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9 am to 4 pm Mondays to Fridays



TOWN HALL  
FELIXSTOWE  
SUFFOLK  
IP11 2AG

## TO ALL MEMBERS OF THE FINANCE & GOVERNANCE COMMITTEE

Cllr M Richardson (Chairman)  
Cllr T Green (Vice Chairman)  
Cllr S Bennett  
Cllr S Bird  
Cllr M Deacon

Cllr S Harkin  
Cllr A Smith  
Cllr S Wiles  
Cllr K Williams

You are hereby summoned to attend a meeting of the **FINANCE & GOVERNANCE COMMITTEE** to be held at **TOWN HALL, FELIXSTOWE** on **Wednesday 8 December 2021** at **7.30pm** for the transaction of the following business:

### Public Attendance

Meetings of the Town Council and its Committees are open to the press and public who are welcome to attend. Members of the public are invited to make representations or put questions to the Committee during the public session.

*There is a limit to the number of public attending in-person. If you wish to attend in person, please email [townclerk@felixstowe.gov.uk](mailto:townclerk@felixstowe.gov.uk) to confirm capacity.*

**Members of the public are very welcome join via Zoom using the following link: <https://us02web.zoom.us/j/83090518311>**

Alternatively, you may join via the meeting ID 830 9051 8311 or over the telephone by calling 0131 460 1196.

Our online meeting guidance can be found here: <https://www.felixstowe.gov.uk/wp-content/uploads/2020/05/Remote-Meeting-Guidelines.pdf>

*Council has a duty to pay due regard to preventing crime and disorder and to conserve biodiversity in its decision-making and Members are reminded to consider the Council's commitment to climate action.*

**Ash Tadjrishi**  
**Town Clerk**  
**3 December 2021**

For information (via email):

All Town Councillors  
Local Press



## **A G E N D A**

- 1. Public Question Time**  
Up to 15 minutes is set aside to allow members of the public (up to three minutes each) to make representations or put questions to the Committee on any relevant matters.
- 2. Apologies for Absence**  
To receive any apologies for absence.
- 3. Declarations of Interest**  
To receive any declarations of interest and to consider requests for dispensations from Members for matters in which they have a disclosable pecuniary interest.
- 4. Confirmation of Minutes**  
To confirm the Minutes of the Finance & Governance Committee meeting held on 27 October 2021 as a true record. **(Pages 3-7)**
- 5. Budget Monitoring to 30 November 2021**  
To receive budget monitoring report to 30 November 2021 and consider any actions deemed necessary. **(Pages 8-11 & Appendix A)**
- 6. Financial Impact of Coronavirus**  
To consider a report on the impact of the coronavirus on Council's finances. **(Page 12)**
- 7. Budget Estimates 2022/23 (Draft)**  
To consider draft budget proposals for 2022/23 following recommendations from Council's Assets & Services, Civic & Community and Personnel Committees and make any recommendations to Council. **(Page 13-14 & Appendices B and C)**
- 8. Insurance Review**  
To review the adequacy of the Council's insurance provision in advance of establishing a new insurance agreement once the LTA concludes on 1 April 2022. **(Page 15)**
- 9. Closure**  
To close proceedings and confirm the date of the next meeting scheduled for Wednesday 19 January 2022 at 7.30pm.



## **208. QUARTERLY BANK RECONCILIATIONS**

It was confirmed that Cllr D Savage, as the Council's nominated Quarterly Bank Reconciliation Signatory (*Min #12 2021/22 refers*), had signed the reconciliation between the bank statement and Scribe accounts to confirm the amounts agreed each month.

**RESOLVED that it be noted that the reconciliations between the bank statement and accounts statements for the period 1 April – 30 September 2021 had been reviewed and signed by Cllr D Savage.**

## **209. ANNUAL GOVERNANCE & ACCOUNTABILITY RETURN**

Council noted that the External Audit for the Financial Year 2020/21 had been completed on 11 September 2021, with no formal or any other matters being raised.

Members recorded a vote of thanks to the Town Clerk, Deputy Town Clerk and the Finance Admin Assistant for their work to support Council's continuing clear and unqualified audits.

