



Cyngor Tref **Llangollen** Town Council

20.05.2020

Annwyl Gynghorwyr.

Dear Councilors.

Rhoddir rhybudd trwy hyn o gyfarfod cynhadledd fideo o'r Cyngor Tref, a gynhelir **Dydd Mawrth 26^{ed} Mai 2020 am 6.00 pm**, er mwyn trosi'r busnes a nodir yn yr agenda isod.

Notice is hereby given of a video conference meeting of Town Council, which will be held on **Tuesday 26th May 2020 at 6.00 pm**, for the purpose of transacting the business set out in the agenda below.

Hysbysir aelodau o'r Cyngor y Dref drwy hyn i fynychu.

Members of the Town Council are hereby summoned to attend.

Mae crynodeb o eitemau gohebiaeth a chyhoeddiadau amrywiol a dderbyniwyd ers y cyfarfodydd diwethaf wedi'u cynnwys.

A summary of correspondence items and miscellaneous publications received since the last meetings are included.

Mae'r cyfarfodydd ar agor i'r wasg a'r cyhoedd ac os ydych am gael y ddolen i gael mynediad i'r cyfarfod ar-lein, cysylltwch â Chlerc y Dref trwy e-bostio townclerk@llangollentowncouncil.gov.uk

The meeting is open to the press and public and if you wish to be provided with the link to access the meeting online please contact the Town Clerk by emailing townclerk@llangollentowncouncil.gov.uk

Yn gywir,
Yours faithfully,

Gareth Thomas

Clerc y Dref a'r Swyddog Ariannol Cyfrifol.
Town Clerk and Responsible Financial Officer.

Agenda.
26.05.2020.

1. Cyhoeddiadau Faer y Dref.

I derbyn cyhoeddiadau gan Faer y Dref a mabwysiadu'r protocol cyfarfod o bell.

1. Ymddiheuriadau am absenoldeb.

I dderbyn, ystyried a derbyn Ymddiheuriadau am absenoldeb.

2. Datganiadau gan y cyhoedd.

I dderbyn datganiadau oddiwrth y cyhoedd.

3. Datganiadau o Fuddiant.

I dderbyn unrhyw ddatganiadau o fuddiant ar eitemau ar yr agenda.

5. Cofnodion Cyfarfod.

Awdurdodi'r Cadeirydd i lofnodi cofnodion cyfarfod blaenorol Cyngor y Dref a gynhaliwyd ar 10/03/2020, fel cofnod cywir.

7. Adroddiadau Ariannol.

I ystyried materion ariannol a gwneud unrhyw benderfyniadau angenrheidiol arno..

- a) Ffurflen flynyddol.
- b) Cronfeydd wrth gefn.
- c) Daliadau awdurdodedig.
- d) Daliadau awdurdodedig.
- e) Dyfynbrisiau yswiriant

8. Ceisiadau Cynllunio.

I ystyried ceisiadau cynllunio a gyfeiriwyd at y Cyngor a gwneud unrhyw benderfyniadau angenrheidiol arno.

Mayors Announcements.

To receive announcements from the Town Mayor and adopt the remote meeting protocol.

Apologies for absence.

To receive, consider and accept apologies for absence.

Statements from the public.

To receive statements from the public.

Declaration of Interest.

To receive any known declarations of interest in items on the agenda.

Minutes Meeting.

To authorise the Chairman to sign the minutes of the previous meeting of the Town Council held on the 10/03/20, as a correct record.

Financial Reports.

To consider financial matters and make any necessary decisions thereon.

- a) Annual Return.
- b) Reserves.
- c) Financial Statements.
- d) Authorised Payments.
- e) Insurance quotations.

Planning Applications.

To consider planning applications referred to the Council and make any necessary decisions thereon.

03/2020/0230 Neuadd Pengwern, Pengwern. Tynnu wal allanol i'r estyniad ar oled presennol a chodi pileri mewnol i ffurfio feranda. Ffurio agoriad drws allanol yn lle'r ffenestr bresennol. Tynnu waliau mewnol i ffurfio cynllun arall ar y llawr gwaelod a'r ail lawr. Gosod ffenestri newydd, tirlunio a gwaith cysylltiedig (Cais Adeilad Rhestredig).

03/2020/0230 Pengwern Hall, Pengwern. Removal of external wall to existing lean-to extension and erection of internal pillars to form veranda. Replace the existing window with an external door opening. Removal of internal walls to form a second floor and second floor layout. Replacement windows, landscaping, and associated works (Listed Building Application).

