

KIRKOSWALD PARISH COUNCIL

Parish Clerk: Nick Phillips, 14 Twickenham Court, Carlisle CA1 3TW Tel: 0750 800 1602
Email: KirkoswaldParishCouncil@Hotmail.co.uk Website kirkoswaldparishcouncil.co.uk

Tuesday, 1 November 2022

Dear Councillor

You are summoned to attend the **PARISH COUNCIL MEETING** that will be held at Kirkoswald Church Institute on **Tuesday 8th November 2022** at 7.30pm. The Public and Press are invited to attend.



Clerk
AGENDA

96. APOLOGIES FOR ABSENCE

To receive apologies and approve reasons for absence

97. MINUTES OF THE COUNCIL MEETING held on Tuesday 11 October 2022

To authorise the chair to sign, as a correct record, the minutes of the meeting held on Tuesday 11 October 2022 (attached).

- a. To discuss any matters arising

98. DECLARATIONS OF INTEREST

Members are invited to declare any personal and/or prejudicial interests relating to items on the agenda.

99. PUBLIC PARTICIPATION

PUBLIC PARTICIPATION (20 MINUTES ALLOWED) - this agenda item enables Parish Councillors to hear the views, comments and/or complaints from the public. The Parish Councillors can respond. However (unless the items are already on the agenda) no council decisions can be taken at this meeting but, if appropriate, the matters can be put onto a future agenda for decision.

100. **DISTRICT COUNCILLOR AND COUNTY COUNCILLOR REPORTS – to receive** items for information (items raised for decision will appear on the agenda for the next meeting subject to agreement by the council.)

101. POLICE MATTERS –

- a. to resolve whether to submit any matters to the Local Focus Hub.
- b. to receive any information on any Police matters

102. **HIGHWAYMAN'S REPORT**- to receive and discuss any matters arising.

103. **CHURCH INSTITUTE** – to receive a report.

104. **PLANNING APPLICATIONS** - You may view the details on the Eden District Council website www.eden.gov.uk (where parishioners can submit their own observations directly.)

- a. To note the following applications that were emailed to councillors for comment and comments made online by the clerk.

22-0737	3 Sandhill, Kirkoswald, Penrith	Proposed alterations and extension.	No objections made
22-0718	1 Ravenghyll, Kirkoswald Penrith CA10 1DQ	Retrospective application for replacement and relocation of oil tank.	No objections.

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105. FINANCE

a. Payments- to authorise schedule of payments totalling £540.78 (VN 40-45)

VN	Inv. Date	PAYEE	CHQ. NO.	Purpose of Expenditure	AMOUNT £	VAT INCLUDED £	NET AMOUNT £
VN40	05/07/2022	A M I Sanderson		B4RN Volunteers Charges	23.46	4.70	28.16
VN41	17/10/2022	P Morgan		B4RN Volunteers Charges	122.44	24.49	146.93
VN42	09/11/2022	N Phillips		Salary November	293.28	-	293.28
VN43	09/11/2022	N Phillips		Expenses November	44.37	4.00	48.37
VN44	01/11/2022	HSBC		Bank Charges	5.00	-	5.00
VN45	28/10/2022	Hayton Parish Council	IN 13	Toner Cartridge	19.04	-	19.04

b. Monthly reconciliation (October) – to

receive and note the reconciliation and balances.

c. Receipt – to note receipt from B4RN £6850 (R05) dig grant, N Edmondson £50 (R06) dig grant, Holliday & Allan £50 (R07) dig grant.

d. Budget overview- to receive and note the overview of spend to date.

106. Grant applications- to resolve whether to support grant applications from the following organisations and resolve what level of grant to support:

Organisation	Legislation	Amount (2022 figure)	Paperwork correct
Renwick with Croglin PCC, maintenance of churchyard	Power to contribute towards expenses of cemeteries Local Government Act 1972, s.214(6)	£900 (£900)	Yes
Kirkoswald PCC, maintenance of Parish Churchyard		£1000 (£1000)	Yes
Renwick Reading Room, re-decoration of the Reading room	Power to provide and equip buildings for use of clubs, having athletic, social or educational objectives Local Government (Miscellaneous Provisions) Act 1976 s.19	£500 (£500)	Yes
GNAAS Donation rather than grant	Power to spend a sum of money for the benefit of some or all of the parishioners. The expenditure must be commensurate with the benefit. -Local Government Act 1972 s.137	(£250)	N/A
Fellrunner Bus	Powers to spend money on community transport schemes Local Government and Rating Act 1997, s.26-29	(£250) £311	Yes
Lazonby Swimming Pool	Power to provide public swimming baths and washhouses. Public Health Act 1936 s.221	To follow	

107. **Budget-** to **Resolve** what budget levels should be set for the financial year 2023-24 and **resolve** the level of the precept (Papers attached)

108. **Grit Bins** -to **receive**, for information, from councillors the state of readiness of grit bins and **resolve** what action, if any, to take.

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109. **Insurance** – to **resolve** which insurance company to select to provide insurance for the Parish Council and **authorise** the Clerk to action the policy. (documents attached, possibly others to follow)

110. Councillors' reports and items for future agenda

Each Councillor is requested to use this opportunity to report minor matters of information not included elsewhere on the agenda and to raise items for future agendas. Councillors are respectfully reminded that this is not an opportunity for debate or decision making.

111. Clerk's report – to note

112. Date of next meeting

The next meeting of the Parish Council will take place on Tuesday 13 December 2022 in Kirkoswald Church Institute at 7:30pm.

Agenda items to be submitted to the Clerk by 12 noon on Friday 2 December 2022.

KIRKOSWALD PARISH COUNCIL

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Minutes of the Kirkoswald Parish Council Meeting held on Tuesday 11 October 2022 in Kirkoswald Church Institute at 7.30 PM

Present: Cllr S Quinn (Chair), Cllr N Edmondson, Cllr I Henderson, Cllr J Haugh, Cllr A Jackson, Cllr N Jackson, Cllr H Kent, Cllr J Little, Cllr P Morgan, Cllr R Raine, Cllr W Smith, Cllr J Tea

Also Present: N Phillips Clerk/RFO, District Cllr M Robinson, Mr B Smythe + 2 members of public.

Minutes

80. APOLOGIES FOR ABSENCE

Received apologies and **approved** reasons for absence from County Cllr C Driver (Prior engagement)

81. MINUTES OF THE COUNCIL MEETING held on 13 September 2022

Authorised the chair to sign, as a correct record, the minutes of the meeting held on 13 September 2022.

- a. Matters arising: Footpath in Park Head, Highways Authority talking to Landowner.

82. DECLARATIONS OF INTEREST

Cllr S Quinn declared an interest in item 89a.

83. PUBLIC PARTICIPATION

PUBLIC PARTICIPATION (20 MINUTES ALLOWED). 2 members of public attended to inform the Parish Council that they had a planning application submitted.

84. DISTRICT COUNCILLOR AND COUNTY COUNCILLOR REPORTS – **Received the following from District Cllr M Robinson**

Investing Eden – 120-130 expressions of interest, also using shared prosperity money. Discussion regarding council tax banding across Westmoreland and Furness Council.

85. POLICE MATTERS –

- a. **resolved** not to submit any items to the focus hub.
- b. **received** information that resources will be stretched when new unitary authority comes into effect. Vigilance encouraged, as more rural crime is happening due to cost of living crisis.

86. HIGHWAYMAN'S REPORT- received the following information, Trees at Sickergill and HighBrow are still overhanging. Wall removed for new field entrance at Low Mill, Park Head, Clerk to contact Planning Authority to check whether permission needed. Cement drain covers at Fellgate broken. Road through Park Head thick with mud, to be reported to the Highways Authority. Pothole at 5 Lane End.

87. CHURCH INSTITUTE – received the following information
bookings have increased

Kettle Calling has stopped meeting

toilet conversion is ongoing, quotes being obtained.

88. PLANNING APPLICATIONS -

- a. Noted the following applications were granted approval

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22/0141	KIRKOSWALD COMMUNITY SHOP RAVENBRIDGE STORES KIRKOSWALD PENRITH CA10 1DQ	Listed Building Consent for the installation of cable and box to gable wall for broadband.
22/0508	SELAH HOUSE RENWICK PENRITH CA10 1JZ	Conversion of attached stone barn to annexed living accommodation.

89. FINANCE

a. Payments- authorised schedule of payments totalling £1908.86 (VN 32-39)

VN	Inv. Date	PAYEE	CHK. NO.	Purpose of Expenditure	AMOUNT £	VAT INCLUDED £	NET AMOUNT £
VN32	24/09/2022	C M White	INV 5516	Noticeboards	708.92	-	708.92
VN33	12/10/2022	N Phillips	Salary OCT	Salary October	293.28	-	293.28
VN34	12/10/2022	N Phillips	EXP Oct	Expenses October	24.39	-	24.39
VN35	02/10/2022	Hayton Parish Council	IN08	CIILCA Course	136.66	-	136.66
VN36	21/09/2022	Rocket Sites	INV 2296	Operation London Bridge Website	40.00	8.00	48.00
VN37	25/09/2022	Campbell Logue	INV 101612	Weed Spraying	475.00	-	475.00
VN38	01/10/2022	HSBC		Bank Charges	5.00	-	5.00
VN39	05/10/2022	H Quinn		B4RN Volunteers Charges	217.61	-	217.61

b. Monthly reconciliation (September 2022) –

received and noted the reconciliation and balances.

c. Budget: Received and noted.

d. **Receipt – noted** receipt from HSBC (bank interest) R04 of £0.64.

90. Broadband – **received** the following update:

Situation with community fund has largely been resolved as Tom Rigg has confirmed that there is one community fund. Dig grants have started to be paid. Some people are finding issues with WiFi connection within houses and to a lesser extent with VoIP. At the last check there were 80 connections to be made, some are waiting for dig and box. Still the issue at Staffield with the Wayleaves although a costed solution has been found but may take a while to implement.

