

Brantham Parish Council

Donations for the year ending 31 March 2026 using the General Power of Competence*

Recipient	Reason for request	Amount Requested	Actioned	Funded Elsewhere	Minute no.
Sharon Barker	Donation for Skate Park Equipment	£0	£50.00		PC 05.25.13
Brantham Bowls Club	Commemorative Golf Towels	£1,000	£763.02		FC 06.25.04
Manningtree & District Community Bus	Bus running costs	£500	£250.00		FC 06.25.04
Stour Wanderers	Football Training equipment	£500	£500.00		FC 07.25.05
Brantham WI	Commemorative Tote Bags	£500	£500.00		FC 08.25.04

Subtotal of expenditure incurred in 2025-26 to date			£2,063.02
Donations budget for 2025-26			£2,500.00
Funding carried over from 2024-25			£308.00
Donations over/underspend for 2025-26			£744.98

* The General Power of Competence (GPC) was introduced by the Localism Act 2011 and took effect in February 2012. At its Annual Parish Council Meeting of 10 May 2023 the Parish Council resolved that it fulfilled the eligibility criteria set by the SoS (Localism Act 2011 s8) and that it was enabled to use the General Power of Competence (GPC)



BRANTHAM
Parish Council

Brantham Parish Council
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CIL SPENDING REVIEW FOR THE YEAR ENDING 31 MARCH 2026

Neighbourhood CIL is governed by the CIL regulations and the rate at which it is paid is set out in national legislation. For those Parish Councils with a made Neighbourhood Plan it is 25% (with no CAP and for Parishes where there is no made Neighbourhood Plan it is 15% subject to a cap which is set out nationally (in legislation).

The cap is worked out at £100 index linked per occupied property within the parish. The cap rate is set for the year and changes on the 1st January each year.

1. CIL Resources available

CIL Funding currently stands at:

Financial Year	Income	Expenditure	CIL running Total	Timescales
2018-19	£2,556.87		£2,556.87	SPENT
2019-20	£104.01			SPENT
	£3,258.75		£5,919.63	SPENT
2020-21	£3,258.67			SPENT
	£2,681.48		£11,859.78	SPENT
2021-22			£11,859.78	
2022-23	£9,734.69			SPENT
	£7,747.54	£10,123.64	£19,218.37	SPENT
2023-24	£53,848.41			14.04.28
	£28,861.09	£34,323.89	£67,603.98	13.10.28
2024-25	£24,987.32			08.04.29
	£24,987.32	£13,318.00	£104,260.62	08.10.29
2025-26		£0.00	£104,260.62	
Committed		£45,796.00	£58,464.62	Balance after committed funds
Totals	£112,051.51	£103,561.53		

2. Projects completed as bids against the Neighbourhood CIL pot

The following projects having been previously approved as valid projects for the Neighbourhood CIL pot are now completed with monies being fully paid out.

Project	Budget	Predicted Cost	Sources of External Funding	Neighbourhood CIL (Parish) Funding	Minute number	Start date	Current Position
TOTAL				£0.00			

3. Projects identified as potential bids against the Neighbourhood CIL Pot

The following projects have been identified as valid bids against the Neighbourhood CIL pot, have approval and are awaiting completion with monies being fully allocated and therefore committed:

Project	Budget	Predicted Cost	Sources of External Funding	Neighbourhood CIL (Parish) Funding	Minute number	Start date	Current Position
Play equipment replacement/repair	2500.00	Unknown	None	£2,500	FC 06.24.07	Ongoing	no projects identified
Village Hall Toilet Refit	3296.00	Unknown	Neighbourhood CIL (BDC), and external funding	£3,296	FC 06.24.07	Ongoing	no projects identified
Skate Park at LPF	None allocated	£180,000	Neighbourhood CIL (BDC), and external funding	£40,000	FC 01.25.07	Summer 2025	Bid writing underway

Items highlighted in GREY will be identified as on an "as and when demand" as the parish continues to grow

Project	Budget	Predicted Cost	Sources of External Funding	Neighbourhood CIL (Parish) Funding		Additional consultation required	Further information
Village Hall	None allocated	Unknown	Neighbourhood CIL (BDC), bDC CIL Infrastructure pot and external funding	Unknown		Consultation with Brantham residents and PC needed	
Crossing on A137	None allocated	£150,000	S106 /locality funding	£unknown		Community Consultation needed	
Other major projects	None allocated	Unknown	To be determined			Subject to consultation	
New Grit Bins	On as an when basis			Neighbourhood CIL (Parish)			
New Waste Bins	On as and when basis			Neighbourhood CIL (Parish)			

PREMIUM NOTIFICATION

Agent

James Hallam Insurance (CAS)
 Spargo House
 10 Budshead Way
 Crownhill, Plymouth
 PL6 5FE

Phone: 01752 670440
 UK 6171

Policyholder

Brantham Parish Council
 34 Sycamore Way
 Brantham
 Manningtree
 CO11 1TL

525449

Policy number **ACY 2388843**

Reason **Renewal**

Policy type **Charity and Community (Essentials)**

Period of insurance from **0:01 Hrs 1/10/25**
 to **Midnight 30/09/26**

Premium £1,080.97
 Insurance Premium Tax (IPT) £129.71 at 12.0%

Total premium £1,210.68

Number of claims in previous insurance year: 0

Your Long Term Undertaking (LTU) expires on 30/09/25
 Renewal terms include a discount for a new LTU up to 30/09/28

Please refer to the notes overleaf regarding renewal of your policy.

Date of Issue 26/08/25

Does this policy still meet your needs?

Your requirements may change over time, so you may benefit from reviewing the current sums insured, limits of indemnity and the level of cover under your policy to ensure it remains sufficient for your needs. Contact your insurance advisor or us to discuss any changes that you need.

Notes applying to renewal of your policy

1. It is your responsibility to take the necessary action to renew your policy before the renewal date to ensure that you remain covered. Contact your insurance advisor or us if you have any questions about the renewal of your policy.
2. a) If you pay your premium annually then payment must be made to your insurance advisor or us before the renewal date. No obligation rests on us to accept the premium if paid after the renewal date.
b) If you pay your premium by instalments to us, no action is needed if you intend to renew the policy. If you decide not to renew your policy, please cancel the direct debit mandate.
3. You must make sure that the information provided to us for this policy is, and will continue to be accurate and not misleading and is a fair presentation of the risks we are accepting. In respect of the policy renewal, this includes any changes occurring during the last period of insurance. If any of the information you provide is not accurate or is misleading, then we may reduce the amount we pay for any claim, or in some cases, make no payment at all, cancel your policy and keep the premium. You should keep a record (including copies of letters) of any information you give to your insurance advisor or us when renewing the policy.
4. If in between the time of the issue date of this document and the renewal date, you suffer a loss, damage or any other incident that gives rise to a claim, then we retain the right to alter or withdraw the terms of the renewal.
5. a) Your last declared income and wage roll figures are shown in the enclosed schedule and Statement of Facts. If these figures have changed by more than 10%, please inform your insurance advisor or us as it may be necessary to reassess your renewal terms.
b) We may require you to complete a declaration form in advance of your renewal date and this must be returned to your insurance advisor or us by the date stated on the form, otherwise a premium loading may be applied.
6. You may have difficulty obtaining the cover you currently have should you decide to cancel or not renew your policy, for example if your premises are in an area prone to flooding or subsidence.

