DRAFT - CHILTON PARISH COUNCIL
Minutes of Meeting held on Monday 16th September 2019 at Gt Waldingfield VH at 7.30pm

Present: Councillors Lady Hart (Chairman), Alastair Lewin, Thomas Reeve and Andrew Symons.

Attending: A. Beckham (Acting-Clerk); John Steele (Great Waldingfield Parish Council); Cllr. Clive Arthey (Babergh District Council; Cllr. Colin Spence (Suffolk County Council)

19/084 Apologies for Absence
- Margaret Maybury; Richard Edgeley, and Tony Foster sent their apologies.

19/085 Declaration of Interests
- No interests were declared, and no dispensation had been received.

19/086 Minutes of Meeting held on 1st July and Extraordinary Meeting on 13th August 2019
- The minutes of both meetings were approved and signed by the Chairman as a correct record.

19/087 Public Participation
- Cllr Maybury was unable to attend and presented a report (see appendix).
- Cllr. Spence reported that Chilton Woods discussions were progressing and was optimistic of announcement by the end of 2019. Concerns were raised regarding insufficient school places in the local area.
- John Steele was concerned about the allocation of houses for Great Waldingfield within the Joint Local Plan. Namely that provision had been made for houses in Valley Road, although they were in the Parish of Chilton. Concerns were also raised about any further development along Valley Road and the safety of pedestrians. As there is limited footpaths and the speed of vehicles is excessive.
- Cllr. Arthey encouraged everybody to review the proposed Joint Local Plan and emphasised the sections which were especially relevant to Chilton. The consultation is open for 10 weeks and will be closing at 4pm on Monday 30th September 2019.

To view or comment on the Babergh and Mid Suffolk Joint Local Plan - Preferred Options (Regulation 18) Consultation Document- (July 2019) or Preferred Options - Sustainability Appraisal and Appropriate Assessment 2019, please click the Joint Local Plan Consultation Page button: https://www.midsuffolk.gov.uk/planning/planning-policy/new-joint-local-plan/joint-local-plan-preferred-options-july-2019/

19/088 Planning
a. Planning Application No: DC/19/04143 Land North Of Waldingfield Road. As this is an amendment to Outline planning permission. The councillors resolved not to make any further objections to those already made. No further planning application had been received since the agenda was posted which required a response before the next CPC scheduled meeting.

b. The councillors reviewed the meeting with Vincent and Gorbing Limited to discuss the land north of Church Field Road which included the NHS and Prolog parcels of land. The councillors agreed:

i. That at the current time the proposal for developing housing on both parcels of land did not accord to Babergh’s Local Plan which identified the land as employment use for Prolog and employment / recreational for the NHS land.
DRAFT - CHILTON PARISH COUNCIL
Minutes of Meeting held on Monday 16\textsuperscript{th} September 2019 at Gt Waldingfield VH at 7.30pm

ii. There is considerable local concern that the NHS land is being proposed for a housing development and not being considered for health-related use.

iii. From the plans shown at the meeting, the proposed development of 160 homes and a “Care Home” appeared cramped, with development right up to the boundaries of the heritage assets with very little amenity space being provided.

The status of planning applications previously reviewed by the council are shown in the Appendix.

19/089 Finance
a) The councillors resolved to approve and accept the external audit report produced by RKF Littlejohn for the year ending 31\textsuperscript{st} March 2019. Please see Appendix.

b) The councillors reviewed the Asset Register and resolved that it correctly reflected assets held by CPC. Please See Appendix.

c) The councillors resolved to accept the insurance cover offered by Community Action Suffolk as it covered all the council’s assets and the risks associated with the council’s operation. Please see Appendix.

d) No cheques were signed. The Councillors were concerned that no up-to-date bank statement had been received. Nor had it been possible to add new signatories to the bank account. This would be rectified by the next meeting.

19/090 Neighbourhood Plan
• The next meeting of the Neighbourhood Planning Team will be at 7.30pm Great Waldingfield Village Hall, on 10\textsuperscript{th} October 2019

19/091 Questions to Chair
• Cllr Reeve was concerned about the state of Aubrey Drive, and what could be done to prevent future encampments. Clerk to report back at the next meeting.

19/092 Next Meeting
• The next scheduled meeting will be held at Gt Waldingfield Village Hall on Monday 4\textsuperscript{th} November 2018 starting at 7.30pm.