91. Parking in the village: Parking was considered and the following points were made:

Parking directly outside of a house is a privilege that people have come to expect, people should consider whether they can park further away to ease congestion. The Parish Council do provide some parking spaces within the village. Of particular concern was the narrow road between the pubs and the garage, it was noted that there was the risk of cars being knocked by other cars, lorries or agricultural vehicles.

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The use of yellow parking restriction lines and enforcement was discussed at some length although the Parish Council would rather not take this route but instead appeal to residents not to park on bends, where the road is narrowest, where they are blocking the road or where no parking signs have been erected.

92. Lights in the village: Identified the following issues: Lights out in Renwick and Kirkoswald and if particular concern near the school. Councillors to provide the Clerk with the numbers of the particular lights not working so that he can contact Eden District Council.

93. **Councillors' reports and items for future agenda**

Cllr Tea reported that, following a phone call with HSBC today, the council has passed the safeguarding review.

Budget for November meeting, all grant applications to be with Clerk by 26 October 2022

Grit Bins- Councillors to check and report back to meeting.

94. **Clerk's report – noted** that the most recent speed survey in Kirkoswald showed that the average speed was 27 mph and the 85% speed was 32 mph indicating that there is not an issue with speeding.

95. **Date of next meeting**

The next meeting of the Parish Council will take place on Tuesday 8 November 2022 in Kirkoswald Church Institute at 7:30pm.

Agenda items to be submitted to the Clerk by 12 noon on Friday 29 October 2022.

KIRKOSWALD PARISH COUNCIL MEETING NOVEMBER 2022 – FINANCIAL OFFICER’S REPORT

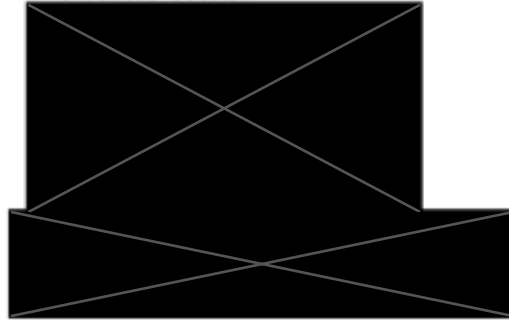
ACCOUNTS FOR PAYMENT

I present for approval the following accounts for payment – Vouchers No.40 to 45 amounting to £540.78

VN	Inv. Date	PAYEE	CHQ. NO.	Purpose of Expenditure	NETAMOUNT £	VAT INCLUDED £	GROSS AMOUNT £
VN40	05/07/2022	A M I Sanderson		B4RN Volunteers Charges	23.46	4.70	28.16
VN41	17/10/2022	P Morgan		B4RN Volunteers Charges	122.44	24.49	146.93
VN42	09/11/2022	N Phillips		Salary November	293.28	-	293.28
VN43	09/11/2022	N Phillips		Expenses November	44.37	4.00	48.37
VN44	01/11/2022	HSBC		Bank Charges	5.00	-	5.00
VN45	28/10/2022	Hayton Parish Council	IN 13	Toner Cartridge	19.04	-	19.04

Approved - Minute No.	105A
Cheque Signatories	
Date	

Brookside



Kirkoswald Parish Council
Kirkoswald
Penrith
Cumbria CA10

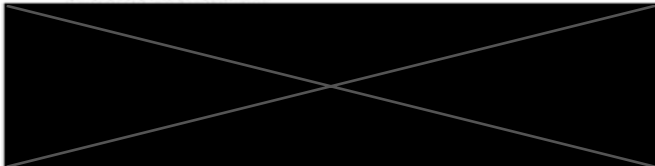
5 July 2022

INVOICE

For materials bought for putting in ducting for the B4RN broadband preparations as receipts attached:

Total _____ **£28.16**

Bank details
Bank: Halifax



SCREWFIX

Unit 2
East Lakes Business Park
Gillwilly Industrial Estate, Penrith, Cumbria Sat 7am - 6pm
CR11 8BB Sun 9am - 4pm

Opening Hours
Mon - Fri 7am - 6pm
Sat 7am - 6pm
Sun 9am - 4pm

Invoice Number **A9702767955**



Date 28/06/2022

Order Details

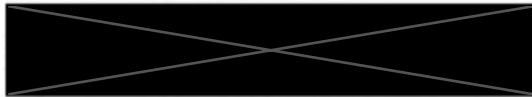
collected today

			VAT %
1P	Conduit 25mm Heavy Gauge Black 3M (2@ 3.04)	6.08	(20%)
1B	Heavy Gauge Couplings 25mm Black Pack of 2	0.51	(20%)
19	Spacer Bar Saddles 25mm Black Pac (5@ 0.72)	3.60	(20%)
1V	DT Red 18x33	0.99	(20%)

red electrical tape for sealing ends etc.

Total 11.18

Payment Details



11.18

VAT Breakdown

Rate	Gross	Net	VAT
VAT @ 20%	11.18	9.31	1.87

Collection No: 808

Screwfix Direct Ltd Reg Office: Trade House Mead Avenue Yeovil BA22 8RT
Reg. No. 3006378 Registered in England Vat No: 232 5555 75
Telephone: 03330 112 112 24 hours a day, 7 days a week Online: www.screwfix.com

SCREWFIX

Unit 2
East Lakes Business Park
Gillwilly Industrial Estate, Penrith, Cumbria Sat 7am - 6pm
CR11 8BB Sun 9am - 4pm

Opening Hours

Mon - Fri 7am - 6pm

Sat 7am - 6pm

Sun 9am - 4pm

Invoice Number **A9697006610**



Date 27/06/2022

Order Details

Goods collected today

			VAT
46738	Conduit 25mm Heavy Gauge Black 2M	2.03	(20%)
1617P	Conduit 25mm Heavy Gauge Black 3M (2@ 3.04)	6.08	(20%)
29489	Spacer Bar Saddles 25mm Black Pac (5@ 0.72)	3.60	(20%)
89265	Inspection Bends 25mm Black Pack (4@ 1.19)	4.76	(20%)
64526	Heavy Gauge Couplings 25mm Black Pack of 2	0.51	(20%)

Total 16.98

Payment Details



16.98

VAT Breakdown

Rate	Gross	Net	VAT
VAT @ 20%	16.98	14.15	2.83

Collection No: 699

Screwfix Direct Ltd Reg Office: Trade House Mead Avenue Yeovil BA22 8RT
Reg. No. 3006378 Registered in England Vat No: 232 5555 75
Telephone: 03330 112 112 24 hours a day, 7 days a week Online: www.screwfix.com



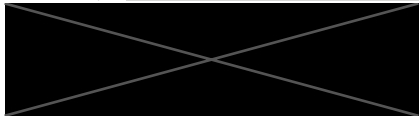
Make a bill payment

- 1. Payee details
- 2. Payment details
- 3. Check and confirm

✔ Done! Payment created.

Summary

From	40-36-10 90508217 CHARITABLE KIRKO PARISH COU
Payment date	09 Nov 2022



GBP 28.16

✔ Payment has been made
Your payment instructions are correct and your payment will be successful. An overdraft facility is available if you need it.

Authorisation

Authorised by
GBHBEU1003867766PHILLIPSNICHOL

Date and time
31 Oct 2022 at 12:49

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PETE MORGAN
[REDACTED]**Paid**

Payment reference ID 2nHUbyFQIUzQUALyyA8z

Sold by M.A.C. UK TRADING LTD

VAT # GB109007546

Invoice date / Delivery date 15 October 2022

Invoice # INV-GB-130252801-2022-198364

Total payable £19.93

For customer support visit www.amazon.co.uk/contact-us**Billing address**Pete Morgan
[REDACTED]**Delivery address**Pete Morgan
[REDACTED]**Sold by**

M.A.C. UK TRADING LTD

63

Landcroft Road

London, SE22 9LB

GB

VAT # GB109007546

Order information

Order date 15 October 2022

Order # 204-8353578-4086761

Invoice details

Description	Qty	Unit price (excl. VAT)	VAT rate	Unit price (incl. VAT)	Item subtotal (incl. VAT)
DEWALT DT70731T Screw Driving Set ASIN: B07NSF8FNY	1	£16.61	20%	£19.93	£19.93
Shipping Charges		£0.00		£0.00	£0.00

Invoice total £19.93

VAT rate	Item subtotal (excl. VAT)	VAT subtotal
20%	£16.61	£3.32
Total	£16.61	£3.32

PETE MORGAN


Paid

Payment reference ID 2nHUbyFQIUzQUALyyA8z
Sold by Amazon EU S.à r.l., UK Branch
VAT # GB727255821

Invoice date / Delivery date	15 October 2022
Invoice #	GB26GLLC8AEUI
Total payable	£127.00

For customer support visit www.amazon.co.uk/contact-us

Billing address

Pete Morgan


Delivery address

Pete Morgan


Sold by

Amazon EU S.à r.l., UK Branch
1 Principal Place, Worship Street
London, EC2A 2FA
United Kingdom
VAT # GB727255821

Order information

Order date 15 October 2022
Order # 204-8353578-4086761

Invoice details

Description	Qty	Unit price (excl. VAT)	VAT rate	Unit price (incl. VAT)	Item subtotal (incl. VAT)
DEWALT DCF887M1-GB DCF887M1 XR Brushless Lithium-Ion Impact Driver, 18 V, Yellow/Black, 0 ASIN: B079QBH3YB	1	£105.83	20%	£127.00	£127.00
Shipping Charges		£0.00		£0.00	£0.00

Invoice total **£127.00**

VAT rate	Item subtotal (excl. VAT)	VAT subtotal
20%	£105.83	£21.17
Total	£105.83	£21.17

Amazon encourages customers to help protect the environment by recycling old or unwanted electrical products. Find out where you can recycle them at recycle-more.co.uk

LU-BIO-04

Amazon EU S.à r.l. - 38 avenue John F. Kennedy, L-1855 Luxembourg
R.C.S. Luxembourg: B 101818 • Share Capital: 37,500 EUR

Amazon EU S.à r.l., UK Branch - Registered Office: 1 Principal Place, Worship Street, London, EC2A 2FA, GB

Registered in England and Wales • Branch Registration No. BR017427 • VAT No. GB 727255821



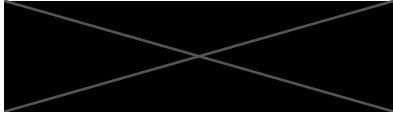
Make a bill payment

- 1. Payee details
- 2. Payment details
- 3. Check and confirm

✔ Done! Payment created.

