



Newmarket

TOWN COUNCIL

The Memorial Hall, High Street, Newmarket, CB8 8JP

Tel: 01638 667 227. E-mail townclerk@newmarket.gov.uk

Councillors, you are hereby summoned to attend the
ANNUAL MEETING OF THE NEWMARKET TOWN COUNCIL
to be held at
Memorial Hall, High Street, Newmarket, CB8 8JP
on **Thursday 11th May 2023 at 6.15pm**

A G E N D A

The meeting is held in public and the public are encouraged to attend and participate. Just occasionally matters such as contractual or staffing matters do have to be held in the confidential part of the meeting.

Members of the public and press may not orally report or comment about a meeting as it takes place if present at a meeting of the Council, but otherwise may:

- a. film, photograph or make an audio recording of the meeting;
- b. use any other means for enabling persons not present to see or hear proceedings at a meeting as it takes place or later;
- c. Report or comment on the proceedings in writing, during or after a meeting or orally after the meeting.

The Council will where possible facilitate such recording unless it is being disruptive. It will also take steps to ensure that children, the vulnerable and members of the public who object to being filmed are protected without undermining the broader purpose of the meeting

1. **Welcome** – The outgoing Mayor to read the fire safety notice and announce that proceedings are being recorded
2. **Election of Mayor** – to elect a Mayor for Newmarket Town Council for the 2023/2024 Municipal Year and to sign the Declaration of Acceptance of Office
3. **Election of Deputy Mayor** - to elect a Deputy Mayor for Newmarket Town Council for the 2023/2024 Municipal Year and to sign the Declaration of Acceptance of Office
4. **Apologies** for absence – to receive and accept apologies for absence
5. **Declaration of interests**
 - a) Councillors are invited to raise any declarations of interest concerning items on the agenda
 - b) To consider any requests for dispensation
6. **Minutes of the previous meeting held 24th April 2023**
 - a) To consider and adopt the minutes as a true record of the proceedings
 - b) To consider any matters arising.
7. **Public participation** – an invitation to members of the public to make representations to Councillors. *The maximum time permitted for this item is 15 minutes and no person may speak for longer than 3 minutes in total. This is the only opportunity during the meeting, for members of the public to address councillors.*
8. **Councillor Reports** – To receive and note reports from County and District Councillors, Ward Reports and outside bodies reports from Town Councillors
9. **Announcements** - To receive the out-going Town Mayor's and Deputy Mayor's Announcements (if any)
10. **Committee Terms of Reference and Membership**
 - a) To note that a review of Terms of Reference and delegation arrangements to committees was approved on 23rd January 2023

Distribute to the following for information:

County & District Councillors, The Press, Newmarket Town Council Website

- b) To appoint members to committees (for May 2023 to May 2024) – councillor preferences to be tabled at the meeting
- 11. Delegation Arrangements** – to note that a review of delegation arrangements to officers was approved on 27th March 2023
- 12. Standing Orders and Financial Regulations**
 - a) To note that revised Financial Regulations were reviewed and adopted on 27th March 2023
 - b) To note that revised Standing Orders were reviewed and adopted on 27th March 2023
- 13. Financial Risk Management Scheme and Internal Controls**
 - a) To note that revised Risk Management Scheme was reviewed and adopted on 27th March 2023
 - b) To note that Internal Control systems were reviewed and adopted on 27th March 2023
- 14. Subscriptions to other bodies** – To review council/staff subscriptions to other bodies
- 15. Arrangements for other bodies** – To confirm Town Councillor representatives on other bodies and arrangements for reporting back
- 16. Arrangements with other local authorities** – To note that the 2023-2026 Outside Services and Cemetery SLAs were agreed for West Suffolk Council and Jockey Club Estates on 27th February 2023
- 17. Asset Register** – to review the 31/3/23 Asset Register
- 18. Insurance Cover** – To confirm arrangements for insurance cover in respect of all insurable risks
- 19. Meeting Dates** – To approve dates and times of council meetings (May 2023 to May 2024)
- 20. General Power of Competence** – To review council's qualification for GPoC from May 2023 (verbal)
- 21. Correspondence**
- 22. Date of the next Meeting** – Full Town Council **TUESDAY 30th May 2023 at 6.15pm**

Signed:



Cathy Whitaker, Town Clerk

4th May 2023

Distribute to the following for information:

