

Westbourne Parish Council, 14 March 2024
Agenda item 16: Correspondence list

- Notification from CDC of tree preservation order on land south of Woodmancote House, Woodmancote.
- WSCC media release about local leaders meeting on 8 February to address West Sussex water issues through strategic intervention.
- CDALC minutes of the meeting held on 27 February 2024.
- NALC legal update relating to procurement thresholds and to note that tenders are not required for contracts under £30k.
- Resident informed the Council that raw sewage had leaked from a sewer in East Street and was flowing into the River Ems. Southern Water were notified and a tanker attended to pump.
- Cllr Kerry-Bedell has informed the Council that the overhanging tree on River Street will be cut back by the County Council before August 2024.
- Communications from Cllr Kerr-Bedell and WSCC about flooding on Woodmancote Lane and Foxbury Lane in Westbourne, and that the Parish Council may need to apply to Operation Watershed for grant funding.
- CDC media release about a £5.41 council tax rise to protect vital services in Chichester District.
- Email from CDC asking parish councils to complete a short survey to gauge interest in a new Climate Change Network
<https://online1.snapsurveys.com/interview/90b6d7e2-9438-4d98-a259-c4a983505c37>.

Westbourne Parish Council, Thursday 14 March 2024

Item 9: Non-attendance of councillor for six months

1. Background:

The Local Government Act 1972 states that when a council member does not attend any meeting for six consecutive months from the date of his last attendance, he ceases to be a member of the authority, unless the council accepts a reason for the failure to attend before the six-month period expires.

The Council can only consider a reason **before** the end of the six-month period (which runs out on 11 April 2024) so this report has been brought to the last available Full Council meeting on 14 March 2024.

If a member loses his office through failure to attend for the six-month period, the disqualification cannot be overcome by the member subsequently resuming attendance.

Nevertheless, the office becomes vacant only when the authority declares it to be vacant, which the authority must do, and a casual vacancy arises. (LGA 1972 x.87).

2. Summary of key points

Cllr Richard Hitchcock last attended a Council meeting on 12 October 2023. His absence since this meeting is due to ongoing health issues which Cllr Hitchcock explained to all members in an email on 18 February 2024.

The Clerk has sent this report to Cllr Hitchcock in the event that he will be unable to attend the meeting on 14 March 2024. Cllr Hitchcock hopes to return to meetings from April but it depends on any further treatment that may be needed.

Full Council is requested, in the event that the reason is approved, to specify an extension to the period of non-attendance allowed before automatic forfeiture then applies. Cllr Hitchcock has requested an extension to allow him to attend Full Council meetings from May 2024.

3. Recommendation

- That the Council considers the reason for non-attendance to avoid forfeiture of office by Cllr Hitchcock.
- That subject to a reason being approved, an extension be specified to the period of non-attendance allowed before which automatic forfeiture then applies.

Clare Kennett
Clerk to the Parish Council

Mrs Clare Kennett

Westbourne Parish Council

53 Skylark Avenue
Emsworth
Hampshire
PO10 7GB

06 March 2024

Policy Number: 100723637BDN/LCO02826

Dear Mrs Kennett,

LOCAL COUNCIL RENEWAL INVITE

We have pleasure in enclosing your renewal invite and terms for your Local Councils Insurance policy, together with a Schedule of Insurance and Statement of Fact. 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 you would like to make a change to your cover level(s) please contact our team.

Policy Type:	Local Councils
Insurer:	Aviva Insurance Ltd
Renewal Date:	01 April 2024
Premium:	£1,266.14
Arrangement Fee:	£45.00 non-refundable in the event of cancellation
TOTAL PREMIUM	£1,311.14

Please note the premium above is based on the information you have provided, should any information change or be incorrect the premium may be subject to change.

IMPORTANT DOCUMENTS: Please read the following documents carefully.

- **Policy Schedule:** This is an outline of the cover provided under the policy including cover levels, and relevant sums insured, excesses and exclusions.
- **Statement of Fact:** This is an outline of the information you have provided to Clear Councils and the insurer.
- **Summary of Cover:** This provides a summary of the risk information held and levels of cover provided
- **Policy Summary:** This provides an overview of the key aspects of the insurance policy.
- **Policy Wording:** This sets out the cover provided and the terms, conditions and exclusions which apply.
- **Important Notices & Information Document:** A summary of any important information regarding a Local Councils insurance policy.
- **Clear Councils Cyber Policy Information:** A summary of an additional Cyber Insurance policy Clear Councils can arrange for you.
- **Terms of Business** Clear Councils's Terms and Conditions, which explain how we will manage your policy.
- **Notice to Policyholders:** Details of any important changes to your policy.

Renewal details for any other insurance policies arranged through Clear Insurance Management (CIM) alongside your Local Councils Insurance will be issued under a separate communication.

Policy Documents

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

Please note if you receive your documents by post a Policy Wording will not be enclosed, the version (v02.10.2019) you have been provided with previously is still valid, however if you would like another copy please contact us on 0330 013 0036 or email councils@thecleargroup.com

Is This Policy Suitable for You?

This policy is designed for Local Town and Parish Councils domiciled in the UK who require insurance cover:

- as an employer against damages and legal costs made against them by employees for injury or disease arising out of their employment
- for claims made against them by third parties for injury, disease or damage to property during the policy term
- for claims made against them by third parties for injury, disease or damage to property caused by or in connection with products sold during the policy term.
- against theft of the council's own money, securities or property by an employee, partner, contractor or volunteer.
- for money which is lost or stolen.
- against the cost of compensation claims made against your business's directors and key managers (officers) for alleged wrongful acts.
- against libel and slander for certain events.
- for assistance with legal expenses incurred for certain events.

We do not give advice or make a personal recommendation in relation to this policy regarding its suitability for your needs. It's important that you review the cover levels and sums insured and read and understand all documentation and policy terms to ensure it meets your requirements.

It is important that you check the levels of cover and sums insured noted on the enclosed documents are correct and reflective of current valuations, and that you are not under insured. 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 alterations be required then please contact our Local Councils Team on 0330 013 0036.

