Due:	£ 15,580.25

Local Council Combined Underwritten by Aviva Insurance Plc	
Annual Premium:	£ 3,052.73
Insurance Premium Tax (IPT):	£ 366.33
Policy Admin Fee:	£ 45.00
Total Amount Due:	£ 3,464.06

Cyber underwritten by Optimum Speciality Risks underwriting	
Annual Premium:	£ 308.26
Insurance Premium Tax (IPT):	£ 36.99
Policy Admin Fee:	£ 60.00
Total Amount Due:	£ 405.25

Buildings - Historic Building Insurance Policy - Breakdown of your Terms:

Insured with Ecclesiastical Insurance .

Index Linking has been applied to the sums insured @ 0.766%

Valuations - We recommend a valuation of your estate be undertaken every three years to avoid underinsurance.

Council Combined Policy - Breakdown of your Terms:

Insured with Aviva Insurance.

Below is a summary of each section of your policy. Please refer to the quotation schedule, statement of fact, summary of cover and policy wording and additional documents forwarded with the Council Quote document. These documents provide all the additional details you need to be aware of in regard to cover, extensions, endorsements, conditions and exclusions.

Please read all documents carefully and let us know if you have any questions or require clarification of any points or terms that you do not fully understand'.

Local Council Combined – Summary of cover		
Section of Policy	Cover Operative	Limit of Indemnity
Property Damage	Insured	As detailed in your Aviva renewal schedule
Business Interruption	Insured	As detailed in your Aviva renewal schedule
Money	Insured	As detailed in your Aviva renewal schedule
Other Property Away from Premises	Insured	As detailed in your Aviva renewal schedule
Employers Liability	Insured	£ 10,000,000
Public and Products Liability	Insured	£ 10,000,000
Indemnity to Hirer	Insured	£ 2,500,000
Fidelity Guarantee	Insured	£ 500,000
Libel and Slander	Insured	£ 250,000
Officials Indemnity	Insured	£ 500,000
Legal Expenses	Insured	£ 250,000
Data Breach Response	Insured	£ 25,000

Regalia	Not Insured	
Terrorism	Insured	

Local Council Policy Endorsements applying (see Policy schedule for full wordings):

- Tree Felling and Lopping cover
- Fly Tipping cover
- Policy Introduction amendment – Statement of Fact
- Bouncy Castles / Inflatables
- General Exclusions – Coronavirus
- Fireworks Displays and Bonfires Conditions
- Data Protection Act wording amendment (Legal Expenses section)
- Data Protection Act wording amendment (EL / PL section)
- Index Linking Endorsement
- Key Persons Endorsement
- Rent Receivable Endorsement
- Skate Park Endorsement
- Injury to Participants Exclusion (in respect of Bodily Injury to persons taking part in activities on skateboard ramps, zip wires and/or BMX tracks, unless caused by defects in such structure)
- Playground and Amusement Devices Conditions
- Long Term Agreement endorsement – Expiry Date 17 December 2026

Why choose Clear Councils ?

Clear Councils (formerly BHIB Councils) Insurance is a specialist Insurance Broker for Town and Parish Councils and the official Insurance partner to the National Association of Local Councils (NALC). We are one of the UK's leading Chartered Independent Insurance Brokers with over 50 years of trading history.

Our team provides impartial experienced based service from dealing with Councils insurances for many years. Rather than being bound to one insurer for non-Scheme insurances such as Motor Fleet, Engineering Inspection, Cyber, Crime, Contractors All Risks and Events insurances we are able to offer alternatives for you from the open market.

We provide our Councils with:

- Exclusive **Risk Management** training assistance and site visits carried out by our Councils Specialist Risk Manager, included within our pricing.
- **A dedicated Councils service team** all based in our Leicester office along with an in-house claims team to assist you with any claim queries.
- **Bespoke Councils oriented wording** - Our Aviva policy wording has been crafted to include specific reference to coverage for clerks and councillors, which we feel is important in terms of providing clarity and distinction.
- **One year's free Parish Online subscription** if you sign up to a 3-year agreement with us to provide you with the latest digital mapping technology and digital asset register.
- **Local Councils Award Scheme** – If the Council is accredited under the scheme a further discount on pricing is available under the Clear Councils scheme.
- Access to **BHIB Council focused toolkits**, articles, guides and checklists to assist you with risk management in your Council. All detailed on our website.
- **Clear Local Councils - Additional Services**

As a Clear Local Councils Combined policyholder you can access additional services provided by Aviva, detailed below:-

Legal and Tax Helpline - 0345 300 1899 Call this helpline anytime, day or night, for advice on legal or tax matters in the United Kingdom. Given in confidence, the advice is free, you just pay for the cost of the call.

Risk Solutions Helpline - 0345 366 6666 Call for advice on safety, fire, security and other issues that can affect your business. Most enquiries can be dealt with over the telephone, but if we can't give you an immediate answer, we will deal with your enquiry within one working day. This service is available during office hours with an answering service outside these times.

Counselling Service Helpline - 0117 934 0105 This is a confidential service available to your staff to help deal with personal issues such as bereavement, divorce, the threat of violence in the workplace and bullying at work.

Cutredtape website: www.cutredtape.co.uk This is a free website offering many tools and resources to help you manage your business effectively. You will get access to free business advice in accounting, HR, sales and marketing, finance, technology, law and risk management.

Employee (Health and Wellbeing) Benefits – Clear Group have a specialist team based in our Leicester office to support you with all your Employee Benefit needs, including:-

- Private Medical Insurance
- Health Cash Plans
- Group Dental Insurance
- Employee Assistance Programmes
- Health Screening

Parish Online

Being a Clear Councils client provides discounted access to the Parish Online facility.

Please see below the benefits of the Parish Online system in comparison to others in the market :

- Parish Online is Cloud-based so all data is protected and backed up (not installed locally)
- Multi-users. Parish Online is available to everyone in the council, not just one installation.
- Software updates. Parish Online software updated on a regular basis.
- Data updates. 250 datasets kept up-to-date, readily available to everyone, not just one installation.
- Tools and analysis. Powerful tools such as print and isochrone travel time tools (using cloud computing power)
- Support is free, rapid and included in the subscription.

Clear Councils are able to provide a demonstration of how this operates via zoom/teams if this is of interest.

Your Clear Councils Service team

We pride ourselves on our Local Councils experience, expertise and service levels within our team, built up over many years in the sector, and believe this differentiates us from our competition. All our team are based in our Leicester office which enables us to co-ordinate all of your insurance programme centrally.

Your dedicated service team is as follows :-

Title	Name	Telephone	Email
Account Executive	David List	07498 334994	David.List@thecleargroup.com
Account Broking	Emma Garner	0116 2819 170	Emma.Garner@thecleargroup.com
Risk Management	Brian Brookes	07837 061576	Brian.Brookes@thecleargroup.com
Clear Claims		0116 2819 208	leicesterclaims@thecleargroup.com

You will have access to all the Clear Council services, including Risk Management advice, which are specifically tailored for Local Councils and are detailed in the link below.

<https://www.clearcouncils.co.uk/>



Local Councils

Policy Schedule

27/11/2024

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:	Ledbury Town Council
Correspondence Address:	Town Council Offices Church Street Ledbury Herefordshire, County of HR8 1DH
Business:	Local Council
Schedule produced on:	27/11/2024
The county association of local council you are affiliated to:	Herefordshire
Population of Council Area:	12,000

Period of Insurance

Effective dates	From:	18 December 2024
	To:	17 December 2025
Renewal date:		18 December 2025
Long Term Undertaking:		Expiry Date: 17 December 2026

Your Insurance Adviser's Details

Clear 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):	£2,964.35
Insurance Premium Tax:	£355.72
Total Amount Due (excluding Terrorism):	£3,320.07
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Terrorism Premium:	£88.38
Insurance Premium Tax:	£10.61
Total Amount Due:	£98.99
<hr/>	
Overall Annual Premium:	£3,052.73
Overall Insurance Premium Tax:	£366.33
Policy Administration Fee:	£45.00
Overall Amount Due:	£3,464.06

Cover Summary

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

Applicable to all Sections where stated.

Excess

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

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

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

Sub Limits

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

All Limits of Liability apply any one Occurrence.

Limits are inclusive of the Excess unless otherwise stated.

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

Part A - Property Damage and Business Interruption

Section 1 - Property Damage

Property Insured	Declared Value	Sum Insured
Buildings	Not Insured	Not Insured
Contents	£164,941	£197,929
Other Property Insured away from the Premises		
Street Furniture	£100,000	£120,000
Walls, Gates and Fences	£40,000	£48,000
Playground Equipment	£160,105	£192,126
CCTV Equipment	Not Insured	£0
War Memorials	£75,000	£90,000
Ground Surfaces	Not Insured	£0
Mowers and Machinery	£50,000	£60,000
Sports Equipment	£30,000	£36,000
Regalia	Not Insured	£0
Terrorism	Insured	

Section Excess: £250

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
Mitigation of Loss	£10,000
Motor Vehicles	£10,000
Pair and Set / Consequential Reduction in Value	£10,000
Resilient Repairs Extra Costs	£10,000
Third Party Sites	£10,000
Trace and Access	£25,000
Unauthorised Use of Metered Utilities	£10,000

Section 1A - Money

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

Section 2 – Business Interruption

	Cover	Sum Insured
Item 1 - Gross Revenue Maximum Indemnity Period: 36 Months	Insured	£150,000
Item 2 - Additional Increased Cost of Working Maximum Indemnity Period: 36 Months	Insured	£150,000
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		
Excess	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
	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	£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
		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

Section 10

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 Clear Councils Policy Wording, in addition to the cover provided under the Clear Councils Policy Booklet | v.02.10.2019 policy wording.

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

Additional Endorsements

[30] - Tree Felling and Lopping Cover

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

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

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

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

[31] - Fly Tipping Cover

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

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

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

[AMENDED] - Amended Policy Introduction

The following applies to your policy:

The Policy Introduction is amended and restated as follows:

Introduction

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

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

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

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

[BOUNCE001] - Bouncy Castles/Inflatables

Inflatables

If the Insured hires or operates inflatable equipment the Insured must:

1. ensure all operators have sufficient training and knowledge to understand the procedures and rules regarding the safe use and operation of such devices.
2. Follow the manufacturers' or suppliers' guidelines in relation to the maximum number of persons allowed in or on such devices at any one time.
3. Ensure all outdoor devices have adequate anchorage points that must be used at all times.
4. Inspect all devices daily prior to use and at least annually by a competent person. All defects that are a risk to health & safety must be rectified immediately or the device must be taken out of use until repaired.

Where inflatable equipment is hired in, the Insured must:

1. have in place a system of check to ensure that the supplier has Public and Products Liability insurance, which must not be less than the limit provided to the Insured by this Policy.
2. Keep written details of such insurance including the policy number, insurer and the limit of liability.

[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

[FIREWORKS_23] - Firework Displays & Bonfires

If in relation to any claim for Damage to the Property Insured You have failed to fulfil any of the following conditions, You will lose Your right to indemnity or payment for that claim. You must ensure in connection with firework displays or bonfires organised by You that,

1. You consult the relevant authorities at least seven days before the event
2. You comply with any recommendations or instructions of the
 - a. relevant authorities including the Health and Safety Executive
 - b. fireworks manufacturers
3. You organise the event in accordance with guidance from the Health and Safety Executive
4. fireworks used must be obtained from a company complying with the firework regulations concerning the manufacture and supply of fireworks. All fireworks must be British Standard BS 7114: 1988 and not modified.
5. the display and bonfire must be at least 20 metres away from
 - a. The Premises
 - b. vehicles owned by you
 - c. flammable or other Dangerous Substances as defined in The Dangerous Substances and Explosive Atmospheres Regulations 2002 and all combustible materials

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

Part C Section 10 Legal Expenses

The Data Protection clause is restated as follows

2. Legal defence

B. Data Protection

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

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

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

4. Data Protection Act

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

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

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

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

Provided that

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

[IL001] - Index Linking

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

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

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

[KEYPERSONS] - Key Persons

Two Business Interruption:

The Insurer will indemnify the Insured against;

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

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

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

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

Exclusions to this extension

We will not make payment under this Extension where

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

[LOR] - Rent Receivable

We will pay in respect of rent receivable the difference between

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

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

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

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

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

[PL002_23] - Skateboard Parks

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

[PL003_23] - Injury to Participants Exclusion

We will not provide indemnity in respect of Bodily Injury to persons taking part in activities on skateboard ramps, lip wires and/or BMX tracks, unless caused by defects in such structure

[PL004_23] - Playgrounds and Amusement Devices

1. If in relation to any claim You have failed to fulfil any of the following conditions, You will lose Your right to indemnity or payment for that claim.

You must ensure that in connection with playground and amusement devices

- a. all equipment, devices and facilities, including sand pits and paddling pools
 - i. are manufactured and installed to the appropriate standard and maintained in good condition.
 - ii. are inspected, by a competent person, at least weekly and
 - all defects or risks to health or safety immediately rectified, or
 - the structure taken out of use
 - b. You will erect where necessary suitable signs detailing any information that is necessary for the safe use of the equipment device or facility and clearly stating any restrictions on its use.
 - c. You will determine where supervision is necessary and ensure that it is provided whenever the play equipment device or facilities are in use.
2. We will not provide indemnity in respect of the operation of mechanically powered passenger carrying amusement devices or inflatable devices.

Long Term Undertaking - Expiry Date 17 December 2026

Reduced Premium

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

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

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

Local Council Awards Scheme (LCAS) Status

The Local Council Awards Scheme has not been attained.

Important Information

Data Protection – Privacy Notice

Personal Information

We collect and use personal information about you so that we can provide you with a policy that suits your insurance needs. This notice explains the most important aspects of how we use your information but you can get more information about the terms we use and view our full privacy policy at www.aviva.co.uk/privacypolicy 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 Clear Insurance Management Ltd, 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.

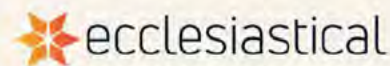
A specimen copy of the policy wording is available on request. You should keep a record (including copies of letters) of all information supplied to us for the purposes of the renewal of this insurance. A copy of the completed application will be supplied on request within a period of three months after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

Claims since inception of this policy

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

Historic Britain Insurance renewal pack

Policy schedule



This schedule gives details of your premium and lists the sections of the policy document that you have chosen for your policy.

Please read this schedule alongside your Historic Britain Insurance policy document. You should tell your broker if you want to make any changes. They will be able to tell you whether the changes affect your renewal.

If you need a copy of the policy documents, please contact your broker or visit www.ecclesiastical.com/ME870

Premium details

Premium: **£15,520.25**

This is made up of a premium of £13,857.37 plus Insurance Premium Tax of £1,662.88.

Premises and policy sections included

For full details of the cover provided, please see the sections on the following pages of this schedule.

Insured premises	Policy section
Town Council Offices	Section 1 Property damage Section 3 Equipment breakdown
The Market House	Section 1 Property damage Section 3 Equipment breakdown
Cemetery Chapel	Section 1 Property damage Section 3 Equipment breakdown
Mortuary Chapel	Section 1 Property damage Section 3 Equipment breakdown
General cover	Section 4 Business interruption

Policy clauses

EXPLANATORY NOTE NOT FORMING PART OF THE POLICY

In recognition of the long-term change in working patterns brought about by the pandemic we previously enhanced our policy cover in respect of employees working from home, which was initially applied via our website. This endorsement embeds the existing cover from our website into your policy.

