Website & Emails

Norfolk ALC currently provide our website and Emails

Website – provide, host, manage and uploads) – full service

Emails - .gov.uk licenses for all cllrs and management (new cllr creation, old cllr removal)

And support for both.

NALC membership – (national a& regional) £236.4

Website & emails - £129 annually.

From: Carl Reed Carl.Reed@West-Norfolk.gov.uk
Subject: Re: Play Area Inspections
Date: 1 April 2026 at 11:37
To: BURNHAM MARKET PARISH CLERK parishclerk@burnhammarketparishcouncil.gov.uk

CR

Apologies Annalisa,

In terms of the inspection itself, the Operational is a maintenance inspection, so it will look at things like damage, worn or missing parts, timber rot, safety surface condition, and some standard compliance findings.

If it is something you would like to go ahead with, please let me know the site locations and I can add them to our system.

Thank You,
Carl.

Carl Reed, Technical Officer (Play Areas), Public Open Space
BCKLWN POS Depot, Oldmedow Road, King's Lynn. PE30 4LA

Sent from Outlook for iOS

From: Carl Reed <Carl.Reed@West-Norfolk.gov.uk>
Sent: Wednesday, April 1, 2026 11:04:14 AM
To: BURNHAM MARKET PARISH CLERK <parishclerk@burnhammarketparishcouncil.gov.uk>
Subject: Re: Play Area Inspections

Hi Annalisa,

The cost of a monthly Operational inspection is £60.00 per facility.

Facility examples - play area, MUGA, parkour, skate park, BMX track, fitness area.

You would receive a separate report for each facility, and the inspection includes ancillary items such as bins, benches signs and fences.

The inspection app system we use generates an online report that we will email to you directly each month.

Thank You,
Carl.

Carl Reed, Technical Officer (Play Areas), Public Open Space
BCKLWN POS Depot, Oldmedow Road, King's Lynn. PE30 4LA

Sent from Outlook for iOS

From: BURNHAM MARKET PARISH CLERK <parishclerk@burnhammarketparishcouncil.gov.uk>
Sent: Wednesday, April 1, 2026 10:40 am
To: Carl Reed <Carl.Reed@West-Norfolk.gov.uk>
Subject: Re: Play Area Inspections

Subject: Re: Play Area Inspections

[External Email]
[Confirm the senders email address is genuine, before clicking on links and replying]

Hiya,
Yes please could I have the costings? And an undersatndinh of how we would receive the reports – what they cover.
Annual – we are all good with this, we have ROSPA's annual service.

Thanks
Annalisa

From: Carl Reed <Carl.Reed@West-Norfolk.gov.uk>
Date: Monday, 30 March 2026 at 13:58
To: "parishclerk@burnhammarketparishcouncil.gov.uk" <parishclerk@burnhammarketparishcouncil.gov.uk>
Subject: Play Area Inspections

Dear Parish Clerk,

I wanted to get in touch to make you aware of a play area inspection service that we (the BCKLWN) can offer in case this may be of interest to you.

The Council inspects and maintains 77 play areas across the Borough; we have our own RPII (Register of Play Inspectors International) Certified 'Operational' Outdoor play inspector, who has ten years' experience inspecting and maintaining children's play areas across the Borough.

We can offer a monthly 'Operational' (Maintenance) Inspection which will provide you with a detailed report including risk assessments on all findings, recommended remedial action, and photographs of all findings.

If you would like us to carry out your monthly inspections, we can also arrange your 'Annual' RPII inspection for you with our external inspection contractor if you desire. This inspection would be undertaken alongside the Boroughs 'Annual' inspections, and we will then forward the report onto you once we receive it.

If this is of interest, please feel free to reply to this email with any questions you may have or for further details..

Thank You,
Carl.

Carl Reed, Technical Officer (Play Areas), Public Open Space
BCKLWN POS Depot, Oldmedow Road, King's Lynn. PE30 4LA

****
This email and any files transmitted with it are confidential and
intended solely for the use of the individual or entity to whom they
are addressed. If you have received this email in error please notify
the system manager.

https://www.west-norfolk.gov.uk/info/20147/about_our_website/470/disclaimer

SAM unit Management Service Agreement (Rolling Contract)

Burnham Market Parish Council & Richard Newstead

This agreement is made between Burnham Market Parish Council ("the Council") and Richard Newstead ("the Contractor").

1. Purpose

The Contractor shall manage and maintain three SAM units for the Council.

2. Term

This is a rolling contract and continues until terminated by either party giving one month's written notice. The contract ends on expiry of that notice period.

3. Services

The Contractor shall:

- Keep all three SAM units fully charged
- Rotate the three SAM units once per month in accordance with the agreed rotation route
- Notify the Clerk of the Council of the date and location of each rotation
- Where a rotation cannot take place due to roadworks or other access restrictions, record the change and notify the Clerk
- Remove signs and posters when requested by the Council

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4. Payment

- £80 per month
- Payment on receipt of invoice from contractor

5. Status

The Contractor is engaged as an independent contractor and not as an employee of the Council and provides his own relevant insurances.

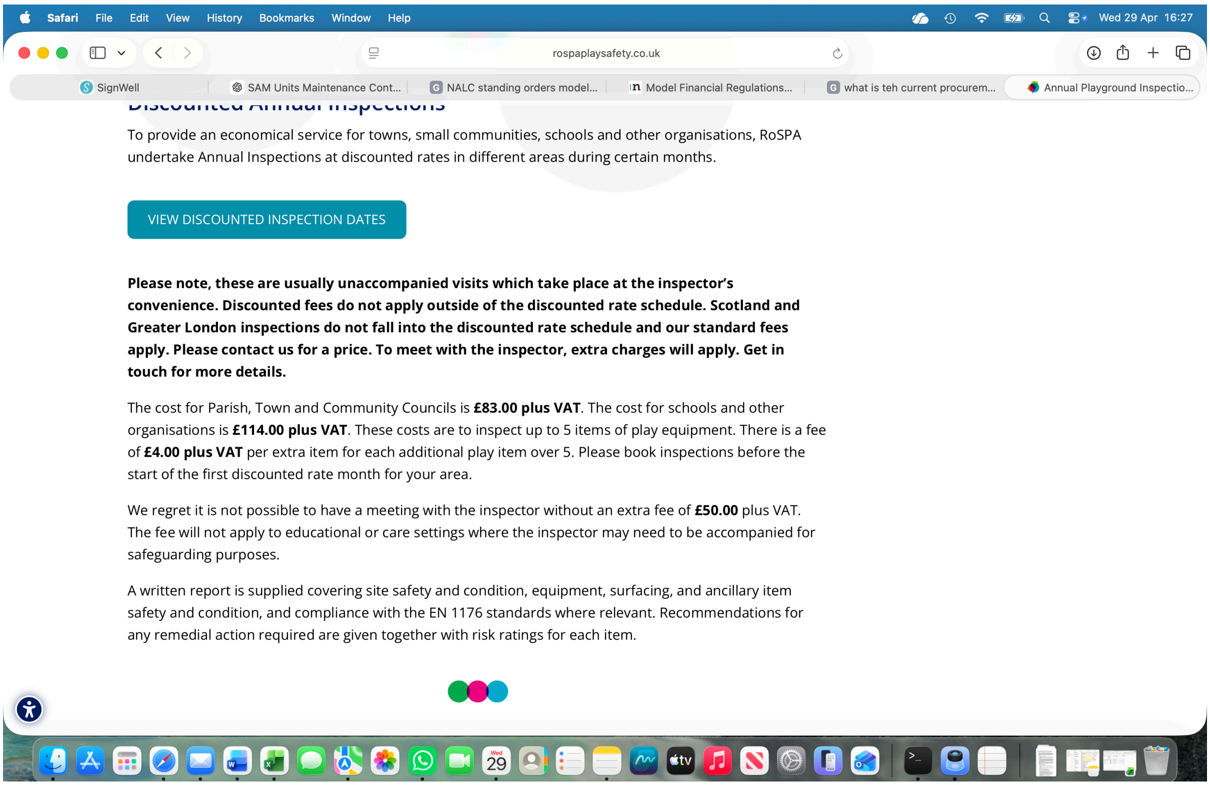
Signatures

Chair of Burnham Market Parish Council: ________________________ Date: ___________

Clerk of Burnham Market Parish Council: _________________________ Date: ___________

Richard Newstead: ____ Date: ___________

ROSPA Annual Playground inspections



To provide an economical service for towns, small communities, schools and other organisations, RoSPA undertake Annual Inspections at discounted rates in different areas during certain months.

VIEW DISCOUNTED INSPECTION DATES

Please note, these are usually unaccompanied visits which take place at the inspector's convenience. Discounted fees do not apply outside of the discounted rate schedule. Scotland and Greater London inspections do not fall into the discounted rate schedule and our standard fees apply. Please contact us for a price. To meet with the inspector, extra charges will apply. Get in touch for more details.

The cost for Parish, Town and Community Councils is **£83.00 plus VAT**. The cost for schools and other organisations is **£114.00 plus VAT**. These costs are to inspect up to 5 items of play equipment. There is a fee of **£4.00 plus VAT** per extra item for each additional play item over 5. Please book inspections before the start of the first discounted rate month for your area.

We regret it is not possible to have a meeting with the inspector without an extra fee of **£50.00** plus VAT. The fee will not apply to educational or care settings where the inspector may need to be accompanied for safeguarding purposes.

A written report is supplied covering site safety and condition, equipment, surfacing, and ancillary item safety and condition, and compliance with the EN 1176 standards where relevant. Recommendations for any remedial action required are given together with risk ratings for each item.

Approved at May AGM

Signed (Chair)______________________ date

Signed (Clerk) _________________________ date

Burnham Market Parish Council

Schedule of Works – Grounds Maintenance Contract (Heronwood)

This Schedule of Works is approved by Burnham Market Parish Council for the purpose of obtaining a quotation. It sets out the required grounds maintenance works.

1. **Grass Cutting:** Grass cutting every 10 to 14 days during the growing season at the following locations:
    a. Village Greens
    b. Playing Field and Play Area
    c. Old church ruins, Beacon Hill Road
    d. Pond and seating area, Docking Road
    e. Path to the pit
    f. Additional mid-summer strim inside the fencing at the RBL memorial when the rest of the greens are being kept down by foot traffic.
2. **Hedges:** Hedge cutting twice per year around the Playing Field and Play Area.
3. **Front Street Lane:** Cutting and clearance of vegetation in the lane along Front Street as required.
4. **Leaf Clearance:** Removal of leaves from the Village Greens during autumn and winter.
5. **Benches (Annual – May):** Cleaning of all village benches.
6. **Bins (Annual – May)** External cleaning of
    a. Bins on the Village Greens
    b. Dog waste bins in the village.
7. **Bus Shelters (May)** Cleaning of all bus shelters and Bus stop standing areas.
8. **Cleaning of cobbles:** around noticeboard and village pumps in the Greens
9. **Village Greens Posts:** Minor repair and maintenance of posts on the Village Greens as required
10. **Village sign** – quarterly wash down with soap and water

Signed on behalf of Burnham Market Parish Council:

Chair of the Council: ____________________________ Date: ___________

Clerk of the Council: ____________________________ Date: ___________

HEAD OFFICE:
10 Stanley Close, Cantley
Norwich, Norfolk. NR13 3RW

TEL/FAX: (01493)701085

info@cozens.uk

www.cozens.uk

Design – Supply – Installation - Maintenance

PLEASE ASK FOR: Roy Cozens

DIRECT DIAL:07919024037

E.MAIL:roy@cozens.uk

OU REF: Burnham Market Parish Council

YOUR REF:STREETLIGHT TENDER

DATE:12/01/2019

Burnham Market Parish Council
Three Chimneys
Stanhoe
Kings Lynn
Norfolk
PE31 8PT

Re: Maintenance of Burnham Market Parish Council Streetlights

Attention of :- Maxine
We thank you for the opportunity to tender for the above and further to our recent survey to the above 3 year Contract March 1st 2019 - March 1st 2022, we now have pleasure in providing our estimate as follows;
SCHEDULE OF PRICES:-

TOTAL COST PER YEAR = £600.00
MONTHLY STANDARD MAINTENANCE CHARGE = £50.00 (TO MAINTAIN 56 X STREETLIGHTS)

THE MONTHLY COST SHOWN ABOVE WILL COVER LABOUR AND PARTS LISTED BELOW :-
1)Supply and fit lamps.
2)Supply and fit capacitors.
3)Supply and fit ballast/chokes.
4)Supply and fit Ignitors.
5)Supply and fit new lamp holders.
6)Supply and fit fuses.
7)Fit/Removal any faulty replacement LED lanterns/LED driver Parts under Warranty.
8)Supply and fit photocells.
9)Include any cables/wiring needed.(Excluding EDF electricity service faults)
10)Reporting of main EDF Energy faults.
11)Annual clean & inspection/Report of all lighting stock.
12)Attendance to faulty streetlights within 5 working days of receipt of fault report.
13)Cut back tree branches/foliage around lanterns.
Note that all prices are fixed for the period of the 3 year contract.