What is Underinsurance?

This refers to inadequate insurance coverage which could leave you unable to claim for your full loss, and making you susceptible to the average rule, reducing your claim further. We recommend you obtain professional valuations for the reinstatement of your Buildings, every three years, to ensure your sum insured is set at the right level, avoiding the potentially damaging effects of underinsurance.

Index Linking

Certain Sums Insured on this policy are Index Linked, which means they will be adjusted annually according to recognised UK price indices. These indices measure the effect of inflation on such things as the price of raw materials and goods and the cost of labour. Each year, the relevant sums insured are automatically uplifted by your insurers. The revised values will be shown on your policy schedule at each renewal and the appropriate revised proportional premiums are charged accordingly. If your policy is subject to a Long-Term Agreement (see below), index linking will continue to be applied annually, and your premiums will therefore fluctuate proportionally, according to the revised values noted in your renewal invitation schedules. These rates fluctuate monthly, according to the most recent recommendations from the selected indices. Typically, different index linked rates may be applied to Buildings, Contents, Machinery, Plant and Equipment. These annual fluctuations are designed to help your sums insured to keep pace with the effects of inflation, however, you remain responsible for ensuring that your declared values and sums insured represent the correct replacement and/or reinstatement values of the items insured, at all times. Further information and explanation on this subject is available on request from the Clear Councils Team.

Market Selection

We have approached a Single Insurer. You should also be aware that in sourcing and placing business with Aviva Insurance that we have acted as your agent. We will also act as your agent in the event of a claim.

Significant Endorsements, Exclusions, Limitations, Warranties and Subjectivities

Please refer to the enclosed Policy Schedule, Policy Summary and Policy Wording which outline all conditions and exclusions applicable to your policy.

Additional endorsements applied to your policy are listed below:

- [3] - Clerk Absence Cover
- [30] - Tree Felling and Lopping Cover
- [31] - Fly Tipping Cover
- [AMENDED] - Amended Policy Introduction
- [COVEX] - General Exclusions - Coronavirus
- [GDPRCLP] - Data Protection Act wording amendment (CLP)
- [GDPRELPL] - Data Protection Act wording amendment (EL/PL)
- [IL001] - Index Linking

Full details of these endorsements can be found on the enclosed Policy Schedule. It is important that you read and understand these endorsements, exclusions, limitations and other conditions and warranties. Please contact the Clear Councils Team if you require any further explanation or assistance.

Failure to adhere to any significant endorsements, exclusions, limitations 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. Please refer to the enclosed Policy Schedule and Policy Wording documents for further information.

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 precisely; if a warranty is not fulfilled, the insurer can suspend cover or cancel it.

Your insurer can refuse to pay out if you don't meet all its conditions. The proposal from the insurer can contain conditions called subjectivities. A **subjectivity** is something the insurer will want you to carry out within a standard timescale. For example, you could be asked to fill in a proposal form, provide details of your claims history, or undertake risk improvement measures.

Excesses

All excesses are detailed in your Policy Schedule, please ensure you familiarise yourself with these.

Failure to adhere to any significant endorsements, exclusions, limitations 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. Please refer to the enclosed Policy Schedule and Policy Wording documents for further information.

The insurer may also add an excess or exclusions. An excess is the amount paid, or the insurer holds back in the event of a claim (excess details are noted below). An exclusion is a clause in the policy that states which risks the insurance won't cover.

Important Changes to the Current Policy from Renewal

Please refer to the enclosed **Notice to Policyholders** document which details any important changes to your policy.

Important Information

Please refer to the enclosed **Clear Councils Insurance Important Notices & Information** document.

This policy is renewable.

Duty of Fair Presentation

It is your responsibility to provide a fair presentation of the insurance risk by carrying out a reasonable search for information, including obtaining information from senior managers or other parties within your organisation or anybody who your business outsources any tasks to.

You must disclose every material circumstance which you know or ought to know or failing that disclose sufficient information to put your insurer on notice that it needs to make further enquiries. You must ensure that any information you provide is correct to the best of your knowledge and representations that you make in expectation or belief must be made in good faith.

To ensure that your business is adequately covered, you have an ongoing responsibility to share all material circumstances about your business are accurate and in good faith. Details about your business, its activities and how it is managed must be reported to your insurers. This means you must disclose:

- All known material circumstances which may influence your insurers' assessment of the risk, for example:
 - Changes to your address, premises, or security
 - Contractual obligations to customers and suppliers
 - Changes to processes or your customer base
 - New products and services
 - Importing/Exporting to or from foreign markets
 - Opening offices or employing staff overseas
 - Past Convictions, County Court Judgements, Bankruptcies, or company/individual voluntary arrangements
 - Been the subject of recovery action by HM revenue and customs
 - Been prosecuted, served prohibition, or served an important order or notice under health and safety legislation or environmental protection legislation
 - Been disqualified from being a company director
- The knowledge of your senior management team, as well as directors, middle management and staff who may have knowledge of information material to the nature of your business now or any changes which might affect the profile of your risk in the future.
- You are obliged to undertake a reasonable search of any information relating to your business held by external parties employed to advise the business, such as consultants, managing agents, accountants, solicitors, or risk managers.

Cancellation Rights

You have the right to cancel this insurance after the inception or renewal date, as described in the Insurance Product Information Document (IPID) or in your Policy Wording.

Claims

Insurers require you to notify details of claims or circumstances that may give rise to a claim against you. This Condition sets out the insurer's requirements for notifying claims and the procedures to be adopted and complied with. For example, you must not admit liability or prejudice the insurer's position and if you do, insurers could repudiate claims.

Additional Benefits

Local Council Awards Scheme (LCAS)

If you hold a Foundation, Quality or Gold Quality Award, you are entitled to a premium discount, in addition to any discounts already applied to this quotation. Simply contact the Local Councils Insurance Team on the contact number noted below, confirming your LCAS status for us to provide an amended quotation.