Important Reminder

Throughout your policy there are special requirements which are aimed at reducing the risk of loss, damage or liability. If you do not keep to these requirements we will not pay for claims (unless we agree otherwise). Please make sure you comply with any requirements that apply to you.

Date of Issue 26/08/25

NOTICE TO POLICYHOLDERS
Changes to Endorsement 215 ACTIVITIES

We are writing to inform you that we are making some changes to endorsement 215 that applies to your policy. We have made these changes to make the endorsement easier to read and to make it clearer what is excluded under the policy. The revised endorsement will apply to the renewal of your policy.

We have summarised the main changes below, you should read the revised endorsement carefully to ensure the policy still meets your needs.

SIGNIFICANT CHANGES TO NOTE

EXCLUDED ACTIVITIES

We have grouped some of the main contact sports together to make this easier to read, this includes American football, Australian rules football, Gaelic football and rugby.

Climbing is updated to state that children's play equipment is not excluded.

'Water activities' is updated to make it clear that certain water or wind assisted activities are acceptable, including paddleboarding and certain types of sailing.

Winter sports, such as skiing and snowboarding are excluded.

The exclusion for bicycles has been revised.

PROFESSIONAL SUPPLIERS CONTINGENCY EXTENSION

We have deleted the Professional Suppliers Contingency Extension, we will no longer provide contingent cover in instances where we would not ordinarily provide public liability cover, this includes abseiling, horse riding and climbing walls.

THE SCHEDULE: Attaching to and forming part of the policy bearing the number below and written upon policy form FA67 0721.
Subject to the terms and conditions of the policy the insurance is for the period shown.

Agent

James Hallam Insurance (CAS)
Spargo House
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Crownhill, Plymouth
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UK 6171

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34 Sycamore Way
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Policy number **ACY 2388843**

Reason **Renewal**

Policy type **Charity and Community (Essentials)**

Period of insurance from **0:01 Hrs 1/10/25**
to **Midnight 30/09/26**

Premium £1,080.97
Insurance Premium Tax (IPT) £129.71 at 12.0%

Total premium £1,210.68

Your Long Term Undertaking (LTU) expires on 30/09/25
Renewal terms include a discount for a new LTU up to 30/09/28

DESCRIPTION OF THE ORGANISATION:
Council (town, parish or community)

CHARITABLE ACTIVITIES OF THE INSURED:

a) We cover the following activities:

- * Allotments
- * Clean-Ups and Litter Picks
- * Clerical and Other Non-Manual Work
- * Committee Activities
- * Conferences, Trade Shows and Exhibitions
- * Delivery And/Or Collection Of Goods
- * Domestic Duties
- * Fire Safety Or Theft Prevention Advice
- * Fireworks Display or Bonfire Event up to 100 Attendees
- * Fundraising Events (ex. Fireworks & Bonfires) up to 1000 people
- * Gardening (Domestic)
- * Gritting of pavements and paths
- * Meetings, coaching and mentoring
- * Provision and maintenance of municipal infrastructure

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ADDITIONAL RISK INFORMATION

- * Provision and maintenance of parks, open spaces and playgrounds
- * Talks, Presentations And Seminars

b) We are also covering the following additional activities you have disclosed to us:

- * Operation of community traffic calming or speed watch

Provided any activity above is not otherwise more specifically excluded in any section of this policy or by any endorsement forming part of this schedule or otherwise by us in writing.

DECLARED INCOME, WAGES AND VOLUNTEERS

You have declared to us your:

- a) income as £67,000
- b) wage roll as £23,500
- c) number of volunteers as 17

Policy number ACY 2388843

SCHEDULE

General Cover

The cover provided under the following sections (if shown as operative) applies to all locations specified under this policy.

SECTION	EXCESS (Unless another amount is stated by endorsement or in the policy wording)	COVER
1 PUBLIC AND PRODUCTS LIABILITY Indemnity Limit	£100	OPERATIVE £10,000,000
2 EMPLOYERS' LIABILITY Indemnity Limit		OPERATIVE £10,000,000
3 TRUSTEES' AND DIRECTORS' INDEMNITY Indemnity Limit	£250	OPERATIVE £1,000,000
4 PROFESSIONAL INDEMNITY		NOT OPERATIVE
5 PERSONAL ACCIDENT Deferment period 14 days		OPERATIVE
Person(s) insured:	Death Benefit	Permanent Total Disablement Temporary Total Disablement (per week)
Employees/volunteers aged 16-65 years	£20,000	£20,000 £200
Employees/volunteers aged 66-75 years	£10,000	£10,000 £50
Employees/volunteers aged 76-80 years	£5,000	£5,000 £25
6 FIDELITY GUARANTEE Indemnity Limit Retroactive date - 1/10/2019	£250	OPERATIVE £250,000
7 REPUTATIONAL RISKS 1. Libel and slander 2. PR crisis - any incident	£250	OPERATIVE £500,000 £5,000
8 LEGAL EXPENSES Indemnity Limit		OPERATIVE £250,000
9 CYBER		NOT OPERATIVE
10 ALL RISKS Unspecified items with a single item limit of £1,000 and within the geographical limits of the United Kingdom	£75	OPERATIVE £3,000
11 MONEY		NOT OPERATIVE
12 GOODS IN TRANSIT		NOT OPERATIVE
13 MOTOR POLICY COMPENSATION		NOT OPERATIVE

Policy number ACY 2388843

SCHEDULE

Endorsements

046 - Long Term Undertaking

330 - Infectious Disease, Cyber and Data Protection

340 - Territorial Exclusion (Property)General Exclusions

215 - Activities

333 - Parish Council Scheme Endorsement

Policy number ACY 2388843

SCHEDULE

Location: Municipal Infastructure In the Parish of Brantham Manningtree CO11 1TL

SECTION	EXCESS (Unless another amount is stated by endorsement or in the policy wording)	COVER
14 PROPERTY DAMAGE including Accidental Damage	£100	OPERATIVE
Malicious people	£250	
Buildings sum insured		£223,821
Day one item - declared value		£194,627
15 BUSINESS INTERRUPTION		NOT OPERATIVE
16 LOSS OF LICENCE		NOT OPERATIVE
17 EQUIPMENT BREAKDOWN		NOT OPERATIVE
18 TERRORISM		NOT OPERATIVE

Endorsements

046 - Long Term Undertaking	049 - Day One Non-Adjustable (Property Damage)
330 - Infectious Disease, Cyber and Data Protection	333 - Parish Council Scheme Endorsement
340 - Territorial Exclusion (Property)General Exclusions	

Policy number ACY 2388843

ENDORSEMENTS

215 ACTIVITIES

1. EXCLUDED ACTIVITIES

The following exclusions are added to 'What is not covered' under section 1 (Public and Products Liability):

a) Liability arising from any of the following activities:

