

Minutes of the Annual Council Meeting of Taverham Parish Council held on Monday 11 May 2026, held in Suite 2, Taverham Village Hall, commencing at 7.50pm, when there were present:

	Mrs C Karimi-Ghovanlou in the Chair	
Mrs L Barrington-Smith		Mr K Kelly
Mrs B Clarke		Mrs J Latchford
Mr N Dack		Mr S Matthews
Mrs J Ellis		Mrs S Parkinson

Also present: County Councillor Clancy, Clerk and one member of the public.

- 58/26 To elect the Chairman of the Council and to receive his/her Declaration of Acceptance of Office**
Mrs Karimi-Ghovanlou was elected as Chairwoman of the Council and her Declaration of Acceptance of Office was signed in the presence of the Clerk.
- 59/26 To elect the Vice-chairman of the Council and to receive his/her Declaration of Acceptance of Office**
Mrs Clarke was elected as Vice-chairwoman of the Council and her Declaration of Acceptance of Office was signed in the presence of the Clerk.
- 60/26 The resignation of Mr Yousefian was received** and a casual vacancy for Taverham North Ward was declared.
- 61/26 To receive apologies for absence**
None
- 62/26 To receive Declarations of Interest in items on the agenda**
None
- 63/26 The Minutes of the Council Meeting held on 13 April 2026** were agreed and then signed by the Chairman.
- 64/26 The Chairman (C), Vice Chairman (VC) and members of the Planning, Recreation, Sports, Woodlands, and Traffic and Transportation Committees were appointed as follows:**
- Planning:** L Barrington-Smith, B Clarke, N Dack, J Ellis, J Latchford (VC), S Matthews (C), S Parkinson
Recreation: B Clarke (C), N Dack, C Karimi-Ghovanlou, J Latchford (VC), S Matthews, S Parkinson
Sports: B Clarke, N Dack, K Kelly, C Karimi-Ghovanlou, J Latchford (C), S Matthews (VC), S Parkinson
Woodlands: L Barrington-Smith (C), K Kelly (VC), C Karimi-Ghovanlou, J Latchford
Traffic and Transportation: L Barrington-Smith, N Dack, C Karimi-Ghovanlou, J Latchford (C), S Matthews (VC)
- 65/26 The members of the Performance Review Committee, under the chairmanship of the Council Chairman, was agreed as follows:**
C Karimi-Ghovanlou (C), B Clarke (VC), N Dack, S Parkinson, J Latchford

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- 66/26 To appoint the members of the Grievance, Staff Appraisal and Interview panels**
It was confirmed that the Grievance, Staff Appraisal, and Interview panels should comprise of any 5 members of the Performance Review Committee.
- 67/26 To appoint bank signatories**
It was agreed that Mrs Karimi-Ghovanlou, Mrs Latchford, Mr Matthews and Mrs Clarke were to be the council's bank signatories.
- 68/26 Representatives to other bodies were agreed as follows:**
Taverham Village Hall Committee: B Clarke and 1 vacancy
Thorpe Marriott Village Hall Committee: 1 vacancy
Taverham Recreational Facilities Ltd: J Latchford and S Matthews
Safer Neighbourhood Action Panel: C Karimi-Ghovanlou and N Dack
Airport Liaison Consultative Committee: J Latchford and S Matthews
- 69/25 The Record of Councillors' Attendance at Meetings for the 2025/26 municipal year** was received.
- 70/26 Report items**
None
- 71/26 District and County Council Members Question Time**
County Councillor Stuart Clancy was congratulated on his recent re-election. He advised that the Local Government Reorganisation had not yet been fully confirmed and also that the County Council remained supportive of a link road between the NDR and the A47. Broadland District Council had received an offer for Thorpe Lodge but the sale had not been completed. In response to a query regarding double yellow lines in Baldric Road, Mr Clancy advised that he had been informed that the installation of the lines was costly and was unlikely to be progressed. District Councillor Karimi-Ghovanlou reported that two of the reserved matters applications for Marriott's Park were due to be considered shortly by the District Council's Planning Committee. District Councillor Kelly was due to attend a site visit with the Rivers Board.