Long Term Undertaking (LTU)

This quotation includes a Long-Term Undertaking (LTU) discount. An LTU gives you the benefit of ensuring that your policy will renew based on the same underlying rates as those used for the first year's quotation. Please be aware that premiums are adjusted proportionally, according to any revised sums insured you declare to us, for example, during the policy period, or in advance of a renewal. Premiums are also adjusted proportionally, according to fluctuations in the value of annual index linking applied at each renewal by your insurers (as explained above). Your insurers reserve the right to adjust the underlying rates and terms, where there have been claims made during the period preceding a renewal. Any changes to the rate of Insurance Premium Tax, in accordance with HMRC instructions, will also apply at each renewal. As you have chosen to enter a Long-Term Undertaking, you are agreeing to maintain this insurance policy until point of renewal three years from the commencement of this agreement. This LTU relates solely to this product and cannot be transferred to another policy or insurer.

Other Insurance Products

Clear Cyber for Councils

Working with Talbot Underwriting Ltd we can arrange additional cover which will help you in the event of a cyber-attack, and any liabilities that arise due to a breach of privacy legislation (GDPR).

The policy provides:

- Limit of Indemnity: £250,000
- E-Theft Extension (Social Engineering/Funds Transfer): £25,000
- 10 free device licences for award-winning endpoint protection AVAST Antivirus Pro Plus and cloud data backups (RRP £400 per annum) which satisfies policy conditions.

The policy also offers a range of benefits which are exclusive to the Clear Cyber for Councils policy, including:

- Small councils can work in partnership and have a joint policy with up to 3 other councils, enabling you to split the cost and share the 10 free AVAST Antivirus Pro Plus device licences
- Free 1 hour Cyber/GDPR consultation with a Compliance specialist who has experience as a councillor, to offer information and guidance. Further consultancy is available at an extra cost.

Please find further details enclosed.

Your Parish Online Subscription

Your free Parish Online subscription from Clear Councils Insurance will end at this renewal (date as above). To continue to benefit from using Parish Online, your mapping software renewal subscription will include a 20% discount, courtesy of Clear Councils Insurance. If you wish to renew your subscription or require support please contact support@parish-online.co.uk or visit www.pparish-online.co.uk.

What To Do Next

Please read through the enclosed documents carefully, ensuring the cover details accurately reflect your requirements.

If you would like to go ahead and renew cover, please contact us by phone or email. It is essential that we receive instructions to proceed with cover and payment prior to the renewal date.

Paying for Your Policy

Credit/Debit Card:	Please access our online Clear Self Service Portal* or call Clear on 0330 013 0036 and have your card details ready. * Please refer to our recent email communications detailing the registration and access process. If you need any assistance getting started, please email, or call the team and we will be happy to help.
BACS/Automatic Transfer:	Account Name: Clear Insurance Management Ltd Account No.: 65304586 Sort Code: 60-15-03 Reference: Your quote reference (see above)
Cheque:	Please make cheques payable to Clear Insurance Management Ltd and send to, Clear Insurance Management Ltd, AGM House, 3 Barton Close, Grove Park, Enderby, Leicester, LE19 1SJ, quoting your quote reference (see above) on the reverse.

Premium Finance

You may be able to spread the cost of your insurance premium across regular monthly instalments; if you choose this method a Premium Finance Loan Application will be sent to you for completion. Please note Clear is a credit broker and not a lender, we will not provide you with any advice regarding finance and will only approach Close Brothers Premium Finance (CBPF). Clear Insurance Management Limited is remunerated for arranging credit. Please refer to the enclosed Premium Finance Information Sheet for further information.

Finance Provider	Close Brothers Premium Finance (CBPF)
Loan Amount	£1,311.14
Interest Amount (6.75%)	£104.24
10 Monthly Instalments of	£141.54
Total Payable	£1,415.38
APR	20.77%
Instalment Term	10 Months
Policy Term	12 Months

The above table shows the premium which would be financed by Close Brothers Premium Finance, at a charge of 7.95% (Typical 20.77% APR variable).

The policy term is 2 months longer than the instalment plan. Financing the premium at £1,415.38 means the overall cost will be more expensive than making a single payment of £1,311.14), the additional cost amounts to £104.24

Please refer to the enclosed Premium Finance Information Sheet for further information.

We look forward to receiving your instructions, however, should you have any queries in relation to the quotation please contact us.

Yours Sincerely

Clear Councils Team
Email: councils@thecleargroup.com
Telephone: 0330 013 0036
Website: www.clearcouncils.co.uk

Invoice

Invoice Number:	LCO02826
Invoice Date:	06/03/2024
Policyholder Name:	Westbourne Parish Council
Policyholder Address:	53 Skylark Avenue Emsworth Hampshire PO10 7GB
Policy Number:	LCO02826
Policy Type:	Local Councils
Effective Date:	01/04/2024
Description:	Local Councils Insurance Renewal
Premium:	£1,130.48
Insurance Premium Tax:	£135.66
Administration Fee:	£45.00
Total Premium Due:	£1,311.14
Terms of Payment:	In advance of your renewal date 01/04/2024

How To Make Payment:

Credit/Debit Card:	Please call Clear Councils on 0330 013 0036 and have your card details ready.
BACS/Automatic Transfer:	Account Name: Clear Insurance Management Ltd Account No.: 65304586 Sort Code: 60-15-03 Reference: Your quote reference (see above)
Cheque:	Please make cheques payable to Clear Insurance Management Ltd and send to, Clear Insurance Management Ltd, AGM House, 3 Barton Close, Grove Park, Enderby, Leicester, LE19 1SJ, quoting your quote reference (see above) on the reverse.