The meeting closed at 9.30pm.
DRAFT - CHILTON PARISH COUNCIL
Minutes of Meeting held on Monday 16th September 2019 at Gt Waldingfield VH at 7.30pm

APPENDIX

Cllr Margaret Maybury September 2019 Report

Life at the District Council is littered and overtaken with JLP (Joint Local Plan) meetings, questions, queries and researching facts and figures. Residents are talking with me regarding the JLP as well as parish councillors. This is an important document; but it does, in my opinion, lack in some detail, description and linking to other policies, but I keep going. Please remember the consultation closes at 4pm on 30th September.

A management review at BDC has seen the loss of some experienced staff and I await the full outcome of this procedure and implications for services. I do find it very sad that people I have worked with for the length of my service to the Council are or have left – it seems all I do is write cards. I definitely miss their counsel, but wish them well in their new ventures.

I was pleased to have some input into the Scrutiny of Citizens' Advice last month. During my stint at the helm of Communities I maintained the funding level for this vital advocacy service which supports all of the community and I wish them well for the future. During the meeting I was able to identify the cost as £20 per client to the District funding allowance. I believe this to be good value for money. The CA are looking for volunteers and I would recommend any resident to offer their service if they can.

Climate change is rearing its ugly head if the dry conditions in East Anglia are anything to go by. This morning, however, it is raining; I am sure my lawns are sighing with relief. We do need to do all we can to help and I ask all residents to be careful with their recycling and waste products.

The Cabinet will be reviewing the first quarter finance figures this next week and the Council meeting takes place on September 24th.

I have enjoyed social events at the Classic Car Show, Lavenham; the Horticultural Show at Great Waldingfield; and a coffee morning at Cockfield. Thank you for the welcome at each.
# Planning

<table>
<thead>
<tr>
<th>Application Reference</th>
<th>Address</th>
<th>Parish Council Comments</th>
<th>Babergh DC Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>DC/19/03331</td>
<td>Plot 5 Chilton Grove Waldingfield Road Chilton Sudbury Suffolk CO10 0PR</td>
<td>Objected</td>
<td>Awaiting Decision</td>
</tr>
<tr>
<td>DC/19/03330</td>
<td>Plot 4 Chilton Grove Waldingfield Road Chilton Sudbury Suffolk CO10 0PR</td>
<td>Objected</td>
<td>Awaiting Decision</td>
</tr>
<tr>
<td>DC/19/03329</td>
<td>Plot 3 Chilton Grove Waldingfield Road Chilton Sudbury Suffolk CO10 0PR</td>
<td>Objected</td>
<td>Awaiting Decision</td>
</tr>
<tr>
<td>DC/19/03328</td>
<td>Plot 2 Chilton Grove Waldingfield Road Chilton Sudbury Suffolk CO10 0PR</td>
<td>Objected</td>
<td>Awaiting Decision</td>
</tr>
<tr>
<td>DC/19/03327</td>
<td>Plot 1 Chilton Grove Waldingfield Road Chilton Sudbury Suffolk CO10 0PR</td>
<td>Objected</td>
<td>Awaiting Decision</td>
</tr>
<tr>
<td>DC/19/03288</td>
<td>Chilton Grove Waldingfield Road Chilton Sudbury Suffolk CO10 0PR</td>
<td>Objected</td>
<td>Awaiting Decision</td>
</tr>
</tbody>
</table>
Finance
Section 1 – Annual Governance Statement 2018/19

We acknowledge as the members of:

Chilton Parish Council

our responsibility for ensuring that there is a sound system of internal control, including arrangements for the preparation of the Accounting Statements. We confirm, to the best of our knowledge and belief, with respect to the Accounting Statements for the year ended 31 March 2019, that:

