



# BOVEY TRACEY TOWN COUNCIL

TOWN HALL • BOVEY TRACEY • NEWTON ABBOT • DEVON TQ13 9EG  
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27th August 2019

## To Members of the Finance, Resources & General Purposes Committee

Cllrs Gribble (Ex Officio), Allen, Bradshaw, Brooke, Elphick, Fletcher & Mills.

Cc All other Members of the Council for information.

Dear Councillor,

You are hereby summoned to attend a meeting of the **Finance, Resources and General Purposes (FR&GP) Committee** which will be held in the Council Chamber, Town Hall, Bovey Tracey on **Monday 2<sup>nd</sup> September 2019 at 7pm** for the purpose of transacting the business as set out below.

### AGENDA

***Interests to be Declared:*** In accordance with the Code of Conduct, Members are invited to declare any personal or disclosable pecuniary interests, including the nature and extent of such interests, they may have in items to be considered at this meeting. Members are also reminded that any change to their Declaration of Interests must be notified to the Monitoring Officer at Teignbridge District Council within 28 days of the change.

#### FR&GP.19/49 Apologies for absence:

#### **\*\*Public Participation:**

The Committee, at the Chairman's discretion, sets aside a short period of time at the commencement of the meeting when the public can ask questions or make statements regarding agenda items.

#### FR&GP.19/50 Minutes:

**To agree** as a correct record and approve the minutes of the meeting of 17<sup>th</sup> June 2019 (\*copy enclosed).

#### FR&GP.19/51 Standing Item – Climate Emergency:

**To note** the Council Declaration and to embed the climate emergency declaration across all Council services, activities, plans and other relevant work, considering the impact (emissions and biodiversity etc) of decisions, ensuring a fully integrated and systematic approach to the Council's own response to this challenge.

#### FR&GP.19/52 Accounts & Financial Statement:

##### **To receive and approve:**

- i) payment and receipt transactions between 1<sup>st</sup> June 2019 and 23<sup>rd</sup> August 2019 (\*copy enclosed).
- ii) bank reconciliation between 1<sup>st</sup> June 2019 and 23<sup>rd</sup> August 2019 (\*copy enclosed).
- iii) **note** the bank balances as below:  
General Account: £ 5,596.06 (as at 23.8.19)  
Business Bank Instant A/C: £114,748.13 (as at 23.8.19)  
Business Bank Instant A/C: £390,547.75 (as at 23.8.19)  
Business Bank Instant A/C: £ 22,540.54 (as at 23.8.19)

**FR&GP.19/53 Document/File Sharing:**

**To consider** the trial use of Dropbox for secure and efficient file sharing. The Town Clerk to provide an update at the meeting.

**FR&GP.19/54 Insurance:**

**To undertake** the annual review of the Town Council's insurance cover (*\*report enclosed*).

**FR&GP.19/55 Community Infrastructure Levy (CiL) Annual Report 2018/19:**

**To note** the content of the CiL Annual Financial Report 2018/19 (*\*copy enclosed*) and **to approve** the publication of the report in accordance with regulation 62A of the Community Infrastructure Levy (CiL) Regulations 2010 (as amended).

**FR&GP.19/56 Rural Aid 2019/20:**

**To note** that the application for Rural Aid funding of £5,000.00 towards associated costs with the production of the Neighbourhood Development Plan was unsuccessful.

**FR&GP.19/57 Christmas Lights Display 2019:**

**To consider** the following quotations for the town's display for 2019. All quotes include hire of lights, installation and removal costs:

Quotation A: £8,345.00

Quotation B: £5,860.00

Quotation C: £7,860.28

**FR&GP.19/58 Annual Return for the Year Ending 31<sup>st</sup> March 2019:**

**To note** the outcome of the 2018/19 External Audit undertaken by PKF Littlejohn LLP (*\*copy enclosed*).

**FR&GP.19/59 Exclusion of the Public, including the Press:**

**To give consideration to resolve** the following:

That under Section 100 (A) of the Local Government Act 1972 the public (including the press) be excluded from the meeting as exempt information, of the description as set out on the agenda, is likely to be disclosed and on the balance of the public interest is in discussing this item in private session (part II) for the following confidential/exempt items.

Item FR&GP.19/60: Community Centre Development – Stage II Tender.

**FR&GP.19/60 Community Centre Development – Stage II Tender:**

**To consider** the Tender Report (*\*confidential copy enclosed*).

**FR&GP.19/61 Public Sector Works Loan Board:**

**To consider** a recommendation to Full Council requesting an extension of time to the current borrowing approval.

**FR&GP.19/62 Matters brought forward by Councillors: (*for information only*).**

*\*Copies of correspondence circulated to Councillors with this agenda, which will be considered at the meeting.*

SIGNED .....  .....

DATE ..... 27/08/19 .....

M WELLS  
TOWN CLERK

**FINANCE, RESOURCES & GENERAL PURPOSES COMMITTEE MEETING  
HELD IN THE COUNCIL CHAMBER ON MONDAY 17<sup>TH</sup> JUNE 2019 AT 7.00PM**

**Present:**

Cllr A Allen  
Cllr R Bradshaw  
Cllr S Brooke  
Cllr D K Elphick  
Cllr D Fletcher  
Cllr G J Gribble\*\*/\*  
Cllr O Mills

**In attendance:**

Cllr A J Kerswell\*  
Cllr S Light  
Mrs L Warren – Assistant to the Town Clerk  
One member of the press

\*\*County Cllr  
\*District Cllr

Cllr Gribble, the Town Mayor, opened the meeting.

**Interests declared:** None

**FR&GP.19/37 Election of Chairman of the Finance, Resources & General Purposes Committee for 2019/20:**

Cllr Allen nominated Cllr Fletcher as Chairman of the Finance, Resources and General Purposes Committee for 2019/20. The nomination was seconded by Cllr Elphick. Cllr Fletcher accepted nomination.

**Resolved:**

As there were no other nominations, Cllr Fletcher was duly elected to serve as Chairman of the Finance, Resources and General Purposes Committee for 2019/20.

The remainder of the meeting was chaired by Cllr Fletcher.

**FR&GP.19/38 Election of Vice-Chairman of the Finance, Resources & General Purposes Committee for 2019/20:**

Cllr Brooke nominated Cllr Bradshaw as Vice-Chairman of the Finance, Resources and General Purposes Committee for 2019/20. The nomination was seconded by Cllr Mills. Cllr Bradshaw accepted nomination.

Cllr Allen nominated Cllr Elphick as Vice-Chairman of the Finance, Resources and General Purposes Committee for 2019/20. The nomination was seconded by Cllr Gribble. Cllr Elphick accepted nomination.

A vote took place and Cllr Bradshaw was elected to serve as Vice-Chairman of the Finance, Resources and General Purposes Committee for 2019/20.

**FR&GP.19/39 Apologies for absence:**

Mr M Wells (Town Clerk) - Leave

**\*\*Public Participation:** None

#### **FR&GP.19/40 Minutes:**

The minutes of the meeting of 15<sup>th</sup> April 2019 (*\*copy previously circulated*) were confirmed as a correct record and were approved.

*Cllr Kerswell left the meeting at 7.05pm.*

#### **FR&GP.19/41 Accounts & Financial Statement:**

Members received:

i) payment and receipt transactions between 1<sup>st</sup> April 2019 and 31<sup>st</sup> May 2019 (*\*copy previously circulated*).

ii) bank reconciliation between 1<sup>st</sup> April 2019 and 31<sup>st</sup> May 2019 (*\*copy previously circulated*).

iii) noted the bank balances as below:

General Account: £ 31,872.68 (Statement dated 24.5.19)

Business Bank Instant A/C: £150,382.69 (Statement dated 31.5.19)

Business Bank Instant A/C: £390,498.54 (Statement dated 31.5.19)

Business Bank Instant A/C: £ 22,537.69 (Statement dated 31.5.19)

Following clarification regarding three payments, items i) & ii), as set out above, were approved.

Cllr Fletcher advised that members of the Committee will undertake a monthly spot check of financial transactions. She confirmed that she will carry out the first check.

*Cllr Light left the meeting at 7.08pm.*

#### **FR&GP.19/42 Internal Audit Report – year End 31<sup>st</sup> March 2019:**

Members considered the recommendations and subsequent actions required from the audit report (*\*copy previously circulated*). Cllr Fletcher noted that the Town Clerk had actioned the relevant items. The report was noted.

#### **FR&GP.19/43 Direct Debits and Standing Orders:**

Members received and approved the list of Direct Debit payments (*\*copy previously circulated*).

#### **FR&GP.19/44 Information Commissioner's Office (ICO) – Registration of Councillors:**

Members received and noted a factsheet from the ICO (*\*copy previously circulated*) and supporting NALC Legal Briefing (*\*copy previously circulated*) exempting Councillors from paying a data protection fee. It was recommended that the document should be shared with other Councillors.

#### **FR&GP.19/45 File Sharing & Storage:**

Members considered the suitability of a trial system for a secure online filing system. A discussion took place and it was agreed to request the Town Clerk to investigate available systems and costs and report back to the Committee.

#### **FR&GP.19/46 New Funding Initiatives:**

Members received and noted information on three new funding initiatives released by Devon County Council (DCC) (*\*copy previously circulated*). A discussion took place

and various suggested projects were highlighted. It was agreed that the information should be publicised within the community.

**FR&GP.19/47 Planning Committee Budget Request:**

Members considered a request from the Planning Committee for approval of unbudgeted expenditure as follows:

- i) Automated 7 day Traffic Count (8 locations) - £1,200.00
- ii) Car Parking Audit - £ 765.00

A discussion took place and it was noted that subject to a budget variation request, funding could be available from the Neighbourhood Development Plan Steering Group (NDPSG) locality grant.

**Resolved:**

To meet the expenditure, as set out above, if the grant funding application is unsuccessful.

**FR&GP.19/48 Matters brought forward by Councillors:** *(for information only).*

**Cllr Allen** referred to the awards that the Town Council makes annually and suggested that further award categories could be established. He requested that an item be placed on a future Full Council meeting agenda for further discussion.

The meeting closed at 7.34pm.