The Insured: Westbourne Parish Council
Policy No: 100723637BDN/LCO02826



Local Councils

Policy Schedule

06/03/2024

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:	Westbourne Parish Council
Correspondence Address:	53 Skylark Avenue Emsworth Hampshire PO10 7GB
Business:	Local Council
Schedule produced on:	06/03/2024
The county association of local council you are affiliated to:	Not Declared
Population of Council Area:	Up to 5,000

Period of Insurance

Effective dates	From:	01 April 2024
	To:	31 March 2025
Renewal date:		01 April 2025
Long Term Undertaking:		Expiry Date: 31 March 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):	£1,130.48
Insurance Premium Tax:	£135.66
Total Amount Due (excluding Terrorism):	£1,266.14
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Overall Annual Premium:	£1,130.48
Overall Insurance Premium Tax:	£135.66
Policy Administration Fee:	£45.00
Overall Amount Due:	£1,311.14

Cover Summary

Section	Cover Operative	Limit of Indemnity
Property Damage	Covered	As per Schedule
Money	Covered	As per Schedule
Business Interruption	Not Covered	Nil
Employers' Liability	Covered	£10,000,000
Public and Products Liability	Covered	£10,000,000
Fidelity Guarantee	Covered	£750,000
No Claims Discount and Application of Excess Protection	Not Covered	Not Applicable
Libel and Slander	Covered	£250,000
Officials Indemnity	Covered	£500,000
Personal Accident	Covered	£100,000
Legal Expenses	Covered	£250,000
Data Breach Response	Not Covered	Nil

Applicable to all Sections where stated.

Excess

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

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

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

Sub Limits

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

All Limits of Liability apply any one Occurrence.

Limits are inclusive of the Excess unless otherwise stated.

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

Part A - Property Damage and Business Interruption

Section 1 - Property Damage

Property Insured	Declared Value	Sum Insured
Buildings	Not Insured	Not Insured
Contents	£27,500	£33,000
Other Property Insured away from the Premises		
Street Furniture	£60,000	£72,000
Walls, Gates and Fences	£39,008	£46,809
Playground Equipment	£88,084	£105,700
CCTV Equipment	Not Insured	£0
War Memorials	£40,000	£48,000
Ground Surfaces	£48,230	£57,876
Mowers and Machinery	£5,000	£6,000
Sports Equipment	£15,000	£18,000
Regalia	Not Insured	£0
Terrorism	Not Insured	

Section Excess: £125

Excess in respect of all Subsidence claims: £1,000

Excess in respect of all Terrorism claims: Nil

Territorial Limits: Great Britain, Northern Ireland, the Channel Islands and the Isle of Man

Property Damage Extensions - Sub-Limits

	Sub-Limit of Indemnity
Decontamination and Clean Up Expense	£25,000
Deterioration of Freezer Stock	£1,000
Fire Brigade Charges and Extinguishing Expenses	£25,000
Inadvertent Omission to Insure	£250,000
Involuntary Betterment	£25,000
Landscaping Costs	£25,000
Locks	£5,000
Metered Utility Charges	£25,000
Mitigation of Environmental Impact	10% of the Building Sum Insured or £50,000 whichever is less
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	£5,000
In a locked safe at the Insured's premises out of business hours	£2,500
Out of a safe at the Insured's premises out of business hours	£350
In the private dwelling houses of any councillors or clerks	£350
Whilst at exhibitions and/or fetes	£350
Personal Accident (Assault) - if any Employee or other person entrusted with money is injured as a direct result of theft or attempted theft of money involving assault or violence or the threat of assault or violence. Scale of benefits as follows:	
1. Death	£25,000
2. Loss of Limb(s), Loss of Hearing, Loss of Sight or Loss of Speech	£25,000
3. Permanent Total Disablement	£25,000
4. Temporary Total Disablement	£100 per week
5. Temporary Partial Disablement	£50 per week
6. The cost of professional counselling	£30 per hour £1,000 per person £5,000 in the aggregate during the Period of Insurance
7. Clothing and Personal Effects	£250
Territorial Limits	Great Britain, Northern Ireland, the Channel Islands and the Isle of Man

Section 2 - Business Interruption

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

Business Interruption Extensions – Sub-Limits

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

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

The Insured: Westbourne Parish Council
Policy No: 100723637BDN/LCO02826

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

Part C - Additional Covers

Section 5	Fidelity Guarantee	Limit any one Loss	£750,000 any one occurrence and in the aggregate for the Period of Insurance	
		Territorial Limits	Great Britain, Northern Ireland, the Channel Islands and the Isle of Man	
		Sub-Limits		
		Auditors Fees	10% of the total payment otherwise agreed under the claim subject to a maximum of £50,000 payable in addition	
		Re-Writing of Records	10% of the total payment otherwise agreed under the claim subject to a maximum of £50,000 payable in addition	
Section 6	NCD & Excess Protection		Not Insured	
		Loss of No Claims Discount	£500	
		Application of Excess Protection	£250	
Section 7	Libel and Slander	Limit of Indemnity	£250,000 any one occurrence and in the aggregate for the Period of Insurance	
		Territorial Limits	Great Britain, Northern Ireland, the Channel Islands and the Isle of Man	
		Co-Insurance	10%	
Section 8	Officials Indemnity	Limit of Indemnity	£500,000 any one occurrence and in the aggregate for the Period of Insurance	
		Territorial Limits	Great Britain, Northern Ireland, the Channel Islands and the Isle of Man	
Section 9	Personal Accident		Insured	
		Operative Time of Cover	Whilst carrying out official duties	
		Scale of Compensation - Ages 16-75		
		1. Death	£100,000	
		2. Loss of Limb(s), Loss of Hearing, Loss of Sight or Loss of Speech	£100,000	
		3. Permanent Total Disablement	£100,000	
		4. Temporary Total Disablement	£200 per week	
		5. Temporary Partial Disablement	£100 per week	
		Excess period for items 4 & 5	14 days	
		Maximum Benefit Period for items 4 & 5	104 weeks	
			In respect of any Insured Person who at the commencement of the current Period of Insurance is between the ages of 76 and 85 years the amounts stated in Items 1 and 2 of the Scale of Compensation are each reduced to £10,000.	

Continental Scale

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

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

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

Aviva Legal Helpline

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

Endorsements

The following endorsements are applicable to your 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

[3] - Clerk Absence Cover

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

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

due to injury caused by accidental and violent means

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

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

[30] - Tree Felling and Lopping Cover

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

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

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

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

[31] - Fly Tipping Cover

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

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

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

[AMENDED] - Amended Policy Introduction

The following applies to your policy:

The Policy Introduction is amended and restated as follows:

Introduction

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

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

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

The following paragraphs remain unaltered:

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

[COVEX] - General Exclusions - Coronavirus

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

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

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

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

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

Part C Section 10 Legal Expenses

The Data Protection clause is restated as follows

2. Legal defence

B. Data Protection

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

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

[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 replacement 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.