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No*</th>
<th>Yes means that this authority:</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. We have put in place arrangements for effective financial management during the year, and for the preparation of the accounting statements.</td>
<td>✓</td>
<td></td>
<td>prepared its accounting statements in accordance with the Accounts and Audit Regulations.</td>
</tr>
<tr>
<td>2. We maintained an adequate system of internal control including measures designed to prevent and detect fraud and corruption and reviewed its effectiveness.</td>
<td>✓</td>
<td></td>
<td>made proper arrangements and accepted responsibility for safeguarding the public money and resources in its charge.</td>
</tr>
<tr>
<td>3. We took all reasonable steps to assure ourselves that there are no matters of actual or potential non-compliance with laws, regulations and Proper Practices that could have a significant financial effect on the ability of this authority to conduct its business or manage its finances.</td>
<td>✓</td>
<td></td>
<td>has only done what it has the legal power to do and has complied with Proper Practices in doing so.</td>
</tr>
<tr>
<td>4. We provided proper opportunity during the year for the exercise of electors’ rights in accordance with the requirements of the Accounts and Audit Regulations.</td>
<td>✓</td>
<td></td>
<td>during the year gave all persons interested the opportunity to inspect and ask questions about this authority’s accounts.</td>
</tr>
<tr>
<td>5. We carried out an assessment of the risks facing this authority and took appropriate steps to manage those risks, including the introduction of internal controls and/or external insurance cover where required.</td>
<td>✓</td>
<td></td>
<td>considered and documented the financial and other risks it faces and dealt with them properly.</td>
</tr>
<tr>
<td>6. We maintained throughout the year an adequate and effective system of internal audit of the accounting records and control systems.</td>
<td>✓</td>
<td></td>
<td>arranged for a competent person, independent of the financial controls and procedures, to give an objective view on whether internal controls meet the needs of this smaller authority.</td>
</tr>
<tr>
<td>7. We took appropriate action on all matters raised in reports from internal and external audit.</td>
<td>✓</td>
<td></td>
<td>responded to matters brought to its attention by internal and external audit.</td>
</tr>
<tr>
<td>8. We considered whether any litigation, liabilities or commitments, events or transactions, occurring either during or after the year-end, have a financial impact on this authority and, where appropriate, have included them in the accounting statements.</td>
<td>✓</td>
<td></td>
<td>disclosed everything it should have about its business activity during the year including events taking place after the year end if relevant.</td>
</tr>
<tr>
<td>9. (For local councils only) Trust funds including charitable. In our capacity as the sole managing trustee we discharged our accountability responsibilities for the fund(s)/assets, including financial reporting and, if required, independent examination or audit.</td>
<td>Yes</td>
<td>No</td>
<td>N/A</td>
</tr>
</tbody>
</table>

*Please provide explanations to the external auditor on a separate sheet for each No* response and describe how the authority will address the weaknesses identified. These sheets should be published with the Annual Governance Statement.

This Annual Governance Statement was approved at a meeting of the authority on:

20/05/19

and recorded as minute reference:

19/054C

Signed by the Chairman and Clerk of the meeting where approval was given:

Chairman

Clerk

Other information required by the Transparency Codes (not part of Annual Governance Statement)

Authority web address: chilton.onsuffolk.net

Annual Governance and Accountability Return 2018/19 Part 3

Local Councils, Internal Drainage Boards and other Smaller Authorities*

Page 4 of 6

Signed ___________________________________________ Date ________________________________
## Section 2 – Accounting Statements 2018/19 for Chilton Parish Council

<table>
<thead>
<tr>
<th>Year ending</th>
<th>Notes and guidance</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Please round all figures to nearest £1. Do not leave any boxes blank and report £0 or Nil balances. All figures must agree to underlying financial records.</td>
</tr>
<tr>
<td></td>
<td>Total balances and reserves at the beginning of the year as recorded in the financial records. Value must agree to Box 7 of previous year.</td>
</tr>
<tr>
<td></td>
<td>Total amount of precept (or for IDBs rates and levies) received or receivable in the year. Exclude any grants received.</td>
</tr>
<tr>
<td></td>
<td>Total income or receipts as recorded in the cashbook less the precept or rates/levies received (line 2). Include any grants received.</td>
</tr>
<tr>
<td></td>
<td>Total expenditure or payments made to and on behalf of all employees. Include salaries and wages, PAYE and NI (employees and employers), pension contributions and employment expenses.</td>
</tr>
<tr>
<td></td>
<td>Total expenditure or payments of capital and interest made during the year on the authority’s borrowings (if any).</td>
</tr>
<tr>
<td></td>
<td>Total expenditure or payments as recorded in the cashbook less staff costs (line 4) and loan interest/capital repayments (line 5).</td>
</tr>
<tr>
<td></td>
<td>Total balances and reserves at the end of the year. Must equal (1+2+3) – (4+5+6)</td>
</tr>
<tr>
<td></td>
<td>The sum of all current and deposit bank accounts, cash holdings and short term investments held as at 31 March – To agree with bank reconciliation.</td>
</tr>
<tr>
<td></td>
<td>The value of all the property the authority owns – it is made up of all its fixed assets and long term investments as at 31 March</td>
</tr>
<tr>
<td></td>
<td>The outstanding capital balance as at 31 March of all loans from third parties (including PWLB).</td>
</tr>
</tbody>
</table>