County Councillor Clancy left the meeting.
- 72/26 Public Break**
No members of the public wished to speak.
- 73/26 FINANCE**
Councillors had received a copy of a list giving details of outstanding invoices. It was **RESOLVED** to pay the invoices as presented. Receipts were noted.

Chq No.	Supplier	Details	Net	VAT	Total
EP2780	John Allaway	Woodland Contract – April 2026	350.00	0.00	350.00
EP2781	OLP	Sandy Lane Zip Wire Seat	95.00	19.00	114.00
EP2782	SGW	Payroll Processing – March 2026 And Year End Processing (25/26)	70.00	14.00	84.00
EP2783	PLG	Ranger - Epoxy Syringe, Sanding Sheets and Eco Flex Skip Tub	14.44	2.87	17.31
EP2784	ESPO	Hmdow Sundries	34.50	6.90	41.40
EP2785	Amazon	Office/Hmdow Sundries	57.44	11.50	68.94
EP2786	Barford Hire	Van Hire – April 2026	299.88	59.98	359.86
EP2787	Veolia	Hmdow/Recreation-Refuse – April 26	395.71	79.14	474.85

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EP2788	HuwsGray	Ranger – Ballast/Pipe Socket	34.99	7.00	41.99
EP2789	SGW	Payroll Processing – April 26 (26/27)	35.00	7.00	42.00
EP2790	Mayday	Maintenance Support – Connectivity March 26/B&W and Colour Copies	84.01	16.80	100.81
EP2791	Norse	Un/Locking Gates – Sandy Lane / Hmdow – April 2026	510.00	102.00	612.00
EP2792	GardenGuardian	Horticultural Contract – April 26 /Verge Cutting Contract – April 26	4,750.96	950.20	5,701.16
EP2793	Cash	Petty Cash – April 2026	95.88	15.17	111.05
			6,827.81	1,291.56	8,119.37

PAYMENTS FOR RATIFICATION

DDebit	Valda Energy	Streetlights Electricity – Apr-May 26	1,377.04	275.40	1,652.44
DDebit	SSE	Hmdow – Gas Supply	96.72	4.84	101.56
DDebit	Lloyds Bank	Banking Charges – Feb- March 26	10.83	0.00	10.83
EP2773	Gannaway	Hmdow Hall Deposit Return	50.00	0.00	50.00
EP2774	Leach	Hmdow Hall Deposit Return	50.00	0.00	50.00
EP2775	Barling	Hmdow Hall Deposit Return	50.00	0.000	50.00
EP2776	Countrystyle	Recycling Collection-Jan and Mar 26	95.00	19.00	114.00
EP2777	Max Sports	Tennis Net	111.15	22.23	133.38
EP2778	Etchels	Hmdow Hall Deposit Return	50.00	0.00	50.00
EP2779	Willimott	Hmdow Hall Deposit Return	50.00	0.00	50.00
			1,940.74	321.47	2,262.21

ELECTRONIC PAYMENTS MADE 28TH APRIL 2026 (STAFF RELATED)

TRNS	Staff	April 2026 – Staff Pay	9,441.06	0.00	9,441.06
TRNS	HMRC	April 2026 – Tax and NI	3,267.84	0.00	3,267.84
RNS	Norfolk Pension	April 2026 – Pension	2,784.08	0.00	2,784.08
			15,492.98	0.00	15,492.98

74/26 The Minutes of the Planning Committee Meetings held on 13 and 27 April 2026 were received.

75/26 The Minutes of the Performance Review Committee Meeting held on 27 April 2026 were received. It was requested to amend the Grant Awarding policy to state that an organisation may only apply for a grant once within a 12 month period. All other recommendations made by the Committee were approved.