**It was RESOLVED that:**

- i. the Annual Governance and Accountability Return including Audit Certificate, be approved and accepted as presented; and,**
- ii. it be noted that, in accordance with the Local Audit and Accountability Act 2014 as defined by the Accounts and Audit Regulations 2015 and the Accounts and Audit (Coronavirus) (Amendment) Regulations 2020, the Notice of Conclusion of Audit had been put on the Town Hall noticeboard from 14 September and is available to view on the Financial Page of the Town Council Website.**

## **210. INTERIM AUDIT REPORT: YEAR 2021/22**

Committee considered the interim Internal Audit Report for 2021/22, which had been completed with no formal recommendations being made.

Members noted the comments of the internal auditor.

**RESOLVED that the Interim Internal Audit Report for the period 1 April 2021 - 30 September 2021 be noted.**

## **211. SCRIBE CEMETERY SOFTWARE PACAKGE**

Committee considered a report on cemetery management software licence costs. It was noted that current provider, Clearskies, had increased the annual support fee for their BACAS software from £850 to £1,000 this year. It was noted that this programme was the only remaining software installed on the

Town Council's ageing file server, with all other software being hosted in the cloud, or web based. Clearskies was able to offer a cloud-hosted platform solution at a cost of around £5,000 per year.

As an alternative, a subscription fee for Scribe's web-based cemetery package costs £59 per month, an annual of total £708, with a one-off set-up fee of £497. All costs subject to VAT.

Town Council Officers had been trialling the software and working with Scribe – the Council's accounting management software provider – to introduce further innovations. Members congratulated the Deputy Town Clerk and Finance Administration Assistant for having been given a 'Top Contributor' award on behalf of the Town Council for at the recent Scribefest conference, which had been attended by over 300 Town and Parish Councils.

Members agreed that the Scribe package was a superior alternative to BACAS. The Clerk confirmed that ownership of the data would be retained by the Council in full compliance with GDPR.

In response to Members' queries, the Finance Administration Assistant would look in to whether genealogical searches by the public would be a possible feature of this software.

**RESOLVED that the Council should subscribe to the Scribe Cemetery software package.**

## **212. COMMUNITY INFRASTRUCTURE LEVY (CIL)**

Committee considered the report on the Community Infrastructure Levy and the CIL Annual Report for 2020/21.

It was noted that the CIL Annual Report would be published on the Council's website and sent to East Suffolk Council by the 31<sup>st</sup> December 2021 deadline.

The Clerk drew Members' attention to two recent CIL receipts which had increased the current CIL balance to £128,883.23. Committee noted that the Civic & Community had recommended to Council that CIL funding of £10,000 be put towards a replacement community hut for the Felixstowe Allotment Association.

Members then considered a recent approach from Felixstowe Rugby Club for funding towards floodlights and a clubhouse refurbishment. The total cost of this project was anticipated to cost around £200,000. The Rugby Club was seeking support from the Town Council from £12,000-30,000 towards this project.

Members noted that, whilst CIL funding given to FTC can only be spent in certain ways, which could include funding projects that are delivered by others, it was not essentially a 'grant fund' which the Council would expect to receive applications for. As such, it was agreed that the Clerk should advise the Rugby

Club that the Committee would not be recommending the use of CIL funding towards the project at this time, however Members were interested in finding out more about the project and there may be other avenues for funding from the Council which could be explored in due course.

Committee discussed how community groups may increasingly be seeking significant funding for capital projects and, as such, the Town Council could consider a formalised 'Capital Grants Fund' which would enable applications for more significant funding than the Occasional Grants fund to be considered. It was noted that the benefits of this, over the use of CIL for such purposes, would include being able to define the parameters, the eligibility criteria, limits, and timeframe, with funding being able to have a potentially broader scope than CIL. CIL funding would then be largely expected to be used for community infrastructure projects that the Town Council would be delivering directly, or in partnership.

**It was RESOLVED that:**

- i. the Community Infrastructure Levy Annual Report for 2021/21 be approved as presented and published on the Council's website before 31<sup>st</sup> December 2020 and sent to East Suffolk Council, and;**
- ii. the setting up of a Capital Grants Fund be investigated, with a draft proposal to be brought back to Committee for consideration in due course.**

### **213. PUBLIC WORK LOANS BOARD**

Committee considered a report on the Council's PWLB loan. It was noted that the Finance Administration Assistant had been investigating whether there would be any cost saving, in terms of the interest due, should Council settle the loan early. However, there would be no significant reduction in cost as Council would be liable to repay the majority of the interest due over the whole term, even if settled early.

As the returns for investing the same amount in an interest bearing account would far exceed any small saving by paying of the loan, it was agreed that there would be no value in settling early.