## Current Account

Payments made between 01/06/2019 and 23/08/2019

## Nominal Ledger Analysis

Date	Payee Name	Reference	£ Total Amnt	£ Creditors	£ VAT	A/c	Centre	£ Amount	Transaction Details
03/06/2019	Mrs B Fletcher	759	48.00			4190	200	48.00	Cleaning
03/06/2019	Specialist Hygiene Services Lt	760	283.64		47.27	4360	300	236.37	Cleaning public toilets
03/06/2019	Teignbridge District Council	761	2,353.31			4000	150	2,353.31	Additional payroll
03/06/2019	Rathbone Partnership Ltd	762	2,688.00		448.00	4250	250	2,240.00	Landscape scheme
03/06/2019	Mr M Wells	763	10.20			4540	500	10.20	Reimbursement block plan
03/06/2019	Mole Valley Farmers	764	44.88		7.48	4540	500	37.40	Goods
03/06/2019	Arnolds	765	55.09		9.18	4540	500	45.91	Goods
03/06/2019	Caroline Shezall	766	15.00			4470	350	15.00	Refund GM Fest
03/06/2019	Pulse8Communications	DD	22.00		3.67	4190	200	18.33	Broadband
03/06/2019	Premium Credit Ltd	DD	299.83			4190	200	299.83	Insurance
05/06/2019	UK Fuels	DD	63.53		10.59	4540	500	52.94	Fuel
10/06/2019	British Gas	DD	436.72		20.79	4190	200	415.93	Electricity - office
11/06/2019	Boyces at Manstree	767	3,954.72		659.12	4440	350	3,295.60	Plants & hanging baskets
11/06/2019	E Bowden & Sons	768	52.50		8.75	4540	500	43.75	Repairs
11/06/2019	N Brock	769	385.00			4500	400	385.00	Gravedigging
11/06/2019	Teignbridge District Council	770	5,300.00			4000	150	5,300.00	Payroll
11/06/2019	Devon Countryside Landscapes	771	888.00		148.00	4500	400	160.00	Grass cutting
						4540	500	580.00	Grass cutting
11/06/2019	Devon Contract Waste Ltd	772	44.42		7.40	4540	500	37.02	Waste collection
11/06/2019	Mr B Reynolds	773	50.00			4300	300	50.00	Ref'd allotment deposit
11/06/2019	PHS Group	774	246.48		41.08	4540	500	205.40	Waste collection
11/06/2019	Mr M Wells	775	99.85			4190	200	99.85	Reimbursement monitors etc
11/06/2019	IAC Audit & Consultancy Ltd	776	462.00		77.00	4190	200	385.00	Internal audit service
11/06/2019	Teign Geeks Ltd	777	225.00			4540	500	225.00	CCTV repair - skate park
11/06/2019	KB2 Consulting Engineers Ltd	778	4,200.00		700.00	4250	250	3,500.00	Structural engineering service
11/06/2019	Teignbridge District Council	779	56.10		9.35	4470	350	46.75	Provision of event bins
11/06/2019	Mrs Dawn Davies	780	15.00			4470	350	15.00	G M Festival refund
14/06/2019	British Gas	DD	26.82		1.27	4500	400	25.55	Electricity - cemetery
17/06/2019	EDF Energy	DD	19.58		0.93	4190	200	18.65	Supply CCTV cameras
21/06/2019	EE Phone	DD	35.58		5.93	4190	200	29.65	Plan charge
27/06/2019	British Gas	DD	25.68		1.22	4360	300	24.46	Electricity - public toilets
28/06/2019	Elite Group	DD	63.64		10.60	4190	200	53.04	Telecom
01/07/2019	Fenland Leisure Products Ltd	-781	-73.20		-12.20	4540	500	-61.00	Goods
<b>Subtotal Carried Forward:</b>			<b>22,397.37</b>	<b>0.00</b>	<b>2,205.43</b>			<b>20,191.94</b>	

## Current Account

Payments made between 01/06/2019 and 23/08/2019

## Nominal Ledger Analysis

ate	Payee Name	Reference	£ Total Amnt	£ Creditors	£ VAT	A/c	Centre	£ Amount	Transaction Details
1/07/2019	Fenland Leisure Products Ltd	781	73.20		12.20	4540	500	61.00	Goods
1/07/2019	Fenland Leisure Products Ltd	781	175.20		29.20	4540	500	146.00	Goods
1/07/2019	Mole Valley Farmers	782	66.98		11.16	4540	500	55.82	Goods
1/07/2019	Viking	783	77.11		6.75	4190	200	70.36	Goods
1/07/2019	Property Maintenance Services	784	1,030.80		171.80	4540	500	859.00	Repairs - Rec. Grd. wall
1/07/2019	Devon Countryside Landscapes	785	1,056.00		176.00	4500	400	160.00	Full grass cut
						4300	300	60.00	Full grass cut
						4540	500	660.00	Full grass cut
1/07/2019	Katherine Collett	786	331.00			4470	350	331.00	GM Festival
1/07/2019	1st BT Scout Group	787	84.00			4540	500	84.00	Broadband CCTV Skate Park
1/07/2019	Teignbridge DC via Post Office	788	2,430.67			4000	150	2,430.67	Payroll
1/07/2019	Teignbridge DC via Post Office	788	-2,430.67			4000	150	-2,430.67	Payroll
1/07/2019	Specialist Hygiene Services Lt	789	556.87		92.81	4360	300	464.06	Cleaning toilets
1/07/2019	Devon Contract Waste	790	37.49		6.25	4540	500	31.24	Coleection
1/07/2019	Bayside Graphics Ltd	791	42.00		7.00	4190	200	35.00	Goods
1/07/2019	Smith Consult Ltd	792	5,220.00		870.00	4250	250	4,350.00	Redesign fee
1/07/2019	Pulse8broadband	DD	22.00		3.67	4190	200	18.33	Broadband
1/07/2019	Premium Credit	DD	299.83			4190	200	299.83	Insurance
1/07/2019	Mrs B Fletcher	793	48.00			4190	200	48.00	Cleaning
1/07/2019	Mole Valley Farmers Ltd	794	82.52			4540	500	82.52	Mole Valley Farmers Ltd
1/07/2019	Teignbridge DC via Post Office	795	5,300.00			4000	150	5,300.00	Payroll
1/07/2019	Teignbridge DC via Post Office	795	-5,300.00			4000	150	-5,300.00	Payroll
1/07/2019	Devon Countryside Landscapes	796	888.00		148.00	4500	400	160.00	Grass cutting
						4540	500	580.00	Grass cutting
1/07/2019	Devon Contract Waste Ltd	797	44.02		7.34	4540	500	36.68	Waste collection
1/07/2019	Firewatch SW Ltd	798	450.00		75.00	4710	700	375.00	Fire risk assessment
1/07/2019	Michelle Shergold	799	15.00			4470	350	15.00	GM Fest refund
1/07/2019	Peregrine Mears Architects Ltd	800	10,500.00		1,750.00	4250	250	8,750.00	Community Centre
1/07/2019	UK Fuels Ltd	DD	117.25		19.54	4540	500	97.71	Fuel
1/07/2019	EDF Energy	DD	19.19		0.91	4190	200	18.28	Supply CCTV cameras
1/07/2019	Teignbridge District Council	801	2,430.67			4000	150	2,430.67	Payroll
1/07/2019	Teignbridge District Council	802	5,300.00			4000	150	5,300.00	Payroll
1/07/2019	Specialist Hygiene Services Lt	803	556.87		92.81	4360	300	464.06	Cleaning public toilets
1/07/2019	Tindle Newspapers Devon Ltd	804	43.20		7.20	4190	200	36.00	Display advert
1/07/2019	Marketing Solutions	805	530.00			4190	200	530.00	Newsletter - print & deliver
1/07/2019	Moorland Community Care Group	806	1,500.00			4610	600	1,500.00	Grant
<b>Subtotal Carried Forward:</b>			<b>53,994.57</b>	<b>0.00</b>	<b>5,693.07</b>			<b>48,301.50</b>	



## Current Account

Payments made between 01/06/2019 and 23/08/2019

Nominal Ledger Analysis									
Date	Payee Name	Reference	£ Total Amnt	£ Creditors	£ VAT	A/c	Centre	£ Amount	Transaction Details
22/07/2019	Ms C Spain	807	50.00			4300	300	50.00	Refund allotment deposit
22/07/2019	S W Water Ltd	808	19.13			4300	300	19.13	Supply - allotments
22/07/2019	Play Inspection Co Ltd	809	180.00		30.00	4540	500	150.00	Annual inspections
22/07/2019	1st Office Equipment Ltd	810	770.51		128.42	4190	200	642.09	Copier charge
22/07/2019	Devon Countryside Landscapes	811	552.00		92.00	4540	500	460.00	Grass cutting
22/07/2019	PHS Group	812	246.48		41.08	4540	500	205.40	Waste collection
22/07/2019	S W Water Business	813	167.52			4360	300	167.52	Supply - Public toilets
22/07/2019	Sound & Visual Systems Ltd	814	841.20		140.20	4190	200	701.00	Maintenance/emerg service
22/07/2019	Arnolds	815	40.57		6.76	4540	500	33.81	Goods
22/07/2019	S W Water Business	816	25.01			4500	400	25.01	Supply - cemetery
22/07/2019	PVM Supplies	817	22.27		3.71	4540	500	18.56	Goods
22/07/2019	EE Phone	DD	35.58		5.93	4190	200	29.65	Plan charge
22/07/2019	Elitetele.com	DD	62.23		10.37	4190	200	51.86	Telecom
26/07/2019	British Gas	D/D	23.66		1.12	4360	300	22.54	Electricity supply
01/08/2019	Pulse8broadband	DD	22.00		3.67	4190	200	18.33	Broadband
01/08/2019	Premium Credit Ltd	DD	299.83			4190	200	299.83	Insurance
07/08/2019	Mrs B Fletcher	818	48.00			4190	200	48.00	Cleaning
07/08/2019	Mr N Brock	819	470.00			4500	400	470.00	Gravedigging
07/08/2019	Viking	820	40.49		6.75	4190	200	33.74	Goods
07/08/2019	Lisa Robillard Webb	821	86.25			4910	350	86.25	Admin services NDF
07/08/2019	Teignbridge District Council	822	64.80		10.80	4190	200	54.00	Payroll services
07/08/2019	Teignbridge District Council	823	2,817.47			4000	150	2,817.47	Payroll
07/08/2019	Mr M Wells	824	86.40			4190	200	86.40	Reimbursement - badges
07/08/2019	Teign Geeks Ltd	825	83.50			4540	500	83.50	CCTV repairs
07/08/2019	Devon Countryside Landscapes	826	888.00		148.00	4540	400	160.00	Grass cutting
						4540	500	580.00	Grass cutting
07/08/2019	Dartmoor Whisky Distillery	827	1,398.46			4190	200	1,398.46	Quarter rent & water charge
07/08/2019	UK Fuels Ltd	DD	59.95		9.99	4540	500	49.96	Fuel
15/08/2019	EDF Energy	DD	19.58		0.93	4190	200	18.65	Electricity CCTV
21/08/2019	EE Phone	DD	35.58		5.93	4190	200	29.65	Plan charge
22/08/2019	British Gas	DD	230.34		10.96	4190	200	219.38	Electricity - Town Hall
23/08/2019	British Gas	DD	25.97		1.23	4360	300	24.74	Electricity public toilets
<b>Total Payments:</b>			<b>63,707.35</b>	<b>0.00</b>	<b>6,350.92</b>			<b>57,356.43</b>	