ENDORSEMENT FORMING PART OF THE POLICY

CC353 Office Equipment

The following extension is added to the Property damage section

Policy number
02/IHG/0423666

Date of issue
20 November 2024

Insured
Ledbury Town Council

Business description
Town council and property owner

Period of insurance
18 December 2024 to
17 December 2025

The policy document
If you need a copy of the policy documents, please contact your broker or visit www.ecclesiastical.com/ME870

Policy number 02/IHG/0423666

Date of issue 20 November 2024 Effective from 18 December 2024

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If CONTENTS are insured WE will pay for DAMAGE to office contents owned by YOU whilst kept at any of YOUR employees' homes within the GEOGRAPHICAL LIMITS

Provided that no payment is made for the same claim under any other policy

Limit

£2,500 any one item

£5,000 any one claim

CC334 Cyber amendments applicable to the Liabilities Professional indemnity Trustees' and management liability and Directors' and officers' liability sections

The following definitions are added to the Liabilities Professional indemnity Trustees' and management liability and Directors' and officers' liability sections

CYBER ACT

means an unauthorised malicious or criminal act or series of related unauthorised malicious or criminal acts regardless of time and place or the threat or hoax thereof involving access to processing of use of or operation of any COMPUTER SYSTEM

CYBER INCIDENT

means

(a) any error or omission or series of related errors or omissions involving access to processing of use of or operation of any COMPUTER SYSTEM or

(b) any partial or total unavailability or failure or series of related partial or total unavailability or failures to access process use or operate any COMPUTER SYSTEM

COMPUTER SYSTEM

means any computer hardware software communications system electronic device (including but not limited to smart phone laptop tablet wearable device) server cloud or microcontroller including any similar

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system or any configuration of the aforementioned and including any associated input output data storage device networking equipment or back up facility

The following definition is added to the Professional indemnity Trustees' and management liability and Directors' and officers' liability sections

DATA

means information facts concepts code or any other information of any kind that is recorded or transmitted in a form to be used accessed processed transmitted or stored by a COMPUTER SYSTEM

THE FOLLOWING AMENDMENTS APPLY TO THE LIABILITIES SECTION OF THE POLICY

The definitions of Data and Property are deleted and replaced with the following

DATA

means information facts concepts code or any other information of any kind that is recorded or transmitted in a form to be used accessed processed transmitted or stored by a COMPUTER SYSTEM

PROPERTY

means material property

The following exclusion applies

No indemnity will be provided in respect of any loss damage liability claim cost or expense of whatsoever nature directly or indirectly caused by contributed to by resulting from arising out of or in connection with any CYBER ACT or CYBER INCIDENT including but not limited to any action taken in controlling preventing suppressing or remediating any CYBER ACT or CYBER INCIDENT regardless of any other cause or event contributing concurrently or in any other sequence thereto

This exclusion will not apply to legal liability to pay damages and LEGAL COSTS resulting from

(i) statutory liability under the Employers' Liability cover

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(ii) liability caused by or arising out of a CYBER ACT or a CYBER INCIDENT that results in BODILY INJURY to third parties or physical damage to third party PROPERTY

(iii) liability arising under the Data Protection extension

Any loss damage liability claim cost expense of whatsoever nature directly or indirectly caused by contributed to by resulting from arising out of or in connection with any loss of use reduction in functionality repair replacement restoration or reproduction of any DATA including any amount pertaining to the value of such DATA is not covered and is not considered as physical loss or damage for the purposes of this exclusion

Data Protection extension - amendment to limit

The total amount WE will pay in respect of (a) is £1,000,000 any one claim and in the aggregate any one period of insurance and not as otherwise stated

THE FOLLOWING AMENDMENTS APPLY TO THE PROFESSIONAL INDEMNITY SECTION OF THE POLICY

Exclusion (22) is deleted and replaced by the following

WE shall not have any liability under this section of the policy for or directly or indirectly arising out of or in any way connected with

(a) any loss damage liability claim cost or expense of whatsoever nature directly or indirectly caused by contributed to by resulting from arising out of or in connection with any CYBER ACT or CYBER INCIDENT including but not limited to any action taken in controlling preventing suppressing or remediating any CYBER ACT or CYBER INCIDENT regardless of any other cause or event contributing concurrently or in any other sequence thereto

(b) any loss of use reduction in functionality repair replacement restoration or reproduction of any DATA including any amount pertaining to the value of such DATA

Notwithstanding the above no cover otherwise provided under Cover

1(a) for CLAIMS arising from WRONGFUL ACTS committed in

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the conduct of YOUR BUSINESS shall be restricted solely due to the use of a COMPUTER SYSTEM or DATA

Amendment to Exclusion (4)

Exclusion (4) is restated as follows

(4) any damage to or destruction or loss of any property (except as provided by Cover 1(b) and Cover 2) including loss of use unless directly caused by a WRONGFUL ACT

Amendment to Cover 2

Cover 2 - Loss of documents is restated as follows

WE shall indemnify YOU for reasonable and necessary costs incurred in restoring or replacing any DOCUMENT which has been unintentionally destroyed damaged lost or mislaid during the PERIOD OF INSURANCE (and which after diligent search cannot be found) the occurrence of which has been NOTIFIED during the PERIOD OF INSURANCE

Amendment to the Limit of Indemnity

The paragraph in respect of the limit for Cover 2(a) is restated as follows

In respect of Cover 2 an aggregate sub-limit of indemnity of £250,000 shall apply in respect of all such losses in any one period of insurance

THE FOLLOWING AMENDMENTS APPLY TO COVER 2 OF THE TRUSTEES' AND MANAGEMENT LIABILITY SECTION OF THE POLICY

Exclusion (i) is deleted and replaced by the following

No indemnity will be provided in respect of

(a) any loss damage liability claim cost or expense of whatsoever nature directly or indirectly caused by contributed to by resulting from arising out of or in connection with any CYBER ACT or CYBER INCIDENT including but not limited to any action taken in controlling preventing suppressing or remediating any CYBER ACT or CYBER INCIDENT

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

- (b) any loss of use reduction in functionality repair replacement
restoration or reproduction of any DATA including any amount
pertaining to the value of such DATA

However this exclusion shall not apply to claims for legal liability
under Cover 2 (a) Trustees' and management liability arising from a
WRONGFUL ACT of

- (a) any TRUSTEE when carrying out any duty as TRUSTEE
or

- (b) any EMPLOYEE when acting on behalf of the TRUSTEE
when carrying out any duty of the TRUSTEE

involving access to processing of use of or operation of any
COMPUTER SYSTEM or DATA

THE FOLLOWING AMENDMENTS APPLY TO THE
DIRECTORS' AND OFFICERS' LIABILITY SECTION OF
THE POLICY

The following exclusion is added

WE shall not have any liability under this section of the policy for
or directly or indirectly arising out of or in any way connected with

- (a) any loss damage liability claim cost or expense of whatsoever
nature directly or indirectly caused by contributed to by
resulting from arising out of or in connection with any
CYBER ACT or CYBER INCIDENT including but not
limited to any action taken in controlling preventing suppressing
or remediating any CYBER ACT or CYBER INCIDENT
regardless of any other cause or event contributing concurrently
or in any other sequence thereto
- (b) any loss of use reduction in functionality repair replacement
restoration or reproduction of any DATA including any amount
pertaining to the value of such DATA

However this exclusion shall not apply to LOSS under

- (a) Cover 1 Legal Liability or

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113848.

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(b) Cover 2 (a) and (b) DEFENCE COSTS AND EXPENSES

arising from a WRONGFUL ACT of the INSURED

EXPLANATORY NOTE: NOT FORMING PART OF YOUR POLICY.

When property insurance policies were developed computer and cyber risks were rare or did not exist; therefore no specific exclusionary language was necessary at that time. As computer technology has evolved, allied with the growth of the internet and connectivity, exposure to cyber events has increased significantly. As cyber risks have not been insured by standard property insurances, premiums have never included such cyber risks. To cater for these new risks specific Cyber insurance covers (via a specific policy or section within a policy) have been developed, which may be purchased separately.

Following improved clarity and contract certainty in the reinsurance market as regards cyber risks, we are providing similar clarification under your policy through the following clause (which does form part of your policy).

ENDORSEMENT FORMING PART OF YOUR POLICY.

The following endorsement is applied to your policy and overrides any existing Electronic risks exclusion applicable to the relevant sections

CC291 Cyber Loss Limited Exclusion Clause (Property)

1. Notwithstanding any provision to the contrary within this policy or any endorsement thereto this policy excludes all loss damage liability cost or expense of whatsoever nature directly or indirectly caused by contributed to by or resulting from arising out of or in connection with

1.1. any unauthorised access to or loss of alteration of or damage to or a reduction in the functionality availability or operation of a COMPUTER SYSTEM or any unauthorised access to or modification of DATA

Notwithstanding the provisions of this sub-paragraph 1.1. and subject to all other terms and conditions and exclusions contained in this policy this policy will provide cover for physical loss of or physical

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damage to property insured under this policy (not including DATA) and any TIME ELEMENT LOSS directly resulting therefrom where such physical loss or physical damage is directly occasioned by any of the following perils provided always that such perils are otherwise insured by this policy

- (i) Fire lightning or explosion
- (ii) Impact by aircraft or vehicle or animal or falling objects
- (iii) Wind storm hail tornado cyclone hurricane earthquake volcano tsunami flood freeze or weight of snow
- (iv) Escape of water or oil
- (v) Riot or civil commotion
- (vi) Subsidence heave or landslip
- (vii) Theft or loss of insured property caused by persons physically present at both the time and location of such theft or loss
- (viii) Vandalism or malicious acts causing physical damage to insured property caused by persons physically present at both the time and location of such damage
- (ix) Accidental damage to insured property caused by persons physically present at both the time and location of such damage

1.2. any loss of use reduction in functionality repair replacement restoration or reproduction of any DATA including any amount pertaining to the value of such DATA

Notwithstanding the provisions of this sub-paragraph 1.2. in the event that hardware or the data storage device of a COMPUTER SYSTEM insured under this policy sustains physical damage caused by a peril described in the proviso to paragraph 1.1. above which results in damage to or loss of DATA stored on that hardware or the data storage device then the damage to or loss of such DATA shall be recoverable hereunder and the basis of valuation for the recovery of the damaged or lost DATA under this Policy shall be limited to the cost of reproducing DATA provided that such costs are otherwise indemnifiable under this policy

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Such costs shall include all reasonable and necessary expenses incurred in re-creating gathering and assembling such DATA but shall not include the value of the DATA whether to the Insured or any other party even if such DATA cannot be recreated gathered or assembled

1.3. any

(i) Unauthorised appropriation of DATA

(ii) Unauthorised transmission of DATA to any Third Party

(iii) Misrepresentation or use or mis-use of DATA

(iv) Operator error in respect of DATA

1.4. any threat to carry out or perpetrate a hoax in respect of anything described in sub-paragraphs 1.1. - 1.3. above

1.5. any action taken or failure to take action to prevent control limit or respond to anything described in sub-paragraphs 1.1. - 1.4. above

Definitions specific to this exclusion

COMPUTER SYSTEM means any computer hardware software communications system electronic device (including but not limited to smart phone laptop tablet wearable device) server cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input output data storage device networking equipment or back up facility

DATA means information facts concepts code or any other information of any kind that is recorded or transmitted in a form to be used accessed processed transmitted or stored by a COMPUTER SYSTEM

TIME ELEMENT LOSS means business interruption contingent business interruption or any other consequential losses

This exclusion applies to all cover sections of this policy except those covers (where available and insured by this policy) noted below:

a. Employers' Liability

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- b. Public Liability
- c. Medical Malpractice
- d. Reputational Risks
- e. Professional Indemnity
- f. Governors' Trustees' and Management Liability
- g. Directors & Officers Liability
- h. Personal Accident
- i. Legal Expenses
- j. Travel
- k. Terrorism
- l. Cyber
- m. Equipment breakdown

CC256 Equipment breakdown - Silent Cyber exclusion

Applicable to the Equipment breakdown section of the policy

Definitions

The following definition is added

CYBER EVENT

means

- (a) a failure of electronic equipment to correctly recognise process or store any data
- (b) a hostile malicious illegal or transgressive act committed through electronic systems including but not limited to
- (i) a virus (a program code programming instruction or any set of instructions intended to damage interfere with or have a negative effect on computer programs data or operations)

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- (ii) hacking (unauthorised access to any computer or other electronic equipment)
- (iii) a denial of service attack (any actions or instructions intended to damage interfere with or affect the availability or performance of networks network services network connectivity or telecommunication systems)

The Breakdown definition is deleted and replaced with the following

BREAKDOWN

means

- (a) the actual breaking failure distortion or burning out of any part of the COVERED EQUIPMENT whilst in ordinary use arising from defects in the COVERED EQUIPMENT causing its sudden stoppage and necessitating repair or replacement before it can resume work
- (b) fracturing of any part of the COVERED EQUIPMENT by frost when such fracture renders the COVERED EQUIPMENT inoperative
- (c) the actual and complete severance of a rope but not breakage or abrasion of wires or strands even though replacement may be necessary
- (d) ELECTRONIC DERANGEMENT

The following Electronic derangement definition is added

This replaces any existing definition of Derangement and or Electronic derangement

ELECTRONIC DERANGEMENT

means malfunction of the COMPUTER EQUIPMENT or electronic circuitry controlling or operating the COVERED EQUIPMENT that is not accompanied by visible DAMAGE and requires replacement of one or more insured components of the COVERED EQUIPMENT in order to restore it to its normal operation

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Excluding

- (a) the rebooting reloading or updating of software or firmware
- (b) the incompatibility of COVERED EQUIPMENT with any software or equipment installed introduced or networked within the previous 30 days
- (c) the COVERED EQUIPMENT being of insufficient size specification or capacity
- (d) loss or DAMAGE caused by a CYBER EVENT

Exclusions

The following amendments are made to the exclusions

Any exclusion relating to damage to data or damage caused by transmission or impact of any virus or damage caused by failure of a system is deleted

The following exclusions are added

any loss or DAMAGE caused by a CYBER EVENT

any loss of or DAMAGE to data or MEDIA caused by

- (a) programming error or programming limitation
- (b) loss of data (other than as specifically provided for under any Reinstatement of Data and Computer Increased Costs of Working extension of cover)
- (c) loss of access
- (d) loss of use
- (e) loss of functionality

Extensions

Any extension of the Equipment breakdown section that provides cover for Reinstatement of Data and or Computer Increased Costs of Working is deleted and replaced with the following

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Policy schedule

Reinstatement of data and Computer Increased Costs of Working

(A) Unless otherwise excluded WE will pay the costs YOU incur in reinstating data that is lost or damaged as a consequence of an ACCIDENT to COVERED EQUIPMENT

Providing that

(i) OUR liability is limited solely to the cost of reinstating data onto MEDIA

(ii) WE shall not be liable for loss or damage to software

Limit

£50,000 any one ACCIDENT

(B) In addition WE will pay costs necessarily and reasonably incurred by YOU for the sole purpose of avoiding or diminishing the resulting interruption or interference to YOUR computer operations

Limit

£50,000 any one ACCIDENT

CC239 Food Poisoning defective sanitation vermin or murder or suicide extension

Business Interruption - Removal of Specified diseases cover - applicable to any section of the policy covering business interruption loss of income loss of revenue consequential loss or rental income

Any extension that provides cover for specified diseases murder suicide food poisoning defective sanitation & vermin is deleted and replaced with the following

Food poisoning defective sanitation vermin murder or suicide extension

The prevention or restriction of access to or closure of the PREMISES on the order or advice of the Police Environmental Health or other similar enforcement agency as a direct consequence of

a. any injury or illness sustained by any person arising from or traceable to food or drink poisoning which is directly traceable to

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food or drink provided at the PREMISES

b. any accident causing defects in drains or other sanitary arrangements at the PREMISES

c. any discovery of vermin at the PREMISES

d. murder rape or suicide at the PREMISES

Provided that

- WE shall only be liable for the loss arising at premises YOU occupy and which are directly affected by the occurrence discovery or accident

- Extensions which deem DAMAGE at other locations to be DAMAGE at the PREMISES shall not apply to this cover

Excluding any costs incurred in the cleaning repair replacement recall or checking of property

Limit

OUR liability under this extension in respect of any one occurrence discovery or accident shall not exceed the lesser of £250,000 or 25% of

a. the sum insured by the items or

b. the limit of OUR liability by the items if the declaration-linked basis applies

The maximum indemnity period for this extension will not exceed three months beginning from the date on which the restrictions on the PREMISES are applied

CC230 Infectious or Communicable Disease Exclusion

Definition applicable to this exclusion

INFECTIOUS OR COMMUNICABLE DISEASE means any disease pandemic or epidemic including but not limited to any

- virus

- bacterium

Policy number **02/IHG/0423666**

Date of issue **20 November 2024** Effective from **18 December 2024**

Ecclesiastical Insurance Office plc (EIO) Reg. No. 24869. Registered in England at Benefact House, 2000, Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, United Kingdom. EIO is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 113848.

