



# EAST PRESTON PARISH COUNCIL

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## **FINANCE AND GENERAL PURPOSES COMMITTEE**

**MINUTES:** of the Proceedings of the Finance and General Purposes (F&GP) Committee held on 28<sup>th</sup> August 2018 at Council Office, 122 Sea Road, East Preston at 11:00.

**PRESENT:** Councillors E Linton, G Mathias, R McElroy, D Shah (Chairman), S Toney and S Wilkinson

**ALSO:** Clerk to the Council, Simon Cross

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The meeting opened at 11:05.

### **606/18 APOLOGIES AND REASONS FOR ABSENCE**

All committee members were present.

### **607/18 PERSONAL AND/OR PERSONAL/PECUNIARY INTERESTS**

Cllr McElroy declared a Personal Interest in part of Agenda Item 5, *To consider further the Grant Aid applications received from the East Preston & Kingston Village Hall Foundation*. Cllr McElroy's wife is a member of the Village Hall Foundation committee.

Cllr Linton declared a Personal Interest in any item relating to the Angmering-on-Sea Lawn Tennis Club as a member thereof.

### **608/18 PUBLIC QUESTION TIME**

No members of the public were present at this part of the meeting.

### **609/18 GRANT AID 2018 – EAST PRESTON & KINGSTON VILLAGE HALL FOUNDATION**

The following paper had been circulated in advance of the meeting:

#### Grant Aid 2018/19

The council budgeted £4,000 for Section 137 Grant Aid donations this financial year.

At its meeting on 21<sup>st</sup> May, the committee agreed to award £2,600 in grants (Minute 337/18). Subsequently, the committee agreed electronically to donate £50 to Worthing First Responders as a small thank-you for the defibrillator familiarisation session which had been run on 24<sup>th</sup> May.

The committee wanted more information from the East Preston & Kingston Village Hall Foundation before it could consider that organisation's Grant Aid request.

I contacted the Chairman, John Melser, on 31<sup>st</sup> May and he replied advising he was away and would provide further information upon his return. To date, that additional information has not been forthcoming. I have chased today and will circulate electronically anything received in this matter.

Organisation – charity no	Amount requested? (£)	For?	Amount and date of previous Sec 137 award (if known)	Cllr notes
East Preston & Kingston Village Hall Foundation 293292	450.84	“extend coverage of cctv in car park”	No known previous Grant Aid awards	

**Committee is asked to consider again the grant request above and decide a grant if appropriate.**

Simon Cross – **Clerk to the Council**

20<sup>th</sup> August 2018

The Clerk advised he had subsequently heard again from Mr Melser, “Thanks Simon for the invitation but the committee now feel that we are well enough covered by CCTV and if you the Council would like to add a further camera to cover the toilets you would be welcome to connect to our system.”

Cllr McElroy agreed the Amenities Committee should consider the offer of linking in a cctv camera to cover the Sea Road toilet block.

#### **610/18 GRANT AID 2018 – CORRESPONDENCE**

The committee NOTED the following report:

### **Grant Aid 2018**

**Committee is asked to note Thank You correspondence received following this year's Grant Aid awards.**

Advising those successful, I explained the council had received far more requests this year than last year and had been unable to award the full amount in most cases. A selection of thank you letters can be found at Appendix A below.

Additionally, some email thanks has been received:

1 <sup>st</sup> East Preston Scout Group	That's still good news. Many thanks Simon.  Cheryl
Arun & Chichester Citizens Advice Bureau	Thank you Simon.  Kind Regards  Luca Badioli  Chief Executive Officer
Baytree Club	Hi Simon  Thank you for your email £200:00 will enable us to buy some new table covers we are very grateful to the Parish Council for their continued help.  Carol

Friends of East Preston Infant School	Thank you very much for letting us know we have been awarded this grant. We greatly appreciate any contribution made towards new library books and look forward to receiving the funds.  Kind regards,  Louise
Sussex Forest Activities	Hi Simon  That's still great news. The first sessions have gone really well and we would like to roll out the programme across the village and surrounding area. Do you have any tips on where we could look for further funding?  Thank you  Sam
Trustees of East Preston Conservative Hall	Many Thanks  Terry
West Sussex Mediation Service	Hi Simon,  Sorry for the slow acknowledgement. Great news. Very much appreciated.  Regards, Nick

Carol Feasey of the Baytree Club has also provided some photographs of the new tablecloths and these can also be seen in Appendix A below.

