

Yate Town Council Finance and Governance Committee Minutes of the meeting held on 4th October 2022 from 7.00pm until 7.25pm at Poole Court

Present:

Councillors Mike Drew (Chair), John Ford, Ben Nutland, Ray Perry and Chris Willmore. RFO and Deputy RFO.

Minute 1. Announcements from the Chair

Those present were invited to remember former Yate Town Council Councillor and Chair, Maureen Minogue, during a one-minute silence that took place.

Minute 2. Apologies for Absence

Apologies for absence were received from Councillors Cheryl Kirby, Jane Price and Karl Tomasin. Councillor Margaret Marshall was not present.

Minute 3. Members Declarations of Interest Under the Localism Act 2011

No declarations of interest were received.

Minute 4. Public Participation Session with Respect to Items on the Agenda

No members of the public were present.

Minute 5. Minutes of the Finance and Governance Committee Meeting Held on 26th July 2022

It was **RESOLVED** that the minutes of the meeting of the Finance and

Governance Committee held on 26th July 2022 be approved as an accurate record.

Minute 6. Items for Discussion/Requiring Resolution or Recommendation to Full Council

6.1 Items for Consideration from the Meeting of Members of the Environment and Community Committee held on 28 September 2022

a) Queen Elizabeth II's Reign: Commemorative Ideas

The suggestions recommended to Full Council by members of the Environment and Community Committee were supported by members of the Finance and Governance Committee. It was **NOTED** the items would go forward to Full Council on 25th October 2022 for final approval.

b) Electric Bike

Following the E-Bike trials, it was recommended to buy a "step through" e-bike at a discounted cost of £900 along with any associated accessories required.

It is **RECOMMENDED** to Full Council that the Project Support Earmarked Reserve, which has an available balance of £9,248, is used to cover the cost of these items.

6.2 Urgent Documents for Signing/Sealing

The following documents were received and signed:

- 3 Year Energy Supply Mandate with West Mercia Energy for supply of gas and electricity to Yate Town Council properties commencing 1 April 2023 until 31 March 2026;
- New Barclays Bank Mandate to remove an authorised signatory.

6.3 Urgent Consultations

No urgent consultation documents received.

6.4 Direct Debits and Standing Orders

The following Direct Debit and Standing Order payments made by Yate Town Council in line with Financial Regulations were approved:

- Ongoing monthly payment of Business Rates for the Randolph Room at Poole Court;
- Ongoing monthly payment of Business Rates for the Genieri/Bad Salzdetfurth

Room at Poole Court.

An up-to-date listing of Direct Debit and Standing Order payments made by Yate Town Council on a regular basis was received and considered. (Appendix 1)

6.5 Consideration of Impact of Decision on Climate and Waste

Consideration took place on impacts on climate and waste following decisions taken during this meeting;

- Recommendation to purchase e-bike from project support earmarked reserve;
- Signing of a new Energy Supply Mandate and movement to the “Your Green” tariff provided by West Mercia Energy.

Minute 7. Items to Receive

7.1 Sealing and Signing of Town Council Documents

It was **NOTED** that the following documents have been signed or sealed and signed:

- Agreement with Yate Shopping Centre commencing 1 September to 31 October to display the Old Yate Heritage Trail Exhibition in one of its units free of charge;
- Direct Debit Mandates for ongoing monthly payment of Business Rates for the Randolph and Genieri/Bad Salzdetfurth Rooms;
- 12-month contract with 1st Office for Poole Court and Heritage Centre Photocopiers from November 2022 to November 2023;
- Ongoing Autumn Brook Site Maintenance agreement commencing 1 September to carry out weekly play area inspections, arrange annual RoSPA inspections and basic maintenance for £1,508.98 pa.

7.2 Accounts for Payment

The accounts for payment previously authorised in line with the Financial Regulations were received and **NOTED**. (Appendix 2)

7.3 Banking Arrangements

The following changes with regards to our current banking arrangements were **NOTED**:

- The interest rate for the Triodos Treasurers Reserve Account increased from 0.35% gross/AER on 20 July 2022 to 0.70% gross/AER from 1 September 2022;

- Barclays Bank has advised that it is simplifying the range of savings accounts they offer. This means that our “Active Saver” that we currently hold will be changed to the “Business Premium Account” on or around 8 November 2022. The only changes to our current provision will be when interest is received from annually to quarterly, and an increase in the interest rate from 0.01% to 0.15%.

7.4 Status of all Groups that Report to Finance and Governance Committee

The following was **NOTED**;

Sub-Committee/Group	Date of Meeting/Update	Appendix
Grants and Finance	No update since the last meeting held on 6 July 2022 as reported to the Finance and Governance Committee meeting on 26 July 2022.	
IT – Website Review	No update since the last meeting held on 6 July 2022 as reported to the Finance and Governance Committee meeting on 26 July 2022.	
Priorities and Strategy Scrutiny	A meeting has been arranged for 10am on Friday 14 th October 2022.	
Staffing and Governance	<p>Staffing:</p> <p>A paper appertaining to confidential items was received in confidential session (Item 3.2)</p> <p>Governance:</p> <ul style="list-style-type: none"> External Audit – The Conclusion of Audit for Year ending 31 March 2022 was received from PFK Littlejohn and will be presented to the next Full Council meeting; Internal Audit –Yate Town Council’s in Year Assurance Audit was completed between 20 September and 22 September 2022, with the report to be received and reported to the next Full Council meeting. 	

