



## Notice of Meeting

Aintree Village Parish Council

To all Members of Aintree Village Parish Council

You are hereby summoned to the **special** meeting of the Parish Council to be held on **Monday 21<sup>st</sup> October 2019** in the Council Chamber, Harrow Drive, Aintree Village, commencing at **7.00pm**

Mo Kundi  
Council Manager and Parish Clerk

### AGENDA

6992	To receive apologies for absence			Approx. time allocation
6993	To receive declarations of interest			
6994	Public participation	•		
6995	1. To consider and approve the minutes of the Parish Council meeting held on 16 <sup>th</sup> September 2019 2. To note and where appropriate approve the minutes of:- <ul style="list-style-type: none"> <li>• The Park and Amenities Committee meeting held on 7<sup>th</sup> October 2019,</li> </ul> <p style="text-align: right;">(sent separately)</p>			10
6996	Matters arising from the action list (attached)			10
6997	Clerk's reports	1. To consider the nomination of Civic Awards (attached)		15
		2. To consider the Report on Quotes Received for Parish Council Insurance (attached)		10
		3. To consider a proposal for improving flooding of football pitches (verbal report)		5
		4. To consider the purchase of large 'dogs on lead' type signs (verbal report)		5
		5. To consider a verbal report on Dog Fouling - Passageway between Taunton Drive and Wango Lane		5
6998	Correspondence	Remembrance Sunday Services Invite from Sefton Council (attached)		
6999	Dates of next meetings	<b>Parish Council</b>	<b>F &amp; GP Committee</b>	<b>P &amp; A Committee</b>
		<ul style="list-style-type: none"> <li>• 18<sup>th</sup> November 2019</li> <li>• 20<sup>th</sup> January 2020 (Budget/Precept)</li> <li>• 16<sup>th</sup> March 2020</li> <li>• 11<sup>th</sup> May 2020 (Annual Parish meeting)</li> <li>• 18<sup>th</sup> May 2020 (Annual Parish Council meeting)</li> </ul>	<ul style="list-style-type: none"> <li>• 21<sup>st</sup> October 2019</li> <li>• 16<sup>th</sup> December 2019</li> <li>• 17<sup>th</sup> February 2020</li> <li>• 20<sup>th</sup> April 2020</li> </ul>	<ul style="list-style-type: none"> <li>• 16<sup>th</sup> December 2019</li> <li>• 3<sup>rd</sup> February 2020</li> <li>• 6<sup>th</sup> April 2020</li> </ul>

Council Meeting – 21<sup>st</sup> October 2019

## MATTERS ARISING FROM THE ACTION LIST

Item No.	Subject	Action	Action By	Target Completion Date	Progress	Approved Cost £	
6707 6736	GDPR	To undertake all necessary steps to comply with GDPR	Parish Clerk		Mapping exercise - not started	910.00	
6775 6782	Internal Audit	<p>To ask the internal auditor to review the activities listed below, with one topic being selected every three months be delegated to the Parish Clerk.</p> <ul style="list-style-type: none"> <li>a) the fees for leisure activities in the park</li> <li>b) section 137 payments over the last two years</li> <li>c) the chairman's allowance</li> <li>d) the financial regulations</li> <li>e) payments for expenses made to parish councillors and staff</li> <li>f) level of cash reserves</li> <li>g) budget and precept setting process</li> <li>h) insurance cover</li> <li>i) risk management arrangements processes for the review of the asset register and the inventory of small equipment.</li> </ul>	Parish Clerk		Internal Auditor to undertake 3 audits from the list every four months		
6822 (PK0076)	Canopy/ Awning (PK0079)	Parish Clerk to undertake all necessary steps to facilitate the development of relevant plans and the submission of a Planning application for the erection of a permanent canopy along the building housing the Tuck Shop.	Parish Clerk		Progressing		

6849	RoSPA (Park Committee)	Parish Clerk to seek quotes from other independent companies in order that an informed plan of action can be developed by the Park Committee	Parish Clerk	Early 2019	Completed 15 <sup>th</sup> July 2019		
6865	Safeguarding awareness Training	To consider the effectiveness of any training received, and its application in the Park	Parish Clerk				
6866	Additional Insurance Premium Cost	To include two litter bins, a Union flag and a notice board in the asset list when seeking new insurance quotes next year	Parish Clerk	November 2019			
6871	Set of keys for the Police	To provide a set of keys subject to the Police complying with all the Parish Council's key holder's procedures.	Parish Clerk		Email sent on 19 <sup>th</sup> December 2018 informing of the decision by the AVPC. Awaiting a response		
6878	Budget and precept for 2019/20	1. To develop a Financial Reserve Policy for approval for the financial year 2020/21	Parish Clerk/RFO	Sep 2019	Completed 15 <sup>th</sup> April 2019		
6890	Correction of previous payments schedule	Council Manager and Parish Clerk to make some annotation in the minutes of 21 <sup>st</sup> May 2018 and the 19 <sup>th</sup> June meetings that are uploaded on the Parish Council website	Parish Clerk				
6895	Accessibility Regulations	Council Manager and Parish Clerk to take all necessary actions to ensure compliance by September 2019 with the 2018 regulations.	Parish Clerk				
6902	Website (6738)	The Council Manager and Parish Clerk to enter into a contract with The Champion Newspaper, and to report back on the cost.	Parish Clerk		Waiting for an estimate		
	DBS	Clerk be instructed to submit a report on the limits of DBS clearance for open parks with no direct services for children and vulnerable adults, such report to contain Sefton Council's	Parish Clerk		Completed 15 <sup>th</sup> April 2019		