- i.
 - abseiling or rappelling
 - aerial activities of any kind
 - American football, Australian rules football, Gaelic football and rugby (other than walking or tag/touch variants of these sports)
 - caving, potholing or underground activities of any kind
 - climbing (including tree climbing) requiring the use of hands as well as feet (other than children's playground equipment)
 - fire or glass walking
 - firework and/or bonfire events organised or run by any **professional supplier**
 - gorge or glacier walking or trekking and the like
 - gymnastics
 - horse, pony or donkey riding of any kind
 - martial arts or combat sports of any kind
 - parkour or freerunning
 - professional sport of any kind
 - racing or time trials (other than on foot)
- ii. football where:
 - **your** football team(s) is (are) participating in a league system (including official training and practice sessions)
 - **you** manage, control or organise a football league system.
- iii. water and wind sport activities, other than:
 - paddle boarding, snorkelling, surfing, swimming, windsurfing in, on or under water
 - the use of non-mechanically propelled watercraft not exceeding nine meters in length whilst operated on inland waterways or within three miles of the coast (provided they are not used in any white water activity).
- iv. winter sports (including but not limited to ice skating, skiing, sledding, snowboarding, snow tubing or tobogganning).
- v. cycling using manual or e-bikes, where this involves:
 - commercial use (such as couriers)
 - downhill or trials courses.

b) Liability arising from any activity that involves the use of:

- airborne lanterns
- cables, wires or elastic ropes (other than children's playground equipment)
- fireworks or explosive items (other than as specifically stated as part of **your** Charitable Activities shown in the schedule)
- motorised fairground rides (other than coin operated rides designed for children)
- segway vehicles
- water based play inflatables
- weaponry.

c) Liability arising from any activity that involves the ownership, possession or use by **you** or on **your** behalf, or by any person entitled to cover under this section, of any:

- motor car, van, lorry, motor unit of an articulated lorry, coach, bus, mini-bus, quad bike, go-kart, motorcycle, motor tricycle, motor scooter or moped (whether powered by an internal combustion engine or electric motor)
- trailer used for carrying people (whether fare paying or not) for which compulsory motor insurance or security is not required.

d) Liability, other than liability relating to **products**, for any **mobility equipment** hired or loaned out by **you**.

Policy number ACY 2388843

ENDORSEMENTS

330 INFECTIOUS DISEASE AND CYBER EXCLUSIONS AND DATA PROTECTION EXTENSION LIMIT

1. The policy definitions of **computer system** and **data** are deleted and replaced by:

computer system

For the Cyber section only this definition is as follows:

hardware, data, computer networks, websites, intranet and extranet sites

For the Terrorism section only this definition is as follows:

any computer or other equipment or component or system or item which processes, stores, transmits or receives **data**

For the Public and Products Liability section, Employers' Liability section, Professional Indemnity section, Trustees' and Directors' Indemnity section and the Cyber Loss (Property) General Exclusion only this definition is as follows:

any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back-up facility

data

For the Cyber section only this definition is as follows:

facts, concepts, information, ideas, text, recordings and images which are converted to a form which can be processed by **hardware**, but not including software and programs

For the Terrorism section only this definition is as follows:

data of any sort whatever, including without limitation tangible or intangible data, and any programs or software, bandwidth, cryptographic keys, databases, documents, domain names or network addresses or anything similar, files, interfaces, metadata, platforms, processing capability, storage media, transaction gateways, user credentials, websites, or any information whatever

For the Public and Products Liability section, Employers' Liability section, Professional Indemnity section, Trustees' and Directors' Indemnity section and the Cyber Loss (Property) General Exclusion only this definition is as follows:

information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a **computer system**

2. The following definitions are added to this policy:

cyber act

any unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of, or operation of any **computer system**

cyber incident

- a) any error or omission, or series of related errors or omissions involving access to, processing of, use of, or operation of any **computer system**, or
- b) any partial or total unavailability, or failure, or series of related partial or total unavailability or failures, to access, process, use or operate any **computer system**

infectious or communicable disease

any disease, pandemic or epidemic including but not limited to any:

- a) virus
 - b) bacterium
 - c) parasite
 - d) other organism or infectious matter
 - e) mutation or variation to any of the above
- whether:
- i. living or dead
 - ii. natural or artificial
 - iii. officially declared an epidemic or pandemic or not
- transmitted by any direct or indirect means (whether asymptomatic or not)

time element loss

business interruption, contingent business interruption or any other consequential losses

Continued....

Policy number ACY 2388843

ENDORSEMENTS

330 INFECTIOUS DISEASE AND CYBER EXCLUSIONS AND DATA PROTECTION EXTENSION LIMIT

Continued....

3. The following General Exclusions are added to this policy:

(Applicable to the whole policy unless **we** say otherwise)

This policy does not cover:

INFECTIOUS OR COMMUNICABLE DISEASE

loss, **damage**, liability, cost, expense or any other sum of whatsoever nature directly or indirectly caused by, resulting from, arising out of or related to or contributed to by:

a) any **infectious or communicable disease** including but not limited to:

- i. the fear of a threat (whether actual or perceived) from an **infectious or communicable disease**
- ii. contamination or fear of contamination (whether actual or perceived) of property by an **infectious or communicable disease** but this shall not exclude direct physical loss or physical damage to insured property at the **premises** occurring during the **period of insurance** resulting directly or indirectly from, or caused by, a peril otherwise insured by this policy

b) any action taken or failure to take action to prevent, control or respond to any **infectious or communicable disease**.

Provided that:

- this exclusion applies regardless of any concurrent or contributory cause or event or occurrence in any sequence with any other cause or event
- in the event of any contradiction in this policy this exclusion shall always take primacy
- where **we** apply this exclusion the burden of proving the contrary shall be upon **you**
- this exclusion applies to all sections and extensions of this policy except those sections or extensions (where available and insured by this policy) noted below:

a) Employers' Liability	g) Trustees' and Directors' Indemnity
b) Public Liability	h) Directors' and Officers' Liability
c) Medical Malpractice	i) Personal Accident
d) Reputational Risks	j) Legal Expenses
e) PR Crisis Communication	k) Terrorism.
f) Professional Indemnity	

CYBER LOSS (PROPERTY)

1. Notwithstanding any provision to the contrary within this policy or any endorsement thereto, this policy excludes all loss, damage, liability, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with:

- a) any unauthorised access to, or loss of, alteration of, or damage to, or a reduction in the functionality, availability or operation of a **computer system** or any unauthorised access to, or modification of, **data**.

Notwithstanding the provisions of this sub-paragraph 1. a) and subject to all other terms and conditions and exclusions contained in this policy, this policy will provide cover for physical loss of, or physical damage to, property insured under this policy (not including **data**) and any **time element loss** directly resulting therefrom where such physical loss, or physical damage, is directly occasioned by any of the following perils provided always that such perils are otherwise insured by this policy:

- i. Fire, lightning or explosion
- ii. Impact by aircraft or vehicle or animal or falling objects
- iii. Wind, storm, hail, tornado, cyclone, hurricane, earthquake, volcano, tsunami, flood, freeze or weight of snow
- iv. Escape of water or oil
- v. Riot or civil commotion
- vi. Subsidence, heave or landslip
- vii. Theft or loss of insured property caused by persons physically present at both the time and location of such theft or loss
- viii. Vandalism or malicious acts causing physical damage to insured property caused by persons physically present at both the time and location of such damage
- ix. Accidental damage to insured property caused by persons physically present at both the time and location of such damage

Continued....

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ENDORSEMENTS

330 INFECTIOUS DISEASE AND CYBER EXCLUSIONS AND DATA PROTECTION EXTENSION LIMIT

Continued....