## Lloyds Deposit - 00711234

Payments made between 01/06/2019 and 23/08/2019

## Nominal Ledger Analysis

<u>date</u>	<u>Payee Name</u>	<u>Reference</u>	<u>£ Total Amnt</u>	<u>£ Creditors</u>	<u>£ VAT</u>	<u>A/c</u>	<u>Centre</u>	<u>£ Amount</u>	<u>Transaction Details</u>
1/06/2019	Current Account	Transfer	15,000.00			200		15,000.00	Transfer
1/07/2019	Current Account	Virement	15,000.00			200		15,000.00	Virement
3/07/2019	Current Account	Transfer	15,000.00			200		15,000.00	Virement
<b>Total Payments:</b>			<b>45,000.00</b>	<b>0.00</b>	<b>0.00</b>			<b>45,000.00</b>	

## Current Account

Receipts received between 01/06/2019 and 23/08/2019

## Nominal Ledger Analysis

Receipt Ref	Name of Payer	£ Amnt Received	£ Debtors	£ VAT	A/c	Centre	£ Amount	Transaction Detail
BACS	Banked: 03/06/2019	360.00						
BACS	Angel Home Care	360.00			1900	100	360.00	Hire Council Chamber
394	Banked: 11/06/2019	404.00						
0570	Co-operative Funeral Services	342.00			1400	400	342.00	Ashes interment
0571	Mr S Cox	62.00			1400	400	62.00	Additional inscription
	Banked: 11/06/2019	15,000.00						
Transfer	Lloyds Deposit - 00711234	15,000.00			210		15,000.00	Transfer
395	Banked: 20/06/2019	586.00						
39	Mrs E Parkinson	75.00			4300	300	75.00	Allot - Half yr rent &
0572	F Christophers & Sons	409.00			4500	400	409.00	Ashes interment
0573	Miss E Bowden	102.00			4500	400	102.00	Memorial
BACS	Banked: 20/06/2019	30.00						
BACS	Angel Care	30.00		5.00	4440	350	25.00	BT in Bloom
BACS	Banked: 20/06/2019	81.00						
BACS	Angel Care	81.00		13.50	1900	100	67.50	Hire Council Chamber
BACS	Banked: 20/06/2019	-30.00						
BACS	Angel Care	-30.00		-5.00	4440	350	-25.00	BT in Bloom
BACS	Banked: 20/06/2019	30.00						
BACS	Angel Care	30.00		5.00	1120	100	25.00	BT in Bloom
BACS	Banked: 21/06/2019	60.00						
BACS	Loughtons	60.00		10.00	1120	100	50.00	BT in Bloom
BACS	Banked: 24/06/2019	90.00						
BACS	Clare's Preserves	90.00		15.00	1120	100	75.00	BT in Bloom
BACS	Banked: 24/06/2019	30.00						
BACS	Clive Parker Opticians	30.00		5.00	1120	100	25.00	BT in Bloom
BACS	Banked: 24/06/2019	30.00						
BACS	Hairwaves	30.00		5.00	1120	100	25.00	BT in Bloom
BACS	Banked: 24/06/2019	60.00						
BACS	One plus One Accts	60.00		10.00	1120	100	50.00	BT in Bloom
BACS	Banked: 25/06/2019	90.00						
BACS	Thomas' of Bovey	90.00		15.00	1120	100	75.00	BT in Bloom
BACS	Banked: 25/06/2019	60.00						
BACS	Bovey Handloom Weavers	60.00		10.00	1120	100	50.00	BT in Bloom
BACS	Banked: 27/06/2019	60.00						
BACS	Home Naturally	60.00		10.00	1120	100	50.00	BT in Bloom
	Banked: 01/07/2019	15,000.00						
Virement	Lloyds Deposit - 00711234	15,000.00			210		15,000.00	Virement
Subtotal Carried Forward:		31,941.00	0.00	98.50			31,842.50	

## Current Account

Receipts received between 01/06/2019 and 23/08/2019

		Nominal Ledger Analysis					
Receipt Ref	Name of Payer	£ Amnt Received	£ Debtors	£ VAT	A/c	Centre	£ Amount Transaction Detail
	BACS Banked: 01/07/2019	90.00					
	BACS Bradleys Estate Agents	90.00		15.00	1120	100	75.00 BT in Bloom
	BACS Banked: 01/07/2019	30.00					
	BACS Chamberlains	30.00		5.00	1120	100	25.00 BT in Bloom
	BACS Banked: 02/07/2019	60.00					
	BACS Mare & Foal Sanctuary	60.00		10.00	1120	100	50.00 BT in Bloom
	BACS Banked: 03/07/2019	30.00					
	BACS Wildmoor	30.00		5.00	1120	100	25.00 BT in Bloom
	396 Banked: 04/07/2019	952.00					
	40 Mr H Van Der Pas	90.00		15.00	1120	100	75.00 BT in Bloom
	41 1st BT Scouts	10.00			1900	100	10.00 Annual rent
	43 Cafe 64	60.00		10.00	1120	100	50.00 BT in Bloom
	42 Inner Light Coffee Shop	60.00		10.00	1120	100	50.00 BT in Bloom
	44 BDF Fresh Produce Ltd	150.00		25.00	1120	100	125.00 BT in Bloom
	0574 Arnold Funeral Service Ltd	342.00			1400	400	342.00 Ashes interment
	45 Mrs A Cutts	60.00		10.00	1120	100	50.00 BT in Bloom
	46 Mr T White	180.00		30.00	1120	100	150.00 BT in Bloom
	BACS Banked: 05/07/2019	60.00					
	BACS Complete Estate Agents	60.00		10.00	1120	100	50.00 BT in Bloom
	BACS Banked: 09/07/2019	60.00					
	BACS Arnolds	60.00		10.00	1120	100	50.00 BT in Bloom
	Banked: 09/07/2019	15,000.00					
Transfer	Lloyds Deposit - 00711234	15,000.00			210		15,000.00 Virement
	BACS Banked: 10/07/2019	30.00					
	BACS Daisy Chain	30.00		5.00	1120	100	25.00 BT in Bloom
	BACS Banked: 12/07/2019	30.00					
	BACS Glentworht Insurance Co	30.00		5.00	1120	100	25.00 BT in Bloom
	BACS Banked: 12/07/2019	60.00					
	BACS New Image Salon	60.00		10.00	1120	100	50.00 BT in Bloom
	BACS Banked: 15/07/2019	60.00					
	BACS Devon Guild Ltd	60.00		10.00	1120	100	50.00 BT in Bloom
	397 Banked: 16/07/2019	1,442.37					
	47 Rosie Sanders	90.00		15.00	1120	100	75.00 BT in Bloom
	0575 Ms H L Stainer	1,264.00			1400	400	1,264.00 Purchase of grave
	48 Coombes & Sons	30.00		5.00	1120	100	25.00 BT in Bloom
	49 BT Heritage Trust	58.37			1900	100	58.37 Telecom service
	BACS Banked: 19/07/2019	30.00					
	BACS Rowcroft House	30.00		5.00	1120	100	25.00 BT in Bloom
<b>Subtotal Carried Forward:</b>		<b>49,875.37</b>	<b>0.00</b>	<b>308.50</b>			<b>49,566.87</b>

## Current Account

Receipts received between 01/06/2019 and 23/08/2019

## Nominal Ledger Analysis

<u>Receipt Ref</u>	<u>Name of Payer</u>	<u>£ Amnt Received</u>	<u>£ Debtors</u>	<u>£ VAT</u>	<u>A/c</u>	<u>Centre</u>	<u>£ Amount</u>	<u>Transaction Detail</u>
398	Banked: 23/07/2019	112.15						
50	BT Information Centre	73.02			1900	100	73.02	Telecom service
51	A Matthews	39.13			1110	100	39.13	Collecting tin
399	Banked: 23/07/2019	1,299.00						
0576	Coombes & Sons	1,299.00			1400	400	1,299.00	Burial & purchase grave
0577	Banked: 26/07/2019	1,264.00						
0577	Mrs A M True	1,264.00			1400	400	1,264.00	Purchase grave
BACS	Banked: 19/08/2019	60.00						
BACS	O Whiteway-Wilkinson	60.00			1200	100	60.00	Allotment rent & deposit
401	Banked: 20/08/2019	206.69						
52	Cheese Shed Ltd	30.00		5.00	1120	100	25.00	BT in Bloom
53	B T Heritage Trust	76.69			1900	100	76.69	Insurance premium
54	Funlands Funfair	100.00			1900	100	100.00	Use of Mill Marsh Park
BACS	Banked: 20/08/2019	60.00						
BACS	Woods Palmer Radclyffe	60.00		10.00	1120	100	50.00	BT in Bloom
BACS	Banked: 21/08/2019	30.00						
BACS	Spin a Yarn	30.00		5.00	1120	100	25.00	BT in Bloom
<b>Total Receipts:</b>		<b>52,907.21</b>	<b>0.00</b>	<b>328.50</b>			<b>52,578.71</b>	