**RESOLVED that the Public Works Loan Board report be noted with no action deemed necessary at this time.**

### **214. PCC CRIME AND POLICING PLAN CONSULATION**

Committee considered the PCC's proposed new Police and Crime Plan which had been put to public consultation until Monday 22<sup>nd</sup> November 2021, before being presented to the Police and Crime Panel in January.

It was agreed that the Clerk should respond to the consultation as follows:

*Felixstowe Town Council would like the Police and Crime Commissioner to provide additional visible policing resources, understanding that this will take time to deliver on an equitable basis to meet the competing demands of Suffolk towns.*

*Whilst we understand that the nature of crime and policing has changes over the past few years, a visible police presence provides much needed reassurance to the public, particularly following recent high-profile public incidents.*

*Felixstowe Town Council would also wish to see more information about recent trends, in both regional and national crime statistics that underpin the strategy.*

**It was RESOLVED that the Clerk respond to the consultation on the PCC's proposed new Police and Crime Plan as agreed above.**

## **215. CLOSURE**

The meeting was closed at 9.12pm. The next meeting was noted as being scheduled for Wednesday 8 December 2021 at 7.30pm.

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# AGENDA ITEM 5: BUDGET MONITORING TO 30 NOVEMBER 2021

1 April - 30 November 2021 (2021 - 2022)

## Felixstowe Town Council Summary of Receipts and Payments Summary - All Cost Centres

Cost Centre	Receipts				Payments			
	Budgeted	Actual	Variance	% Received	Budgeted	Actual	Variance	% Spent
101 Administration	613,664.00	700,769.35	87,105	114.19%	309,968.00	123,723.24	186,245	39.91%
201 Town Hall	22,710.00	18,370.83	-4,339	80.89%	86,455.00	49,688.68	36,766	57.47%
202 Walton	7,500.00	1,979.16	-5,521	26.39%	9,021.00	5,977.86	3,043	66.27%
203 Broadway House	316.72	1,583.60	1,267	500.00%	7,354.00	4,965.06	2,389	67.52%
204 Cemetery	74,613.00	57,428.14	-17,185	76.97%	164,226.00	119,210.53	45,015	72.59%
205 Allotment	15,965.00	11,312.92	-4,652	70.86%	33,424.00	21,728.35	11,696	65.01%
206 Parks & Recreation	0.00	0.00	0	N/A	14,780.00	158.79	14,621	1.07%
301 Civic & Community	6,992.00	3,992.00	-3,000	57.09%	35,920.00	24,849.68	11,070	69.18%
302 Grants	0.00	0.00	0	N/A	36,400.00	17,573.00	18,827	48.28%
303 Felixstowe in Flower	8,250.00	3,087.53	-5,162	37.42%	5,900.00	3,944.52	1,955	66.86%
304 Communication	10,000.00	3,740.83	-6,259	37.41%	13,112.00	6,106.00	7,006	46.57%
305 Community Projects	0.00	0.00	0	N/A	43,301.00	31,000.00	12,301	71.59%
<b>NET TOTAL</b>	<b>760,010.72</b>	<b>802,264.36</b>	<b>42,253.64</b>	<b>105.56%</b>	<b>759,861.00</b>	<b>408,925.71</b>	<b>350,935.29</b>	<b>53.82%</b>

Created by  Scribe

A summary Income & Expenditure Report to 30 November 2021 is shown below with a detailed report provided at **Appendix A**.

In accordance with Council's Financial Regulations, Committee is to receive explanations of Material Variances for expenditure in excess of the estimated budget of 10% or £500, whichever is less. As the Council's budgets are not produced on a phased basis, the expectation is, being 8 months in to the year, for overall expenditure to be around 66.67%, with an explanation for any items overspent by £500 or 10% or over this level (i.e. 73.34%). Total expenditure for the first eight months stood at 53.8%. Explanatory notes and any recommended action for individual qualifying items in **Appendix A** are as follows:

<b>Cost Centre 101 - Administration</b>
<p><b>4460 Subscriptions (100%)</b> All annual subscriptions for 2021/22 now paid. <b>Recommendation: No action.</b></p>
<p><b>4461 External Audit (100%)</b> External Audit now paid. <b>Recommendation: No action</b></p>
<p><b>4462 Internal Audit (77%)</b> Internal Audits for the year now paid. <b>Recommendation: No action.</b></p>



**4464 Insurance (100%)**

Full year payment up front.