County & District Councillors, The Press, Newmarket Town Council Website



Election of Town Mayor

NOMINATION PAPER

2023/2024

I, _____ nominate

Councillor _____

as a candidate for the Office of Town Mayor of Newmarket Town Council for
the Municipal year 2023/2024

Signature of proposer _____

Date _____

I, _____ second the nomination

Signature of seconder _____

Date _____

Candidate's consent to nomination

I, _____ consent to be nominated as a
candidate for the Office of Town Mayor of Newmarket Town Council for the
Municipal year 2023/2024

Signature of candidate _____

Date _____

Completed forms to be returned to the Town Clerk by 4pm, Thursday 11th May 2023

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Newmarket

TOWN COUNCIL

Election of Deputy Town Mayor

NOMINATION PAPER

2023/2024

I, _____ nominate

Councillor _____

as a candidate for the Office of Deputy Town Mayor of Newmarket Town Council for the Municipal year 2023/2024

Signature of proposer _____

Date _____

I, _____ second the nomination

Signature of seconder _____

Date _____

Candidate's consent to nomination

I, _____ consent to be nominated as a candidate for the Office of Deputy Town Mayor of Newmarket Town Council for the Municipal year 2023/2024

Signature of candidate _____

Date _____

Completed forms to be returned to the Town Clerk by 4pm, Thursday 11th May 2023

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Newmarket

TOWN COUNCIL

Minutes of the Meeting of Newmarket Town Council **held on Monday 24th April 2023 at 6:15pm at the Memorial Hall**

Attendance:

Councillor P Winter (Town Mayor)
Councillor M Anderson
Councillor J Borda
Councillor L Crissall
Councillor A Drummond
Councillor J Ferries

Councillor J Harvey
Councillor P Hulbert
Councillor M Jefferys
Councillor J Lay
Councillor S Perry
Councillor K Yarrow

Also Present: C Whitaker – Town Clerk, T J Ashton – Minute Assistant, 1 Member of the Press and 6 Members of the Public

Minute

- 23/04/1 Welcome**
The Chairman opened the meeting and read the fire safety notice, confirmed that proceedings were being recorded and asked if anyone else was planning to record.
- 23/04/2 Apologies for Absence – LGA 1972, Section 85(1) & (2)**
Apologies were received from Cllrs Berry, Clover and Hood. Cllrs De'Ath, Hall and O'Neill were absent.
- 23/04/3 Declaration of Members Interests & to Remind Councillors of the Need to Keep up to Date Their Register of Member's Interests and to Consider any Requests Received for Member's Dispensation**
Cllr Ferries declared that he had been appointed as the Chairman of the Studlands Residents' Association. There were no member dispensation requests.
- 23/04/4 To Receive and Confirm the Minutes of the Town Council Meeting held on 27th March 2023 and any Matters Arising.**
The minutes of the meeting held on 27th March 2023 were presented and the following was agreed:

23/04/4.01 Resolved
That the minutes of the meeting held on 27th March 2023 be adopted and signed as a correct record by the Town Mayor.

There were no matters arising.
- 23/04/5 Public Open Session**
No members of the public wished to speak.
- 23/04/6 Councillor Reports**
Suffolk County Council (SCC) – Cllr Drummond reported that the monthly newsletter had been sent out. He had formerly reported that the Chairman of SCC had introduced an award scheme for SCC Councillors to nominate individuals who have contributed to the

community and he was pleased to announce that he had nominated Cllr Jefferys in recognition of his dedication, commitment and contributions to the Community via the Town Council for over 25 years. The award was presented to Cllr Jefferys.

West Suffolk Council (WSC) – Cllr Drummond reported regarding the WSC weed control policies: there is now a ban on using glyphosate from April 2023, with the exception of the invasive Japanese knot weed. Regarding grass cutting, the different councils (SCC and WSC) have differing schedules. The Mayor responded that SCC are responsible for the highways and footpaths of Newmarket and the weed control work had been contracted out. NTC were not happy with the standard of the work and it was decided that NTC would be responsible for spraying the High Street, Sun Lane, Market Street, Crown Walk and Wellington Street for a year's trial. The weeds were sprayed two weeks ago and will be sprayed again when necessary. SCC are responsible for all other areas and these will be monitored by the Town Council with representation made to SCC if necessary.

Ward –

Cllr Yarrow (Freshfields) reported that he had been discussing the speeding issues on Exning Road with residents in relation to the installation of a Speed Indicator Device (SID). He had still not had a response from Flagship. A WSC report on social housing needs in Newmarket is woefully inadequate.