The only organisation we appear to have received no thanks from is CRUSE West Sussex Area.

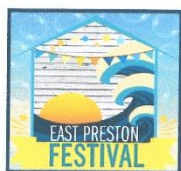
Simon Cross – **Clerk to the Council**

20<sup>th</sup> August 2018

The committee NOTED thanks had not been received from CRUSE.

#### 611/18 EAST PRESTON FESTIVAL COMMITTEE

The committee NOTED the following letter which had been circulated in advance of the meeting:



**East Preston Festival 2018**  
**Friday 1<sup>st</sup> June – Sunday 10<sup>th</sup> June**

Email: [eastprestonfestival@hotmail.co.uk](mailto:eastprestonfestival@hotmail.co.uk)



**RECEIVED**

**14 JUN 2018**

44, Golden Avenue  
East Preston  
BN16 1QX

14<sup>th</sup> June 2018

Dear Councillor Toney,

Once again, I am writing on behalf of the Festival Committee to say a huge thank you to you and the rest of the Parish Council for their support for this year's Festival.

The fact that our insurance costs are covered each year is such a help in our quest to raise funds to donate to local charities and good causes, and this year it looks as though we have raised a record amount of money.

We are hoping that the disabled beach access scheme is now progressing as we are anticipating donating a reasonable amount to the scheme.

Many thanks also for sponsoring our Children's Extravaganza again this year. We had about 190 children plus their parents all thoroughly enjoying the CircusSeen circus skills, Punch and Judy and Robbie the Magician.

The noise level was extremely high, and a lot of excited, pink faced and happy young children left the building at the end of the event, leaving the Festival team working that afternoon reeling, but then preparing the Hall for the evening entertainment.

We are already thinking about Festival 2019 and are considering pushing it on to the 7<sup>th</sup>-16<sup>th</sup> June as we keep slipping back into May which is a little early. One extra week would help considerably as the main bulk of the work can't be done until after the New Year.

Yours sincerely

Jackie Pilcher  
Festival Chairman.

There was some discussion as to how much money the council needed to raise to cover the costs of the refurbishment of the Sea Road toilet block. In addition to funds raised by Disability Action Group of East Preston and the East Preston Film Society, the Clerk had been advised by the Chairman of the East Preston Festival Committee, Jackie Pilcher, it was donating £5,000 to the project. A different member of the Festival Committee had spoken to both Cllr Shah and the Clerk and suggested the donation sum had not been agreed and there may in fact be a little more money available if that helped the project move ahead more quickly. The committee AGREED to assume just the £5,000 but know the Festival Committee could possibly be approached if a small amount of money was needed to enable the project to move forward.

## **612/18 COUNCIL'S INSURANCE**

The following report had been circulated in advance of the meeting:

### **Council insurance**

**Committee is asked to consider the council's insurance policy with a view to recommending to Full Council it enter into a three-year long-term agreement with the current insurer, Inspire.**

On 31<sup>st</sup> July, I met with Andy Cotter of Came & Co., the council's insurance broker. Cllrs Mathias and Shah were invited but unable to attend. Andy was here partly for an annual review of our cover but also because the council did not enter into a long-term agreement with Inspire when it changed insurer last year.

The council's first year with Inspire has been unchallenging and whilst I would say Inspire has responded reasonably quickly to enquiries, with one notable exception, we have not really asked it anything complicated or needed to make a claim.

The council received the following email on 10<sup>th</sup> August:

Dear Mr Cross,

The policy for East Preston Parish Council & East Preston Parish Council Acting as Corporate Trustees of the Warren Recreation Ground falls due for renewal on 1st October 2018 and I am pleased to confirm that we are able to provide quotations from 3 leading insurers. Came & Company Local Council Insurance have based the renewal quotations on your current sums insured (index-linked by 4%) and the covers detailed in the current schedule of insurance for East Preston Parish Council & East Preston Parish Council Acting as Corporate Trustees of the Warren Recreation Ground.

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

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

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

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

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

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

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

We continue as principal sponsor of the SLCC in 2018, a significant endorsement of our business, and we are rightly proud of this. The first two years have been an exciting time, we have not only consolidated our position as an insurer for Parish and Community Councils, but have also provided an alternative market for Town Councils.