7.5 Status of all Outside Bodies that Report to Finance and Governance Committee

The following was **NOTED**;

Outside Bodies	Date of Meeting/Update	Appendix
ALCA Regional Committee	The final minutes of the ALCA Regional Committee Meeting held on 6 th June 2022 have been published. The next meeting (AGM) is due to take place on 8 th October 2022 via zoom.	
NALC Larger Council' Committee	The draft minutes of the Larger Councils Committee meeting which took place on 26 th July 2022 have been published. The next meeting is due to take place on 18 th October via by Zoom.	

7.6 Premises

The following update was **NOTED**:

- New regular hires commencing in September include the U3A Recorder Group at the YMCA on alternate Friday mornings and a church group at the Parish Hall weekly on Friday evenings.
- The Yate Army Cadets have extended their hire of the YMCA on Wednesday evenings throughout September and October whilst they await the repairs to their own facility to be completed.
- Ukrainian Support Group sessions organised by The Care Forum and grant funded by Yate Town Council continue to take place in the Pop Inn Café.
- The 2022/2023 football season has commenced with games taking place at the Sunnyside football pitches since the beginning of September 2022.
- Further to Minute 6 of the Finance and Governance committee meeting 26 July 2022, the request from "Together in One Accord" in respect of a Wellbeing Hub proposal at the YMCA has been withdrawn by the group. Members of the Yate Ageing Better, Health and Wellbeing Sub-Committee have been informed.

7.7 Consultations

a) Consultations Received

It was **NOTED** that no new consultations for consideration have been received.

b) Consultation Responses

Consultation Name	Link/Appendix	Date Circulated	Closing Date	Notes
Avon Pension Fund Draft FSS 2022 – For Employer Consultation	Received under minute 12/1 of Finance & Governance 26.07.22 Link to Minutes	26.07.22	24.08.22	No comments submitted

7.8 Insurance

The update from our insurers regarding an internal reorganisation between two companies within the Zurich Group in response to the UK's exit from the European Union on 31 January 2020 was received and **NOTED**. (Appendix 3)

7.9 Funding Agreement

The Impact Report from Citizens Advice South Gloucestershire in which Yate Town Council has been individually cited for our financial support that we provided via a funding agreement for £8,000 in 2021/2022 was received and **NOTED**. (Appendix 4)

It was **RESOLVED** that when officers contact Citizens Advice South Gloucestershire to discuss their current funding situation as agreed at the meeting of Finance and Governance Committee on 8 February 2022, a conversation be held regarding the current cost of living crisis and the support that is in place to help the residents of Yate.

Minute 8. Confidential Items

8.1 Confidentiality Confirmation

RESOLVED That in view of the confidential nature of the business about to be transacted, pursuant to the Public Bodies (Admission to Meetings) Act 1960, it is

advisable in the public interest that any members of the press or public present be excluded and they be instructed to withdraw.

8.2 Staffing and Governance Sub-Committee

A confidential update regarding staffing was received and **NOTED** (Confidential Appendix 5)

8.3 RESOLVED The meeting return to open session.

The meeting was closed at 7.25 pm.

Appendix 1

Direct Debits/Standing Orders/BACS Payments - 2022-2023				
Payee Name	Transaction Detail	Amount	DD/SO/Bacs	Frequency
Avon Pension fund	Monthly pension contributions	Variable/£15k approx	BACS	monthly
Avon Sports Ground Maintenance	Bowling Green Maintenance	£630.00	SO	monthly
Barclay Card	Monthly payment to clear balance of YTC Barclay Card	Variable dependent on monthly spend	DD	monthly
Barclays Bank	Bank Charges	Variable across multiple accounts approx £150	DD	monthly
British Telecom Payment Service	Building Security Armadillo	£15.16	DD	monthly
British Telecom Payment Service	Building Security Heritage	Variable/£73 approx	DD	quarterly
British Telecom Payment Service	Building Security Poole Court	Variable/£92 approx	DD	quarterly
British Telecom Payment Service	Pop Café Landline and broadband	Variable/£134 approx	DD	quarterly
CNH Industrial Capital	Estates Vehicle (Ransomes Mower) lease payments	£976.59 (wef 23.6.22)	DD	monthly
Dell Finance	Laptops x 2 lease	£94.03	DD	quarterly
Dell Finance	Laptops x 3 lease	£121.03	DD	quarterly
HMRC	Monthly Tax/NI payment	Variable/£14k approx	BACS	monthly
ICO	GDPR/Data Protection subscription	£55.00	DD	annually
Lex Autolease	FA16 YMR estates van lease	£249.74	DD	monthly
Lex Autolease	BT18 DZL electric vehicle lease + EF18 XBM estates pick-up lease	£8,647.20	DD	annually
Lex Autolease	Road fund licences-DD for the annual increase only for all vehicles on lease (3)	Variable/£20-£30 approx per vehicle	DD	annually
Myhrtoolkit Limited	HR IT Software subscription	£118.80	DD	monthly
Profit Reach (Go Cardless)	third-party subscriptions for YTC website	£98.40	DD	monthly
Profit Reach (Go Cardless)	web care plan	£178.80	DD	monthly
Profit Reach (Go Cardless)	hosting of old YTC website	£64.62	DD	quarterly
Public Works Loan Board	Armadillo Loan repayments	£18,908.70	DD	twice yearly
Public Works Loan Board	Heritage Centre loan repayments	£9,062.06	DD	twice yearly
Public Works Loan Board	Multi Activity Building loan repayments	£8,957.90	DD	twice yearly
South Gloucestershire Council	Rates - Bowling Pavilion and Football Pavilion	1x£240.10 9x£245	DD	monthly
South Gloucestershire Council	Rates - Heritage Centre	1x£67.18 9x£66	DD	monthly
South Gloucestershire Council	Rates - Parish Hall	1x£312.80 9x£309	DD	monthly
South Gloucestershire Council	Rates - Poole Court	1x£2348 9x£2345	DD	monthly
South Gloucestershire Council	Rates - Armadillo	1x£1856.75 9x£1859	DD	monthly
South Gloucestershire Council	Rates - Pop Inn Café	1x£494.10 9x£494	DD	monthly
South Gloucestershire Council	Rates - YMCA	1x£119.03 9x£124	DD	monthly
South Gloucestershire Council	Rates - Celestine Room Poole Court	£187 wef 8.10.22	DD	monthly
South Gloucestershire Council	Rates - Randolph Room Poole Court	£187 wef 8.10.22	DD	monthly
Staff Salaries	Monthly staff salaries	Variable/£52k approx	BACS	monthly