Cllr Perry (Severals) reported that the SCC website stated that the spraying of weeds in Newmarket would be done by 10th April, but this is believed not to have been done. She had reported a blockage in the Newmarket Brook to Anglian Water. They had inspected it, but were not able to remove the blockage manually. She feels that Anglian Water needs to put in writing what its responsibilities are regarding the waterway. She had made enquiries with SCC and WSC regarding the bent parking direction signage in Fred Archer Way. She had attended a Newmarket Community Network meeting at the Racing Centre: there will be a Newmarket in Colour event from 25th May to 26th October where art will be displayed around the town, the Racing Centre have opened a Community Pantry facility and there will be a Horse Racing Community Day on 25th May 2023 to litter pick areas around the town. The Leisure Centre will be holding an event to encourage youngsters to try different sports on 19th May.

Cllr Ferries (Studlands) reported that parking on the Studlands green was still a big issue and that the old Forest Heath signs that were found have been reported to WSC to check if the parking bylaw still stands. The Management Company that manages the estate will be holding an AGM in May. There had been an improvement regarding littering issues and the bins are emptied every morning. There had been fewer antisocial behaviour incidents. He gave thanks to Cllr Jefferys for the support he had given him and acknowledged his invaluable knowledge and experience.

Cllr Hulbert (Studlands) reported that he had attended a meeting with MARPA and was still pushing for night trains to run out of Cambridge and asked them to do a trial on Friday and Saturday nights. He also asked for announcements to be made when a train is due and when it arrives and to put on extra trains for the Guineas festival. The requests will be considered. He gave his thanks for Cllr Jefferies.

Cllr Anderson (Studlands) reported that the parking posts on the green had been replaced and that the Management company for Studlands had not been very helpful with issues historically. Residents are not able to be represented by councillors at their AGM.

Outside bodies – Cllr Borda reported that he had attended a Ukrainian Easter service at

Bury St Edmunds Cathedral as a representative of Churches Together.

23/04/7 Mayors Announcements

The Mayor reported that, in addition to attending committee meetings, working groups and other meetings, her activities included the following:

21st April 2023 – hosted the Mayor's Civic Reception at the Memorial Hall

23rd April 2023 – attended the St George's Day Parade and Church Service at St Marys.

23/04/8 To Receive the Minutes and Consider any Recommendations from the D&P Committee Meetings held on 3rd & 17th April 2023

The Chairman of the Development & Planning Committee presented the minutes and recommendations from the Development & Planning Committee meetings held on 3rd & 17th April 2023. There were no recommendations.

23/04/9 To Receive the Minutes and Consider any Recommendations from the Community Services Committee Meeting held on 3rd April 2023

The Chairman presented the minutes and recommendations of the Community Services Committee meeting held on 3rd April 2023.

23/04/9.01 Resolved (C/23/04/9.01 Recommendation)

That the offer of the kind gift to plant 700 trees be supported in principal and that efforts be made to enable the planting and maintenance.

23/04/10 To Receive the Minutes and Consider any Recommendations from the Performance & Audit Committee Meeting held on 17th April 2023

The Chairman of the Performance & Audit Committee presented the minutes and recommendations of the Performance & Audit Committee meeting held on 17th April 2023.

23/04/10.01 Resolved (P/23/04/7.01 Recommendation)

That the following Community Actions be referred to the following Committees to action:

C2 – Refer to D&P Committee to consider the parking issues in Windsor Road and Willie Snaith Road

C3 – Refer to Community Services Committee to consider a tree audit by the tree wardens of NCNR (Newmarket Community Nature Reserve)

C4 – Refer to Community Services Committee to ask WSC what else they were doing to improve air quality and also regarding further installations of fast EV charging points

C5i – Refer to D&P Committee to consider a recycling facility

C5ii - Refer to Community Services Committee to consider dog litter issues

C6 – Refer to the climate change working group to consider Biodiversity issues

23/04/11 Budget 2022/2023

The final outcome report and the EMR transfer recommendations for the 2022/2023 budget for Newmarket Town Council was presented and the following was agreed:

23/04/11.01 Resolved

That the final outcome report and the EMR transfer recommendations for the 222/2023 budget for Newmarket Town Council be received and approved.

23/04/12 Correspondence

West Suffolk Citizen's Advice Bureau – email regarding unrestricted reserves and office opening times was noted and the thanks for continued support was welcomed. The CAB Newsletter for 01/04/2022 – 28/02/2023 was also noted.