### Balance Sheet as at 31 March 2019

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount 2018/19</th>
<th>Amount 2019/20</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Balances brought forward</td>
<td>£27,561</td>
<td>£29,598</td>
</tr>
<tr>
<td>2. (+) Precept or Rates and Levies</td>
<td>£7,721</td>
<td>£7,858</td>
</tr>
<tr>
<td>3. (+) Total other receipts</td>
<td>£2,701</td>
<td>£50,550</td>
</tr>
<tr>
<td>4. (-) Staff costs</td>
<td>£2,841</td>
<td>£3,727</td>
</tr>
<tr>
<td>5. (-) Loan interest/capital repayments</td>
<td>£0</td>
<td>£0</td>
</tr>
<tr>
<td>6. (-) All other payments</td>
<td>£5,544</td>
<td>£57,773</td>
</tr>
<tr>
<td>7. (+) Balances carried forward</td>
<td>£29,598</td>
<td>£26,506</td>
</tr>
<tr>
<td>8. Total value of cash and short term investments</td>
<td>£29,598</td>
<td>£26,506</td>
</tr>
<tr>
<td>9. Total fixed assets plus long term investments and assets</td>
<td>£5,118</td>
<td>£5,118</td>
</tr>
<tr>
<td>10. Total borrowings</td>
<td>£0</td>
<td>£0</td>
</tr>
<tr>
<td>11. (For Local Councils Only) Disclosure note re Trust funds (including charitable)</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>

The Council, as a body corporate, acts as sole trustee for and is responsible for managing Trust funds or assets.

N.B. The figures in the accounting statements above do not include any Trust transactions.

I certify that for the year ended 31 March 2019 the Accounting Statements in this Annual Governance and Accountability Return have been prepared on either a receipts and payments or income and expenditure basis following the guidance in Governance and Accountability for Smaller Authorities – a Practitioners’ Guide to Proper Practices and present fairly the financial position of this authority. Signed by Responsible Financial Officer before being presented to the authority for approval.

Signed by Chairman of the meeting where the Accounting Statements were approved.

Date 01/08/19

---

Annual Governance and Accountability Return 2018/19 Part 3
Local Councils, Internal Drainage Boards and other Smaller Authorities
Section 3 – External Auditor Report and Certificate 2018/19

In respect of:  Chilton Parish Council- SF0089

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 15/08/2019

* Note: the NAO issued guidance applicable to external auditors’ work on limited assurance reviews for 2018/19 in Auditor Guidance Note AGN02. The AGN is available from the NAO website (www.nao.org.uk)

Annual Governance and Accountability Return 2018/19 Part 3

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DRAFT - CHILTON PARISH COUNCIL

Minutes of Meeting held on Monday 16th September 2019 at Gt Waldingfield VH at 7.30pm

<table>
<thead>
<tr>
<th>Account</th>
<th>Statement Date</th>
<th>Statement Balance</th>
<th>Actual Balance</th>
<th>Unpresented Cheques</th>
<th>Credits not shown</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Account</td>
<td>31/05/19</td>
<td>£40,922.03</td>
<td>£37,515.38</td>
<td>£3,306.65</td>
<td>£0.00</td>
<td>£0.00</td>
</tr>
<tr>
<td>Instant Access Account</td>
<td>22/10/18</td>
<td>£27.07</td>
<td>£27.07</td>
<td>£0.00</td>
<td>£0.00</td>
<td>£0.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>£40,949.10</td>
<td>£37,642.45</td>
<td>£3,306.65</td>
<td>£0.00</td>
<td>£0.00</td>
</tr>
</tbody>
</table>

