Marsham Parish Council

Email: clerk@marsham-pc.gov.uk

MINUTES OF THE MEETING OF MARSHAM PARISH COUNCIL HELD IN MARSHAM CHURCH ON MONDAY 8TH JUNE 2026 AT 7.00 PM.

These minutes are considered draft until they are agreed by council at the next meeting.

PRESENT:

Cllr Craig Rouse (Chair), Cllr Colin Hensby, Cllr Paula Baker, Cllr Paul Gladden, Cllr Paul Winter, Cllr Mark Childerhouse

Kay Montandon (Parish Clerk), Cllr Sue Catchpole (County and District Councillor)

1. **To Elect the Vice-Chairman for Marsham Parish Council for 2026-2027**
   Cllr Hensby was proposed by Cllr Gladden, seconded by Cllr Winter and elected unanimously. Council agreed that the declaration of acceptance form would be signed after the meeting.

2. **To Receive Apologies for Absence**
   None.

3. **To Receive Declarations of Interest and Grant Requests for Dispensation**
   None.

4. **To Agree the Minutes of the Meeting on 11th May 2026**
   It was resolved to accept the Minutes of the meeting held on 11th May 2026. The Minutes were signed as a true and accurate record by the Chairman.

5. **To Receive Reports from County and District Councillors, and the Police**
   The Chair requested that the County Councillor report be heard at this stage in the meeting to allow Cllr Catchpole to attend another parish meeting afterwards.
   Cllr Catchpole reported that she has been appointed to the Planning Regulatory Committee at County and the Health panel. She continues her District panel and committee obligations of Police and Crime, Broads Drainage, Licensing and Regulatory (Chair of Committee), Environment Excellence (Chair of Panel), Economics. Cllr Catchpole discussed a parish matter of Anti-social behaviour and encouraged all residents to report any incidents to Crime Stoppers which can be an anonymous process.

   The crime map of the parish had been included in the pack. There was no additional report from the police.

6. **To Note Matters Arising from the Previous Minutes, not Elsewhere on the Agenda**

The Council agreed to send a list to Cllr Catchpole of the S106 monies available to the parish and the funding requirements for the water at the allotments and play park repairs to see if there were any help that could be provided from County or District councils.

7. **Councillors with Responsibility for the Following were Appointed:**
   Internal control (finance): Cllr Rouse
   Play park: All Councillors
   SAM Sign: Cllr Childerhouse
   Grass cutting: Cllr Hensby
   Village Hall Liaison: Cllr Rouse
   Streetlights: All Councillors
   Peewitt Charity Chair: Cllr Rouse

8. **To Adjourn the Meeting to Allow Members of the Public and Councillors with Prejudicial Interests to Speak**
   None.

9. **Planning**
   Applications: to consider a response to the following applications:

   2026/0911 Erection of a foodstore with associated vehicle access, car parking, landscaping, engineering and drainage works. Land At Orchard Lane Orchard Lane Aylsham Norfolk.
   Council had no objections.

   Decisions Made: Decisions made by the planning authority as listed in the agenda were noted.

   Enforcements: No new enforcements.

10. **SAM2**
    SAM2 data has been downloaded and forwarded to the safer neighbourhood team at the police.

11. **Finance**
    a. The bank reconciliation for the month was received and signed by the Internal Controller. The Bank Statements were received.
    b. Year to date payments and receipts against budget were received and signed by the Internal Controller.

    c. The following payments were resolved to be paid.

Payments	Amount	Council Approved
Clerk salary May	£288.88	BACS
PAYE April	£115.00	DD
NPower	£79.36	DD

    d. Payments and receipts since last meeting were noted.

Payments	Amount
Village Hall	£6.00

Jim Graves	£72.00
HugoFox	£287.86
TT Jones	£76.27
Kay Montandon	£354.00
NPower	£92.75
Receipts	**Amount**
-	-

12. To Discuss Parish Laptop Upgrade and agree actions

The quote for IT support including a laptop with Pro version of Windows 11 and monthly backups was discussed. Current laptop is running Windows 10 which cannot be updated, is also running a personal version of Windows, and has no back up option. The quote of £416 for laptop with Pro operating system and 3 year warranty and £48 per month for all pro software licenses and data back-up with full IT support was accepted by the Council.

13. Correspondence

A resident has been in touch about water provision to the allotments.

14. Marsham Village Hall

No new updates.

15. Streetlights

No new updates.

16. Playground

Weekly inspections by councillors continues. The annual inspection by RoSPA Playsafety will happen in June.
Some damage to the fence has been noted.
There was a discussion about the S106 monies available for play equipment in the parish. A further S106 fund is available for children's recreation and sports. The council discussed whether a different location could be found to provide this additional facility. It was agreed to discuss in more detail at future meetings.

17. Grass cutting

No new updates.

18. Community Projects

The village sign has been damaged. Police are aware and will monitor. A crime number has been provided. Council will consider options for repair at the next meeting.
A grant is still being sought for the Plough project. The council is awaiting news from the County/District Councillor who has offered to look into funding options.
The allotment water connection project is going to cost of the order of £1200 for connection, plus £525 for pipework and ground works already completed. £428 is available from S106 funds. The County/District Councillor will look into other funding options.

19. Dog Fouling Deterrent

Cllr Rouse will order some sticky signs for the lamp posts.

20. Highways

A severe road edge defect opposite 59 High Street has been noted. Clerk to report to Highways. A problem with the road surface on Mill Road was also discussed and Clerk to report.

21. To Agree Whether to join Community Action Norfolk

Clerk to put Cllr Rouse in touch with CAN to discuss options for support with Peewitt Charity.