23/04/13 Date of the next Meeting

Thursday 11th May 2023 in the Memorial Hall; being the Annual Meeting of the new council. There will be an Ordinary Meeting of the council on Tuesday 30th May. Both meetings will start at 6.15pm.

Meeting closed at 6:42 pm

Signed: _____

Date: _____

Summary of Resolutions

Resolution	Resolution Wording
<u>23/04/9.01 Resolved</u> <i>(C/23/04/9.01 Recommendation)</i>	That the offer of the kind gift to plant 700 trees be supported in principal and that efforts be made to enable the planting and maintenance.
<u>23/04/10.02 Resolved</u> <i>(P/23/04/7.01 Recommendation)</i>	That the following Community Actions be referred to the following Committees to action: C2 – Refer to D&P Committee to consider the parking issues in Windsor Road and Willie Snaith Road C3 – Refer to Community Services Committee to consider a tree audit by the tree wardens of NCNR (Newmarket Community Nature Reserve) C4 – Refer to Community Services Committee to ask WSC what else they were doing to improve air quality and also regarding further installations of fast EV charging points C5i – Refer to D&P Committee to consider a recycling facility C5ii - Refer to Community Services Committee to consider dog litter issues C6 – Refer to the climate change working group to consider Biodiversity issues
<u>23/04/11.01 Resolved</u>	That the final outcome report and the EMR transfer recommendations for the 222/2023 budget for Newmarket Town Council be received and approved.



Report to	Annual Meeting of the Council
Subject	Subscriptions to other bodies
Purpose	Information/Decision
Classification	Unrestricted
Meeting date	11th May 2023
Item number	14
Written By	Cathy Whitaker CLERK

Summary: This report outlines the current subscriptions that NTC pays to other bodies – for information and approval.

NAME OF BODY	FEE	
Chamber of Commerce	£300	
Institute of Cemetery and Crematorium Management (ICCM)	£95	
Suffolk Association of Local Councils (SALC)	£1,750	
Community Land Trust	£350	
Society of Local Council Clerks (SLCC)	£416	

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At 31 March the following assets were held:

	2023 Value £	2022 Value £	Change
Freehold Land and Buildings			
KE VII Memorial Hall	£ 2,609,263	£ 2,609,263	£ -
Chapel Workshops	£ 170,352	£ 170,352	£ -
Sports Pavilion - The Severals	£ 554,455	£ 554,455	£ -
Field Terrace Allotments	£ 1	£ 1	£ -
New Cheveley Road Allotments	£ 1	£ 1	£ -
The Severals Allotments	£ 1	£ 1	£ -
All Saints Churchyard	£ 1	£ 1	£ -
St Mary's Churchyard	£ 1	£ 1	£ -
Land at 45 Field Terrace Road	£ 1	£ 1	£ -
Public Toilets	£ 1	£ 1	£ -
	£ 3,334,077	£ 3,334,077	£ -
Vehicles and Equipment			
Office & Memorial Hall Furniture & Equipment	£ 151,396	£ 151,396	£ -
Memorial Hall Stage Lighting etc	£ 36,142	£ 36,142	£ -
Grounds Maintenance Tools & Equipment	£ 7,797	£ 7,298	£ 499
Signage	£ 6,392	£ 6,392	£ -
Display Cases	£ 2,952	£ 2,952	£ -
Play Equipment	£ 170,540	£ 167,190	£ 3,350
Computer Hardware - fixed and portable	£ 6,514	£ 6,514	£ -
P A System	£ 2,857	£ 2,857	£ -
Speed Device	£ 5,748	£ 5,748	£ -
Telephone Hardware	£ 1,327	£ 1,327	£ -
Severals Pavilion Furniture and Equipment	£ 18,524	£ 18,524	£ -
Artificial Cricket Wicket	£ 5,610	£ 5,610	£ -
Cricket Roller	£ 7,500	£ 7,500	£ -
Rotavator	£ 499	£ 499	£ -
Fiat Doblo Cargo Van CV61 PTX	£ -	£ 8,032	£ -8,032
CCTV equipment	£ 7,625	£ 7,625	£ -
Flagpole	£ 950	£ 950	£ -
Clock Tower Lighting System	£ 18,750	£ 18,750	£ -
Cemetery Automated Gate Equipment	£ 5,753	£ 5,753	£ -
Navaho Information Screen	£ -	£ 1,707	£ -1,707
EV Charging Point	£ 1,645	£ -	£ 1,645
Portable Wheelchair Ramp	£ 110	£ -	£ 110
Picnic Tables / Parasols	£ 2,848	£ -	£ 2,848
Soapbox Jumps	£ 2,950	£ -	£ 2,950
Gazebos	£ 2,089	£ -	£ 2,089
	£ 466,518	£ 462,766	£ 3,752
Infrastructure Assets			
Planters	£ 23,073	£ 23,073	£ -
Benches	£ 34,924	£ 34,924	£ -
Bus Shelters (11)	£ 61,305	£ 61,305	£ -
Street Lights (184)	£ 92,000	£ 92,000	£ -
Bins	£ 4,813	£ 3,894	£ 919
Shed	£ 662	£ 662	£ -
Container Storage (Mem Hall backyard)	£ 4,109	£ -	£ 4,109
Water Feature	£ 80,682	£ 80,682	£ -
Cycle Racks	£ 8,942	£ 8,942	£ -
Cemetery Shed	£ 4,026	£ 4,026	£ -
Christmas Lights Infrastructure	£ 16,985	£ 16,985	£ -
Fencing (Mem Gardens)	£ 4,200	£ -	£ 4,200
Grit Bins	£ 180	£ 180	£ -
Memorial Gardens Kiosk	£ -	£ 2,125	£ -2,125
	£ 335,901	£ 328,798	£ 7,103
Community Assets			
Civic Regalia	£ 3,677	£ 3,677	£ -
Cooper Memorial	£ 96,061	£ 96,061	£ -
Clock Tower	£ 266,971	£ 266,971	£ -
War Memorial/Bombing Plaque (MH)	£ 42,087	£ 42,087	£ -
Bill Tutte	£ 1	£ 1	£ -
Queens Statue	£ 1	£ 1	£ -
Cemetery	£ 1	£ 1	£ -
	£ 408,799	£ 408,799	£ -
	£ 4,545,295	£ 4,534,440	£ 10,855