Payment List August 2022			
Date Paid	Payee Name	Transaction Detail	Total
03/07/2022	Safety Buyer	Construction Materials	£ 36.84
14/07/2022	Hancocks World of Sweets	Kitchen Stock for resale	£ 378.54
25/07/2022	DBS	Staff DBS Check	£ 13.00
01/08/2022	NISBETS	Water Boiler	£ 599.98
02/08/2022	Trade UK	Estates maintenance materials/equipment	£ 8.16
02/08/2022	Trade UK	Estates maintenance materials/equipment	£ 11.00
02/08/2022	Trade UK	Estates maintenance materials/equipment	£ 13.00
02/08/2022	Chapple & Jenkins Wholesale De	Kitchen Stock for resale	£ 18.90
02/08/2022	Trade UK	Estates maintenance materials/equipment	£ 20.65
02/08/2022	Amazon	Rechargeable Batteries	£ 32.99
02/08/2022	Chapple & Jenkins Wholesale De	Kitchen Stock for resale	£ 36.88
02/08/2022	Amazon	Compost Bins	£ 40.95
02/08/2022	Chapple & Jenkins Wholesale De	Kitchen Stock for resale	£ 58.63
02/08/2022	SEVERN AMBULANCE & MEDICAL SER	First Aid Cover Town Council Event	£ 60.00
02/08/2022	Brake Bros Ltd	Kitchen Stock for resale	£ 62.17
02/08/2022	The Boundary Magazine	Armadillo Marketing/Advertising	£ 69.00
02/08/2022	The Boundary Magazine	Armadillo Marketing/Advertising	£ 69.00
02/08/2022	Yate Supplies	Kitchen Supplies	£ 73.27
02/08/2022	Chapple & Jenkins Wholesale De	Kitchen Stock for resale	£ 81.94
02/08/2022	ProfitReach	Website Support	£ 98.40
02/08/2022	Mailing Systems Ltd	Franking Machine Charges	£ 155.94
02/08/2022	Complete Business Solutions Gr	Stationery	£ 170.77
02/08/2022	Chapple & Jenkins Wholesale De	Kitchen Stock for resale	£ 210.64
02/08/2022	Mailing Systems Ltd	Franking Machine Charges	£ 248.65
02/08/2022	South Gloucestershire Council	Town Council Vehicle Maintenance	£ 449.39
02/08/2022	South Gloucestershire Council	Payroll Bureau Charges	£ 526.14
02/08/2022	South Gloucestershire Council	Cleaning Town Council Properties	£ 1,932.35
02/08/2022	COMMUTAPORTS LTD	Bus Shelter Supply and Installation	£ 4,638.00
02/08/2022	Bank Current Account	Bank Transfer	£ 7,523.81
03/08/2022	Amazon	Rechargeable Batteries	£ 32.99
04/08/2022	Barclays	Bank charges	£ 8.50
04/08/2022	Barclays	Bank charges	£ 127.06
04/08/2022	Barclays	Bank charges	£ 127.06
08/08/2022	Amazon	DVD Armadillo Cinema	£ 9.99
08/08/2022	South Glos Council	Business Rates	£ 66.00
08/08/2022	South Glos Council	Business Rates	£ 124.00
08/08/2022	Credit Card Account	Bank Transfer	£ 946.81
08/08/2022	South Glos Council	Business Rates	£ 2,345.00
08/08/2022	Bank Current Account	Bank Transfer	£ 6,350.37
09/08/2022	Myhrtoolkit Limited	IT Software Subscription	£ 118.80
09/08/2022	South Glos Council	Business Rates	£ 1,859.00
10/08/2022	Chapple & Jenkins Wholesale De	Kitchen Stock for resale	£ 29.04
10/08/2022	SUEZ Recycling and Recovery UK	Refuse/Recycling charges	£ 31.99