22. To Note Items for Information or a Future Agenda

Cllr Gladden raised the issue of commercial use of a residential property. Council suggested he report to Broadland District Council.

23. Date of Next Meeting

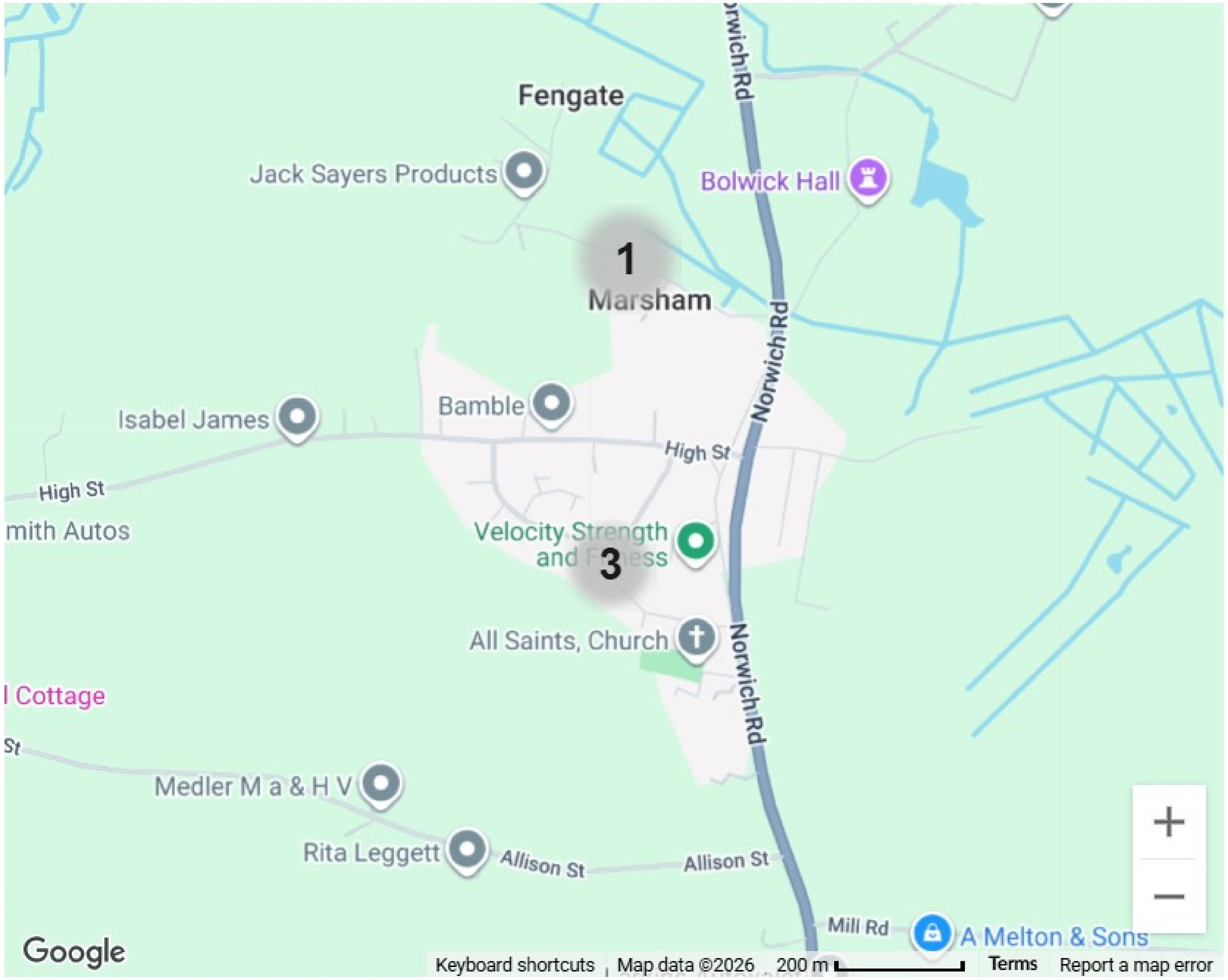
The date of the next meeting was confirmed as 13th July at 7.00pm at Marsham Church.

24. The Chair closed the meeting at 8.35pm

Signed……………………………………………………………… Date……………………………………….

Top reported crimes in this area | Crime map | Our priorities

Click on a hotspot to see more details. Alternatively, view as A-Z list.



Crime type and time period title

All Crimes (53)

April 2026

53 crimes were reported here in April 2026

Violence and sexual offences	23
Anti-social behaviour	14
Criminal damage and arson	4
All other crime	12

MARSHAM PARISH COUNCIL

BANK RECONCILITATION

JUNE 2026

1 JUNE 2026

Opening balance:

Current Account	£20652.24
Savings Account	£ 2101.08
Total	£22753.32
Payments in June	£ 368.24
Receipts in June	£ 0
Interest in June	£ 5.99
Cashbook balance	**£22391.07**

30 JUNE 2026

Closing balance at bank:

Current Account:	£20284.00
Savings Account:	£ 2107.07
Total	**£22391.07**

BARCLAYS

25 June 2026

MRS KAY SUZANNE MONTANDON
MARSHAM PARISH COUNCIL
1 CHAPEL CLOSE
TUTTINGTON
NORWICH
NR11 6GS

Your Business accounts – at a glance

Up-to-date account information

To get your current balances or find out about other accounts you have that aren't listed here, log on to online banking (if you're registered), or call us on 0345 605 2345 .