76/26 To appoint a solicitor to represent the Council regarding the transfer of land at Taursham Park

Recommendations for representation had been sought as the Council had been unhappy with the firm of solicitors previously used for the transfer of land in the first phase of development. A name of a solicitor at NPLaw had been highly recommended by another Clerk whose parish was also experiencing expansion. Councillors were wary of using NPLaw as past experiences had given cause for concern, however, as a particular solicitor had been recommended it was **AGREED** to appoint NPLaw on this occasion.

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77/26 To consider quote for a replacement lantern and deflector on a streetlight on St Walstan's Road

The quote in the sum of £375 + vat from Cozens UK, for a replacement lantern and deflector, was **ACCEPTED**.

The meeting closed at 8.41pm

Signed Dated

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<u>Acquired</u>	<u>Item Description</u>	<u>Location</u>	<u>Original Cost</u>	<u>Fixed Asset</u>
			<u>Where Known</u>	<u>Figure</u>
Building Structures				
1991	Two Walled Ballcourts	Thorpe Marriott Green	£17,618.00	£21,228.30
1997	Hinks Meadow Hall and Changing Rooms	Kingswood Avenue	£316,383.00	£381,230.81
2002	Tennis Pavilion	Sandy Lane	£43,805.00	£52,783.38
Walls / Gates / Fencing				
Unknown	Two gates and pillars	Sandy Lane Car Park	£1,800.00	£30,504.48
Unknown	Brick Retaining Wall	Sandy Lane Car Park	£2,637.00	
Unknown	Post and Wire Fencing	Sandy Lane Playing Field		
Unknown	Heavy Duty Steel Fencing	Thorpe Marriott Green (Over ditch)	£2,100.00	
1997	Heavy Duty Steel Fencing	Hinks Meadow	£8,406.00	
1997	Tennis Court Fencing (Part Only)	Sandy Lane	£6,304.00	
1997	Front Boundary Chainlink Fencing	Sandy Lane Village Hall	£2,100.00	
1998	Timber Gates, Post and Fencing	Ghosthill Wood	£1,080.00	
2002	Steel Swivel Barrier	Hinks Meadow Car Park	£525.00	
2002	Recycled Material Fencing	Hinks Meadow Car Park	£1,890.00	
2018	Single Swing Access Gate (3 metres)	Thorpe Marriot Green (Maintenance Entrance to Field)	£1,055.00	£1,055.00
2019	Hoop Barrier Fencing	Thorpe Marriot Green (Alongside Entrance to Field)	£1,165.00	£1,165.00
2025	Panana Garden Storage Shed - Woodland Volunteers	Sandy Lane, Compound	£241.66	£241.66
Lighting Equipment				
1991-97	319 Streetlights	Various Estate Roads-South Ward	£61,210.00	£150,488.25
1991	Two Lighting Columns	Sandy Lane Carpark		£17,570.77
1991	Two Floodlights	Beech Avenue Sportsground		
1999	4 x Floodlighting Columns, 8 Floodlights+Control Guard	Hinks Meadow Basketball Court	£8,931.00	
2002	Tennis Court Floodlights	Sandy Lane	£6,829.00	
Recreation Equipment and Surfacing				
2024	Omega Base Module	Draper Way Play Area, Taursham Park, off Beech Ave	£3,474.40	£29,535.12
2024	Zingo See-Saw Collection	Draper Way Play Area, Taursham Park, off Beech Ave	£3,015.52	
2024	Rota Roka	Draper Way Play Area, Taursham Park, off Beech Ave	£2,161.80	
2024	DNA Climber with Rope Vibrant Green	Draper Way Play Area, Taursham Park, off Beech Ave	£5,386.88	