10/08/2022	SUEZ Recycling and Recovery UK	Refuse/Recycling charges	£ 31.99
10/08/2022	Society of Local Council Clerk	Staff Training	£ 36.00
10/08/2022	Murray Hire Ltd	Hire Estates Equipment	£ 42.00
10/08/2022	Murray Hire Ltd	Estates Equipment Repair/Maintenance	£ 46.61
10/08/2022	Murray Hire Ltd	Estates Equipment Fuel	£ 50.00
10/08/2022	Brake Bros Ltd	Kitchen Stock for resale	£ 56.17
10/08/2022	Virgin Media Payments Ltd	Broadband charges	£ 56.40
10/08/2022	Independent People	Refund Hire fee	£ 70.86
10/08/2022	SUEZ Recycling and Recovery UK	Refuse/Recycling charges	£ 73.08
10/08/2022	SUEZ Recycling and Recovery UK	Refuse/Recycling charges	£ 73.32
10/08/2022	Reworked	Recycling Boxes	£ 75.00
10/08/2022	LANDCARE	Planting/Trees/Shrubs	£ 76.00
10/08/2022	Murray Hire Ltd	Estates Equipment Repair/Maintenance	£ 76.46
10/08/2022	Murray Hire Ltd	Estates Staff PPE	£ 81.24
10/08/2022	SUEZ Recycling and Recovery UK	Refuse/Recycling charges	£ 81.96
10/08/2022	SUEZ Recycling and Recovery UK	Refuse/Recycling charges	£ 82.68
10/08/2022	One Stop Cleaning Shop	Cleaning Materials	£ 94.18
10/08/2022	SUEZ Recycling and Recovery UK	Refuse/Recycling charges	£ 96.91
10/08/2022	SUEZ Recycling and Recovery UK	Refuse/Recycling charges	£ 111.07
10/08/2022	Murray Hire Ltd	Estates Staff PPE	£ 112.61
10/08/2022	Signet Signs Ltd	Stainless Steel Plaque	£ 153.60
10/08/2022	Chapple & Jenkins Wholesale De	Kitchen Stock for resale	£ 176.29
10/08/2022	Murray Hire Ltd	Estates Staff PPE	£ 179.98
10/08/2022	The Bristol Pest Controller	Pest Control	£ 180.00
10/08/2022	SUEZ Recycling and Recovery UK	Refuse/Recycling charges	£ 189.03
10/08/2022	SUEZ Recycling and Recovery UK	Refuse/Recycling charges	£ 229.18
10/08/2022	One Stop Cleaning Shop	Cleaning Materials	£ 307.22
10/08/2022	World of Sweets (Hancocks) Ltd	Kitchen Stock for resale	£ 343.63
10/08/2022	OTIS LIMITED	Poole Court Lift Maintenance/Repair	£ 405.86
10/08/2022	Verde Recreo Ltd	All Weather Surface Maintenance	£ 446.26
10/08/2022	Brigstowe Media	Advertising/Marketing	£ 504.00
10/08/2022	Bendrey Brothers Ltd	Estates maintenance materials/equipment	£ 719.09
10/08/2022	Murray Hire Ltd	Estates Staff PPE	£ 795.60
10/08/2022	Atlantic Watersports	Estates Equipment/ Lake maintenance	£ 815.00
10/08/2022	MD Group	Building Maintenance Town Council Properties	£ 936.00
10/08/2022	Shelley Signs Ltd	Interpretation Panels design and supply	£ 1,068.00
10/08/2022	FLEET LINE MARKERS LTD	Football pitch maintenance	£ 1,242.00
10/08/2022	MD Group	Building Maintenance Town Council Properties	£ 1,392.00
10/08/2022	MD Group	Building Maintenance Town Council Properties	£ 1,520.95
10/08/2022	West Mercia Energy	Gas/Electric Town Council Properties	£ 1,673.49