Long Term Undertaking - Expiry Date 31 March 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.

Westbourne Parish Council, Thursday 14 March 2024

Item 13: Spring 2024 newsletter

List of suggested topics for the next edition of the newsletter.

Location	Subject
Page 1	Mill Road playground closure
Page 2	Difference between parish council and church
Page 3	WCT update
Page 4	Spring Clean Day review Annual Parish Assembly review Welcome to Joanna Lockett

Westbourne Parish Council, 14 March 2024

Agenda item 15: Payments for approval

(DD: payment by Direct Debit, BACS: payment by Internet Banking, C: cheque payment inc. cheque number, PC: payment by petty cash, * earmarked reserve).

Payments for approval		Total	Net	VAT
DD	O2 mobile phone March 24	21.00	17.50	3.50
BACS	Confidential payments March 2024	1,658.43	1,658.43	0.00
BACS	WSCC LGPS Feb 2024	511.77	511.77	0.00
	Microshade cloud storage and email			
BACS	accounts	141.69	118.07	23.62
BACS	MS 365	10.32	8.60	1.72
BACS	GM Support playground inspections	130.00	130.00	0.00
	Rembursement C Kennett, Zoom			
BACS	subscription 2024-25	129.90		
	Westcotec SID with data download,			
BACS	bracket and padlock for Monk's Hill	4,067.99		
		6,671.10	2,444.37	28.84

Payments for retrospective approval

BACS	Longmeadows allotment clearance	765.00	765.00	0.00
	Mulberry & Co planning training, R			
BACS	Hitchcock and K Pegley	120.00	100.00	20.00
	The Meeting Place, room hire PSNE			
BACS	committee	15.00	15.00	0.00
	Greening Westbourne Community Chest			
BACS	grant	84.00	84.00	0.00
		984.00	964.00	20.00

Detailed Receipts & Payments by Budget Heading 29/02/2024

Cost Centre Report

	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
<u>100</u> <u>Income</u>							
1076 Precept	126,509	126,509	0			100.0%	
1080 Bank Interest	1,674	1	(1,673)			167389.	
1090 Misc Income	268	1	(267)			26789.0	
1110 Access licence - Sydenham Terr	200	200	0			100.0%	
1120 Rent - Allotment Association	500	500	0			100.0%	
1200 Grants Received	500	0	(500)			0.0%	
Income :- Receipts	129,651	127,211	(2,440)			101.9%	0
Net Receipts	129,651	127,211	(2,440)				
<u>110</u> <u>General Admin & Disbursements</u>							
4000 Clerk's Salary - Gross	21,926	25,000	3,074		3,074	87.7%	
4010 Employers National Insurance	1,601	2,200	599		599	72.8%	
4030 Employers Pension	4,326	5,000	674		674	86.5%	
4060 Travelling (Clerk)	37	75	38		38	49.0%	
4065 Home Used as Office	286	320	34		34	89.4%	
4070 Chairman's Expenses	192	200	8		8	96.0%	
4075 Councillor's Expenses	0	200	200		200	0.0%	
4080 Courses & Publications	170	500	330		330	34.0%	
4085 External Audit	420	440	20		20	95.5%	
4090 Internal Audit	671	440	(231)		(231)	152.6%	
4095 Legal Advice & Professional	496	2,000	1,504		1,504	24.8%	
4105 Information Commissioner Offic	35	35	0		0	100.0%	
4110 Insurance	0	1,500	1,500		1,500	0.0%	
4115 Rialtas Financial Software	557	500	(57)		(57)	111.4%	
4120 Cloud Doc Storage/MS 365	1,422	1,000	(422)		(422)	142.2%	
4125 Hall Hire /Zoom Meeting Expens	558	550	(8)		(8)	101.5%	
4130 Stationery / Printing	204	220	16		16	92.8%	
4135 Postage / Po Box Address	358	350	(8)		(8)	102.2%	
4140 Mobile Phone	216	330	114		114	65.5%	
General Admin & Disbursements :- Indirect Payments	33,475	40,860	7,385	0	7,385	81.9%	0
Net Payments	(33,475)	(40,860)	(7,385)				
<u>120</u> <u>Running Costs</u>							
4200 Westbourne Cemetery	12,137	12,137	0		0	100.0%	
4205 Ground Maintenance - Monks Hill	6,995	9,000	2,005		2,005	77.7%	
4215 Ground Maintenance - Mill Road	7,931	8,700	769		769	91.2%	
4220 Playground Defib Inspections	2,225	2,500	275		275	89.0%	