THE 3-MONTHLY COST SHOWN ABOVE WILL NOT COVER LABOUR AND PARTS LISTED BELOW :-
1)Supply and install New Column.
2)Column knock down/Vandalism.
3)Column painting.
4)Lantern replacement.
5)Re-straighten Column.
6)Column bracket replacement.

This quotation is valid for 30 days and VAT will be added at current rate at date of invoice. All costs listed within tender are net. If you require any further information concerning the above then please do not hesitate to contact me personally assuring you of our closest attention at all times.

Yours sincerely

Roy Cozens

Project Manager – (Director)

VAT Registration Number: 552 65 84 25

STREET LIGHTING – FLOOD LIGHTING – CAR PARK LIGHTING – FESTIVE LIGHTING
DOMESTIC – COMMERCIAL – RETAIL – INDUSTRIAL – HOLIDAY RESORTS

2026 SMARTY - Mobile Phone and CCTV Data arrangements

Using Smarty for both data sim for the Pavillion CCTV & for the clerks Mobile Phone gives a ‘group discount;

1. For clerk’s mobile phone 5gb unlimited calls & tex- £5.40 monthly
2. CCTV data - 2GB - £4.50 monthly

Approved at council meeting: May AGM 2026

Signed (Chair) ____________________ date

Signed Clerk ________________________ date

EWING
Accounts Services Ltd

01485 600777 | jackie@ewingaccountsservices.co.uk | www.ewingaccountsservices.co.uk

Unit 4 St Nicholas Court, Church Lane, Dersingham, Norfolk PE31 6GZ

Quote:

28 April 2026

VAT Reg. No. 322 5214 45

Burnham Market PC
C/o Annalisa Dovey

To:-

Fee for annual professional services as follows: -

Payroll Processing 2026/27:

Produce payslips for 1 employee. Forward payslips and P32 report, detailing amounts due to HMRC, to client via a secure encryption portal service.

Submit required filing submissions to HMRC and deal with all HMRC correspondence relating to payroll.

Liasing with The Norfolk Pension Scheme and submitting relevant data each month

Per Emp'ee per pay run	£ 30.00 + VAT

Complete end of year submission and generate form P60 to employee.

Annual fee	£ 25.00 + VAT

An additional charge may be made if NALC rates result in duplicating previous pay runs subsequently or if the pension company require additional annual forms completed.

Quote valid for 2026/27 tax year.

All prices exclude VAT where not shown.

From: **Desere Nichol** financeofficer@norfolkalc.gov.uk
Subject: RE: Burnahm market payroll
Date: 30 April 2026 at 11:52
To: BURNHAM MARKET PARISH CLERK parishclerk@burnhammarketparishcouncil.gov.uk

DN

Good morning Annalisa

I would be more than happy to take on Payroll provision for you.

Fees are as follows.
- Single employee, £8 p/m + VAT Member fee
- Single employee, £12 p/m + VAT Non-Member fee

Fees are invoiced bi-annually in arrears. First invoice will be sent in July, Second one in February.

If you have any further queries or would like me to send through an SLA, let me know and I will get it sent over.

Kind regards
Desere Nichol

Finance Officer
Norfolk Association of Local Councils
County Hall
Norwich
NR1 2UF

Pronouns – she/her/hers

Tel: 07949551783
www.norfolkalc.gov.uk

-----Original Message-----
From: BURNHAM MARKET PARISH CLERK <parishclerk@burnhammarketparishcouncil.gov.uk>
Sent: 29 April 2026 10:00
To: Desere Nichol <financeofficer@NorfolkALC.gov.uk>
Subject: Burnahm market payroll

Hi Desere,
I hope you are well.

Would you be able to take on Burnham Market's finance payroll? Do you have a price for it please? It's just me on it.

Thanks,
Annalisa

Category	Insured	category	what	item description		current?	where	where	w3w	to last	purchase dat	purchase pri	insurance pr	added to list	AGAR Value 24_25	AGAR Value 25_26
															£184,926.00	£193,017.00
Allotments	no	Allotments	Allotments Creake Road	Allotments Creake Road		Current	allotments	Creake Road			/	rented	0	<2022	£0.00	£0.00
Allotments	no	Allotments	Allotments Westgate	Allotments Westgate		Current	allotments	Wesy Gate - Angles lane			/	rented	0	<2022	£0.00	£0.00
Assets & Amenities	yes	outside equipment	beacon	Platinum Jubille Beacon		Current	Playingfield/ Container				24/03/2022	490	500	21_22	£0.00	£0.00
Assets & Amenities	yes	street furniture	bench	cricket seat sheltered bench		current	playingfield						1000	<2022	£0.00	£0.00
Assets & Amenities	yes	street furniture	Bench	Park bench		Current	Village centre	the green (near joules)	///besotted.winks.agent		/	377.4786	1000	<2022	£377.48	£377.48
Assets & Amenities	yes	street furniture	Bench	Park bench		Current	Village centre	Market Place (three in a row)	///scrubber.pits.alternate		/	377.4786	1000	<2022	£377.48	£377.48
Assets & Amenities	yes	street furniture	Bench	Park bench		Current	Village centre	Market Place (three in a row)	///stooping.tummy.cork		/	377.4786	1000	<2022	£377.48	£377.48
Assets & Amenities	yes	street furniture	Bench	Park bench		Current	Village centre	Market Place (three in a row)	///scales.prominent.knees				1000	<2022	£377.48	£377.48
Assets & Amenities	yes	street furniture	Bench	Park Benches (IEP)		Current	Village centre	The green	///turkey.building.direction		/	382.2333	1000	<2022	£382.23	£382.23
Assets & Amenities	yes	street furniture	Bench	Park Benches (IEP)		Current	Village centre	the market place (by telephone box)	///rocky.prouder.trim		/	382.2333	1000	<2022	£382.23	£382.23
Assets & Amenities	yes	street furniture	Bench	Park Benches (IEP)		Current	Village centre	market place opp. Herrings lane	downfield.waxes.tadpoles		/	382.2333	1000	<2022	£382.23	£382.23
Assets & Amenities	yes	street furniture	Bench	Park Benches (1 of 3 in a row by church)		Current	Village centre	Fairstead green (by church)	rant.amid.airless				1000	<2022	£377.48	£377.48
Assets & Amenities	yes	street furniture	Bench	Park Benches (2 of 3 in a row by church)		Current	Village centre	Fairstead green (by church)	rant.amid.airless				1000	<2022	£377.48	£377.48
Assets & Amenities	yes	street furniture	Bench	Park Benches (3 of 3 in a row by church)		Current	Village centre	Fairstead green (by church)	rant.amid.airless				1000	<2022	£377.48	£377.48
Assets & Amenities	yes	street furniture	Bench	Park Benches (IEP)		Current	Village centre	The Shambles	lunged.reactions.missions		/	382.2333	1000	<2022	£382.23	£382.23
Assets & Amenities	yes	street furniture	Bench	Bench and plaque (by church gate)		Current	Village centre	Fairstead Green - by church gate on church green	nutty.sang.sleeps				1000	<2022	£0.00	£0.00
Assets & Amenities	yes	street furniture	Bench	Park bench		Current	Wider village	Overy Road	///kicks.cascaded.disputes		/	377.4786	1000	<2022	£0.00	£0.00
Assets & Amenities	yes	street furniture	Bench	Park bench (plus plaque) Composite		Current	Wider village	Beacon hill road nera allotm,enst	Caves.confident.buzzer		/	377.4786	1000	<2022	£0.00	£0.00
Assets & Amenities	yes	street furniture	Bench	Park bench (plus plaque)		Current	Wider village	Back Lane	sweetly.tones.birthdays		/	377.4786	1000	<2022	£0.00	£0.00
Assets & Amenities	yes	street furniture	Bench	Park bench (plus plaque)		Current	Wider village	corner beacon hill and crofts close	moves.laces.organs		/	377.4786	1000	<2022	£0.00	£0.00
Assets & Amenities	yes	street furniture	Bench	Park Benches (IEP)		Current	Wider village	beacon hill - st ethelberts church	joked.rhino.consented		/	382.2333	1000	<2022	£382.23	£382.23
Assets & Amenities	yes	street furniture	Bench	Park Benches (IEP)		Current	Wider village	beacon hill ./ creake road corner	doves.whispers.exist		/	382.2333	1000	<2022	£382.23	£382.23
Assets & Amenities	yes	street furniture	Bench	Park Benches (IEP) and plaque		Current	Wider village	Church walk	theory.reflector.voltages				1000	<2022	£0.00	£0.00
Assets & Amenities	yes	street furniture	Bench (was mwmorial bench accidentally painetd and became ours)	Park bench		Curremnt	Wider village	Opposite Chris Howels			Apr-25	1291	1500	25_26	£0.00	£1,291.00
Assets & Amenities	yes	street furniture	bench curcular (around village sign)	bench		Current	Village centre	the green	///moth.dates.lyrics	11 years	2025 (renovated)		1,000	24_25	£0.00	£0.00
Assets & Amenities	yes	street furniture	Bike Rack	Bike Rack		Current	Village centre	Post Office green		25 years		160	500	23_24	£160.00	£160.00
Assets & Amenities	yes	street furniture	Bike Rack	Bike Rack		Current	Village centre	The green	turkey.building.direction				500	<2022	£0.00	£0.00
Assets & Amenities	yes	street furniture	Bike Rack	Bike Rack		Current	Village centre	the war emmroial fgreen	torched.blotchy.dressing				500	<2022	£0.00	£0.00
Assets & Amenities	yes	street furniture	Bike Rack	Bike Rack		Current	Village centre	The Shambles	///salsa.improves.thundered				500	<2022	£0.00	£0.00
Assets & Amenities	yes	street furniture	Bin	Glasdon Jubilee Litter Bin		Current	Bowls Club	Bowls Club May 24			13.11.23	664.79	1250	23_24	£664.79	£664.79
Assets & Amenities	yes	street furniture	**bin**	Bin		current	Village Centre	The green	///roadmap.racetrack.daytime				750	<2022	£1,206.98	£1,206.98
Assets & Amenities	yes	street furniture	**bin**	Bin		current	Village Centre	The green	///collapsed.modes.mirroring				750	<2022	£1,206.98	£1,206.98
Assets & Amenities	yes	street furniture	**bin**	Bin		current	Village Centre	The green (near joules)	///besotted.winks.agent				750	<2022	£1,206.98	£1,206.98
Assets & Amenities	yes	street furniture	**bin**	Bin		current	Village Centre	The Shambles	///salsa.improves.thundered				750	<2022	£1,206.98	£1,206.98
Assets & Amenities	yes	street furniture	**bin**	Bin		current	Village Centre	The Shambles	///besotted.motor.twisting				750	<2022	£1,206.98	£1,206.98
Assets & Amenities	yes	street furniture	**bin**	Green bin		current	Village Centre	Fairstead Green	rant.amid.airless				500	<2022	£0.00	£0.00
Assets & Amenities	yes	Outside Equipment	bollards and signs etc	various bollards signs highwasy furniture		Current	Playingfield/ Container			<10	?	/	500	<2022	£0.00	£0.00
Assets & Amenities	yes	Premesis	Building	Wooden Pavillion		Current	Playingfield	Playing Field Station Road			/	40143.26	50,000	<2022	£40,143.26	£40,143.26
Assets & Amenities	yes	street furniture	Bus Shelter	Bus Shelter		Current	Village centre (The greens)	The green war memorial green	torched.blotchy.dressing		/	2480.22	5,000	<2022	£2,480.22	£2,480.22
Assets & Amenities	yes	street furniture	Bus Shelter	Bus Shelter		Current	Wider village	corner of north street and B1135	///chariots.nuance.trading		/	5959	7,500	<2022	£5,959.00	£5,959.00
Assets & Amenities	yes	office contentts	CCTV	4 Camera CCTV System with DVR, Monitor and 4G Router with SIM		Current	Pavilion				15.05.24	2885.45	300	24_25	£2,885.45	£2,885.45
Assets & Amenities	yes	general contents	cctv signs	CCTV signs 10 signs		Current	Pavilion			50	15.05.24	9.75	12	24_25	£9.75	£9.75
Assets & Amenities	yes	general contents	cctv signs	CCTV signs large		Current	Pavilion			50 years	15.05.24	12.95	15	24_25	£12.95	£12.95
Assets & Amenities	yes	outside equipment	container	Storage container - shed sized		Current	Playingfield			<25	?	/	3000	<2022	£0.00	£0.00
Assets & Amenities	yes	Outside Equipment	Defib	Defibrillator	heartsine samaritan PAD500p	Current	Village centre	wall of Great Outdoors			/	2290	2500	<2023	£2,290.00	£2,290.00
Assets & Amenities	Yes	street furniture	Dog waste bin	Dog waste bin2		current	Wider Village	junction of back lane, sutton estate and st ethelberts close	prepared.mint.blush	<15	?	??	550	<2024	£0.00	£0.00
Assets & Amenities	yes	fencing & gates	Fencing	wooden lollypop fencing and 2 x wooden pedestrian gates		Current	Playground	playingfield, station road			/	262.24	500	<2025	£262.24	£262.24
Assets & Amenities	yes	fencing & gates	Fencing	Metal fencing and spring gate		Current	playground	playground entrance from station road			/	2550	2750	<2026	£2,550.00	£2,550.00
Assets & Amenities	yes	general contents	fire	Fire Extinguisher 6 LITRE		Current	Pavilion			10	15.05.24	90	100	24_25	£90.00	£90.00
Assets & Amenities	yes	general contents	furniture	8 Tables and 20 Chairs		Current	Pavilion			10 years	15.05.24	1925	2200	24_25	£1,925.00	£1,925.00
Assets & Amenities	yes	general contents	furniture	30 x Chiavari Limewash Chairs with Grey Seat Pads		Current	Pavilion				12.04.24	1146.9	1500	24_25	£1,146.90	£1,146.90