10/08/2022	MD Group	Building Maintenance Town Council Properties	£ 4,257.43
10/08/2022	Bank Current Account	Bank Transfer	£ 17,870.71
11/08/2022	ProfitReach	Website Support	£ 64.62
11/08/2022	Lex Autolease Ltd	Estates Vehicle Lease Payments	£ 249.74
16/08/2022	Complete Business Solutions Gr	Stationery	£ 8.11
16/08/2022	Private Hirer	Refund Hire fee	£ 14.50
16/08/2022	Trade UK	Estates maintenance materials/equipment	£ 15.00
16/08/2022	Chapple & Jenkins Wholesale De	Kitchen Stock for resale	£ 24.00
16/08/2022	Trade UK	Estates maintenance materials/equipment	£ 29.35
16/08/2022	Trade UK	Estates maintenance materials/equipment	£ 37.18
16/08/2022	H2O Window Cleaning Services	Cleaning Town Council Properties	£ 40.00
16/08/2022	Trade UK	Waterbutt	£ 41.00
16/08/2022	Murray Hire Ltd	Estates Equipment Repair/Maintenance	£ 42.41
16/08/2022	Virgin Media Payments Ltd	Telephone Charges	£ 43.07
16/08/2022	Trade UK	Estates maintenance materials/equipment	£ 43.78
16/08/2022	Virgin Media Payments Ltd	Broadband charges	£ 48.00
16/08/2022	Murray Hire Ltd	Fuel Estates Vehicles	£ 50.00
16/08/2022	Chapple & Jenkins Wholesale De	Kitchen Stock for resale	£ 57.70
16/08/2022	Brake Bros Ltd	Kitchen Stock for resale	£ 105.04
16/08/2022	Hunts Foodservice Ltd	Kitchen Stock for resale	£ 136.47
16/08/2022	Specsavers Corporate Eyecare	Eye Care Vouchers for staff	£ 170.00
16/08/2022	Beacon Cleaning Services	Cleaning Town Council Properties	£ 175.68
16/08/2022	J Hollister Hardware	Estates maintenance materials/equipment	£ 189.02
16/08/2022	Murray Hire Ltd	Hire of estates equipment	£ 194.00
16/08/2022	Avon Sports Ground Maint Co.	Bowling Green Maintenance	£ 200.64
16/08/2022	Pheonix Coffee	Kitchen Stock for resale	£ 215.97
16/08/2022	Beacon Cleaning Services	Cleaning Town Council Properties	£ 238.22
16/08/2022	Beacon Cleaning Services	Cleaning Town Council Properties	£ 267.42
16/08/2022	STANNAH LIFT SERVICES	Lift maintenance/Repair	£ 296.09
16/08/2022	Beacon Cleaning Services	Cleaning Town Council Properties	£ 369.79
16/08/2022	SHB Hire Ltd	Estates Vehicle Lease Payments	£ 437.10
16/08/2022	Verde Recreo Ltd	All Weather Surface Maintenance	£ 446.26
16/08/2022	South Gloucestershire Council	Town Council Vehicle Maintenance	£ 449.30
16/08/2022	Fuelgenie Business Accounts	Fuel Estates Vehicles	£ 459.74
16/08/2022	South Gloucestershire Council	IT Support	£ 611.81
16/08/2022	Avon Sports Ground Maint Co.	Bowling Green Maintenance	£ 630.00
16/08/2022	Imprest Account	Bank Transfer	£ 1,258.99
16/08/2022	Ford Fuel Oils	Fuel Estates Vehicles	£ 1,312.90
16/08/2022	South Gloucestershire Council	Quarterly Localism Charge	£ 8,093.38
16/08/2022	Bank Current Account	Bank Transfer	£ 16,280.37
18/08/2022	South Glos Council	Business Rates	£ 188.00
18/08/2022	South Glos Council	Business Rates	£ 188.00
18/08/2022	Petty Cash	Petty Cash Top Up	£ 230.69
19/08/2022	Information Commissioner's Off	Annual Data Protection Fee	£ 55.00
19/08/2022	Bank Current Account	Bank Transfer	£ 14,606.93
19/08/2022	Avon Pension Fund	Monthly Pension Contributions	£ 15,358.84
20/08/2022	South Glos Council	Business Rates	£ 245.00
20/08/2022	South Glos Council	Business Rates	£ 309.00
20/08/2022	South Glos Council	Business Rates	£ 494.00
22/08/2022	Telefonica 02 UK Limited	Phone Charges	£ 218.05
22/08/2022	HMRC	Monthly Tax/Ni Contributions	£ 14,416.11
22/08/2022	Bank Current Account	Bank Transfer	£ 15,682.16
23/08/2022	CNH Industrial	Estates Vehicle Lease Payments	£ 1,171.91
24/08/2022	Petty Cash	Petty Cash Top Up	£ 137.98
25/08/2022	Disclosure and Barring Service	Staff DBS Check	£ 13.00
25/08/2022	TV Licensing	Licence Fee Poole Court	£ 159.00
25/08/2022	ProfitReach	Website Support	£ 178.80
30/08/2022	Trade UK	Estates maintenance materials/equipment	£ 7.15
30/08/2022	Yate Supplies	Cleaning materials	£ 14.75
30/08/2022	Yate Supplies	Cleaning materials	£ 16.16
30/08/2022	Trade UK	Estates maintenance materials/equipment	£ 18.00
30/08/2022	Murray Hire Ltd	Hire of estates equipment	£ 29.40
30/08/2022	Yate Supplies	Cleaning materials	£ 40.01
30/08/2022	Murray Hire Ltd	Estates Equipment Repair/Maintenance	£ 40.50
30/08/2022	Trade UK	Cleaning materials/equipment	£ 49.99
30/08/2022	Virgin Media Payments Ltd	Broadband charges	£ 56.40
30/08/2022	Virgin Media Payments Ltd	Broadband charges	£ 56.40
30/08/2022	Brake Bros Ltd	Kitchen Stock for resale	£ 73.43
30/08/2022	Trade UK	Estates maintenance materials/equipment	£ 87.13
30/08/2022	Yate Supplies	Cleaning materials	£ 97.25
30/08/2022	Chapple & Jenkins Wholesale De	Kitchen Stock for resale	£ 180.71
30/08/2022	WYBONE LIMITED	Carriage charges street furniture	£ 258.00
30/08/2022	One Stop Cleaning Shop	Cleaning materials	£ 333.45
30/08/2022	Harrison Flagpoles	Survey Fees	£ 420.00
30/08/2022	One Stop Cleaning Shop	Refuse Sacks	£ 470.88
30/08/2022	High Speed Training Limited	Staff Training	£ 734.40
30/08/2022	Wotton Tree Consultancy	Tree reports Town Council Parks/Open Spaces	£ 2,460.00
30/08/2022	WYBONE LIMITED	Street Furniture	£ 5,219.24
30/08/2022	Instant Access Saver Account	Bank Transfer	£ 10,663.25
30/08/2022	Bank Current Account	Bank Transfer	£ 11,511.86
31/08/2022	Petty Cash	Petty Cash Top Up	£ 154.61
31/08/2022	Petty Cash	Petty Cash Top Up	£ 287.40
31/08/2022	Instant Access Saver Account	Bank Transfer	£ 50,849.26
31/08/2022	Salaries August 22	Salary Payments	£ 51,544.61