Historic Britain Insurance renewal pack

Policy schedule

- parasite
- other organism or infectious matter
- any mutation or variation to any of the above

whether

- living or dead
- natural or artificial
- officially declared an epidemic or pandemic or not

transmitted by any direct or indirect means (whether asymptomatic or not)

This policy does not cover loss damage liability cost expense or any other sum of whatsoever nature directly or indirectly caused by resulting from arising out of or related to or contributed to by

1) any INFECTIOUS OR COMMUNICABLE DISEASE
including but not limited to

a. the fear of a threat (whether actual or perceived) from an
INFECTIOUS OR COMMUNICABLE DISEASE

b. contamination or fear of contamination (whether actual or
perceived) of property by an INFECTIOUS OR
COMMUNICABLE DISEASE

but this shall not exclude direct physical loss or physical damage to
insured property at the PREMISES occurring during the Period of
insurance resulting directly or indirectly from or caused by a peril
otherwise insured by this policy

2) any action taken or failure to take action to prevent control or
respond to any INFECTIOUS OR COMMUNICABLE
DISEASE

Provided that

i. this exclusion applies regardless of any concurrent or contributory
cause or event or occurrence in any sequence with any other cause or

Policy number **02/IHG/0423666**

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Policy schedule

event

ii. in the event of any conflict between this exclusion and any other provision of this policy this exclusion shall always apply and take precedence over any such other provision

iii. where WE apply this exclusion the burden of proving the contrary rests with the INSURED

iv. this exclusion applies to all cover sections of this policy except those covers (where available and insured by this policy) noted below

a. Employers' Liability

b. Public Liability

c. Medical Malpractice

d. Reputational Risks

e. Professional Indemnity

f. Governors' Trustees' and Management Liability

g. Directors & Officers Liability

h. Personal Accident

i. Legal Expenses

j. Travel

k. Terrorism

CC390 Prevention of Access - non-damage exclusion

Any cover (however titled) provided by this policy in respect of prevention denial or hindrance of access to or use of the PREMISES as a result of

- the action of government police emergency services or local authority or

- any other similar cover

not involving damage to property (whether the property of the

Policy number **02/IHG/0423666**

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INSURED or any other party) is deleted

This clause does not apply to more specific extension(s) or parts of extension(s) in respect of

- bomb scare or
- food poisoning defective sanitation vermin or murder or suicide

CC391 Failure of Supply amendment

Applicable to any section of the policy headed

- business interruption
- loss of income
- loss of revenue
- consequential loss
- rental income

The following exclusion is added to the Failure of Supply extension

any loss resulting from DAMAGE to overhead cables unless occurring within 1 mile of the PREMISES

Policy number **02/IHG/0423666**

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Historic Britain insurance renewal pack

Policy schedule



Cover for
Town Council Offices, Church Street, LEDBURY
Herefordshire, HR8 1DH

Section 1 Property damage

The items your insurance covers

This table gives details of the items covered by the Property damage section of your policy, and the amounts they are insured for.

Item	Sum insured	Day one items declared value	First loss items full value
Buildings	£3,610,957	£3,139,963	

Excesses

The table below shows the excesses you will need to pay.

	Excess
RESTRICTED PERILS unless listed below	£350
Other causes	Excess
THEFT	£350
ESCAPE OF OIL	£350
Deterioration of refrigerated stock	£50
All other losses	£350
Item excesses (applicable to all losses)	Excess
PERSONAL BELONGINGS	£50

Property damage clauses

C1008 Construction Amendment Memorandum

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

Section 3 Equipment breakdown

Section applies.

Excess: £350

Historic Britain insurance renewal pack

Policy schedule



Cover for
The Market House, High Street, Ledbury, HR8 1DS

Section 1 Property damage

The items your insurance covers

This table gives details of the items covered by the Property damage section of your policy, and the amounts they are insured for.

Item	Sum insured	Day one items declared value	First loss items full value
Buildings	£1,724,402	£1,499,480	

Excesses

The table below shows the excesses you will need to pay.

	Excess
RESTRICTED PERILS unless listed below	£350
Other causes	Excess
THEFT	£350
ESCAPE OF OIL	£350
Deterioration of refrigerated stock	£50
All other losses	£350
Item excesses (applicable to all losses)	Excess
PERSONAL BELONGINGS	£50

Property damage clauses

C1310 Excluded Cover - Impact

Cover excludes DAMAGE as a result of IMPACT

C1008 Construction Amendment Memorandum

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

Section 3 Equipment breakdown

Section applies.

Excess: £350

Historic Britain insurance renewal pack

Policy schedule



Cover for
Cemetery Chapel, New Street, Ledbury, HR8 2DX

Section 1 Property damage

The items your insurance covers

This table gives details of the items covered by the Property damage section of your policy, and the amounts they are insured for.

Item	Sum insured	Day one items declared value	First loss items full value
Buildings	£2,861,490	£2,488,252	

Excesses

The table below shows the excesses you will need to pay.

	Excess
RESTRICTED PERILS unless listed below	£350
Other causes	Excess
THEFT	£350
ESCAPE OF OIL	£350
Deterioration of refrigerated stock	£50
All other losses	£350
Item excesses (applicable to all losses)	Excess
PERSONAL BELONGINGS	£50

Section 3 Equipment breakdown

Section applies.

Excess: £350

Historic Britain insurance renewal pack

Policy schedule

Cover for
Mortuary Chapel, New Street, Ledbury, HR8 2DX



Section 1 Property damage

The items your insurance covers

This table gives details of the items covered by the Property damage section of your policy, and the amounts they are insured for.

Item	Sum insured	Day one items declared value	First loss items full value
Buildings	£634,672	£551,889	

Excesses

The table below shows the excesses you will need to pay.

	Excess
RESTRICTED PERILS unless listed below	£350
Other causes	Excess
THEFT	£350
ESCAPE OF OIL	£350
Deterioration of refrigerated stock	£50
All other losses	£350
Item excesses (applicable to all losses)	Excess
PERSONAL BELONGINGS	£50

Section 3 Equipment breakdown

Section applies.

Excess: £350



Historic Britain insurance renewal pack

Policy schedule



General Cover

The cover provided here applies on a general basis (excluding any premises where this section is more specifically insured).

Section 4 Business interruption

Items covered

This table gives details of the items covered by the Business interruption section of your policy.

Item	Sum insured	First loss	Declaration-linked basis?	Maximum indemnity period
Revenue inc donations & grants	£50,000	N/A	NO	36 months
Addl increased cost of working	£10,000	N/A	NO	36 months

Business interruption clauses

C3087 Planning Permission Delays

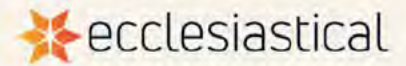
Delays following DAMAGE not otherwise excluded under this policy caused by obtaining listed building consent from the appropriate authorities for repairs to YOUR BUILDINGS

Limit 3 months in addition to YOUR INDEMNITY PERIOD

Special condition applicable to this extension - minimum indemnity period YOUR INDEMNITY PERIOD must be at least 24 months for this extension to apply

Historic Britain insurance renewal pack

Policy schedule



Glossary

Estimated

Estimated figures allow us to provisionally assess the premium we require. When the policy is renewed, you should tell us the actual figure so that we may make the necessary additional premium charge or refund and create a new estimate for the year ahead.

Day one items declared value

The declared value is the cost of rebuilding or replacing the property on the first day of the period of insurance. The policy schedule shows the value you have given us.

The declared value does not allow for future inflation.

The sum insured shows the declared value increased by the percentage amount you have chosen as protection against inflation during the time it would take to rebuild or replace the property.

First loss items

First Loss items are those where a total loss is not expected. The amount we have agreed with you as the maximum likely loss following any one occurrence is shown under the sum insured. The full value represents the full reinstatement value.

Declaration-linked basis

The declaration-linked basis is a way of providing inflation protection for your sums insured. The premium and the sum insured are based on the estimates you have provided. At the end of each year, you provide us with declarations of your profits, and the sum insured and premium are adjusted in accordance with the declaration-linked basis special condition in the policy document.

Insured's own vehicles

These are vehicles operated by the Insured and declared to be in use for the transit of goods at any one time.

Excesses

The excess is the amount you would have to pay towards any loss.

Clauses

The clause records changes to the standard terms and conditions of the policy or relevant section. Words in capital letters are defined in the policy document.



Ms A Price
Ledbury Town Council
Town Council Offices
Ledbury
HR8 1DH

26 November 2024

Reference: 79065528

Dear Ms Price

Your Cyber Package Insurance

The above policy with Talbot Underwriting Ltd via Optimum Speciality Risks is due for renewal on 18th December 2024.

We have based our renewal proposal on the requirements we used last year. These are set out in the enclosed **Important Information** document. Your requirements may have changed since then, so we would still urge you to contact us so that we can carry out a review.

The total payable is £405.25 including Insurance Premium Tax (IPT) at the current rate, and our Policy Administration Fee of £60.00; full premium breakdown can be found in the **Important Information** section below.

It is important that you review all the documentation, ensuring the information is correct and cover meets your requirements.

If any of the information is incorrect, or if you would like to make a change to your policy please contact us. **Failure to provide accurate and up-to-date information may result in cover being invalid, a claim not being paid or an additional premium being payable.**

IMPORTANT: Please pay attention to following documents which are enclosed:

- **Our Terms of Business:** Clear Insurance Management's Terms and Conditions, which explain how we will manage your policy.
- **Statement of Fact:** This outlines the information that the insurer holds about you and on which they based their quotation.
- **Policy Schedule:** This is an outline of the cover provided under the policy including cover levels, and relevant sums insured, excesses and exclusions.
- **Policy Wording:** This sets out the cover provided and the terms, conditions and exclusions which apply.
- **Insurance Product Information Document (IPID) / Policy Summary / Policy Overview:** This provides an overview of the key aspects of the insurance policy.
- **Notice to Policyholders:** Details of any important changes to your policy.
- **GDPR Intro**

Policy Documents

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

What To Do Next

- It is important that you read and understand the information within the **Important Information** section below.
- Please check the statements and answers that are shown on these documents and let us know if anything is incorrect, as any inaccuracies or omissions may invalidate your cover. Should any change be required then please contact us.
- Familiarise yourself with our terms and conditions which are detailed in the enclosed terms of business agreement document; these explain how we will manage your policy.
- Refer to the 'Payment Options' section within the Important Information document for details of how you can pay for your policy.
- To go ahead with this policy please contact us prior to the renewal date. If we receive payment without prior confirmation, we will accept this as agreement to the renewal terms set out in the renewal invitation letter and instruction to renew. If you would like to discuss this or make any changes to your policy, please contact us as soon as possible.

We look forward to receiving your renewal instructions, however, should you have any queries in the meantime please do not hesitate to contact us.

Yours sincerely,

Emma Garner

Emma Garner
Affinities Account Broker
Clear Insurance Management

Important Information

Premium Breakdown

	(£)
Premium excl. IPT:	308.26
IPT:	36.99
Policy Administration Fee:	60.00
Total:	£405.25

Please note this policy is renewable.

Your Requirements

Our understanding of your insurance requirements is based on the information you have provided to us, as outlined below:

You for your own cyber losses (including from hacking and extortion) and for third party alleged or actual financial losses as a result of your own cyber activity

Please let us know if you think we have not understood your requirements correctly.

Our Proposal

We're proposing cover with Talbot Underwriting Ltd, due to the reason(s) below:

As it meets your requirements as we understand them

Market Selection

Sourcing

You should be aware that in sourcing business with The Insurer, that we have acted as your agent.

Placement

You should be aware that in placing business with The Insurer, that we have acted as your agent. We have only approached your existing insurer for terms. We will be using an intermediary (another broker or a managing general agency) to place your insurance, which means the intermediary is placing the insurance direct with the insurer.

Claims

You should be aware that in the event of a claim, we will act as your agent.

Our Remuneration

The insurer will pay us commission, which is a percentage of their premium net of Insurance Premium Tax at the current rate.

Endorsements, Limitations, Conditions, Warranties and Subjectivities

Please refer to the Insurer Documentation, Summary and Policy Wording which outline all conditions and exclusions applicable to your policy. We would like to draw your attention to the following that apply to your policy.

Terms, Conditions and Exclusions

AGD0001 - Amended General Definition 2.2
FTF0003 - Funds Transfer Fraud / Theft of Third Party Funds Endorsement
TEH0001 - Telephone Hacking Endorsement
TRE0002 - Territory Restriction Endorsement
MAN0002 - Mandatory Endorsements INS0001 - Insurers Endorsement

It is important that you read and understand these endorsements, exclusions, limitations and other conditions and warranties. Please contact us if you require any further explanation or assistance.

Failure to adhere to any significant endorsements and other conditions and warranties can invalidate your policy, compromise your cover and result in claims not being paid. It is therefore vital that you are clear on your responsibilities.

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

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

An exclusion is a clause in the policy that states which risks the insurance won't cover.

Finally, the proposal from the insurer can contain conditions called subjectivities. A subjectivity is something the insurer will want you to carry out within a specified timescale. For example, Cover may be subject to a survey or the requirement to complete a proposal form. There will often be a deadline date for you to comply with these subjectivities and if you fail to meet the deadline then this may impact the cover being provided and any claims submitted.

Excesses

The insurer may also add an excess. An excess is the amount you need to pay in the event of a claim and is therefore not covered by your insurance policy.

Information You Must Disclose

The terms of any insurance that we arrange on your behalf will be based upon the information provided by you.

You must disclose all 'Material Circumstances' to us or your insurers, both at the outset and throughout the period of insurance cover. Material Circumstances are all the items of information that may influence the insurer's decision as to whether to provide cover for your risk, the premium to be charged, and the terms of your insurance.

To identify what must be disclosed, you are required to carry out a reasonable search of your business and its activities.

As part of the search, you should consult with all senior management. This includes anyone who plays a significant role in the making of decisions regarding your business, regardless of whether that individual is a member of your board or is formally in a management role. This might include people such as site managers, risk managers, operational and business leaders. You will need to consider where to draw the line given the management of your business.

The most serious consequence of failing to disclose material information could be the invalidation of your cover. In this instance it would mean that a claim will be rejected.