Assets & Amenities	yes	general contents	furniture	8 x 4ft by 2ft 6ins Wooden Trestle Tables		Current	Pavilion				12.04.24	419.7	500	24_25	£419.70	£419.70
Assets & Amenities	yes	general contents	furniture	Addis Black Roll Top Bin 25 Litre		Current	Pavilion			25 years	12.04.24	13.66	15	24_25	£13.66	£13.66
Assets & Amenities	yes	street furniture	Grit Bin	Grit Bins		Current	Village centre	The green (near village sign)	///sizes.answers.clincher				600	<2022	£1,206.98	£1,206.98
Assets & Amenities	yes	street furniture	Grit Bin	Grit Bins		Current	Wider Village	corner of sutton estate and cambers lane	tucked.wired.crunchy		/	8500 (must have been multiples?)	600	<2023	£1,206.98	£1,206.98
Assets & Amenities	yes	Outside Equipment	Highways	Sam 2 pole		Current	Wider village	church walk	///bandaged.painting.unicorns				225	<2024	£0.00	£0.00
Assets & Amenities	yes	Outside Equipment	Highways	Sam 2 pole		Current	Wider village	Overy Road	///somebody.booklets.hardens		/	450	225	<2025	£0.00	£0.00
Assets & Amenities	yes	Outside Equipment	Highways	SAM2 + Pole		Current	Wider village				/	?	500	<2026	£0.00	£0.00
Assets & Amenities	yes	Outside Equipment	Highways	SAM2 Blue tooth data retrofitted		Current	Wider Village	SAm2			21/06/2023	450	600	23_24	£0.00	£0.00
Assets & Amenities	yes	general contents	Kitchen	Digital 10 Cup Coffee Maker in Silver		Current	Pavilion				18.06.24	51.1	51	24_25	£51.10	£51.10
Assets & Amenities	yes	general contents	Kitchen	Fridgemaster Fridge Freezer		Current	Pavilion				06.03.2024	421.18	500	24_25	£421.18	£421.18
Assets & Amenities	yes	general contents	Kitchen	Hotpoint Electric Cooker		Current	Pavilion				06.03.2024	681.82	750	24_25	£681.82	£681.82
Assets & Amenities	yes	general contents	Kitchen	Igenix 30 Ltr Stainless Steel Catering Urn		Current	Pavilion				12.06.24	96.5	100	24_25	£96.50	£96.50
Assets & Amenities	yes	general contents	Kitchen	MyCafe 4 Slice White Toaster		Current	Pavilion				12.06.24	28.35	30	24_25	£28.35	£28.35
Assets & Amenities	yes	general contents	Kitchen	Sundry Crockery, Cutlery and Catering Equipment		Current	Pavilion				11.06.24	343.74	400	24_25	£343.74	£343.74
Assets & Amenities	yes	general contents	Kitchen	White 1.7 Ltr 2200W Cordless Jug Kettle		Current	Pavilion				12.06.24	15.83	20	24_25	£15.83	£15.83
Assets & Amenities	yes	streetlights	Lighting	10 x Lighting Columns (In Equal Proportion)		Current	Wider village				/	7260.28	10,000	<2022	£7,260.28	£7,260.28
Assets & Amenities	yes	streetlights	Lighting	46 x Bracket Street Lamps (IEP)		Current	Wider village				/	15379.5	20,000	<2022	£15,379.50	£15,379.50
Assets & Amenities	yes	streetlights	Lighting	Column & Lantern		Current	Wider village	Creake Road			/	2994	3500	<2022	£2,994.00	£2,994.00
Assets & Amenities	yes	streetlights	Lighting	LED Lantern, Column & Give Way Sign		Current	Wider village				/	3580.43	4000	<2022	£3,580.43	£3,580.43
Assets & Amenities	yes	streetlights	Lighting	Steel Column + CU Phosco LED Lantern		Current	Wider village				/	1695	2500	<2022	£1,696.00	£1,696.00
Assets & Amenities	yes	street furniture	Noticeboard	Oak Double Sided Notice Board		Current	Village centre	The green (post offcvie green)	///dignitary.snooping.cook		/	2383	2500	<2022	£2,383.00	£2,383.00
Assets & Amenities	yes	street furniture	noticeboard / map	village information mapo notioceboard		current	Village centre	the green / the market place	///extra.promoting.scuba				2500	<2022	£0.00	£0.00
Assets & Amenities	yes	street furniture	Noticeboards	Aluminium Noticeboard		Current	Village Hall		highly.slick.drumbeat		22.11.23	797.96	850	23_24	£797.96	£797.96
Administration	yes	office contentts	Office	4 drawer filing cabinet		Current	Parish Clerk			10 years	12.7.23	149	200	23_24	£149.00	£149.00
Administration	yes	office contentts	Office	Rexel Optimum Shredder		Current	Parish Clerk			5 years	2022	149.99	200	<2022	£149.99	£149.99
Administration	yes	office contentts	Office	Apple MacBook Air 13.6" / Cover sleeve / 2 cables		Current	Parish Clerk			4 years	26.5.23	1000.54	1500	23_34	£1,000.54	£1,000.54
Administration	yes	office contentts	Office	Iphone		Current	Parish Clerk				/	496	500	<2022	£0.00	£0.00
Assets & Amenities	yes	Play ground	Play ground equipment	**Adult Play equipment** 1 x cross trainer 1x double shoulder / chest press 1x skiwalker **childrens play quipment x 14** 1. hill slide 2. play shop 3. 1 x double swing 4. 1x double bucket swing 5 1x circle net swing 6. 1 x double (standard + diabled) swing 7. 1 x tractor complex 8. 1 x multi activity complex 9. 1 x se3e-saw 10. 1 x long balance complex 11. 1 x zipline 12. 2 x springy animals 13. 2 x button mushrooms 14. 1 x fort comlex		Current	Playground	Playing Field Station Road			/	59283.5	60500	<2022	£59,283.50	£59,283.50
Assets & Amenities	yes	sports equipment	Sports / Play	Broxap Rollaway Football Goal		Current	Playingfield				/	2717	3000	<2022	£2,717.00	£2,717.00
Assets & Amenities	yes	sports equipment	Sports / Play	Table Tennis Table		Current	playingfield				Apr-25	6900	7000	25_26	£0.00	£6,310.00
Assets & Amenities	yes	street furniture	Table	CLIFTON PICNIC TABLE 1790mm c/w Brown Enviropol Slats & Frame		Current	Playingfield	Playing Field		25 years	2024	660.51	1000	24_25	£660.51	£660.51
Assets & Amenities	yes	street furniture	Telephone Box	Telephone Box		Current	Village centre	Village Green		20 years	2018	1	2500	18_19	£1.00	£1.00
Allotments	no	Flora / Fauna	Trees	Fruit Trees		Current	Allotments	Wesy Gate - Angles lane		>100	16/07/2024	35	75	24_25	£35.00	£35.00
Allotments	no	Flora / Fauna	Trees	Fruit Trees		Current	Allotments	Wesy Gate - Angles lane		>100	16/07/2024	35	75	24_25	£35.00	£35.00
Allotments	no	Flora / Fauna	Trees	Fruit Trees		Current	Allotments	Wesy Gate - Angles lane		>100	16/07/2024	35	75	24_25	£35.00	£35.00
Allotments	no	Flora / Fauna	Trees	Fruit Trees		Current	Allotments	Wesy Gate - Angles lane		>100	16/07/2024	35	75	24_25	£35.00	£35.00
Allotments	no	Flora / Fauna	Trees	Fruit Trees		Current	Allotments	Wesy Gate - Angles lane		>100	16/07/2024	35	75	24_25	£35.00	£35.00
Allotments	no	Flora / Fauna	Trees	Fruit Trees		Current	Allotments	Wesy Gate - Angles lane		>100	16/07/2024	35	75	24_25	£35.00	£35.00
Allotments	no	Flora / Fauna	Trees	Fruit Trees		Current	Allotments	Wesy Gate - Angles lane		>100	16/07/2024	35	75	24_25	£35.00	£35.00
Allotments	no	Flora / Fauna	Trees	Fruit Trees		Current	Allotments	Wesy Gate - Angles lane		>100	16/07/2024	35	75	24_25	£35.00	£35.00
Allotments	no	Flora / Fauna	Trees	Fruit Trees		Current	Allotments	Wesy Gate - Angles lane		>100	16/07/2024	35	75	24_25	£35.00	£35.00
Allotments	no	Flora / Fauna	Trees	Fruit Trees		Current	Allotments	Wesy Gate - Angles lane		>100	16/07/2024	35	75	24_25	£35.00	£35.00
Allotments	no	Flora / Fauna	Trees	Fruit Trees		Current	Allotments	Wesy Gate - Angles lane		>100	16/07/2024	35	75	24_25	£35.00	£35.00
Allotments	no	Flora / Fauna	Trees	Fruit Trees		Current	Allotments	Wesy Gate - Angles lane		>100	16/07/2024	35	75	24_25	£35.00	£35.00
Assets & Amenities	no	Flora / Fauna	Trees	multiple in centre village		current	Village centre		multiple				/	<2022	£0.00	£0.00
Assets & Amenbities	yes	street furniture	Village Pump	Village Pump		current	Village centre	coren of the green - the market place	///kidney.keen.porch	50 years	/	/	2730	<2023	£0.00	£0.00
Assets & Amenbities	yes	street furniture	Village Pump	Village Pump		current	Wider village	corner creake road and st ulph place (triangle green)	///mission.save.furniture	50 years	/	/	2730	<2024	£0.00	£0.00
Assets & Amenities	yes	street furniture	Village Sign	Village Sign		Current	Village centre	the green	///moth.dates.lyrics	10 years	2024 (renovated)	6000	10,000	24_25	£0.00	£0.00
Assets & Amenities	yes	war memorial	War memorial	War Memorial		Current	Village centre	War memorial green			/	10334.24	25000	<2022	£10,334.24	£10,334.24
Administration	yes	IT		seagate hard drive 1TB		current	clerk. Office			indefinite	8th march 2026	64.99	70	25_26	£64.99	£64.99
Administration	yes	IT		iphne case and screen protector		current	clerk. Office			indefinite	8th march 2026	17.99	20	25_26	£17.99	£17.99
Assets & Amenities	yes	street furniture	Defib carry case	defib carry case and protectivecase - replacement		current	Post office - gun hill	post office wall		10 years	13/03/2026	490	500	25_26	£0.00	£490.00

Hiscox 22 Bishopsgate London EC2N 4BQ United Kingdom

Renewal SCHEDULE

Quote Reference - 155631354

The information contained on this page is confidential and should not be sent to third parties