15 AUG 2022

Private and confidential

DM46724/018/00196634
YATE TOWN COUNCIL
POOLE COURT
POOLE COURT DRIVE
YATE BRISTOL AVON
BS37 5PP



3960



Important information

Reference KB2898019833

We're writing to our customers, past and present, claimants and their representatives. We are proposing a change to our organisation and want to tell you about it to help protect your interests.

We are proposing to transfer parts of Zurich's UK general insurance business, from Zurich Insurance plc (ZIP) to Zurich Insurance Company Ltd (ZIC). This is an internal reorganisation between two companies within the Zurich Group and is in response to the UK's exit from the European Union on 31 January 2020 (Brexit).

The transfer will be carried out using an insurance business transfer scheme under Part VII of the Financial Services and Markets Act 2000, subject to approval by the High Court in the UK. If the proposal is approved, we will transfer this business to the UK branch of ZIC. We expect this transfer to take place on 1 January 2023. Policy terms will not be affected.

Why are we writing to you?

Our records show that you (or someone you represent) have an interest in one or more policies that will be included within the transfer. This could be because you (or someone you represent):

- took out a policy directly with the UK branch of ZIP,
- took out a policy through a third party, which is underwritten by or on behalf of the UK branch of ZIP, or
- are dealing or have dealt with ZIP or one of its agents or representatives in relation to a claim in respect of a policy.

Why is this transfer necessary?

Since Brexit, Zurich's general insurance business in the UK has been written through the UK branch of ZIP (an insurer based in Ireland) under the Temporary Permissions Regime (TPR). The TPR is overseen by the Prudential Regulation Authority (PRA) and is currently due to end on 31 December 2023. To remain compliant with our legal and regulatory obligations, we intend to transfer the relevant business to the UK branch of ZIC (a Swiss-based insurance company).

How does this affect your policy or claim?

As the transfer forms part of an internal reorganisation within the Zurich Group, policy coverage, administration and service levels will not be affected. There will be no change to how you currently deal with Zurich in the UK, including in relation to any claim or complaint. You can continue to use your current policy or claim number. Your policy cover, premium, terms and conditions, rights and obligations will stay the same.




Contact us

Please use the following details if you need to get in touch – we're here to help.

 **Call us on**
0800 917 9507
(freephone in the UK)
+44 203 467 4611 (international)

Monday to Friday 8.30am to 5.30pm (except bank holidays).
We may record or monitor calls to improve our service.

 **Email us at**
transfer.queries@uk.zurich.com

 **Visit us at**
zurich.co.uk/brexit-transfer

 **Write to us at**
Zurich Insurance Transfer Query
Unity Place
1 Carfax Close
Swindon
SN1 1AP
United Kingdom



If you hold a policy that provides cover for risks based only in the EEA or EEA Affiliated Territories, this will not be included in the transfer and will remain with ZIP. If you have a policy that provides cover for risks in the EEA or EEA Affiliated Territories, as well as in the UK or elsewhere in the world, the policy will be split. The part relating to risks in the EEA or EEA Affiliated Territories will remain with ZIP, while the part relating to risks in the UK or otherwise elsewhere in the world will transfer to ZIC. Please see section 2 of the enclosed guide for further information, including what we mean by EEA and EEA Affiliated Territories.

How are your interests protected?

Your interests and the interests of other policyholders and claimants are protected by the legal process we are required to follow:

- We are writing to tell you what is proposed and to give you an opportunity to raise any concerns before the transfer takes effect. You and other policyholders and claimants can object if you think you would be adversely affected.
- We will seek approval for the transfer from the High Court in the UK. The High Court will only approve the transfer if it is satisfied it is appropriate in all circumstances.
- We've appointed an Independent Expert who has been approved by the PRA in consultation with the Financial Conduct Authority (FCA). The Independent Expert has reviewed the terms of the transfer and produced a report for the High Court. This report concludes that the proposed transfer will not have a material adverse effect on any transferring or non-transferring policyholders or claimants.
- We have consulted with the PRA and FCA, our industry regulators, who will assess the proposed transfer alongside their statutory objectives. Each will provide a report to the High Court.

What should you do next?

We recommend you read this letter in full, together with the enclosed guide. This includes questions and answers providing further information of the changes, plus copies of the Legal Notice and Direct Debit Notice. You can find more information about the proposed transfer, including summaries and full copies of both the scheme document and the Independent Expert's report, on our website at zurich.co.uk/brexit-transfer.

If you represent someone, or if there is anyone else, with an interest in, or entitlement to, the benefits under your policy (such as a named driver on a motor policy), please make them aware of these proposals as soon as possible.

If, after reading this letter and the enclosed guide, you believe the proposed transfer would adversely affect you, you are entitled to object. You can contact us by email, phone or post, using the details shown on the front of this letter. We will pass your objection to all relevant parties, including the High Court, the PRA, the FCA and the Independent Expert, who will also consider your objection. Please quote the reference number at the top of this letter in all correspondence.

You also have the right to raise an objection at the court hearing on 20 October 2022 either in person, by written representation or by legal representation. We explain the process in more detail in section 4 of the enclosed guide.

Unless you want to raise an objection, you do not need to take any other action.

Keeping you informed

If the High Court approves the transfer, or if there are any changes to the process (such as the dates of the court hearings or the date of the transfer), we will provide details on our website.