The basis of valuation of the above assets is set out in the Statement of Accounting Policies.

In certain instances current insurances values have been used as approximate current replacement cost.

Fixed Assets For The Year Ended 31st March 2022

**Fixed Assets - Additions and Disposals for the year ended
31st March 2022**

	Additions		Removals		Change	
	£	22,719	£	11,864	£	10,855
Soapbox Jumps	£	2,950	£	-	£	2,950
NTC branded parasols	£	1,898	£	-	£	1,898
Inclusive picnic tables	£	950	£	-	£	950
Mower	£	499	£	-	£	499
Portable wheelchair ramp	£	110	£	-	£	110
NTC branded gazebos	£	2,089	£	-	£	2,089
Bin	£	919	£	-	£	919
Container storage unit	£	4,109	£	-	£	4,109
Rocker play equipment	£	1,280	£	-	£	1,280
Crawl tunnel play equipment	£	1,600	£	-	£	1,600
Rain pad play equipment	£	470	£	-	£	470
Metal fencing (Mem Gdn)	£	4,200	£	-	£	4,200
EV Charging Point (Mem Hall)	£	1,645	£	-	£	1,645
Memorial Gdn Kiosk	£	-	£	2,125	-£	2,125
Navaho Information Screen	£	-	£	1,707	-£	1,707
Doblo Van	£	-	£	8,032	-£	8,032

Mrs Cathy Whitaker
Newmarket Town Council
Memorial Hall
High Street
Newmarket
Suffolk
CB8 8JP

Select for Local Councils Policy Schedule

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

Policy Number	YLL-272021-0693
Insured	Newmarket Town Council
Business	Parish / Town Council
Period of Insurance	
From	14 th January 2023
To	13 th January 2024
and any other period for which cover has been agreed.	

Renewal Premium	£ 8,576.42
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Premiums are inclusive of Insurance Premium Tax and/or VAT as appropriate.