Detailed Receipts & Payments by Budget Heading 29/02/2024

Cost Centre Report

	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
4225 Playground Inspections	979	1,320	341		341	74.2%	
4230 Footway Lighting Maintenance	1,354	1,300	(54)		(54)	104.1%	
4235 Rent to CDC - Mill Road Field	100	100	0		0	100.0%	
4705 Plant /Soil Flower Troughs	49	100	51		51	49.0%	
Running Costs :- Indirect Payments	31,770	35,157	3,387	0	3,387	90.4%	0
Net Payments	(31,770)	(35,157)	(3,387)				
130 Subscriptions, S137 / S147							
4300 Membership WSALC / NALC	800	799	(1)		(1)	100.1%	
4305 Local Council Review Qtr Mag	0	17	17		17	0.0%	
4310 Clerk's Membership SLCC	229	230	1		1	99.6%	
4315 British Legion Poppy Appeal	65	65	0		0	100.0%	
4320 Westbourne Allotment Associat	50	50	0		0	100.0%	
4325 Closed Churchyard	200	200	0		0	100.0%	
4330 Homestart	250	250	0		0	100.0%	
4335 Citizens Advice	300	300	0		0	100.0%	
4340 Parish Online Subscription	75	80	5		5	93.8%	
4345 Community Chest Grants	416	500	84		84	83.1%	
4350 Grants	2,878	3,000	122		122	95.9%	
Subscriptions, S137 / S147 :- Indirect Payments	5,262	5,491	229	0	229	95.8%	0
Net Payments	(5,262)	(5,491)	(229)				
140 Capital Schemes							
4400 Play Equipment - Monks Hill	0	3,000	3,000		3,000	0.0%	
4410 Churchyard Wall	126	0	(126)		(126)	0.0%	
4425 Office Equipment	8	200	192		192	3.8%	
4430 Tree Survey/Surgery	333	1,000	667		667	33.3%	
4440 Defibrillators	0	1,000	1,000		1,000	0.0%	
4445 Noticeboards	0	100	100		100	0.0%	
4455 Community Bus Service	1,500	2,000	500		500	75.0%	
4465 National Commemorations /Celeb	984	1,000	16		16	98.4%	
4470 TRO Highways	0	6,000	6,000		6,000	0.0%	
4475 Bourne Heritage Trail	1,500	1,500	0		0	100.0%	
Capital Schemes :- Indirect Payments	4,451	15,800	11,349	0	11,349	28.2%	0
Net Payments	(4,451)	(15,800)	(11,349)				
150 Services							
4500 Footway Lighting Energy SSE	455	2,000	1,545		1,545	22.7%	

Detailed Receipts & Payments by Budget Heading 29/02/2024

Cost Centre Report

	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
4505 Waste Bins & Emptying	0	1,600	1,600		1,600	0.0%	
Services :- Indirect Payments	<u>455</u>	<u>3,600</u>	<u>3,145</u>	<u>0</u>	<u>3,145</u>	<u>12.6%</u>	<u>0</u>
Net Payments	<u>(455)</u>	<u>(3,600)</u>	<u>(3,145)</u>				
<u>160 Communications</u>							
4600 Community Consultation	0	250	250		250	0.0%	
4605 Newsletter /Printing Communica	1,060	3,000	1,940		1,940	35.3%	
4610 Website Hosting & Email Acc	296	500	204		204	59.1%	
Communications :- Indirect Payments	<u>1,355</u>	<u>3,750</u>	<u>2,395</u>	<u>0</u>	<u>2,395</u>	<u>36.1%</u>	<u>0</u>
Net Payments	<u>(1,355)</u>	<u>(3,750)</u>	<u>(2,395)</u>				
<u>170 Contingency Fund</u>							
4715 IT Support	0	50	50		50	0.0%	
4720 Increase general reserve	0	7,500	7,500		7,500	0.0%	
4790 New Initiatives Fund	5,753	15,000	9,247		9,247	38.4%	
Contingency Fund :- Indirect Payments	<u>5,753</u>	<u>22,550</u>	<u>16,797</u>	<u>0</u>	<u>16,797</u>	<u>25.5%</u>	<u>0</u>
Net Payments	<u>(5,753)</u>	<u>(22,550)</u>	<u>(16,797)</u>				
<u>999 VAT Data</u>							
515 VAT on Payments	(438)	0	438		438	0.0%	
VAT Data :- Indirect Payments	<u>(438)</u>	<u>0</u>	<u>438</u>	<u>0</u>	<u>438</u>		<u>0</u>
Net Payments	<u>438</u>	<u>0</u>	<u>(438)</u>				
Grand Totals:- Receipts	<u>129,651</u>	<u>127,211</u>	<u>(2,440)</u>			<u>101.9%</u>	
Payments	<u>82,084</u>	<u>127,208</u>	<u>45,124</u>	<u>0</u>	<u>45,124</u>	<u>64.5%</u>	
Net Receipts over Payments	<u>47,567</u>	<u>3</u>	<u>(47,564)</u>				
Movement to/(from) Gen Reserve	<u>47,567</u>						

Bank Reconciliation Statement as at 29/02/2024
for Cashbook 1 - Lloyds Bank A/c

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
Lloyds Bank A/c	29/02/2024		142,105.89
			<u>142,105.89</u>
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
		0.00	
			<u>0.00</u>
			142,105.89
<u>Unpresented Receipts (Plus)</u>			
		0.00	
			<u>0.00</u>
			142,105.89
		Balance per Cash Book is :-	142,105.89
		Difference is :-	0.00

Signatory 1:

NameSignedDate

Signatory 2:

NameSignedDate

Bank Reconciliation up to 29/02/2024 for Cashbook No 1 - Lloyds Bank A/c

<u>Date</u>	<u>Cheque/Ref</u>	<u>Amnt Paid</u>	<u>Amnt Banked</u>	<u>Stat Amnt</u>	<u>Difference</u>	<u>Cleared</u>	<u>Payee Name or Description</u>
08/02/2024	159	1,663.83		1,663.83		R <input type="checkbox"/>	CONFIDENTIAL PAYMENTS
08/02/2024	160	511.77		511.77		R <input type="checkbox"/>	WEST SUSSEX COUNTY COUNCIL
08/02/2024	170	10.32		10.32		R <input type="checkbox"/>	MICROSOFT
08/02/2024	171	141.69		141.69		R <input type="checkbox"/>	MICROSHADE
16/02/2024	15		3.00	3.00		R <input type="checkbox"/>	Receipt(s) Banked
20/02/2024	173	765.00		765.00		R <input type="checkbox"/>	LONGMEADOWS
20/02/2024	174	130.00		130.00		R <input type="checkbox"/>	GM SUPPORT
20/02/2024	175	60.00		60.00		R <input type="checkbox"/>	MULBERRY & CO
20/02/2024	176	15.00		15.00		R <input type="checkbox"/>	THE MEETING PLACE
21/02/2024	172	18.24		18.24		R <input type="checkbox"/>	O2
		<u>3,315.85</u>	<u>3.00</u>				

Signatory 1:

NameSignedDate

Signatory 2:

NameSignedDate



Issue date: 29 February 2024

Write to us at: PO Box 1000, Andover, BX1 1LT

Call us on: 0345 072 5555 (from UK)
+44 1733 347338 (from Overseas)