03/2020/0306 Swn Y Ddyfrdwy, Berwyn. Estyniad unllawr arfaethedig i ddarparu ystafell wely.	03/2020/0306 Swn Y Ddyfrdwy, Berwyn. Proposed single storey extension to provide bedroom accommodation.
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- 9. Gohebiaeth Cynllunio.**
I ystyried gohebiaeth chynllunio a dderbyniwyd ac i wneud unrhyw benderfyniadau angenrheidiol arno.
- 10. Tystysgrifau Penderfyniad.**
I nodi tystysgrifau o'r penderfyniad a dderbyniwyd gan Adran Gynllunio Cyngor Sir Ddinbych a dderbyniwyd ers y cyfarfod diwethaf.

Planning Correspondence.
To consider planning related correspondence received and to make any necessary decisions thereon.

Certificates of Decision.
To note certificates of decision received from Denbighshire County Council Planning department received since the last meeting.

03/2019/1085 Tir i'r de o Heol y Ficerdy. Amrywio amodau 2, 3 i 4 caniatad cynllunio Cod 03/2019/0274/PF er mwyn amrywio 'r rhestr o gynlluniau a cymeradwy i ganiatáu dylunio diwygiedig.	03/2019/1085 Land South of Vicarage Road. Variation of conditions 2, 3 and 4 of planning permission code 03/2019/0274/PF to vary the list of approved plans to allow amended design.
Penderfyniad: Ganiatáu.	Decision: Grant.
03/2019/1003 Tir oddi ar Heol y Ficerdy. Amrywio amod 2 o gais cynllunio 03/2016/0300/PF i ganiatáu diwygiadau i fathau o dai a chynllun y safle.	03/2019/1003 Land Off Vicarage Road. Variation of condition 2 of planning application 03/2016/0300/PF to allow amendments to house types and site layout.
Penderfyniad: Ganiatáu	Decision: Grant.

- 11. Gohebiaeth.**
I ystyried gohebiaeth a dderbyniwyd ac i wneud unrhyw benderfyniadau angenrheidiol arno.

Correspondence.
To consider correspondence received and to make any necessary decisions thereon.

Adroddiadau a anylion ariannol

Mae adroddiadau a manylion ariannol yn ddogfennau gwaith ac felly nid yw nhw cael eu cyfieithu.

Reports and financial details

Reports and financial details are working documents and are therefore not translated.

Financial statement.

Period 1

Expenditure

Function	Cost Centre	Annual Budget	Budget to date	Spend to Date	Variance	Balance
Human Resources	LTC 1	£23,000.00	£1,916.67	£1,718.95	£197.72	£21,281.05
	LTC02	£10,500.00	£875.00	£859.30	£15.70	£9,640.70
	HMRC	£8,500.00	£708.33	£959.07	-£250.74	£7,540.93
	Pension	£1,750.00	£145.83	£0.00	£145.83	£1,750.00
	Payroll	£440.00	£36.67	£230.21	-£193.54	£209.79
	Staff Training	£1,500.00	£125.00	£0.00	£125.00	£1,500.00
	Subscriptions	£1,000.00	£83.33	£0.00	£83.33	£1,000.00
Administration	Audit	£1,000.00	£83.33	£0.00	£83.33	£1,000.00
	Fees & Charges	£1,030.00	£85.83	£938.20	-£852.37	£91.80
	Health & Safety	£1,500.00	£125.00	£0.00	£125.00	£1,500.00
	Insurance	£2,300.00	£191.67	£0.00	£191.67	£2,300.00
	Licensing	£550.00	£45.83	£0.00	£45.83	£550.00
	NNDR	£11,500.00	£958.33	£1,094.50	-£136.17	£10,405.50
Cost of Democracy	Civic Costs	£2,340.00	£195.00	£0.00	£195.00	£33.00
	Civic events	£1,500.00	£125.00	£0.00	£125.00	£33.00
	Election Expenses	£500.00	£41.67	£0.00	£41.67	£500.00
	Mayors Allowance	£500.00	£41.67	£0.00	£41.67	£500.00
	Members Allowances	£2,000.00	£166.67	£0.00	£166.67	£2,000.00
	Member Training	£815.00	£67.92	£0.00	£67.92	£815.00
	Translation costs	£1,700.00	£141.67	£90.00	£51.67	£1,610.00
Office costs	Computer hardware	£1,500.00	£125.00	£0.00	£125.00	£1,500.00
	Cloud services	£1,470.00	£122.50	£189.80	-£67.30	£1,280.20
	Office supplies	£1,000.00	£83.33	£159.28	-£75.95	£840.72
	Photocopier Rental	£1,200.00	£100.00	£259.92	-£159.92	£940.08
	Photocopying Usage	£2,000.00	£166.67	£98.01	£68.66	£1,901.99
	Telephone	£950.00	£79.17	£70.31	£8.86	£879.69
Community	Cittaslow	£3,550.00	£295.83	£0.00	£295.83	£3,550.00
	Community Grants	£4,000.00	£333.33	£0.00	£333.33	£4,000.00
	Donations	£3,000.00	£250.00	£0.00	£250.00	£3,000.00
Asset Management	CCTV	£1,700.00	£141.67	£0.00	£141.67	£1,700.00
	Christmas Lighting	£9,000.00	£750.00	£0.00	£750.00	£9,000.00
	Cleaning	£2,600.00	£216.67	£197.86	£18.81	£2,402.14
	Electric	£6,000.00	£500.00	£372.06	£127.94	£5,627.94
	Equipment	£2,000.00	£166.67	£0.00	£166.67	£2,000.00
	Gas	£5,500.00	£458.33	£0.00	£458.33	£5,500.00
	Grounds Maint.	£12,500.00	£1,041.67	£253.50	£788.17	£12,246.50
	Projects	£34,200.00	£2,850.00	£11,162.50	-£8,312.50	£23,037.50
	Waste Mang.	£1,700.00	£141.67	£624.00	-£482.33	£1,076.00
	Water Charges	£2,000.00	£166.67	£0.00	£166.67	£2,000.00