		comments as the parish council's 'umbrella body'					
6903	Civic Event	The Council Manager and Parish Clerk be instructed to bring a report that would enable the Parish Council to standardise civic award trophies for each category of award, together with cost implications.	Parish Clerk		Completed 19 <sup>th</sup> August 2019		
	Staffing Matters	Council Manager and Parish Clerk be instructed to bring a regular report on staffing issues in January of each year.	Parish Clerk	January 2020	<b>On-going</b>		
6918	Civic Event	The Council Manager and Parish Clerk to take the opportunity to inform the Aintree Churches of future dates of planned civic events.			Email sent on 21 <sup>st</sup> March 2019		
6924	Planning Matters	Representatives from Wango Lane Action Group to prepare questions and for these to be submitted to Senior Planning Officers before any meeting takes place.	Wango Lane Action Group		Emails sent		
6925	Illegal Advertising	The Council Manager and Parish Clerk to write Sefton Council regarding illegal advertising signs along Ormskirk Road and its junction with Aintree Lane/Copy Lane.	Parish Clerk		Completed 15 <sup>th</sup> April 2019		
6930	Dog Fouling Passageway Taunton Drive	The Council Manager and Parish Clerk to write to Sefton Council for more enforcement to prevent some dog walkers throwing soiled bags over the garden fence when using the passageway between Wango Lane and Taunton Drive.	Parish Clerk		<b>On the Agenda</b>		
6933	DBS	The Council Manager and Parish Clerk to develop a formal DBS policy, including the reference to 'DBS portability', together with a policy for employing ex-offenders for consideration.	Parish Clerk		Completed 15 <sup>th</sup> July 2019		
6933	Illegal signs on the Ormskirk Road Service Road	Council Manager and Parish Council to write to Sefton's Planning Department as this may constitute illegal advertising on the highway.	Parish Clerk		Email sent 29 <sup>th</sup> April 2019		

6933	Awards for All	Council Manager and Parish Clerk to explore the viability of putting an Award for All bid for funds for the Park Tuck Shop/Cafe	Parish Clerk		Completed 15 <sup>th</sup> July 2019		
6936	Pedestrian Crossing on Bull Bridge Lane near Altway junction	Council Manager and Parish Clerk to write to Sefton Council stating that the Parish Council is fully supportive of this pedestrian crossing	Parish Clerk		Response from Sefton Council sent to Members On 30 <sup>th</sup> April 2019		
6952	Protocol on Member/Officer relations	Council Manager and Parish Clerk to develop a Protocol on Member/Officer relations for consideration at the next meeting of the Parish Council	Parish Clerk				
	Aintree Youth & Community Centre	Council Manager and Parish Clerk to present a report as soon as possible setting out briefly the financial, legal and management implications.	Parish Clerk				
6955	Trophies for Davenhill Primary School	Council Manager and Parish Clerk authorised to approve the total cost of up to £200.00.	Parish Clerk		Delivered 2 <sup>nd</sup> July 2019		
6976	Old Roan Traffic Lights	Members requested that the Council Manager and Parish Clerk arrange a site meeting with Cllr. Gill and the relevant Officer from Sefton Council's Traffic Services Department	Parish Clerk		Email sent to Sefton Council 16 <sup>th</sup> July 2019 and meeting being arranged directly with Cllr. Gill		
6985	Non-Affiliated Football Teams	The Council Manager and Parish Clerk be requested to develop a form for approval that would be indemnify the Parish Council as outlined in the said report	Parish Clerk				

## PARISH COUNCIL POLICIES

PARISH COUNCIL POLICIES							
Policies completed				Policies pending completion			
No.	Core Documents	Date Policy approved	Proposed review date	No.	Core Documents	No.	Core Documents
1	Safe Guarding Policy	August 2018	August 2020	20	Tree Policy	38	Disciplinary Policy
2	GDPR Policy	May 2018	May 2020	21	Complaints Policy	39	Policy on Recording of Decisions Made By Officers
3	Standing Orders	17 <sup>th</sup> December 2018	December 2019	22	Health & Safety Policy	40	Protocol
4	Financial Regulations	17 <sup>th</sup> December 2018	December 2019	23	Whistleblowing Policy		
5	Code of Conduct	July 2018	July 2020	24	CCTV Policy		
6	Lone Working Policy	17 <sup>th</sup> December 2018	December 2020	25	H and S Policy – DSE Policy		
7	Grant Awarding Policy	August 2018	August 2020	26	Parish Plan		
8	Procurement Policy	21 <sup>st</sup> January 2019	January 2020	27	Pension Policy		
9	Scheme of Delegation	17 <sup>th</sup> September and 17 <sup>th</sup> December 20182018	April 2020	28	Allotment Policy		
10	a) Risk Management b) Statement Policy c) Risk Register	19 <sup>th</sup> November 2018	November 2019	29	Equal Opportunities Policy		
11	Asset Register	19 <sup>th</sup> November 2018	November 2019	30	Dignity at Work Policy		
12	Flag Policy	July 2018	July 2020	31	Flexible Working Policy		
13	Cash Handling Policy	19 <sup>th</sup> November 2018	November 2020	32	Openness and Transparency Policy		
14	Co-option Procedure Policy	15 <sup>th</sup> April 2019	April 2020	33	Recruitment and Management Policy		
15	Reserve Policy	15 <sup>th</sup> April 2019	April 2020	34	Alcohol and Drug Policy		
16	Statement of Internal Control for the year ending 31 <sup>st</sup> March 2019 -	15 <sup>th</sup> April 2019	April 2020		Volunteer Policy		