Your balances on 25 June 2026

Business Current Accounts

Community Account Statement	£20,284.00
Sort Code 20-17-20 • Account No 93987116	

Business Savings Accounts

Business Premium Account	£2,107.07
Sort Code 20-17-20 • Account No 33302210	

This is the end of your account summary.

BARCLAYS

MARSHAM PARISH COUNCIL

Sort Code 20-17-20
Account No 93987116

SWIFTBIC BUKBGB22

IBAN GB69 BUKB 2017 2093 9871 16

Issued on 26 June 2026

MRS KAY SUZANNE MONTANDON
MARSHAM PARISH COUNCIL
1 CHAPEL CLOSE
TUTTINGTON
NORWICH
NR11 6GS

Your Community Account

Date	Description	Money out £	Money in £	Balance £
22 May	Start Balance			20,744.99
	DD Direct Debit to Npower Ref: A0009232591001	92.75		20,652.24
9 Jun	On-Line Banking Bill Payment to Kay Montandon Ref: Clerk Salary	288.88		20,363.36
22 Jun	DD Direct Debit to Npower Ref: A0009232591001	79.36		20,284.00
25 Jun	Balance carried forward			20,284.00
	Total Payments/Receipts	460.99	0.00	

Anything wrong? If you notice any incorrect or unusual transactions, see the next page for how to get in touch with us.

At a glance

22 May - 25 Jun 2026

Start balance	£20,744.99
Money out	£460.99
▸ Commission charges £0.00	
Money in	£0.00
▸ Gross interest earned £0.00	
End balance	£20,284.00

Your deposit is eligible for protection by the Financial Services Compensation Scheme.

Helpful Information

Dispute resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors – including most individuals and businesses – are covered by the scheme.

We will issue the FSCS information sheet and exclusions list which set out in detail what is, and is not, covered by the FSCS, once a calendar year usually with your account statement.

For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk.

Important information about going overdrawn without an agreed overdraft limit or exceeding your agreed overdraft limit

An unarranged overdraft rate of 29.5% will apply if there is not enough money in your account(s) to make a payment and so cause an unarranged overdraft on your account(s).

What is an unarranged overdraft?

An unarranged overdraft occurs where either:

a) you go overdrawn on your account without agreeing an overdraft with us first; or

b) you exceed your agreed overdraft limit.

c) not every Barclays product will allow you to go overdrawn or exceed your agreed overdraft limit. Please check your terms and conditions for more information.

If you try to make any payment from your account and you don't have the funds available, or if we have reasonable grounds to believe that you won't have sufficient funds on the date that the payment will be made from your account, we will treat this as a request to make, or extend, the use of our unarranged overdraft facilities. It's within our discretion to process the payment or return it unpaid.

What can you do to help avoid or limit an unarranged overdraft?

Get In Touch. If you become aware in advance that payments may take your account into an unarranged overdraft, please contact us as early as possible so that we can discuss the ways we could help. This will maximise the chances of us being able to:

a) understand any changes in your business and explore the options available;

b) consider options for authorised borrowing facilities;

c) facilitate payments being made;

d) limit the costs associated with unarranged borrowing;

e) address any concerns that you may have.

Register for Text Alerts. Business banking customers can register for our 'Near Limit' Text Alert which is designed to help you avoid going overdrawn (if you don't have an agreed overdraft limit), or exceeding your agreed overdraft limit, by notifying you when your balance falls below a figure you specify. Once you have signed up for this Text Alert, if your account goes into an unarranged overdraft, we'll send you a Text Alert the following working day (Monday – Friday) to let you know. By acting on this information you have the opportunity to clear your unarranged overdraft.

You can register for Text Alerts through Online Banking, in any of our branches or over the phone. Visit barclays.co.uk/business-banking/ways-to-bank/mobile-banking for more information. Terms and conditions apply.

Go online for more support. For useful tips to keep on top of your cashflow, helpful downloadable tools, and a simple guide to borrowing, visit barclays.co.uk/business-banking/borrow

For details relating to unarranged borrowing, please refer to your banking services tariff guide.

- For Business Banking customers, this can be found online at https://www.barclays.co.uk/business-banking/accounts/rates-and-charges

Any reference to Bank of England Base Rate or Barclays Base Rate is the same rate. In the event that either of these rates is less than zero, the rate will be shown as zero on your statement. This does not affect our rights and obligations under our terms and conditions. If you require further information on the calculation of your interest rate, please contact us.

Interest

Interest is calculated daily on the cleared balance of your account at the close of business. We'll let you know if interest is calculated on the statement balance rather than the cleared balance. The cleared balance includes only credits and debits that have cleared. Ask your branch or Barclays Business Team for details of clearance times and the dates when we pay or charge interest. The rates of interest shown are current at the time of printing this statement and may have changed during the period of the statement.

In accordance with UK tax legislation, from 6 April 2016 interest is paid gross. For UK resident individuals (including sole traders or partnerships), if you are a UK taxpayer you may have to pay tax on interest earned in excess of your Personal Savings Allowance. For information and guidance please refer to HMRC's website.

The management of your tax affairs is your responsibility, including making any required declarations to the relevant tax authority(ies), where you are tax resident. If the statement shows that we have applied interest to your account, we'll give you on request details of the rate(s) of interest used and a clear explanation of how the interest was calculated. Details of Barclays interest rates for business customers are available at barclays.co.uk/business-banking.

Any reference to Bank of England Base Rate or Barclays Base Rate is the same rate. In the event that either of these rates is less than zero, the rate will be shown as zero on your statement. This does not affect our rights and obligations under our terms and conditions. If you require further information on the calculation of your interest rate, please contact us.