**Budget**

- Precept: £10,000.00
- Bank Interest: £50.00
- Churchyard: £0.00
- Grants: £513.50
- Wayleave: £9.20
- Other: £0.00
- VAT Repayment: £0.00

Total: £10,572.70

**Reserves**

- Clerks Salary: £4,141.66
- Admin Expenses: £1,800.00
- Insurance: £200.00
- Annual Subscriptions: £370.00
- Audit Inspections: £290.00
- Donations: £200.00
- Chairman’s Allowance: £200.00
- Dog & Litter Bins: £455.00
- Footpaths: £600.00
- Churchyard / Memorial: £400.00
- Community Warden: £780.00
- Street Lighting: £0.00
- Projects: £1,000.00
- Neighbourhood Plan: £500.00
- VAT Paid: £0.00

Total: £0.00

**Total**

- Assets B/Forward: £26,506.23
- Expenses: £14,620.44

Total: £41,126.67

**Total**

- Assets C/Forward: £37,642.45
- Total: £41,126.67

**Insurance**

Your Parish Council insurance policy is due for renewal shortly.

As advised in our previous email we have recently reviewed the Business Services at CAS Ltd Parish Council Insurance Scheme. We appreciate the needs of Parish Councils change over time, Clerks and Councillors need to be able to rely on us to arrange a specialist policy offering the right protection at a great price.

We have developed a brand new unique policy – Parish Protect - to meet the changing needs of the modern Parish Council.

We are delighted that the new policy will be underwritten by Royal and Sun Alliance Insurance Group, one of the largest insurers in the UK.

**How does this affect my insurance arrangement?**

You will continue to deal with the same experienced professional team and our contact details remain unchanged.
DRAFT - CHILTON PARISH COUNCIL
Minutes of Meeting held on Monday 16th September 2019 at Gt Waldingfield VH at 7.30pm

We have produced the insurance renewal for Chilton Parish Council on the new Parish Protect policy.

Please find attached;
- Schedule
- Policy Wording
- Terms of Business
- Privacy Statement
- How to make payment

About Parish Protect

Parish Protect is exclusively from Business Services at CAS Ltd and has some outstanding benefits.

Core Policy

Four sets of core cover are available on the new scheme (see below), on your renewal schedule we have chosen the level of core cover which best matches the cover you have previously selected:

<table>
<thead>
<tr>
<th>Cover Package</th>
<th>All Risks/Property (See 1 Below)</th>
<th>Public Liability (See 2 Below)</th>
<th>Officers Indemnity (See 3 Below)</th>
<th>Fidelity Guarantee (Dishonesty) (See 4 below)</th>
<th>Money</th>
<th>Business Interruption (See 5 Below)</th>
<th>Person Accident (See 6 Below)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1A</td>
<td>£5k</td>
<td>£10m</td>
<td>£1m</td>
<td>£25k</td>
<td>£5k</td>
<td>£25k</td>
<td>£25k</td>
</tr>
<tr>
<td>1B</td>
<td>£5k</td>
<td>£10m</td>
<td>£1m</td>
<td>£50k</td>
<td>£10k</td>
<td>£25k</td>
<td>£25k</td>
</tr>
<tr>
<td>1C</td>
<td>£5k</td>
<td>£10m</td>
<td>£1m</td>
<td>£100k</td>
<td>£15k</td>
<td>£50k</td>
<td>£50k</td>
</tr>
<tr>
<td>1D</td>
<td>£5k</td>
<td>£10m</td>
<td>£1m</td>
<td>£250k</td>
<td>£20k</td>
<td>£50k</td>
<td>£50k</td>
</tr>
</tbody>
</table>

1. All Risks/Property includes office contents
2. Public liability including libel and slander at a £250,000 limit
3. Officials Indemnity includes cover for committee members legal liability
4. Money: Non-negotiable £250,000, In transit £2,000, Private residence £250, Premises £2,000, Locked safe £2,000
5. Business Interruption includes standard extensions agreed in policy wording
6. Personal Accident includes employees, volunteers, committee members
7. Hirers’ Liability - fee income capped at £5,000 p.a

Banded Sums Insured for Assets – All Risks Cover

The Parish Protect scheme has been developed in a different way to the policy you have previously had. The cover for assets is provided in bandings:

<table>
<thead>
<tr>
<th>Sum Insured Required</th>
<th>(£5,001 to £10,000)</th>
</tr>
</thead>
<tbody>
<tr>
<td>(£10,001 to £20,000)</td>
<td></td>
</tr>
</tbody>
</table>

Signed ___________________________________________ Date ________________________________
The premium for all risks cover will be calculated depending on which banding the total value of your assets fall into. We have calculated the total value of the assets currently covered on your policy and this totals £4,385 plus Office Contents £2,500, we would therefore rate the policy on the banding £5,001 to £10,000 and your assets would be covered up to £10,000.