The following must be disclosed:

- Claims and loss history
- Losses or incidents where claims were not made
- Criminal (non-motoring) Convictions
- Significant adverse credit history such as a CCJ
- Previous declinature by insurers to provide cover

Further examples of what might be a Material Circumstance will vary from business to business and according to the type of policy and might include:

- Property construction
- Whether the property is unoccupied
- Planned building works
- DHSS or student tenants
- History of vandalism or squatting
- Previous fires or damage at the property
- Injuries to members of the public
- Signs of subsidence or similar conditions
- Types of goods stored e.g., Hazardous or Flammable
- Types of processes undertaken
- Driving license endorsements
- Fixed penalty notices
- Changes to your address
- Changes to any insured vehicle, including security, modifications, use or annual mileage
- Potential change in the territories in which your services are provided
- Anticipated significant increase in your fee income
- Activities in hazardous locations
- Airside or waterborne activities
- Vehicles carrying hazardous substances
- Employee disputes
- Theft or fraud by an employee
- Claims made against a director or trustee, even if in connection with a different organisation
- A motor accident/claim under a different policy
- Accusations of misleading advice or design
- Statutory Prosecutions
- Motor convictions that you or any other insured driver have received
- Criminal convictions or pending prosecutions for any driver to be covered.
- HSE Investigations or Prosecutions
- A potential change in your business activity
- Acquiring another company

During the lifetime of the policy, you must notify us immediately of any changes in circumstance which may increase the possibility of loss, damage or legal liability covered by this policy.

This list is not exhaustive and if you are in doubt as to whether any change in your circumstances need to be notified to insurers then please contact us with the details as soon as possible.

Claims

It is a condition of any insurance policy that all claims, losses, or incidents that may give rise to a claim are reported as soon as possible. Failure to do so may result in a claim not being paid either in part or in full. It is therefore very important to report any incident without delay. We are here to help you when you need to make a claim. You can contact our claims team using the details below:

Clear Insurance Management
AGM House
Barton Close, Grove Park
Enderby, Leicester
LE19 1SJ
leicesterclaims@thecleargroup.com
0116 2819 208

We recommend that you save our claims contact details and other important information in a secure location that can be easily accessed in an emergency (such as cloud storage or on a mobile device).

You will also find instructions in your policy documents about what you should do in the event of a loss occurring.

Payment Options

Please see below for ways your premium can be paid:

Credit/Debit Card	Call us to make a payment over the phone.
BACS/Automatic Transfer	Account Name: Clear Insurance Management Ltd Non-Statutory Trust GBP Client Account Account No.: 65304586 Sort Code: 60-15-03 Reference: 144226587
Premium Finance	It may be possible to pay your premiums by instalments. Please contact us to discuss your options.

If we receive payment without prior confirmation, we will accept this as agreement to the renewal terms set out in the renewal invitation letter and instruction to renew. If you would like to discuss this or make any changes to your policy, please contact us as soon as possible.

Terms of Business for Commercial Clients

Thank you for inviting Clear Insurance Management Limited to assist you with your insurance requirements. We undertake to use our skill and care to provide you with the ability to survive the insurable events for which you have asked us to provide cover.

This document sets out the terms on which we agree to act for you and contains details of our regulatory and statutory responsibilities as well as your obligations. It supersedes all versions previously issued by us.

We ask that you carefully read the content and contact us immediately should you require further clarification. These terms become effective as soon as we start exchanging information about your insurance requirements.

ABOUT US

Clear Insurance Management Limited (Clear) is an independent insurance broker, authorised and regulated by the Financial Conduct Authority (FCA) to transact general insurance and consumer credit business. Inspire Credit Management, Clear Self Build, Rycroft Associates, Clear Councils, Clear Wholesale, Clear MPW, Pi-Property Insurance, Marketline, LawSure, LawSure Insurance Brokers, Assured Indemnities, Techinsure, Arborplan, and British Activity Holiday Insurance Services (BAHIS) are trading names of Clear Insurance Management Limited. Our Financial Services Register number is 307982. You can check this information on the Financial Services Register by visiting the FCA's website at <https://register.fca.org.uk/> or by contacting the FCA on 0800 111 6768 (Freephone) or 0300 500 8082 from the UK, or +44 207 066 1000 from abroad.

We are members of the British Insurance Brokers' Association (BIBA) and the Brokerbilty network of independent insurance brokers.

OUR PRODUCTS AND SERVICES

As an independent insurance broker, we have access to a wide range of insurance products from many leading insurance companies and Lloyd's underwriters.

Unless otherwise advised, the services we provide (the 'Services') are as follows:

- Acting on your behalf when sourcing and placing your insurance and with any claims made on policies we have arranged
- Providing advice on your risk exposure and insurance needs, based on a fair analysis of the market
- Arranging cover to meet your demands and needs
- Helping with ongoing changes

Clear is not under a contractual obligation to conduct insurance distribution exclusively with one or more insurance undertakings and does not provide personal recommendations. Clear provides advice on the basis of a fair analysis of the market unless we specifically state otherwise.

Unless you tell us otherwise we will act on the understanding that we have your authority to agree to insurance policy wordings on your behalf.

METHODS OF COMMUNICATION

We will normally communicate with you by post, telephone and where available email, in addition to any meetings we may have with you. Other formats are available on request.

Please let us know if you would prefer not to receive communications by any particular medium.

Please note that telephone calls may be recorded for training and monitoring purposes.

INSURER SECURITY

Whilst we monitor the financial strength of the insurers with whom we place business it should be noted that the claims-paying ability of even the strongest insurers could be affected by adverse business conditions. We cannot, therefore, guarantee the solvency of any insurer or underwriter.

A liability for the premium, whether in full or pro rata, may arise under policies where a participating insurer becomes insolvent.

RISK INFORMATION

The terms of any insurance that we arrange on your behalf will be based upon the information provided by you to us or to your insurers.

As a commercial customer, or someone buying insurance mainly for purposes related to your trade, business or profession, you have a duty to give a 'fair presentation' of the risk to insurers. This means that you must clearly disclose every material circumstance which you, your senior management or persons responsible for arranging your insurance, know or ought to know following a reasonable search, before your cover is placed, when it is renewed and throughout the life of the policy. A material circumstance is anything that may influence an insurer's judgement over whether to take the risk and, if so, on what terms. If you are in any doubt as to whether a circumstance is material, you are advised to disclose it. Failure to disclose a material circumstance may entitle an insurer to impose different terms on your cover or reduce the amount of a claim payable, and in some cases your cover could be invalidated which would mean that a claim would not be paid. You are advised to keep copies of any correspondence you send to us or direct to your insurers.

OUR REMUNERATION

Remuneration for our services is normally in the form of commission (or brokerage) which is a percentage of your insurance premium and payable by the insurer, a fee, as agreed with you, or a combination of the two. We may also receive income from providers of premium financing facilities where, with your agreement, we have made such arrangements on your behalf.

We may sometimes also earn income for the provision of other services to you, which will be agreed with you on an individual basis.

In the event of a policy being cancelled mid-term, and not replaced by another policy, we reserve the right to retain the commission and any fees earned on the original transaction.

For each insurance policy, including any subsequent renewal, you have a right to request information regarding any remuneration that we have received as a result of placing your insurance business.

CHARGES

An Administration Fee of £20 may be levied if a cheque payment for premiums due fails to clear through the banking system.

SETTLEMENT TERMS

You are responsible for the prompt settlement of insurance premiums so that we can make the necessary payments to your insurers. Unless otherwise advised, premiums and related fees are due prior to renewal or inception of the policy. We have no obligation to fund any premiums on your behalf and reserve the right to cancel or lapse your Insurance Policy or cover if you fail to make any payment as it falls due. We cannot be held responsible for any loss which you may suffer as a result of a policy being cancelled or otherwise prejudiced due to the late payment of a premium where the delay is attributable to you.

You shall pay all amounts due in full without any deduction or withholding except as required by law and you shall not be entitled to assert any credit, set-off or counter claim against us in order to justify withholding payment of any such amount in whole or in part. We may, without limiting our other rights or remedies, set-off any amount owing to us against any amount payable by us to you. In the event of late payment, you may be required to pay statutory interest from the due date until the date it is paid.

All amounts payable by you are exclusive of amounts in respect of value added tax chargeable for the time being (VAT). Where any taxable supply for VAT purposes is made by us to you, you shall, on receipt of a valid VAT invoice from us, pay to us such additional amount in respect of VAT as is chargeable at the same time as payment is due.

METHODS OF PAYMENT

We normally accept payments by cheque, credit or debit card or by bank transfer.

Payment by instalments can be arranged with specialist premium finance providers (please note that we act independently of any particular provider).

We will give full information about premium payment options when we provide quotations and at renewal. We act as Credit Broker and not the lender.

In the absence of your instructions to the contrary before expiry date, we will automatically renew your policy if payment is usually made by direct debit.

PERSONAL CREDIT CHECKS

To comply with Consumer Credit legislation, providers of personal credit are required to carry out affordability assessments before making advances of credit. This means that whenever we are asked to arrange personal premium finance, we will pass your name, address and date of birth to the finance provider, to enable it to carry out an assessment. In assessing your application, the provider may search information held by a credit reference agency. Please note the credit reference agency will add details of the search and your application to their records, whether or not your application proceeds, whilst a record of the search will be added to your credit record, we are advised this will not have any detrimental effect on your credit rating or history.

CREDIT AGREEMENT PAYMENT DEFAULTS

If any direct debit or other payment due in respect of a credit agreement entered into with our suggested provider of premium finance to pay insurance premiums, associated fees and charges is not met when presented for payment, or if you end or do not complete such credit agreement, you acknowledge and agree that it may be necessary for us or the premium finance provider to cancel on your behalf the insurance policies being paid by the said agreement, unless you immediately make other arrangements to pay the remaining balance of the insurance premiums. After cancellation, you agree that you will be responsible for any time on risk charge still outstanding and the finance provider's reasonable costs after application of any refunds allowed by the insurers. You will be responsible for putting in place any alternative insurance arrangements you need, unless you have been able to satisfy the requirements we may have in such a situation to provide an alternative solution.

HANDLING CLIENT AND INSURER MONEY

We hold money received for premiums, return premiums and claims under a non- statutory trust in accordance with the FCA Client Money rules.

1. The Non-Statutory Trust permits us to hold client money as Designated Investments. Any shortfall attributable to falls in market value of client money held as a designated investment in accordance with CASS 5.5.14R will be met by us.
2. The Non-Statutory Trust Deed permits us to use client money held to make advances of credit to our clients in order to fund premiums and facilitate prompt refund and claim payments, subject to strict controls.

In dealing with us you agree to our holding client money in this way. A copy of the Trust Deed is available on request. In most cases under the terms of our agencies, such money is held on behalf of the insurer at the risk of the insurer who permits their money to be mingled with client money whilst subordinating their own rights to the rights of the clients. Otherwise monies are held on behalf of the client until the insurer is paid. In some cases client money is passed to other authorised intermediaries for onward payment to insurers. Returns earned on client money and designed investments will be retained by Clear for its own use.

MANAGING YOUR DATA

At Clear we take the protection of our customers' data seriously.

In sourcing, arranging and administering your insurance policies we will need to collect personal information and keep it up to date. We also need to share information with other parties such as insurers, loss adjustors and claims handling companies.

We may also use the data we hold about you to provide you with information about other products and services which we feel are appropriate.

Our Customer Privacy Notice provides details of how we use and share your information as well as your rights and how to exercise them. You can access it at www.thecleargroup.com/privacy-policy or contact us if you would like us to send you a copy.

QUOTATIONS

Unless stated otherwise in our documentation, all quotations provided for new insurances are valid only for a period of 30 days from the date of issue.

You should be aware that quotations may change or be withdrawn if the information given to us or your insurers in proposal forms or declarations differs from that provided at the time the quotation was issued.

CHANGES TO YOUR COVER

We will normally deal with any requests to increase or amend cover on the day your instructions are received, or the next working day if a weekend or public holiday. Sometimes changes cannot be processed without obtaining additional information. If additional information is required we will contact you as quickly as possible.

We will confirm changes to your policy, once agreed, in writing. We will also advise you of any extra premiums you must pay or premiums we must return to you. Refunds of less than £25 may be held to your credit and offset against future premium payments unless you specifically request otherwise.

RECEIPT OF INSTRUCTIONS

We do not consider instructions to arrange or change cover which are sent to us by post, electronic mail or facsimile, or left on voicemail, to have been received until they reach the relevant personnel in our offices. We do not consider instructions sent by text message to have been received until we have responded to the specific message.

We do not accept responsibility for instructions which do not reach us at all due to failures in the postal, electronic or telecommunications systems.

DOCUMENTATION

Our aim is to produce documentation and issue correspondence in a clear and understandable format. In the event of any uncertainty we would ask you to let us know immediately. Our staff are always happy to clarify the cover provided. You should check all policy documentation to ensure that the details are correct and the cover provided meets with your requirements. Any errors should be notified to us immediately.

All policies contain conditions and exclusions and some contain warranties and excesses. It is your responsibility to examine the documentation to familiarise yourself with these. A breach of a policy condition may result in non-payment of a claim and breach of a warranty may invalidate or suspend the cover if it is not complied with precisely. If you do not fully understand any of your policy terms and conditions or exclusions please contact the office for a fuller explanation.

We recommend that you keep policy documents for as long as a claim is possible under the policy. If your policy includes Employers' Liability insurance, it is prudent to keep a copy of all Employers' Liability Certificates issued.

TRANSFERRED BUSINESS

If we take over the servicing of insurance policies which were originally arranged through another insurance broker or intermediary or directly with an insurer, we do not accept liability for any claim arising out of the advice given by that broker, intermediary or insurer, nor for any errors, omissions or gaps in your current insurance protection.

Please contact us without delay should any aspect of a policy, which has been transferred to us cause you concern or if you need an immediate review. Otherwise we will endeavour to review all transferred policies as they fall due for renewal.

MAKING A CLAIM

Many insurers provide a 24-hour Helpline in respect of claims and you should consult your policy documentation for contact details.

You must report all incidents that could give rise to a claim as soon as you become aware of them, either by contacting your insurer on their helpline or by telephoning our office. You will be advised if you need to complete a claim form or produce documentation to support your claim.

Claim payments will be made in favour of the name shown on the policy. If payment is required to a third party, a signed mandate instruction is required for the insurer to make payment to a specific payee along with a brief explanation for the request.

In certain circumstances late notification may result in your claim being rejected.

If the claim involves damage to your property, please do not dispose of damaged items and/or authorise repair work (except in an emergency or to prevent further damage) until we or your insurers advise that you can.

If your claim involves damage to third party property or injury to persons please pass copies of all correspondence, including solicitors' letters, to us immediately and unanswered. Any attempt to negotiate or respond to the incident, without prior reference to your insurers or us, may prejudice your cover.

You should be aware that a claim arising after renewal of the policy has been invited, may affect the assessment and acceptance of renewal by your insurers.

CONFLICTS OF INTEREST

We aim at all times to treat you fairly. We will not deliberately put ourselves in a position where our interests, or our duties to another party, prevent us from discharging our duty to you. We maintain internal procedures and controls to identify and manage any potential conflicts so that at all times the interests of our customers are reasonably protected. Where potential conflicts are particularly complex or difficult to manage, we will seek to agree with you the best way to protect your interests and may ask you to confirm that you are happy to proceed on that basis.

COMPLAINTS PROCEDURE

We recognise the importance of service and set ourselves high standards. Should there be an occasion when we do not meet your expectations we are equally committed to dealing with any complaint in a thorough and professional manner. If you wish to register a complaint or request a copy of our complaints procedures please contact us:

- In writing, addressed to Complaints at the address shown at the end of this document;
- By telephone to 020 7280 3450
- By email to complaints@thecleargroup.com

If you cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service (FOS).

You can find out more about this by visiting the FOS web site at www.financial-ombudsman.org.uk.

If you are not eligible for referral to the FOS, Clear has an appeal process that ensures that your complaint is reviewed by a senior manager not involved in the original Complaint handling.

A copy of our procedures for dealing with complaints is available on request.

FINANCIAL SERVICES COMPENSATION SCHEME

We are included in the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

Further details about compensation scheme arrangements are available from the FSCS.