Capital financing	Loan Repayments	£2,950.00	£245.83	£0.00	£245.83	£2,950.00
	Repairs	£11,000.00	£916.67	£0.00	£916.67	£11,000.00
	Cont. to reserves	£550.00	£45.83	£0.00	£45.83	£550.00
	Covid 19	£0.00	£0.00	£696.48	-£696.48	-£696.48
	Total Expenditure	£184,295.00	£15,357.92	£19,277.47	-£3,919.55	£161,243.53

Income	Cost Centre	Annual Budget	Budget to date	Income to Date	Variance	Balance
	Precept	£143,600.00	£11,966.67	£47,866.00	-£35,899.33	£95,734.00
	Interest	£105.00	£8.75	£0.00	£8.75	£105.00
	Photocopying	£50.00	£4.17	£0.00	£4.17	£50.00
	Grants	£200.00	£16.67	£0.00	£16.67	£200.00
	Recreation Ground	£500.00	£0.00	£0.00	£0.00	£500.00
	Hire of Hall	£15,250.00	£1,270.83	£920.00	£350.83	£14,330.00
	Rents	£23,040.00	£1,920.00	£600.00	£1,320.00	£22,440.00
	Recharges	£1,550.00	£129.17	£1,184.25	-£1,055.08	£365.75
	Covid 19 recharges	£0.00	£0.00	£1,094.07	-£1,094.07	-£1,094.07
	Total Income	£184,295.00	£15,187.08	£49,386.00	-£34,198.92	£133,359.00

VAT Charged	£12,000.00	£1,000.00	£2,805.58	-£1,805.58	£9,194.42
VAT Refunded	£12,000.00	£1,000.00	£0.00	£1,000.00	£12,000.00

Bank reconciliation

Closing Balances March 2020

Llangollen Town Council General Account	£40,305.24
Llangollen Town Council Business Money Manager Accounts	£61,798.03
Total Cash and Short Term Investments	£102,103.27

Closing Balances April 2020

Llangollen Town Council General Account	£68,810.86
Llangollen Town Council Business Money Manager Accounts	£61,798.03
Total Cash and Short Term Investments	£130,608.89