17	Payroll Policy	15 <sup>th</sup> April 2019	April 2020	35	Sickness Absence Policy		
18	Training and Development Policy	16 <sup>th</sup> May 2019	May 2021	36	Anti-fraud and Corruption Policy		
19	Recruitment of ex-offenders Policy Statement			37	Grievance and Disciplinary Procedures		

## Aintree Village Parish Council Report on Civic Event 2019

### 1.0 Purpose of report

1.1 The purpose of this report is to inform Members of the current situation with regard to the Civic Event planned for Sunday 27<sup>th</sup> October 2019, and to consider the nominations received for the various Award categories.

### 2.0 Background

2.1 The Parish Council at its meeting on 16<sup>th</sup> September 2019 consider a report on the Civic Event and whilst noting the actions taken to date in the report, and the need to still sort out the catering arrangements **AGREED** that a special meeting of the Parish Council be held on 21<sup>st</sup> October 2019, prior to the Finance & General Purposes Committee meeting, to consider the nomination of Civic awards to suggested individuals.

### 3.0 Current Position Catering

3.1 Discussions have been held with Sue Harrison, who operates the Tuck Shop/Cafe in the Park, and she has agreed to undertake catering for the Civic Event on Sunday 27<sup>th</sup> October 2019. She has indicated that it would be an honour and privilege to accept catering for the event, and at the same time she will be able to promote the Tuck Shop/Cafe in the Park, which would hopefully help to increase the number of people using the Park, and using her Tuck Shop/Cafe.

3.2 She has agreed to cater for some 60 people, and this would include various types of sandwiches and cakes. Tea and Coffee will be provided by the Old Roan Methodist Church where the event is being hosted at no cost.

### Nominations

3.3 At the time of writing the report the following nominations were received:-

Person Nominated	Suggested Award	Person Making the Nomination	Person Supporting the Nomination
Aintree Village Community Library <ul style="list-style-type: none"> <li>• Jeanette Coombe</li> <li>• Irene Fernandel</li> <li>• Sheila Wright</li> <li>• Pamela Elisabeth Doyle</li> <li>• Lynne Grant</li> <li>• Anne Williams</li> </ul>	Community Award	Cllr. Preston	Cllr. Colbert
Antony Donovan	Environmental Award	Marion Elson	Mrs M Wagner
James Mowbray	Civic Award	Marion Elson	Mrs M Wagner
Mark Pennock	Civic Award	Jan Coombe	David Coombe



3.4 Should there be any further nominations submitted these will be reported verbally at the Parish Council meeting. In addition hard copies will also be made available to Members at the meeting.

3.5 Members will be aware that the following categories of Awards are available:-

- **Civic Award**
- **Community Involvement Award**
- **Community Environment Award**
- **Community Sport Award**
- **Young Person Award**

3.6 A copy of the nomination form, which includes the selection criteria for each category of Award is attached as Annex A to this report

#### **4.0 Financial Implications**

4.0 A budget of £500 has been approved and delegated to the Council Manager and Parish Clerk. The cost to date are as follows:-

- 5 No. Awards Trophies = £104.35.
- Cost for the catering = £315.00 (No labour costs charged by Sue Harrison)
- Estimated cost of flowers =£30.00
- Venue & refreshments = £0.00

**Total to date = £449.35**

4.1 The cost of inscribing the trophies with the Parish Council crest and names of winners is not known at the moment. However it is likely that with these costs and costs incurred to date the agreed delegated budget of £500 will be exceeded.

#### **5.0 Legal Implications**

5.1 There are no legal implications as a result of this report.

#### **6.0 Recommendations**

It is recommended that Members:-

6.1 Note the content of the report, and consider which individual/organisation should get which category of Award,

6.2 Agree that the inscription on the each trophy should read:-

- Aintree Village Parish Council (crest)
- Name of the winner (individual or organisation)
- Winner of Civic Award or Community Involvement Award or Community Environment Award or Community Sport Award or Young Person Award
- Year Awarded

6.3 The Council Manager and Parish Clerk be requested to invite these individuals to the Civic Event on Sunday 27<sup>th</sup> October 2019, and that their names be inscribed on the trophies, including the winner of the Civic Award whose name shall also be inscribed on the Civic Awards Winners Notice Board situated in the Council Chamber.