Summary

From	40-36-10 90508217 CHARITABLE KIRKO PARISH COU
Payment date	09 Nov 2022



GBP 146.93

✔ Payment has been made
Your payment instruction is successful and your payment will be processed. An overdraft facility is available.

Authorisation

Authorised by GBHBEU1003867766PHILLIPSNICHOL	Date and time 31 Oct 2022 at 12:54
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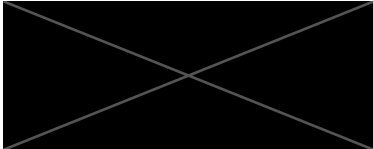
Make a bill payment

- 1. Payee details
- 2. Payment details
- 3. Check and confirm

✔ Done! Payment created.

Summary

From	40-36-10 90508217 CHARITABLE KIRKO PARISH COU
Payment date	09 Nov 2022



GBP 293.28

✔ Payment has been made
Your payment instructions are correct and your payment will be successful. An overdraft facility is available.

Authorisation

Authorised by GBHBEU1003867766PHILLIPSNICHOL	Date and time 31 Oct 2022 at 12:55
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From: Poppy Shop UK poppyshop@britishlegion.org.uk
Subject: We've got your order, 12001356407
Date: 27 October 2022 at 11:58
To: kirkoswaldparishcouncil@hotmail.co.uk

PU



Order # 12001356407

10/27/2022

Hi Nicholas,

Thank you for buying from the Poppy Shop.

Your order will help us to provide life-long support to our Armed Forces community; serving and ex-serving personnel and their families.

We're getting your order ready for dispatch. We'll send you another email to let you know when your items have been sent.

[View your order](#)

Order summary



Medium Poppy Wreath

x 1 £19.99

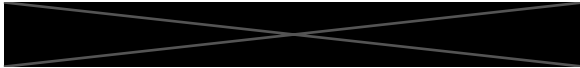
Subtotal £19.99

UK Standard Delivery £3.99

VAT £4.00

Total £23.98

Payment Information



Delivery Address

Sue Quinn
Langdon House
Kirkoswald
Penrith
CA10 1DQ
United Kingdom

Billing Address

Nicholas Phillips
14 Twickenham Court
Carlisle
CA1 3TW
United Kingdom

Poppy Runs 2022

Come together for a fun, family 5k at locations across the country this October and November.

Run to remember, to show up for those who served and sacrificed for us.

[Find your event](#)

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Wooden Cross with Poppy

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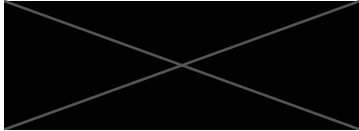
Make a bill payment

- 1. Payee details
- 2. Payment details
- 3. Check and confirm

✔ Done! Payment created.

Summary

From	40-36-10 90508217 CHARITABLE KIRKO PARISH COU
Payment date	09 Nov 2022



GBP 48.37

✔ Payment has been made
Your payment instruction is successful and your payment will be processed. An overdraft facility is available.

Authorisation

Authorised by GBHBEU1003867766PHILLIPSNICHOL	Date and time 31 Oct 2022 at 12:56
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VN45

HAYTON PARISH COUNCIL

Parish Clerk: Nick Phillips, 14 Twickenham Court, Carlisle CA1 3TW

Tel: 0750 800 1602 Email: clerkhaytonpc@gmail.com

www.haytonparishcouncil.org.uk

Invoice IN13

For Attention of Nick Phillips, Kirkoswald Parish Council

Dear Nick

This invoice is for one third of the cost of replacement toner cartridge paid by Hayton Parish Council. The portion payable by Kirkoswald Parish Council is therefore £19.04

Many thanks

Nick Phillips
Clerk to Hayton Parish Council

Account Details
Hayton Parish Council
Account no 80453005
Sort Code 20-18-47



Make a bill payment

- 1. Payee details
- 2. Payment details
- 3. Check and confirm

✔ Done! Payment created.

Summary

From	40-36-10 90508217 CHARITABLE KIRKO PARISH COU
Payment date	09 Nov 2022
Hayton PC IN13 20-18-47 80453005	GBP 19.04

✔ Payment has been made. Your payment instructions will be available in your overdraft facility available.

Authorisation

Authorised by GBHBEU1003867766PHILLIPSNICHOL	Date and time 31 Oct 2022 at 12:57
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Your Statement

Mr Nicholas Phillips
 Kirkoswald Parish Council
 14 Twickenham Court
 Carlisle
 CA1 3TW



Account Summary

Opening Balance	1,420.95
Payments In	0.00
Payments Out	0.00
Closing Balance	1,420.95

Interest Rate - Valid as at end date of the statement period
 0.55% AER

1 October to 31 October 2022

International Bank Account Number

GB67HBUK40361021154222

Branch Identifier Code

HBUKGB4148T

Account Name

Kirkoswald Parish Council

Sortcode

40-36-10

Account Number Sheet Number

21154222 388

Your Business Money Manager details

<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
30 Sep 22	BALANCE BROUGHT FORWARD			1,420.95
31 Oct 22	BALANCE CARRIED FORWARD			1,420.95

Information about the Financial Services Compensation Scheme

Most deposits made by HSBC Business customers are eligible for protection under the Financial Services Compensation Scheme (FSCS). For further information about the compensation provided by the FSCS, refer to the FSCS website at fscs.org.uk, call into your nearest branch or call your telephone banking service. Further details can be found on the FSCS Information Sheet and Exclusions List which is available on our website (hsbc.co.uk/fscs/).

Interest

Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable (this is not paid on all accounts, eg, Basic Bank Account, Bank Account and HSBC Advance). For personal current accounts (excluding Premier and Jade by HSBC Premier) overdraft interest is only charged on arranged overdrawn balances. Debit interest is calculated daily on the cleared debit balance of your account, it accrues during your charging cycle (usually monthly) and is deducted from your account following the end of your charging cycle.

Effective from 1 August 2017

Monthly cap on unarranged overdraft charges

1. Each current account will set a monthly maximum charge for:

- (a) going overdrawn when you have not arranged an overdraft; or
- (b) going over/past your arranged overdraft limit (if you have one).

2. This cap covers any:

- (a) interest and fees for going over/past your arranged overdraft limit;
- (b) fees for each payment your bank allows despite lack of funds; and
- (c) fees for each payment your bank refuses due to lack of funds.

The monthly cap on unarranged overdraft charges for the Bank Account, Current Account, Home Management Account, HSBC Advance Bank Account and Graduate Bank Account is £80.

The monthly cap on unarranged overdraft charges is not applicable to Bank Account Pay Monthly, Basic Bank Account, Student Bank Account, Amanah Bank Account and MyAccount as these accounts do not incur unarranged overdraft charges.

The introduction of the Monthly Maximum Charge will not affect any charging period that ended prior to 1st August 2017. Any notification of charges that are generated on or after 1st August 2017 will incorporate the new Monthly Maximum Charge cap.

The following references regarding debit cards only apply to personal customers, commercial customers please refer to your terms and conditions.

Your debit card

When you use your card abroad, your statement will show where the transaction took place, the amount spent in local currency and the amount converted into sterling. We also monitor transactions to protect you against your card being used fraudulently.

Unless you agree that the currency conversion is done at the point of sale or withdrawal and agree the rate at that time, for example with the shopkeeper or on the self-service machine screen, the exchange rate that applies to any non-sterling debit card payments (including cash withdrawals) is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

For non-Sterling (foreign currency) transactions we will charge a fee of 2.75% of the amount of the transaction. This fee will be shown as a separate line on your statement as a 'Non-Sterling Transaction Fee'.

HSBC UK Bank plc
Registered in England and Wales with registration number 09928412
Registered office: 1 Centenary Square, Birmingham B1 1HQ,
United Kingdom

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Details of the current VISA Payment Scheme Exchange Rates can be obtained from the card support section of hsbc.co.uk (UK customers) or ciom.hsbc.com (Channel Islands and Isle of Man customers) or by calling us on the usual numbers. We will deduct the payment from your account once we receive details of the payment from the card scheme, at the latest, the next working day.

For cash machine withdrawals in a currency other than sterling we will charge a Non Sterling Cash Fee of 2% (minimum £1.75, maximum £5). This fee applies to all cash machines outside the UK, Channel islands and the Isle of Man and to cash machines in the UK, Channel Islands and Isle of Man if we convert the withdrawal to Sterling for you. HSBC Advance customers are exempt from this fee.

Some cash machine operators may apply a direct charge for withdrawals from their cash machines and this will be advised on screen at the time of withdrawal.

Recurring Transaction

A recurring transaction, sometimes called a continuous payment authority, is a series of payments collected with your agreement from your card by a retailer or supplier (for example, insurance cover). This is an agreement between you and the retailer. The Direct Debit Guarantee does not cover these transactions. If you wish to cancel a recurring transaction you can do this with the retailer or us. We can cancel the payment, however contacting the retailer allows you to also deal with the agreement you have with them and you can make other arrangements for the payment or cancellation of the goods or services. If you cancel with the retailer, we recommend you keep evidence of the cancellation. Once you have cancelled with the retailer or us, if the retailer does try to collect any future payments under the recurring transaction agreement, we will treat these as unauthorised. If we miss any of the cancelled transactions, please contact us.

The following references apply to all customers

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.

The Financial Ombudsman Service does not apply to customers of our branches in the Channel Islands and Isle of Man, but you could be entitled to refer your complaint to the Channel Islands Financial Ombudsman in Jersey or Guernsey or the Financial Services Ombudsman Scheme in the Isle of Man. Please contact your branch for further details.