TERMINATION OF AUTHORITY

You may terminate our authority to act on your behalf with 14 days' written notice or as otherwise agreed. Notice of this termination must be given in writing and will take effect from the date of receipt. Termination is without prejudice to any transactions already initiated unless otherwise agreed in writing. You will be liable to pay for any transactions or adjustments effective prior to termination and we will be entitled to retain any and all fees or brokerage payable in relation to policies placed by us prior to the date of termination.

CANCELLATION OF POLICIES

If you wish to cancel your policy you may be entitled to a refund of part of your premium as long as no claims have occurred during the time you have been on cover. The refund due may not necessarily be proportionate to the remaining period of cover. Additionally you should note the following:

Insurers do not normally allow refunds in cases where a minimum and deposit premium has been charged

Cancellation may not be possible until you return your certificate of insurance to us or your insurers

Cancellation of a direct debit does not necessarily cancel a policy and any balance of premium owing may be requested by the insurers.

When your policy ends or is cancelled, we will send you any documentation and information to which you are entitled on request.

LIMITATION OF LIABILITY

We do not accept any responsibility or liability to you under any circumstances for any:

- a) Special, indirect or consequential loss or damage or any loss of profit, income, anticipated savings, production or accruals; or
- b) Loss following declinature of a claim, or reduction of any claim indemnity payment or avoidance of your policy by an insurer which results from your:
 - i) failure to provide complete and/or accurate information which we or your insurer have requested from you in quoting for any risk we place on your behalf;
 - ii) breach of any terms, conditions or warranties within your policy of insurance; or
 - iii) failure to comply with any of the claims conditions in your policy of insurance.

Sub-clauses ii) and iii) above do not apply where such breach or failure was caused as a direct result of a breach of duty in the provision of professional services.

Unless otherwise agreed in writing, our total aggregate liability to you in respect of any one claim or series of related claims shall not exceed £10,000,000 (Ten Million Pounds Sterling).

Our liability to you shall also be limited the extent of our responsibility for any loss, taking into account the responsibility of other parties, including you and any sub-broker or placing broker. You agree that our liability shall not be increased by your inability to recover from such other person or party, or your decision not to recover from any other person or party.

Nothing in these terms excludes or limits our liability for death or personal injury caused by our negligence, or for any fraud, fraudulent misrepresentation or breach of any regulatory obligation.

FORCE MAJEURE

We shall not be liable to you if we are unable to perform our service as a result of any cause beyond our reasonable control. In the event of any such occurrence affecting us we shall notify you as soon as reasonably practicable.

LAW AND JURISDICTION

These Terms of Business shall be governed by and construed in accordance with English Law. In relation to any legal action or proceedings arising out of or in connection with these Terms of Business we both irrevocably submit to the exclusive jurisdiction of the English courts.

Clear Insurance Management Limited
1 Great Tower Street
London
EC3R 5AA
Company Reg. No: 3712209

Commercial Terms of Business v1.17
July 2024

LTC Clerk

From: Annie Robson <annie.robson@citizensadvice.org.uk>
Sent: 28 November 2024 14:11
To: LTC Clerk
Subject: Citizens Advice in Ledbury

You don't often get email from annie.robson@citizensadvice.org.uk. [Learn why this is important](#)

Dear Angela

Our finance manager has prepared the usual invoice for services to residents of Ledbury as agreed with yourselves and it struck me that including some further information about the work that we carry out in Ledbury may prove to be useful for the Town Council rather than just presenting you with an invoice every 6 months!

A short report has also been attached to show you some of the outcomes of the work that has been undertaken with Ledbury residents. If there are any further details or information that would be useful for the Town Council, please do let me know.

I would also like to clarify whether this is a grant that we apply for on an annual basis as I cannot see an application from last year or whether we have a specific Service Level Agreement with the Town Council and if so the length of this?

I am just reviewing all of our funding agreements and am mindful that we do not have a written agreement about the length of the funding or the expectations from the Town Council and wanted to reassure you that the work that we carry out in Ledbury, albeit limited, is bearing some positive outcomes for people.

Many Thanks



LedburyTown Enquiry Statistics 2023-24 - final .pdf



Invoice_1098_from_Citizens_Advice_South_Worcestershire.pdf

Annie Robson
Chief Executive Officer

Citizens Advice South Worcestershire
52 Prospect Close
Malvern
WR14 2FD
Bureau: 01684 563611 DDI: 01684 778283
www.citizensadvice.org.uk



Citizens Advice South Worcestershire is an operating name of South Worcestershire Citizens Advice Bureau. A Private Limited Company, Registered in England and Wales: Company Number 7881905. Registered Charity Number 1146772. Authorised and regulated by the Financial Conduct Authority FRN 617744. Registered Office: 52 Prospect Close, Malvern WR14 2FD. This message may contain confidential information and is intended only for the individual named. If you are not the named addressee you should not disseminate, distribute or copy this e-mail. Please notify the sender immediately if you have received this e-mail by mistake and delete it from your system. We are registered with the Information Commissioner's Office under ZA056088 and will process your personal data in accordance with the General Data Protection Regulation and Data Protection Act 2018. Please refer to our online Privacy Policy at www.citizensadvice.org.uk for more information on how your personal data will be processed and stored. **Citizens Advice South Worcestershire has a complaints handling procedure. Please email enquiries.malvern@citizensadvice.org.uk to request a copy of the complaints leaflet.**

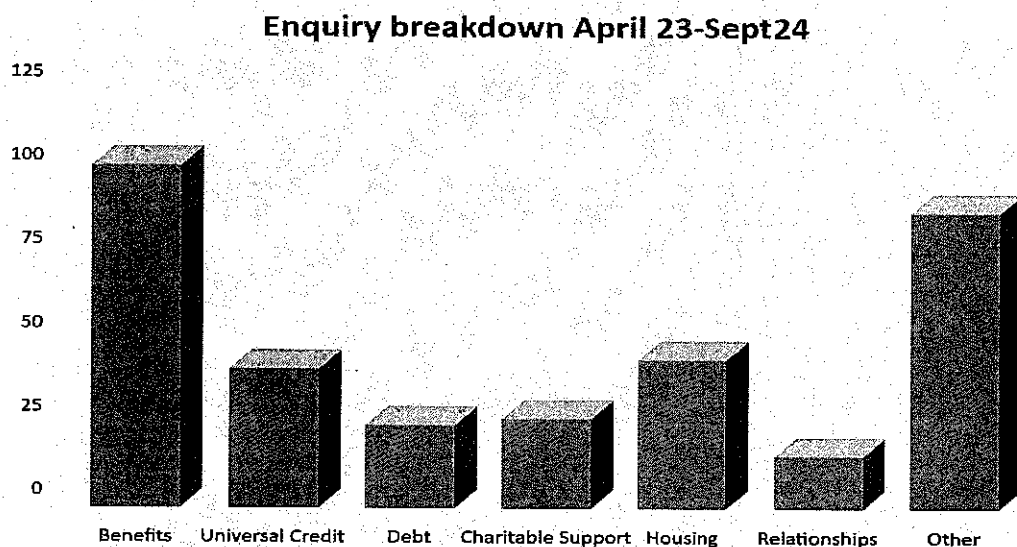
Ledbury Town Council Citizens Advice Service Statistics 2023-24

April 2023 to September 2024 Inclusive

The Citizens Advice service is now located at the Ledbury Food Bank on Wednesday and Friday mornings for 2 hours on each day (4 hours per week). This service together with follow up work helps some of the most marginalized members of our community deal with financial and income related problems.

Key facts

- Number of Unique clients in 2023-24 = **129**
- Number of issues dealt with = **347 issues**
- **67%** of service users are either disabled or managing a long term illness
- **66%** of services users are female , **34%** male
- Income gain for clients : **£43,974**
- Enquiry issues : The chart below shows the breakdown of enquiry issues in the last 15 months :



Citizens Advice South Worcestershire

52, Prospect View

Malvern

WR14 2FD

+01684563611

accounts.malvern@citizensadvice.org.uk

**South
Worcestershire****INVOICE****INVOICE TO**

Ledbury Town Council

Church Street

Ledbury

Herefordshire

HR8 1DH

INVOICE NO. 1098**DATE** 21/11/2024**DUE DATE** 21/11/2024**TERMS** Due on receipt**DESCRIPTION****AMOUNT**Contribution to Citizens Advice South Worcestershire for Ledbury
Outreach services provided from October 2024 to March 2025

2,500.00

Payment details:

Account name: Citizens Advice South Worcestershire

Bank name: CAF

Account no. 00021790

Sort code: 40-52-40

BALANCE DUE**£2,500.00**

Citizens Advice South Worcestershire is an operating name of South Worcestershire Citizens Advice Bureau. Charity registration number 1146772. Company limited by guarantee. Registered number 07881905 England. Authorised and regulated by the Financial Conduct Authority FRN: 617744. Registered office: as above

FULL COUNCIL	12 DECEMBER 2024	AGENDA ITEM: 14
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Report prepared by Angela Price – Town Clerk

PLANNING CONSULTATIONS

Purpose of Report

The purpose of this report is to provide Members with a list of Planning Consultations received from Herefordshire Council.

Detailed Information

Below is a list of planning consultations received from Herefordshire Council for comment from Ledbury Town Council, as a Statutory Consultee.

	Application Number	Deadline for comments/ determination	Application details
1	242769	Deadline for comments 28/12/2024 Target determination date 24/12/2024	Proposed variation of condition 2 of planning permission P213387/F (Amended scheme to convert redundant traditional agricultural buildings into 5 no. residential dwellings). (Previous approval references P184126/P and O184127/L) – Changes to layouts of Plots D and E (collectively within Building 5), to include amendments to windows & door openings to elevations, Revisions to detached carport building associated with same Plots and Updates to works to grounds to rear of Building 5. – Upper Mitchell Farm, Bradlow And Westhill, Herefordshire, HR8 1JF
2	242505	Deadline for comments 03/01/2024 Target determination date 25/12/2024	Proposed removal of 12' high Leylandii hedge at the front of the property which borders the pathway alongside New Street. To be replaced with an 8' fence matching an existing short portion of fencing – Sheridon, New Street, Ledbury, Herefordshire, HR8 2EE

Recommendation

Members are requested to give consideration to the above planning consultations and provide relevant comments where applicable to be submitted to Herefordshire Council accordingly.

Planning Decisions Log

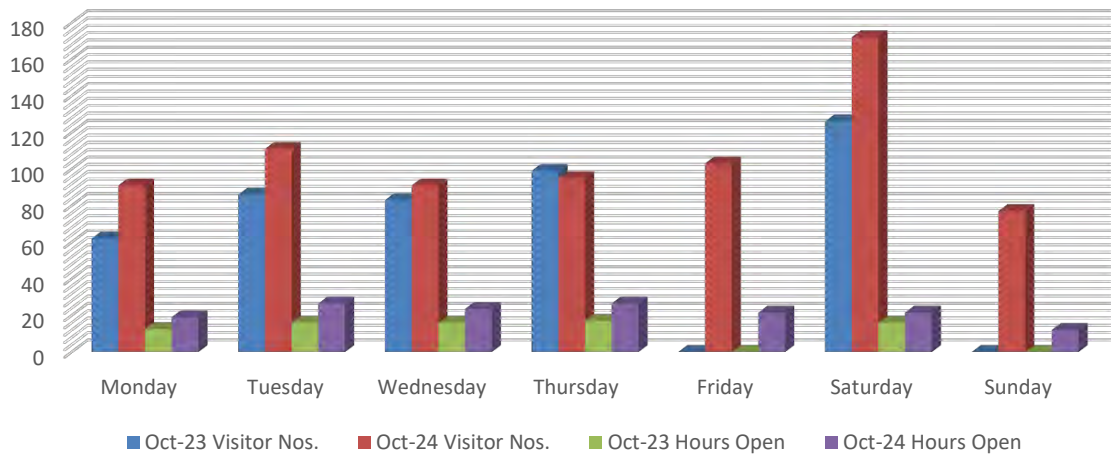
Planning App	Details	Case Officer	LTC's Recommendation	HFDS Decision
LTC MEETING 9 February 2023				
<u>230103</u>	Proposed variation of condition 2 of planning application 200066 (Demolition of retail building (A1) and erection of production building (B2)) – additional HGV yard, 1 loading bay to be added 3 loading bays to be removed and parking spaces to be consolidated to the south of the extension - Countrywide Stores Dymock Road Ledbury Herefordshire HR8 2JQ	OJ	No objection	Approved with Conditions
LTC MEETING 14 MARCH 2024				
<u>240558</u>	Addition of internal insulation to first floor external walls - Bishopsgate Cottage, 15 Cottage, 15 Bridge Street, Ledbury, Herefordshire, HR8 2AJ. LISTED BUILDING	EA	No objection	No decision
LTC MEETING 16 MAY 2024				
<u>240894</u>	Proposed replacement detached dwelling and extension to residential curtilage, following demolition of existing dwelling and detached dwelling – Land at Bella Vista, Parkway, Ledbury, Herefordshire, HR8 2LG.	GF	That Ledbury Town Council withhold any comments on planning application no. 240894 until a response to the Senior Landscape Officers report is received by Herefordshire Council.	No decision – email sent to enquire on whether extension was granted and whether further information has been received
LTC MEETING 20 JUNE 2024				
<u>240246</u>	Change of use of unused room in my residence for my nail business – 4 Masefield Close, Ledbury, Herefordshire, HR8 2AD	AM	No objection	Approved with Conditions

LTC MEETING 18 JULY 2024				
241353	Continued use of retail unit within Class E along with the ability to sell a wider range of retail goods; comprehensive refurbishment of the existing building and layout comprising: removal of external lobby; new shopfront/entrance feature, new fencing and gates to service yard, reconfigured external display area to create new holding area and additional car and cycle parking along with new sub-station, reconfiguration of parking along the storage frontage; and associated works – Homebase at Galebreaker House, New Mills Industrial Estate, Ledbury, Herefordshire, HR8 2SR	EA	That a response of no objection be submitted, noting that as this application is for continued use of a retail unit within Class E there are no planning reasons to object. However, a comment should be provided when responding that concerns were raised by Members in relation to the loss of a business such as Homebase and what it offers at a time when there are a number of new housing developments which would benefit from this type of store.	No decision
LTC MEETING 19 SEPTEMBER 2024				
241918	Proposed single storey extension forming rear entrance lobby and extended living area together with internal alterations comprising partial removal of ground floor walls to create open plan living and adjustments to window and door openings - Barn House, 23 New Street, Ledbury, Herefordshire, HR8 2DX	NS	No objection	Withdrawn
241919	Proposed single storey extension forming rear entrance lobby and extended living area together with internal alterations comprising partial removal of ground floor walls to create open plan living and adjustments	NS	No objections	Withdrawn