INSURANCE DETAILS

Period of insurance :	Continuous cover from 01/10/2025 until the policy is cancelled
Date issued to insured :	12/08/2025
Underwritten by :	Hiscox Underwriting Ltd on behalf of the insurers listed for each section of the policy
Payment method :	Payment by Broker's Account

INSURED DETAILS

Insured :	Burnham Market Parish Council
Address :	1, Jarvie Close, Sedgeford PE36 5NG
Additional insureds :	There are no Additional Insureds on this policy
Business :	Parish Council
General terms and conditions wording :	11604 WD-HSP-UK-PAC-GTC(4) The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below

PREMIUM DETAILS

Annual premium :	£2,070.08	Annual Tax :	£248.41	Total :	£2,318.49

Renewal SCHEDULE

Local councils & not-for profit organisations scheme

PROPERTY – BUILDINGS

Section wording 11600 WD-HSP-UK-PAC-PYB(5)
Insurer Hiscox Insurance Company Limited

Premises address	Sum insured
Wooden Pavilion, The Pavilion, King's Lynn, PE31 8HA	£73,500

Item description	Excess	Amount Insured
Total Buildings	£250	£73,500
Gates and fences	£250	£3,050
Fixed outside equipment	£250	£12,500
Street furniture	£250	£223,460
War memorials	£250	£25,000
Playground equipment	£250	£60,500
Sports surfaces	£250	£0
Other surfaces	£250	£0
Rent receivable	£250	£0

Excess applies to: Each and every loss

Special excesses

Losses from subsidence £1,000 each and every loss

Additional cover (in addition to the overall limit/amount insured above)

Trace and access	£5,000
Emergency services	£5,000
Loss prevention costs	£25,000
Additions to buildings	£50,000
Inadvertent omissions	£500,000
Trees, shrubs and plants	£25,000
Bequeathed buildings	£50,000
Discharge of oil	£10,000 in total during any one period of insurance, across all Property sections combined
Contract works and site materials	£75,000

Endorsements

6351.0	Floating amount insured (Buildings)
308.0.2	Flat roof condition
6469.0	Addition of cover: under insurance restriction (Buildings)
6728.0	Removal of cover: cyber claims and losses

Renewal SCHEDULE

HISCOX

PROPERTY – CONTENTS

Section wording 11602 WD-HSP-UK-PAC-PYC(6)
Insurer Hiscox Insurance Company Limited

Item description	Excess	Amount Insured
General contents including computer and ancillary equipment	£250	£11,593
Civic Regalia	£250	£0
Gardening equipment, plant and machinery	£250	£0
Sports equipment	£250	£1,000
Rent payable	£250	£0

Excess applies to Each and every loss
Geographical limits: United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man

Additional cover (in addition to the overall limit/amount insured above)

Costs following glass breakage	£10,000
Additions to contents	£10,000 or 10% of the amount insured for contents, whichever is the greater
Money in the insured location while open for business or in a locked safe	£1,000
Money in transit or at the home of any councillor, trustee, employee or volunteer	£1,000
Money at all other times	£1,000
Money - non-negotiable instruments	£250,000
Identity fraud	£5,000
Personal effects	£5,000
Reconstitution of electronic data	£5,000
Reconstitution of other business documents	£5,000
Lock replacement	£10,000
Building damage by theft	£10,000
Personal assault - death	£10,000 per person
Personal assault - total loss or permanent and total loss of use of one or more limbs	£10,000 per person
Personal assault - total and irrecoverable loss of sight in one or both eyes	£10,000 per person
Personal assault - disablement which totally prevents the injured person from carrying out all parts of their usual occupation	£100 per week up to a maximum of 104 weeks
Metered water and fuel	£5,000
Outdoor items	£5,000
Marquees	£10,000
Refrigerated stock	£2,500
Undamaged tenant's improvements	£5,000
Contents temporarily elsewhere including whilst in transit	£25,000 or 10% of the amount insured for contents, whichever is the less

Renewal SCHEDULE

Defective title – fine art	£10,000
Continuing hire charges – in total across all Property sections	£10,000
Exhibitions stands and equipment temporarily elsewhere	£25,000 or 10% of the amount insured for contents, whichever is the less
Defibrillators	£5,000
Bequeathed property	£5,000
Fund raising events	£5,000
Contents kept at home	£25,000 or 10% of the amount insured for contents, whichever is the less
Fraud and dishonesty	£150,000 the aggregate per period of insurance

Endorsements

240.3	Minimum security condition
6226.0	Addition of cover (Travel expenses)
6729.0	Removal of cover: cyber claims and losses
6349.1	Floating amount insured (Contents)

PROPERTY AWAY FROM THE PREMISES

Wording 11602 WD-HSP-UK-PAC-PYC(6)
Insurer Hiscox Insurance Company Limited

Item description	Excess	Amount Insured
All business equipment	£250	£5,000

Excess applies to: Each and every loss
Geographical limits: European Union, United Kingdom of Great Britain and Northern Ireland, Channel Islands, Isle of Man and Gibraltar

Endorsements

65.00	Contents temporarily elsewhere
6729.0	Removal of cover: cyber claims and losses

PROPERTY – BUSINESS INTERRUPTION

Section wording 11601 WD-HSP-UK-PAC-PYI(6)
Insurer Hiscox Insurance Company Limited

Item description	Indemnity period	Amount Insured
Loss of income	12 months	£10,000
Additional increased costs of working	12 months	£10,000

Additional cover (in addition to the overall limit/amount insured above)

Key person	£250 per week up to a maximum of £2,500 per period of insurance.
Unauthorised use of public utilities	£100,000 or the total amount insured for Business interruption, whichever is less

Renewal SCHEDULE

Special limits	(included within and not in addition to the overall limit/amount insured above)
Denial of access	£100,000 or the total amount insured for Business interruption, whichever is less
Non-damage denial of access	£100,000 or the total amount insured for Business interruption, whichever is less
Bomb threat	£100,000 or the total amount insured for Business interruption, whichever is less
Suppliers	£100,000 or the total amount insured for Business interruption, whichever is less
Public utilities	£100,000 or the total amount insured for Business interruption, whichever is less
Public authority	£100,000 or the total amount insured for Business interruption, whichever is less
Failure of safety equipment	£100,000 or the total amount insured for Business interruption, whichever is less
Loss of attraction	£100,000 or the total amount insured for Business interruption, whichever is less
Alternative hire costs	£5,000
Equipment breakdown	£5,000

Endorsements

6731.0	Removal of cover: cyber claims and losses
6820.0	Amended definition: income
6350.1	Floating amount insured (Business interruption)

EQUIPMENT BREAKDOWN

Section wording	11609 WD-HSP-UK-PAC-EQB(3)
Insurer	Hiscox Insurance Company Limited
Amount insured	£5,000
Limit applies to	Total amount insured across all property sections combined
Excess	£250
Excess applies to	Each and every loss

Special limits	(included within and not in addition to the overall limit/amount insured above)
Hazardous substances	£5,000 total amount insured across all Property sections combined
Reconstitution of electronic data	£5,000
Expediting expenses	£5,000
Computers	£5,000
Oil and water storage tanks	£5,000

Endorsements

6732.0	Removal of cover: cyber claims and losses

EMPLOYERS' LIABILITY

Section wording	11603 WD-HSP-UK-PAC-EL(4)
Insurer	Hiscox Insurance Company Limited
Limit of indemnity	£10,000,000
Limit applies to	Each and every occurrence including costs
Geographical limits	Worldwide
Applicable court	United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man

Renewal SCHEDULE

Special limits	(included within and not in addition to the overall limit/amount insured above)
Criminal defence costs	£100,000 in the aggregate
Terrorism	£5,000,000 in the aggregate

Endorsements

3121.0	Employers Liability Tracing Office (ELTO) - mandatory information required
6734.0	Confirmation of cover: cyber claims

PUBLIC AND PRODUCTS LIABILITY

Section wording	11607 WD-HSP-UK-PAC-GL(4)
Insurer	Hiscox Insurance Company Limited
Limit of indemnity	£10,000,000
Limit applies to	Each and every occurrence, defence costs in addition, other than for pollution or for products to which a single aggregate policy limit including defence costs applies
Excess	£250
Excess applies to	Each and every claim for property damage only
Geographical limits	United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man, the European Union and Gibraltar
Applicable courts	United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man, the European Union and Gibraltar

Additional cover	(in addition to the overall limit/amount insured above)
Unauthorised use of third party telephones by your employees	£2,500 any one period of insurance
Loss of excess or no claims discount	£250 any one period of insurance
Loss of third party keys	£2,500 any one period of insurance
Defamation and intellectual property rights	£500,000 any one period of insurance

Special limits	(included within and not in addition to the overall limit/amount insured above)
Criminal defence costs	£100,000 in the aggregate
Pollution defence costs	£100,000 in the aggregate
Hirer liability	£5,000,000 in the aggregate

Endorsements

6080.0	Firework and bonfire condition endorsement
6735.0	Removal of cover: cyber claims

OFFICIALS' AND TRUSTEES' INDEMNITY

Section wording	11614 WD-HSP-PAC-DO(6)
Insurer	Hiscox Insurance Company Limited
Policy limit	£500,000
Limit applies to	In the aggregate including costs
Legal representation costs	£15,000
Legal representation basis	In the aggregate any one period of insurance
Geographical limits	United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man
Applicable courts	United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man

Endorsements

Renewal SCHEDULE

705.4	Prior and pending litigation date
3215.0	Amendment of cover: cyber claims (DO)
3216.0	Amendment of cover: breach of professional duty (DO)

COMMERCIAL LEGAL PROTECTION (DAS)

Section wording	9927 WD-HSP-UK-CHR-DAS(3)
Insurer	DAS Legal Expenses Insurance Company Limited
Section limit	£100,000
Limit applies to	All claims resulting from one or more event arising at the same time or from the same originating cause
Excess	£200
Excess applies to	Each and every claim arising from aspect enquiries only
Geographical limits	For insured incidents 2 Legal Defence (excluding 2(4)), and 3(b) Bodily Injury: The European Union, the United Kingdom of Great Britain and Northern Ireland, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Croatia, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, Romania, San Marino, Serbia, Switzerland and Turkey (west of the Bosphorus). For all other insured incidents: The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands

Endorsements

524.0	Commercial legal protection (charities)

PERSONAL ACCIDENT

Section wording	11608 WD-HSP-UK-PAC-PA(4)
Insurer	Hiscox Insurance Company Limited

Personal accident

Capital benefit	£100,000
Temporary benefit	£500 per week
Medical expenses	£10,000
Insured persons	Councillors, trustees, volunteers and employees of the insured
Operative time	While working for you or on your behalf

Special limits (included within and not in addition to the overall limit/amount insured above)

Death	100% capital benefit amount per person
Loss of one limb	100% capital benefit amount per person
Loss of one eye	100% capital benefit amount per person
Loss of two limbs	100% capital benefit amount per person
Loss of two eyes	100% capital benefit amount per person
Loss of one limb and one eye	100% capital benefit amount per person
Loss of hearing	100% capital benefit amount per person
Loss of speech	100% capital benefit amount per person
Permanent total disablement	100% capital benefit amount per person
Temporary total disablement	£500 per week, up to a maximum of 104 weeks, an excess of 14 days applies
Temporary partial disablement	£500 per week, up to a maximum of 104 weeks, an excess of 14 days applies
Maximum accumulation	£1,000,000 any one loss in the aggregate

Endorsements

6752.0	Amendment of cover: cyber claims and losses

Renewal SCHEDULE

CRISIS CONTAINMENT

Wording	15369 WD-HSP-UK-PAC-CRI(1)
Insurer	Hiscox Insurance Company Limited
Limit of indemnity	£25,000
Limit applies to	Per crisis and in the aggregate during any one period of insurance
Geographical limits	The United Kingdom of Great Britain and Northern Island, the Isle of Man and the Channel Islands.

Special limits (included within and not in addition to the overall limit/amount insured above)

Outside working hours discretionary crisis mitigation costs	£2,000

Endorsements

9003.0	Crisis containment provider: Hill Knowlton

Renewal SCHEDULE

HISCOX

The General Terms of this policy and the terms, conditions and exclusions of the relevant sections all apply to this endorsement except as modified below:

Property – buildings clauses in full

Clause **6351.0**

Floating amount insured (Buildings)
The cover under this section for Gates and fences, Fixed outside equipment, Street furniture, War memorials, Playground equipment, Sports surfaces and Other surfaces applies to all locations occupied by **you** in connection with **your activities** within the United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man and the Republic of Ireland. The **amount insured** is the most **we** will pay in total for **damage** to such items however many locations are affected.