Telephone Banking Service

Customer representatives are available from 8am – 10pm everyday and 24 hours a day for HSBC Advance customers. Calls may be monitored or recorded for quality purposes. Alternatively for all your banking needs go to hsbc.co.uk (UK customers) or ciom.hsbc.com (Channel Islands and Isle of Man customers).

Disabled Customers

We offer a number of services such as statements in Braille or large print. Please contact us to let us know how we can serve you better.

Lost and stolen cards

If any of your cards issued by us are lost or stolen please call our 24-hour service immediately on **03456 007 010** or if you are calling from abroad, please call us on **44 1442 422 929**.

Your Statement

Mr Nicholas Phillips
 Kirkoswald Parish Council
 14 Twickenham Court
 Carlisle
 CA1 3TW



Account Summary

Opening Balance	16,557.85
Payments In	6,950.00
Payments Out	1,908.86
Closing Balance	21,598.99

1 October to 31 October 2022

International Bank Account Number

GB42HBUK40361090508217

Branch Identifier Code

HBUKGB4148T

Account Name

Kirkoswald Parish Council

Sortcode

40-36-10

Account Number Sheet Number

90508217 461

Your Charitable Bank Account details

Date	Payment type and details	Paid out	Paid in	Balance
30 Sep 22	BALANCE BROUGHT FORWARD			16,557.85
11 Oct 22	CR BROADBAND FOR THE R05 Oct Dig Grant		6,850.00	23,407.85
12 Oct 22	BP C M White VN32 INV 5516	708.92		
	BP Nicholas Phillips VN33 KO Council	293.28		
	BP Nicholas Phillips VN34 KO Council	24.39		
	BP Hayton PC VN35 IN08	136.66		
	BP Rocket Sites Ltd VN36 INV2296 KOPC	48.00		
	BP C T Logue VN37 Invoice 101612	475.00		
	BP Mr H J Quinn VN39 B4RN Consumables	217.61		
	BP EDMONDSON N&A R06 Neil E - Dig grant		50.00	21,553.99
21 Oct 22	DR TOTAL CHARGES VN38 TO 29SEP2022	5.00		21,548.99
31 Oct 22	BP HOLLIDAY & ALLAN R07 9RoodsDr B4RN Hse		50.00	21,598.99
31 Oct 22	BALANCE CARRIED FORWARD			21,598.99

Contact tel 03457 60 60 60
 see reverse for call times
 Text phone 03457 125 563
 used by deaf or speech impaired customers
www.hsbc.co.uk

1 October to 31 October 2022

Your Statement

Account Name
 Kirkoswald Parish Council

Sortcode **Account Number** **Sheet Number**
 40-36-10 90508217 462

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Credit Interest Rates	<i>balance</i>	<i>AER</i> <i>variable</i>	Debit Interest Rates	<i>balance</i>	<i>EAR</i> <i>variable</i>
Credit interest is not applied			Debit interest		21.34%

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2022/23 ACCOUNTS			April 8.3%	May 16.6%	June 25%	July 33.3%	August 41.6%	September 50%	October 58.3%	November 66.6%		
PAYMENTS	Actual	Budget ??									Total	% spend
	2021/22	2022/23										
ADMINISTRATION												
Salaries/NI/Recrt & Payroll Services	£ 3,372.00	£ 4,035.00	£ 300.93	£ 606.26	£425.28	£293.28	£293.28	£293.28	£ 293.28	£ 293.28	£ 2,798.87	69%
Insurance	£ 515.68	£ 516.00										0%
Audit Fees	£ 310.00	£ 310.00		£ 75.00							£ 75.00	24%
Travel & Office Expenses	£ 400.00	£ 400.00		£ 17.82	£149.29	£ 24.39		£ 24.39	£ 24.39	£ 24.39	£ 264.67	66%
Office Accommodation & Computer Exes	£ 260.00	£ 260.00								£ 19.04	£ 19.04	7%
Training	£ -	£ 0.00						£ 90.00	£ 136.66		£ 226.66	22666000%
Room Rental	£ 247.00	£ 247.00										0%
Subscriptions	£ 209.76	£ 210.00		£ 222.86		£ 95.00	£115.00		£ 40.00		£ 472.86	225%
Bank Charges	£ 15.00	£ 60.00	£ 5.00	£ 5.00	£ 5.00	£ 5.00	£ 5.00	£ 5.00	£ 5.00	£ 5.00	£ 40.00	
B4RN project	£ 96.88	£ 100.00							217.61	£ 145.90	£ 363.51	364%
Repairs and maintenance	£ 720.88	£ 720.00	£ 20.00						#####		£ 1,203.92	167%
Playground	£ -	£ 0.00										0%
Photocopying	£ 20.00	£ 20.00										0%
Event expenses	£ 252.32	£ 250.00								£ 19.98	£ 19.98	8%
Grants												
KO Methodist Church	£ 500.00	£ 1,000.00		£ 1,000.00							£ 1,000.00	100%
KO PCC	£ 500.00	£ 1,000.00		£ 1,000.00							£ 1,000.00	100%
Renwick Reading Room	£ 250.00	£ 500.00		£ 500.00							£ 500.00	100%
Fellrunner Village Bus	£ 250.00	£ 250.00		£ 250.00							£ 250.00	100%
KO Church Institue	£ 750.00	£ 0.00										0%
Lazonby & Districy S/Pool	£ 250.00	£ 0.00										0%
Renwick Church	£ -	£ 900.00		£ 900.00							£ 900.00	100%
Kirkoswald Village Shop	£ 800.00	£ 0.00										0%
Great North Air Ambulance	£ 250.00	£ 250.00		£ 250.00							£ 250.00	100%
Miscellaneous	£ -	£ 58.99		£ 58.99							£ 58.99	100%
VAT	£ -	£ 0.00			£ 28.41	£ 19.00	£ 23.00		£ 8.00	£ 33.19	£ 111.60	11160000%
TOTAL	£ 19,410.85	£ 11,086.99	£ 320.93	£ 4,890.93	£607.98	£436.67	£436.28	£412.67	#####	£ 540.78	£ 9,555.10	86%
RECEIPTS	Actual	Budget									Total	
		2021/22										
Precept inc CTRS Grant	£ 14,879.00	£ 15,615.00	£ 15,615.00								#####	100%
Rent	£ 341.00	£ 341.00										0%
Other Grants	£ 500.00	£ 500.00	£ 150.00							#####	£ 7,100.00	1420%
Bank Interest	£ 0.20	£ 0.20				£ 0.18			£ 0.64		£ 0.82	410%
Wayleaves	£ -	£ 0.00										0%
Miscellaneous	£ -	£ 0.00										0%
VAT	£ -	£ 0.00										0%
TOTAL	£ 15,720.20	£ 16,456.20	£ 15,531.00			£ 0.18			£ 0.64	#####	#####	138%

Expenditure

Budget heading	Spend to date	Expected outturn	Suggested budget 2023-24	Notes
Salaries/NI/Recrt & Payroll Services	£ 2,505.59	£ 3,972.00	£ 4,100.00	1 & 2
Insurance	£ -	£ 600.00	£ 600.00	3
Audit Fees	£ 75.00	£ 75.00	£ 90.00	
Travel & Office Expenses	£ 240.28	£ 360.00	£ 360.00	4
Office Accommodation & Computer Exes	£ -	£ 220.00	£ 240.00	5
Training	£ 226.66	£ 226.66	£ 200.00	£ 6.00
Room Rental	£ -			
Subscriptions	£ 472.86	£ 472.86	£ 500.00	£ 7.00
Bank Charges	£ 35.00	£ 60.00	£ 60.00	
B4RN project	£ 217.61	£ 6,900.00		£ 8.00
Repairs and maintenance	£ 1,203.92	£ 1,203.00	£ 1,500.00	£ 9.00
Playground	£ -			
Photocopying				
Event expenses	£ 23.98	£ 23.98		
Grants				
KO Methodist Church	£ 1,000.00	£ 1,000.00		
KO PCC	£ 1,000.00	£ 1,000.00	£ 1,000.00	
Renwick Reading Room	£ 500.00	£ 500.00	£ 500.00	
Fellrunner Village Bus	£ 250.00	£ 250.00	£ 350.00	
KO Church Institue	£ -	£ -		
Lazonby & Districy S/Pool	£ -	£ -		
Renwick Church	£ 900.00	£ 900.00	£ 900.00	
Kirkoswald Village Shop	£ -	£ -		
Great North Air Ambulance	£ 250.00	£ 250.00	£ 250.00	
Miscellaneous	£ 58.99	£ 58.99		
Election fee			£ 2,000.00	10
	£ 8,959.89	£ 18,072.49	£ 12,650.00	

Bank Balance April 2022	£ 9,318.00
Forecast bank balance April 2023	£ 13,911.33
Estimated balance 2024	£ 16,876.33

Income

Precept inc CTRS Grant	£ 15,615.00	£ 15,615.00	£ 15,615.00	£ 11.00
Rent	£ -	£ -		
Other Grants	£ 150.00	£ 150.00		
Bank Interest	£ 0.82	£ 0.82		
Wayleaves	£ -	£ -		
Miscellaneous	£ -	£ -		
VAT	£ -	£ -		
TOTAL				
B4RN	£ 6,900.00	£ 6,900.00		8
Total	£ 22,665.82	£ 22,665.82	£ 15,615.00	

KIRKOSWALD PARISH COUNCIL

Parish Clerk: Nick Phillips, 14 Twickenham Court, Carlisle CA1 3TW Tel: 0750 800 1602

Email: KirkoswaldParishCouncil@Hotmail.co.uk Website kirkoswaldparishcouncil.co.uk