Cashbook

Balance b/f	£102,103.27
Receipts	£51,746.45
Payments	-£23,240.83
	£130,608.89

Reserves Business Money Manager Accounts

General reserve	£46,798.03
Assets reserve	£15,000
	£61,798.03

Authorised Payments May 2020

Supplier	Description	Method	Gross	VAT	Net
Staff CTL1/LTC1	Salary	TB/BP M1.1	£1,654.97	£0.00	£1,654.97
Staff CTL02/LTC02	Salary	TB/BP M1.2	£859.30	£0.00	£859.30
CThEM/HMRC	PAYE	TB/BP M1.3	£3,959.07	£0.00	£3,959.07
AW Renewables	Drains repair	TB/BP 14	£360.00	£60.00	£300.00
AW Renewables	Contract Payment	TB/BP 15	£26,284.38	£4,380.73	£21,903.65
H Bird Jones	Reimbursement Covid 19 costs	TB/BP 16	£21.80	£0.00	£21.80
C J Chard	Reimbursement Covid 19 costs	TB/BP 17	£242.55	£0.00	£242.55
H Edwards	Grounds contract payment	TB/BP 18	£756.00	£0.00	£756.00
Foodshare Llangollen	Covid 19 Grant	TB/BP 19	£2,000.00	£0.00	£2,000.00
JDH Business Services Ltd	Audit Fee	TB/BP 20	£696.00	£116.00	£580.00
Infinitetee Ltd	Printing	TB/BP 21	£100.00	£0.00	£100.00
K Manton	Reimbursement Covid 19 costs	TB/BP 22	£56.70	£0.00	£56.70
C Meade	Reimbursement Covid 19 costs	TB/BP 23	£80.00	£0.00	£80.00
Rawsons Digital	Photocopying	TB/BP 24	649.04	108.18	540.86
One Voice Wales	Membership	TB/BP 25	£204.00	£0.00	£204.00
P Stroud	Wreath	TB/BP 26	£22.98	£3.83	£19.15
Terrier Tools	PPE	Visa 2	£159.96	£26.66	£133.30
Zoom	App Fee	Visa 3	£143.88	£23.98	£119.90
Go To Meeting	App Fee	Visa 4	£12.00	£0.00	£12.00
Fibrous	PPE	Visa 5	£106.68	£17.78	£88.90
Viking	Envelopes	Visa 6	£97.13	£16.19	£80.94
ACS Technology	Service charges	DU/DD	£54.90	£0.00	£54.90
Nwy Prydain / British Gas	Electricity charges.	DU/DD	£17.15	£0.81	£16.34
Nwy Prydain / British Gas	Electricity charges.	DU/DD	£6.49	£0.55	£5.94
Nwy Prydain / British Gas	Electricity charges.	DU/DD	£56.40	£2.68	£53.72
British Telecom	Telephone and internet charges	DU/DD	£94.44	£15.74	£78.70
CS Ddinbych / Denbighshire CC	Premises licence	DU/DD	£180.00	£0.00	£180.00
CS Ddinbych / Denbighshire CC	NNDR	DU/DD	£1,097.00	£0.00	£1,097.00
NEST	Pension	DU/DD	£234.30	£0.00	£234.30
S Johnston	Storage hire contract	TS/SO	£70.00	£0.00	£70.00
		Total	£40,277.12	£4,773.13	£35,503.99

Cyngor Tref Llangollen Town Council
26.05.2020.

REPORT AUTHOR: Town Clerk.
SUBJECT: Annual Return.
REPORT FOR: Decision.

1. Summary.

1.1 To consider the internal auditors report on the Annual return for the year ending 31st March 2019.

2.0 Background.

2.1 JDH Business Services Limited (JDH) have conducted the internal audit for the year ending 31st March 2019. In compliance with the 'Governance and Accountability for Local Councils in Wales, A Practitioners' Guide (2011).

2.2 The results of the audit are detailed below with the Town Councils response

	ISSUE	RECOMMENDATION	FOLLOW UP
1	<p>The Council have recently undertaken a tender process for a boiler renewal project at the Town Hall. It is likely therefore that in 2020/21 input tax attributable to exempt activities could exceed the £7500 limit for the year.</p> <p>If this is the case, they may not be able to reclaim any of the VAT attributable to exempt activities.</p> <p>A partial exemption calculation has not been carried out in 2019/20.</p>	<p><i>The Council should consider seeking specialist VAT advice including assistance in carrying out a partial exemption calculation.</i></p> <p><i>The Council should ensure they are aware of the requirements of VAT notice 749.</i></p>	<p>Advice has been sought from SLCC and One Voice Wales.</p>
2	<p>There are two errors on the annual return:</p> <ul style="list-style-type: none"> - The 2018/19 annual return states fixed assets as £323,279. This has been stated as £323,270 on the 2019/20 annual return. - Total other receipts is stated 	<p><i>The annual return should be amended before submitting to external audit.</i></p>	<p>Annual Return has been amended accordingly.</p>