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Recreation Equipment and Surfacing				
2024	Zingo Roko Mini Seesa Colour Collection	Draper Way Play Area, Taursham Park, off Beech Ave	£1,076.20	
2024	UniMini Auro (HPL/Steel) Park - Green Panel	Draper Way Play Area, Taursham Park, off Beech Ave	£6,491.24	
2024	Spinmee Inc Rounabout 3 Colour Collection	Draper Way Play Area, Taursham Park, off Beech Ave	£7,197.00	
2024	Boing Spring Bulle Colour Collection	Draper Way Play Area, Taursham Park, off Beech Ave	£732.08	
2024	Play Area Surfacing	Draper Way Play Area, Taursham Park, off Beech Ave	£34,633.90	£34,633.90
2024	Play Area Furniture - Essentials Bench/Oxel Litter Bin	Draper Way Play Area, Taursham Park, off Beech Ave	£716.16	£716.16
2008	Wicksteed 1 Double + 1 Single Zigzag Twisters	Sandy Lane Play Area MOVED to Alder Way Play Area	£1,400.00	
2008	Wicksteed Switchback Run	Sandy Lane Play Area MOVED to Alder Way Play Area	£550.00	
2012	Sidewinder See-Saw	Sandy Lane Play Area MOVED to Alder Way Play Area	£1,504.00	
1993	Gametime Play Multiplay Units and Swings	Thorpe Marriott Green		
1996	Wicksteed "Miniglobe" Climbing Frame	Thorpe Marriott Green		
1997	Wicksteed "Sid Shark" and "Look-out Mast" Climbers	Thorpe Marriott Green		
1998	Matta Safety Surfacing	Thorpe Marriott Green	£1,320.00	
2001	Matta Safety Surfacing (Swings)	Thorpe Marriott Green Playing Area	£5,277.50	
2004	SMP Polynesia "Ark" Springer	Thorpe Marriott Green Playing Area	£570.00	£106,336.63
2004	SMP Horizon "Loughborough" Multiplay Unit	Thorpe Marriott Green Playing Area	£3,460.00	
2007	SMP 4-seat Delta Swing	Thorpe Marriott Green Playing Area	£2,000.00	
2003	Wicksteed "Tom Thumb" Multiplay Unit	The Drove Play Area	£2,650.00	
2003	Wicksteed Safety Tiles, 27 sq metres	The Drove Play Area	£750.00	
1999	Matta Safety Surfacing	Alder Way Play Area		
2004	SMP Play Equipment	Alder Way Play Area	£1,693.00	
2000	Three Sets Steel Goalposts and Fittings	Hinks Meadow (Tav FC)	£915.00	
1992	Topline Marking Machine	Hinks Meadow Ground (Tav FC)		
2011	Skatepark Equipment	Thorpe Marriott Green (Ballcourt)	£103,000.00	£103,000.00
2013	Goalposts (Given by Taverham Football Club)	Sandy Lane Playing Field		
2018	New Play Equipment including Goal Ends/Surfacing	Hinks Meadow	£28,828.55	£34,682.71
2018	New Street Furniture, Fencing and Gates (Play Area)	Hinks Meadow	£5,854.16	
2023	Kompan Play Area, Fencing, Zip Wire and Matting	Sandy Lane Play Area	£176,500.00	£201,500.00
2023	Kpmpn Outside Gym and Basketball Court Area	Sandy Lane Play Area	£25,000.00	