Notes for budget suggestions

1. Out turn for 2022-23 higher than 12 months of salary because: R Lytollis claimed a month in arrears rather than in month, therefore shows 13 months salary. Also includes costs for Cumbria Payroll Services.
2. Budget for 2023-24 includes incremental increase (if awarded), increase for completing CiLCA, an increase to the national pay scale as per current negotiations. There is also likely to be an increase from Cumbria Payroll Services.
3. At this stage an estimate with final amounts to be agreed.
4. Assuming that HMRC do not change the mileage rate.
5. Working from Home allowance as agreed
6. New councillors should take up training offered, may be new councillors after election?
7. Includes CALC and Website
8. Assumption is that B4RN income and expenditure will be matched
9. Spend for 2022-23 includes new noticeboards
10. If election is contested could be in region of £2000, may not be this much especially if not contested.
11. It is possible that the Precept could be reduced

Quote SCHEDULE

Quote Reference - 541910056

The information contained on this page is confidential and should not be sent to third parties

INSURANCE DETAILS

Period of insurance :	Continuous cover from 10/11/2022 until the policy is cancelled
Date issued to insured :	31/10/2022
Underwritten by :	Hiscox Underwriting Ltd on behalf of the insurers listed for each section of the policy
Payment method :	Payment by Broker's Account

INSURED DETAILS

Insured :	Kirkoswald Parish Council
Address :	14 Twickenham Court Carlisle CA1 3TW
Additional insureds :	There are no Additional Insureds on this policy
Business :	
General terms and conditions wording :	11604 WD-HSP-UK-PAC-GTC(4) The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below

PREMIUM DETAILS

Annual premium :	£754.81	Annual Tax :	£90.57	Total :	£845.38
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Quote SCHEDULE

Local councils & not-for profit organisations scheme

PROPERTY – BUILDINGS

Section wording 11600 WD-HSP-UK-PAC-PYB(5)
Insurer Hiscox Insurance Company Limited

Premises address **Sum insured**

Item description	Excess	Amount Insured
Total Buildings	N/A	£0
Gates and fences	£250	£0
Fixed outside equipment	£250	£0
Street furniture	£250	£3,500
War memorials	£250	£30,000
Playground equipment	£250	£25,000
Sports surfaces	£250	£0
Other surfaces	£250	£0
Rent receivable	£250	£0

Excess applies to: Each and every loss

Special excesses

Losses from subsidence £1,000 each and every loss

Additional cover (in addition to the overall limit/amount insured above)

Trace and access	£5,000
Emergency services	£5,000
Loss prevention costs	£25,000
Additions to buildings	£50,000
Inadvertent omissions	£500,000
Trees, shrubs and plants	£25,000
Bequeathed buildings	£50,000
Discharge of oil	£10,000 in total during any one period of insurance, across all Property sections combined
Contract works and site materials	£75,000

Endorsements

Quote SCHEDULE

PROPERTY – CONTENTS

Section wording 11602 WD-HSP-UK-PAC-PYC(6)
Insurer Hiscox Insurance Company Limited

Item description	Excess	Amount Insured
General contents including computer and ancillary equipment	£250	£0
Civic Regalia	£250	£0
Gardening equipment, plant and machinery	£250	£0
Sports equipment	£250	£0
Rent payable	£250	£0

Excess applies to Each and every loss
Geographical limits: United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man

Additional cover (in addition to the overall limit/amount insured above)

Costs following glass breakage	£10,000
Additions to contents	£10,000 or 10% of the amount insured for contents, whichever is the greater
Money in the insured location while open for business or in a locked safe	£1,000
Money in transit or at the home of any councillor, trustee, employee or volunteer	£1,000
Money at all other times	£1,000
Money - non-negotiable instruments	£250,000
Identity fraud	£5,000
Personal effects	£5,000
Reconstitution of electronic data	£5,000
Reconstitution of other business documents	£5,000
Lock replacement	£10,000
Building damage by theft	£10,000
Personal assault - death	£10,000 per person
Personal assault - total loss or permanent and total loss of use of one or more limbs	£10,000 per person
Personal assault - total and irrecoverable loss of sight in one or both eyes	£10,000 per person
Personal assault - disablement which totally prevents the injured person from carrying out all parts of their usual occupation	£100 per week up to a maximum of 104 weeks
Metered water and fuel	£5,000
Outdoor items	£5,000
Marquees	£10,000
Refrigerated stock	£2,500
Undamaged tenant's improvements	£5,000
Contents temporarily elsewhere including whilst in transit	£25,000 or 10% of the amount insured for contents, whichever is the less

Quote SCHEDULE

Exhibitions stands and equipment temporarily elsewhere	£25,000 or 10% of the amount insured for contents, whichever is the less
Defibrillators	£5,000
Bequeathed property	£5,000
Fund raising events	£5,000
Contents kept at home	£25,000 or 10% of the amount insured for contents, whichever is the less
Fraud and dishonesty	£150,000 the aggregate per period of insurance

Endorsements

240.3	Minimum security condition
6226.0	Addition of cover (Travel expenses)
6729.0	Removal of cover: cyber claims and losses
6349.1	Floating amount insured (Contents)

PROPERTY AWAY FROM THE PREMISES

Wording Insurer	11602 WD-HSP-UK-PAC-PYC(6) Hiscox Insurance Company Limited
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Item description	Excess	Amount Insured
All business equipment	£250	£5,000

Excess applies to:	Each and every loss
Geographical limits:	European Union, United Kingdom of Great Britain and Northern Ireland, Channel Islands, Isle of Man and Gibraltar

Endorsements

65.00	Contents temporarily elsewhere
6729.0	Removal of cover: cyber claims and losses

PROPERTY – BUSINESS INTERRUPTION

Section wording Insurer	11601 WD-HSP-UK-PAC-PYI(6) Hiscox Insurance Company Limited
--------------------------------	--

Item description	Indemnity period	Amount Insured
Loss of income	12 months	£10,000
Additional increased costs of working	12 months	£10,000

Additional cover (in addition to the overall limit/amount insured above)

Key person	£250 per week up to a maximum of £2,500 per period of insurance.
Unauthorised use of public utilities	£100,000 or the total amount insured for Business interruption, whichever is less

Special limits (included within and not in addition to the overall limit/amount insured above)

Quote SCHEDULE

Denial of access	£100,000 or the total amount insured for Business interruption, whichever is less
Non-damage denial of access	£100,000 or the total amount insured for Business interruption, whichever is less
Bomb threat	£100,000 or the total amount insured for Business interruption, whichever is less
Suppliers	£100,000 or the total amount insured for Business interruption, whichever is less
Public utilities	£100,000 or the total amount insured for Business interruption, whichever is less
Public authority	£100,000 or the total amount insured for Business interruption, whichever is less
Failure of safety equipment	£100,000 or the total amount insured for Business interruption, whichever is less
Loss of attraction	£100,000 or the total amount insured for Business interruption, whichever is less
Alternative hire costs	£5,000
Equipment breakdown	Not insured

Endorsements

6731.0	Removal of cover: cyber claims and losses
6820.0	Amended definition: income
6350.1	Floating amount insured (Business interruption)

EMPLOYERS' LIABILITY

Section wording	11603 WD-HSP-UK-PAC-EL(4)
Insurer	Hiscox Insurance Company Limited
Limit of indemnity	£10,000,000
Limit applies to	Each and every occurrence including costs
Geographical limits	Worldwide
Applicable court	United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man

Special limits (included within and not in addition to the overall limit/amount insured above)

Criminal defence costs	£100,000 in the aggregate
Terrorism	£5,000,000 in the aggregate

Endorsements

3121.0	Employers Liability Tracing Office (ELTO) - mandatory information required
6734.0	Confirmation of cover: cyber claims

PUBLIC AND PRODUCTS LIABILITY

Section wording	11607 WD-HSP-UK-PAC-GL(4)
Insurer	Hiscox Insurance Company Limited
Limit of indemnity	£10,000,000
Limit applies to	Each and every occurrence, defence costs in addition, other than for pollution or for products to which a single aggregate policy limit including defence costs applies
Excess	£250
Excess applies to	Each and every claim for property damage only
Geographical limits	United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man, the European Union and Gibraltar
Applicable courts	United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man, the European Union and Gibraltar

Additional cover (in addition to the overall limit/amount insured above)

Quote SCHEDULE

Unauthorised use of third party telephones by your employees	£2,500 any one period of insurance
Loss of excess or no claims discount	£250 any one period of insurance
Loss of third party keys	£2,500 any one period of insurance
Defamation and intellectual property rights	£500,000 any one period of insurance

Special limits	(included within and not in addition to the overall limit/amount insured above)
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Criminal defence costs	£100,000 in the aggregate
Pollution defence costs	£100,000 in the aggregate
Hirer liability	£5,000,000 in the aggregate

Endorsements

6080.0	Firework and bonfire condition endorsement
6735.0	Removal of cover: cyber claims

OFFICIALS' AND TRUSTEES' INDEMNITY

Section wording	11614 WD-HSP-UK-PAC-DO(5)
Insurer	Hiscox Insurance Company Limited
Policy limit	£500,000
Limit applies to	In the aggregate including costs
Legal representation costs	£15,000
Legal representation basis	In the aggregate any one period of insurance
Geographical limits	United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man
Applicable courts	United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man

Endorsements

705.4	Prior and pending litigation date
3215.0	Amendment of cover: cyber claims (DO)
3216.0	Amendment of cover: breach of professional duty (DO)

COMMERCIAL LEGAL PROTECTION (DAS)
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Section wording	9927 WD-HSP-UK-CHR-DAS(3)
Insurer	DAS Legal Expenses Insurance Company Limited
Section limit	£100,000
Limit applies to	All claims resulting from one or more event arising at the same time or from the same originating cause
Excess	£200
Excess applies to	Each and every claim arising from aspect enquiries only
Geographical limits	For insured incidents 2 Legal Defence (excluding 2(4)), and 3(b) Bodily Injury: The European Union, the United Kingdom of Great Britain and Northern Ireland, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Croatia, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, Romania, San Marino, Serbia, Switzerland and Turkey (west of the Bosphorus). For all other insured incidents: The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands

Endorsements

524.0	Commercial legal protection (charities)
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PERSONAL ACCIDENT

Quote SCHEDULE

Section wording	11608 WD-HSP-UK-PAC-PA(4)
Insurer	Hiscox Insurance Company Limited

Personal accident

Capital benefit	£100,000
Temporary benefit	£500 per week
Medical expenses	£10,000
Insured persons	Councillors, trustees, volunteers and employees of the insured
Operative time	While working for you or on your behalf

Special limits (included within and not in addition to the overall limit/amount insured above)

Death	100% capital benefit amount per person
Loss of one limb	100% capital benefit amount per person
Loss of one eye	100% capital benefit amount per person
Loss of two limbs	100% capital benefit amount per person
Loss of two eyes	100% capital benefit amount per person
Loss of one limb and one eye	100% capital benefit amount per person
Loss of hearing	100% capital benefit amount per person
Loss of speech	100% capital benefit amount per person
Permanent total disablement	100% capital benefit amount per person
Temporary total disablement	£500 per week, up to a maximum of 104 weeks, an excess of 14 days applies
Temporary partial disablement	£500 per week, up to a maximum of 104 weeks, an excess of 14 days applies
Maximum accumulation	£1,000,000 any one loss in the aggregate

Endorsements

6752.0	Amendment of cover: cyber claims and losses
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CRISIS CONTAINMENT

Wording	15369 WD-HSP-UK-PAC-CRI(1)
Insurer	Hiscox Insurance Company Limited
Limit of indemnity	£25,000
Limit applies to	Per crisis and in the aggregate during any one period of insurance
Geographical limits	The United Kingdom of Great Britain and Northern Island, the Isle of Man and the Channel Islands.

Special limits (included within and not in addition to the overall limit/amount insured above)

Outside working hours discretionary crisis mitigation costs	£2,000
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Endorsements

9003.0	Crisis containment provider: Hill Knowlton
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Quote SCHEDULE

The General Terms of this policy and the terms, conditions and exclusions of the relevant sections all apply to this endorsement except as modified below:

Property – contents clauses in full

<p>Clause</p>	<p>240.3</p>	<p>Minimum security condition We will not make any payment for damage unless the physical security measures at the insured location comply with the following criteria and all devices are put into full and effective operation whenever the premises are closed for business or left unattended:</p> <ol style="list-style-type: none"> 1. The final exit door is secured by: <ol style="list-style-type: none"> a. a rim automatic deadlock conforming to or superior to BS3621; or b. a mortice deadlock conforming to or superior to BS3621; or c. a key operated multi-point locking system having at least three locking bolts. 2. Any other external door or internal door providing access to any part of the building not occupied by you, which is not officially designated a fire exit by the local fire authority, is secured by: <ol style="list-style-type: none"> a. a locking device specified in 1 above; or b. by two key operated security bolts to engage the door frame. 3. Any other external door or internal door which is officially designated a fire exit by the local fire authority is secured by: <ol style="list-style-type: none"> a. a panic bar locking system incorporating bolts which engage both the head and sill of the door frame; or b. a mortice lock having specific application for emergency exit doors and which is operated from the inside by means of a conventional handle and/or thumb turn mechanism. 4. All ground and basement level opening windows and any upper floor opening windows or skylights accessible from roofs, balconies, fire escapes, canopies, downpipes and other features of the building are: <ol style="list-style-type: none"> a. secured by means of a key-operated locking device; or b. permanently screwed shut. <p>Please note:</p> <ol style="list-style-type: none"> (i) The local fire authority must be consulted before you replace or augment the existing locking device fitted to a designated emergency exit door; and (ii) The provisions of specification 4 do not apply to windows or skylights that are protected by means of either: <ol style="list-style-type: none"> a. fixed round or square section solid steel bars not more than 10 cm apart; or b. fixed expanded metal, weld mesh or wrought ironwork grilles; or c. proprietary collapsible locking gate grilles.
<p>Clause</p>	<p>6226.0</p>	<p>Addition of cover - travel expenses The following is added to What is covered, Additional cover:</p> <p>Travel expenses</p> <p>23. We will also pay for:</p> <p>the unused travel, accommodation and pre-booked conference or excursion expenses which you have paid or legally have to pay and which cannot be recovered; and</p> <p>the necessary and reasonable additional travel and accommodation expenses for your member of staff, councillor or trustee to return home; as a result of a pre-arranged business trip being cancelled or cut short, during the period of insurance, for one of the following reasons:</p> <p>the death, accidental injury or illness of a member of staff, councillor or trustee; or the death, accidental injury or illness of the spouse, partner, close relative, fiancée or fiancé of a member of staff, councillor or trustee; or</p> <p>the death, accidental injury or illness of any person with whom a member of staff, councillor or trustee is planning to stay or conduct business; or</p> <p>a member of staff, councillor or trustee being called for jury service or as a court witness; or</p> <p>damage to a member of staff or councillor's or trustee's pre-booked accommodation making it impossible for the member of staff or councillor or trustee to stay there.</p> <p>damage to the scheduled means of transport or any strike, riot, civil</p>

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commotion or **terrorism** which causes the cancellation or delayed departure for 24 hours or more of the scheduled transport on which the member of staff or **councillor** or trustee is booked to travel on their outward or return journey.

The most **we** will pay during the period of **insurance** under this additional cover is £750. The **excess** which applies to this additional cover is £75.

Clause	6729.0	<p>Removal of cover: cyber claims and losses What is covered, Lock replacement, is amended to read as follows:</p> <p>The costs you incur to replace locks and keys necessary to maintain the security of the insured premises or any safes or security control apparatus following theft or loss or misuse of physical security keys occurring during the period of insurance. However this does apply to the unauthorised modification of any digital or electronic locks.</p> <p>What is not covered 1. h. 'a virus or hacker.' is deleted.</p> <p>The following is added to What is not covered:</p> <p>We will not make any payment for damage to, or any loss, cost or expense arising in respect of any item of computer or digital technology which is directly caused by:</p> <ul style="list-style-type: none"> a. a cyber attack or fear or threat of a cyber attack; b. a hacker or fear or threat of a hacker; or c. its digital connectivity to any other item of computer or digital technology which has been directly affected by a cyber attack or hacker. <p>We will however cover any other damage, loss, cost or expense insured under this section which is caused by the cyber attack or hacker.</p> <p>We will not make any payment for damage, loss, cost or expense directly or indirectly caused by, contributed to by, resulting from or in connection with a computer or digital technology error.</p> <p>We will not make any payment for loss or damage due to your parting with title or possession of property or rights to property prior to receiving payment in full.</p> <p>We will not make any payment for loss arising from any electronic, online or crypto currency, including Bitcoin.</p>
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Clause	6349.1	<p>Floating amount insured (Contents) The cover under this section applies to all locations occupied by you in connection with your activities within the United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man and the Republic of Ireland. The amount insured is the most we will pay in total for damage to your contents however many locations are affected.</p>
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Property away from the premises clauses in full
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Clause	65.00	<p>Contents temporarily elsewhere We will not make any payment when such property is temporarily outside the UK unless it is in your care, custody or control at all times or otherwise secured in a locked hotel room or safe, or other similar securely locked room or building.</p>
Clause	6729.0	<p>Removal of cover: cyber claims and losses What is covered, Lock replacement, is amended to read as follows:</p> <p>The costs you incur to replace locks and keys necessary to maintain the security of the insured premises or any safes or security control apparatus following theft or loss or misuse of physical security keys occurring during the period of insurance. However this does apply to the unauthorised modification of any digital or electronic locks.</p>

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What is not covered 1. h. 'a virus or hacker.' is deleted.

The following is added to **What is not covered**:

We will not make any payment for **damage** to, or any loss, cost or expense arising in respect of any item of **computer or digital technology** which is directly caused by:

- a. a **cyber attack** or fear or threat of a **cyber attack**;
- b. a **hacker** or fear or threat of a **hacker**; or
- c. its digital connectivity to any other item of **computer or digital technology** which has been directly affected by a **cyber attack** or **hacker**.

We will however cover any other **damage**, loss, cost or expense insured under this section which is caused by the **cyber attack** or **hacker**.

We will not make any payment for **damage**, loss, cost or expense directly or indirectly caused by, contributed to by, resulting from or in connection with a **computer or digital technology error**.

We will not make any payment for loss or **damage** due to **your** parting with title or possession of **property** or rights to **property** prior to receiving payment in full.

We will not make any payment for loss arising from any electronic, online or crypto currency, including Bitcoin.

Business interruption clauses in full

Clause	6731.0	<p>Removal of cover: cyber claims and losses Where applicable:</p> <p>1. Special definitions for this section, Cyber attack is deleted.</p> <p>2. What is covered, Cyber attack and What is covered, Additional cover, Hacker damage, are deleted.</p> <p>The following is added to What is not covered:</p> <p>We will not make any payment for any interruption to your activities or for any loss, cost, payment or expense directly or indirectly caused by, contributed to by, resulting from or in connection with any of the following:</p> <ul style="list-style-type: none"> a. cyber attack; b. hacker; c. computer or digital technology error; d. any fear or threat of a. or c. above; or e. any action taken in controlling, preventing, suppressing, responding or in any way relating to a. to d. above. <p>However:</p> <ul style="list-style-type: none"> i. this exclusion does not apply to What is covered, Financial losses from insured damage; and ii. exclusion c. above does not apply to What is covered, Equipment Breakdown. <p>These amendments i. and ii. above only apply where the applicable insuring clause is incorporated into the Property – Business interruption section of your policy.</p>
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Clause	6820.0	<p>Amended definition: income Special definitions for this section, Income, is amended to read as follows:</p> <p>Income</p> <p>The total income from your activities carried out from your insured location. This</p>
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Quote SCHEDULE

does not include precept income.