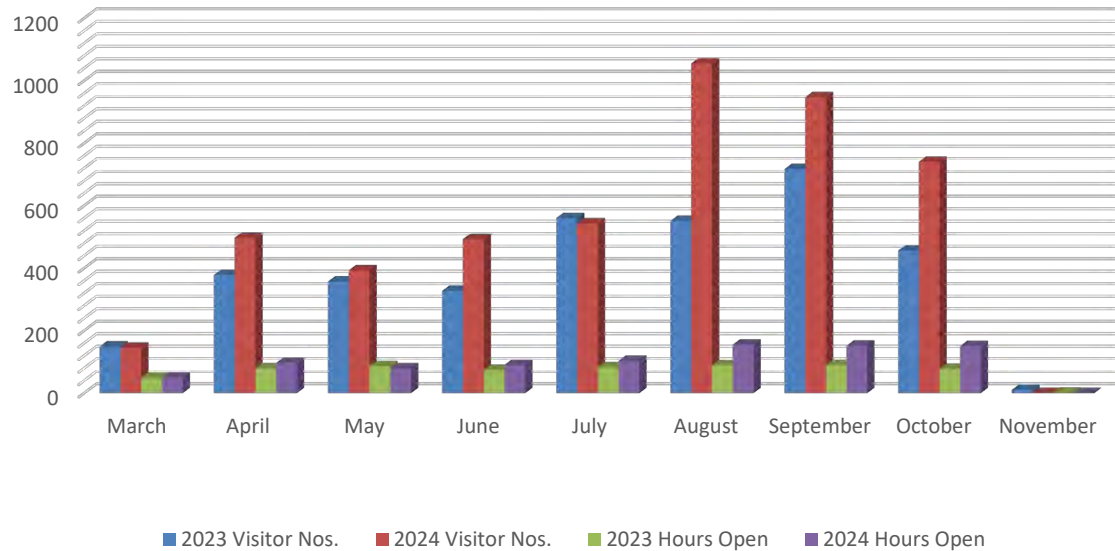
	to window and door openings – Barn House, 23 New Street, Ledbury, Herefordshire, HR8 2DX – LISTED BUILDING CONSENT				
240558	Re- Consultation: Addition of internal insulation to first floor external walls – Bishopsgate Cottage, 15 Bridge Street, Ledbury, Herefordshire, HR8 2AJ	EA		Deferred – abstention from Councillor Harvey	No Decision
LTC MEETING 10 OCTOBER 2024					
242336	Proposed removal of condition 3 of planning permission MH94/0153 (conversion to dwelling) – the condition on the planning permission no longer meets the 6 tests of planning conditions – Farm Building and Land at Walls Hills Farm, Bush Pitch, Ledbury, Herefordshire, HR8 2PR	AM		No objection	Approved with Conditions
LTC MEETING 17 OCTOBER 2024					
242309	Proposed extension of an existing gym and store out building to provide more gym floor space – Ledbury Rugby Football Club, Ross Road, Ledbury, Herefordshire, HR8 2LP	NS		No objection - Cllr Harvey abstained due to being a ward Councillor	No decision
242349	Proposal of 2 conservation roof windows to provide natural light and ventilation to family bathroom – Annexe, Dingwood Park Farm, Parkway, Ledbury, Herefordshire, HR8 2JD – LISTED BUILDING CONSENT	NS		No objection	Approved with Conditions
242364	Proposal of 2 conservation roof windows to provide natural light and ventilation to family bathroom - Annexe, Dingwood Park Farm, Parkway, Ledbury, Herefordshire, HR8 2JD	NS		No objection	Approved with Conditions
242379	1 change of use from dwelling to use class C2 (dwelling to support up to two children) – 1 Spring Grove, Ledbury, Herefordshire, HR8 2XB	AM		No objection	Approved with Conditions
LTC MEETING 31 OCTOBER 2024					
242400	Proposed drainage works and redecoration of railing – St Katherine's Hospital, High Street, Ledbury, HR1 1DZ – LISTED BUILDING CONSENT	NS		No objection – one abstention from Cllr Harvey	Approved with Conditions
242469	First floor extension to provide accommodation for carer – 29 Jubilee Close, Ledbury, Herefordshire, HR8 2XA	NS		No objection – one abstention from Cllr Harvey	Approved with Conditions

LTC MEETING 14 NOVEMBER 2024					
<u>242541</u>	Proposed alterations to principal elevation in the form of new doors and windows, in a more outward position – 10 New Street, Ledbury, Herefordshire, HR8 2DX	NS	No objection		Approved with Conditions
<u>242738</u>	Works to trees in conservation area – Proposed works to Western Red Cedar – to reduce the tree by 30% to take it back to the work done in May 2012. The tree is now grown so tall that it is excessively shading the garden – Abbots Lodge, Church Lane, Ledbury, Herefordshire, HR8 1DP	AC	No objection		No decision
LTC MEETING 28 NOVEMBER 2024					
<u>242550</u>	Refurbishment works to an existing Gregg's shop including retaining existing shopfront and overhaul redecorating timber doors and frames. New internal wall, floor and ceiling finishes. New studwork partition walls, equipment such as display counters, fridges, freezers. No structural alterations – 2 High Street, Ledbury, Herefordshire, HR8 1DS	JE	No objection		No decision
242661	Proposed demolition of existing rear conservatory and construction of rear single storey extension – 4 Hereford Road, Ledbury, Herefordshire, HR8 2LQ	AM	No objection		No decision
<u>242714</u>	Proposed two storey side extension – 19 The Langlands, Ledbury, Herefordshire, HR8 1BB	AM	No objection		No decision

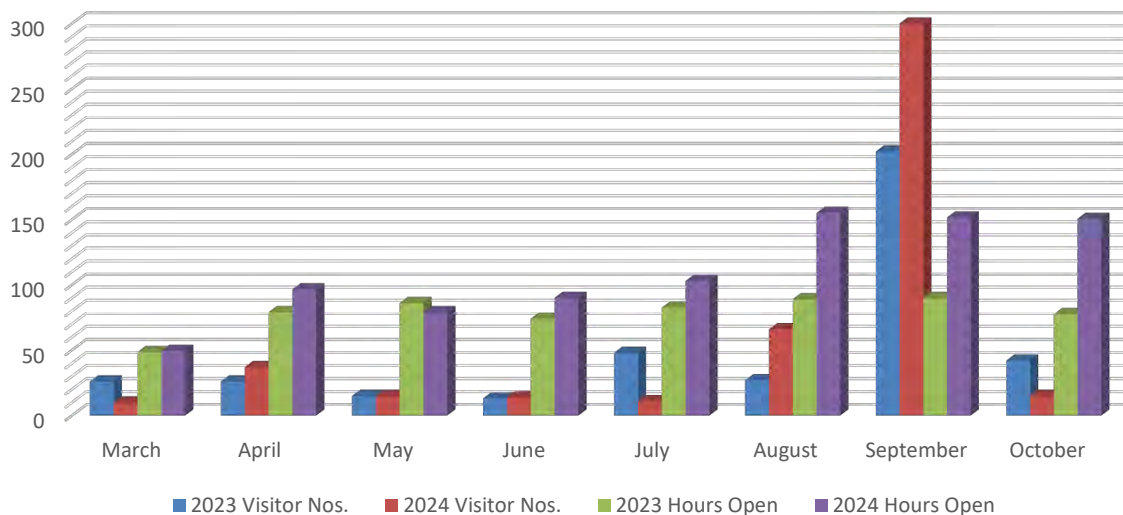
October 23 & October 24 Visitor nos.



Painted Room visitor Totals March to October 23/24



Market House visitor Totals March to October 23/24



FULL COUNCIL	12 DECEMBER 2024	AGENDA ITEM: 17
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Report prepared by Angela Price – Town Clerk

ST KATHERINES SQUARE TERMS AND CONDITIONS OF HIRING

Purpose of Report

The purpose of this report is to ask Members to give consideration to the attached draft Terms and Conditions for hiring St Katherine's Square.

Equality Duty

Under section 149 of the Equality Act 2010, the “general duty” on public authorities is set out as follows:

A public authority must, in the exercise of its functions, have due regard to the need to:

- a. eliminate discrimination, harassment, victimisation and any other conduct that is prohibited by or under this Act;
- b. advance equality of opportunity between persons who share a relevant protected characteristic and persons who do not share it;
- c. foster good relations between persons who share a relevant protected characteristic and person who do not share it.

The public sector equality duty (specific duty) requires Ledbury Town Council to consider how it can positively contribute to the advancement of equality and good relations and demonstrate that they are paying ‘due regard’ in their decision making in the design of policies and in the delivery of services.

Detailed Information

Members will recall that they were provided with a draft of the Terms and Conditions in respect of the hiring of St Katherine's Square at their meeting held on 31 October 2024.

At that meeting it was resolved to refer the draft back to officers for further information as follows:

- What type of insurance people will need to hire the square such as a Public Liability Insurance.
- Whether the square is an alcohol-free zone and if alcohol will be allowed to be consumed or sold on the site.
- Whether a deposit is needed and if so how much, along with if the deposit will be refundable.

The Clerk has now reviewed the Terms and Conditions and made some amendments which are highlighted in red in the attached document for Members consideration,.

Recommendation

That Members approve the attached draft Terms and Conditions in respect of hiring St Katherine's quare.



LEDBURY TOWN COUNCIL

ST KATHERINE'S SQUARE

BOOKING FORM

Terms and Conditions of Hire

To avoid any misunderstanding in respect of your booking, the following Terms and Conditions apply to all bookings relating to gatherings on St Katherine's Square.

Fees and Charges

There will be no charge for local community groups and charities to use St Katherine's Square. However, there will be a charge for businesses to use the square as follows:

£25 per hour
£100 per half day
£200 per day

A 20% non-refundable deposit will be required with all bookings.

Booking Confirmation

A deposit may be required on booking, which may be partially or fully forfeit if there is any damage to the contents, or premises, or surrounding areas of St Katherine's Square, if it is left in a dirty or untidy condition or damage to the fabric of the Square. The Council reserves the right to charge in full for the repair of any such damage and for cleaning costs whether or not a deposit has been paid. Once the deposit has been received, if appropriate, this will be deemed as your acceptance of these terms and conditions.

Booking Cancellation

Cancellation of any bookings must be made in writing with five days' notice to Ledbury Town Council

Booking Changes

The venue hire must start at the time agreed when booking. Changes will not be permitted unless previously agreed.

Damage to Property & Premises

You will be liable for any loss, damage or breakages to the property caused by yourselves or your guests.

Organisations or individuals hiring St Katherine's square for an event, market or other purpose will be required to provide evidence of public liability insurance.

St Katherine's Square is a venue for hire only and Ledbury Town Council does not take responsibility for any suppliers or contractors you use for your event.

Alcohol

St Katherine's Square has a Public Spaces Protection Order (PSPO) in place. A PSPO can restrict certain activities or allow alcohol to be confiscated, and this can be enforced by a Police Officer, Policy Community Support Officer or an authorised Council Officer (usually the Town Clerk).

Whilst the Council do not prohibit the drinking or purchase of alcohol in this location, if the behaviour of individuals is deemed to be a disturbance to other users the PSPO will be enforced.

Liability of the Company

Ledbury Town Council shall not be liable for any breach of the terms and conditions or delay or failure in providing services as a result of causes beyond its reasonable control including (but not limited to) fire, flood strikes delays in transportation, power failure, failure of services or inability to obtain the necessary information or consent from any authority.

Dated: 3 December 2024



Directorate/Division: Economy and Environment
Team: Environmental Health & Trading Standards
Please ask for: Licensing
Direct line: 01432 261761
Email: licensing@herefordshire.gov.uk
Date: 25 November 2024

TalkCommunityEnquiries
Cllr Liz Harvey
Via Email

Dear Sir/Madam

An application has been received on 25 November 2024 for a Grant of a premises licence at:

The Cheese Pantry, , Ground Floor, 7 The Homend Mews, The Homend, Ledbury. HR8 1BN

Applied for:

Licensable Activities

Sale/Supply of Alcohol (for consumption on and off the premises)

Monday – Friday 09:00 – 20:30, Saturday 08:00 – 20:30, Sunday 10:00 – 16:00
The month of December annually (to accommodate Christmas trade)
08:00 – 21:00

Consultation dates are as follows: Begins **26 November 2024** and ends **23 December 2024**

Any representation should address one of the four licensing objectives:

- Prevention Crime & Disorder
- Public Safety
- Prevention of Public Nuisance
- Protection of Children from Harm

A copy of the application can be found at the below website within 24hrs (working days only) of the date on this memo.

<https://www.herefordshire.gov.uk/business-1/current-licensing-applications>

Details on how to make a representation can be found at the below website address

<https://www.herefordshire.gov.uk/business-1/current-licensing-applications/2>

Any representations need to have name/address and contact details and should be emailed to licensing@herefordshire.gov.uk no later than **23 December 2024** addressing the four licensing objectives above.

Yours faithfully

EMMA BOWELL
SENIOR LICENSING TECHNICAL OFFICER

FULL COUNCIL	12 DECEMBER 2024	AGENDA ITEM: 19
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Report prepared by Al Braithwaite, Penelope Shaw, and Susie McKechnie

PROCUREMENT OF DESIGN, COPY RIGHT AND PRINTING OF TOWN MAP & GUIDE

INTRODUCTION

1. This report sets out the costs associated with the creation and printing of the town map and guide. The details of which were set out in the report to Full Council on 14 November 2024, Item 25 and forms the first project to support the Council's Tourism Framework.
2. The piece of work was commissioned through the Tourism Task and Finish Group, made up of Councillors Hughes, Morris, Clerk and CEO and those named above as part of cross workstream working. It also meets the need of a town map and guide requested by the major house builders around Ledbury for inclusion in their welcome packs.
3. The report sets out the actions taken and the types of professions approached to undertake the work required and seeks approval to proceed with the procurement from the recommended anonymised companies.

PROCUREMENT ACTIONS

4. Having agreed a broad outline of the requirements for an updated map and town guide, with Councillors Morris, Huges and Harvey, a range of potential suppliers for the design, copywriting, and printing of the same have been approached and quoted under the following headings.
 - a. Design/Artwork of map and guide
 - b. Copywrite for content
 - c. Printing of map & guide, folded (same size as Herefordshire Visitor map)
 - d. Folders (for new home developers/estate agents) only. (Not required – see paragraph 6 below).
 - e. Mayor's Welcome Card. (Not required – see paragraph 6 below)
5. It should be noted that a "tear-off" map at size A3 was identified as a requirement by the tourist guide. However, following discussions it was confirmed that when torn off for the visitor, the visitor then folded it. Therefore, no quotes have been commissioned for a tear off map and that the folded version would be the one offered to visitors.
6. Following discussions with both major house builder (Bloor and Vistry(Bovis), their feedback was that they already had in place "welcome packs" for new residents and that their requirements focused on the map and guide being a potential opportunity for advertising the location of their town developments in relation to the town centre.

Throughout the discussions it was noted that their respective logos would appear alongside other organisations contributing to the development and funding of the guide. This level of acknowledgement did not meet their requirements and therefore there will be contribution to the funding of the project.

7. The following table set out the anonymised companies who have submitted quotes for the specific areas of the work. It should be noted that these prices exclude VAT. The highlighted amounts are the recommended company to proceed with for the specific area of work. A summary of the total cost is set out in paragraph 11 below.

Company	Design/Artwork for guide & Map refresh	Refresh Map design to complement artwork	Copywriting	Printing @30,000 copies	Mayor's Welcome Card (not required by new builds)	Folders (no longer required)	Total
	£	£	£	£	£	£	£
A				£2,686.00			£2,686.00
B	£800.00	£2,200.00					£3,000.00
C			£450.00				£450.00
D				£3,825.00			£3,825.00
E	£1,500.00	£1,500.00		£2,711.00			£5,711.00
F	£1,500.00						£1,500.00
G				£3,016.00			£3,016.00
H	£960.00						£960.00
J			£285.00				£285.00

8. The following provides commentary about the recommended companies:
- It should be noted company C is selected over company J for copywriting as this is a final quote which allows for amendments at no additional costs. Whereas Company J details additional rates for amendments. Company C is also local to Ledbury.
 - Company E is selected for both design and map refresh given their previous experience and quality of work in similar areas.
 - The volume for printing is the same to ensure genuine comparability of costs and longevity to the new map & guide. The printing material is also the same quality.
 - Company A is Herefordshire based.
9. Through the procurement process consideration has been given to delivery timescales of the respective parts to ensure that there is a minimum time delay. It is expected, subject to approval of this paper, that the map and guide will be in place before the start of the 2025 tourism season and not later than 8th March 2025. This will also ensure that grant funding that is included is spent before the end of the financial year.
10. It should be noted the ownership of this map & town guide will be retained by Ledbury Town Council, with the Town Council having reproduction rights under licence. It is this map, for example, that the Town Council will reproduce in future, so having longevity as a tourism offer etc.