3. The following General Exclusions are added to this policy:

(Applicable to the whole policy unless **we** say otherwise)

This policy does not cover:

CYBER LOSS (PROPERTY)

1. Notwithstanding any provision to the contrary within this policy or any endorsement thereto, this policy excludes all loss, damage, liability, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with:

- b) any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any **data** including any amount pertaining to the value of such **data**

Notwithstanding the provisions of this sub-paragraph 1. b) in the event that hardware or the data storage device of a **computer system** insured under this policy sustains physical damage caused by a peril described in the proviso to paragraph 1. a) above which results in damage to, or loss of, **data** stored on that hardware or the data storage device, then the damage to, or loss of, such **data** shall be recoverable hereunder and the basis of valuation for the recovery of the damaged or lost **data** under this policy shall be limited to the cost of reproducing **data**, provided that such costs are otherwise indemnifiable under this policy.

Such costs shall include all reasonable and necessary expenses incurred in recreating, gathering and assembling such **data** but shall not include the value of the **data** whether to the **insured** or any other party even if such **data** cannot be recreated, gathered or assembled

c) any:

- i. unauthorised appropriation of **data**
- ii. unauthorised transmission of **data** to any Third Party
- iii. misrepresentation or use or mis-use of **data**
- iv. operator error in respect of **data**

d) any threat to carry out or perpetrate a hoax in respect of anything described in sub-paragraphs 1. a) - 1.c) above

e) any action taken, or failure to take action, to prevent, control, limit or respond to anything described in sub-paragraphs 1. a) - 1. d) above.

This exclusion applies to all sections and extensions of this policy except those sections or extensions (where available and insured by this policy) noted below:

- | | |
|---------------------------------------|---------------------------------------|
| a) Employers' Liability | g) Directors' and Officers' Liability |
| b) Public Liability | h) Personal Accident |
| c) Medical Malpractice | i) Legal Expenses |
| d) Reputational Risks | j) Terrorism |
| e) Professional Indemnity | k) Cyber |
| f) Trustees' and Directors' Indemnity | l) Equipment Breakdown. |

4. The following cyber exclusion is added to WHAT IS NOT COVERED under each of sections 1 (Public and Products Liability) and 2 (Employers' Liability):

No indemnity will be provided in respect of any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with, any **cyber act** or **cyber incident** including but not limited to any action taken in controlling, preventing, suppressing or remediating any **cyber act** or **cyber incident** regardless of any other cause or event contributing concurrently or in any other sequence thereto.

This exclusion will not apply to legal liability to pay damages and **costs and expenses** resulting from:

- a) statutory liability under the Employers' Liability cover,
- b) liability caused by or arising out of a **cyber act** or a **cyber incident** that results in **bodily injury** to third parties or physical damage to third party material property
- c) liability arising under extension 6 Data Protection of section 1.

Any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with, any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any **data** including any amount pertaining to the value of such **data** is not covered and is not considered as physical loss or damage for the purposes of this exclusion.

Continued....

Date of issue 26/08/25

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ENDORSEMENTS

330 INFECTIOUS DISEASE AND CYBER EXCLUSIONS AND DATA PROTECTION EXTENSION LIMIT

Continued....

5. Amended limit - Data Protection extension (Public and Products Liability)

Under extension 6 Data Protection of section 1, the most **we** will pay is deleted and replaced by:

The most **we** will pay is:

- £1,000,000 for any **claim**, and for all **claims** in any one **period of insurance**, for damages and **costs and expenses** following civil cases against **you** for material and non-material damage
- £100,000 for any **claim**, and for all **claims** in any one **period of insurance**, for defence and prosecution costs awarded against **you** following criminal cases.

6. The following changes are made to WHAT IS NOT COVERED under section 4 (Professional Indemnity):

a) The following cyber exclusion is added:

We do not cover any liability under this section of the policy for, or directly or indirectly arising out of, or in any way connected with:

- i. any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with, any **cyber act** or **cyber incident** including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any **cyber act** or **cyber incident** regardless of any other cause or event contributing concurrently or in any other sequence thereto
- ii. any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any **data** including any amount pertaining to the value of such **data**

Notwithstanding the above, no cover otherwise provided under this section for **claims made** arising from any negligent act, negligent error, negligent omission or negligent breach of duty committed in the conduct of **your activities** shall be restricted solely due to the use of a **computer system** or **data**.

b) Exclusion 2. a) is deleted and replaced by:

2. Liability directly or indirectly arising from:

- a) any **bodily injury** to any person or **damage** to, or destruction of, or loss of, including loss of use of, any property, unless directly caused by any negligent act, negligent error, negligent omission or negligent breach of duty

7. The following cyber exclusion is added to WHAT IS NOT COVERED under section 3 (Trustees' and Directors' Indemnity):

No indemnity will be provided in respect of:

- a) any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with, any **cyber act** or **cyber incident** including but not limited to any action taken in controlling, preventing, suppressing, or remediating any **cyber act** or **cyber incident** regardless of any other cause or event contributing concurrently or in any other sequence thereto
- b) any loss of use, reduction in functionality, repair, replacement, restoration, or reproduction of any **data** including any amount pertaining to the value of such **data**

However, this exclusion shall not apply to **claims made** which a **trustee or director** becomes legally liable to pay as damages and **costs and expenses** arising from a **wrongful act** involving access to, processing of, use of, or operation of, any **computer system** or **data**.

Policy number ACY 2388843

ENDORSEMENTS

333 PARISH COUNCIL SCHEME ENDORSEMENT

1) The policy definition of **buildings** is deleted and replaced by:

buildings

1. the buildings at the **premises** used for **your activities**, including:
 - a) landlords fixtures and fittings
 - b) **fixed glass** forming part of the buildings
 - c) piping, ducting, cabling, wiring and associated control gear and accessories on the **premises** and extending to the public mains
 - d) tenants' improvements
 - e) **outbuildings**
 - f) walls, gates, fences, decking, lychgates, monuments, notice boards, nameplates, signs and fixed garden seating
 - g) paths, drives, car parks and other paved or hard-standing areas
 - h) swimming pools
 - i) fixed outdoor adventure and playground equipment
 - j) artificial playing surfaces
 - k) inspection covers and fixed:
 - i. lighting
 - ii. storage tanks
 - iii. plant
 - iv. alarm equipment
 - v. closed circuit television equipment
 external to the buildings
 - l) the following items fixed to the buildings:
 - i. wind turbines less than 10kw generating capacity
 - ii. solar or photovoltaic panels less than 50kw generating capacity
 - m) aerials and satellite dishes fixed to the buildings
 all belonging to **you** or for which **you** are responsible
2. the following property within **your** parish boundaries:
 - a) fixed street furniture including but not limited to bus shelters, playground equipment and its associated hard or artificial surface, outdoor gym equipment, war memorials and waste bins
 - b) multi-use games areas
 belonging to **you** for which **you** are responsible and used for **your activities**

The definition of **buildings** does not include:

- a) bridges, dams, land piers, jetties, culverts, excavations and marquees
- b) property or structures in the course of construction, or erection and any materials or supplies in connection with such property or structure (except where insured under the Minor Contract Works extension to the Property Damage section of this policy)

2) The policy definition of **charity** is deleted and replaced by:

charity

- a) a registered or recognised charity or organisation holding charitable status
 - b) a volunteer organisation
 - c) a not-for-profit company
 - d) a company limited by guarantee
 - e) a Charitable Incorporated Organisation (CIO)
 - f) a Community Interest Company (CIC)
 - g) a social enterprise
- the purposes and objectives for which are recognised as charitable in law and are for the public benefit

For the Trustees' and Directors' Indemnity section only this definition is extended to include

- h) a parish, town or community council

Continued...