**Recommendation: No action.**

**Cost Centre 201 - Town Hall**

**4110 Rates (71%)**

Rates are paid over 10 months only.

**Recommendation: No action.**

**4170 Repairs & Maintenance (75%)**

Includes annual servicing costs ie for lifts.

**Recommendation: Continue to monitor on a monthly basis**

**4180 Licences (100%)**

Paid in full for 2021-22.

**Recommendation: No action.**

**1001 Hirings (28%)**

The ongoing threat of COVID-19 continues to deter many events and potential hirings at the Town Hall, though some regular hirers remain. Further expected income is £102.50 (4.1%)

**Recommendation: Continue to monitor on a monthly basis.**

**Cost Centre 202 – Walton Community Hall**

**4110 Rates (78%)**

Rates are paid over 10 months only.

**Recommendation: No further action**

**4171 Repairs & Maintenance (83%)**

The replacement of lights at Walton Community Hall caused an expected increase.

**Recommendation: No further action**

**1002 Hirings (24%)**

The continued threat of COVID-19 has been self-evident as one of our regular hirers recently tested positive. Most regular hirers have returned, with monthly invoices totalling £697.50 awaiting payment. (9.3%)

**Recommendation: Continue to monitor on a monthly basis.**

**Cost Centre 203 – Broadway House**

**4172 Repairs & Maintenance (92%)**

Broadway House required work done to its doors.

**Recommendation: Continue to monitor on a monthly basis.**

<b>Cost Centre 204 – Cemetery</b>
<p><b>1100 Interment Fees (53%)</b> Invoices awaiting payment total £5,290 (17.6%) <b>Recommendation: Continue to monitor on a monthly basis</b></p>
<p><b>4032 Training (145%)</b> Health &amp; Safety Cemetery Management training for two new employees. <b>Recommendation: Personnel Committee has considered increase in budget for 2022/23</b></p>
<p><b>4112 Rates (78%)</b> Rates are paid over 10 months only. <b>Recommendation: No further action</b></p>
<p><b>4124 Electricity (80%)</b> Monthly payments made in advance of billing, monthly payment now reduced due to credit on account. <b>Recommendation: Continue to monitor on a monthly basis</b></p>
<p><b>4173 Repairs &amp; Maintenance (80%)</b> Overspend can be attributed to the unforeseen maintenance required for the Cemetery Water Heater work carried out in September. <b>Recommendation: Continue to monitor on a monthly basis</b></p>
<p><b>4300 Vehicle Running Costs (102%)</b> Front loaded costs such as MOT, Truck Tax paid, also work to trailer and tractor. <b>Recommendation: Continue to monitor on a monthly basis</b></p>
<p><b>4320 Vehicle/Tool Hire (96%)</b> To cover Digger and Skip hire. <b>Recommendation: Continue to monitor on a monthly basis</b></p>
<b>Cost Centre 301 – Civic &amp; Community</b>
<p><b>4471 Advertising &amp; Promotion (193%)</b> Unbudgeted overspend due to contract renewal fee for UK Bride - subscription scheduled to be cancelled for 2022/23. <b>Recommendation: Complete for 2021/22. No further action</b></p>
<p><b>4513 Civic Awards (75%)</b> Civic Awards coincided with Women's Cycle Tour and has been completed. <b>Recommendation: Complete for 2021/22. No further action</b></p>
<p><b>4600 CCTV (100%)</b> Paid in full June 2021. <b>Recommendation: No further action</b></p>
<p><b>4645 Christmas Lights (100%)</b> Paid in full June 2021. <b>Recommendation: No further action</b></p>

**1810 Donations & Sponsorship (0%)**

No donations or sponsorship received for 2021/22 in respect of the ice rink. Now being delivered as part of the Felixstowe BID weekend of Christmas events.

**Recommendation: No further action.**

**Cost Centre 303 – Felixstowe in Flower****4290 Flowers and Containers (99%)**

Plants and plaque stickers purchased, also new wooden tubs for town centre.