Clause	6350.1	<p>Floating amount insured (Business interruption) The cover under this section applies to all locations occupied by you in connection with your activities within the United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man and the Republic of Ireland. The amount insured is the most we will pay in total for each interruption to your activities however many locations are affected.</p>
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Employers' liability clauses in full

Clause	3121.0	<p>Employers Liability Tracing Office (ELTO) – mandatory information required You must provide us with the following information for this section of the policy for each entity insured under this section of the policy:</p> <ol style="list-style-type: none"> 1. Employer name; and 2. Full address of employer including postcode; and 3. HMRC Employer Reference Number (ERN). <p>If any insured entity does not have an ERN, you must provide us with one of the following reasons:</p> <ol style="list-style-type: none"> a. The entity has no employees; or b. All staff employed earn below the current Pay As You Earn (PAYE) threshold; <p>or</p> <ol style="list-style-type: none"> c. The entity is not registered in England, Wales, Scotland or Northern Ireland. <p>You must inform us immediately of any changes to the above information.</p>
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Clause	6734.0	<p>Confirmation of cover: cyber claims The following is added to What is covered:</p> <p>Cyber claims</p> <p>We will pay for any claim that is otherwise covered under this section, where such claim arises from a cyber attack, hack or other computer or cyber-related incident.</p>
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Public and products liability clauses in full

Clause	6080.0	<p>Firework and bonfire condition endorsement The following applies to the whole of this policy and is a condition precedent to our liability. We will not make any payment under this insurance unless you comply with all of the requirements below. Whenever you are responsible for any firework or bonfire displays at the insured location, you must ensure that:</p> <ol style="list-style-type: none"> 1. there is a written risk assessment in place for the proposed event; and 2. the fire brigade have been notified of the details of the event at least seven days before the event is due to take place; and 3. the relevant local authorities have been notified and permission for the event granted and you must also ensure that any requirements from the authorities are fully complied with; and 4. all manufacturers' guidelines in respect of the storage and use of fireworks and sparklers are strictly adhered to; and 5. fireworks are purchased from a reputable supplier and are not modified in any way; and 6. all employees or volunteers have received appropriate training (which is recorded in writing) and are aware of the safety procedures for the event; and 7. there is appropriate first aid presence on site, in line with the risk assessment document; and 8. appropriate fire extinguishing equipment is available at the event and employees and volunteers have been instructed in the safe operation and use of such equipment; and 9. all members of the public are kept at least 25 metres from both the display area and any bonfire itself behind appropriate safety fencing; and 10. any bonfire is kept at least 25 metres away from the firework display area
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- and is not located within five metres of any trees, fencing or other combustible material; and
11. any bonfire is kept at least 75 metres away from any premises, car park or storage of any flammable or dangerous material; and
 12. there will be no use of accelerants or other flammables on any bonfire; and
 13. an appropriate check is made of the weather conditions prior to the event going live, and if appropriate a check is made with the fire brigade as to whether to continue with the event; and
 14. at the end of the display, a thorough check is undertaken (which is recorded in writing) of the area to ensure that no potential fire hazards remain. Any bonfire area must be doused in water.

We will not make any payment for any claim or loss arising from firework or bonfire displays unless all of the above criteria have been fully complied with.

Clause 6735.0

Removal of cover: cyber claims

The following are added to **Special definitions for this section**:

Computer or digital technology

Any **programs**, computer network, hardware, software, operational technology, internet-connected device, network-connected device, electronic device, information technology, communications system, including but not limited to any internet-of-things devices, email system, intranet, extranet, website or cloud computing services.

Computer or digital technology error

Any negligent act, error or omission by anyone in the:

1. creation, handling, entry, modification or maintenance of; or
2. on-going operation, maintenance (including but not limited to installation, upgrading or patching) or development of any **computer or digital technology**.

Cyber attack

Any digital attack or interference, whether by a **hacker** or otherwise, designed to:

1. gain access to;
2. extract information from;
3. disrupt access to or the operation of; or
4. cause damage to, any data or **computer or digital technology**, including but not limited to any:
 - a. **programs** designed to damage, disrupt, extract data from, or gain access to any data or **computer or digital technology** including, but not limited to, malware, wipers, worms, trojans, rootkits, spyware, dishonest adware, crimeware, ransomware, crypto-jacking and other malicious software or viruses; or
 - b. denial of service attack or distributed denial of service attack.

Hacker

Anyone, including an employee of **yours**, who gains unauthorised access to or unauthorised use of any:

1. **computer or digital technology**; or
2. data held electronically by **you** or on **your** behalf.

Personal data

Any information about an individually identifiable natural person, including any information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular individual, including but not limited to any information protected by the Data Protection Act 2018, General Data Protection Regulation (EU) 2016/679, or any related, similar or successor legislation or regulation in any jurisdiction.

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The following is added to **What is not covered**:

Cyber incidents

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to any:

a. **cyber attack**;

b. **hacker**;

c. **computer or digital technology error**;

d. any fear or threat of a. to b. above; or

e. any action taken in controlling, preventing, suppressing, responding or in any way relating to a. to d. above.

Personal data

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to the actual or alleged processing, acquisition, storage, destruction, erasure, loss, alteration, disclosure, use of or access to **personal data**.

Officials indemnity clauses in Full

Clause 705.4

Prior & pending litigation date
Prior & pending litigation date 10/11/2022

Clause 3215.0

Amendment of cover: cyber claims (DO)
The following are added to **Special definitions for this section**:

Computer or digital technology

Any **programs**, computer network, hardware, software, operational technology, internet-connected device, network-connected device, electronic device, information technology, communications system, including but not limited to any internet-of-things devices, email system, intranet, extranet, website or cloud computing services.

Computer or digital technology error

Any negligent act, error or omission by anyone in the:

1. creation, handling, entry, modification or maintenance of; or
2. on-going operation, maintenance (including but not limited to installation, upgrading or patching) or development of any **computer or digital technology**.

Cyber attack

Any digital attack or interference, whether by a **hacker** or otherwise, designed to:

1. gain access to;
2. extract information from;
3. disrupt access to or the operation of; or
4. cause damage to, any data or **computer or digital technology**, including but not limited to any:
 - a. **programs** designed to damage, disrupt, extract data from, or gain access to any data or **computer or digital technology** including, but not limited to, malware, wipers, worms, trojans, rootkits, spyware, dishonest adware, crimeware, ransomware, crypto-jacking and other malicious software or viruses; or
 - b. denial of service attack or distributed denial of service attack.

Data subject

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Any natural person who is the subject of **personal data**.

Hacker

Anyone, including an employee of **yours**, who gains unauthorised access to or unauthorised use of any:

1. **computer or digital technology**; or
2. data held electronically by **you** or on **your** behalf.

Personal data

Any information about an individually identifiable natural person, including but not limited to such information protected by the Data Protection Act 2018 or the General Data Protection Regulation (EU) 2016/679, including any similar or successor legislation or regulation.

Social engineering communication

Any request directed to you or someone on your behalf by a person improperly seeking to obtain possession or the transfer to a third-party of virtual currency, money, securities, data or property that such person or third-party is not entitled to.

The following is added to **What is covered**:

Additional cover

Loss of data resulting from a cyber incident

We will pay on behalf of any **insured person** the **loss** arising from a **claim** against that **insured person**, including any **claim** by any **data subjects** relating to **personal data**, where any such claim is based upon, attributable to or arising from any loss or misuse of data as a direct result of a **cyber attack**, a **hacker** or that **insured person's** own unintentional error. **We** will not cover **defence costs** in relation to such **claims**.

The following is added to **What is not covered**:

We will not make any payment for any **claim, loss or investigation** based upon, attributable to or arising out of any:

- a. **cyber attack**;
- b. **hacker**;
- c. **computer or digital technology error**;
- d. **social engineering communication**; or
- e. **claims** by any **data subjects** relating to **personal data** arising from a. to d. above.

This exclusion does not apply to any **claim**:

- i. covered under **What is covered, Additional cover**, Loss of data resulting from a cyber incident; or
- ii. brought by you, any shareholder or creditor of **yours** or any **insured person**, directly due to the **insured person's** management of or response to a. to d. above.

Where a **claim** is covered under i. and ii. above, **we** will treat the **claim** as covered under i. **We** will not cover **defence costs** in relation to such **claims**.

The following is added to **How much we will pay**:

The most **we** will pay under **What is covered, Additional cover**, Loss of data resulting from a cyber incident, is the lesser of:

1. £250,000; or
2. the overall limit of indemnity shown on the schedule,

for the total of all such **claims** and **losses**, including **defence costs**, regardless of

Quote SCHEDULE

the number of **claims** or **losses**. This is included within, and not in addition to, the overall limit of indemnity shown in the schedule.

Clause	3216.0	<p>Amendment of cover: breach of professional duty (DO) What is not covered, Breach of professional duty, is amended to read as follows:</p> <p>Breach of duty to customers</p> <p>We will not make any payment for any claim, loss or investigation where any claim is brought by your client or customer and which arises directly out of any breach of duty by any person in the provision of products or services to that client or customer. This exclusion does not apply to:</p> <p>a. legal representation costs or any insurable civil fines or penalties associated with an investigation resulting from the claim;</p> <p>b. any health and safety/manslaughter claim; or</p> <p>c. a claim by any of your shareholders including any shareholder derivative proceedings in your name without your or any insured person's voluntary solicitation, assistance or participation arising from any actual or alleged failure to supervise the performance of any professional services.</p>
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Commercial legal protection (DAS) clauses in full

Clause	524.0	<p>Commercial legal protection Legal Expenses - cover for up to £100,000 DAS legal advice line: Tel. 0117 933 0626 Please quote policy reference TS5/6702387 in all correspondence For the purpose of Commercial Legal Protection, We/Our means DAS Legal Expenses Insurance Company Limited, who provide the cover and manage all claims under that section.</p>
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Crisis containment: endorsements

Clause	6752.0	<p>Amendment of cover: cyber claims and losses The following are added to Special definitions for this section:</p> <p>Computer or digital technology</p> <p>Any programs, computer network, hardware, software, operational technology, internet-connected device, network-connected device, electronic device, information technology, communications system, including but not limited to any internet-of-things devices, email system, intranet, extranet, website or cloud computing services.</p> <p>Computer or digital technology error</p> <p>Any negligent act, error or omission by anyone in the:</p> <ol style="list-style-type: none"> 1. creation, handling, entry, modification or maintenance of; or 2. on-going operation, maintenance (including but not limited to installation, upgrading or patching) or development of any computer or digital technology. <p>Cyber attack</p> <p>Any digital attack or interference, whether by a hacker or otherwise, designed to:</p> <ol style="list-style-type: none"> 1. gain access to; 2. extract information from; 3. disrupt access to or the operation of; or 4. cause damage to, any data or computer or digital technology, including but not limited to any: <p>a. programs designed to damage, disrupt, extract data from, or gain access to any</p>
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Quote SCHEDULE

data or **computer or digital technology** including, but not limited to, malware, wipers, worms, trojans, rootkits, spyware, dishonest adware, crimeware, ransomware, crypto-jacking and other malicious software or viruses; or

b. denial of service attack or distributed denial of service attack.