Schedule Number	107201529
Long term agreement active until	14 th January 2024
Preparation Date	07 th December 2022
Prepared by	Mr Jonathan Meiseles
Policy Form Reference	MLAACE06

Policy Cover Declaration:

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

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

Important information

Taking reasonable care

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

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

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

Lines of Cover applying

Part A – Material Damage

Table Headings

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

Sums Insured

Premises Address	Buildings Sum Insured	Loss of Rent	Contents (a)	Contents (b)	Contents (c)	Contents (d)	Contents (e)	Contents (f)	Contents (g)
1. Memorial Gardens Public Conveniences, Address, Memorial Gardens Public Conveniences, Newmarket, CB8 8JP	£112,944.38	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
2. Chapel/Workshops/Public Toilets, Address, Dullingham Road, Newmarket, Suffolk, CB8 9JT	£482,310.00	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
3. King Edward VII Memorial Hall, Address, High Street, Newmarket, Suffolk, CB8 8JP	£2,775,740.63	N/A	£144,485.35	£779.13	£15,585.16	£310.84	£0.00	£0.00	£0.00
4. Sports Pavilion, Address, The Severals, Bury Road, Newmarket, Suffolk, CB8 7YN	£909,765.00	N/A	£6,746.29	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00

For Premises: 1, 2, 3, 4

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

Excesses Applicable to Premises

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

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

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

Part B – Business Interruption

Premises Address	Additional Expenditure	Indemnity Period (Months)	Loss of Data	Indemnity Period (Months)	Loss of Gross Revenue	Indemnity Period (Months)
All Premises	£86,000	24	N/A		£160,000	24

For Premises: 1, 2, 3, 4

Insured Perils applicable to Business Interruption : 1-13, 15 & 16

Operative Endorsements:

None

Part C – All Risks

Table Headings

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

Additional Items:

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

Item Description	Sum Insured	Excess
Grounds Maintenance Tools and Equipment	£4,396.25	£100
Sound and Lighting System	£40,678.14	£100
PA System with additional microphones	£1,947.80	£100
Navaho Information Screen	£1,921.25	£100
Cricket Roller	£10,695.96	£100
Play Equipment inc kiosk, benches and bins	£272,637.81	£100
Clock Tower	£414,720.00	£100
Bank House Furniture and Equipment	£1,755.79	£100
2 x Display Cases	£2,489.38	£100
Cemetery CCTV	£877.90	£100
Civic Regalia	£5,508.14	£100
Street Lights	£103,546.81	£100
Laptops/ Computers	£3,489.07	£100
Cooper Memorial	£143,965.21	£100
War Memorial	£60,128.15	£100
Christmas Lights Infrastructure	£15,019.91	£100
47 x Benches	£36,122.08	£100
38 x Planters	£25,968.86	£100
Bins	£2,991.60	£100
Cycle Racks	£10,064.31	£100
Shed	£745.09	£100
Cemetery Shed	£4,531.30	£100
11 x Bus Shelters	£68,999.31	£100
Scaffolding Tower	£1,407.38	£100
5 Stainless Steel Bollards	£2,558.88	£100
Memorial Paving (Bill Tutte Memorial)	£38,383.13	£100
Bill Tutte Memorial	£119,405.23	£100

Ice Cream Freezer in Kiosk	£467.41	£100
Fridge in icecream kiosk	£167.16	£100
Defibrillator x 2	£4,051.83	£100
Kiosk	£4,057.46	£100
Speed Indicator Device	£3,999.50	£100
Sensory Wall	£28,137.73	£100

The excess stated applies to each and every loss.

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

Part D – Money

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

Excess: £50 each and every loss

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

Operative Endorsements:

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

Part E – Public Liability

Limit of Indemnity: £15,000,000

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

Operative Endorsements:

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

Clean Up Costs

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

Remediation

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

Enforcing Authority

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

Cover

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

Provided always that:

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

Exclusions

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

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

Part F – Hirers' Liability

Limit of Indemnity: £2,000,000

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

Operative Endorsements

None

Part G – Employers Liability

Limit of Indemnity: £10,000,000

Operative Endorsements:

None

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

£250,000

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

None

Part N – Fidelity Guarantee

Persons Guaranteed:
All members and employees

Sum Guaranteed
£1,000,000

Excess: £100 each and every loss

Part O – Personal Accident

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

Persons Insured:

Employees

Capital	5.00 times annual earnings
Weekly	1.00 times weekly earnings
Cover	Sections 2 and 3 - Accident and Assault Cover

Volunteers

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

Directors/Councillors

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

Operative Endorsement:

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

Part P – Legal Expenses

Section:

3. Employment Disputes and Compensation Awards	Operative
4. Legal Defence	Operative
5. Property Protection and Bodily Injury	Operative
6. Tax Protection	Operative
7. Contract Disputes - £5,000 Limit	Operative
8. Statutory Licence Protection	Operative
Limit of Indemnity:	£200,000

Operative Endorsements

The following is also operative: Debt Recovery

Insured Incident

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

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

Exceptions

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

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

General Notes

1. Fair presentation of the risk

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

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

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

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

2. Cancellation

All insurance policies run for a fixed period of time. The Insured can terminate an insurance contract verbally or in writing at any time by calling 0800 917 9531 or emailing Customers.team@uk.zurich.com. Zurich may cancel the policy by giving 30 days' notice in writing. In such an event the insured will be entitled to a return of premium in respect of the unexpired portion of the period of insurance.