<u>Acquired</u>	<u>Item Description</u>	<u>Location</u>	<u>Original Cost</u>	<u>Fixed Asset</u>
			<u>Where Known</u>	<u>Figure</u>
Regalia / Archival Material				
Unknown	Boxed Gavel and Block Set	Council - Lost (reduce by £100)		£872.32
1989	40" Silver Gilt Chairman's Chain and Pendant	Council Office		
1993	Bailey Bird : Bound Set of 19th Century Farm Maps	Council Office		£544.87
2025	Boxed Gavel and Block Set	Council Office		£84.97
Working Equipment				
1991	Beaver Spaceliner (South Warden Trolley)	Council Store, Sandy Lane	£472.00	£1,053.69
1996	Beaver Spaceliner (North Warden Trolley)	Hinks Meadow Hall	£472.00	
1995	BTM Rubber Speedramps	Sandy Lane Carpark		
1999	Planting Tools for Woodlands Volunteers	Woodlands Committee Chairman's Home	£110.00	
1999	Four Metal Filing Cabinets	Council Office	£180.00	
2002	Laminator: DAHLE 70302	Council Office	£90.00	
2010	HP Pavilion MS228 UK Computers x 1	Council Office	£382.95	
2011	Desks and Pedestals	Council Office	£650.00	
2012	Binatone Phones (3)	Council Office	£34.99	
2013	Ricoh Photocopier	Council Office - Replaced 2016 - £3,284.40		
2013	MSI AP1920 18.5" Computer	Council Office	£399.00	
2016	Ricoh Photocopier - MPC2004	Council Office - Replaced 2021 - £2,338		
2017	Dell Latitude e5450 core i5	Council Office/On Site - Replaced 2025		
2017	Dell OptiPlex 3240 plus core i5 aio x 3	Council Office - Replaced 2020		
2017	External USB DVDRW	Council Office/On Site	£32.00	
2017	Additional Woodland Tools	Woodlands Committee Chairman's Home	£74.26	
2020	Clerks New Chair	Council Office	£185.00	£185.00
2020	Back Pack Power Blower	Warden's Store (Sandy Lane/Hinks Meadow)	£187.50	£187.50
2020	Mountfield Petrol Hedge Trimmer	Warden's Store (Sandy Lane/Hinks Meadow)	£120.00	£120.00
2020	Acrylic Desk Screens (800/1200 and 800/1500)	Council Office	£187.00	£187.00
2020	Motorola - Moto E6S 32GB Meteor Grey	Council Office/Clerk	£66.66	£66.66
2020	Dell Inspiron 15 3501 15.6" Laptops (Black) x 2	Council Office (Clerk/RFO's Home)	£831.66	£831.66
2021	A3 Ricoh IM C2000 Photocopier	Council Office	£2,700.00	£2,700.00
2021	MSA Task Chair - RFO	Council Office	£210.00	£210.00
2023	Makita Cordless Angle Grinder	Hinks Meadow Rangers Store	£128.33	£128.22
2023	Makita Drill	Hinks Meadow Rangers Store	£82.50	£82.50
2025	Dell DC15250 i7 Laptop	Council Office (Assistant Clerk's Home)	£553.84	£553.84

Acquired	Item Description	Location	Original Cost	Fixed Asset
			Where Known	Figure
<u>Hinks Meadow Equipment</u>				
1997	100 Remploy Chairs (Green-MX70)	Hinks Meadow Hall		£5,935.89
1997	LEC Refrigerator (L555AW)	Hinks Meadow Hall		
1997	108 Steelite "Palm Springs" Cups, Saucers, Plates	Hinks Meadow Hall		
1997	Door and Window Blinds	Hinks Meadow Hall		
1999	Numatic Vacuum Cleaner	Hinks Meadow Hall	£74.00	
1999	36 Steelite "Palm Springs" dinner plates	Hinks Meadow Hall		
1999	48 Viners Knives and Forks (Profile)	Hinks Meadow Hall	£91.00	
2000	Storage Heater Guards	Hinks Meadow Hall	£385.00	
2000	48 Steelite "Palm Springs" Dinner Plates	Hinks Meadow Hall	£130.00	
2001	Gopak Table Trolley	Hinks Meadow Hall		
2002	Catering Kettle	Hinks Meadow Hall		
2011	Gopak Tables	Hinks Meadow Hall	£594.85	
2013	Calomax Water Heater	Hinks Meadow Hall	£343.00	
2018	New Belling Oven to replace the Zanussi (2013)	Hinks Meadow Hall	£365.00	
2019	New Six camera CCTV Installation	Hinks Meadow Hall/Car Park	£3,428.00	£3,428.00
2022	Boot Wiper Triple	Hinks Meadow - FootballPitch	£237.50	£237.50
<u>Street Furniture</u>				
Various	Litter bins, various types	Various Amenity Sites	£525.00	£950.23
2012	Glasdon Jubilee Bin	Sandy Lane/Fakenham Road	£364.16	
1991	Pictorial Sign	Thorpe Marriott Green	£651.00	£4,090.00
2012	Village Sign	Sandy Lane / Fakenham Road Crossroads	£3,370.00	
1992	Beacon Brazier	Wensum Valley Golf Club	£385.00	£428.48
1996/1998	Two Timber Noticeboards	Tesco Site	£800.00	£3,225.96
2004	Bus Shelter	Fakenham Road	£2,894.00	
2008	Recycled Material Double Noticeboard	Hinks Meadow Car Park	£1,240.00	£5,488.87
2008	Recycled Material Single Noticeboard	Fakenham Road Near Cypress Close	£950.00	
2009	Recycled Material Single Noticeboard (4)	Shakespeare Way/ Victoria Road (2)/Kingswood Avenue	£2,830.00	
2010	Please Drive Slowly Sign	Sandy Lane	£5,000.00	£5,356.00
2017	Broxap Derby E120 Litter Bin	Sandy Lane Playing Area	£208.98	£208.98
2017	Broxap Derby E120 Litter Bin/E240 Litter Bin	Skatepark/Play Area - Thorpe Marriott Green	£560.00	£560.00
2017	BT Red Telephone Box	The Street, Taverham	£1.00	£1.00