**Recommendation: Continue to monitor on a monthly basis.**

**1811 Donations & Sponsorship (38%)**

Some sponsorships from last year were carried onto this year at no charge, due to last year's cancellation. Fewer donors in general this year due to COVID-19. Still awaiting £108 from one outstanding invoice. (1.3%)

**Recommendation: Continue to monitor on a monthly basis.**

**Cost Centre 304 – Communication****1812 Donations & Sponsorship (38%)**

Fewer magazine advertisements than expected due to Covid. £1,674 invoiced and awaiting payment. (16.7%)

**Recommendation: Continue to monitor on a monthly basis.**

**Cost Centre 305 – Community Fund Projects****4625 Felixstowe Harwich Ferry (100.0%)**

Paid over at start of Financial Year.

**Recommendation: No further action.**

**4630 Level Two (100.0%)**

Paid over at start of Financial Year.

**Recommendation: No further action.**

**4670 Felixstowe Forward (100.0%)**

Paid over at start of Financial Year.

**Recommendation: No further action.**

**4625 Landguard Partnership (100.0%)**

Paid over at start of Financial Year.

**Recommendation: No further action.**

**Committee is requested to consider the budget monitoring report to 30 November 2021 and decide on any action it deems necessary.**

## **AGENDA ITEM 6: FINANCIAL IMPACT OF CORONAVIRUS**

The impact of the coronavirus pandemic on people and organisations across the globe will not be fully realised for some time – if ever. As with many organisations, the Town Council's priorities were dramatically changed when the first UK-wide lockdown was enforced on 23<sup>rd</sup> March 2020. The Council rapidly transitioned its office-based staff to working from home, introducing new measures and protocols to support all its staff and ensure the ongoing delivery of its services.

Council's budget was reprioritised towards investment in community support during this time and upgrading to new, agile, technologies to support working practices and facilitate remote attendance at public meetings.

Whilst the pandemic is not over, the success of the vaccine programme has stabilised the situation to the extent that, at this time, operations have returned to some normality.

At the Civic & Community Committee on 20 October 2021, Members noted some underspends on budget and requested a report on the financial impact of coronavirus on the Council's overall budget, including any reduction in expenditure and income. It was recommended by the Civic & Community Committee that this report should be considered for using towards a community project if a surplus was calculated (*Minute #197ii of 2021/22 refers*).

With no Town Twinning events being possible over the past two years, and no civic or seasonal events there has been a net underspend of £15,405.

Last year the Administration Budget had an underspend of £4,574 due to working from home and no paid for training taking place. However, the Town Hall, Walton Community Hall and Broadway House had a total deficit of £13,543 due to loss of income from hirings and weddings taking into account a reduction in bills. So the overall cost due to covid over these premises was -£8,969.58.

This year there is also a surplus of £3,500 from the Annual Grant Budget for event's funding that have not gone ahead due to covid.

Felixstowe in Flower has run at a loss both years to a total cost to Council of £6,025.48

Magazine sponsorship has also been down due to covid at a cost of £10,784.

Taking all the above into consideration the total cost of Covid across these budgets has overall been £6,874.

**Committee is requested to consider financial impact of Coronavirus over the financial years 2020/21 and 2021/22 and decide on any action it deems necessary.**

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## **AGENDA ITEM 7: BUDGET ESTIMATES 2022/23 (DRAFT)**

Committee is to consider draft budget estimates for the Financial Year 2022/23 and to make any recommendations to Council.

Sections of the budget have been considered and reviewed by Council's Assets & Services, Civic & Community and Personnel committees. Further adjustments to these drafts have been incorporated within a full initial draft budget for 2022/23. This is presented for consideration alongside current-year expenditure and projected outturn for the full year to 31 March 2022 and a comparison against the previous year provided in the summary at **Appendix B**. A detailed draft full budget and notes to the estimates are provided at **Appendix C**. This includes proposals for movements, reallocations, and transfers to Earmarked Reserves.

Each year East Suffolk Council is required to calculate the tax base by 31<sup>st</sup> January at the latest for the financial year ahead.

Based on current forecasts, with no further Government support, East Suffolk Council currently anticipate that the tax base for Felixstowe Town Council for the year 2022/23 will be 8,645.91 band D equivalent properties. An increase in the tax base of 157.01 since 2021/22.

Should the Town Council look to freeze its portion of council tax at 0% change (i.e. the same £70.87 charge per Band D property as 2021/22) a precept of £612,735.64 would need to be requested.