Policy number ACY 2388843

ENDORSEMENTS

333 PARISH COUNCIL SCHEME ENDORSEMENT

Continued...

3) The policy definition of **employee** is deleted and replaced by:

employee any person:
a) under a contract of service or apprenticeship with **you**
b) who is hired to, supplied to or borrowed by **you**
c) engaged under a work experience or similar scheme
d) helping as an authorised volunteer
e) who is a **trustee or director** of **yours**
while under **your** direct control and supervision and working for **you** in connection with **your activities**

For the Employers' Liability, Public and Products Liability and Professional Indemnity sections only, this definition is extended to include any:

f) labour only sub-contractor or anyone employed by them
g) self-employed person
h) parish, town or community councillors
while under **your** direct control and supervision and working for **you** in connection with **your activities**

For the Cyber section only this definition is extended to include any:

i) labour only sub-contractor or anyone employed by them
j) self-employed person
while under **your** direct control and supervision and working for **you** in connection with **your activities**

4) The policy definition of **premises** is deleted and replaced by:

premises that part of the buildings and grounds at each of the addresses shown in the schedule owned or occupied by **you** in connection with **your activities**

The definition of **premises** does not include:

a) fixed street furniture including but not limited to bus shelters, playground equipment and its associated hard or artificial surface, outdoor gym equipment, war memorials and waste bins
b) multi-use games areas

5) The policy definition of **trustee or director** is deleted and replaced by:

trustee or director any natural person who was, is or becomes a (an):
a) trustee
b) director
c) officer
d) governor
e) member of a committee of management
f) shadow or de facto director
g) **employee** acting in a managerial or supervisory capacity of the **charitable body**

For the Trustees' and Directors' Indemnity section only this definition is extended to include parish, town or community councillors

6) The policy definition of **unoccupied** is deleted and replaced by:

unoccupied vacant, untenanted, empty or no longer in active use for a period exceeding 30 consecutive days

The definition of **unoccupied** does not include:

a) fixed street furniture including but not limited to bus shelters, playground equipment and its associated hard or artificial surface,
b) outdoor gym equipment, war memorials and waste bins
multi-use games areas

SPECIAL NOTE (not forming part of this policy wording):

Buildings that are hired or loaned to third parties on an hourly or daily basis for specific functions or activities as part of your activities are not deemed to be unoccupied during the periods between each hiring provided no one period between each hiring exceeds 30 consecutive days.

Continued...

Policy number ACY 2388843

ENDORSEMENTS

333 PARISH COUNCIL SCHEME ENDORSEMENT

Continued...

7) Under section 14 (Property Damage), in respect of any:

a) fixed street furniture including but not limited to bus shelters, playground equipment and its associated hard or artificial surface, outdoor gym equipment, war memorials and waste bins

b) multi-use games areas

the extensions of cover are not operative other than:

- Extension 2 Fees
- Extension 3 Debris Removal
- Extension 4 Statutory Regulation and Public Authorities.

8) Under section 14 (Property Damage) , the following is added to WHAT IS NOT COVERED:

Damage to contents or stock whilst in, or on, any:

a) fixed street furniture including but not limited to bus shelters, playground equipment and its associated hard or artificial surface, outdoor gym equipment, war memorials and waste bins

b) multi-use games areas.

9) Under section 1 (Public and Products Liability), extension 12 PROPERTY OWNERS' LIABILITY is not operative in respect of any:

a) fixed street furniture including but not limited to bus shelters, playground equipment and its associated hard or artificial surface, outdoor gym equipment, war memorials and waste bins

b) multi-use games areas.

10) The EXCLUDED ACTIVITIES stated within endorsement 215 ACTIVITIES, shown in the schedule, do not apply to the extent that cover is provided by this endorsement. Section 1 is deemed to cover the following additional activity(ies):

Playground zipwires

- in connection with **your activities**, or
- whilst under the overall control of any **professional supplier** in connection with **your activities**.

11) DEFIBRILLATORS (PROPERTY DAMAGE)

The following extension is added to section 14

WHAT IS COVERED

DEFIBRILLATORS

We will pay for **damage** caused by any operative event under this section to any defibrillator, including its container, covered by this section:

- at the **premises** not contained in the **buildings** when secured to a permanently fixed structure
- away from the **premises** within the **territorial limits** and used in an attempt to save human life.

The most **we** will pay is £5,000 for any **claim**.

If a valid **claim** for any defibrillator, including its container, insured by this extension could also be a valid **claim** under the:

- Property Away from the Premises and Homeworking,
- Property of Employees, Members and Visitors,
- Exhibitions, Outside Catering and Fund-Raising, or
- Property in the Open

extension to this section, then only the extension that provides the widest cover will apply.

WHAT IS NOT COVERED

The exclusions for this section apply to the defibrillators extension other than where expressly varied and the following exclusion is added:

1. **Damage** by theft to such property from any unattended motor vehicle unless:
 - a) hidden from view in a closed glove, storage or luggage compartment or boot, and
 - b) all windows and sunroofs are securely closed and all doors, tailgate and boot are locked.

Policy number ACY 2388843

ENDORSEMENTS

46 LONG TERM UNDERTAKING

A discount of premium has been allowed in consideration of **you**, having an agreement with **us**, to offer annually for three years the insurance provided by this policy on the terms in force at the expiry of each **period of insurance** and to pay the premium, including all insurance premium tax, annually in advance or, with **our** agreement, by instalments.

This agreement applies to any policy(ies) that **we** may issue in place of this policy and the same discount will be allowed from the corresponding premium on the replacement policy(ies).

The expiry date of the current Long Term Undertaking is shown in the policy schedule.

Payment of the premium at the renewal date immediately following the expiry of the current agreement, shall be deemed acceptance by **you** of:

- the continuation of the agreement for a further three years, in line with the original agreement, and
- the terms, conditions and exceptions of this policy.

Provided that:

- we** may end this agreement or amend the premium or change the terms, conditions or exceptions of this policy where:
 - there is any alteration described under the policy General Condition for Alteration of Risk, or
 - changes in legislation or material legal precedents are established by any court of law, or
 - material changes in reinsurance protection are imposed on **us** by reinsurers or the availability or cost of reinsurance to **us** changes
- this agreement does not apply to any section or part of a section providing Cyber, Equipment Breakdown, Legal Expenses or Terrorism,
- we** shall be under no obligation to accept an offer to renew this policy made in accordance with this agreement, and
- the sums insured may be reduced at any time to correspond with any reduction in value or activity.

49 DAY ONE - NON-ADJUSTABLE (PROPERTY DAMAGE)

The following policy definition is added:

declared value the cost of **reinstatement** of the **buildings** insured at the level of costs applying at the inception of the **period of insurance** (ignoring inflationary factors that may operate subsequently) plus an allowance for:

- the additional costs of **reinstatement**
- professional fees
- debris removal costs

as insured under the Fees extension to the Property Damage section of this policy

You have stated to **us** in writing the **declared value** of the **buildings**, as shown on the schedule, and the premium under section 14 has been calculated accordingly.