Hacker

Anyone, including an employee of **yours**, who gains unauthorised access to or unauthorised use of any:

1. **computer or digital technology**; or
2. data held electronically by **you** or on **your** behalf.

The following is added to **What is not covered**:

Cyber incidents

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to any:

- a. **cyber attack**;
- b. **hacker**;
- c. **computer or digital technology error**;
- d. any fear or threat of a. to b. above; or
- e. any action taken in controlling, preventing, suppressing, responding or in any way relating to a. to d. above.

Mental anguish and distress

We will not make any payment for any injury or illness resulting from mental anguish or distress.

Crisis containment: endorsements

Clause	9003.0	Crisis containment provider: Hill & Knowlton Crisis line contact number (24 hours): +44 (0)800 8402783 / +44 (0)1206 711796 Crisis containment provider: Hill & Knowlton This contact number will go through to us during working hours , and will go directly to Hill & Knowlton outside of these hours. If you first become aware of a crisis outside of working hours , you must notify us of the crisis as soon as possible within working hours by telephoning +44 (0)800 8402783 or +44 (0)1206 711796.
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Quote SCHEDULE

Clauses - applicable to the whole policy

Clause	6727.0	<p>Additional definition: cyber The following are added to the Property definitions. These amendments only apply to the Property definitions where the Property definitions are incorporated into the Property sections of your policy:</p> <p>Computer or digital technology</p> <p>Any programs, computer network, hardware, software, operational technology, internet-connected device, network-connected device, electronic device, information technology, communications system, including but not limited to any internet-of-things devices, email system, intranet, extranet, website or cloud computing services.</p> <p>Computer or digital technology error</p> <p>Any negligent act, error or omission by anyone in the:</p> <ol style="list-style-type: none"> 1. creation, handling, entry, modification or maintenance of; or 2. on-going operation, maintenance (including but not limited to installation, upgrading or patching) or development of any computer or digital technology. <p>Cyber attack</p> <p>Any digital attack or interference, whether by a hacker or otherwise, designed to:</p> <ol style="list-style-type: none"> 1. gain access to; 2. extract information from; 3. disrupt access to or the operation of; or 4. cause damage to, any data or computer or digital technology, including but not limited to any: <ol style="list-style-type: none"> a. programs designed to damage, disrupt, extract data from, or gain access to any data or computer or digital technology including, but not limited to, malware, wipers, worms, trojans, rootkits, spyware, dishonest adware, crimeware, ransomware, crypto-jacking and other malicious software or viruses; or b. denial of service attack or distributed denial of service attack. <p>Hacker</p> <p>Anyone, including an employee of yours, who gains unauthorised access to or unauthorised use of any:</p> <ol style="list-style-type: none"> 1. computer or digital technology; or 2. data held electronically by you or on your behalf. <p>Program(s)</p> <p>A set of instructions in a computer language which tells a computer how to process data or interact with ancillary equipment, systems or devices.</p>
Clause	603.1	<p>Commercial assistance & legal advice helpline This policy gives you access to a legal advice helpline to assist in the day-to-day running of your business.</p> <p>This helpline is available 24 hours a day, 7 days a week and will ensure you have the best advice when your business is facing legal issues at home or abroad on issues such as:</p> <ul style="list-style-type: none"> ● Employment ● Prosecutions ● Discrimination in the workplace ● Health & safety ● European law

Quote SCHEDULE

Helpline number: 44 (0)800 840 2269

Helpline hours: 24 hours a day, 7 days a week

This helpline is provided by DAS Legal Expenses Insurance Company Ltd. as a service for eligible Hiscox policyholders.

Quote SCHEDULE

INFORMATION ABOUT US

This policy is underwritten by Hiscox Underwriting Limited on behalf of the insurers listed below.

Name	Hiscox Underwriting Limited
Registered address	22 Bishopsgate, London, EC2N 4BQ, United Kingdom
Company registration	Registered in England number 02372789
Status	Authorised and regulated by the Financial Conduct Authority

Insurers

These insurers provide cover as specified in each section of the schedule.

Name	Hiscox Underwriting Limited
Registered address	1 Great St. Helens London EC3A 6HX United Kingdom
Company registration	Registered in England number 00070234
Status	Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority

Name	DAS Legal Expenses Insurance Company Limited
Registered address	DAS House, Quay Side, Temple Back Bristol BS1 6NH United Kingdom
Company registration	Registered in England number 00103274
Status	Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Broker Name	Arthur J. Gallagher Insurance Brokers Limited
Registered address	Spectrum Building 7 th Floor 55 Blythswood Street Glasgow G2 7AT
Company registration	Registered in Scotland. Company Number SC108909
Status	Authorised and regulated by the Financial Conduct Authority

Mr Nick Phillips
Kirkoswald Parish Council (Eden)
14 Twickenham Court
Carlisle
Cumbria
CA1 3TW

Select for Local Councils Policy Schedule (Quote)

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 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.

Policy Number	TBC
Insured	Kirkoswald Parish Council (Eden)
Business	Parish Council
Period of Insurance	
From	10/11/2022
To	09/11/2023
and any other period for which cover has been agreed.	

Premium Breakdown:

Package	£ 300.00
Monuments, Memorials & Statues All Risks	£ 63.00
Playground Equipment All Risks	£ 137.00

Total Annual Premium*	£ 500.00
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*Premiums are inclusive of Insurance Premium Tax

Schedule Number	TBC
Preparation Date	27/10/2022
Policy Form Reference:	MLAACE06

Statement of Fact

You have confirmed to us that you comply with these statements of fact. If you become non-compliant with any of these statements, you must tell us, as it may affect your ability to claim under this policy.

- You have carefully considered the requirement for risk assessments and safeguarding policies and you have appropriate policies in place whilst you are insured with us
- You have not had more than 3 claims or any one claim exceeding £5,000 in the last 3 years
- You are not aware of any situations prior to purchasing this policy, which might cause a claim
- You have never had insurance declined, refused, cancelled or had special terms applied
- You are not responsible for insuring any type of buildings
- You require All Risks cover for your monuments, memorials and statues up to a sum insured of £24,000
- You require All Risks cover for 4-6 pieces of playground equipment up to a sum insured of £34,000
- You are not responsible for:
 - Skateparks, BMX tracks or adventure playgrounds
 - Zip wires, trampolines or inflatable play equipment
- On average, your volunteers contribute less than 70 hours a week
- You do not hold any events that have more than 500 people in attendance at any one time
- You do not send goods or money outside of UK

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 C – All Risks

Item Description	Sum Insured	Excess
Any Contents (a) – (g) subject to single article limit	£ 34,000	£100
Playground Equipment - subject to single article limit	£ 34,000	£100
Monuments, Memorials & Statues	£ 24,000	£250

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**.

Single article limits applicable are;

Computer Equipment	£2,000
Fine Art and Jewellery	£2,500
Civic Regalia	£2,500
Playground Equipment	£10,000

Operative Endorsements: 1 and 2 (please refer to the Endorsement section of the policy wording)

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

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: £12,000,000

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

Part G – Employers Liability

Limit of Indemnity: £10,000,000

Operative Endorsements:

None

Part H – Libel and Slander

Sum Insured £100,000

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

Operative Endorsements:

None

Part N – Fidelity Guarantee

Persons Guaranteed: **Sum Guaranteed**
 All members and employees £250,000

Excess: £100 each and every loss

Operative Endorsements:

None

PART O – Personal Accident

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

Persons Insured:

Employees

Capital Sum	£100,000
Weekly Sum	£500
Cover	Sections 2 and 3 - Accident and Assault Cover

Volunteers

Capital Sum	£20,000
Weekly Sum	£100
Cover	Sections 2 and 3 - Accident and Assault Cover

Directors/Councillors

Capital Sum	£100,000
Weekly Sum	£500
Cover	Sections 2 and 3 - Accident and Assault Cover

Operative Endorsements:

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: £250,000

Operative Endorsements:

None

General Notes

1. Fair presentation of the risk

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

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

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

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

2. Cancellation

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

3. Bonus and fee structure

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

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:

Line of cover	Claims team	Claims contact details	
"All Risks" Items	Property Claims	Tel:	0800 028 0336
Money		Email:	farnboroughpropertyclaims@uk.zurich.com
		Online Reporting:	https://propertyclaims.zurich.co.uk/link/portal/charity
			For more information about making a property claim and to see our claims guides, please visit: -
			www.zurich.co.uk/charity-insurance/make-a-claim/property-insurance-claim
Public liability	Liability Claims	Tel:	0800 876 6984
Employers liability		Email:	New claims: fnc@uk.zurich.com
Personal assault under Money			General correspondence: zmflc@uk.zurich.com
Personal accident		Online Reporting:	https://liabilityclaims.zurich.co.uk/link/portal/charities
Fidelity guarantee			For more information about making a liability claim and to see our claims guides, please visit: -
			www.zurich.co.uk/charity-insurance/make-a-claim/liability-insurance-claim
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 or use our dedicated claims portals.
2. In the event of uncertainty, please call the relevant office for guidance.
3. Out of hours/Emergency Property losses - please contact 0800 028 0336

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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