We hope using this method will reduce the number of minor alterations clerks have to make to their insurance policies throughout a year e.g. when the council acquires a bench or a noticeboard or disposes of a litter bin. This a completely new concept but we are trying to reduce administration in respect of insurance for clerks and also the need for small payments if cover is slightly increased.

The excess for an claim will remain at £100.

We would still expect clerks to keep an up to date asset register and they will need to advise us if their asset acquisitions or disposals take them outside the banding.

If you would like to change the Core Package or the Banding/Cover for your assets – please contact us and we will be happy to discuss and amendments or further requirements with you.

**Buildings**

Should you have currently have cover for buildings, the buildings will continue to be covered and specified under the policy. Please check the address and building sum insured shown on the schedule are correct.

**Employers Liability**

Under the Zurich Parish Council scheme only employees were covered under Employers Liability cover. Under the Parish Protect scheme employees, councillors and volunteers are all covered under the Employers Liability section.

We have assumed most councils have councillors or volunteers carrying out some sort of manual work for them e.g. litter picking, cleaning, gardening. If this is not the case with your council please let us know.

**Additional benefits of Parish Protect**
Admin Fees and Long Term Undertakings
We will continue to charge NO admin fees for alterations or copy documentation and discounted Long Term Undertakings will still be available.

Express Claims Service
An amazing benefit to the new scheme is that most property claims under £2,500 will be settled within 24 hours

Crisis Management
Councils will now benefit from crisis management for incidents including support on public relations & media reports

Cyber and Crime
A stand alone cyber and crime policy will also now be available.

Fair Representation
It is very important that you check this letter and the accompanying schedule carefully. If any information is incorrect please contact us as soon as reasonably practical. We would specifically draw your attention to the duty of fair presentation and that you must make a fair presentation of the risk to us at inception, renewal and variation of your policy. This means that we must be told about all facts and circumstances which may be material to the risks covered by the policy and that you must not make a misrepresentation to us about any material facts. A material fact is one which would influence the acceptance or assessment of the risk. If you have any doubt about facts considered material, it is in your interests to disclose them to us.

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

This policy is compliant with the principles of the Insurance Act 2015 law reforms.

Long Term Undertaking
We are pleased to be able to offer you a three year Long Term Undertaking.

The LTU provides a benefit to the Parish Council by providing stability. If you commit to insure with Royal and Sun Alliance PLC Insurance for three years; the rates will not be changed for three years, subject to the exclusions below.

In return for your commitment Royal and Sun Alliance PLC Insurance will offer a discounted premium.

There are some conditions around the agreement:

- The premium will still rise if the government increases the level of Insurance Premium Tax (IPT), or imposes any other charges or taxes.
- The premium will still change as a result of amendments in the sums insured. The LTU agreement is a commitment from the insurer to maintain the rate applied to your cover.
- The premium will still rise as a result of any index linking on the sums insured.
- Premiums continue to be payable annually at the appropriate time.
- If Royal and Sun Alliance PLC Insurance increases its rates contrary to the LTU, any commitment on the Councils part ceases.

Should you elect to take up the offer of a new Long Term Undertaking, then the premium reductions would apply as follows:-

Signed ___________________________________________ Date ____________________________
Payment of Premium

By the renewal date, please confirm that you wish to renew the policy, this can be by phone or email.

Payment of the premium must be received by us within 21 days of the renewal date.

Please send payment by BACS to Business Services at CAS Ltd, Sort Code 20-44-51, Account Number 33978893. Alternatively make your cheque payable to Business Services at CAS Ltd.

Zurich Insurance

We appreciate you are currently part way through a Long Term Undertaking with Zurich. Should you choose to accept the new Parish Protect policy from renewal, your agreement with Zurich will come to an end, there is no penalty for ending the agreement and you are free to accept a new long term undertaking under the Parish Protect scheme should you wish.