Visit us online: www.lloydsbank.com

Your branch: CHICHESTER

Sort code: 30-91-97 Account number: 00168407

BIC: LOYDGB21233

IBAN: GB49 LOYD 3091 9700 1684 07

WESTBOURNE PARISH COUNCIL
53 SKYLARK AVENUE
EMSWORTH
HAMPSHIRE
PO10 7GB



TREASURERS ACCOUNT

WESTBOURNE PARISH COUNCIL

Account summary

Balance On 30 Jan 2024	£145,436.72
Total Paid In	£3.00
Total Paid Out	£3,333.83
Balance On 21 Feb 2024	£142,105.89

Account activity

Date	Payment Type	Details	Paid In (£)	Paid Out (£)	Balance (£)
30 Jan 24		STATEMENT OPENING BALANCE			145,436.72
31 Jan 24	FPO	LYNDA MORTIMER 400000001289710773 BULBS 600404 10 31JAN24 16:19		17.98	145,418.74
08 Feb 24	FPO	MICROSHADE 500000001290274735 18970 309199 10 08FEB24 20:26		141.69	145,277.05
08 Feb 24	FPO	MICROSOFT 400000001295048831 E0200QPBKU 185008 10 08FEB24 20:26		10.32	145,266.73
08 Feb 24	FPO	WSCC LGPS 300000001293603850 CLARE KENNETT 300002 10 08FEB24 20:26		511.77	144,754.96
08 Feb 24	FPO	CLARE KENNETT 500000001290274766 SALARY FEB 24 402434 10 08FEB24 20:26		1,663.83	143,091.13
16 Feb 24	BGC	AERIAL DIRECT LTD DIS2780891	3.00		143,094.13
20 Feb 24	FPO	LONGMEADOWS 300000001300001328 0732 201143 10 20FEB24 15:09		765.00	142,329.13
20 Feb 24	FPO	STEWART CORMACK 400000001301446826 INV 1497 070116 10 20FEB24 15:09		130.00	142,199.13
20 Feb 24	FPO	MULBERRY & CO 500000001296670862 51457 309308 10 20FEB24 15:09		60.00	142,139.13
20 Feb 24	FPO	THE MEETING PLACE 400000001301446849 MP-2024-028 089299 10 20FEB24 15:09		15.00	142,124.13
21 Feb 24	DD	O2 06053315/001		18.24	142,105.89
21 Feb 24		STATEMENT CLOSING BALANCE	3.00	3,333.83	142,105.89

The "Details" column in your statement shows the date that a Debit Card payment went into or came out of your account only if that happened on a weekend or a Bank Holiday.

Payment types:

FPO - Faster Payment

BGC - Bank Giro Credit

DD - Direct Debit

Useful information

Changing your contact details

Please write to us at: **Lloyds Bank, Box 1, BX1 1LT** or visit any Lloyds Bank branch.

Lost and stolen Cards or Chequebooks

If you think your cards or PINs have been stolen, please call us immediately on **0800 096 9779**. If you're outside the UK, call us on **+44 1702 278 270**.

If you think your chequebook has been lost or stolen, call us immediately on the telephone number on the front of your statement.

Internet and Telephone banking are designed to make your life easier

Internet Banking

go to www.lloydsbank.com/business

Business Debit Card and Business Cashpoint® Card charges

Full information on our charges is set out in our charges brochures and on our website at www.lloydsbank.com/business (refer to "Rates and Charges"). Alternatively please contact your relationship manager. For any non-sterling card transactions, the amount is converted into sterling on the day it is debited to your account, using the Payment Scheme Exchange Rate. We charge a non-sterling transaction fee of 2.75% of the value of the transaction. You can find out the Payment Scheme Exchange Rate by calling us on 0345 072 5555.

Charges will be shown on your statement or current account charges invoice.

Interest rates

You can find the rates used to calculate the interest you have earned or been paid as follows:

Commercial and Business Banking Customers:

visit www.lloydsbank.com/business

Privacy notice

We work hard to keep your information secure, which includes regularly reviewing our privacy notice. You can view our full privacy notice at the link below or call us for a copy on **0345 602 1997**

Commercial and Business Banking customers:

www.lloydsbank.com/businessprivacy

Telephone Banking

call the number at the top of your statement

Checking your statement

Please read through the entries on your statement. If you think something is incorrect, please contact us straight away on the telephone number on the front of your statement. The earlier you contact us, the more we may be able to do e.g. if you have a personal account, we may not be able to refund you if you tell us more than 13 months after the date of the payment. Take care when storing or disposing of information about your accounts.

Important information about compensation arrangements



Protected

Commercial Banking customers

Deposits held with us are covered by the Financial Services Compensation Scheme (FSCS), subject to eligibility criteria. Not all Commercial Banking customers will be covered and we will write to you if we believe you are NOT covered by the scheme.

Please refer to the information sheet and exclusions list at

<http://www.lloydsbank.com/business/>

[commercial-banking/savings/financial-services-compensation-scheme.asp](http://www.lloydsbank.com/business/commercial-banking/savings/financial-services-compensation-scheme.asp)

Business Banking customers

Deposits held with us are covered by the Financial Services Compensation Scheme (FSCS), subject to eligibility criteria. Not all Business Banking customers will be covered and we will write to you if we believe you are NOT covered by the scheme. Please refer to the information sheet and exclusions list at

[http://www.lloydsbank.com/business/retail-business/savings/](http://www.lloydsbank.com/business/retail-business/savings/financial-services-compensation-scheme.asp)

[financial-services-compensation-scheme.asp](http://www.lloydsbank.com/business/retail-business/savings/financial-services-compensation-scheme.asp)

For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk

Dispute resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

Please contact us if you'd like this information in an alternative format such as Braille, large print or audio.