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

3. Bonus and fee structure

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

Claims contact information

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

Type of Claim	Claims team	Claims contact details	
Buildings, contents including "All Risks" Items	Property Claims	Tel:	0800 028 0336
Business interruption		Email:	farnboroughpropertyclaims@uk.zurich.com
Money		Address:	Zurich Municipal Property Claims, Zurich Financial Services, PO Box 3303, Interface Business Park, Swindon, SN4 8WF
Works in progress			
Public liability	Liability Claims	Tel:	0800 876 6984
Employers liability		Email:	fnlc@uk.zurich.com (new claims)
Personal assault under Money			zmflc@uk.zurich.com (subsequent correspondence)
Personal accident		Address:	Zurich Municipal Casualty Claims, Zurich House, 1 Gladiator Way, Farnborough, Hampshire, GU14 6GB (DX 140850, Farnborough 4)
Financial and administrative liability			
Professional negligence			
Hirers liability			
Fidelity guarantee			
Libel and slander			
Engineering insurance			
Engineering – Deterioration of stock			
Business travel			
Motor	Motor Claims	Tel:	0800 916 8872 (new motor claims) 0800 232 1913 (customer damage)
		Email:	zmmotorclaimsoffice@uk.zurich.com
		Address:	Zurich Municipal Motor Claims, PO Box 3322, Interface Business Park, Swindon, SN4 8XW
Legal Expenses	DAS Legal Claims	Tel:	0117 934 2116 (Switchboard)

General claims procedure

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

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

DAS Head and Registered Office:

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

DAS Law Limited Head and Registered Office:

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

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DATE	TIME	COMMITTEE	PREVIOUS	NEXT
15-May	6.15	DEVELOPMENT & PLANNING new committee	02-May	22-May
	7.00	LEISURE SERVICES new committee	06-Mar	03-Jul
	7.45	FINANCE & POLICY new committee	20-Mar	17-Jul
18-May (Thurs)	6.15	ANNUAL MEETING OF THE TOWN	11-May 2022	May 2024
22-May	6.15	DEVELOPMENT & PLANNING	15-May	05-Jun
	7.00	PERFORMANCE & AUDIT new committee	17-Apr	17-Jul
	7.30	HUMAN RESOURCES new committee	31-Oct	16-Oct
30-May (Tues)	6.15	FULL TOWN COUNCIL	24-Apr	26-Jun
05-Jun	6.15	DEVELOPMENT & PLANNING	22-May	19-Jun
	7.00	COMMUNITY SERVICES new committee	03-Apr	04-Sep
12-Jun		NO MEETINGS		
19-Jun	6.15	DEVELOPMENT & PLANNING	05-Jun	17-Jul
26-Jun	6.15	FULL TOWN COUNCIL	30-May	24-Jul
03-Jul	6.15	DEVELOPMENT & PLANNING	19-Jun	17-Jul
	7.00	LEISURE SERVICES	15-May	02-Oct
10-Jul		NO MEETINGS		
17-Jul	6.15	DEVELOPMENT & PLANNING	03-Jul	07-Aug
	7.00	FINANCE & POLICY	15-May	18-Sep
	7.30	PERFORMANCE & AUDIT	22-May	16-Oct
24-Jul	6.15	FULL TOWN COUNCIL	26-Jun	29-Aug
31-Jul		NO MEETINGS		
07-Aug	6.15	DEVELOPMENT & PLANNING	17-Jul	21-Aug
14-Aug		NO MEETINGS		
21-Aug	6.15	DEVELOPMENT & PLANNING	07-Aug	04-Sep
29-Aug (Tues)	6.15	FULL TOWN COUNCIL	24-Jul	25-Sep
04-Sep	6.15	DEVELOPMENT & PLANNING	21-Aug	18-Sep
	7.00	COMMUNITY SERVICES	05-Jun	06-Nov