6.4 The Council Manager and Parish Clerk's delegated budget of £500.0 be increased to £650.00



## Aintree Village Parish Council

### CIVIC AWARD NOMINATION FORM

**CATEGORY OF CIVIC AWARD NOMINATED FOR** (please tick):

	<p><b>Civic Award</b> - This award recognises an individual's exceptional and continued commitment, and outstanding contribution, to the life of the community of Aintree Village over a considerable period of time, typically for a period exceeding ten years.</p> <p>The award recognises individuals who support the community and make a difference time and time again, with a real commitment to others who live, work or learn in Aintree Village and includes volunteering, community work, helping neighbours or carrying out exceptional deeds, though not through paid employment.</p>
	<p><b>Community Involvement Award</b> - This award recognises individuals or community and voluntary groups based in Aintree Village who have made a positive contribution to the local community – people or a group who make an extra effort to bring the community together or those who go out of their way to help others or run a charity in their own time.</p> <p>This award is for those who make an outstanding contribution to the community; whether it's popping in on a neighbour every day, organising or supporting community groups or events, or improving the locality for the benefit of everyone, though not through paid employment.</p>
	<p><b>Community Environment Award</b> - This award is for those who have made a significant difference to the conservation and protection of Aintree Village.</p> <p>This award highlights those people who work to celebrate or protect the environment we live in. It could be someone who champions recycling, is passionate about protecting and conserving the environment or involved with an environmental project in Aintree Village, though not through paid employment</p>
	<p><b>Community Sport Award</b> - This category recognises sporting endeavour, whether it's playing, organising or contributing to local sports development or coaching. This award is for those who have achieved in any sport and recognises achievements for performances and representing their sport at local, national or international level.</p> <p>They may have overcome adversity such as illness or disability to achieve a personal goal. It is also to celebrate and thank those who give their time for working 'behind the scenes' for teams, clubs and groups.</p>

**Young Person Award** – This award recognises a young person or group of young people, aged 18 and under, who have made a positive contribution to the local community and demonstrated exceptional community spirit and civic responsibility.

Nominations can be for excellence displayed in a number of fields, including success in subjects that are not normally recognised or awarded in other ways, for acts of bravery, kindness in helping others, outstanding commitment for caring for others or improving their community.

**I nominate the following person / organisation for a Civic Award:**

<b>Surname:</b>	
<b>Forename:</b>	
<b>Title:</b>	
<b>Organisation Name:</b>	
<b>Address:</b>	
<b>Post Code:</b>	
<b>Age if under 18 years old</b>	
<b>Telephone No:</b>	

## **THE RECOMMENDATION**

In this section, space has been provided for you to set out details of how the nominee has made a significant contribution within their nominated category, whether it is in the public, private or voluntary sectors.

It is important that you give as much detail as possible about what your nominee has achieved which makes them stand out against others.

**Please state in no more than 200 words details for which you consider that the nominee or organisation should receive a Civic Award.**

**Please describe in no more than 200 words the benefits resulting from the nominee's service to a particular field, area, group or community.**

## LETTERS OF SUPPORT

Please obtain one or more letters which endorse the nominee's contribution from people who are familiar with his or her services. These should be attached to this nomination form. Please note that it should not be a member of the family.

Supporter's name	Role in which the supporter has known the nominee (for example: colleague, friend).

## DETAILS OF THE PERSON MAKING THE NOMINATION

Surname:	
Forename:	
Title:	
Address:	
Post Code:	
Telephone No:	
Email address:	
Relationship to nominee:	
Signature:	
Date:	

Please send this form and letters of support by 5pm, Friday 11<sup>th</sup> October 2019  
to:

Mo Kundi  
Council Manager and Parish Clerk  
C/O 4 Meldreth Close,  
Formby  
L37 2YY

Or email to: [Aintreevillageparishcouncil@hotmail.co.uk](mailto:Aintreevillageparishcouncil@hotmail.co.uk)

### FOR OFFICIAL USE ONLY:

Date form received:	
Date form acknowledged:	

# **Aintree Village Parish Council**

## **Report on Parish Council Insurance**

### **6.0 Purpose of report**

1.1 The purpose of this report is to inform Members of the quotes received for the Parish Council insurance.

### **7.0 Background**

2.1 Members will be aware that the current Parish Council insurance expires on 15<sup>th</sup> November 2019. The Parish Council had a three year agreement via Came and Insurance Company. The cost of the insurance between the years 2015 to 2018 was as follows:-

- 2015 - £7,424.97
- 2016 - £3,495.00
- 2017 - £3,629.82
- 2018 - £3,775.01

2.2 In seeking quotes for this year and possibly over the next few years, the Chair of the Parish Council, the Chair of the Finance and General Purposes Committee and the Chair of the Park and Amenities Committee met with the representative, Richard Matthews of Came & Company Insurance brokers on 17<sup>th</sup> September 2019. The aim of the meeting was to get a better understanding of the way insurance industry works and to make sure that all the new equipment purchased to date was included in the insurance cover.