At the inception of each **period of insurance**, **you** must notify **us** of the **declared value** of the **buildings** insured.

In the absence of such declaration, **we** will index-link the last amount declared by **you** and the resulting amount shall be taken as the **declared value** for the ensuing **period of insurance**.

In respect of the buildings items shown in the schedule, the underinsurance provisions in the Claims settlement for Property Damage are accordingly deleted and replaced by the following:

UNDERINSURANCE

- when **reinstatement** applies:
if at the time of the **damage**, the **declared value** (by the item in the schedule covering the **buildings** affected) is less than the cost of **reinstatement** (of all the **buildings** to which that **declared value** relates) at the inception of the **period of insurance**, then the amount **we** will pay will be reduced in the same proportion that the said **declared value** bears to the said cost of **reinstatement**.
- when **reinstatement** does not apply:
if at the time of the **damage**, the **declared value** (by the item in the schedule covering the **buildings** affected) is less than the total cost of rebuilding (all the **buildings** to which that **declared value** relates) at the inception of the **period of insurance** to a condition that is equivalent to, or substantially the same as, but not better or more extensive than its condition immediately prior to the **damage**, then the amount **we** will pay will be reduced in the same proportion that the said **declared value** bears to the said total cost of rebuilding.

Policy number ACY 2388843

ENDORSEMENTS

340 TERRITORIAL EXCLUSION (PROPERTY) - GENERAL EXCLUSIONS

The following general exclusion is added to this policy.

(Applicable to the whole policy unless **we** say otherwise)

This policy does not cover:

TERRITORIAL EXCLUSION (PROPERTY)

The following definition is added to this policy:

- excluded territory**
- a) Belarus (Republic of Belarus), and
 - b) Russian Federation, and
 - c) Ukraine (including the Crimean Peninsula and the Donetsk and Luhansk regions)

any loss, **damage**, liability, cost or expense of whatsoever nature, directly or indirectly arising from, or in respect of, any:

- a) identity domiciled, resident, located, incorporated, registered or established in an **excluded territory**, or
- b) property or asset located in an **excluded territory**, or
- c) individual that is resident in or located in an **excluded territory**, or
- d) **claim**, action, suit or enforcement proceeding brought or maintained in an **excluded territory**, or
- e) payment in an **excluded territory**.

This exclusion will not apply to any coverage or benefit required to be provided by **us** by law or regulation applicable to **us**, however, the terms of any sanctions clause will prevail.

This exclusion applies to all cover sections of this policy except those covers (where available and insured by this policy) shown below:

- | | |
|--|---------------------------------------|
| a) Employers' Liability | f) Trustees' and Directors' Indemnity |
| b) Public Liability | g) Directors and Officers Liability |
| c) Medical Malpractice | h) Personal Accident |
| d) Reputational Risks or PR Crisis Communication | i) Legal Expenses |
| e) Professional Indemnity | j) Cyber. |

Data Privacy Notice

Your privacy is important to us. We will process your personal data in accordance with data protection laws.

Ecclesiastical Insurance Office PLC is the data controller in respect of any personal data which you provide to us or which we hold about you and any personal data which is processed in connection with the services we provide to you.

Where you provide us with personal data about a person other than yourself (such as a dependant or named person under a policy), you must inform them that you are providing their personal data to us and refer them to this notice.

To provide our insurance related services, we will collect and process your personal data such as your name, contact details, financial information and any information which is relevant to the insurance policy we are providing. In order to provide your insurance policy or when making a claim, we may also need to collect or process 'special categories of personal data' such as information relating to your health or criminal convictions or information which is likely to reveal your religious beliefs.

We process your personal data for the purposes of offering and carrying out insurance related services to you or to an organisation or other persons which you represent. Your personal data is also used for business purposes such as fraud prevention, business management, systems development and carrying out statistical and strategic analysis.

Providing our services will involve sharing your personal data with, and obtaining information about you from, our group companies and third parties such as brokers, loss adjusters, credit reference agencies, fraud prevention agencies, our service providers and professional advisors, or business partners and our regulators.

In some circumstances we may transfer your personal data to countries outside of the European Economic Area. We will put appropriate safeguards in place to ensure that your personal data is protected.

Where we have your consent, we may market our services to you or provide your personal data to our related companies or business partners for marketing purposes. You can opt out of marketing communications at any time by contacting us.

Fraud Prevention

We need to carry out fraud and anti-money laundering checks and this will involve sharing your personal data (such as your name, contact details and financial information) with credit reference and fraud prevention organisations such as the Claims and Underwriting Exchange, run by MIB. If you make a claim, we will share your personal data (to the extent necessary) with other companies including other insurers and anti-fraud organisations to prevent fraud. For the purposes of deciding whether to accept and pay a claim or any part of it, we may appoint loss adjusters or external investigation services to act on our behalf.

If false or inaccurate information is provided and fraud is identified, your personal data will be passed to fraud prevention agencies including the Insurance Fraud Register, run by the Insurance Fraud Bureau. Law enforcement agencies may access and use this information.

Please note that when carrying out any fraud prevention activities, we may need to process your special categories of data such as criminal offence information and share it with fraud prevention agencies.

Further Information

For further information on how your personal data is used and your rights in relation to your personal data please refer to our Privacy Policy at www.ansvar.co.uk/privacypolicy or contact our Data Protection Officer at Benefact House, 2000, Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester GL3 4AW or on 0345 6073274 or email compliance@ansvar.co.uk.

DAS DATA PROTECTION

In addition to any other data processing notice provided in relation to this policy, data under this policy will be processed by DAS Legal Expenses Insurance Company (DAS). When you purchase and use this policy, DAS will process personal information about you, and anyone else whose details are provided to them to provide you with a service or claim.

DAS will process your personal information in accordance with their Privacy Notice. You can find their Privacy Notice online at <https://www.dasinsurance.co.uk/legal/privacy-statement>. Alternatively, you can make a request for a printed copy to be sent to you by contacting dataprotection@das.co.uk.

RebuildCostASSESSMENT.com

DESKTOP REBUILD COST ASSESSMENT (RCA)

Total Rebuild Cost Value (Incl. VAT):
£978,949
Total Rebuild Cost Value (Excl. VAT):
£815,791
Report Prepared For: Sarah Keys, Brantham Parish Clerk

Rebuild Cost Assessment Ref: 54861036

Policy Reference: Not Advised

Property Address: Brantham Village Hall
Manningtree

Postcode: CO11 1RF

Date of Assessment: 04/09/2025

Assessed By: Ben Hughes

Completed By: Tom Kajdana BSc (Hons)

For and on behalf of Rebuild Cost Assessment Regulated by RICS
For Queries Please Contact: info@rebuildcostassessment.com
01305 215535


To help you understand this report, its contents and some of the technical aspects, we have produced a simple overview video which you can find by clicking on the button below

[WATCH REPORT OVERVIEW VIDEO](#)

You will also find buttons which link to further explainer videos throughout our report. You may also find the [FAQ section](#) of our website helpful.