If you would prefer paper copies of the documents available on our website, or an alternative format such as large print, braille or audio, please contact us quoting the reference number at the top of this letter. Our dedicated team is on hand to answer any questions relating to the transfer. Please continue to use your normal contact details for general questions about your policy or claim.

Zurich Management Team

Enclosed: Policyholders, claimants and representatives' guide

Zurich Insurance plc, a public limited company incorporated in Ireland. Registration No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK Branch registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ. Zurich Insurance plc is authorised and regulated by the Central Bank of Ireland. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. Our FCA Firm Reference Number is 203093.



IN THE HIGH COURT OF JUSTICE
BUSINESS AND PROPERTY COURTS
OF ENGLAND AND WALES
COMPANIES COURT (ChD)

CR-2021-002370

IN THE MATTER OF ZURICH INSURANCE PUBLIC LIMITED COMPANY

-and-

IN THE MATTER OF ZURICH INSURANCE COMPANY LTD

-and-

IN THE MATTER OF PART VII THE FINANCIAL SERVICES AND MARKETS ACT 2000

NOTICE IS HEREBY GIVEN that on 18 May 2022 Zurich Insurance Public Limited Company (the “**Transferor**”) and Zurich Insurance Company Ltd (the “**Transferee**”) (together, “**Zurich**”) applied to the High Court of Justice of England and Wales for an Order under section 111(1) of the Financial Services and Markets Act 2000 (the “**Act**”) sanctioning an insurance business transfer scheme (the “**Scheme**”) providing for the transfer to the Transferee of certain business of the Transferor’s UK branch, comprising a mix of direct and reinsurance-assumed business (the “**Business**”), and for the making of ancillary provisions in connection with the Scheme under sections 112 and 112A of the Act.

This is an internal reorganisation between two companies within the Zurich Group and is in response to the UK’s exit from the European Union on 31 January 2020 (Brexit). The proposed transfer will result in the Business, which is currently being carried on by Zurich Insurance Public Limited Company, being carried on by Zurich Insurance Company Ltd. If the Scheme is sanctioned, it is expected to come into effect on 1 January 2023. Further information about the Scheme including:

- a copy of the report on the terms of the Scheme prepared by an Independent Expert in accordance with section 109(1) of the Act;
- a copy of the full Scheme document; and
- a summary of the Independent Expert’s report and a summary of the terms of the Scheme,

are available free of charge and copies can be downloaded from zurich.co.uk/brexit-transfer or requested by calling or writing to us at the address below, from the date of publication of this notice until the date on which the application is heard by the Court.

We are here to help you. To speak to a representative of Zurich about the proposals, please call us on the information line 0800 917 9507 (freephone in the UK) or +44 203 467 4611 (international). The information line will be open from 8.30am to 5.30pm UK time on Monday to Friday (excluding bank holidays) until the Scheme takes effect on 1 January 2023. Alternatively, you can write to us in any language at: transfer.queries@uk.zurich.com or Zurich Insurance Transfer Query, Unity Place, 1 Carfax Close, Swindon SN1 1AP, United Kingdom.

The application is expected to be heard at the High Court of Justice, 7 Rolls Buildings, Fetter Lane, London EC4A 3DF on 20 October 2022 (the “**Hearing**”). Any person who thinks that they may be adversely affected by the carrying out of the Scheme may attend the Hearing and express their views either in person or through legal Counsel. Anyone who intends to appear at the Hearing is requested to notify their objections to Zurich by 13 October 2022, setting out why they believe they would be adversely affected. Anyone who does not intend to attend the Court hearing but wishes to make representations about the Scheme or considers that they may be adversely affected should communicate their views to Zurich by calling or writing using the above contact details, preferably before 13 October 2022.

Zurich’s appointed solicitors: Slaughter and May (Ref: ACC/EZZS)

Visit zurich.co.uk/brexit-transfer for more information.

Change of company name

As part of the UK's decision to exit the EU, this will result in a change of company name. As a result, if you pay by Direct Debit, you may notice a change to the details we'll use to collect your Direct Debit instalments.

The good news is that you don't need to take any action to continue receiving the benefits of Direct Debit. Please be assured this change will not affect the service you receive in any way. If your Direct Debit is currently collected under the name of Zurich Insurance plc, Zurich Insurance Esiplan or Zurich Insurance N&G, the only difference you'll notice is that with effect from 1 January 2023, we'll collect your Direct Debits under the name of Zurich Insurance Company Ltd. There is no need for you to complete a new Direct Debit Instruction as details of the change will have been supplied to your bank, who may also notify you independently.

Additionally, you may also see a comment on your bank statement advising you of the final payment under the old name details and the first payment under the new name details.

You will continue to enjoy the benefits of the Direct Debit Guarantee, as detailed below.

If your Direct Debit is collected under any other name than those shown above, there will be no change.

If you have any questions, please contact the relevant Customer Services team for your policy – see question 2.5 of the Policyholders, claimants and representatives' guide for details.

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, Zurich Insurance Company Ltd will notify you 5 working days in advance of your account being debited or as otherwise agreed. If you request Zurich Insurance Company Ltd to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit by Zurich Insurance Company Ltd or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society
 - If you receive a refund you are not entitled to, you must pay it back when Zurich Insurance Company Ltd asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

Contact us

We're here to help

If you have any questions not answered above, or if you want to object to the transfer, you can contact us using the following details. Equally, if you would prefer paper copies of the documents on the website, or an alternative format such as large print, braille or audio, please let us know – please quote the reference number shown at the top of the accompanying letter.