## Lloyds Deposit - 00711234

Receipts received between 01/06/2019 and 23/08/2019

## Nominal Ledger Analysis

<u>Receipt Ref</u>	<u>Name of Payer</u>	<u>£ Amnt Received</u>	<u>£ Debtors</u>	<u>£ VAT</u>	<u>A/c</u>	<u>Centre</u>	<u>£ Amount</u>	<u>Transaction Detail</u>
BACS	Banked: 10/06/2019	4,250.00						
BACS	Devon County Council	4,250.00			1100	100	4,250.00	Grant
Interest	Banked: 10/06/2019	6.72						
Interest	Lloyds Bank	6.72			1090	100	6.72	Interest
Interest	Banked: 09/07/2019	5.34						
Interest	Lloyds Bank	5.34			1090	100	5.34	Interest
BGC	Banked: 26/07/2019	5,098.62						
BGC	HMRC	5,098.62			105		5,098.62	VAT Refund
Interest	Banked: 09/08/2019	4.76						
Interest	Lloyds Bank	4.76			1090	100	4.76	Interest
<b>Total Receipts:</b>		<b>9,365.44</b>	<b>0.00</b>	<b>0.00</b>			<b>9,365.44</b>	

23/08/2019

Bovey Tracey Town Council

11:23

Cashbook 3

Lloyds Deposit - 07214996

Receipts received between 01/06/2019 and 23/08/2019

Nominal Ledger Analysis

<u>Receipt Ref</u>	<u>Name of Payer</u>	<u>£ Amnt Received</u>	<u>£ Debtors</u>	<u>£ VAT</u>	<u>A/c</u>	<u>Centre</u>	<u>£ Amount</u>	<u>Transaction Detail</u>
Interest Banked: 10/06/2019		17.12						
Interest Lloyds Bank		17.12			1090	100	17.12	Interest
Interest Banked: 09/07/2019		15.51						
Interest Lloyds Bank		15.51			1090	100	15.51	Interest
Interest Banked: 09/08/2019		16.58						
Interest Lloyds Bank		16.58			1090	100	16.58	Interest
Total Receipts:		49.21	0.00	0.00			49.21	

## Lloyds Deposit (Cil) -66934760

Receipts received between 01/06/2019 and 23/08/2019

## Nominal Ledger Analysis

<u>Receipt Ref</u>	<u>Name of Payer</u>	<u>£ Amnt Received</u>	<u>£ Debtors</u>	<u>£ VAT</u>	<u>A/c</u>	<u>Centre</u>	<u>£ Amount</u>	<u>Transaction Detail</u>
Interest Banked: 10/06/2019		0.99						
Interest Lloyds Bank		0.99			1090	100	0.99	Interest
Interest Banked: 09/07/2019		0.90						
Interest Lloyds Bank		0.90			1090	100	0.90	Interest
Interest Banked: 09/08/2019		0.96						
Interest Lloyds Bank		0.96			1090	100	0.96	Interest
<b>Total Receipts:</b>		<b>2.85</b>	<b>0.00</b>	<b>0.00</b>			<b>2.85</b>	



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## Bovey Tracey Town Council

### Bank - Cash and Investment Reconciliation as at 23 August 2019

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	<u>Account Description</u>	<u>Balance</u>
<u>Bank Statement Balances</u>		
1	23/08/2019 Current Account	5,596.06
2	23/08/2019 Bus Bank Instant	114,748.13
3	23/08/2019 Lloyds Deposit 07214996	390,547.75
4	23/08/2019 Lloyds CiL account	22,540.54
		<b>533,432.48</b>
 <u>Unpresented Payments</u>		
1	26/11/2018 571	17.96
1	16/05/2019 725	15.00
1	01/07/2019 787	84.00
1	08/07/2019 799	15.00
1	07/08/2019 819	470.00
1	07/08/2019 824	86.40
1	07/08/2019 827	1,398.46
		<b>2,086.82</b>
		<hr/> <b>531,345.66</b>
 <u>Receipts not on Bank Statement</u>		
0	23/08/2019 All Receipts Cleared	0.00
		<b>0.00</b>
		<hr/> <b>531,345.66</b>
 <u>Closing Balance</u>		
<u>All Cash &amp; Bank Accounts</u>		
1	Current Account	3,509.24
2	Lloyds Deposit - 00711234	114,748.13
3	Lloyds Deposit - 07214996	390,547.75
4	Lloyds Deposit (CiL) 66934760	22,540.54
	Other Cash & Bank Balances	0.00
	<b>Total Cash &amp; Bank Balances</b>	<hr/> <b>531,345.66</b> <hr/>

# INSURANCE

## AGENDA ITEM No. FR&GP. 19/54

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**MEETING:** FINANCE, RESOURCES & GENERAL PURPOSES

**DATE:** 2<sup>ND</sup> SEPTEMBER 2019

**REPORT BY:** TOWN CLERK

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### **1.0 Purpose of the Report**

- 1.1 To review the Insurance Schedule so as to ensure cover is appropriate for the ensuing 12 months.

### **2.0 Background to the Report**

- 2.1 The Town Council elects to transfer those risks which it is not able to self-insure by the purchase of insurance cover for the protection of its physical assets and liabilities.
- 2.2 The insurance contract is awarded every three-years and the current contract was awarded on 1<sup>st</sup> November 2018 and will expire on 31<sup>st</sup> October 2021.
- 2.3 The Insurance Policy Summary (attached) is reviewed annually, prior to renewal due on 1<sup>st</sup> November each year.
- 2.4 The last review was undertaken in September 2018.

### **3.0 Financial implications and risks**

- 3.1 Incorrect or inadequate insurance cover would leave the Council exposed and liable to risk. To mitigate its risk the Council undertakes an annual review of assets and reviews its schedule annually.
- 3.2 The Department for Digital, Culture, Media and Sport has produced an infographic which offers a visual overview of key statistics found in this year's Cyber-security Breaches Survey (copy attached). The Council does not currently have cyber-security insurance policy. Details of 'Crime and Cyber cover for Local Councils' is attached.
- 3.3 The Council's annual premium in 2017/18 was £7,266.77 (inclusive of all applicable taxes). Following comparative quotations, the Council switched from Aviva to Royal Sun Alliance in 2018/19. The subsequent annual premium reduced to £3,572.98 (inclusive of all applicable taxes).

#### **4. Recommendations**

4.1 Members are requested to consider:

- i) reviewing and agreeing the current schedule of cover for the ensuing year
- ii) consider the inclusion of cyber-security policy.



**Council  
Guard**

Take the risk out of insurance

2019/20 Policy Summary

# **Bovey Tracey Town Council**



**Chartered**

WPS Limited is authorised and regulated by the Financial Conduct Authority  
WPS Limited is a member of the British Insurance Brokers Association (BIBA)

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## Introduction

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This document is a summary of the cover we have arranged on your behalf and has been prepared to provide easy reference to the principle features of your insurance policies.

Reference must be made to the policy document and certificates of insurance for full details of the terms and conditions. We cannot accept responsibility for the accuracy of the information contained in this summary if there is any doubt as to the extent of cover, please contact us.

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## Meet your WPS Team

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Your team will be pleased to help you with any questions you may have regarding your insurance needs:

### Account Executive

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**Steve Harvey Dip CII**

Phone: 01752 675470

Email: [steve.h@wpsinsurance.co.uk](mailto:steve.h@wpsinsurance.co.uk)

Mobile: 07901 850906

### Broker

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**Mike Morris Cert CII**

Phone: 01752 675472

Email: [mike.m@wpsinsurance.co.uk](mailto:mike.m@wpsinsurance.co.uk)

### Claims Technician

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**Sue Tebb Dip CII (Claims)**

Phone: 01752 675485

Email: [sue.t@wpsinsurance.co.uk](mailto:sue.t@wpsinsurance.co.uk)

### Claims Manager

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**Andrew Day**

Phone: 01752 675473

Email: [andrew.d@wpsinsurance.co.uk](mailto:andrew.d@wpsinsurance.co.uk)

**Risk Services Consultant**

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**Jim Nicholson Grad IOSH AIEMA**

Phone: 01752 675454

Email: [jim.n@wpsinsurance.co.uk](mailto:jim.n@wpsinsurance.co.uk)

Mobile: 07811 456611





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## Emergencies

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If you should require assistance following an emergency out of normal business hours please contact:

**Account Executive:** Steve Harvey Dip CII  
07901 850906

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## Office Address

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**Spargo House**  
10 Budshead Way  
Plymouth  
Devon  
PL6 5FE

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## WPS Credentials

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### WPS Insurance Brokers – Proud to be Chartered Insurance Brokers

We are the foremost independent insurance broker for local councils acting for around 40% of the top 100 local councils in England & Wales by precept income. With over 15 years' experience in the local authority sector, predominately dealing with town councils historically, we are now able to insure all types of local councils with the launch of our new RSA backed Council Guard policy.

We have been awarded the prestigious Chartered Insurance Brokers designation by the Chartered Insurance Institute (CII).

This is the industry's gold standard for firms of insurance brokers. It confirms that we have satisfied rigorous qualification criteria by retaining highly-qualified staff who subscribe to the membership conditions of the CII. It also involves a commitment to continuing professional development and adherence to an industry standard Code of Ethics. You can view the Code at [www.cii.co.uk/code](http://www.cii.co.uk/code).

When you use a Chartered firm you are dealing with proven professionals. The CII is empowered by the Privy Council to award Chartered status and the award is only made in deserving cases. Chartered titles are steeped in history and they remain the benchmark of professional excellence and integrity. Only the UK's premier insurance broking firms qualify for Chartered status.






As Chartered Insurance Brokers you can be sure of a professional service & expert advice.



### WPS is a member of the UNA alliance ([www.una-alliance.com](http://www.una-alliance.com))

UNA is an alliance of Broker members across the UK who are all fervently independent, but believe there are significant benefits to their own organisations and their clients by being part of an alliance.

WPS deliver a personal service to our council clients but in addition we believe our membership of UNA brings additional benefits for you including:

-  Increased negotiating power & market standing for WPS and its clients with Insurers.
-  Schemes and facilities available for some classes of insurance with enhanced cover.
-  Competitive Premium instalment facility.
-  Greater negotiating power and expertise on claims matters.
-  Access to schemes for specific trades and sectors managed by other members.