Acquired	Item Description	Location	Original Cost	Fixed Asset
			Where Known	Figure
2020	Broxap Derby E Litter Bin	Pendelsham Way, Thorpe Marriott	204.95	£204.95
2021	BroxapDerby E Litter Bin	Thorpe Marriott Green - Close to Bench	£258.00	£258.00
Seating				
1991	Four Public Seats	Various locations throughout the Parish		£16,026.12
1993	Voltan Steel Bench Seat	Sandy Lane Play Area		
1995	Townscape Steel Picnic Table & Bench Set	Sandy Lane Play Area		
2000	Two x Glasdon "Nouveau" Recycled Material Seats	Sandy Lane Play Area	£894.40	
2012	Glasdon "Phoenix" Seat x 2	Sandy Lane / Fakenham Road Crossroad	£810.96	
1997	Wicksteed "Cransleigh" Metal Picnic Set	Hinks Meadow		
1997	Wicksteed "Cransleigh" Metal Seat	Hinks Meadow		
2001	Two x Semi Circular Ollerton Steel Seats	Thorpe Marriott Green	£2,400.00	
2002	Glasdon "Nouveau" Recycled Material Seat	Thorpe Marriott Green		
2003/6	Five Glasdon "Phoenix" Seats	Thorpe Marriott Green Play Area (£360 each)	£1,800.00	
2012	Emerald Eight Seater Double Sided Seat	Thorpe Marriot Green/Skatepark	£409.00	
2001	Glasdon "Nouveau" Recycled Material Seat	Village Hall Front Garden		
2003	Glasdon "Nouveau" Recycled Material Seat	Village Hall Front Garden (Opp Library)	£480.00	
2003	Voltan "Mainline" Steel Seat	The Drove Play Area	£470.00	
2004	Glasdon "Cosmopolitan" Recycled Material Bench	Alder Way Play Area	£307.54	
2006	Glasdon "Phoenix" Seat	Eastfield	£375.00	
2008	Youth Shelters	Sandy Lane Playing Field/Hinks M	£13,200.00	
2014	Glasdon "Phoenix" Seat	Sandy Lane Playing Field	£365.82	£365.82
2025	Marmax - Ext Leg Brown 3 Seat Sloper	Thorpe Marriott Green x 2 / Sandy Lane x 1	£1,053.00	£1,053.00
2025	NNB - Wheelchair Access Medium Picnic Table	Sandy Lane Play Area	£480.00	£480.00
Safety Equipment				
2016	AED (Defibrillator) iPad SPI Semi Auto Device	Hinks Meadow Hall	£1,295.00	£1,295.00
2016	Cabinet, DefibSafe, External	Hinks Meadow Hall	£590.00	£590.00
2016	Speedchecker 2 - Product Code PTSC 901	Various locations throughout Taverham	£1,795.00	£1,795.00
2020	COSH Yellow Flammable Storage Cabinet	Hinks Meadow Hall Warden's Store	£125.63	£125.63
	TOTAL			£1,243,109.44

TAVERHAM PARISH COUNCIL – 26TH MAY 2026

INSURANCE UPDATE AND RENEWAL REPORT – 2026/27

Insurance Claims Update

Recent insurance claims relating to damaged streetlights caused by vehicular accidents have now been settled.