We will be present at all SLCC events throughout 2018, and look forward to meeting existing and new clients throughout the year.

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

Came & Council Local Council Insurance is part of the Stackhouse Poland Community Division - a division that brings together specialist parts of the Stackhouse Poland Group responsible for Local Council, Faith and Not for Profit/Charity clients. The Community team have years of experience placing cover for these unique sectors and utilise exclusive insurer relationships, to provide bespoke, enhanced products to our Community clients. You can always trust us to talk in plain English and recommend the cover that's right for you. Community Insurance Services from Stackhouse Poland includes;

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

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

### **East Preston Parish Council & East Preston Parish Council Acting as Corporate Trustees of the Warren Recreation Ground Quotations**

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

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

In preparing our recommendation for East Preston Parish Council & East Preston Parish Council Acting as Corporate Trustees of the Warren Recreation Ground we undertook a full review of the markets available to us and we were able to obtain the following quotations:

#### **Inspire**

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

Inspire's policy also offer the following benefits:

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

**This quotation is £3,088.31 inclusive of insurance premium tax (at the prevailing rate), plus our Administration fee of £50.00.**

#### **Hiscox**

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

The Hiscox policy benefits from:

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

**This quotation is £3,241.66 inclusive of insurance premium tax (at the prevailing rate), plus our Administration fee of £50.00.**

## Ecclesiastical

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

Ecclesiastical policy benefits from:

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

**This quotation is £3,566.05 inclusive of insurance premium tax (at the prevailing rate), plus our Administration fee of £50.00. Subject to the Exclusion of Flood & Subsidence cover for the Public Toilets, South Strand, BN16 1NY.**

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

## Recommendation

Having checked with our three insurance providers, we recommend East Preston Parish Council & East Preston Parish Council Acting as Corporate Trustees of the Warren Recreation Ground accepts the following quotation to meet your demands and needs as we have stated;

Policy Details	Recommendation
<b>Insurer</b>	<b>Inspire</b>
Annual Premium (Including IPT)	£3,088.31
Administration Fee	£50.00
<b>Total Annual Premium</b>	<b>£3,138.31</b>
Our Quote Reference	2200595
Cover Period	1st October 2018 to 30th September 2019

## Long Term Agreement Option

East Preston Parish Council & East Preston Parish Council Acting as Corporate Trustees of the Warren Recreation Ground may choose to set up a 3 year binding Long Term Agreement (LTA) with **Inspire**, the annual premium can be reduced by a further 5%, giving an LTA premium of £2,933.89 including insurance premium tax, plus our administration fee of £50.00, giving a total annual premium of **£2,983.89**. This means East Preston Parish Council & East Preston Parish Council Acting as Corporate Trustees of the Warren Recreation Ground will commit to keep their policy with Inspire for the period of the LTA.

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

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

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

### Payment Options

Option	Notes
Bank Transfer	If you'd like to pay by bank transfer, please send your payment to : Bank : Lloyds Sort Code : 30-80-12 Account : 13267268 Reference: Please quote 2200595
Cheque	Please make your cheque payable to Came & Company quoting 2200595 on the reverse
Total Annual Premium	£3,138.31
LTA Premium	£2,983.89

Please find a full invoice attached.

### **Administration Fee**

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

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

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

### **Important Documents**

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

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

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

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

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

### **Privacy Policy**

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



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

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

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

### **Duty of Fair Presentation**

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

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

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

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

### **Next Steps**

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

To renew the policy cover please contact Came & Company Local Council Insurance on 01483 462860 or via [renewals@cameandcompany.co.uk](mailto:renewals@cameandcompany.co.uk) confirming the insurer, premium and if East Preston Parish Council & East Preston Parish Council Acting as Corporate Trustees of the Warren Recreation Ground wishes to enter a long-term agreement.

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

Yours sincerely,

**The Local Council Insurance Renewal Team**  
Came & Company Local Council Insurance

For the current insurance year, which started on 1<sup>st</sup> October 2017, the council paid £4,235.60 of which £1,497.71 was refunded when Cllr Duijf and I agreed it was not best value for the Village Hall to be insured under this policy when their own policy was only about £500. We have subsequently paid an £331.43 to include the Multi-Use Games Area in the policy. Therefore the council has paid £3,069.32 for insurance this year.

As you can see, the broker is recommending we take out a long-term agreement with the same insurer at a cost of £2,983.89. The long-term agreement will save the council £154.42 in this first year.