If however you wish to continue to insure with Zurich we will be happy to arrange for a member of Zurich’s Town and Parish Council team to contact you.

If you have any questions please contact me on 01473 345400 / 0845 4786 383 or by e-mail to ros.collings@communityactionsuffolk.org.uk.

Kind regards

Ros Collings
Insurance Officer

Asset Register
# DRAFT - CHILTON PARISH COUNCIL

Minutes of Meeting held on Monday 16th September 2019 at Gt Waldingfield VH at 7.30pm

<table>
<thead>
<tr>
<th>Asset No</th>
<th>Description</th>
<th>Location</th>
<th>Asset Value</th>
<th>Insurance Risk</th>
<th>Insurance Value</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Street Light</td>
<td>Carbonels</td>
<td>£400.00</td>
<td>All</td>
<td>£400.00</td>
<td>Transferred to SCC July 2014</td>
</tr>
<tr>
<td>2</td>
<td>Notice Board</td>
<td>Junction of Carbonels &amp; Waldingfield Road</td>
<td>£400.00</td>
<td>All</td>
<td>£400.00</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Notice Board</td>
<td>Junction of Audbrey Drive &amp; Waldingfield Road</td>
<td>£400.00</td>
<td>All</td>
<td>£400.00</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Notice Board</td>
<td>Waldingfield Road</td>
<td>£100.00</td>
<td>Below Excess</td>
<td>£100.00</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Dog Bin</td>
<td>Valley Road - Footpath entrance opposite concrete hardstanding</td>
<td>£80.00</td>
<td>Below Excess</td>
<td>£80.00</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Dog Bin</td>
<td>Grange Farm Road - Halfway up Private Road in field entrance</td>
<td>£80.00</td>
<td>Below Excess</td>
<td>£80.00</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Dog Bin</td>
<td>Church Field Road - Footpath entrance opposite Lavenham Leisure</td>
<td>£80.00</td>
<td>Below Excess</td>
<td>£80.00</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Dog Bin</td>
<td>Acton Lane Footpath near New Farm</td>
<td>£80.00</td>
<td>Below Excess</td>
<td>£80.00</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Filing Cabinet</td>
<td>Cragston, Sudbury Road, Newton</td>
<td>£20.00</td>
<td>Below Excess</td>
<td>£20.00</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Filing Cabinet</td>
<td>Cragston, Sudbury Road, Newton</td>
<td>£20.00</td>
<td>Below Excess</td>
<td>£20.00</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Memorial</td>
<td>Entrance to Airfield</td>
<td>£100.00</td>
<td>Below Excess</td>
<td>£100.00</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>Gate</td>
<td>Church Field Road entrance to drive</td>
<td>£500.00</td>
<td>All</td>
<td>£500.00</td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>Gate</td>
<td>Entrance to Churchyard from drive</td>
<td>£500.00</td>
<td>All</td>
<td>£500.00</td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>Kissing Gate</td>
<td>Entrance to Churchyard from drive</td>
<td>£200.00</td>
<td>All</td>
<td>£200.00</td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>Kissing Gate</td>
<td>Exit from Churchyard to footpath</td>
<td>£150.00</td>
<td>All</td>
<td>£150.00</td>
<td></td>
</tr>
<tr>
<td>17</td>
<td>Grit Bin</td>
<td>St Marys Close</td>
<td>£85.00</td>
<td>Below Excess</td>
<td>£85.00</td>
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<tr>
<td>18</td>
<td>Projector</td>
<td>GW Village Hall</td>
<td>£235.00</td>
<td>From Sept 2014</td>
<td>£235.00</td>
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</tr>
<tr>
<td>19</td>
<td>Projector Screen</td>
<td>GW Village Hall</td>
<td>£88.00</td>
<td>Below Excess</td>
<td>£88.00</td>
<td></td>
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<tr>
<td>20</td>
<td>Defibrillator &amp; cabinet</td>
<td>Sudbury Health Centre</td>
<td>£2,000.00</td>
<td>May-16</td>
<td>£2,000.00</td>
<td></td>
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</tbody>
</table>

**Total**  
£5,118.00 | £4,385.00

Signed ___________________________________________ Date ______________________________