We hope our report meets your needs and expectations and thank you for using our service. We're glad to have been given the opportunity to assist you in ensuring your property is adequately protected.

The Rebuild Cost Assessment must be read in conjunction with the Instructions and Basis of Assessment detailed later in this report.


IS 563611

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SUMS INSURED & DURATION

Rebuild Cost Assessment

	Not Known	RCA Ex VAT	RCA Inc VAT
Main Buildings:	Not Advised	£765,631	£918,757
Other Permanent Structures:	Not Advised	£50,160	£60,192

[SUMS INSURED VIDEO](#)

How long will the rebuild take?

Using BCIS and other industry standard quantity surveying data, we suggest that you allow for a sufficient total rebuild period as stated below should a complete rebuild be required. Please see notes within the INSTRUCTIONS AND BASIS OF ASSESSMENT section for more detail.

TOTAL REBUILD PERIOD	26 months
Pre-Construction Period: design, planning, demolition etc	10 months
Construction Period (BCIS supplied)	16 months
Additional Comments	N/A

[REBUILD PERIOD VIDEO](#)

How often should there be a reassessment?

We would recommend this property is reassessed as stated below. Please discuss with your broker or insurance agent with regards to indexing these rates for the next period prior to a reassessment. Costs of materials and labour in the construction industry have risen faster than general inflation in the last few years. Any structural changes, extensions, or changes of use to the property will require a new Rebuild Cost Assessment.

Recommended Reassessment Date	04/09/2028
Additional Comments	N/A

[REASSESSMENT VIDEO](#)

THE CALCULATION

Main Property			Exc. VAT	Inc. VAT
Ground Floor	281 m ² ×	£2,206 per m ²	£619,886	£743,863
Stage	69 m ² ×	£500 per m ²	£34,500	£41,400
Main Property Sub Total			£654,386	£785,263

Other Cost Factors				
Professional Fees at	10 %		£65,439	£78,526
Demolition at	7 %		£45,807	£54,968
Sub Total			£111,246	£133,495

Other Permanent Structures (OPS)			Exc. VAT	Inc. VAT
Shed allowance			£4,000	£4,800
Car Parks, Walls, Gates, etc. allowance			£40,000	£48,000
OPS Sub Total			£44,000	£52,800

Other Cost Factors				
Professional Fees at	7 %		£3,080	£3,696
Demolition at	7 %		£3,080	£3,696
Sub Total			£6,160	£7,392

	Exc. VAT	Inc. VAT
Total Estimated Main Property Rebuild	£765,631	£918,757
Total Estimated OPS Rebuild	£50,160	£60,192
Total Rebuild Cost Assessment	£815,791	£978,949

JUSTIFICATION OF RATES & VAT

Heritage Information

Listed:	Not Listed
Conservation Area:	No
Conservation Area Name (If Applicable):	

How was the rate calculated?

BCIS (Building Cost Information Service) is an independent cost data provider that we use where applicable to inform our assessments. However, it may not always be suitable for all property types, and in such cases, other industry-standard quantity surveying data may be utilised. As a RICS-regulated firm, our valuations adhere to professional standards, ensuring accuracy and reliability. Professional fees and demolition costs have been included to account for anticipated expenses such as re-design, structural engineering, project management, site clearance, and debris removal. Our measurements are based off Gross External floor areas.

BCIS Category	532.1
BCIS Description	General purpose halls
Other Quantity Surveying Data Sources	Industry Data
Total Floor Area	350 m ²
Main Rebuild Rate	£2,206 per m ²
Range	Lower Quartile
BCIS Location Index	100 (Babergh)
Additional Comments	N/A

Should I include VAT?

We would always recommend that you obtain professional advice from an accountant or local VAT office before making a decision to include or not include VAT within the sums insured. The Assessment includes a VAT breakdown and you can include or remove any element of VAT from the VAT breakdown as appropriate depending on the advice you receive.

[VAT VIDEO](#)

DESCRIPTION

Property Details

Main Building Material	Masonry, brick
Roof Type and Material	Pitched, hipped, tile
Window Type and Material	uPVC, casement
Number of Floors (excluding basement)	1 plus mezzanine floor used as stage
Basement (Yes / No / Finished / Unfinished)	No
Year of Build (if listed)	N/A
Usage	Village hall
Attached Structures / Extensions	Single storey extension
Outbuildings Structure / Usage	Shed to rear
Other Permanent Structures (OPS)	Paving, parking, walling, gates

Information Sources Include

Google Earth	Yes	
Find Maps	Yes	
Zoopla	N/A	
Rightmove	N/A	
Historic England	Yes	
Local Planning Authority	Yes	View
Valuation Office	Yes	View
Street View	Yes	View
Bing Maps	N/A	
Any Other Information	N/A	

Additional Comments

1. No further comments.

PHOTOGRAPHS



Google
Street View



Google
Aerial View



Map View

1. INSTRUCTIONS AND BASIS OF ASSESSMENT

- 1.1 Our rebuild cost assessment (the **Assessment**) is an estimate of the rebuilding costs in the event of a total loss of the property. This is based on the gross external area and typical rates per square metre for the building use, type/quality of construction, and excluding the contents of the property.
- 1.2 The external square meterage of the property is obtained from the site survey and available data. For desktop assessments, the external square meterage of the property is obtained from Ordnance Survey and other available data with an appropriate rate applied to each floor.
- 1.3 The Assessment is not derived from a detailed measured estimate, measured cost plan or bill of quantities.
- 1.4 Desktop assessments are limited to rebuild values of £5,000,000 for residential properties and £12,000,000 for commercial properties. Should the desktop assessment exceed these values, the report will become indicative, and a site survey will be required.
- 1.5 Once the assessment process has commenced, the research may highlight that the property is unsuitable for a desktop assessment. The assessment process will cease and a site survey or refund will be offered.
- 1.6 Each desktop assessment will allow for a singular postcode. Requests for properties at multiple locations will need to be processed on individual reports.
- 1.7 With the exception of properties located within Scotland, all buildings must be assessed in their entirety, partial/individual floors or selected sections cannot be completed separately.
- 1.8 Each desktop assessment contains a mixture of actual building and additional items such as tennis courts/swimming pools etc. Each desktop assessment will allow for a maximum of 7 such items. Requests for locations within the same postcode but for more than 7 items will need to be split across multiple reports.

Where multiple properties are requested on a singular report, the professional fees and demolition fees will not be individually identified.
- 1.9 The Assessment is valid for 12 months from the date of survey. Reasonable amendments can be made to the report:
 - 1.9.1 within the first 6 months where requested by the client; and
 - 1.9.2 within the 12 month period if a substantial error has been found on the part of Rebuild Cost Assessment.
- 1.10 If the Assessment was completed using the information provided to Rebuild Cost Assessment by the instructing party and subsequent changes are required with information which is different from that which was originally provided, this will attract an additional charge. By way of example, if a requested address was Unit 1 and the required amendment is for Unit 1-3, the additional units were not originally requested and would be chargeable.

- 1.11 It is essential that the recipient of the assessment thoroughly examines all the information provided within the assessment to ensure its accuracy and completeness. Should they identify any discrepancies, errors, or inconsistencies in the report, it is their responsibility to promptly notify us. Immediate contact is crucial so we can address any anomalies. This proactive approach helps ensure that the assessment is both accurate and fully reflects the intended analysis, preventing any potential issues or misunderstandings down the line.