2.3 In addition, the meeting also provided the opportunity to talk about future plans for the Park and to seek some guidance as to whether the planned Community Event 2020 and the non-affiliated football teams that play in the Park could be covered by the Parish Council insurance. The response relating to the insurance cover for non-affiliated football teams was a clear no. The Insurance representative could not find any ways in which such football teams could be included in the Council's insurance. His advice was as follows:-

‘Your insurance will protect the council where appropriate but third parties are responsible for their own liabilities whether in relation to themselves or third party damage to property or persons’.

2.4 With regard to the Community Event 2020, the Insurance Company was more positive. But even then he was very conditional on his suggested approach to dealing with the said event. He indicated that if the event was being delivered in the Park independent of the Parish Council then the organisers would need to get their own insurance cover. If, however the event was being organised whereby the Parish Council was ‘overseeing’ it then it could fall under the umbrella of the Parish Council insurance. Clearly further detailed discussions would need to take place with the Insurance Company once more information becomes available from the event organisers.

### **3.0 Proposal**

3.1 Attached as Annex A to this report is the email from Came & Company Insurance broker providing detailed information on three quotes from Inspire (AXA), Hiscox and Ecclesiastical that have obtained on behalf of the Parish Council together with their recommendation. Annex B shows the comparison between the three quotes.

3.2 The quotes are as follows:-

- Inspire (AXA): = £3,852.62
- Hiscox: = £3,863.19
- Ecclesiastical: = £3,521.63

In addition there is a £50 administration fees charged by Came & Company

3.3 Members will note that if the Parish Council opts to go with Came and Company's suggested recommendation, there is the opportunity to set up a three year binding long term agreement with Ecclesiastical, which will reduce the annual premium by a further 5%, and in return Ecclesiastical will agree not to increase the premium except for:

- Policy changes where the sums insured for assets covered against loss or damage are increased.
- The annual inflationary increase (index linking) applied to the sums insured for the assets covered against loss or damage.
- The imposition by the Government of a higher rate of Insurance Premium Tax (IPT).
- The imposition by the Insurer of a higher rate resultant from claims made against the policy.

3.3 This will then reduce the premium for 2019/20 to £3,345.55 plus £50 administration fees for Came & Company. A total annual premium of £3,395.55, which would be less than what the Parish Council is currently paying.

#### **4.0 Legal Implications**

4.1 There are no legal implications as a result of this report.

#### **5.0 Financial Implications**

5.1 A sum of £4,000 has been allocated with the agreed budget to cover the cost of insurance premium.

#### **6.0 Recommendations**

It is recommended that Members:-

6.1 Note the content of the report and the suggested advice from Came & Company Insurance brokers, and

6.2 Agree to accept the quote of £3,345.55 for 2019/20 from Ecclesiastical based on a three year binding long term agreement plus £50 administration fees for Came & Company.



Richard Matthews <Richard.Matthews@cameandcompany.co.uk>  
Wed 02/10/2019 13:54

Dear Mo,

Further to our recent discussions, the policy for Aintree Village Parish Council falls due for renewal on 15th November 2019 and I am pleased to confirm that we are able to provide quotations from 3 leading insurers. Came & Company Local Council Insurance have based the renewal quotations on your current sums insured (index-linked by 4%) and the covers detailed in the current schedule of insurance for Aintree Village Parish Council.

We have recommended the terms from Ecclesiastical below on overall pricing/cover provided but I would perhaps seriously consider the slightly more generous cover afforded under the Inspire/AXA policy as this does come with rradar (free) which is essentially a full free legal helpline with wider covers attached and can be utilised in a variety of scenarios where the council might otherwise have to seek third party legal cover for advice at the expense of the electorate. Please also not the policy cover comparison sheet attached for easy reference with regards to the other standard cover provided by each insurer.

### **Specialist Broking from the Principal Sponsors of the SLCC**

We know Councils should obtain three insurance quotations to meet their standing orders. As an independent insurance broker, we have obtained quotations from a panel of insurers; Hiscox, Ecclesiastical and Inspire (Axa). Each of our insurance providers include 'core' covers that were introduced to the sector by Came & Company Local Council Insurance Brokers in 2008.

We understand that all Councils have been tasked with reducing budgets and that insurance is quite often one of the highest costs. We will ensure that our premium **offers best value**, which does not come at the expense of cover or personal service, with us you can expect:

- Proactive, professional advice and support
- Bespoke and comprehensive cover
- Expert advice to help you prevent against potential issues
- In-house claims assistance from our dedicated claims team

We listen to the challenges that our Councils are facing and know they need an insurance policy which provides appropriate cover for a complex sector. This is why we were the first insurance provider to the sector to introduce:

- Key person cover
- Internet and email cover
- Crisis management cover
- Contract works cover

When it comes to your insurance matters, we have your best interests at the heart of our business.

We continue as principal sponsor of the SLCC in 2019, a significant endorsement of our business, and we are rightly proud of this. We continue to develop our understanding of this ever-changing sector, in order that our proposition remains relevant, ensuring that we continue to provide all our clients with the sound advice and specialist insurance.

We will be present at all SLCC events throughout 2019, and look forward to meeting existing and new clients throughout the year.