Clause **308.0.2**

Flat roof condition
We will not make any payment for **damage** arising directly or indirectly from any deficiency of a flat roof unless the roof is inspected once every 2 years by a competent person and any defects are rectified within 14 days.

Clause **6469.0**

Addition of cover: under insurance restriction (Buildings)
The following is added to **How much we will pay**, Under insurance:

If, at the time of **damage**, the **amount insured** is less than 85% of the total rebuilding cost of the **buildings** including an allowance for other costs, the amount **we** pay will be reduced in the same proportion as the under insurance. If, however **you** provide us with a professional valuation of the **buildings** that was carried out within the 3 years preceding the incident of loss, **we** will not apply this reduction.

Clause **6728.0**

Removal of cover: cyber claims and losses
What is not covered 1. m. 'any **virus**.' is deleted.

The following is added to **What is not covered**:

We will not make any payment for **damage** to, or any loss, cost or expense arising in respect of any item of **computer or digital technology** which is directly caused by:

a. a **cyber attack** or fear or threat of a **cyber attack**;

b. a **hacker** or fear or threat of a **hacker**; or

c. its digital connectivity to any other item of **computer or digital technology** which has been directly affected by a **cyber attack** or **hacker**.

We will however cover any other **damage**, loss, cost or expense insured under this section which is caused by the **cyber attack** or **hacker**.

We will not make any payment for **damage**, loss, cost or expense directly or indirectly caused by, contributed to by, resulting from or in connection with a **computer or digital technology error**.

We will not make any payment for the **reconstitution of data** or the value to **you** of any lost or distorted records or data.

We will not make any payment for loss or **damage** due to **your** parting with title or possession of **property** or rights to **property** prior to receiving payment in full.

Property – contents clauses in full

Clause **240.3**

Minimum security condition
We will not make any payment for **damage** unless the physical security measures at the **insured location** comply with the following criteria and all devices are put into full and effective operation whenever the premises are closed for business or left unattended:

1. The final exit door is secured by:
    a. a rim automatic deadlock conforming to or superior to BS3621; or
    b. a mortice deadlock conforming to or superior to BS3621; or

c. a key operated multi-point locking system having at least three locking bolts.

2. Any other external door or internal door providing access to any part of the building not occupied by **you**, which is not officially designated a fire exit by the local fire authority, is secured by:
   a. a locking device specified in 1 above; or
   b. by two key operated security bolts to engage the door frame.
3. Any other external door or internal door which is officially designated a fire exit by the local fire authority is secured by:
   a. a panic bar locking system incorporating bolts which engage both the head and sill of the door frame; or
   b. a mortice lock having specific application for emergency exit doors and which is operated from the inside by means of a conventional handle and/or thumb turn mechanism.
4. All ground and basement level opening windows and any upper floor opening windows or skylights accessible from roofs, balconies, fire escapes, canopies, downpipes and other features of the building are:
   a. secured by means of a key-operated locking device; or
   b. permanently screwed shut.

Please note:

(i) The local fire authority must be consulted before **you** replace or augment the existing locking device fitted to a designated emergency exit door; and

(ii) The provisions of specification 4 do not apply to windows or skylights that are protected by means of either:
   a. fixed round or square section solid steel bars not more than 10 cm apart; or
   b. fixed expanded metal, weld mesh or wrought ironwork grilles; or
   c. proprietary collapsible locking gate grilles.

Clause 6226.0

Addition of cover - travel expenses

The following is added to **What is covered**, Additional cover:

Travel expenses

23. **We** will also pay for:
   the unused travel, accommodation and pre-booked conference or excursion expenses which **you** have paid or legally have to pay and which cannot be recovered; and
   the necessary and reasonable additional travel and accommodation expenses for **your** member of staff, **councillor** or trustee to return home;
   as a result of a pre-arranged business trip being cancelled or cut short,
   during the **period of insurance**, for one of the following reasons:

the death, accidental injury or illness of a member of staff, **councillor** or trustee; or
the death, accidental injury or illness of the spouse, partner, close relative, fiancée or fiancé of a member of staff, **councillor** or trustee; or
the death, accidental injury or illness of any person with whom a member of staff, **councillor** or trustee is planning to stay or conduct business; or
a member of staff, **councillor** or trustee being called for jury service or as a court witness; or

   damage to a member of staff or **councillor**'s or trustee's pre-booked accommodation making it impossible for the member of staff or **councillor** or trustee to stay there.
   damage to the scheduled means of transport or any strike, riot, civil commotion or **terrorism** which causes the cancellation or delayed departure for 24 hours or more of the scheduled transport on which the member of staff or **councillor** or trustee is booked to travel on their outward or return journey.

The most **we** will pay during the period of **insurance** under this additional cover is £750. The **excess** which applies to this additional cover is £75.

Clause 6729.0

Removal of cover: cyber claims and losses

What is covered, Lock replacement, is amended to read as follows:

The costs **you** incur to replace locks and keys necessary to maintain the security of the **insured premises** or any safes or security control apparatus following theft or loss or misuse of physical security keys occurring during the **period of insurance.** However this does apply to the unauthorised modification of any digital or electronic locks.

What is not covered 1. h. 'a **virus** or **hacker**.' is deleted.

The following is added to **What is not covered**:

We will not make any payment for **damage** to, or any loss, cost or expense arising in respect of any item of **computer or digital technology** which is directly caused by:

a. a **cyber attack** or fear or threat of a **cyber attack**;

b. a **hacker** or fear or threat of a **hacker**; or

c. its digital connectivity to any other item of **computer or digital technology** which has been directly affected by a **cyber attack** or **hacker**.

We will however cover any other **damage**, loss, cost or expense insured under this section which is caused by the **cyber attack** or **hacker**.

We will not make any payment for **damage**, loss, cost or expense directly or indirectly caused by, contributed to by, resulting from or in connection with a **computer or digital technology error**.

We will not make any payment for loss or **damage** due to **your** parting with title or possession of **property** or rights to **property** prior to receiving payment in full.

We will not make any payment for loss arising from any electronic, online or crypto currency, including Bitcoin.

Clause **6349.1** **Floating amount insured (Contents)**
The cover under this section applies to all locations occupied by **you** in connection with **your activities** within the United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man and the Republic of Ireland. The **amount insured** is the most **we** will pay in total for **damage** to **your contents** however many locations are affected.

Property away from the premises clauses in full

Clause **65.00** **Contents temporarily elsewhere**
We will not make any payment when such property is temporarily outside the UK unless it is in your **care**, custody or control at all times or otherwise secured in a locked hotel room or safe, or other similar securely locked room or building.

Clause **6729.0** **Removal of cover: cyber claims and losses**
What is covered, Lock replacement, is amended to read as follows:

The costs **you** incur to replace locks and keys necessary to maintain the security of the **insured premises** or any safes or security control apparatus following theft or loss or misuse of physical security keys occurring during the **period of insurance.** However this does apply to the unauthorised modification of any digital or electronic locks.

What is not covered 1. h. 'a **virus** or **hacker**.' is deleted.

The following is added to **What is not covered**:

We will not make any payment for **damage** to, or any loss, cost or expense arising in respect of any item of **computer or digital technology** which is directly caused by:

a. a **cyber attack** or fear or threat of a **cyber attack**;

b. a **hacker** or fear or threat of a **hacker**; or

c. its digital connectivity to any other item of **computer or digital technology** which has been directly affected by a **cyber attack** or **hacker**.

We will however cover any other **damage**, loss, cost or expense insured under this section which is caused by the **cyber attack** or **hacker**.

We will not make any payment for **damage**, loss, cost or expense directly or indirectly caused by, contributed to by, resulting from or in connection with a **computer or digital technology error**.

We will not make any payment for loss or **damage** due to **your** parting with title or possession of **property** or rights to **property** prior to receiving payment in full.

We will not make any payment for loss arising from any electronic, online or crypto currency, including Bitcoin.

Business interruption clauses in full

Clause **6731.0**

Removal of cover: cyber claims and losses
Where applicable:

1. **Special definitions for this section, Cyber attack** is deleted.

2. **What is covered**, Cyber attack and **What is covered, Additional cover**, Hacker damage, are deleted.

The following is added to **What is not covered**:

We will not make any payment for any interruption to **your activities** or for any loss, cost, payment or expense directly or indirectly caused by, contributed to by, resulting from or in connection with any of the following:

a. **cyber attack;**

b. **hacker;**

c. **computer or digital technology error;**

d. any fear or threat of a. or c. above; or

e. any action taken in controlling, preventing, supressing, responding or in any way relating to a. to d. above.

However:

i. this exclusion does not apply to **What is covered**, Financial losses from insured damage; and

ii. exclusion c. above does not apply to **What is covered**, Equipment Breakdown.

These amendments i. and ii. above only apply where the applicable insuring clause is incorporated into the Property – Business interruption section of **your policy**.

Clause **6820.0**

Amended definition: income
Special definitions for this section, Income, is amended to read as follows:

Income

The total income from your **activities** carried out from **your insured location**. This does not include precept income.

Clause **6350.1**

Floating amount insured (Business interruption)
The cover under this section applies to all locations occupied by **you** in connection with **your activities** within the United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man and the Republic of Ireland. The **amount insured** is the most **we** will pay in total for each interruption to **your activities** however many locations are affected.

Employers' liability clauses in full

Clause **6732.0**

Removal of cover: cyber claims and losses
What is not covered 2. c. 'a **virus**' is deleted.

The following is added to **What is not covered**:

We will not make any payment for **damage**, loss, cost or expense directly or indirectly caused by, contributed to by, resulting from or in connection with any of the following:

a. **cyber attack**;

b. **hacker**; or

c. a failure of electronic equipment to correctly recognise, process or store any date.

Employers' liability clauses in full

Clause **3121.0**

Employers Liability Tracing Office (ELTO) – mandatory information required
You must provide **us** with the following information for this section of the **policy** for each entity insured under this section of the **policy**:
1. Employer name; and
2. Full address of employer including postcode; and
3. HMRC Employer Reference Number (ERN).
If any insured entity does not have an ERN, you must provide us with one of the following reasons:

a. The entity has no employees; or
b. All staff employed earn below the current Pay As You Earn (PAYE) threshold;
or
c. The entity is not registered in England, Wales, Scotland or Northern Ireland.
You must inform **us** immediately of any changes to the above information.

Clause **6734.0**

Confirmation of cover: cyber claims
The following is added to **What is covered**:

Cyber claims

We will pay for any claim that is otherwise covered under this section, where such claim arises from a cyber attack, hack or other computer or cyber-related incident.

Public and products liability clauses in full

Clause **6080.0**

Firework and bonfire condition endorsement
The following applies to the whole of this **policy** and is a condition precedent to **our** liability.
We will not make any payment under this insurance unless **you** comply with all of the requirements below.
Whenever **you** are responsible for any firework or bonfire displays at the **insured location**, **you** must ensure that:

1. there is a written risk assessment in place for the proposed event; and
2. the fire brigade have been notified of the details of the event at least seven days before the event is due to take place; and
3. the relevant local authorities have been notified and permission for the event granted and **you** must also ensure that any requirements from the authorities are fully complied with; and
4. all manufacturers' guidelines in respect of the storage and use of fireworks and sparklers are strictly adhered to; and
5. fireworks are purchased from a reputable supplier and are not modified in any way; and
6. all employees or volunteers have received appropriate training (which is recorded in writing) and are aware of the safety procedures for the event; and
7. there is appropriate first aid presence on site, in line with the risk assessment document; and
8. appropriate fire extinguishing equipment is available at the event and employees and volunteers have been instructed in the safe operation and use of such equipment; and
9. all members of the public are kept at least 25 metres from both the display area and any bonfire itself behind appropriate safety fencing; and

10. any bonfire is kept at least 25 metres away from the firework display area and is not located within five metres of any trees, fencing or other combustible material; and
11. any bonfire is kept at least 75 metres away from any premises, car park or storage of any flammable or dangerous material; and
12. there will be no use of accelerants or other flammables on any bonfire; and
13. an appropriate check is made of the weather conditions prior to the event going live, and if appropriate a check is made with the fire brigade as to whether to continue with the event; and
14. at the end of the display, a thorough check is undertaken (which is recorded in writing) of the area to ensure that no potential fire hazards remain. Any bonfire area must be doused in water.

We will not make any payment for any claim or loss arising from firework or bonfire displays unless all of the above criteria have been fully complied with.