11. Subject to the Council agreeing to adopt the recommended company for each area of work the total costs are set out below.

Area of Work	Company	Costs
Design/Artwork for guide	E	£3,000.00
Refresh Map design to complement artwork	E	
Copywriting	C	£450.00
Printing @30,000 copies	A	£2,686.00
Mayor's Welcome Card	n/a	
Folders	n/a	
Total Project Cost		£6,136.00

FUNDING

12. Funding for this overall project has been identified from a variety of sources, details of which are set out below:

- a. Funding via the Council's budget to support this project are identified as:
 - i. £570.00 from a grant from UKSPF
 - ii. Circa £1,800 from the PORTAS reserves (to be confirmed)
- b. An application is being progressed with Hereford BID for £2,000 to contribute to the cost of production. The outcome is to be advised.
- c. It should be noted that Ledbury Civic Society and the Master's House have been approached for a small contribution (£175 each) to the costs of the map and guide. In acknowledgement, their logos will be added to the rear section of the guide. (This will be in addition to their presence as part of the historic buildings detail). These logos would sit alongside those of Herefordshire BID and the Town Council.
- d. Additionally, the group have had discussions with four major tourism attractions outside Ledbury namely Eastnor, Hellens, Westons and 3Choirs. Their higher potential higher level of contribution (£350 each) will ensure that their locations are highlighted on the map of Ledbury and a set of words included in the copywriting.

Therefore, currently potential funding sourced to date for the development of this map is in the region of £6,120.00.

Summary

13. The creation of this map and town guide is core to the Tourism framework agreed by council earlier in the summer. Delivery of this project in readiness for the new 2025 tourism season, will place Ledbury in a strong position by providing detailed information that will help visitors and the local economy. The map and town guide will also provide longevity and once printing has been set up, reprinting costs will be lower.

14. All the quotes received under the respective work areas have been passed to the Clerk to ensure probity for the Council.

RECOMMENDATIONS

15. The Council approve the recommended companies detailed for each area of work as set out in paragraph 11.
16. The Council approve the progression by the report writers, in conjunction with the Clerk, to procure the works required and meet the deadline of end of February.
17. The Council approve the funding streams and the Clerk be made, immediately, aware of any challenges faced in relation to the funding sources.
18. That any shortfall of funds be supported by Ledbury Town Council from within the 2024/25 budget – Cost Centre 107 Town Promotion/Nominal Code 4703 – Promotional Material which currently has an unspent total of £3,000.

Quotes for Map and Town Guide

Company Name	Anonymity Code	Work Area						Total
		Design/Artwork for guide & Map refresh	Refresh Map design to complement artwork	Copywriting	Printing @30,000 copies	Mayor's Welcome Card (not required by new builds)	Folders (no longer required)	
	A	£	£	£	£	£	£	£
	B	£800.00	£2,200.00		£2,686.00			£3,000.00
	C			£450.00				£450.00
	D				£3,825.00			£3,825.00
	E	£1,500.00	£1,500.00		£2,711.00			£5,711.00
	F	£1,500.00						£1,500.00
	G				£3,016.00			£3,016.00
	H	£960.00						£960.00
	J			£285.00				£285.00
								#####

Total Cost of creation and print of Map & Town Guide Costs subject to VAT

Area of Work	Company	Costs
Design/Artwork for guide	E	£3,000.00
Refresh Map design to complement artwork	E	
Copywriting	C	£450.00
Printing @30,000 copies	A	£2,686.00
Mayor's Welcome Card	n/a	
Folders	n/a	
Total Project Cost		£6,136.00

Organisation	Amount £
Easthor	£350.00
Hellens	£350.00
Weston	£350.00
3Choirs	£350.00
Master's House	£175.00
Ledbury Civic Society	£175.00
Herefordshire BID	£2,000.00
Ledbury Town Council (core budget/reserves)	£1,800.00
Ledbury Town Council UKSPF Grant	£570.00
Total	£6,120.00

To be confirmed

FULL COUNCIL	12 DECEMBER 2024	AGENDA ITEM: 20(i)
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Report prepared by Angela Price – Town Clerk

GEOPHYSICAL SURVEY REPORT OF LEDBURY CEMETERY

Purpose of Report

The purpose of this report is to provide Members with the outcome of the recent Geophysical Survey carried out in Ledbury Cemetery.

Detailed Information

Members will recall that as part of the review of space in Ledbury Cemetery it was resolved to commission a Geophysical Survey of the older sections of the cemetery where there are no headstones erected to establish whether these areas had been used for burials.

That survey has now been carried out and a map and details are attached for Members information.

The attached drawing outlines the interpretation of burial locations including :

- Higher Confidence anomalies (Green)
- Isolated anomalies (Orange)
- Areas of disturbed subsurface due to natural and anthropogenic activity (Red and Blue)

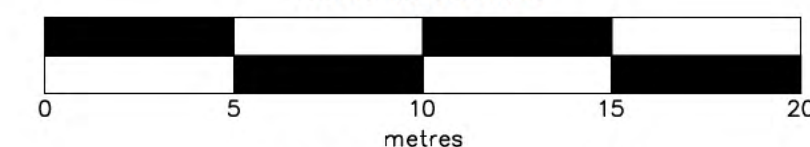
The Surveyors have advised that CAD versions (.dwg) are available of the drawing if required and these have been requested, along with larger copies of the slides on the side of the attached document, and it is anticipated that these will be available to forward to Members prior to the meeting on 12 December

Recommendation

That subject to receipt of the additional information being provided, Members receive and note the outcome of the Geophysical Survey, noting that this will be included in the final report from the Clerk in relation to the future options for Ledbury Cemetery.

Ledbury Cemetery

Scale 1:200 at A0



Horizontal Datum: OS National Grid (OSTN15)
Vertical Datum: ODN (OSGM15)
Units: Metres



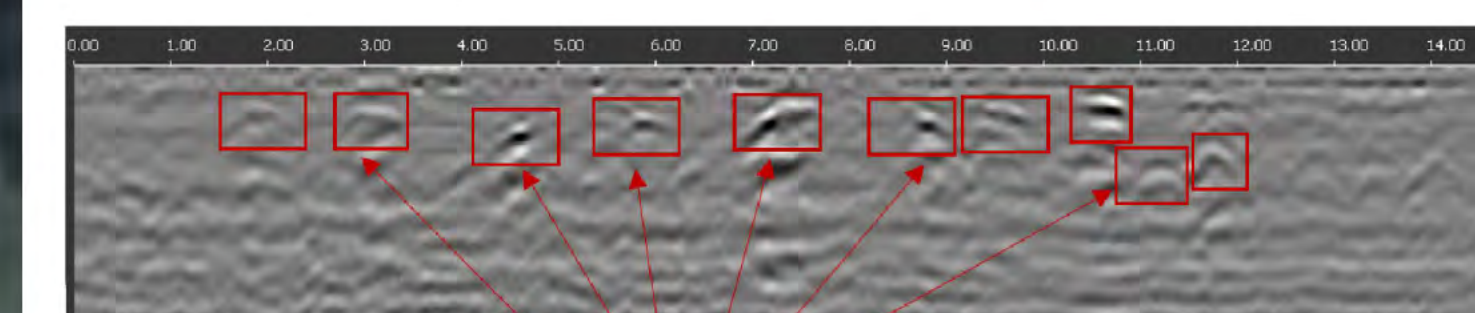
Survey Notes

- [illegible]

Key To Ground Penetrating Radar Planar Anomalies

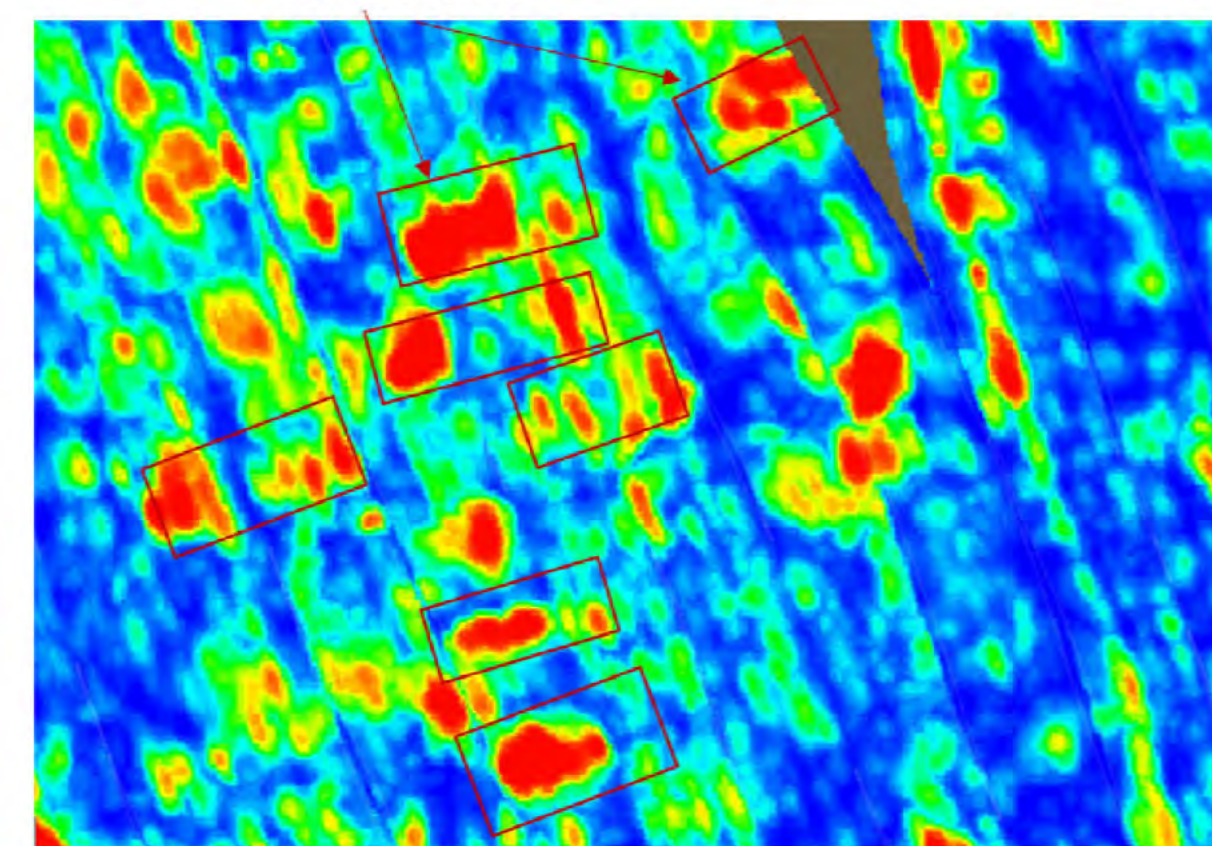
- **High Confidence Anomalies** - larger anomalies that are generally east-west oriented with a GPR response typical of what would be expected from a singular grave or close grouping of burials
- **Isolated Anomalies** - Smaller anomalies still typical of a expected response for a grave but only seen in a single GPR transect, therefore these features are of a lower confidence
- **Areas of disturbed subsurface** - there is the possibility to mask underlying features such as potential graves. Disturbed subsurface likely due to natural activity such as roots and burrows.
- **Areas of disturbed subsurface** - there has the possibility to mask underlying features such as potential graves. Disturbed subsurface likely due to anthropogenic activity - building foundations, roots and pathways.

Example GPR Data



Possible burials

Possible burials



Equipment		
Ground Penetrating Radar	Positioning	
IDS Stream DP	Trimble R12i	

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Only data shown within the survey boundary should be considered a complete data-set. Data shown outside of the survey area is for contextual purposes only.

Prepared for: Lebury Town Council								
Survey Date: 14/11/2024								
Drawing Reference	Rev	Date	Description	Filename	Drawn By	Field QC	Office QC	Approved By
3358LCS01.P01.101	P01	00/12/2024	First Issue	3358LCS01.P01.dwg	NRA	NRA	MWB	MWB

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LEDBURY TOWN COUNCIL

MINUTES OF A MEETING OF THE EVENTS WORKING PARTY MEETING
HELD ON 15th NOVEMBER 2024

PRESENT: Councillors: Morris,
Non-Councillors – Al Braithwaite (chair), Lyne Loader, Co-op
Funeralcare); Sabeen Chaudhry (Poetry Festival) and Sonia Bowen
(Ledbury Carnival)

ALSO PRESENT:

Olivia Trueman (Community Engagement Officer - CEO)

25. APOLOGIES FOR ABSENCE

Nina Shields

Griff Holliday – noted that an email with comments and feedback regarding item 4 had been received by Cllr Morris and the CEO

26. DECLARATIONS OF INTEREST: None.

27. TO APPROVE AND SIGN, AS A CORRECT RECORD, THE MINUTES OF THE EVENTS WORKING PARTY MEETING HELD ON 3rd OCTOBER 2024.

RESOLVED: That the minutes of the meeting of the Events Working Party held 3rd October 2024 be approved. Proposed by Cllr Morris; seconded by Al Braithwaite.

Action arising from minutes of the 3rd October meeting were updated as follows:

Item 2. The council's events calendar has gone live and immediate forthcoming events have been uploaded. It was noted that a vetting & monitoring process was in place to ensure probity of information appearing on the council website. Further events will be uploaded in the near future. Information about how to add events will be included in a newsletter to community and business organisations across the town. **To be progressed by the CEO.**

Item 6. HODS figures had not been received from all participating venues and they would be chased for these details. It is planned that 2025 HODS would progress and be entered on the events calendar. **To be progressed by the CEO.**

Item 7. The Christmas Light Switch On (24/11/24). Stewarding of the road closure would include the council staff and all councillors will be written to, to seek involvement too. **To be progressed by the CEO.**

Item 9. Ledbury Poetry agreed at the meeting (15/11/24) to provide short verses/poems for the Christmas Tree. **To be progressed by CEO/Sabeen Chaudhry**

28. REPORT FROM THE CHAIRMAN – EVENTS WORKING PARTY FUTURE.

The chairman introduced the report and explained why it was being presented following previous meetings and her review of the Terms of Reference set out originally.

There was a good discussion covering the benefits and potential disbenefits of the proposed changes alongside, how sharing of knowledge and experiences could best be achieved to benefit the community.

Key points included:

- a) It was recognised that the most significant change within the council staff structure was the creation of the role of Community Engagement Officer (previously called Community Development Officer). The role has become and remains a critical point of contact providing an integrated approach across communities regarding events, as well as making connections for organisations, given the network that the CEO has created and also the role within the council. It is a role that is much appreciated by those organisations at the meeting, as well as those who have previously attended meetings.
- b) Concern was expressed by Councillor Morris that without this group the CEO would not get the support required. Through the discussion, it was noted that the support needed to be of a practical nature. To “support” the CEO through verbal encouragement or presentation of reports to this working party, prior to onward transmission to Full Council/other Committees, took up resource and drew that away from the genuine practical requirements of the job and delivering events.
- c) It was noted that the revised process is intended to minimise time spend on extensive report writing allowing time for delivery of events and co-ordinating with other organisations to help them deliver events, whilst still complying with the financial regulations of the council.
- d) It was also noted that the Council had, through Herefordshire Council, secured funding for the development of “Tourism, Events and Markets” (TEMAP) 5-year action plan. This would be led by appointed consultants and would feed into a council approved Project Board (subject to approval by Full Council). The initial focus of the Project Board would be the preparation of the action plan, and key tourism issues in readiness for the new season. In the future it would be a place where issues around events could be presented and discussed.

To pay attention to the specific questions raised by Griff Holliday, via email, in relation to the revised process, following discussions, the following responses are included in these minutes:

Point 1. *The CEO present the Calendar of Events to Full Council in December setting out the programme for the forthcoming financial year, including details of any budget provision that may be required.*

Comments: It is not clear what events are covered here – is it council led events or all major events? Do other organisations than the town council now need to report their events direct to the Council?