### **Community Insurance from Stackhouse Poland**

Came & Council Local Council Insurance is part of the Stackhouse Poland Community Division - a division that brings together specialist parts of the Stackhouse Poland Group responsible for Local Council, Faith and Not for Profit/Charity clients. The Community team have years of experience placing cover for these unique sectors and utilise exclusive insurer relationships,

to provide bespoke, enhanced products to our Community clients. You can always trust us to talk in plain English and recommend the cover that's right for you. Community Insurance Services from Stackhouse Poland includes;

- Motor Insurance
- Charity & Not-for-Profit Organisations
- Cyber Liability Insurance
- Community Buildings Insurance
- Contract Works Insurance
- Engineering Policies
- Professional Indemnity Insurance
- Anglican Church Insurance

If you would like further information on any of the above services or to obtain a quotation please contact the team on 01483 462860 or via email at [local.councils@cameandcompany.co.uk](mailto:local.councils@cameandcompany.co.uk)

### **Aintree Village Parish Council Quotations**

Based on the information we hold, we have assessed your demands and needs as those of a Council wishing to insure the risks shown, at the levels of cover set out in the attached schedule of insurance, with a reputable insurer and at a cost effective premium.

Please see the attached detailed summary of the core covers automatically included with all Came & Company Local Council Insurance policies. In addition to these our insurer panel can provide enhanced levels of protection and additional covers where appropriate.

In preparing our personal recommendation for Aintree Village Parish Council we undertook a full review of our panel of insurers and were able to obtain the following quotations:

#### **Option 1 - Inspire (AXA):-**

Inspire entered the Local Council insurance sector in 2017 and are using AXA as their insurance provider. Inspire, via Axa, is providing **rradar** to the local council sector. **rradar** offers an online business resource alongside their teams of specialist industry advisors and solicitors who are on the end of a phone. There are a number of dedicated teams available to offer support and advice to help resolve any situation that may arise whilst running your Council. As part of the **rradar** service clients have unlimited access to a comprehensive database of compliance and risk management information in the following areas: Employment and Human Resources; Health and Safety; Environment; Company and Commercial; Compliance, Governance and Legal Duties; Risk Management.

Inspire's policy also offer the following benefits:

- Key person cover of £250 per week up to max £2,500 in one year
- Legal Expenses cover of £500,000
- Motor Contingent Liability – Loss of excess or no claims discount up to £250 per claim
- Contract Works cover up to 10% or £100,000
- Internet and Email cover up to £500,000
- Crisis Management cover up to £500,000
- Defibrillators and Cabinets cover up to £5,000
- Hirers Liability of £5,000,000
- Enhanced Libel and Slander cover of £500,000
- Enhanced Personal accident capital benefit of £100,000 and weekly benefit of £500

**This quotation is £3,852.62 inclusive of insurance premium tax (at the prevailing rate), plus our Administration fee of £50.00.**

## **Option 2 - Hiscox:-**

Hiscox entered the Local Council insurance sector in 2014 and are one of the UK's most highly respected insurance companies. Hiscox pride themselves on the excellent concierge claims service they provide to their policyholders.

The Hiscox policy benefits from:

- Key person cover of £250 per week up to max £2,500 in one year
- Legal Expenses cover of £100,000
- Motor Contingent Liability – Loss of excess or no claims discount up to £250 per claim
- Business travel, cancelation and curtailment up to £1,000 for any one claim
- Contract Works cover up to £75,000
- Internet and Email cover up to £50,000
- Crisis Management cover up to £25,000
- Defibrillators and Cabinets cover up to £5,000
- Libel and Slander cover of £500,000
- Hirers Liability of £5,000,000
- Personal accident capital benefit of £100,000 and weekly benefit of £500

**This quotation is £3,863.19 inclusive of insurance premium tax (at the prevailing rate), plus our Administration fee of £50.00.**

## **Option 3 - Ecclesiastical:-**

Ecclesiastical provide industry expertise and bring specific knowledge of heritage buildings, art work and regalia. They pride themselves on the claims service they provide their policyholders.

Ecclesiastical policy benefits from:

- Key person cover of £400 per week up to 26 weeks
- Libel and Slander cover of £250,000
- Hirers Liability of £2,000,000
- Legal Expenses cover of £250,000
- Equipment breakdown cover

**This quotation is £3,521.63 inclusive of insurance premium tax (at the prevailing rate), plus our Administration fee of £50.00**

**Please find attached a comparison sheet noting details of cover for each of the above insurance providers.**

## **Our Personal Recommendation**

Having checked with our three insurance providers, we recommend Aintree Village Parish Council accepts the following quotation to meet your demands and needs as we have stated;

<b>Policy Details</b>	<b>Recommendation</b>
<b>Insurer</b>	<b>Ecclesiastical</b>
Annual Premium (Including IPT)	£3,521.63
Administration Fee	£50.00
<b>Total Annual Premium</b>	<b>£3,571.63</b>
Our Quote Reference	2178655
Cover Period	15th November 2019 to 14th November 2020

In handling this policy we will act as your agent when sourcing the policy and assisting you with any claims, but as agent of the insurer under a delegated authority when placing the business.