Clause **6735.0** **Removal of cover: cyber claims**

The following are added to **Special definitions for this section**:

Computer or digital technology

Any **programs**, computer network, hardware, software, operational technology, internet-connected device, network-connected device, electronic device, information technology, communications system, including but not limited to any internet-of-things devices, email system, intranet, extranet, website or cloud computing services.

Computer or digital technology error

Any negligent act, error or omission by anyone in the:

1. creation, handling, entry, modification or maintenance of; or

2. on-going operation, maintenance (including but not limited to installation, upgrading or patching) or development of any **computer or digital technology**.

Cyber attack

Any digital attack or interference, whether by a **hacker** or otherwise, designed to:

1. gain access to;

2. extract information from;

3. disrupt access to or the operation of; or

4. cause damage to, any data or **computer or digital technology**, including but not limited to any:

a. **programs** designed to damage, disrupt, extract data from, or gain access to any data or **computer or digital technology** including, but not limited to, malware, wipers, worms, trojans, rootkits, spyware, dishonest adware, crimeware, ransomware, crypto-jacking and other malicious software or viruses; or

b. denial of service attack or distributed denial of service attack.

Hacker

Anyone, including an employee of **yours**, who gains unauthorised access to or unauthorised use of any:

1. **computer or digital technology**; or

2. data held electronically by **you** or on **your** behalf.

Personal data

Any information about an individually identifiable natural person, including any information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular individual, including but not limited to any information protected by the Data Protection Act 2018, General Data Protection Regulation (EU) 2016/679, or any related, similar or successor legislation or regulation in any jurisdiction.

The following is added to **What is not covered**:

Cyber incidents

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to any:

a. **cyber attack**;

b. **hacker**;

c. **computer or digital technology error**;

d. any fear or threat of a. to b. above; or

e. any action taken in controlling, preventing, suppressing, responding or in any way relating to a. to d. above.

Personal data

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to the actual or alleged processing, acquisition, storage, destruction, erasure, loss, alteration, disclosure, use of or access to **personal data**.

Officials indemnity clauses in Full

Clause	**705.4**	**Prior & pending litigation date** Prior & pending litigation date 01/10/2022
Clause	**3215.0**	**Amendment of cover: cyber claims (DO)** The following are added to **Special definitions for this section**:

Computer or digital technology

Any **programs**, computer network, hardware, software, operational technology, internet-connected device, network-connected device, electronic device, information technology, communications system, including but not limited to any internet-of-things devices, email system, intranet, extranet, website or cloud computing services.

Computer or digital technology error

Any negligent act, error or omission by anyone in the:

1. creation, handling, entry, modification or maintenance of; or

2. on-going operation, maintenance (including but not limited to installation, upgrading or patching) or development of any **computer or digital technology**.

Cyber attack

Any digital attack or interference, whether by a **hacker** or otherwise, designed to:

1. gain access to;

2. extract information from;

3. disrupt access to or the operation of; or

4. cause damage to, any data or **computer or digital technology**, including but not limited to any:

a. **programs** designed to damage, disrupt, extract data from, or gain access to any data or **computer or digital technology** including, but not limited to, malware, wipers, worms, trojans, rootkits, spyware, dishonest adware, crimeware, ransomware, crypto-jacking and other malicious software or viruses; or

b. denial of service attack or distributed denial of service attack.

Data subject

Any natural person who is the subject of **personal data**.

Hacker

Anyone, including an employee of **yours**, who gains unauthorised access to or unauthorised use of any:

1. **computer or digital technology**; or

2. data held electronically by **you** or on **your** behalf.

Personal data

Any information about an individually identifiable natural person, including but not limited to such information protected by the Data Protection Act 2018 or the General Data Protection Regulation (EU) 2016/679, including any similar or successor legislation or regulation.

Social engineering communication

Any request directed to you or someone on your behalf by a person improperly seeking to obtain possession or the transfer to a third-party of virtual currency, money, securities, data or property that such person or third-party is not entitled to.

The following is added to **What is covered**:

Additional cover

Loss of data resulting from a cyber incident

We will pay on behalf of any **insured person** the **loss** arising from a **claim** against that **insured person**, including any **claim** by any **data subjects** relating to **personal data**, where any such claim is based upon, attributable to or arising from any loss or misuse of data as a direct result of a **cyber attack**, a **hacker** or that **insured person's** own unintentional error. We will not cover **defence costs** in relation to such **claims**.

The following is added to **What is not covered**:

We will not make any payment for any **claim, loss or investigation** based upon, attributable to or arising out of any:

a. **cyber attack**;

b. **hacker**;

c. **computer or digital technology error**;

d. **social engineering communication**; or

e. **claims** by any **data subjects** relating to **personal data** arising from a. to d. above.

This exclusion does not apply to any **claim**:

i. covered under **What is covered**, **Additional cover**, Loss of data resulting from a cyber incident; or

ii. brought by you, any shareholder or creditor of **yours** or any **insured person**, directly due to the **insured person's** management of or response to a. to d. above.

Where a **claim** is covered under i. and ii. above, **we** will treat the **claim** as covered under i. **We** will not cover **defence costs** in relation to such **claims**.

The following is added to **How much we will pay**:

The most **we** will pay under **What is covered**, **Additional cover**, Loss of data resulting from a cyber incident, is the lesser of:

1. £250,000; or

2. the overall limit of indemnity shown on the schedule,

for the total of all such **claims** and **losses**, including **defence costs**, regardless of the number of **claims** or **losses**. This is included within, and not in addition to, the overall limit of indemnity shown in the schedule.

Clause	**3216.0**	**Amendment of cover: breach of professional duty (DO)** **What is not covered**, Breach of professional duty, is amended to read as follows: Breach of duty to customers **We** will not make any payment for any **claim, loss or investigation** where any **claim** is brought by your client or customer and which arises directly out of any breach of duty by any person in the provision of products or services to that client or customer. This exclusion does not apply to: a. **legal representation costs** or any insurable civil fines or penalties associated with an investigation resulting from the **claim**; b. any **health and safety/manslaughter claim**; or c. a **claim** by any of **your** shareholders including any shareholder derivative proceedings in **your** name without your or any **insured person's** voluntary solicitation, assistance or participation arising from any actual or alleged failure to supervise the performance of any professional services.

Commercial legal protection (DAS) clauses in full

Clause	**524.0**	**Commercial legal protection** Legal Expenses - cover for up to £100,000 DAS legal advice line: Tel. 0117 933 0626 Please quote policy reference TS5/5997087 in all correspondence For the purpose of Commercial Legal Protection, **We**/**Our** means DAS Legal Expenses Insurance Company Limited, who provide the cover and manage all claims under that section.

Crisis containment: endorsements

Clause	**6752.0**	**Amendment of cover: cyber claims and losses** The following are added to **Special definitions for this section**: **Computer or digital technology** Any **programs**, computer network, hardware, software, operational technology, internet-connected device, network-connected device, electronic device, information technology, communications system, including but not limited to any internet-of-things devices, email system, intranet, extranet, website or cloud computing services. **Computer or digital technology error** Any negligent act, error or omission by anyone in the: 1. creation, handling, entry, modification or maintenance of; or 2. on-going operation, maintenance (including but not limited to installation, upgrading or patching) or development of any **computer or digital technology**. **Cyber attack** Any digital attack or interference, whether by a **hacker** or otherwise, designed to: 1. gain access to; 2. extract information from; 3. disrupt access to or the operation of; or 4. cause damage to, any data or **computer or digital technology**, including but not limited to any: a. **programs** designed to damage, disrupt, extract data from, or gain access to any

data or **computer or digital technology** including, but not limited to, malware, wipers, worms, trojans, rootkits, spyware, dishonest adware, crimeware, ransomware, crypto-jacking and other malicious software or viruses; or

b. denial of service attack or distributed denial of service attack.

Hacker

Anyone, including an employee of **yours**, who gains unauthorised access to or unauthorised use of any:

1. **computer or digital technology**; or

2. data held electronically by **you** or on **your** behalf.

The following is added to **What is not covered**:

Cyber incidents

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to any:

a. **cyber attack**;

b. **hacker**;

c. **computer or digital technology error**;

d. any fear or threat of a. to b. above; or

e. any action taken in controlling, preventing, suppressing, responding or in any way relating to a. to d. above.

Mental anguish and distress

We will not make any payment for any injury or illness resulting from mental anguish or distress.

Crisis containment: endorsements

Clause	**9003.0**	**Crisis containment provider: Hill & Knowlton** Crisis line contact number (24 hours): +44 (0)800 8402783 / +44 (0)1206 711796 Crisis containment provider: Hill & Knowlton This contact number will go through to **us** during **working hours**, and will go directly to Hill & Knowlton outside of these hours. If **you** first become aware of a **crisis** outside of **working hours**, **you** must notify **us** of the **crisis** as soon as possible within **working hours** by telephoning +44 (0)800 8402783 or +44 (0)1206 711796.

Clauses - applicable to the whole policy

Clause **6727.0** **Additional definition: cyber**

The following are added to the Property definitions. These amendments only apply to the Property definitions where the Property definitions are incorporated into the Property sections of **your policy**:

Computer or digital technology

Any **programs**, computer network, hardware, software, operational technology, internet-connected device, network-connected device, electronic device, information technology, communications system, including but not limited to any internet-of-things devices, email system, intranet, extranet, website or cloud computing services.

Computer or digital technology error

Any negligent act, error or omission by anyone in the:

1. creation, handling, entry, modification or maintenance of; or

2. on-going operation, maintenance (including but not limited to installation, upgrading or patching) or development of any **computer or digital technology**.

Cyber attack

Any digital attack or interference, whether by a **hacker** or otherwise, designed to:

1. gain access to;

2. extract information from;

3. disrupt access to or the operation of; or

4. cause damage to, any data or **computer or digital technology**, including but not limited to any:

a. **programs** designed to damage, disrupt, extract data from, or gain access to any data or **computer or digital technology** including, but not limited to, malware, wipers, worms, trojans, rootkits, spyware, dishonest adware, crimeware, ransomware, crypto-jacking and other malicious software or viruses; or

b. denial of service attack or distributed denial of service attack.

Hacker

Anyone, including an employee of **yours**, who gains unauthorised access to or unauthorised use of any:

1. **computer or digital technology**; or

2. data held electronically by **you** or on **your** behalf.

Program(s)

A set of instructions in a computer language which tells a computer how to process data or interact with ancillary equipment, systems or devices.

Clause **603.1** **Commercial assistance & legal advice helpline**

This policy gives you access to a legal advice helpline to assist in the day-to-day running of your business.

This helpline is available 24 hours a day, 7 days a week and will ensure you have the best advice when your business is facing legal issues at home or abroad on issues such as:

- Employment
- Prosecutions
- Discrimination in the workplace
- Health & safety

- European law

Helpline number: 44 (0)800 840 2269

Helpline hours: 24 hours a day, 7 days a week

This helpline is provided by DAS Legal Expenses Insurance Company Ltd. as a service for eligible Hiscox policyholders.

Clause **999.0** Long Term Agreement

Long term agreement

As used in this endorsement:

a. Long term agreement shall mean an agreement between you and us for a period of three years. For the duration of the agreement we agree to leave unchanged your annual premium rates and policy details. In return, you agree to renew with us each year for the duration of the agreement.

b. Annual renewal date shall mean the following date: 30/09/2026

c. Claims payments and costs shall mean the total of all:
i. claims and losses paid; and
ii. legal costs and expenses incurred; and
iii. new reserves and increases in reserves, during the preceding 12 months.

d. Income shall mean the total of the gross premiums and any additional premiums, net of any returned premiums for the policy during the preceding 12 months. We and you agree that this policy is subject to a long term agreement beginning on 01/10/2023 and ending on 30/09/2026, provided that:
1. at each annual renewal date the total of all claims payments and costs does not exceed 40% of the income;
2. there are no changes to the material facts concerning your policy; and there are no changes to Insurance Premium Tax during the period of the long term agreement

Clause **7789.0** **Additional Benefit: The Hiscox Risk Academy** The Hiscox Risk Academy provides an interactive learning and information management system and assessment centre for you and your employees to help you better manage risks and minimise disruption to your business. The Academy allows you to manage, track and deliver training and assessments in a simple online environment. The interactive training is tailored to the needs of your business and covers topics including fire safety, slips, trips and falls as well as mental health awareness. The editable documents and templates allow you to identify and monitor risks in your own workplace. This service is provided as a complimentary part of your policy with Hiscox and can be accessed by registering at riskacademy.hiscox.co.uk

Renewal SCHEDULE

INFORMATION ABOUT US

This policy is underwritten by Hiscox Underwriting Limited on behalf of the insurers listed below.