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## Risk Management

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For many years WPS have provided clients with a high quality independent insurance broking service. Our experience has shown that a lot of the businesses with whom we work do not have the resources or expertise to meet the demands of current health and safety legislation. The price of failing to comply fully can be high.

The cost in human misery cannot be measured for those who lose their lives or who are injured at work each year.

The financial costs to employers can also be high. Enforcing authorities have the power to investigate at any time irrespective of whether there has been an accident. In cases where there has been a serious breach of health and safety duties they have the power to prosecute, fine or even imprison the offenders through the courts.

There are also significant insurance implications with insurers taking a tough line on risks they are prepared to insure. Increasingly insurers are demanding evidence of an effective health and safety management system before granting cover.

Good risk management extends beyond health and safety to protect the assets and trading abilities of the business itself.

Business Continuity Planning and Workplace Risk Management are effective means to survival.

We believe that our clients need, and deserve, affordable services to provide solutions. We are able to offer a range of Health and Safety and Risk Management services to provide help in ensuring compliance with legislation, fulfilling the moral obligations for the health, safety and welfare of employees and others and the protection of the business itself.

*For more information on Risk Management please phone your  
Risk Services Consultant – see WPS Services Contact team*

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## Important Information

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### TITLE OF THE INSURED

The following title is used on all your Policies unless specific mention is made to the contrary on the individual Policy summary pages. Alterations should be notified to us immediately.

**Insured title:** Bovey Tracey Town Council

### DESCRIPTION OF BUSINESS

The definition of your business occupation is very important. This needs to incorporate all activities of your business. Alterations should be notified to us immediately.

**Business Description:** Town Council

### CLAIMS & LOSS MANAGEMENT

We recognise the importance of the need for an active claims management service following a minor or major loss which can be disruptive to your business.

As part of our negotiations with insurers for our local council clients we have agreed a minimum acceptable standard of claims service. To ensure proper resource and commitments are in place to provide a consistent claims service to you.

This service includes:

- Dedicated Claims Handlers/File ownership
- Fast track claims solution
- Excess recovery (where applicable)
- 24 hour response time to new claim submissions
- 48 hour turnaround for making payments (from receipt of all required documentation)
- Automatic development updates

At WPS we believe the support that we can provide to you by liaising closely with your insurers and loss adjusters to ensure all claims are processed as effectively as possible through your experienced dedicated claims team differentiates us from our competitors.

All policies contain conditions regarding the notification of claims. It is, therefore, important that you:

1. Notify us immediately of any event or circumstances which might give rise to a claim together with preliminary details. In the case of theft or malicious damage notify the police who will provide a crime reference number.
2. Take all reasonable steps to protect property and prevent further loss/damage.
3. **Make no admission of liability**
4. Provide as soon as possible such written &/or photographic evidence of the claim as may be required.
5. If a Writ or Summons is received, this should be sent to us at once unanswered, as any delay could prejudice your Insurers and thus your right to receive indemnity under the policy. If an acknowledgement is considered necessary, this should merely state the matter has been placed in the hands of WPS
6. For some claims Insurers have a Claims Helpline for reporting claims direct and to agree action quickly and efficiently. In these cases we will provide you with details.

You should refer any claim queries or problems to WPS in the first instance. We will offer all possible assistance with a view to ensuring a satisfactory outcome.

## RETENTION OF LIABILITY DOCUMENTS

Successful long tail liability claims as a result of a gradually operating cause are no longer unusual e.g. deafness or asbestos related claims can span 20 years or more. It is important that you retain all liability policies both in your name or that of any company with whom you are or have been associated in the past.

Where there may be gaps in your Liability insurance record Retroactive cover may be available and we will be pleased to advise you further on this.

You are now able to display Employers Liability Certificates of Insurance on your own intranet or in a location accessible to all employees which provides flexibility over the practice of hanging or displaying Certificates of Insurance in every place of business.

## POLICY CONDITIONS

All Insurance policies will contain certain policy conditions. These must be complied with at **ALL** times as failure to do so will relieve the insurer from any obligation to pay a related claim.

## MATERIAL CIRCUMSTANCES (SEE ALSO INSURANCE ACT 2015 ENCLOSURE)

These are any details which an Insurer would regard as likely to influence their acceptance and assessment of a risk. It is essential WPS are kept informed at **ALL** times of any changes to your business that could affect an underwriters consideration of the risk. Some examples, but by no means an exhaustive list of such are as follows:-

Criminal Offences, Prosecutions, Bankruptcy or Insolvency of any Officer or Council member

Change of Council Activities/Responsibilities – including Events/Contractual Commitments

Changes of premises Occupancy

Loss of Alarm Protection or Police response

Details of past losses/incidents whether insured or not

## TERMS OF BUSINESS

A copy of our terms of business is included at the end of this document. Please read this carefully and contact us if you have any questions at all.

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## CouncilGuard Scheme

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<b>POLICYHOLDER</b>	Bovey Tracey Town Council
<b>INSURER</b>	Royal & Sun Alliance Insurance Plc
<b>POLICY NUMBER</b>	RTT284462/00058
<b>PERIOD OF INSURANCE</b>	01/11/2019 to 31/10/2020
<b>LONG TERM AGREEMENT EXPIRY</b>	31/10/2021

### PROPERTY DAMAGE

Premises: Dartmoor Whisky Distillery, Town Hall Place, Bovey Tracey, Newton Abbot, Devon, TQ13 9EG

#### Contingencies

Fire	Explosion
Lightning	Aircraft
Earthquake	Storm or Flood
Escape of Water	Impact
Theft	Subsidence
Accidental Damage	Glass
Specified Items 'All Risks'	

#### Premises Risk Details

Property Occupied as	Dartmoor Whisky Distillery and council offices
Premises Listing	Yes
Type of Listing	Grade II

#### Material Facts

All Buildings are built of Brick/stone/concrete/ steel/non-combustible material & roofed with slates/tiles/steel

#### Intruder Alarm

Included in Risk Details	Yes
Under the Sole Control of the Proposer	Yes
Does the alarm incorporate confirmable technology	Yes

**Buildings Sums Insured**

Item type	Building Sum Insured (Declared value) (£)
Buildings including Landlords Fixtures & Fittings	0

**Property Damage Sums Insured**

Description	Sum Insured (Declared Value) (£)
General Contents	39,956
Miscellaneous (Photocopier)	3,048

**Excess**

Fire, Lightning, Aircraft & Explosion	£NIL
All other damage	£250
Subsidence	£1,000

**Premises: Heritage Centre, The Old Railway Station, Bovey Tracey, Newton Abbot, Devon, TQ13 9GP**

#### Contingencies

Fire	Explosion
Lightning	Aircraft
Earthquake	Storm or Flood
Escape of Water	Impact
Theft	Subsidence
Accidental Damage	Glass
Specified Items 'All Risks'	

#### Premises Risk Details

Property Occupied as	Heritage Centre
Premises Listing	Yes
Type of Listing	Grade II

#### Material Facts

All Buildings are built of Brick/stone/concrete/ steel/non-combustible material & roofed with slates/tiles/steel

#### Intruder Alarm

Included in Risk Details	Yes
Alarm Type	Audible

#### Buildings Sums Insured

Item type	Building Sum Insured (Declared value) (£)
Buildings including Landlords Fixtures & Fittings	115,159

#### Excess

Fire, Lightning, Aircraft & Explosion	£NIL
All other damage	£250
Subsidence	£1,000



**Premises: The Out Buildings, The Cemetery, Bovey Tracey, Newton Abbot, Devon, TQ13 9EG**

**Contingencies**

Fire	Explosion
Lightning	Aircraft
Earthquake	Storm or Flood
Escape of Water	Impact
Theft	Subsidence
Accidental Damage	Glass
Specified Items 'All Risks'	

**Premises Risk Details**

Property Occupied as	Storage Facility
Premises Listing	No

**Material Facts**

All Buildings are built of Brick/stone/concrete/ steel/non-combustible material & roofed with slates/tiles/steel

**Intruder Alarm**

Included in Risk Details	No
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**Buildings Sums Insured**

Item type	Building Sum Insured (Declared value) (£)
Buildings including Landlords Fixtures & Fittings	12,158

**Excess**

Fire, Lightning, Aircraft & Explosion	£NIL
All other damage	£250
Subsidence	£1,000

**Premises: Cannon Road, Heathfield, Newton Abbot, Devon, TQ12 6SH**

**Contingencies**

Fire	Explosion
Lightning	Aircraft
Earthquake	Storm or Flood
Escape of Water	Impact
Theft	Subsidence
Accidental Damage	Glass
Specified Items 'All Risks'	

**Premises Risk Details**

Property Occupied as	Youth Clubs
Premises Listing	No

**Material Facts**

Buildings built of an Airey construction (e.g. pre-fab 'Cornish' unit)

**Intruder Alarm**

Included in Risk Details	No
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**Buildings Sums Insured**

Item type	Building Sum Insured (Declared value) (£)
Buildings including Landlords Fixtures & Fittings	17,863

**Excess**

Fire, Lightning, Aircraft & Explosion	£NIL
All other damage	£250
Subsidence	£1,000

**Premises: The Old Thatched Inn (Site), Station Road, Bovey Tracey, Newton Abbot, Devon, TQ13 9AW**

**Contingencies**

Fire	Explosion
Lightning	Aircraft
Earthquake	Storm or Flood
Escape of Water	Impact
Theft	Subsidence
Accidental Damage	Glass
Specified Items 'All Risks'	

**Premises Risk Details**

Property Occupied as	Disused former Inn This site is the location for the new proposed Town Hall new Bovey Tracey hub to be build by 2019/20
Premises Listing	No

**Material Facts**

The property is unoccupied, or has not been used in the last 30 days (not seasonal)  
The property or adjacent property has suffered from, or shows any visible signs of damage from subsidence, landslip or ground heave

**Intruder Alarm**

Included in Risk Details	No
--------------------------	----

**Buildings Sums Insured**

Item type	Building Sum Insured (Declared value) (£)
Miscellaneous: Land Only	0

**Excess**

Fire, Lightning, Aircraft & Explosion	£NIL
All other damage	£250
Subsidence	£1,000