### **Long Term Agreement Option**

Aintree Village Parish Council may choose to set up a 3 year binding Long Term Agreement (LTA) with **Ecclesiastical**, the annual premium can be reduced by a further 5%, giving an LTA premium of £3,345.55 including insurance premium tax, plus our administration fee of £50.00, giving a total annual premium of **£3,395.55**. This means Aintree Village Parish Council will commit to keep their policy with Ecclesiastical for the period of the LTA.

In return Ecclesiastical agrees not to increase the premium except for:

- Policy changes where the sums insured for assets covered against loss or damage are increased.
- The annual inflationary increase (index linking) applied to the sums insured for the assets covered against loss or damage.
- The imposition by the Government of a higher rate of Insurance Premium Tax (IPT).
- The imposition by the Insurer of a higher rate resultant from claims made against the policy.

Any changes to terms or conditions other than those stated above **releases** the Council from the LTA.

### **Payment Options**

<b>Option</b>	<b>Notes</b>
Bank Transfer	If you'd like to pay by bank transfer, please send your payment to : Bank : Lloyds Sort Code : 30-80-12 Account : 13267268 Reference: Please quote 2178655
Cheque	Please make your cheque payable to Came & Company quoting 2178655 on the reverse
Total Annual Premium	£3,571.63
LTA Premium	£3,395.55

Please find a full invoice attached.

### **Our Remuneration**

We arrange the policy with the insurer on your behalf. You do not pay us a fee for doing this. We receive commission from the insurer which is a percentage of the total annual premium.	
When you take out a policy with us we charge you an administration fee of £50.00. In addition, we receive commission from the insurer which is a percentage of the total annual premium.	✓

### **Administration Fee**

Due to increasing costs, it has proven necessary to include an Administration Fee with this renewal. In doing so you may like to note that unlike other providers we do **NOT** charge for:-

- The services of our claims department (should you be unfortunate enough to suffer a loss) which works on your behalf to provide you with assistance throughout the settlement of your claim
- The administration of any alterations you may wish to make for changes to your policy part way through the year
- The issue of copy documents
- Providing confirmation of your insurance arrangements to others (e.g. principals you may wish to work for)
- Noting the interest of others in your insurances (e.g. mortgagees or lease companies)

Whilst you may not need to call on any of the above services we feel that a total cost at the commencement of cover is a preferable position to unknown costs that may be incurred during the course of the policy. Our Administration Fee included within this renewal premium is therefore £50.00.

### **Important Documents**

We have pleasure in attaching the Council's schedule of insurance for your records. We would recommend that the Council check the details carefully to ensure that they meet with the Council's requirements. In the event the Council require the policy to be amended, we would be grateful if you could advise us as soon as possible so that Ecclesiastical can be instructed accordingly.

You will also find attached your Employers' Liability Certificate from Ecclesiastical, a copy of which should be displayed at all of the Council's premises to comply with the relevant legislation:

- As a paper copy, eg copy pinned to a notice board
- Electronically, eg as a page on your intranet or as a document in a shared folder on your network (nb employees should be able to access this easily)

Please find attached a copy of the Ecclesiastical Policy Summary. We have also attached our Statement of Demands and Needs and Invoice.

**We strongly recommend that you familiarise yourself with these documents as they contain important information explaining the terms under which we operate; including how we handle your payment, and how and why we have selected the insurer. A specimen of the full policy wording is available on request.**

### **Privacy Policy**

You may be aware of new data protection regulations which came into effect on 25th May 2018 – called GDPR.

As a Came & Company Local Council Insurance client, we take your privacy extremely seriously – so we have made some updates to our Privacy Policy. It tells you how we use your data, how we store it and how we keep it safe. We have also taken this opportunity to update our Terms of Business. Both of these important documents are attached for your reference.

There's nothing you need to do now. We'll continue to keep you updated with our regular Council Matters publications and sector advice emails.

As a reminder, if you want to change how we keep in touch, you can do that at any time, by simply contacting our team on 01483 462860 or via [[.././Generic%20Renewal%20Docs/local.councils@cameandcompany.co.uk](mailto:.././Generic%20Renewal%20Docs/local.councils@cameandcompany.co.uk)]local.councils@cameandcompany.co.uk

### **Duty of Fair Presentation**

Your Council renewal quotation is based upon the information previously provided to us and held by your insurers and the attached statement of fact, details of which are shown on the attached schedule.

If you wish to proceed with renewing the Council's cover, you must be sure that none of this information has changed (or, if it has, you must tell us about the changes before we arrange cover).

Additionally, under the Insurance Act 2015, you now have a new duty to provide a 'fair presentation' of the risk to insurers, which replaces the previous duty to disclose all material facts. This means that the Council must now clearly disclose every material circumstance which you, your Councillors or persons responsible for arranging your insurance, know or ought to know following a reasonable search. A material circumstance is one that may influence an insurer's judgement over whether to take the risk and, if so, on what terms. If you are in any doubt as to whether a circumstance is material the Council are advised to disclose it.