Response: All events, not just Council supported ones, could be included in the events calendar and associated report made to Full Council. It was not expected that organisations uploading events would be entitled to funding. Through the network that the CEO has, any financial implication would be discussed.

Point 2. *An annual report on the events organised/co-ordinated by council.*

Comments: This does not make sense – annual when and to whom. Does it not make sense to report on events when they have occurred not up to 11 months later – its an issue of both information and accountability. Learning how events have gone is a benefit for others organising events. Such reports could for accountability be submitted to Council and distributed by email to the events community.

Response: It was acknowledged that annual may be too infrequent to help other organisations take learning from other events. The meeting agreed that a twice yearly report to Council and shared with major organisations organising events would be beneficial. It was acknowledged that through the CEO's network this would be of great benefit.

Point 3. *The CEO continues to meet with key organisations on a regular basis.*
– Comments: essential.

Response: This EWP completely agreed with this point of the process and considered it a critical role to the successful delivery of many of the events across the town. The CEO has built up an extensive network and is also able to point individuals in the appropriate direction. The CEO was described positively in the meeting as a "Lynchpin".

Point 4. *That new events added to the Council website, be reviewed and calendar updated as appropriate.* – Comment: essential.

Response: The EWP agreed with this point of the revised process and as detailed above there is clear monitoring process developed in the Council to ensure probity and lack of rogue events trying to be posted.

It was noted that Councillor Morris had submitted an event form and had not heard back. This is explained by the internal council monitoring process for placing things on the events website, demonstrating security and protection of the website.

Point 5. *The CEO present reports to Full Council/Committee on the spend against funds approved on a regular basis.* – Comment: no change

Response: This part of the new process is unchanged from current arrangements and forms part of the standing order regulations for the council and therefore there will, rightly, be no change.

Point 6. *There be a named councillor that promotes town events to Full Council/Committee.* – Comment: or a working party? What does “promote” mean? What are the Town events – Council or any? Clarity is required.

Response: This part of the process was intended to describe the responsibility and accountability that a Councillor has to represent/talk to a paper being presented and subject to decision-making at the appropriate council meeting.

Through the discussions Councillor Morris confirmed that he would be the named councillor and would be supported by Lyn Loader.

At appendix 1 is the revised process following this meeting and set out in the minutes.

RESOLVED:

- 1. That Events Working Party be disbanded.**
- 2. The revised process set out in the paper (at Appendix 1) be presented to Full Council as part of the final minutes and report from this Working Party.**
- 3. To note that Councillor Morris will be the named Councillor to present reports and papers in relation to events to the appropriate Council meeting. He would be supported by Lyn Loader.**

Appendix 1

Revised Process for dealing with Events:

1. The CEO present the Calendar of Events to Full Council in December setting out the programme for the forthcoming financial year, including details of any budget provision that may be required for the programme.
 - a) All events, not just Council supported ones, would be included in the events calendar and associated report made to Full Council. It was not expected that organisations uploading events would be entitled to funding. Through the network that the CEO has, any financial implication would be discussed.
2. Twice yearly reports would be made to Council and shared with major organisations organising events.
3. The CEO to meet with key organisations on a regular basis.
4. That new events added to the Council website, be reviewed and the calendar be updated as appropriate. This process is underpinned by an internal vetting & monitoring process to ensure probity of information appearing on the council website. Any changes to the process would be provided to organisations and businesses/
5. The CEO present reports to Full Council/Committee on the spend against funds approved on a regular basis
6. There be a named Councillor that promotes town events to full Council/committee. This named Councillor will be Nick Morris supported by Lyn Loader.

LEDBURY TOWN COUNCIL

MINUTES OF A MEETING OF THE RESOURCES COMMITTEE
HELD ON 21 NOVEMBER 2024

PRESENT: Councillors Chowns, Harvey, Hughes, Morris and Newsham

ALSO PRESENT: Angela Price – Town Clerk

R105. **APOLGIES FOR ABSENCE**

None received

R106. **DECLARATIONS OF INTEREST**

None received.

R107. **TO APPROVE AND SIGN THE MINUTES OF A MEETING OF THE RESOURCES COMMITTEE HELD ON 7 NOVEMBER 2024**

RESOLVED:

That the minutes of the meeting of the Resources Committee held on 7 November 2024 be received and noted.

R108. **TO REVIEW THE PROGRESS TO-DATE ON COMMITTEE STRUCTURE REVIEW AND CONSIDER NEXT STEPS**

The Mayor advised that he and Councillor Hughes had not had an opportunity to meet to discuss the Environment and Leisure programme of works.

Councillor Harvey provided an overview of work that she and Councillor Newsham had reviewed and referred to the report that they had drafted. She outlined future projects that the Council are currently aware of and potential new projects and how these will be budgeted for going forward.

It was felt that the following steps should be considered to enable this process to progress:

1. That when considering the work programmes Members consider the remainder of 2024/25 and 2025/26 for budgeting purposes.
2. That there will be a core work programme of regular work of committees that should be looked at initially for resourcing, then look at how much time remains for additional projects, which will have a bearing on whether this is undertaken in-house or via outsourcing for specific projects, which will need to be considered for budgeting purposes.

3. Following the above it would then be necessary to bring all of the committee work together on one spreadsheet which would provide an indication of any cross overs of time and resources, which would need to be considered.
4. That it be noted that once the programme has been drafted and budgeted the whole process should be referred to Full Council for consideration of delegation to committees in relation to staffing and resources to be able to make decisions in-year that would not have to go to Full Council for payment, contracts etc., but that any new projects or workstreams that come up within the financial year being taken to council for consideration within the set programmes of work for each committee.
5. A responsibility of the Resources Committee will be to review the work programme and identify any issues that may need to move around in order to free up money or staff time, or both, in order to accommodate a new piece of urgent work.

It was noted that a draft budget needs to be ready for Council to consider in January in order for the final budget and precept request to be available for submission to Herefordshire Council by the end of February. Therefore, all budget related steps need to be completed by early January 2025.

RESOLVED:

1. **That the work undertaken on the Finance, Policy & General Purposes work programmes be moved to the next step, closely followed by other committees in order to make progress.**
2. **That a date be arranged with Councillors Newham and Harvey for the next steps in relation to the Finance Committee work.**
2. **That a core work programme be looked at for the operational work of the Council.**
3. **That work programmes for Planning, Economy & Tourism Committee; Environment & Leisure Committee; and Resources Committee be undertaken.**

R109. TO APPROVE THE DRAFT BULLYING, HARASSMENT & VICTIMISATION POLICY

RECOMMENDED:

That subject to the following amendments, the Draft Bullying, Harassment & Victimisation Policy be recommended to Council for approval:

- That a paragraph be added to the beginning of the document providing detail of which Legislation applies in relation to this policy.
- Examples of harassment include: delete “on a date”
- Include the following statement within all examples – “Examples of include but are not limited to.

RESOLVED:

That the Draft Bullying, Harassment & Victimisation Policy be sent to unions for feedback.

R110. DATE OF NEXT MEETING

RESOLVED:

To note that the next meeting of the Resources Committee is scheduled for 5 December 2024.

R111. EXCLUSION OF PRESS AND PUBLIC

RESOLVED:

That in accordance with section 1(2) of the Public Bodies (Admission to Meetings) Act 1960, in view of the confidential nature of the business about to be transacted, it is advisable in the public interest that the press and public are excluded from the remainder of the meeting.

R112. STAFFING MATTERS

RESOLVED:

1. That it be noted that Post Holder 47's employment with Ledbury Town Council will end on 31 January 2025.
2. That we would wish to recruit once a vacancy occurs, which would be in principle a direct replacement for the above role.
3. That the job description and person specification be reviewed.

4. That the role of Receptionist be backfilled to allow other staff to take up some elements of other staff roles as a result of sickness absence of Post Holder 53.
5. That the Clerk provide details of what elements of other roles staff have been undertaking as a result of the sickness absence of post holder 53 to the next meeting of the Resources Committee, to help Members give consideration to possible remuneration and at what scale this should be paid at.
6. That it be noted that Post Holder 61 will be joining the Sheds Together project to gain hand on experience with maintenance skills.
7. That it be confirmed that there is no reason to extend the probation period of the Apprentice Administrator.
8. It was noted that the Mayor had carried out an appraisal of the Clerk and that from that an action plan had been drafted, which would be shared with the Resources Committee at their next meeting.
9. That going forward the Clerk's annual appraisal will be held in the autumn, with an interim appraisal being held in the spring before the Mayor's year of office ends, with regular progress one-to-one's in between.
10. That the update on the recent investigation and Disciplinary Hearings be received and noted.
11. That if there is a requirement for Appeal Hearing's then this should be Chaired by a member of the Resources Committee.

The meeting ended at 8.27 pm.

Signed Dated



**Minutes of the Annual General Meeting held on 21st November 2024
at the Catholic Church Hall at 7.00pm**

Present: Christina Vass Chairman; Jane Gunn Treasurer; Gareth Morgan President; Una Morgan Secretary; Maureen Chalkley; Estelle Dalrairie; Doreen Feakes; Clive and Jill Jupp; Gina and Mike Lincoln; Lynne McCrae; Sheena Mayell; Rosie Watkins

Apologies: Jen Bryant; Jo Jackson; Jackie Longden; Cllr Nick Morris ; Margaret Thomas; John Wadley; Deb West

Welcome:

President Gareth's welcome speech:

"Good evening and welcome to our annual meeting. Thank you for giving your time to join the volunteers as we celebrate achieving another Gold award – our seventeenth!!!

Our thanks are due to all the volunteers, especially our Chair, who has devoted much of her time and effort throughout the year to give us the best possible support and guidance in our search for recognition of our lovely Town as a worthy recipient of the Gold.

Thanks also to the Mayor and to the Councillor who has represented the Council on our Committee, assisted by the Town Clerk and her staff. Their support throughout the year has been invaluable. I look forward to their continuing support in 2025 and beyond.

We have also received many compliments from residents of, and visitors to, Ledbury. This is always a bonus, and we are enthused to continue our task even more cheerfully. This applies particularly when we clear the fallen leaves in Autumn.

We look forward to a new year, with new opportunities and new challenges. I am sure that you all wish us well, and we will continue to do our best to keep the name of Ledbury in Bloom in the forefront of peoples' minds as they walk in the gardens and other areas which we maintain."

Minutes of the December 2023 AGM: The adoption was proposed by Doreen Feakes and seconded by Rosie Watkins. All agreed and the Chairman signed these.

Matters Arising:

The Chairman reported that she hadn't pursued the talks with Sustainable Ledbury yet as she was concentrating on the Judging. We know the Council would help if we decided to merge.

The Chairman's Report.

"Thank you, Mr President, for your kind words. After all the health problems thrust upon us in 2023 this year has been a much better one all round. You voted in January for LiB to enter the In Bloom competition after our enforced break. And whilst we discussed taking part in the anniversary celebrations for the Carnival in the end the committee decided not to.

As you are all aware entering In Bloom takes a huge commitment from the team and you all rose to the challenge. A generous donation from a member of the public enabled us to turn the failing rose bed in the Walled Garden into a new herbaceous one.

I think the move to meet on a Thursday morning has been a positive one. You may have noticed that I seemed to take a few holidays this year! So, I'm grateful to you all for continuing when I wasn't around and to Jane and others who stepped in to represent LiB on Community Day.

I'm sure you will agree that we didn't have the best summer on record but conversely this worked in our favour as we didn't have to spend hours, and energy, watering. It also meant that the leaves we collected last autumn in the Walled Garden rotted down quickly and we dug out over thirty bags of leaf mould to use around the town in the coming year. The hanging baskets and the town looked magnificent when the judges came to visit and was much commented upon by them. For the first time since I became involved with LiB (9 years) we had a wet judging day, although this did not dampen the enthusiasm of the judges or the children in the Millenium Garden.

We have seen members come and go this year, some only staying briefly and some become firm additions to the team. We welcomed Maureen, Jacquie, Jo and Jen (there must be something in the letter "J"!). Sadly, we now have to say farewell to Gina and Mike who having worked tirelessly on the Jubilee Beds, which this summer have been spectacular and are still thriving although the frost may have taken a toll in the past day or so. Thank you both so much for all your efforts over the years you will be missed. But you have found a successor, and we can welcome Sheena to the team this evening.

(On behalf of all , the Chairman gave them a small token of our appreciation.)

Whilst I agreed to continue as Chair and if asked will do so again, there were a few things I found myself lacking the energy or enthusiasm to do, like writing press releases or fund raising. I'm so glad that Una is now feeling well enough to take up some of the slack. But the

reality is that our small team, Gareth, Me, Jane and Una are not enough to really do LiB justice, we need help. I mentioned in Matters Arising that I did not pursue talks with Sustainable Ledbury, mainly because I was busy concentrating on the team winning a 17th gold. I appeal to you if you have the time, or skills and would like to get more involved now is the time.

Before I hand over to Jane to discuss the finances, I just want to say a huge thankyou to each and every one of you for all your help and commitment over the past twelve months the Gold belongs to all of you.

Treasurer's Report

"I am pleased to report that we entered the Heart of England in Bloom awards. Nothing is free. Current judging fees are £140 plus Award ceremony entrance fee of £30 and then the transport costs for providing transport for the judges when we paid Community Action Ledbury £23.40. If the town size with the new developments takes us into the large town category the fees will be larger. I must thank the Council for not only providing the venue but also covering the costs of the buffet to host the judges. If we wish to provide more troughs and thereby more plants our contribution from sponsors needs to increase. We ended the year with £2079.50 in the bank. Therefore we have a good foundation for next year."

The accounts for the year ending 31st October 2024 were distributed and a copy is on file with the Secretary

Election of Committee members. Gareth, Christina, Jane and Una have agreed to continue for a further year and the rest of the committee will also serve. The Chairman asked all to consider either volunteering, or finding a volunteer, to be Deputy Chairman

Looking Forward to 2024 and beyond

The Chairman reported that a card landed on her mat the other day announcing a proposal to build another 400+ houses to the South of Ledbury. The number of new houses already built and under construction plus all the additions to the electoral register, will lift Ledbury out of the "Town" category and into the Large Town for judging purposes, it incurs a larger entry fee and possibly greater expectations by the judges. although the criteria remain the same.

One of the key tasks for the coming year is to raise our profile especially on the new estates. We also need to boost our finances; we haven't done any significant fund raising since 2019. Although Una is working on this. We aren't in financial difficulties yet. But plants are getting more expensive, and we need new planting in the Walled Garden, at the entrance to St Katherine's car park and the large bed near the recreation area in Queen's Walk all need attention to name but three projects.

Our web site needs an overhaul and Robin Heisman has offered his services with this which we hope to take up in the New Year.

The Chairman aims to call a committee meeting in January to discuss actions and plans for 2025 and whether we will enter in Bloom for 2025 to go for an 18th Gold. We will continue to meet on a Thursday morning, and would like to continue with individuals looking after different areas, like the town entrance tubs.

With your help and support I'm sure LiB can look forward to some exciting times ahead.

Any Other Business

In response to a query from a committee member, the Secretary asked the Town Clerk about the use of the new eco weeding equipment purchased by the Council after Rosie's research. The Town Clerk reply was

"Unfortunately, the weeding machine has not been used yet. I have been trying to get the Deputy Clerk to schedule a programme for its use, however this has not been forthcoming and she is currently off sick and I am not sure when she will be returning. I have been trying to get some time when Chris and the Lengthsman could make use of it ahead of the winter months, but as I am shorted staffed this has not been a priority I am afraid"

Rosie proposed a vote of thanks to the Chairman for her work and hospitality which was unanimously supported by all.

The Meeting closed at 7.30pm