2 THE ASSESSMENT

Costs included in the Assessment

- 2.1 In calculating the Assessment figure we have:
- 2.1.1 included an appropriate sum to cover the cost of debris removal, architects, consulting engineers, and surveyors fees. Please note a higher level of fees could apply if the property was partially damaged. The sum we have included has been calculated on the basis of a total loss and assumes that no original architectural, engineering or surveying documentation is available to be re-used;
 - 2.1.2 included an appropriate sum to cover the cost of complying with the current Building Regulations;
 - 2.1.3 made an allowance to take into consideration the listing of the property and its location in any conservation area and/or world heritage site;
 - 2.1.4 made an allowance for all foundations appropriate to the building, except those specified in paragraph 2.2.1 below;
 - 2.1.5 made an allowance for other permanent structures adjacent to the property reasonably assumed part of the property.

Costs excluded from the Assessment

- 2.2 In calculating the Assessment figure we have:
- 2.2.1 excluded piled foundations and ground improvement costs from the Assessment, unless noted in the comments section of the report;
 - 2.2.2 made no allowance for road closures or diversion of major services;
 - 2.2.3 made no allowance for any amount required for excavation, replacement, or stabilisation of land under or around the property including shoring up and support;
 - 2.2.4 made no allowance for any costs of demolition of pre-stressed or post tensioned concrete structures appropriate to the building
 - 2.2.5 made no allowance for any value in salvaged materials;

- 2.2.6 made no allowance for the removal of any hazardous materials (including asbestos) or any improvements needed to unstable or contaminated land found post demolition of the property or other permanent structures;
- 2.2.7 made no allowance for any fees arising from any issues referred to in clause 2.2.6 above. The necessity, extent and cost of such work cannot be reasonably determined without a detailed investigation beyond the scope of the rebuild cost assessment;
- 2.2.8 made no allowance for cost inflation over the elapse time from the date of an event that results in the need for a complete rebuild and the completion of that rebuild;
- 2.2.9 made no allowance for occupiers fitting out works, fixtures fittings or furnishings. However, in assessing the extent of the building structure, services, and fittings, we have made reasonable assumptions in respect of the inclusion of items which may have been installed by tenants but which, by nature of their degree of permanence or annexation to the structure have inured to the benefit of the owner;
- 2.2.10 made no provision in respect of process, plant and machinery, fitting out works and the like, in respect of which, further advice should be taken;
- 2.2.11 made no allowance for upgrading or improvements that may be incorporated in the redesign of the property.
- 2.3 We have also excluded:
 - 2.3.1 from the external works in the Assessment:
 - (a) allowances for all trees, shrubs and soft landscaping and grassed areas; and
 - (b) allowance for all pumps, tanks, fuel lines; and
 - (c) allowances for all pontoons, jetties, and sea defences. All bridges and retaining walls to highways.
 - 2.3.2 from the Assessment claim negotiations fees for loss assessors.

Rebuild Period

- 2.4 The time it takes to rebuild the property will be influenced by many factors including, but not limited to, the nature of the event that caused the destruction, the extent of damage, the drafting of plans and securing of permissions, the availability of labour. For example, any reconstruction work may be delayed due to the need to consult interested parties e.g. a mortgage company. It can also take time to source suitable building materials and draw up revised plans which will meet current Building Regulations. These will extend the period of reconstruction. Therefore, depending on the property, greater inflationary factors may need to be taken into account than stated industry standards.
- 2.5 Site survey rebuild periods have been calculated using the information obtained from a site survey and comparable construction data.

- 2.6 Desktop rebuild periods have been calculated using the available remote information and comparable construction data for a desktop assessment.
- 2.7 For all construction periods, a longer duration may be required based on specific, individual circumstances.
- 2.8 The period given assumes that planning and rebuilding proceeds expeditiously to completion following the event.

3 VAT

- 3.1 The Assessment does not extend to advising you on whether all or any elements of your rebuild cost will carry VAT and thus need to be included when determining the building sum insured for insurance purposes.
- 3.2 Consequently, the Assessment will always include a VAT breakdown for all elements of the rebuild cost and it is entirely at your discretion and risk as to whether you choose to include VAT on all or any element when arranging your insurance policy.

4 ASSUMPTIONS AND PRINCIPLES ADOPTED FOR THE ASSESSMENT

- 4.1 The Assessment is our opinion of the rebuild cost of the property for insurance purposes using current rebuilding costs and assumes tenders are sought in competition or realistically negotiated and is not related to the open market value of the site or the building.
- 4.2 Our Assessment is based on the assumption that the property is totally destroyed or damaged to such an extent that total reconstruction is required.
- 4.3 Our Assessment does not make any comments, recommendations, or assumptions regarding the materials, installation, or compliance of external wall systems used in any project. We are not responsible for assessing or verifying the suitability or safety of external walls, nor do we offer any expertise on external wall-related matters. Any external wall systems installed must comply with all applicable building regulations and standards. It is the responsibility of the building owner, developer, contractor, or other relevant parties to ensure that external wall materials and installation processes adhere to the required codes and standards. For specific advice regarding external wall compliance, we recommend you consult a qualified building surveyor, fire safety consultant, or other relevant professionals who can provide tailored guidance based on the individual project.
- 4.4 The Assessment assumes that rebuilding of the property in its present size, form, specification, and position will be permitted by the Local Authority in relation to:
 - 4.4.1 Current Building Regulations. Please seek advice from your Local Authority regarding current required regulations at the time of rebuild;
 - 4.4.2 Local Authority Planning Policy. Such policy, which determines the extent to which sites may be developed, varies from time to time and we recommend you clarify the position with the Local Authority.
 - 4.4.3 Unless advised otherwise, a desktop assessment will assume the internal specification is to be of a standard nature.

- 4.4.4 Where external imagery is not available, a desktop assessment will assume all construction methods are of a similar design, style, and specification.
- 4.4.5 Unless advised otherwise, a desktop assessment will assume the property usage as the last recorded usage.
- 4.4.6 Unless advised otherwise, a desktop assessment will take measurements using the most recently available ordinance survey and aerial information.

5 LISTED BUILDINGS – SPECIAL NOTES

- 5.1 Depending upon the category of listing and the viewpoint of the relevant Local Authority conservation officer, the ability to use modern construction methods and/or materials will vary considerably.
- 5.2 Where the property, or part thereof, is listed, the Assessment assumes the use of modern construction techniques and modern materials. The exception to this is where the use of historic methods of construction and materials, along with the salvaging and reuse of existing materials, is essential to the preservation of the historic character of the property and/or were a specific condition within the property listing.
- 5.3 The Assessment allows for the cost of taking down the remaining structure and salvaging of materials for re-use or replication. It also allows for the excavation and, where practicable, conservation of the debris and recording of the remains together with the cost of any research necessary for reasonably accurate (but not meticulous) reinstatement.

(BOA062025)

DISCLAIMER

IMPORTANT NOTICE

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- (a) The Intermediary (being the entity that has commissioned this Report);
- (b) The Client (being the owner or occupier or proposed purchaser of the building to which this Report relates); and
- (c) The Insurance Company (being an insurance company with whom the Intermediary acts as an intermediary between that insurance company and the Client); together (the **Recipients**).

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