DATE	TIME	COMMITTEE	PREVIOUS	NEXT
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11-Sep		NO MEETINGS		
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18-Sep	6.15	DEVELOPMENT & PLANNING	04-Sep	02-Oct
	7.00	FINANCE & POLICY	17-Jul	20-Nov

25-Sep	6.15	FULL TOWN COUNCIL	29-Aug	23-Oct
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02-Oct	6.15	DEVELOPMENT & PLANNING	18-Sep	16-Oct
	7.00	LEISURE SERVICES	03-Jul	04-Dec

09-Oct		NO MEETINGS		
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16-Oct	6.15	DEVELOPMENT & PLANNING	02-Oct	06-Nov
	7.00	PERFORMANCE & AUDIT	17-Jul	22-Jan
	7.45	HUMAN RESOURCES	22-May	

23-Oct	6.15	FULL TOWN COUNCIL	25-Sep	27-Nov
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30-Oct		NO MEETINGS		
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06-Nov	6.15	DEVELOPMENT & PLANNING	16-Oct	20-Nov
	7.00	COMMUNITY SERVICES	04-Sep	08-Jan

13-Nov		NO MEETINGS		
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20-Nov	6.15	DEVELOPMENT & PLANNING	06-Nov	04-Dec
	7.00	FINANCE & POLICY	18-Sep	22-Jan

27-Nov	6.15	FULL TOWN COUNCIL	23-Oct	18-Dec
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04-Dec	6.15	DEVELOPMENT & PLANNING	20-Nov	18-Dec
	7.00	LEISURE SERVICES	02-Oct	05-Feb

11-Dec		NO MEETINGS		
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18-Dec	6.15	DEVELOPMENT & PLANNING	04-Dec	08-Jan
	7.00	FULL TOWN COUNCIL	27-Nov	29-Jan

25-Dec		NO MEETINGS		
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2024

01-Jan		NO MEETINGS		
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08-Jan	6.15	DEVELOPMENT & PLANNING	18-Dec	22-Jan
	7.00	COMMUNITY SERVICES	06-Nov	04-Mar

15-Jan		NO MEETINGS		
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DATE	TIME	COMMITTEE	PREVIOUS	NEXT
22-Jan	6.15	DEVELOPMENT & PLANNING	08-Jan	05-Feb
	7.00	FINANCE & POLICY	20-Nov	18-Mar
	7.30	PERFORMANCE & AUDIT	16-Oct	22-Apr
29-Jan	6.15	FULL TOWN COUNCIL	18-Dec	26-Feb
05-Feb	6.15	DEVELOPMENT & PLANNING	22-Jan	19-Feb
	7.00	LEISURE SERVICES	04-Dec	08-Apr
12-Feb		NO MEETINGS		
19-Feb	6.15	DEVELOPMENT & PLANNING	05-Feb	04-Mar
26-Feb	6.15	FULL TOWN COUNCIL	29-Jan	25-Mar
04-Mar	6.15	DEVELOPMENT & PLANNING	19-Feb	18-Mar
	7.00	COMMUNITY SERVICES	08-Jan	
11-Mar		NO MEETINGS		
18-Mar	6.15	DEVELOPMENT & PLANNING	04-Mar	08-Apr
	7.00	FINANCE & POLICY	22-Jan	20-May
25-Mar	6.15	FULL TOWN COUNCIL	26-Feb	29-Apr
01-Apr		NO MEETINGS		
08-Apr	6.15	DEVELOPMENT & PLANNING	18-Mar	22-Apr
	7.00	LEISURE SERVICES	05-Feb	
15-Apr		NO MEETINGS		
22-Apr	6.15	DEVELOPMENT & PLANNING	08-Apr	07-May
	7.00	PERFORMANCE & AUDIT	22-Jan	
29-Apr	6.15	FULL TOWN COUNCIL	25-Mar	28-May
07-May (Tues)	6.15	DEVELOPMENT & PLANNING	22-Apr	20-May
	7.00	COMMUNITY SERVICES	04-Mar	
13-May		NO MEETINGS		
20-May	6.15	DEVELOPMENT & PLANNING	07-May	
	7.00	FINANCE & POLICY	18-Mar	
28-May	6.15	ANNUAL MEETING OF THE COUNCIL (INCLUDING FULL TOWN COUNCIL)	11-May 2023	May 2025 TBC

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