Other documentation has been provided by the broker. If any committee member would like to see any of this, please let me know. As Chairman of the committee, Cllr Shah has already been provided with this information.

Simon Cross – **Clerk to the Council**

13<sup>th</sup> August 2018

After some discussion, the committee AGREED unanimously to recommend to Full Council a three-year long-term agreement with Inspire.

The committee AGREED the Chairman of the Village Hall Foundation should be invited to meet with the Chairman of this committee to discuss whether there was a way forward to bring the purchase of Village Hall insurance back in line with the lease between the two organisations which did not leave the Foundation out of pocket.

### **613/18 MINUTES OF THE MEETING HELD ON 21<sup>ST</sup> MAY 2018**

The Minutes had been circulated to all councillors on 29<sup>th</sup> May; no suggested amendments had been made.

The committee AGREED unanimously the Minutes could be signed as a true record of the meeting held on 21<sup>st</sup> May. This action was duly completed by Cllr Shah.

### **614/18 MATTERS ARISING FROM THE MINUTES OF PREVIOUS MEETINGS**

The committee NOTED the following report which was circulated in advance of the meeting:

#### **Updates from previous meetings**

**Minute 152/17 – Angmering-on-Sea Lawn Tennis Club** – the Chairman of the Council and the Clerk have signed the new lease and the surrender of the old lease and the club’s counterparts have signed documentation at their end too, but both solicitors involved are waiting now for Land Registry go-ahead to complete the signing of the new lease.

**Minute 336/18 – Accounts for year-ending 31<sup>st</sup> March 2018** – Full Council approved the accounts at its June meeting (Minute 419/18) and these were sent off with the Annual Return on 22<sup>nd</sup> June.

Just today, we have been contacted by the External Auditor for a copy of our Asset Register. I have provided this.

**Minute 337/18 – Grant Aid 2018** – on 20<sup>th</sup> June, I wrote to the Treasurer of Angmering-on-Sea Lawn Tennis Club to advise of the committee’s decision to withhold a grant for the proposed benches at the club. I have received no response.

**Minute 337/18 – Grant Aid 2018** – at its meeting on 31<sup>st</sup> May, the Community Engagement Committee agreed to ask this committee for a further £50 from the Grant Aid 2018 budget line to go to the Worthing First Responders as thanks for the free defibrillator familiarisation session they ran on 24<sup>th</sup> May (Minute 402/18). Committee members all agreed to this payment. Therefore, at the time of writing, £1,350 is left on that budget line.

**Minute 341/18 – Financial Regulations and Financial Regulations Schedule** – at the time of writing, Cllr Shah and Mrs Khoo have not yet been able to get together to review the Financial Regulations in light of the move to electronic banking so this will defer to the November Agenda.

**Minute 342/18 – Banking signatories** – all new banking signatories are in place and operational.

Simon Cross – **Clerk to the Council**

20<sup>th</sup> August 2018

**Minute 336/18 – Annual Return Year-Ending 31<sup>st</sup> March 2018** – Cllr Shah said the year-ending 31<sup>st</sup> March 2017 had not included a full year of the council’s new bank accounts. The year-ending 31<sup>st</sup> March 2018 had been a complete year of the new bank accounts and he was pleased to report interest for a whole year was about £3,400 compared to previous years’ interest of about £200.

**Minute 341/18 – Financial Regulations and Financial Regulations Schedule** – Cllr Mathias asked whether the current process for electronic payments really had double online authorisation or whether the paper check was considered a step in the authorisation process. Cllr Shah replied the process was the Assistant Clerk submitted payments to be made, these were then “authorised” by one councillor via a paper report, and once the paper report had been approved, a second councillor went online to authorise the actual payments. Cllr Shah would discuss this further with the Assistant Clerk in the meeting they hope to have in September to review the Financial Regulations.

**615/18 ITEMS FOR THE NEXT FULL COMMITTEE MEETING (20<sup>TH</sup> AUGUST)**

Not an item for the next committee meeting but Cllr Shah led the committee in offering a vote of thanks to the Community Engagement Committee for a successful Food & Drink Festival on 25<sup>th</sup> August.

*The Meeting closed at 11:40.*

Chairman: *Cllr Danny Shah*  
Councillor Danny Shah

Date: **19<sup>th</sup> November 2018**