Get in touch

Online

barclays.co.uk

On the phone

0345-605-2345

Talk to an advisor 7am - 11pm or use our 24-hour automated service

Write to us

Barclays,
Leicester
LE87 2BB

Your branch

LEICESTER,
LE87 2BB

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01604 230 230

– 24 hours

Tell us straight away if:

- you do not receive a Barclays card you were expecting
- any of your cards are lost, stolen, or damaged
- you think someone else may know your PIN.

Call charges will apply (please check with your service provider). We may monitor or record calls for quality, security, and training

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We will charge you a 2.75% Non-Sterling Transaction Fee when making purchases, making a cash withdrawal, or when being refunded. This fee also applies whenever you do not pay in sterling, for example shopping online at a non-UK website.

As we explain in our customer terms, we calculate our exchange rate using the reference exchange rate for the Visa card scheme. In most circumstances, Visa converts transactions into sterling using the Visa Exchange Rate on the day the transaction is authorised. However for a small number of transactions the conversion may happen on the day the transaction is processed. As this may be a day or two later, the exchange rate may be different on that day. You'll find a comparison of our exchange rate for certain currencies as a mark-up against the rate published by the European Central Bank in the Barclays App or at the following website: https://www.barclays.co.uk/travel/using-debit-card-abroad/ This is updated twice a day. This may help you to decide whether you want to accept the conversion rate offered by the retailer or ATM provider or accept our rate.

International Bank Account Number (IBAN) and Bank Identification Code (SWIFTBIC)

Your IBAN and SWIFTBIC are shown on the front of your statement. By using them you could reduce charges when receiving international payments in euros. Find out more at: business.barclays.co.uk/bb/ibanInformation.

Getting information from Barclays

We send information to Business banking customers with their statements about relevant new offers and products. If you don't get these messages and you'd like to, or if you do and you'd rather you didn't, just call us, or come into a branch. And if you change your mind at any time, just get in touch.

You can get this in Braille, large print or audio by calling 0800 400 100 (via Text Relay if appropriate)

BARCLAYS

MARSHAM PARISH COUNCIL

Transactions

COMMUNITY 20-17-20 93987116

Available balance	**£20,284.00**
Last night's balance	£20,284.00
Overdraft limit	**£0.00**

Showing **2** transactions between **09/06/2026** and **22/06/2026** from 31/05/2026 to 30/06/2026

Date	Description	Money in	Money out	Balance
22/06/2026	Direct Debit NPOWER A0009232591001 DDR		-£79.36	£20,284.00
09/06/2026	Bill Payment KAY MONTANDON CLERK SALARY BBP		-£288.88	£20,363.36

Need to view older transactions?

If you have registered for online statements, then follow the link to view them
If you don't have online statements, then statements may still be visible in Barclays Cloud It
If you can't find the relevant statement/transactions online, you can order a copy statement

Today: **30 Jun 2026**

BARCLAYS

MARSHAM PARISH COUNCIL

Transactions

Business Premium ME 20-17-20 33302210

Available balance	**£2,107.07**
Last night's balance	£2,107.07
Overdraft limit	**n/a**

Showing **1** transaction between **08/06/2026** and **08/06/2026** from 31/05/2026 to 30/06/2026

Date	Description	Money in	Money out	Balance
08/06/2026	Credit Payment INTEREST PAID GROSS FOR PERIOD 2MAR/ 7JUN	£5.99		£2,107.07

Need to view older transactions?

If you have registered for online statements, then follow the link to view them
If you don't have online statements, then statements may still be visible in Barclays Cloud It
If you can't find the relevant statement/transactions online, you can order a copy statement

INVOICE

Marsham Parish Council

Invoice Date
23 Jun 2026

Invoice Number
INV-0607

Reference
Jul-Aug-Sep 2026

VAT Number
823643141

TT Jones Electrical
Limited
33 The Street
Poringland
NR14 7RA

Description	Quantity	Unit Price	VAT	Amount GBP
Marsham Parish Council Street Lighting Maintenance for the months of Jul-Aug-Sep 2026	1.00	66.16	20%	66.16
			Subtotal	66.16
			TOTAL VAT 20%	13.23
			TOTAL GBP	**79.39**

Due Date: 23 Jul 2026
BACS Payment Details:-:
NatWest
Account Name: T T Jones Electrical Limited
Account #: 76123219
Sort Code: 51-70-02
(please quote invoice number as payment reference)

Note:-
No allowance has been made for any DNO (District Network Operator) or Private Network supplies unless stated otherwise.

MARSHAM
PARISH CHURCH

30th June 2026

Invoice

Use of church for Marsham Parish Council meetings

October 2025 to June 2026   £180

BACS payment details:

Barclays Bank

Marsham Parochial church Council

Account number 90605786

Sort code 20-03-26

Thank you

Marsham PCC

Marsham Parish Council

mrs Kay Suzanne Montandon

1 Chapel Close
Tuttington
NR11 6GS

1 Chapel Close
Tuttington
Norwich

NR11 6GS

Payments		Deductions	
Taxable Pay	£398.88	Income Tax	£79.80
Payment not subject to Tax or NICs	£5.00	Employee NIC	£0.00
Total Payments	£403.88	**Total Deductions**	£79.80

Net Pay £324.08

Payment Date	13/07/2026	National Insurance Category	A
Payment Period	Month 4	National Insurance Number	NE678840B
Employer PAYE Reference	475/WA56991	Tax Code	BR
Payroll ID	2025001	Hours worked	
		Additional information	

Questions about your tax? Go to gov.uk/hmrc/tax-on-payslip

Payslip Version 1

clear
councils

ecclesiastical

Council policy pack

Your policy schedule

Insured
Marsham Parish Council

Business Description
Local Council

Period of Insurance
From 28/07/2026 to 27/07/2027

Your Policy Number
LCO01556

Date of Issue
13/06/2026

Reason for Issue
Renewal

Broker
Clear Insurance Management Ltd, AGM House, 3 Barton Close, Grove Park, Enderby, Leicester, LE19 1SJ

This schedule gives details of the cover you have chosen for your policy. It also gives details of your premium and excesses or clauses that apply.