You can call us using Relay UK if you have a hearing or speech impairment. There's more information on the Relay UK help pages www.relayuk.bt.com. If you need support due to a disability please get in touch. We may monitor or record calls in case we need to check we have carried out your instructions correctly and to help us improve our quality of service. Cashpoint® and PhoneBank® are registered trademarks of Lloyds Bank plc. Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales No. 2065. Telephone 020 7626 1500. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 119278. Eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS). We are covered by the Financial Ombudsman Service (FOS). Please note that due to FSCS and FOS eligibility criteria not all business customers will be covered. We adhere to The Standards of Lending Practice which are monitored and enforced by the LSB: www.lendingstandardsboard.org.uk

WESTBOURNE PARISH COUNCIL
53 SKYLARK AVENUE
EMSWORTH
HAMPSHIRE
PO10 7GB

Your account statement

Issue date: 29 February 2024

Write to us at: PO Box 1000, Andover, BX1 1LT

Call us on: 0345 072 5555 (from UK)
+44 1733 347338 (from Overseas)

Visit us online: www.lloydsbank.com

Your branch: CHICHESTER

Sort code: 30-91-97 Account number: 00168407

BIC: LOYDGB21233

IBAN: GB49 LOYD 3091 9700 1684 07

TREASURERS ACCOUNT

WESTBOURNE PARISH COUNCIL

INTEREST RATES FOR THE PERIOD 10 JAN 24 TO 09 FEB 24

Debit Rates 10 JAN 24 - 09 FEB 24	
Unauthorised Borrowing	16.10% pa

Unless otherwise specified in the account charges brochure which applies to this account, the charges for unauthorised borrowing and unpaid items are set out below

Unauthorised borrowing fee: £0.00

Unpaid item (cheque): £0.00,

Unpaid item (direct debit): £0.00

Unpaid item (standing order): £0.00

If your account becomes overdrawn, or you exceed any agreed overdraft limit, we may allow an overdraft to be created or allow the agreed overdraft limit to be exceeded. In these circumstances the new or excess overdraft is an unauthorised overdraft and you will be charged at the rate for unauthorised borrowing which is shown on your statement and will incur other unauthorised borrowing charges shown above.

Interest is calculated on the cleared daily balance of the new or excess overdraft and is payable for the duration of the new or excess overdraft.

We may change any of our charges and interest at any time and will notify you in writing at least two months before we make any change. You will be deemed to have accepted any such change if you do not notify us to the contrary before the date any such change comes into effect. However, if you choose not to accept any change:

- You can close the account at any time before the change comes into effect provided that any outstanding amounts on the account are paid; or
- Our notice of the change shall be deemed to be notice of termination given under the terms of your account and your account Agreement will terminate the day before any change comes into effect. Should there be any outstanding balance on the account it will become immediately due and payable on termination.

When we tell you about a change we will do so by letter, e-mail, text, statement, statement inserts or messages or in any other way which is sent to you individually.

If the change is to your advantage we may change our interest rates at any time and without notice to you. We will tell you about the change by putting notices in our branches within three Business Days of making the change or by telling you personally within 30 days of making the change and we will update our website within three Business Days of an interest rate change taking effect.

Your Account Statement



For Businesses. For Communities. For Good.

Unity Trust Bank plc
PO Box 7193
Planetary Road
Willenhall
WV1 9DG

Mrs Clare Kennett
Westbourne Parish Council
Po Box 143
Emsworth
PO10 9DX

Date: 29/02/2024

Account Name: Westbourne Parish Council

Swift Code (BIC): NWBKGB2L

IBAN Number: GB93NWBK60023571418024




Sort Code: 608301

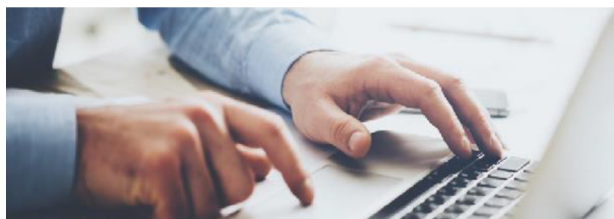
Account Number: 20442871

Our new Online Banking is now available for everyone to use, giving you benefits like a refreshed new look, with simpler navigation. Finding your way around on a desktop or mobile phone is easier than ever.

The credit interest rate is 2.75% AER as of your statement date.

Contact Us

-  Call us: **0345 140 1000**
-  Email us: **us@unity.co.uk**
-  Visit us: **unity.co.uk**



For eligible organisations, your deposits held with Unity Trust Bank are protected up to £85,000 under the Financial Services Compensation Scheme (FSCS). For more information about eligibility and compensation provided by the FSCS, please visit: **FSCS.org.uk** or refer to our FSCS Information Sheet and Exclusions List at **unity.co.uk/fscs**

Your Instant Access account transactions:

Date	Type	Details	Payments Out	Payments In	Balance
31/01/2024		Balance brought forward	£0.00	£0.00	£87,605.09

Page number 1 of 2

Statement number 034

**For Businesses.
For Communities.
For Good.**

Unity Trust Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Unity Trust Bank is entered in the Financial Services Register under number 204570. Registered Office: Four Brindleyplace, Birmingham, B1 2JB. Registered in England and Wales no. 1713124. Calls may be monitored and recorded for training, quality and security purposes. © Unity Trust Bank. All Rights Reserved.



Sending or Receiving Currency

You may be asked for your SWIFTBIC (Bank Identification Code) and IBAN (International Bank Account Number). These can be found at the top of this statement and are required to ensure that international banks can find the correct account to credit or debit funds.

When receiving currency into your Unity account, you must inform us of the transaction. The SWIFTBIC number relates to a central Unity account. We use this account to receive international currency before allocating the payment to your account. Please call us on **0345 140 1000** for more information.

Fraud Concerns

If you have any concerns regarding fraud on your account, then please call the freephone number **0808 196 8420**.

What happens when something goes wrong?

If you have a problem with your Unity account or our service, please get in touch with us on **0345 140 1000**. We aim to resolve any issues as soon as possible.

Accessibility

Unity offers a number of supporting services such as statements in braille or large print. Please contact us for more information.

Additional information

A copy of our interest rates can be found on our website – [unity.co.uk/interest-rates](https://www.unity.co.uk/interest-rates)

A copy of our fees and charges can be found on our website – <https://www.unity.co.uk/terms-and-conditions/>

This information is also available by calling **0345 140 1000**.

To help us improve our service and maintain security, we may monitor and/or record your telephone calls with us.