**Premises: The Recreation Ground, Ashburton Road, Bovey Tracey, Newton Abbot, Devon, TQ13 9BY**

**Contingencies**

Fire	Explosion
Lightning	Aircraft
Earthquake	Storm or Flood
Escape of Water	Impact
Theft	Subsidence
Accidental Damage	Glass
Specified Items 'All Risks'	

**Premises Risk Details**

Property Occupied as	Public Convenience
Premises Listing	No

**Material Facts**

All Buildings are built of Brick/stone/concrete/ steel/non-combustible material & roofed with slates/tiles/steel

**Intruder Alarm**

Included in Risk Details	No
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**Buildings Sums Insured**

Item type	Building Sum Insured (Declared value) (£)
Buildings including Landlords Fixtures & Fittings	54,660

**Excess**

Fire, Lightning, Aircraft & Explosion	£NIL
All other damage	£250
Subsidence	£1,000

**Premises: Floating Location - Anywhere within the boundaries of TQ13**

**Contingencies**

Fire	Explosion
Lightning	Aircraft
Earthquake	Storm or Flood
Escape of Water	Impact
Theft	Subsidence
Accidental Damage	Glass
Specified Items 'All Risks'	

**Premises Risk Details**

Property Occupied as	Infrastructure - Street Furniture Including Benches, Bus Shelters, Bins Infrastructure - War memorials Infrastructure - Playgrounds, Equipment & Surfaces Roundabout Sculpture GWR Brake Wagon (Located at the Heritage Centre) 3 x K6 telephone kiosks 10 x Heritage Trail mosaics Outdoor Gym at Mill Marsh Park Skate Park at St Johns Lane
Premises Listing	No

**Material Facts**

All Buildings are built of Brick/stone/concrete/ steel/non-combustible material & roofed with slates/tiles/steel

**Intruder Alarm**

Included in Risk Details	No
--------------------------	----

### Buildings Sums Insured

Item type	Building Sum Insured (Declared value) (£)
Infrastructure: Street Furniture, Benches, Bins, Shelters, Finger posts etc.	86,706
Infrastructure: War Memorials	22,605
Miscellaneous: Roundabout Sculpture	25,141
Infrastructure: Playground Equipment & Surfaces	244,611
Miscellaneous: GWR Brake Wagon (Located at the Heritage Centre)	15,122
Miscellaneous: 3 x K6 telephone kiosks	8,558
Miscellaneous: 10 x Heritage Trail mosaics	3,272
Miscellaneous: Outdoor Gym at Mill Marsh Park	24,232
Miscellaneous: Skate Park at St Johns Lane	130,286

### Excess

Fire, Lightning, Aircraft & Explosion	£NIL
All other damage	£250
Subsidence	£1,000

### Specified All Risks

Item Type	Sum Insured (£)	Territorial Limit
Regalia	11,162	Worldwide
Garden & Maintenance Machinery/tools & Associated equipment	23,175	U.K.
CCTV	23,175	U.K.
Coat of Arms	10,300	U.K.
BOFA Embroidery	3,349	U.K.

### Key Extensions - see policy for full terms & conditions

	Limit of Liability
Additional Metered Utility Charges	£25,000
Buildings & General Contents – Alterations & Additions	10% of the Sum Insured not exceeding £1,000,000 any one premises
Clearance of Drains	£25,000
Fire Extinguishment, Accidental Gas Discharge & Alarm Resetting Expenses	£25,000
Inadvertent Errors & Omissions	£500,000
Landscaped Grounds	£25,000
Trace & Access	£25,000

Property at other locations	See policy for limits
Property temporarily removed	See policy for cover/limits
Non-Invalidation	
Loss reduction Expenses & Temporary repairs	£25,000
Automatic reinstatement after a loss	
Day One Inflationary factor	25%

## BUSINESS INTERRUPTION

Description	Sum Insured (£)	Indemnity Period (Months)
Gross Revenue/Income	0	0
Additional Increased Cost of Working	50,000	12

### Extensions - See Policy for Full terms & Conditions:

Alternative Trading  
 Savings  
 Professional Accountants Charges  
 Accumulated stocks  
 Payments on Account  
 Additional Metered Utility Charges  
 Automatic Reinstatement after a loss  
 Branded Goods  
 Action by Police, Government or other Competent Authority  
 Failure of Electricity supply  
 Failure of Gas supply  
 Failure of Water supply  
 Failure of Telecommunications  
 Essential Personnel  
 Prevention of Access  
 Specified Disease, Food Poisoning, Vermin Pests & Defective Sanitation, Murder or Suicide  
 Loss of Attraction - Unspecified  
 Property stored

### Key Exclusions - See policy wording for full terms & conditions

Radioactive Contamination  
 War & Allied Risks  
 Electronic Risks  
 Intruder Alarm  
 Marine, vehicles licenses for road use  
 Wear, tear, depreciation, gradually operating causes  
 Mechanical or Electrical breakdown or derangement  
 Acts of Fraud or dishonesty  
 Faulty or defective workmanship  
 Disappearance, unexplained or inventory shortage, misfiling or misplacement of information



## MONEY

The Company will indemnify the Policyholder up to the Limit of Liability shown for any Damage to Money & property described.

Item	Sum Insured (£)
Non-negotiable Money	250,000
<i>Money in the Policyholders Premises</i>	
During Working Hours or in Transit	2,000
Out of Work Hours in Safes & Strongrooms	0
All other locked Safes & Strongrooms	2,000
Out of Work hours	250
<i>Money Out of the Policyholder's Premises</i>	
Money in the residence of employees or any other Policyholders, Officials or Council members in a locked safe or whilst adults are in residence - Sum insured	500
Money in the residence of employees or any other Policyholders Officials or Council members other than in a locked safe or whilst adults are in residence - Sum Insured	250
Personal Injury (Robbery)	Included see policy for cover/limits

### Key Exclusions - see policy for full terms & conditions

- Discovery period (7 days)
- Error or Omission
- Unattended vehicle
- Counterfeit Money
- Physical Security
- Removal of Keys
- Safe Keys & Combinations
- Intruder alarm

## LIABILITIES

### Employers Liability

The Company will provide indemnity to any Person entitled to indemnity against legal liability for damages in respect of Injury of any Person employed caused during the period of insurance arising out of and in course of employment by the Policyholder in the Business including claimants' costs and expenses which the Policyholder is legally liable to pay.

	Limit of Liability (£)
Any one Event	10,000,000
Arising directly or indirectly out of Terrorism	5,000,000
Legal defence costs (Part A)	250,000
Legal defence costs (Part B)	250,000
Clerical Wageroll	£49,716
Manual Wageroll	38,530
Number of Volunteers	10

#### Key Extensions - See policy for full terms & conditions

Unsatisfied Court Judgements

Compensation for Court Attendance -

A) any officials or council members

£750

B) any Employee

£500

Automatic Acquisitions

#### Key Exclusions - See policy for full terms & conditions

Radioactive Contamination

Road Traffic Legislation

Fines or Penalties

### Public/Products Liability

The Company will provide indemnity to any Person Entitled to indemnity up to the limit of indemnity against legal liability for damages in respect of:

- A. Accidental injury of any person
- B. Accidental loss of or damage to property
- C. Nuisance, trespass to land or trespass to goods or interference with any easement, right of air, light, water or way other than legal liability for damages which result from a deliberate act or omission.
- D. Wrongful arrest or imprisonment

Happening during the period of insurance in connection with the business.

	Limit of Indemnity (£)
Any one Event	15,000,000
All events happening during any Period of Insurance in respect of Product supplied	15,000,000
All incidents in respect of sudden pollution or contamination	15,000,000
Advertising injury/libel & slander committed during the period of insurance	250,000
Statutory Environmental Clean-up costs	1,000,000
Indemnity to Hirer	2,000,000
Turnover - UK	209,300

#### **Excess**

£250 in the event of loss or damage to third party property

#### **Key Extensions - see policy for full terms & conditions**

Automatic Acquisitions

Compensation for Court Attendance -

A) any officials or council members £750

B) any Employee £500

Contingent Motor Liability

Cross Liabilities

Data Protection Act 1998

Defective Premises Act

Legionellosis

Unauthorised Movement of vehicles

Key Exclusions - see policy for full terms & conditions

Airside

Asbestos removal costs

Employers' liability

Fear of Asbestos

Fines or Penalties

Mechanical vehicles

Professional Liability

Property in the Policyholder's Custody or Control

Property worked upon

## FIDELITY

The Company shall indemnify the Insured for Acts of Fraud as detailed by the Policy Wording first discovered during the period of insurance.

	Limit of Indemnity (£)
Any one Claim	500,000
In the Aggregate	500,000

### Excess

£500

### Conditions - see policy for full details

In order for claims to be accepted under this policy, the Policyholder must give written notice of a loss as soon as reasonably possible after it is discovered and in no event later than 60 days after Discovery to the Company. Failure to comply with this condition will result in the claim being rejected  
Minimum Standard of Control

### Extensions

Care, Custody & Control  
Expenses  
Acquisitions  
Discovery period  
Loss of Interest  
Computer Violation  
Contractual Penalties  
Benefit Plans

## LEGAL EXPENSES

The Company will indemnify the Policyholder in respect of Legal Expenses which arise from legal proceedings covered by the insured sections of cover that

1. Are notified to Us during the period of insurance and
2. Arise from the usual conduct of the Policyholder's business
3. Are brought by or against the Policyholder within the jurisdiction of a court within the Territorial limits

Subject to the limits of indemnity shown

### Sections of cover

Employment  
Prosecution Defence  
Taxation  
Property  
Contract Disputes  
Data Protection  
Bodily Injury  
Statutory Licence

### Limit of Indemnity

200,000

### Conditions - see policy for full details

The Policyholder must take all reasonable care in keeping business books, records and accounts. Tax returns are to be submitted without undue delay and accounts and related taxation computations are to be submitted to the proper government department within the statutory period laid down at the end of the relevant period of account.