What you need to do:

- **Read this schedule alongside the Clear Councils Insurance Policy Wording.** Any words or phrases which appear in **block capitals** will have either the meaning that is shown in the policy or cover section definitions part of the policy wording.
- **Contact** Clear Insurance on 0330 013 0036 or councils@thecleargroup.com if you:
  - want to make any changes or anything is incorrect
  - need a copy of the policy wording

Your premium

Premium	Insurance Premium Tax (IPT)	Total Premium
£692.31	£83.07	£775.38

Your policy schedule

This summary shows which sections and cover apply to you. The details including limits and excesses follow this summary.

Your cover at a glance

The following sections of cover apply to your policy. Sections 1 to 2 are location specific

Section 1 – Property damage	✓
Section 2 – Fine art and collections	✗

General covers applying to all locations

Section 3 – Business interruption	✓
Section 4 – Goods in transit	✓
Section 5 – Money with assault extension	✓
Section 6 – Personal accident	✓
Section 7 – Liabilities	✓
Section 8 – Reputational risks	✓
Section 9 – Hirers' liability	✗
Section 10 – Trustees' and management liability	✓
Section 11 – Legal expenses	✓
Section 12 – Fidelity	✓
Section 13 - Terrorism	✓

Details of your cover – location covers

Section 1 – Property damage

The table below shows the items which are covered by the Property damage section, and the amount they would be insured for.

Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£0	£0
CONTENTS	£9,000	£7,500
Street Furniture	£24,000	£20,000
Walls, Gates and Fences	£9,000	£7,500
Playground Equipment	£48,000	£40,000
War Memorials	£24,000	£20,000
CCTV Equipment	£0	£0
Ground Surfaces	£3,901	£3,251
Mowers and Machinery	£6,000	£5,000
Sports Equipment	£6,000	£5,000

Excesses

The table below shows the excess you will need to pay in the event of a claim unless otherwise stated elsewhere in this schedule.

Causes	Excess
RESTRICTED PERILS unless listed below	£250
SUBSIDENCE	£1,000
FIRE	£250
Deterioration of refrigerated stock	£50
All other losses	£250

Specified Property away from the PREMISES

Item	Sum Insured	Location	Excess
Regalia	£0	Anywhere within the **GEOGRAPHICAL LIMITS**	£250

Section 2 – Fine art and collections

Section does not apply

Details of your cover – general covers

The cover provided here applies on a general basis (excluding any premises where a section is more specifically insured). Any limits provided apply once only to the whole policy.

Section 3 – Business interruption

The table below shows the cover provided by the Business interruption section, and the amounts you would be insured for.

Item Insured	Sum Insured	Maximum Indemnity Period
REVENUE	£20,000	12 Months
RENT RECEIVABLE	£0	Not Included
Additional Cost of Working	£0	Not Included
Additional Increased Cost of Working	£0	12 Months

Section 4 – Goods in transit

Limit Any one vehicle	Estimated annual carrying or value	Excess
£2,500	£30,000	£100

Section 5 – Money with assault extension

The table below shows the limit of liability for any one occurrence.

Cover A - Money

Types of Money	Limit of Liability
NON-NEGOTIABLE MONEY	£250,000
OTHER MONEY	
On the premises/in a locked safe during business hours	£2,500
In transit	£2,500
In any other circumstances	£500
Money in safes out of business hours	
Unspecified safe	£1,500

Cover B – Assault extension

Number of units	10

Section 6 – Personal accident	
Cover 1 – Clerk absence	Insured
Cover 2 – Personal accident	Insured

Insured persons or category of persons	Cover type	Number of units insured	Deferment period
EMPLOYEES and AUTHORISED VOLUNTEERS	Cover B	10	14 Days

Type of injury	Benefit payable per unit
Death	£10,000
LOSS OF LIMB(S) or LOSS OF EYE(S) or LOSS OF HEARING	£10,000
PERMANENT TOTAL DISABLEMENT	£10,000
TEMPORARY TOTAL DISABLEMENT	£20 per week
TEMPORARY PARTIAL DISABLEMENT	£10 per week
Cover 3 – Key person	Not Insured

Section 7 – Liabilities

The tables below show the cover provided by the Liabilities section, and the amounts you would be insured for.

Cover 1 – Employers' liability

Limit of indemnity
£10,000,000

Cover 2 – Public & products liability

Limit of indemnity	Excess
£10,000,000	£250 Third party property damage only

Public liability extensions

Extension	RETROACTIVE DATE
Legionellosis	Not Applicable

Section 8 – Reputational risks

The table below shows the cover provided by the Reputational risks section, and the amounts you would be insured for.

Cover	Limit of Liability
Cover 1 – Libel and slander	Insured
Cover 2 – PR Crisis Communication (Cover A Claims Related)	£25,000
Cover 3 – Death of Patron	Insured

Section 9 – Hirers' liability

NOT INSURED

Section 10 – Trustees' and management liability

The table below shows the cover provided by the Trustees' and management liability section, and the amounts you would be insured for.