	as £72,724. The cash book and supporting accounts show that this balance should be £72,754.		
3	A review of payroll records found the Council have claimed the £3000 employment allowance from HMRC in 2019/20. Public authorities are not eligible for the employment allowance.	<i>The Council should repay the employment allowance and ensure that this is not claimed in future.</i>	The Town Councils payroll provide has been advised of position. The Town Council must ensure the repayment of employment allowance. This will require a call on reserves to pay the arrears and will have implications for the 2020/21 budget.
4	A review of an expenses claim found that the Clerk is paid a mileage allowance of 65p per mile. This is in excess of the 45p tax free amount allowed by HMRC. Any amounts in excess of this amount should be declared to HMRC on a P11D.	<i>The Council must ensure that a P11D is submitted to HMRC by the 6th July deadline.</i>	Form has been submitted.
5	Receipts and payments both exceeded £200,000 in 2018/19 and payments has exceeded this level in 2019/20. If either receipts or payments exceeds this level in 2020/21, the Council may be required to produce Income and Expenditure accounts.	<i>The Council should clarify with external audit whether they need to change the basis on how they present their accounts and whether they are required to restate the 2019/20 balances as income and expenditure.</i>	The budget for 2020/21 is £184,295 further discussions will be held with the external auditor to ascertain whether accounting software is required to facilitate Income and Expenditure accounts.

3. Auditors conclusions.

- 3.1 On the basis of the internal audit work carried out JDH's view is that the council's system of internal controls is in place, is adequate for the purpose intended and effective, subject to the recommendations reported in the action plan. JDH will follow up all recommendations included in the action plan in the next financial year.

4. Recommendation.

4.1 It is recommended that the internal auditors report be accepted, and the actions be implemented immediately, and that the Town Mayor is authorised to sign the Annual Return for submission to the external auditors.

5. Reason for Recommendation.

5.1 To ensure effective governance and financial probity.

Cyngor Tref Llangollen Town Council
26.05.2020.

REPORT AUTHOR: Town Clerk.
SUBJECT: Reserves.
REPORT FOR: Decision.

1. Summary.

1.1 To consider

2. Budget outturn 2020/21

2.1 The underlying surplus generated in 2019/20 is illustrated in the table below:-

	Budget	Actual	Underspend/Income
Expenditure	£186,980.00	£158,327.00	£28,669.00
Income	£182,525.00	£183,922	£1,397.00
Reserves			£30,066.00

2.2 Modest underspends occurred on some cost centres but the most notable was made in the asset management cost centres due to savings in energy costs and cleaning charges and ground maintenance and project costs. The latter was where the most notable saving was generated as the boiler replacement works were delayed until April 2020 resulting in an underspend in the project cost centre alone of £22,220.00.

2.3 The Town Councils reserves policy identifies that earmarked reserves can be held for several reasons. The money is held for specific items of expenditure to meet known or predicted liabilities or projects. Earmarked reserves can be used to 'smooth' the effects of certain expenditure commitments over a period of time thereby reducing the impact of significant expenditure in any one year. Typically, they are held for four main reasons: -

- a) Renewals
- b) To carry forward an underspend
- c) To indicate commitment to a capital project
- d) To meet known or predicted liabilities

2.4 The Town Councils reserves policy states that a level of General Reserve will be maintained which equates to between 3 and 6 months expenditure. Currently the general reserves stand marginally above the lower end of this range at £46,798.03 and the position needs to be improved over time.

2.5 The general reserve position situation could have been addressed during this financial year. Unfortunately, the error in claiming employment allowance from HMRC in 2019/20 has resulted in the need for an immediate payment of £3,000 to be made to correct remedy this position. Additionally, the underrepresentation of these payments, during the budget setting process, requires that the 2020/21 budget needs to be adjusted by a similar amount to cover the actual cost of national insurance payments to be incurred during the financial year.

2.6 In respect on the boiler replacement works, underspend in the project cost centre alone of £22,220.00 would normally be transferred to reserves but as the work has been completed this sum is required to support the final payment of the works in this financial year.