One claim remains open from an incident in 2022, where a young child tripped at Sandy Lane Play Area. This matter has been managed by the insurer. The most recent update provided to the RFO states:

“The claimant’s mother (acting as litigation friend) was advised that, as the claim involves a minor, legal representation would be required to progress the matter further. We have not received any response from the litigation friend since August 2023. Therefore, rather than keeping the claim open indefinitely, we have closed it for the time being. Please note, this does not prevent the claim from being reopened in the future, as limitation does not expire until 03/02/2036.”

Insurance Renewal

Taverham Parish Council entered into a three-year agreement with Zurich Municipal in 2023/24, this is now ending. The RFO has approached three insurance providers for renewal quotations.

CAS Insurance (Broker for Charities and Parish Councils)

After reviewing the Council’s requirements and claims history, CAS advised:

“We have reviewed the insurance requirements of your organisation and looked at how we can help. However, it is with regret that we are unable to provide a quote for you this year. This is based on the internal underwriting guidelines of the insurer and is not a reflection on your organisation. The claims history is our problem this year.”

CAS is therefore unable to quote.

Zurich Insurance

Zurich has provided two renewal options:

- **One-year agreement:** £7,485.28
- **Three-year long-term agreement:** £6,912.75 (discounted in return for a three-year commitment)

For context, the 2025/26 premium was £6,950.32, representing a 4.84% increase in the final year of the previous long-term agreement.

Comparison to last year’s premium:

- **One-year option:** +7.7%
- **Three-year option (Year 1):** –0.54%

Note: A Long-Term Agreement guarantees a fixed discount each year, but premiums may still change due to claims history, index-linking, or adjustments to sums insured.

James Hallam (Council Guard) – Insurance Brokers

James Hallam, a broker experienced in parish council insurance, has provided a quotation. To match the Council's current level of cover, the policy would be split across four separate policies with three insurers:

- Commercial Combined – Aviva Insurance Ltd: £5,828
- Aviva GPA/Sickness/Business Travel – Aviva Insurance Ltd: £483.99
- Fleet – ERS: £732.00
- Cyber Package (additional cover) – Coalition Risk Solutions Ltd: £671.60

Total Premiums:

- **One-year:** £7,715.59
- **Three-year:** £7,715.59 (rate stability capped at a maximum 5% increase per year)

James Hallam does **not** include Hirers' Liability as standard, as they advise that commercial hirers should hold their own public liability insurance.

Comparison of Key Features

	Zurich	James Hallam (Council Guard)
Cost – One Year	£7,485.28	£7,715.59
Cost – Three Years	£6,912.75 (Year 1)	£7,715.59 (Year 1, capped at 5% annually)
Index Linking	5%	20%
Business Interruption	18 months – £30,000	24 months – £93,000
Excesses	General £100–£250 Subsidence £1,000	General £500 Subsidence £2,500
Public Liability	£15 million	£10 million
Hirers' Liability	£2 million	Not included
Employers' Liability	£10 million	£10 million
Libel & Slander	£250,000	£1,000,000
Fidelity Guarantee	£1,000,000	£1,000,000
Personal Accident	£500,000 per person £2 million per incident	£500,000 per person
Legal Expenses	£200,000	£250,000
Cyber Cover	Not included	Element of cover provided

Buildings Insurance – Hinks Meadow

It has previously been advised that Hinks Meadow has not been professionally valued for some time. Given economic changes in recent years, it would be prudent for the Council to obtain an updated valuation.

The RFO will obtain quotations for a professional revaluation and bring this back to Council for consideration.

Decisions Required

1. Whether to renew insurance with Zurich or move to James Hallam (Council Guard)
2. Whether to enter into a one-year agreement or a three-year long-term agreement