Cover	Limit of indemnity	Wrongful Act Date	Excess
Cover 2 – Trustees' and management liability	£500,000	Not Applicable	£250

Section 11 – Legal expenses

Reference number: TS5/6773743

Insured Events	Population Size	Limit of indemnity
All INSURED EVENTS excluding Contract disputes and Debt recovery	Council Population Size Up to 500	£250,000

Section 12 - Fidelity

The table below shows the cover provided by the Fidelity section, and the amounts you would be insured for.

Category	Limit of indemnity	Excess
All employees	£250,000	£250
Aggregate limit of indemnity:	£250,000	

Section 13 - Terrorism

Section applies

Details of your cover – general covers

Clauses applying to Section 1 – Property damage

CCPD01 - Amendment to Contents definition

The Contents definition is deleted and replaced with the following:

CONTENTS

means business equipment computers plant machinery furniture fixtures and fittings consumable stock not for sale and all other contents belonging to YOU or for which YOU are legally responsible or which are entrusted to YOU whilst at the PREMISES and elsewhere as stated in the policy and the schedule

Contents includes the following property subject to the limits shown under the Limit of liability paragraph of this section

1. The cost of materials labour and computer time in reproducing
    a. documents manuscripts and business books
    b. patterns models moulds plans and designs
    c. computer systems records

   but not any cost in connection with producing information to be recorded or the value of information to YOU
2. the PERSONAL BELONGINGS of the following whilst at the PREMISES
    a. directors trustees officials partners employees
    b. visitors
    c. other persons as shown in the schedule
3. personal money of those specified in (2)

Excluding

i. STOCK
ii. landlords fixtures or fittings
iii. cash or money instruments of any description whether negotiable or non-negotiable (other than personal money noted in (4) above)

any living creatures

trees shrubs plants or other vegetation (except where more specifically noted by this policy)

explosives

prints paintings drawings rare books pieces of tapestry sculptures or other works of art

jewellery precious stones or precious metals bullion furs or curiosities

any other property more specifically insured

CCPD02 - Tenant's improvements definition

The following definition is added

TENANT'S IMPROVEMENTS

means improvements and decorations belonging to YOU or for which YOU are legally responsible in or on the BUILDINGS and elsewhere as stated in the policy and the schedule

Clauses applying to Section 7 – Liabilities

CCLC090426 - Maintenance of Playgrounds Condition

Applicable to Section 7 Liabilities – Cover 2 Public & products liability

It is a CONDITION PRECEDENT TO LIABILITY that in respect of any playground equipment devices and facilities including sand pits and paddling pools that

1. all playgrounds are manufactured and installed to the appropriate standard and maintained in good condition
2. all playgrounds are inspected by a competent person at least weekly and all defects or risks to health or safety immediately rectified
   or
   the defective equipment device or facility taken out of use
3. all playgrounds are inspected at least annually by a Royal Society for the Prevention of Accidents (ROSPA) or a Register of Play Inspectors International (RPII) approved inspector
4. YOU will erect where necessary suitable signs detailing any information that is necessary for the safe use of the facility and clearly stating any restrictions on its use
5. YOU will determine where supervision is necessary and ensure that it is provided whenever the facilities are in use

CCLI01 - Skateboard/BMX Parks

It is a CONDITION PRECEDENT TO LIABILITY that in respect of the use of skateboard or BMX parks the undernoted precautions will be complied with by YOU:

1. all structures including the skating surfaces
    a. are manufactured and installed to the appropriate standard and maintained in good condition
    b. are inspected by a competent person at least weekly and
        i. all defects or risks to health or safety immediately rectified
        or
        ii. the structure taken out of use
2. YOU will erect where necessary suitable signs detailing any information that is necessary for the safe use of the facility and clearly stating any restrictions on its use
3. YOU will determine where supervision is necessary and ensure that it is provided whenever the facilities are in use

WE will not provide indemnity in respect of BODILY INJURY to persons taking part in activities in the skateboard or BMX parks unless arising solely from defects in the structure of the skateboard or BMX park or the defective condition of the associated premises

Mrs Kay montandon
Marsham Parish Council (Broadland)
1 Chapel Close
Tuttington
Norwich
Norfolk
NR11 6GS

Select for Local Councils Policy Schedule (Quote)

This insurance policy, which meets your demands and needs, has been based on the latest information obtained from you. The Policy, the Policy Schedule, any Certificates of Insurance and Endorsements form one document and should be read together. This Schedule replaces any previous Schedule.

Policy Cover Declaration:
You, the Insured, are not aware of any known losses or events that could give rise to a claim, or circumstances that would be prejudicial to us, the Insurer, should the basis of cover on the below given insurance product (s) be changed.

This is important information, please read it carefully and check that the facts given about you are correct and that we have included all the covers that you require. We are unable to give you advice so it is your responsibility to check the cover is correct for your organisation.

Policy Number	TBC
Insured	Marsham Parish Council (Broadland)
Business	Parish Council
Period of Insurance	
From	27/07/2026
To	26/07/2027

and any other period for which cover has been agreed.

Premium Breakdown:

Package	£ 300.00
Monuments, Memorials & Statues All Risks	£ 63.00
Playground Equipment All Risks	£ 137.00
Total Annual Premium*	**£ 500.00**

*Premiums are inclusive of Insurance Premium Tax

Schedule Number	TBC
Preparation Date	19/06/2026
Policy Form Reference	MLAACH10

Statement of Fact

You have confirmed to us that you comply with these statements of fact. If you become non-compliant with any of these statements, you must tell us, as it may affect your ability to claim under this policy.