Members will note that the budget estimates presented provide for the following:

	<b>Budget 2021/2022</b>	<b>Budget 2022/23</b>
Estimated Total Expenditure Requirement	£759,861	£813,272
Add on Contribution <b>to</b> Earmarked Reserves	£81,500	£46,500
Less Estimated Income	£152,804	£161,279
Less Contribution <b>from</b> General Fund	£79,473	£85,758
Less Contribution <b>from</b> Earmarked Reserves	£0	£0
Less LCTS Grant	£7,476	£0
Gross Precept Requirement	<b>£601,608</b>	<b>£612,735</b>
Band D Equivalent Properties	8,488.90	8,645.91
Annual Council Tax charge per Band D	<b>£70.87</b>	<b>£70.87</b>
% change 2021/22 to 2022/23		0%

Committee will note that the draft budget assumes a contribution from the General Fund to offset the estimated expenditure requirements and anticipated reduction in precept and other income next year. However, a significant portion of the General Fund contribution is being put towards Earmarked Reserves, rather than direct expenditure.

To give Members an idea of how this may impact on yearend balances, should the tax base and precept remain the same for 2023-24, a projection has been calculated as follows:

<b>TOTALS</b>	<b>Actual 2019-20</b>	<b>Actual 2020-21</b>	<b>Est. Outturn 2021-22</b>	<b>Draft Budget 2022-23</b>	<b>Forecast 2023-24</b>
General Reserves (c/f)	385,601	397,064	387,318	334,031	248,273
Earmarked Reserves (c/f)	623,465	668,846	730,070	805,999	766,848
<b>TOTAL RESERVES (c/f balance)</b>	<b>1,009,066</b>	<b>1,065,910</b>	<b>1,117,387</b>	<b>1,140,030</b>	<b>1,015,121</b>
Transfers from GF to Earmarked reserves	81,272	118,311	151,971	46,500	46,500
Expenditure	703,526	667,262	733,188	813,272	830,903
Expenditure (from Earmarked Reserves)	35,891	57,087	76,042	85,651	75,995
Income (non-Precept)	218,148	175,257	230,265	161,279	165,279
Precept	578,113	600,570	601,608	612,735	612,735
General Reserves (balance 31 March)	397,064	387,318	334,031	248,273	148,884
Earmarked Reserves (balance 31 March)	668,846	730,070	805,999	766,848	737,353
<i>Surplus (+) Shortfall (-)</i>	<i>56,844</i>	<i>51,478</i>	<i>22,643</i>	<i>-124,909</i>	<i>-128,884</i>
<b>TOTAL RESERVES (closing balance)</b>	<b>1,065,910</b>	<b>1,117,387</b>	<b>1,140,030</b>	<b>1,015,121</b>	<b>886,237</b>

**Pending any further adjustments, as a result of new information or recommendations of the Finance & Governance Committee, Committee is requested to consider draft budget estimates for the Financial Year 2022/23 and make any recommendations to Council as it considers necessary.**

## **AGENDA ITEM 8: INSURANCE REVIEW**

Council is required to review the adequacy of its insurance arrangements on an annual basis, with Finance & Governance Committee usually reviewing in January and reporting to Council in March ready for the policy renewal date.

On 1 April 2019, a three-year Long-Term Agreement (LTA) was taken out with Zurich with an annual premium of **£5,742.69** per annum. The LTA will end on 1 April 2022.

There are only a few Insurance Companies who specialise in Insurance for Town and Parish Councils, so quotes will be obtained from at least three companies.

All physical assets and equipment are insured, and cover is provided in accordance with Council's Risk Management Policy, to the following levels:

Public Liability (inc. personal accident liability cover for employees, Members and volunteers under the above policy)	<b>£15 Million</b>
Employers Liability	<b>£10 Million</b>
Fidelity Guarantee	<b>£2 Million</b>
Personal Accident (up to age 90)	<b>£50,000/£200 pw</b>
Hirers Liability	<b>£2 Million</b>
Libel and Slander	<b>£500,000</b>
Legal Expenses – enhanced EPL cover	<b>£200,000</b>
Plant hire protection	<b>£500,000</b>
Money	<b>£250,000</b>
Cyber	<b>£100,000</b>
Officials Indemnity	<b>£15 Million</b>
Key Personnel Cover	<b>£100,000/£500 -£100pw</b>
Business Travel	<b>Included</b>
Motor	<b>Included</b>
Engineering - Inspection & Insurance	<b>Included</b>
Business Interruption	<b>Included</b>

**Committee is requested to confirm the adequacy of its arrangements in preparation for arranging quotes for the forthcoming year.**

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