Please note that failure to disclose a material circumstance may entitle the insurer(s) to impose different terms on your cover or reduce the amount of a claim payable. In some cases the Council's cover could be invalidated, which would mean that a claim would not be paid.

### **Next Steps**

This renewal invite, the attached Renewal Schedule and Statement of Demands & Needs, should clearly describe the insurance requirements of Aintree Village Parish Council and how we plan to meet them. I trust that you will find our quotation to be competitive and look forward to continuing to provide for your insurance needs.

To renew the policy cover please contact Came & Company Local Council Insurance on 01483 462860 or via [renewals@cameandcompany.co.uk](mailto:renewals@cameandcompany.co.uk) confirming the insurer, premium and if Aintree Village Parish Council wishes to enter a long-term agreement.

Should you have any questions or require any amendments to the quotation, please do not hesitate to contact the office.

Kind regards,


Richard

**Richard Matthews BSc (Hons) Cert CII**  
**Account Executive – Community**



Mobile: 07770 931630  
Office Tel: 01483 462895

Address: Blenheim House, 1-2 Bridge Street, Guildford, GU1 4RY

# Annex B


**Lansdown Company**  
South West Regional

Area of Cover	Sum Insured/Limits		
	Troops via Air	Home	Eccelesiastical
<b>Public Liability</b>	£10,000,000	£10,000,000	£10,000,000
Including			
Hired Liability	£5,000,000	£5,000,000	£5,000,000
Libel & Slander	£500,000	£500,000	£250,000
Motor No claims	£250 each	£250 each	N/A
Terror & Riots			
<b>Employers' Liability</b>	£10,000,000	£10,000,000	£10,000,000
<b>Officers &amp; Trustees Liability</b>	£500,000	£500,000	£500,000
<b>Employee Dishonesty</b>	£150,000	£150,000	£150,000
<b>Legal Expenses</b>	£500,000	£500,000	£500,000
<b>Personal Accident</b>	£100,000/£500pw	£100,000/£500pw	£50,000/£250pw
<b>Property Damage</b>			
Including			
Defendants & Claims	£5,000	£5,000	£5,000
<b>Business Interruption</b>			
Including			
Loss of Revenue	£10,000	£10,000	£10,000
Increase Cost of Working	£10,000	£10,000	£10,000
Key Person Cover	£250w up to rate	£250w up to rate	£800w up to 20 weeks
<b>Contents (Excess free premium)</b>	£7,500 per £5,000	£7,500 per £5,000	£5,000
<b>Money</b>	£2,000	£3,000	£1,000
<b>Terrorist &amp; Bomb</b>	£500,000	£500,000	N/A
<b>Crisis Management</b>	£500,000	£25,000	N/A



**METROPOLITAN BOROUGH OF SEFTON**

Tel 0151 934 2062 ; E-mail [mayorsoffice@sefton.gov.uk](mailto:mayorsoffice@sefton.gov.uk)



**The Mayor's Office**  
Bootle Town Hall  
Oriol Road  
Bootle  
L20 7AE

7<sup>th</sup> October

Dear Chairman & Lady

**REMEMBRANCE SUNDAY SERVICES - 10TH NOVEMBER 2019**

The Worshipful the Mayor, Councillor June Burns this year, will attend the Remembrance Day Service at Five Lamps, Waterloo. The Mayor will be represented by Councillor Ian Maher at Bootle, Councillor Leslie Byrom will represent the Mayor at Alexandra Park, Crosby and Councillor Mhairi Doyle will represent the Mayor at the Cenotaph, Southport.

The Mayor would like this public act of Remembrance to be continued with dignity and with support from Sefton Council and would be pleased if you could arrange to attend one of the Services on that day. A list of all services taking place across the borough is attached for your information.

Details of the major Services in the Borough are as follows:-

**Southport**

Assemble at the Town Hall at 10.30 a.m.

Civic Party will process to the Monument for the Service which commences at 10.57 a.m.

**Five-Lamps, Waterloo -**

Assemble at the Town Hall at 10.30 a.m.

Civic Party will process to the Monument for the Service which commences at 10.57 a.m.

**King's Gardens, Bootle**

Assemble at the Town Hall from 10.20 a.m.

There is no civic procession. The Service commences at 10.57 a.m. If preferred Members may go direct to King's Gardens where a temporary platform will be in place for the official party - entrance via Stanley Road.

**Please note there is no need to advise the office of your attendance for this engagement.**



**METROPOLITAN BOROUGH OF SEFTON**

Tel 0151 934 2062 : E-mail [mayorsoffice@sefton.gov.uk](mailto:mayorsoffice@sefton.gov.uk)



**The Mayor's Office**  
Bootle Town Hall  
Oriel Road  
Bootle  
L20 7AE

**Information from Royal British Legion Branches:**

The Royal British Legion (Formby Branch) have also asked me to advise that no service takes place at the Cenotaph in Formby on the morning of the 11th November and they would respectfully ask no wreathes to be laid at this time, as they are laid in the Church at the afternoon service, which all members of the public are invited to.

I also attach the other service locations taking place across the borough.

Yours sincerely

A handwritten signature in black ink, appearing to read 'S. Pimblett'.

Shaun Pimblett  
Civic & Mayoral Services