### Extensions

Jury Service	£150 per person per day
Witness Attendance Allowance	£150 per day, subject to a limit of indemnity of £10,000 in total
Taxation Proceedings	£25,000 subject to a limit of indemnity of £100,000 in total
Legal Advice	24 hours a day 365 days a year. Tel 0845 078 7543 quoting 70201

### Exclusions

See policy pages 69 - 72 for full details

### Endorsements

#### Change of Legal Expenses provider

With effect from 1st November 2018 Arc Legal Assistance are the provider for the Commercial Legal Expenses Insurance and will provide:

- Customer support via an advice helpline - 0345 078 7543
- Claims notification via an online portal
- Provision of flexible management information

Claims will be managed by Arc Legal Assistance who can be contacted as follows:

#### Arc Legal Assistance

Lodge Lane, Langham, Colchester, CQ4 5NE.

Tel: 0344 770 9000

Email: [claims@arclegal.co.uk](mailto:claims@arclegal.co.uk)

Web: <https://claims.arclegal.co.uk/home>

## **OFFICIALS LIABILITY**

### **Cover Basis**

The Company shall indemnify the Insured Persons against any Loss incurred by the insured persons arising from a claim that first arises during the Period of Insurance

The Company shall indemnify the Town Council against any Loss incurred by the Insured Persons arising from a claim that first arises during the Period of Insurance if and to the extent that the Town Council is legally required and permitted

### **Limit of Indemnity**

500,000

### **Extensions**

- Civil Fines & Penalties
- Compensation for Court Attendance
- Crisis Management & Regulatory Event Public Relations Costs
- Cyber Liability
- Employment Wrongful Acts
- Investigation Defence Costs
- Kidnap & Ransom Event
- Loss of or damage to Documents
- Mental Anguish or Emotional Distress
- Pollution
- Retired & Former Officials
- Spouses

### **Exclusions – See policy for full terms & conditions**

- Bodily Injury/Property Damage
- Fraud or Dishonesty
- Illegal Profit or Advantage
- Prior knowledge of fact, circumstance or situation

## PERSONAL ACCIDENT

### Cover Basis

If during the Operative time the Insured person sustains bodily injury following an accident which within two years is the sole independent cause of Death or Disablement the Company will pay to the Policyholder the appropriate Benefit shown below subject to the Maximum Incident Limit (see policy for full details).

### Employee Category

Any Employee of the Insured resident in Britain

### Operative Time

24 Hour

Sums Insured - see policy for full benefit detail

Benefits	Sum Insured (£)
Capital Benefit	40,000
Temporary Total Disablement from the Insured Person's usual occupation (per week)	400
Temporary Partial Disablement from at least 50% of the Insured Person's usual occupation (per week)	200

### Employee Category

Any Council member of the Insured resident in Britain

### Operative Time

24 Hour

Sums Insured - see policy for full benefit detail

Benefits	Sum Insured (£)
Capital Benefit	20,000
Temporary Total Disablement from the Insured Person's usual occupation (per week)	400
Temporary Partial Disablement from at least 50% of the Insured Person's usual occupation (per week)	200

### Employee Category

Any Volunteer of the Insured resident in Great Britain

### Operative Time

Occupational Including Commuting

**Sums Insured - see policy for full benefit detail**

<b>Benefits</b>	<b>Sum Insured (£)</b>
Capital Benefit	20,000
Temporary Total Disablement from the Insured Person's usual occupation (per week)	200
Temporary Partial Disablement from at least 50% of the Insured Person's usual occupation (per week)	100

**Benefit period (Weekly benefits)**

104 Weeks

**Extensions – see policy for full details**

Coma Benefit  
Disability Assistance  
Funeral Expenses  
Hospitalisation  
Retraining

**Exclusions - see policy for full details**

The Company will not pay any Benefit or amount under the Extensions to this section where bodily injury following an Accident is the result of or is contributed by:

1. The insured person committing or attempting to commit suicide or as a result of self-inflicted injury
2. Illness or disease not resulting from bodily injury following an Accident
  - Any naturally occurring condition or degenerative process
  - Any gradually operating process
  - Post-traumatic stress disorder or any psychological or psychiatric condition (not resulting from bodily injury following an accident)
3. Radioactive contamination
4. The insured person engaging in flying of any kind other than a passenger
5. War

The Company will not pay any claim after the expiry of the Period of Insurance in which the Insured Person attains the age of 80 years.



## TRAVEL

Benefits - for details of limits please refer to the Policy & Schedule

Benefit	Sum Insured (£)
Medical Expenses	5,000,000
Baggage	2,000
Money & Credit Cards	1,000
Cancellation	2,000
Travel Delay	50
Personal Liability	5,000,000
Hijack, Kidnap & Detention	300
Travel Documents	1,000
Personal Security	10,000

### Operative Time

Internal & External Journeys undertaken by the Insured Person on the Business of the Policyholder which commences during the period of insurance.

### Extensions

See individual policy sections for full details

### Exclusions

See individual policy sections for full details

### Assistance Services Supporting this Policy

The RSA policy is supported by specialists in the provision of Medical and Security Assistance Services. Healix and Drum Cussac are third party service providers approved by RSA. The advice and assistance provided can be accessed 24 hours a day 365 days a year.

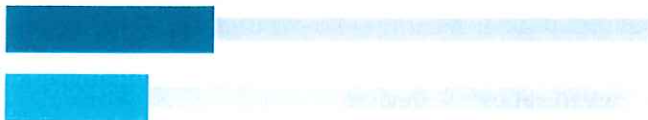
Telephone: 44 (0)20 8763 3155

Email: [rsa@healix.com](mailto:rsa@healix.com)

# 2019 Cyber-security Breaches Survey Overview

The following infographic offers a visual overview of key statistics found in this year's Cyber-security Breaches Survey, conducted by the Department for Digital, Culture, Media & Sport. At a glance, this document outlines the prevalence of data breaches across the country, identifies the most disruptive forms of cyber-attack that organisations suffered in the past year, quantifies the average amount of time and money organisations spend dealing with cyber-

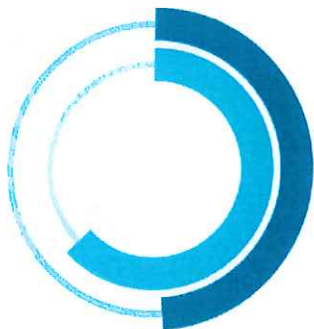
incidents, summarises common cyber-security controls that organisations have implemented and highlights how the GDPR made an impact on organisational cyber-security practices in the last year. More than anything, this year's findings illustrate the growing need for all organisations—regardless of industry or size—to protect themselves from the severe consequences of cyber-attack by purchasing robust cover. Contact us today to discuss cyber-insurance solutions.



**32%** of businesses and **22%** of charities experienced a breach in the past 12 months.

## The Most Disruptive Breaches

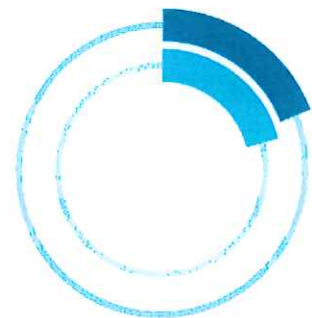
**Most disruptive** forms of cyber-attack among organisations in the past 12 months:



Fraudulent emails or being directed to fraudulent websites (**49%** of businesses and **63%** of charities)



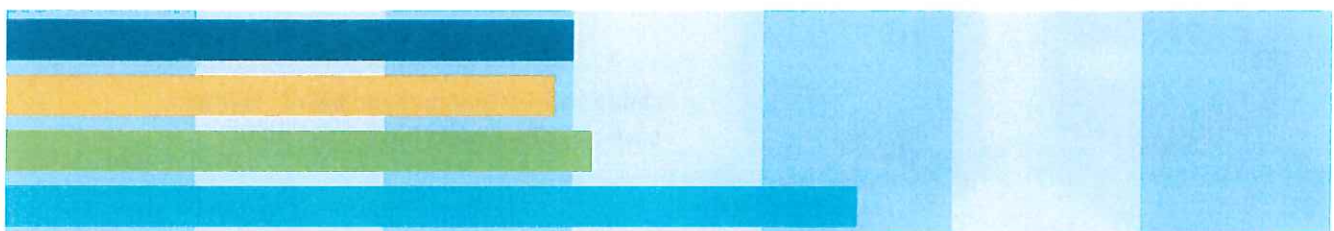
Others impersonating the organisation in emails or online (**15%** of businesses and **9%** of charities)



Viruses, spyware or malware (**9%** of businesses and **10%** of charities)

## Time Taken to Recover From Breaches

Average amount of time organisations spent dealing with their most disruptive breach with outcomes in the last 12 months:



Businesses overall: **3 days**

Small businesses: **2.9 days**

Large businesses: **3.1 days**

Charities overall: **4.5 days**

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Take the risk out of insurance

# 2019 Cyber-security Breaches Survey Overview

## Cyber-security Controls and Policies

The top controls organisations have implemented to bolster their cyber-security include:

Applying software updates  
when available

Having up-to-date  
malware protection

Using firewalls with  
appropriate configuration



**33%** of businesses and **36%** of charities have a formal policy or policies covering cyber-security risks. Common features of cyber-security policies include:

- What staff are permitted to do on the organisation's IT devices
- A document management system
- What can be stored on removable devices (eg USB sticks)

## Financial Cost of Breaches

Businesses overall:  
**£4,180**

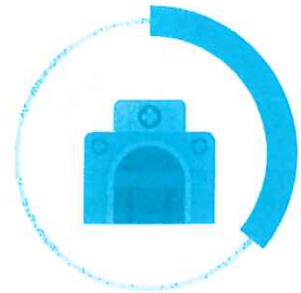
Small businesses:  
**£3,650**

Large businesses:  
**£22,700**

Charities overall:  
**£9,470**

## Response to the GDPR

**30%** of businesses and **36%** of charities have made changes to cyber-security because of the GDPR.



## Cyber-insurance



Only **11%** of businesses and **6%** of charities have a cyber-security insurance policy.

## Impact of Breaches

**30%** of businesses and **21%** of charities that experienced a breach or attack reported suffering negative impacts, such as:

Temporary loss of access to  
files or networks

Websites or online services  
taken down or slowed

Software systems corrupted  
or damaged



**Council  
Guard**

Take the risk out of insurance

# Crime & Cyber cover for local councils

- Exclusive to WPS Council Guard
- Unique cover for local councils
- Premiums from £250 +IPT



# WHY WOULD YOU LEAVE YOUR BUSINESS EXPOSED TO 21ST CENTURY THREATS?

- Do you employ staff?
- Do you use computers, laptops, tablets or smartphones for work purposes?
- Do you communicate or transact via a website?
- Do you communicate or transact via email?
- Do you hold customer details in a database, file or in the cloud?
- Do you hold 3rd party details in a database, file or in the cloud?
- Do you store stock or cash at your premises?
- Do you purchase/ work with suppliers and contractors?

