Item 11

BRIEFING NOTE – Damaged Cemetery Noticeboard

In October during a spell of extreme weather and winds the Noticeboard at the Cemetery was damaged beyond repair.

The Noticeboard was installed in 2018 at a cost of £1556.61.

It is important that the noticeboard is replaced as it will contain the contacts for the Parish Council as well as information regarding the Rules and Regulations of the Cemetery.

The cost of a like for like replacement would be £1747.74. If the legs, which are still in situ are deemed re-usable, then the cost of a replacement without legs would be £1387.14.

I have enquired with our insurance company regarding claiming on our insurance cover. We are covered and there would be an excess of £250 on a claim.

This is complicated as we are in a 3-year fixed agreement which runs up to 14/3/2026. If we claim this will negate the final year of our agreement and we receive a new premium which will take into consideration the claim and the current insurance rates. Our premium for 15/3/24 – 14/3/25 is £780.69.

FROM OUR INSURANCE SCHEDULE:

Long Term Agreement

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

Annual renewal date shall mean the following date: 14/03/2025

Claims payments and costs shall mean the total of all: i. claims and losses paid; and ii. legal costs and expenses incurred; and iii. new reserves and increases in reserves, during the preceding 12 months. Income shall mean the total of the gross premiums and any additional premiums, net of any returned premiums for the policy during the preceding 12 months.

We and you agree that this policy is subject to a long-term agreement beginning on 15/03/2023 and ending on 14/03/2026, provided that: 1. at each annual renewal date the total of all claims payments and costs does not exceed 40% of the income; 2. there are no changes to the material facts concerning your policy; and there are no changes to Insurance Premium Tax during the period of the long-term agreement.

The siting of the board is another area for consideration. Given the damage was caused through wind it is possible this could happen again. There is the option of fitting the new Noticeboard to the Cemetery wall. This could give an element of protection against high winds.

CONCLUSION

Parish Council is asked to consider the following:

1. The approach to replacing the Noticeboard either via an insurance claim or paying for the new board from the Councils budget.
2. The siting of the Noticeboard whether that be on legs as previous or moved to be wall mounted.

M Ramshaw - Parish Clerk

14/11/24