2.7 This has a resultant immediate call on the potential reserves as illustrated in the table below:-

Available reserve	£30,066.00
Less call on reserves	
Boiler replacement	-£22,220.00
NI Repayments	-£3,000.00
NI adjustments 20/21	-£3,000.00
Available transfer to general reserves	£1,846.00

4. Recommendation.

4.1 It is recommended that the Town Council authorises :-

- a) the virement of the underspend in the project cost centre alone of £22,220.00 to facilitates the payment of the boiler replacements works.
- b) a supplementary estimate of £6,000 to the HMRC cost centre for 2020/21 to cover unpaid and future National Insurance payments.
- c) The transfer of £1,846 to general reserves

5. Reason for Recommendation.

5.1 To ensure effective governance and financial probity.

Cyngor Tref Llangollen Town Council
26.05.2020.

REPORT AUTHOR: Town Clerk.
SUBJECT: Insurance quotations.
REPORT FOR: Decision.

1. Summary.

1.1 To consider quotations received for insurance cover

2. Background.

2.1 The Town Councils long term undertaking with its current insurance Zurich Municipal finishes on the 1st June 2020. The Town Clerk has therefore sought quotations from insurers that have a proven and demonstrated experience in Local Council Insurance to provide comprehensive insurance cover for its Council's entire business portfolio

2.2 The following contractors were invited to submit quotations on the basis of detailed specification supplied . The tender return date was 1st May 2020. The request for quotations were issued by email. Confirmation of receipt and return was received from all companies contracted.

- Norris and Fisher
- WPS insurance
- Parish Protect #, Community Action Suffolk
- Cane and company (Brokers)
- BHIB insurance.

2.3 The Insurer were required to submit a pricing schedule, showing a detailed breakdown of the individual costings for, but not limited to, the following areas of cover: -

- a) Property Insurance
- b) Material Damage
- c) Business Interruption
- d) Money
- e) All Risks
- f) Computer
- g) Public Liability
- h) Employers Liability
- i) Officials Indemnity
- j) Libel and Slander
- k) Fidelity Guarantee
- l) Legal Expenses

3.0 Quotations.

3.1 Of those companies contacted Norris and Fisher, BHIB insurance and WPS insurance indicated that they did not wish to quote but in addition to the renewal terms offered by Zurich the following quotations were received.

Company	Cane and Company (Brokers)				
	Zurich	Hiscox	Ecclesiastical	Pen (Axa)	Parish Protect
Annual Premium	£2,559.67	£3,398.06	£3,157.38	£2,252.65	£1,852.48
Long Term Undertaking (3yrs)	£2,439.38				£1,759.85

- 3.2 Cane and Company, as brokers, have provided a quotations from Hiscox, Ecclesiastics and Pen (AXA). Parish Protect is a policy offered by Business Services at CAS Ltd a subsidiary company of Community Action Suffolk a charity who support the Voluntary, Community and Social Enterprise Sectors.
- 3.3 Parish Protect have been managing Village Hall and Parish Council insurance schemes for over 20 years , consequently, they have an excellent understanding of the issues faced by clerks and councillors. Parish Protect offers a specialist policy developed to protect Town and Parish Councils and the assets they are responsible for. The exclusive scheme is underwritten by Royal and Sun Alliance Insurance Group.
- 3.4 The company offers long term undertakings which allow Councils to budget for the coming years and they do not charge admin fees. The long term undertakings provide a benefit to the Council by providing stability and if the Town Council commit to insure with Royal and Sun Alliance PLC Insurance for three years; the rates will not be changed for three years subject to the exclusions below:-
- The premium will still rise if the government increases the level of Insurance Premium Tax or imposes any other charges or taxes.
 - The premium will still change as a result of amendments in the sums insured. The long term undertakings agreement is a commitment from the insurer to maintain the rate applied to your cover.
 - The premium will still rise as a result of any index linking on the sums insured.
 - Premiums continue to be payable annually at the appropriate time.
 - If Royal and Sun Alliance PLC Insurance increases its rates contrary to the long term undertakings, any commitment on the Councils part ceases.
- 3.5 In return for a commitment Royal and Sun Alliance PLC Insurance will offer a discounted premium of £1,759.85 over the three year period.

4. Recommendation.

- 4.1 That the Town Council accepts the quotation form Parish Protect a policy offered by Business Services at CAS Ltd a subsidiary company of Community Action Suffolk and enters into a three year long term undertaking with Royal and Sun Alliance PLC Insurance.

5. Reason for Recommendation.

- 5.1 To ensure effective governance and financial probity.