If you answered **YES** to any of the above, you are open to 1st and 3rd party attacks that could jeopardise your business not just financially but reputational damage too.



## IF THE UNTHINKABLE HAPPENS...

You need to be able to respond - and fast. If you do not, you may incur things like loss of earnings, damage to your brand, legal costs and fines from privacy breaches for example. To lesson the chance of becoming a target you need a robust risk management program which includes comprehensive insurance cover.

## LOCAL COUNCIL INSURANCE SOLUTIONS | CRIME & CYBER

COVER	LIMIT	EXCESS
<p><b>COMMERCIAL CRIME (ALL RISKS)</b>                      Cover on an all risks basis covering theft from you (the Insured) by anyone, whether employed by you or not. Fraud can take many forms - including the theft of cash, stock and other assets; forgery, embezzlement and computer crime - and can continue for many years, often discovered purely by chance.</p>	FROM £50,000	£5,000
<p><b>CYBER</b>                      Designed to support and protect your business if it experiences a data breach or is the subject of an attack by a malicious hacker that affects your computer systems or network.</p>	FROM £100,000	£2,500



# Council Guard

Take the **risk** out of **insurance**

## If you can agree to the following acceptance criteria:

### GENERAL

You are a city, town, parish, community or neighbourhood council (local council) based in England or Wales with written employment policies & procedures for all staff which are reviewed & updated on a regular basis, you are not currently undergoing or considering any redundancies and comply with "proper practices" as set out in the Governance & Accountability for Smaller Authorities.

No Councillor, Clerk, RFO or similar person with management authority has ever been convicted of, or charged with a criminal offence other than a motoring offence. In respect of the cover proposed no insurer has ever declined a proposal, refused renewal or terminated insurance.

In the last five years you have not received any claims in respect of this coverage or have been subject to any circumstances which could have led to such a claim

You have not been subject to a Cyber loss or a Cyber claim including but not limited to any regulatory, government or administrative action brought against them.

### CRIME

You have less than 100 employees and/or volunteers and 5 or less locations where financial functions are carried out with each location following the same fraud procedure. All premises containing equipment, money & securities are securely locked outside of working hours with only authorised personnel having access to the keys.

For newly recruited or promoted staff having positions of trust involving financial functions you have obtained written references covering their previous 3 years employment history.

All requests to create or alter third party bank details or transfer funds are independently verified by telephone with a known contact & confirmed in writing before implementation.

All payments will be made in accordance with the authority's financial regulations.

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VISIT THE NSCS WEBSITE  
FOR MORE INFORMATION ON  
CYBER-SECURITY FOR SMALL  
BUSINESSES



## CYBER

You process, transmit or store less than 50,000 financial transactions or records containing an individual's personal information per annum (excluding the electoral role).

You operate industry grade firewalls & anti-virus software across your network, encrypt all mobile devices and have at least a weekly backup of critical data to a secure location.

You have not had any investigation or information request concerning the handling of any personally identifiable data.

You have completed a government approved cyber programme – such as Cyber Essentials or equivalent training or can confirm that you have read & adhere to the NSCS leaflet.

<https://www.ncsc.gov.uk/guidance/cyber-security-small-business-guide-infographic>

If you can agree to the statements above the rates are shown on the rear page, if you cannot agree please provide further details by email & we will contact you for a quote.

## CONTACT US FOR A QUOTE

<b>COUNCIL NAME</b>		
<b>ADDRESS</b>		
<b>POSTCODE</b>		
<b>COVER OPTION</b>	<b>LITE 1</b> <input type="checkbox"/> <b>LITE 2</b> <input type="checkbox"/> <b>LITE 3</b> <input type="checkbox"/> <b>PLUS IPT</b>   <b>PLUS £25 WPS ADMIN FEE</b>	
<b>INCOME INCLUDING PRECEPT £</b>	<b>PREMIUM £</b>	<b>TOTAL DUE £</b>



# Council Guard

Take the risk out of insurance

## COMMERCIAL CRIME PROTECTION

CLIENT COVER	Choose limit of indemnity to suit your needs £50,000 to £150,000 any one loss
Commercial Disruption	Up to £150,000 after a loss for up to 90 days
Contractual Penalties	Up to £150,000
Court Compensation Costs	Up to £25,000
Money & Securities cover	Included
Identity Fraud	To correct or reinstate information following an Identity Fraud 10% of limit max £15,000
Malicious Data Damage	10% of limit max £15,000
Mitigation Costs	Up to £150,000
Public Relations Consultancy Fees	Up to £25,000
Public Utilities Fraud	10% of limit max £15,000
Telecommunication Fraud	10% of limit max £15,000

## CYBER RISK INSURANCE

DATA LIABILITY	Choose limit of indemnity to suit your needs £100,000 to £300,000 any one loss
Network Security	Malware spread or failure to secure systems – included to the chosen limit
<b>Remediation Costs Included:</b> <ul style="list-style-type: none"> <li>• Credit Monitoring Costs</li> <li>• Cyber Extortion Costs</li> <li>• Data Restoration Costs</li> <li>• Forensic Costs</li> <li>• Defence Costs</li> <li>• Notification Costs</li> <li>• Public Relations Costs</li> </ul>	Choose limit of indemnity to suit your needs £100,000 to £300,000 any one loss
Cyber, Business Interruption, gross profit or gross revenue	Choose limit of indemnity to suit your needs £100,000 to £300,000 any one loss



# CRIME & CYBER COVER PREMIUMS

## INCOME INCLUDING PRECEPT - UP TO £1M

SECTION	LITE 1	LITE 2	LITE 3
Crime	£50,000	£100,000	£150,000
Cyber	£100,000	£200,000	£300,000
Premiums	£250 +IPT	£425 +IPT	£535 +IPT

## INCOME INCLUDING PRECEPT - UP TO £5M

SECTION	LITE 1	LITE 2	LITE 3
Crime	£50,000	£100,000	£150,000
Cyber	£100,000	£200,000	£300,000
Premiums	£450 +IPT	£600+IPT	£740 +IPT



**FOR MORE INFORMATION CONTACT US**

**Tel:** (01752) 670440 | **Email:** mail@wpsinsurance.co.uk

**Office:** Spargo House, 10 Budshead Way, Plymouth, Devon, PL6 5FE



@WPSInsuranceLtd



@wpsinsurancebrokers



@wpsinsurancebrokers

Name of Local Council:

Community Infrastructure Levy (CIL) Annual Report

Financial Year:

Total CIL retained from previous years:  £ (A)

Expenditure this financial year of CIL retained from previous years

<u>Item of expenditure (please describe).</u>	Expenditure amount
Extension of footway to Bovey Tracey Cemetery (Coombe Lane)	3,200.00

Total (Calculates automatically if figures input electronically).  (B)

Total CIL Received this financial year  (C)

Expenditure of CIL which was received this financial year

<u>Item of expenditure (please describe).</u>	Expenditure amount
	-

Total (Calculates automatically if figures input electronically).  (D)

Notices Received Under Regulation 59E

The charging authority (Teignbridge District Council) may serve a notice on the local council requiring it to repay some or all CIL receipts, if not spent within 5 years or if applied otherwise than in accordance with regulations.

Value of CIL receipts subject to notices served in the financial year:  (E)

Value of CIL receipts subject to notices which has been repaid to the charging authority during the financial year:  (F)

Value of CIL receipts subject to notices which have not been paid to the charging authority:  (G)

Current financial year CIL receipts retained at year end:  (H)  
(H = C minus D). Calculates automatically if figures input electronically.

CIL receipts from previous years retained at year end:  (I)  
(I = A minus B). Calculates automatically if figures input electronically.

Total value of CIL receipts retained at year end:  (J)  
(J = H plus I minus F). Calculates automatically if figures input electronically.

A copy of this report must be published either on the local council's website, or on that of the charging authority (Teignbridge District Council) if the local council does not have a website.

A copy of this report must be sent to Teignbridge District Council no later than 31st December following the reported year, unless it is published on the website of Teignbridge District Council.

### Section 3 – External Auditor Report and Certificate 2018/19

In respect of

**BOVEY TRACEY TOWN COUNCIL – DV0044**

#### 1 Respective responsibilities of the body and the auditor

This authority is responsible for ensuring that its financial management is adequate and effective and that it has a sound system of internal control. The authority prepares an Annual Governance and Accountability Return in accordance with *Proper Practices* which:

- summarises the accounting records for the year ended 31 March 2019; and
- confirms and provides assurance on those matters that are relevant to our duties and responsibilities as external auditors.

Our responsibility is to review Sections 1 and 2 of the Annual Governance and Accountability Return in accordance with guidance issued by the National Audit Office (NAO) on behalf of the Comptroller and Auditor General (see note below). Our work **does not** constitute an audit carried out in accordance with International Standards on Auditing (UK & Ireland) and **does not** provide the same level of assurance that such an audit would do.

#### 2 External auditor report 2018/19

On the basis of our review of Sections 1 and 2 of the Annual Governance and Accountability Return (AGAR), in our opinion the information in Sections 1 and 2 of the AGAR is in accordance with Proper Practices and no other matters have come to our attention giving cause for concern that relevant legislation and regulatory requirements have not been met.

Other matters not affecting our opinion which we draw to the attention of the authority:

None.

#### 3 External auditor certificate 2018/19

We certify that we have completed our review of Sections 1 and 2 of the Annual Governance and Accountability Return, and discharged our responsibilities under the Local Audit and Accountability Act 2014, for the year ended 31 March 2019.

External Auditor Name

**PKF LITTLEJOHN LLP**

External Auditor Signature

*PKF Littlejohn LLP*

Date

12/08/2019

\* Note: the NAO issued guidance applicable to external auditors' work on limited assurance reviews for 2018/19 in Auditor Guidance Note AGN/02. The AGN is available from the NAO website ([www.nao.org.uk](http://www.nao.org.uk))