- You have never had insurance declined, refused, cancelled or had special terms applied
- You will have up to date risk assessments whilst you are insured with us
- If you provide services or activities to children, or adults who are in need of care and support and therefore may be unable to protect themselves against abuse or neglect:
    - *Your organisation has not had any third-party inspections with a grading of Inadequate, Requires Urgent Improvement, Weak or Unsatisfactory*
    - *You have in place a written safeguarding policy and accompanying procedures that clearly set out the actions to take in response to child and vulnerable adult abuse*
    - *You carry out safer recruitment and selection processes that include the seeking of appropriate criminal records checks, alongside a renewal and update process*
    - *All Employees and **volunteers** engaged in regulated activity and/or activity that brings them into contact with children or vulnerable adults receive safeguarding awareness training including refresher training*
    - *You have one or more designated practitioners for safeguarding to support other practitioners in the organisation to recognise and respond to concerns about Abuse*
    - *You retain employment records, safeguarding checks, safeguarding policies and procedures and safeguarding records for at least the prevailing regulatory best practice period.*
- You are not aware of any situations prior to purchasing this policy, which might cause a claim
- You have not had more than three claims or any one claim exceeding £5,000 in the last three years
- On average, your volunteers contribute less than 70 hours a week
- You do not hold any events that have more than 500 people in attendance at any one time
- You do not send goods or money outside of UK
- You are not responsible for insuring any type of buildings
- You are not responsible for:
    - Skateparks, BMX tracks or adventure playgrounds
    - Zip wires, trampolines or inflatable play equipment
- You require All Risks cover for monuments, memorials and statues up to a sum insured of £24,000
- You require All Risks cover for 4-6 pieces of playground equipment up to a sum insured of £34,000

We want you to be confident about your insurance and understand what is required of you. Please contact us if you have any questions relating to the above.

ZURICH Municipal

Lines of Cover applying

Part C – All risks

Where no premises address is shown, the item is not based at one location and cover is provided anywhere with the **territorial limits**.

Item Description	Sum Insured (subject to single article limit)	Excess
All contents owned by the council, excluding any other items specified on the schedule, subject to the single article limit	£ 34,000	£100
Monuments, Memorials & Statues	£ 24,000	£250

Item Description	Number of pieces of playground equipment insured	Sum Insured (subject to single article limit)	Excess
Playground Equipment, subject to single article limit	4-6	£ 34,000	£100

Single article limits applicable are;

Computer Equipment	£2,000
Fine Art and Jewellery	£2,500
Civic Regalia	£2,500
Playground Equipment	£10,000

Operative Endorsements: 1 and 2 (please refer to the Endorsement section of the policy wording)

Part D – Money

	Limit any one loss
1. Loss of Non-Negotiable **money** in the situations specified in items 2(a), 2(b), 2(c)(i) and 2(c)(ii):	£250,000
2. Loss of other **money**:	
(a) in transit in the custody of any **member** or **employee** or in transit by registered post (limit £250), or in a Bank Night Safe	£5,000
(b) in the private residence of any **member** or **employee**	£250
(c) in the **premises**	
(i) in the custody of or under the actual supervision of any **member** or **employee**	£5,000
(ii) in locked safes or strongrooms	£5,000
(iii) in locked receptacles other than safes or strongrooms	£250

Excess: £50 each and every loss

Personal Accident Assault Limits: Stated in Section 3(c) of the policy wording

Operative Endorsements:

1. In respect of **Section 1 – Special Definitions**, the definition of Person Insured is extended to include any person between the ages of 16 and 90.'

Part E – Public liability

Limit of Indemnity: £12,000,000

Operative Endorsements:

None

Part G – Employers liability

Limit of Indemnity: £10,000,000

Operative Endorsements:

None

Part H – Libel and slander

Sum Insured £250,000

Excess: 10% each and every claim or £1,000 whichever is the lower

Operative Endorsements:

None

Part N – Fidelity guarantee

Persons Guaranteed:	**Sum Guaranteed**
All **members** and **employees**	£250,000

Excess: £100 each and every loss

Operative Endorsements:

None

ZURICH Municipal

Part O – Personal accident

The cover		
Category:	Insured Persons:	Operative Time:
A	Employees	Engaged in Usual Occupation including Journeys and whilst commuting directly between place of residence and usual place of **business**
B	**member**	Engaged in the **business** including undertaking Journeys and whilst commuting directly between place of residence and usual place of **business**
C	**volunteer**	Engaged in the **business** including undertaking Journeys and whilst commuting directly between place of residence and usual place of **business**

Excesses	
Excesses:	Not applicable

Table of benefits			
Benefit:	Category:		
	A	B	C
1. Death	£100,000	£100,000	£20,000
2. Loss of Limb (one or more) and/or Loss of Sight (in one or both eyes)	£100,000	£100,000	£20,000
3A. Total Loss of Hearing (in both ears) and/or Total Loss of Speech	£100,000	£100,000	£20,000
3B. Total Loss of Hearing in one ear	25% of 3A	25% of 3A	25% of 3A
4. Permanent Total Disablement	£100,000	£100,000	£20,000

5. Permanent Partial Disablement	See section 2.16	See section 2.16	See Section 2.16
6. Paraplegia	£75,000	£75,000	£Nil
7. Quadriplegia	£125,000	£125,000	£Nil
8. Temporary Total Disablement	£500 per week	£500 per week	£100 per week
9. Temporary Partial Disablement	50% of 8 or Nil	50% of 8 or Nil	50% of 8 or Nil
Benefit Period – temporary disablement	104 weeks	104 weeks	104 weeks
Deferment Period – temporary disablement	0 days	0 days	0 days