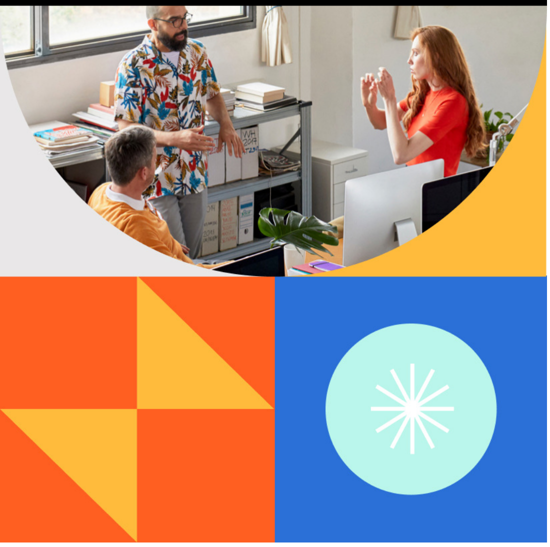
Name	**Hiscox Underwriting Limited**
Registered address	22 Bishopsgate, London, EC2N 4BQ, United Kingdom
Company registration	Registered in England number 02372789
Status	Authorised and regulated by the Financial Conduct Authority

Insurers

These insurers provide cover as specified in each section of the schedule.

Name	**Hiscox Underwriting Limited**
Registered address	1 Great St. Helens London EC3A 6HX United Kingdom
Company registration	Registered in England number 00070234
Status	Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority
Name	**DAS Legal Expenses Insurance Company Limited**
Registered address	DAS House, Quay Side, Temple Back Bristol BS1 6NH United Kingdom
Company registration	Registered in England number 00103274
Status	Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Broker Name	**Arthur J. Gallagher Insurance Brokers Limited**
Registered address	Spectrum Building 7th Floor 55 Blythswood Street Glasgow G2 7AT
Company registration	Registered in Scotland. Company Number SC108909
Status	Authorised and regulated by the Financial Conduct Authority



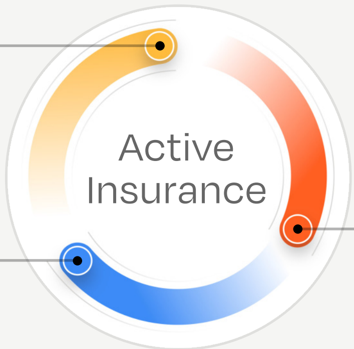
Digital Risk, Solved

Coalition is the leading provider of Active Insurance. By combining the power of technology and insurance, we help organisations identify, mitigate, and respond to digital risks.

Our unique approach

Active Protection
Monitoring and alerting to identify and prevent risk before it strikes

Active Risk Assessment
Understand your risks in real time



Active Response
Access to in-house response teams and leading coverage if an incident occurs

Active Protection in Coalition Control

Coalition offers comprehensive and innovative cyber insurance products to help protect your business and keep it up and running. Coalition also actively monitors its policyholders' risks through proprietary cybersecurity tools and 24/7 cyber security experts are available to help you respond to a cyber incident. In addition, Coalition Control provides policyholders access to the following tools to help them mitigate cyber risks:

Attack Surface Monitoring
Improve security hygiene with continuous monitoring of all your company's digital assets, including infrastructure, applications, IT and data exposures.

Security Notifications
Stay up to date with dashboard and email notifications of day to day tasks and security notifications on all critical vulnerabilities discovered on your organisation's attack surface.

Third-Party Risk Management
Monitor suppliers and vendors for risks as an extension of your organisation that may pose a threat.

Partner Technology
Coalition partners with leading cybersecurity companies to offer the right tools to address risks, vulnerabilities, and contingencies. Policyholders can access savings on solutions from leading security providers.

Coalition Risk Solutions Ltd. · 34-36 Lime Street, London, EC3M 7AT · help@coalitioninc.com

Coalition

Coalition Risk Solutions Ltd.
34-36 Lime St
London, England
EC3M 7AT

TEMPORARY (10 DAY ONLY) BINDER: COALITION CYBER AND TECHNOLOGY POLICY 3.0

Named Insured: Burnham Market partish Council 1 Jarbvie Close Sedgeford, England PE36 5NG	**Producer:** Gavin Sherritt Arthur J. Gallagher Insurance Brokers Limited (Community) 55 Blythswood Street Glasgow, Scotland G2 7AT

This certifies that, pending issuance of insurance policy number C-50PT-150121-CYBER-2025 in the form described below, Coalition Risk Solutions Ltd ("Coalition") is hereby binding the coverage described as follows:

Please be advised that coverage for the above account is bound subject to all of the terms and conditions provided below.

This binder may be cancelled at any time during the binder period by the Named Insured by giving written notice of cancellation to Coalition. This binder shall terminate automatically at its expiration as noted in the outlined terms.

If, subsequent to issuance of this binder, and prior to the effective date of the insurance contract, there is a material change in the condition of the Named Insured or if any notice of claim or circumstance giving rise to a claim is reported prior to the effective date of the insurance contract then the Named Insured must notify Coalition. Coalition reserves the right to rescind this binder as of its effective date or to modify the final terms and conditions of the coverage upon review of the information.

A short-rate premium charge will be made for this binder unless an insurance contract is issued by Coalition or Coalition rescinds this binder.

Policy No.:	C-50PT-150121-CYBER-2025	
Binder Period (this binder may be extended only in writing from Coalition)	From: 01 October 2025 (Effective Date) To: 11 October 2025 (Expiration Date) *Both dates 12:01 A.M. at the Named Insured's address above.*	
Policy Period (Policy issuance is subject to the Conditions below)	From: 01 October 2025 (Effective Date) To: 01 October 2026 (Expiration Date) *Both dates 12:01 A.M. at the Named Insured's address above.*	
Policy Premium	**Premium**	£176.00
	Administrative Fee	£25.00
	IPT (12%)	£21.12
	Total	£222.12
Aggregate Policy Limit of Liability		£250,000
Per Event Limit of Liability		£250,000
Aggregate Retention		£2,500

Coverage under this policy is provided only for those Insuring Agreements for which a limit of liability appears below. If no limit of liability is shown for an Insuring Agreement, such Insuring Agreement is not provided by this policy. The Aggregate Policy Limit of Liability shown above is the most the Insurer(s) will pay under this Policy regardless of the number of Insured Agreements purchased. The Aggregate Retention shown above is the most the Insured will pay towards Retentions regardless of the number of claims or events covered under this Policy.

In the event that you elect to use Coalition Incident Response to provide computer forensic professional services, and Coalition Incident Response is available to provide such services, then any fees, costs and expenses of

Coalition Incident Response for computer forensic professional services that result in covered breach response costs, claim expenses, cyber extortion expenses, or restoration costs, under the terms and conditions of this policy will not be subject to any Retention.

THIRD PARTY LIABILITY COVERAGES

Insuring Agreement	Limit / Sub-Limit	Retention / Sub-Retention
THIRD PARTY SECURITY AND PRIVACY		
A. NETWORK AND INFORMATION SECURITY LIABILITY	£250,000	£1,000
B. REGULATORY DEFENCE AND PENALTIES	£250,000	£1,000
C. PCI FINES AND ASSESSMENTS	£250,000	£1,000
D. FUNDS TRANSFER LIABILITY	£250,000	£1,000
TECHNOLOGY AND MEDIA PROFESSIONAL		
E. TECHNOLOGY ERRORS & OMISSIONS	N/A	N/A
F. MULTIMEDIA CONTENT LIABILITY	£250,000	£1,000

FIRST PARTY COVERAGES

Insuring Agreement	Limit / Sub-Limit	Retention / Sub-Retention
EVENT RESPONSE		
G. BREACH RESPONSE SERVICES	*Limited to 72 hours following notification to the Breach Response Services Advisor*	£0
H. BREACH RESPONSE COSTS	£250,000	£1,000
I. CRISIS MANAGEMENT AND PUBLIC RELATIONS	£250,000	£1,000
J. RANSOMWARE AND CYBER EXTORTION	£250,000	£1,000
K. DIRECT AND CONTINGENT BUSINESS INTERRUPTION, AND EXTRA EXPENSES FROM SECURITY FAILURE AND SYSTEMS FAILURE	£250,000	£1,000 i. Waiting period: 8 hours ii. Enhanced waiting period: 1 hours
L. PROOF OF LOSS PREPARATION EXPENSES	£50,000	£1,000
M. DIGITAL ASSET RESTORATION	£250,000	£1,000
N. COMPUTER REPLACEMENT AND BRICKING	£250,000	£1,000
O. REPUTATIONAL HARM LOSS	£250,000	Reputation waiting period: 14 Days
P. COURT ATTENDANCE	i. Per day/per person limit: £250 ii. Limit: £50,000	

R. CRIMINAL REWARD	£50,000	£0
CYBER CRIME		
S. FUNDS TRANSFER FRAUD, PERSONAL FUNDS FRAUD, AND SOCIAL ENGINEERING	£62,500	£1,000
T. SERVICE FRAUD INCLUDING CRYPTOJACKING	£100,000	£1,000
U. IMPERSONATION REPAIR COSTS	£50,000	£1,000
V. INVOICE MANIPULATION	£250,000	£1,000
Coverages by Endorsement	**Limit / Sub-Limit**	**Retention / Sub-Retention**
BI/PD3. BODILY INJURY AND PROPERTY DAMAGE – 3RD PARTY	N/A	N/A
BI/PD1. BODILY INJURY AND PROPERTY DAMAGE – 1ST PARTY	N/A	N/A
POLLUTION [1]	N/A	N/A
1. POLLUTION ENDORSEMENT amends A. NETWORK AND INFORMATION SECURITY LIABILITY (if selected) and B. REGULATORY DEFENCE AND PENALTIES (if selected); use of this limit reduces the limit for A. and B.		
REPUTATION REPAIR [2]	£250,000	£1,000
2. REPUTATION REPAIR ENDORSEMENT amends I. CRISIS MANAGEMENT AND PUBLIC RELATIONS; use of this limit reduces limit for I.		
Pre-Claim Assistance	£40	*Pre-claim assistance is a benefit included as part of the premium. See Section V, CLAIMS PROCESS, PRE-CLAIM ASSISTANCE of the Policy for more details.*
Professional Services	N/A	

Insurer(s) and Quota Share Percentage

Insurer	Policy No.	Quota Share % of Loss	Quota Share Limit of Liability	Premium
Allianz Global Corporate & Specialty SE	C-50PT-150121-CYBER-2025	50%	£125,000	£88
Certain Underwriters at Lloyd's, London (under Binding Authority UMR: B174010161SS25)	C-50PT-150121-CYBER-2025	20%	£50,000	£35
Navigators Insurance Company UK Branch trading as The Hartford	C-50PT-150121-CYBER-2025	30%	£75,000	£52

Retroactive Date	Full Prior Acts Coverage
Continuity Date	01 October 2025
Breach Response Services Advisor	Coalition, Inc.

Endorsements and Forms Effective at Inception

DECLARATIONS	CYGBP-00DC-0622-01
COALITION CYBER AND TECHNOLOGY POLICY 3.0	CYGBP-00PF-1024-01

PREMIUM PAYMENT ENDORSEMENT	CYGBP-00EN-000057-0123-01
AFFIRMATIVE AI ENDORSEMENT	CYGBP-00EN-000075-0424-01
ANY ONE CLAIM ENDORSEMENT WITH BREACH RESPONSE SEPARATE LIMIT	CYGBP-00EN-000080-0525-01
QUOTA SHARE ENDORSEMENT	CYGBP-00EN-000007-0622-01
REPUTATION REPAIR ENDORSEMENT	CYGBP-00EN-000004-0622-01
WAR EXCLUSION - AMENDED V2	CYGBP-00EN-000070-1223-01

Conditions:

Issuance of an insurance contract is subject to satisfaction of the following conditions, including payment of premium, which must be fulfilled within thirty (30) business days from the effective date of coverage. If they are not met, then this binder will be null and void ab initio (void from the beginning), insurance coverage will not take effect or bind to the insurance carrier(s), and no insurance contract will be issued.

- **Premium must be paid and sent to Coalition within 30 days of the coverage effective date in order for coverage to be effective. However, payment of premium shall not operate to extend the binding period or nullify the automatic voiding as described above.**
- An authorised representative of the Named Insured signs the application within ten (10) days of the effective date this binder.

Please note this binder contains only a general description of coverage provided. For a detailed description of the terms, you must refer to the insurance contract itself and the endorsements listed herein.