Operative endorsements	
Endorsement title:	Endorsement wording:
1	Special exclusion 2 of Section 3 is inoperative provided always that the **insurer** will not make any payment of any benefit or in respect of any expense or loss arising from any Person Insured who has attained the age of 90 years unless such expense or loss arises during the period of insurance during which the Person Insured attains the age of 90

Part P – Legal expenses

Insured Incidents:

1. Employment Disputes and Compensation Awards	Operative
2. Legal Defence	Operative
3. Statutory License Appeal	Operative
4. Contract Disputes - £5,000 Limit	Operative
5. Debt Recovery	Operative
6. Property Protection and Bodily Injury	Operative
7. Tax Protection	Operative

Limit of Indemnity:	£250,000

Operative Endorsements:

None

ZURICH Municipal

General Notes

1. Fair presentation of the risk

You must make a fair presentation of the risk to us at inception, renewal and variation of your policy. This means that we must be told about all facts and circumstances which may be material to the risks covered by the policy and that you must not make a misrepresentation to us about any material facts. As part of your duty of fair presentation, you must ensure that the information detailed within the schedule is correct and complete. A material fact is one which would influence the acceptance or assessment of the risk. If you have any doubt about facts considered material, it is in your interests to disclose them to us.

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

This policy is compliant with the principles of the Insurance Act 2015 law reforms. It also incorporates an 'opt out' which has the aim to promote good customer outcomes. We have opted-out of the 'proportionate reduction of claim remedy' available to insurers under the Insurance Act 2015. This means that in cases of non-disclosure or misrepresentation which are neither deliberate nor reckless, if we would have charged an additional premium had we known the relevant facts, we will charge that premium and pay any claims in full rather than reducing claims payments in proportion to the amount of premium that would have been charged.

We believe that our 'additional premium approach' should, in most situations, be more favourable to our customers when compared to the proportionate reduction of claim remedy. Our additional premium approach does not affect our right to apply the other remedies available under the Act for non-disclosure or misrepresentation.

2. Cancellation

All insurance policies run for a fixed period of time. The Insured can terminate an insurance contract verbally or in writing at any time. No refund will legally be due for any unused period of cover outside of the 'cooling off period' for consumer customers or following initiation for organisations and businesses. The Insurer may cancel the policy by giving 30 days' notice in writing. In such an event the insured will be entitled to a return of premium in respect of the unexpired portion of the period of insurance.

3. Bonus and fee structure

Employees and businesses who carry out work for ZIC UK are remunerated in various different ways for selling insurance contracts. Employees receive a basic salary and also receive a bonus based on a number of factors, including the achievement of sales and quality targets. Businesses which work for the insurer on an outsourced basis receive a fee and also additional payments based on a number of factors, including the achievement of sales and quality targets.

ARAG Head and Registered Office:
ARAG Legal Expenses Insurance Company Limited, Unit 4a, Greenway Court, Bedwas, Caerphilly, CF83 8DW
Registered in England and Wales | Company Number 103274 **Website**: www.arag.co.uk

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Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

Marsham Parish Council

Safeguarding Policy

Introduction
In the interests of child protection and the welfare and protection of adults with care and support needs, the Parish Council is committed to ensuring that children and adults with care and support needs are protected and kept safe from harm whilst they are engaged in any activity associated with the Parish Council.

Policy Objective:

- To ensure that, where possible, all facilities and activities offered by the Parish Council are designed and maintained to limit risk to children and adults with care and support needs.
- To promote the general welfare, health and development of children by being aware of child protection issues and to be able to respond where appropriate as a local government organisation.
- To develop procedures in recording and responding to accidents and complaints and to alleged or suspected incidents of abuse and neglect.
- As the Parish Council does not directly provide care or supervision services to children and adults with care and support needs, it expects all children and adults with care and support needs using its facilities to do so with the consent and the necessary supervision of a parent, carer or other responsible adult.

Aims
The aim of this policy document is to guide members of the Parish Council should any child protection issue or any issues with adults with care and support needs arise during their work.

Responsibilities & Procedures
The Clerk and Chairman have been designated as Safeguarding Officers and the responsibilities will include:

- Ensuring that participants are appropriately briefed before any Parish Council organised event with children or adults with care and support needs
- Ensuring that members are aware of the risk they may face in certain circumstances whilst carrying out their duties
- Highlighting to all new councillors the existence of the Safeguarding Policy and where it can be found
- Keep records in an incident book of any allegations made

If there is a child abuse incident it should be reported to one of the Safeguarding Officers who will be responsible for ensuring the matter is handled in accordance with the Local Safeguarding Children Board procedures and also referred to the Council for further action as appropriate and future risk assessment

In the event of a contractor, working directly for the Parish Council, being deemed to be working in any area where children or adults with care and support needs may be at risk, then that contractor will be asked to provide their Safeguarding Policy.

Declaration
Marsham Parish Council is fully committed to safeguarding the well-being of children and adults with care and support needs by protecting them from physical, sexual and emotional harm and neglect. All members of Marsham Parish Council should be proactive in providing a safe environment for children and adults with care and support needs who are involved in Parish Council activities.

Safeguarding Officers

Clerk: Kay Montandon	Chairman: Craig Rouse
Telephone number: 07791 793924	Telephone number
Email address: clerk@marsham-pc.gov.uk	Email address

Adopted July 2026

For review July 2027