DATA PROTECTION

Please bring the following data protection notice to the attention of the Named Insured

We collect and use relevant information about you to provide you with your insurance cover or the insurance cover that benefits you and to meet our legal obligations. This information includes details such as your name, address and contact details and any other information that we collect about you in connection with the insurance cover from which you benefit. Exceptionally, this information may include more sensitive details such as information about your health and any criminal convictions you may have and we may need your consent to process such information about you. Where this is the case you will be asked for consent separately. If you withdraw your consent (which you may do at any time), this may affect our ability to provide the insurance cover from which you benefit and may prevent us handling your claims.

The way insurance works means that your information may be shared with, and used by, a number of third parties in the insurance sector for example, insurers, agents or brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. We will only disclose your personal information in connection with the insurance cover that we provide and to the extent required or permitted by law.

Where you provide us or your insurer, agent or broker with details about other people, you must provide this notice to them.

For more information about how we use your personal information please see our full privacy notice(s), which is/are available online on our website(s) at https://www.coalitioninc.com/legal/privacy

You have rights in relation to the information we hold about you, including the right to access your information. If you wish to exercise your rights, discuss how we use your information or request a copy of our full privacy notice(s), please contact us, or the agent or broker that arranged your insurance who will provide you with our contact details at: legal@coalitioninc.com

Subject	Risks Identified	Level	Likelihood	Total	Management / Control of Risk	Actions Needed	Last Reviewed
MANAGEMENT							
Business Continuity	Risk of Council not being able to continue its business due to an unexpected or tragic loss of staff	H	L	M	Membership of external training organisations to provide locum cover/advice. Clerk has passwords available and Chair and Vice aware of how to access. Clerk handbook to be maintained for institutional memory & administrative continuity. Clrk handbook created and continuolsy updated- stored on Applenoites.	No further actions	29/04/2026
Business Continuity	Risk of Council not being able to continue its business due to the breakdown of facilities	H	L	M	Computer Maintenance and IT support in place (including file back up file sbacked up to externalhard drive	No further actions	29/04/2026
Meeting Location	Adequacy Health & Safety SO compliance	L	L	L	Meetings are held in BMN Village hall The premises and facilities are considered to be adequate for the Clerk, Councillors and any Public who attend from a health, safety and comfort aspect. Alternative meeting venues available:the Pavillion bFollowing government consultation, it may be possible to have remote meetings also	No further actions	29/04/2026
Council Records/Documents (paper_	Loss through theft, fire, damage	L	L	L	Current papers will be stored securely at Clerk's home. Archived papers will be stored securely NCC / NALC recommended archive solution (TBC at the point of needing to be stored) Council will take every opportunity to move paperless/ digital to reduce risk and financial burden	Digitise, archive and shred old papers coll;ected from previous clerk	29/04/2026

FOI / Data Protection	FOI policy available Civil action against Council	H	L	L	Council is registered with ICO. Clerk has undergone training. Ongoing destruction of older items to ensure compliance. FoI policy current and on website. Staff aware of relevant timescales	No further actions	29/04/2026
Computer Records/Documents	Loss through damage, fire corruption, malice	M	L	M/L	The Parish Council's electronic records are stored on the 'OneDrive' . Password is available through Chair and Vice chair and IT support. The most recent and up-to date policies, finances and documents are on website and one drive (excepting sensitive info) and can be accessed by all councillors. Files are backed up by IT support Financial data is also stored on an electronic accounting system	No further actions	29/04/2026
Data security	Unauthorised access of council data via Tablets	H	L	L	ICO and Coalition approved Data and IT security and Usage policy in place. No Data sensitive information to be downloaded. Unnecessary and sensitive information mails to be deleted as soon as not needed. Emergency plan in place approved by ICO	No further actions	29/04/2026
Website / Social media	lack of legal compliance risk of misuse and abuse	M	L	L	Policy in place meeting requirements reviewed annually	No further actions	29/04/2026
Policies and procedures	Lack or legal compliance Contradictory policies leading to inability to operate	M	M	M	Review all key policies annual and additional polices biannually or sooner if required.	No further actions	29/04/2026
Civil Emergency etc	Inability of council to function	H	M	M	Experience of Covid pandemic is the basis of Emergency plans. Home working and virtual meetings where possible.	No further actions	29/04/2026

FINANCE							
Precept	Adequacy of precept. Requirements not submitted to Borough Council. Amount not received from Borough Council	H	L	M	Sound budgeting to underlie annual precept. Financial accounts are presented to council quarterly to track spending against targets The budget is an agenda item at November meeting ad approved at December The precept an agenda item at the December meeting and is approved at the January meeting. The Clerk informs the Council when monies are received in April. Where no monthly meeting is held, Finance Group to all sign off Monthly report and approved expenditure - to alos be ratified at next Full Council meeting as per	No further actions	29/04/2026
Budget	Not set	L	L	L	Agenda item at December meeting, approved January by Burnham Market Parish Council	No further actions	29/04/2026
Insurance	Adequacy Cost Compliance	L	L	L	An annual review is undertaken of all insurance arrangements in place. Employers Liability and Public Liability are a requisite as is Cyber Insurance. Quotes are obtained to insure best value. Cyber insurance purcahsed - coalition insuracnce	No further actions	29/04/2026
Banking	Inadequate checks Bank mistakes Loss/Charges	H	L	M	Monthly bank reconciliations are completed by RFO, checking bank statements with cheques and BACS payments and income banked. Banking process requires RFO to set up and 2 signatories.	No further actions	29/04/2026
Cash	Loss through theft or dishonesty	L	L	L	The council still acepts cash. The clerk hols these securely and logs them in teh accounting system. Any cash transactions are made by the Clerk, and fully receipted and then reimbursed monthly. <u>Unless otherwise resolved / delegated.</u> Any financial obligation must be approved and clearly minuted before any commitment. Council is cashless	No further actions	29/04/2026

Financial Controls and records	Inadequate checks, Corruption, Misuse of public funds Financial irregularities.	H	L	M	The Council has Financial Regulations, which set out requirements for banking, cheques and reconciliation of accounts. I internet banking permitted with notification to all signatories. Two signatories on cheques and payments Internal and External Audits annually Any financial obligation must be approved and clearly minuted before any commitment. All payments must be approved / noted and clearly minuted. Any s137 payments must be recorded at the time of approval. Quarterly financial report to track spending Financial regulations reviewed annually Code of Conduct and standing orders reviewed annually. All councillors aware of Nolan principles as per CoC and principles of good financial conduct.	No further actions	29/04/2026
Reporting and Auditing	Information Communication Compliance Information communicated	M	L	M/L	Bank reconciliations completed and breakdown of receipts and payments kept Use of AdvantEdge (or other accounting system) Internal and External Audits Annually Budget and Income and Expenditure info given at every meeting. Meeting pack includes these at time of agenda. Information available publicly in meeting packs and minutes.	No further actions	29/04/2026
Grants - receivable	Receipts of grant / anti corruption.	L	L	L	The Parish Council does not regularly receive grants. One-off grants would come with terms and conditions to be satisfied. All income received as grant / donation to e handled unfit der relevant legislation.	No further actions	29/04/2026

Payments	Service invoiced but not supplied Services supplied and invoiced but not paid	H	L	L	Council approves all invoices for payment and only approves when goods supplied or work completed; except that provision made in Financial Regs for occasional payment outside meeting, and these reported to Council. Payments made as above, with notice to all signatories. Clerk to investigate issues as required and report to council always and to auditor as needed. All work to be invoiced and placed on authorisation run. At least 2 signatories available to run banking processes. AdvantEdge able to give access to additional person if required. Contact details available online.	No further actions	29/04/2026
Charges - rentals receivable	Receipt of rent	L	L	L	Allotment Rent paid annually, new leases issued and returned Grazing agreements - Ts and Cs assumed agreed on receipt of payment.	No further actions	29/04/2026
Contracts	Lack of clarity over who does what and how charged, leading to over charges, work missed and difficult business continuity	M	M	M	General Contract in place "Annual review of contracts Clerk to maintain living register of contract for clerk handbook. "	No further actions	29/04/2026
Best Value Accountability	Work awarded incorrectly Financial loss	L	L	L	To seek quotes (number stated in SO) for any substantial work required to be undertaken. If a problem is encountered with a contract the Clerk would investigate and if necessary, report to Council.	No further actions	29/04/2026
Salaries and associated costs	Salary paid incorrectly Wrong hours/rate paid Wrong deductions of tax Unpaid tax contributions to HMRC	L	L	L	The Parish Council authorises the appointment of all employees. Payslips are produced monthly by the Clerk together with HMRC payments, and in monthly payments for approval. All tax payments are submitted to HMRC in the annual return. NALC payroll services engaged.	No further actions	29/04/2026

Clerk and other employees	Loss of clerk / RFO Fraud	H	L	M	A contingency fund should be established to enable training for the CiLCA qualification in the event of the Clerk resigning. Clerk should be provided with relevant training, reference books, access to assistance and legal advice Clerk should be paid in accordance with LGA / SLC / NALC pay point and standard conditions Ensure Good Employer Recommendations are followed Ensure a clear line manager for employment matters. Ensure clear understanding of role of clerk to support council (as opposed to individual councillors / public demands) Provide SLCC recommended training for clerks / RFO.	No further actions	29/04/2026
Election costs	Risk of election cost	L	M	M/L	A contingency fund should be established to meet financial obligations in case of an election. Ensure good open transparent council behaviour and councillor conduct.	No further actions	29/04/2026
VAT	Reclaiming/Charging	L	L	L	VAT claim a minimum of once an annum, VAT shown in the cashbook	No further actions	29/04/2026
Annual Return (AGAR)	Not submitted within time limits	L	L	L	Annual return is completed and signed by the Council, submitted to the Internal Auditor for completion and signing. Finally sent on to the External Auditor within the time limit	No further actions	29/04/2026
ASSETS							
Infrastructure Assets	Protection of physical assets	M	L	L	All assets insured and reviewed periodically. Maintained on an ad hoc basis. Asset list maintained on AdvantEdge and published annually on the website.	No further actions	29/04/2026
Street Furniture	Theft/Loss, damage etc	L	L	L	Street furniture inspected periodically. An asset register is kept up to date and insurance is held at an appropriate level.Annual and oftene twice annual walk around oaf assets - always April and sometimes October	No further actions	29/04/2026

Office equipment	Loss	L	L	L	Laptop and Printer (or alternative printing method) provided to Clerk by Council to perform other Clerk/RFO role. A contingency fund should be established for replacing items	No further actions	29/04/2026
Trees	Trees or branches posing a safety problem to public where unrestricted right of way is available	H	L	L	List all tress for which BMPC is responsible. Check and maintain. Any TPOs listed	Tree Audit required	07/05/2025
Open Areas	Risk of damage or injury to third parties	H	M	M	Ensure asset list shows all land accurately and is on insurance	Undertake risk assessment for each area of PC land	07/05/2025
LIABILITY							07/05/2025
Legal powers	Illegal activity or payments	H	L	L	All activity and payments made with the powers of the Parish Council to be resolved and clearly minuted.	No further actions	29/04/2026
Minutes/Agendas/Statutory documents	Accuracy and Legality Non-compliance with statutory requirements	L	L	L	Minutes and agendas are produced in the prescribed method (as per SO) and adhere to legal requirements. Minutes are approved and signed at the next meeting Minutes and agendas are displayed according to legal requirements Business conducted at Council meetings should be managed in accordance with SOs	No further actions	29/04/2026
Employer Liability	Accident at work / Sickness Terminates employment / PAYE errords	H	L	L	Comply with employment Law Comply with HMRC requirements Membership on NALC, regular updates from HMRC. PAYE completed monthly and at year end - outsourced to ensure accuracy. . Internal and External auditor carries out annual checks	No further actions	29/04/2026
Parish Ponds and assets	Risk to individuals	H	L	M	Fences along footpaths and highways, insurance in place	No further actions	29/04/2026
Public Liability	Risk to third party, property or individuals	H	L	M	Insurance is in place	No further actions	29/04/2026
Contractor Liability	Public accident Quotations	M	L	M	Contractors hold own insurance work speca nd quots agreed before proceeding.	No further actions	29/04/2026
COUNCILLORS PROPRIETY							07/05/2025

Members Interests	Conflict of Interest / Register of Members Interests	M	L	M	Councillors have the duty to declare any pecuniary interest at the start of the meeting if it is on the agenda and to declare it at any point should a subject come up. Register of Member's interests form to be reviewed on an annual basis (May meeting - after election)	No further actions	29/04/2026