Please continue to use your normal contact details for general questions about your policy or claim, as shown on your policy documents. The telephone number shown here only relates to the proposed transfer.



Call us on
0800 917 9507
(freephone in the UK)
+44 203 467 4611 (international)

Monday to Friday 8.30am to 5.30pm (except bank holidays).
We may record or monitor calls to improve our service.



Email us at
transfer.queries@uk.zurich.com



Write to us at
Zurich Insurance Transfer Query
Unity Place
1 Carfax Close
Swindon
SN1 1AP
United Kingdom



Visit us online at
zurich.co.uk/brexit-transfer

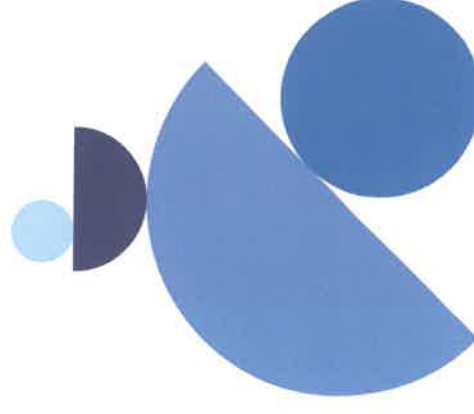


Proposed transfer of certain UK general insurance business from Zurich Insurance plc to Zurich Insurance Company Ltd

Policyholders, claimants and representatives' guide

This guide is available to download at zurich.co.uk/brexit-transfer

Zurich Insurance plc, a public limited company incorporated in Ireland. Registration No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK Branch registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ. Zurich Insurance plc is authorised and regulated by the Central Bank of Ireland. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. Our FCA Firm Reference Number is 203093.



Introduction

This guide contains information regarding the proposal to transfer parts of Zurich's UK general insurance business from Zurich Insurance plc (ZIP) to Zurich Insurance Company Ltd (ZIC).

Within this guide you will find:

- Information on what we are doing and why
- Information on the process we are following
- Information on what the transfer means for you, including how to raise concerns
- Information on the court hearings
- Details of where to go for further information, including the scheme documents and the Independent Expert's report
- A copy of the Legal Notice we are publishing to give notice of the proposed transfer
- A copy of the Direct Debit Notice.

5. Additional information

5.1 Where can I find out more?

If, after reading this guide and supporting documents, you want to find out more about our proposals, please visit our website at zurich.co.uk/brexit-transfer. You will find:

- sample letters
- this guide
- the Legal Notice
- the Direct Debit Notice
- a summary of the scheme plus a copy of the full scheme document
- a summary of the Independent Expert's report plus a copy of the Independent Expert's full report.

We will update our website as new information becomes available, for example the Independent Expert's supplementary report, so please check back regularly.

5.2 How will you keep me informed?

If the High Court approves the transfer, or if there are any changes to the process (such as the dates of the court hearings or the date of the transfer), we will update our website.

5.3 Can I receive the communication pack in other formats?

If you do not have access to the internet, you may be able to ask a family member or go to the library to access it there.

If you would prefer paper copies of the documents on the website, or an alternative format such as large print, braille or audio, please contact us. You can find our contact details on the front of the accompanying letter or at the end of this guide – please quote the reference number shown at the top of the letter.

5.4 Who do I contact once the transfer has been completed?

There will be no change to the details you have previously been provided. Please continue to use your normal contact details for general questions about your policy or claim, as shown on your policy documents. The telephone number given in the accompanying letter or at the end of this guide only relates to the proposed transfer.

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4. The court hearing

4.1 Why is there a court hearing?

To carry out the transfer we are following a process set out in Part VII of the UK Financial Services and Markets Act 2000. This requires the approval of the transfer by the High Court.

4.2 When and where will the court hearing take place?

The court hearing to approve the transfer is scheduled to take place at the High Court of Justice of England and Wales, 7 Rolls Buildings, Fetter Lane, London EC4A 1NL on 20 October 2022. We will publish the time on our website nearer the date.

4.3 What will happen at the court hearing?

The judge will review the witness statements and evidence provided by ZIP and ZIC and consider the reports of the Independent Expert, the PRA and FCA. Time may be allocated to hear any representations made (whether in writing, by telephone or in person) by anyone believing they would be adversely affected by the transfer. The judge will decide whether or not it is appropriate to approve the transfer, taking all of the evidence into account. If the transfer is approved, then a Court Order is made and the transfer will come into effect at the time specified.

4.4 Is there an opportunity to vote on the proposed transfer?

There is no opportunity to vote on the proposals. However, if you consider you may be adversely affected by the transfer, you may contact us or make representations to the High Court. See question 2.7 for more information.

4.5 How will you let me know about any changes to the court hearing?

Any updates in relation to the court hearing will be published on our website at zurich.co.uk/brexit-transfer.

4.6 How will I find out if the High Court has approved the transfer?

After the court hearing, which is expected to take place on 20 October 2022, we will confirm the High Court's decision on our website at zurich.co.uk/brexit-transfer.

4.7 What will happen if the High Court does not approve the transfer?

If the High Court does not approve the transfer, your policy will remain with ZIP. We will update our website at zurich.co.uk/brexit-transfer to reflect this following the court hearing.

3.6 Who is the Independent Expert?

The Independent Expert is Kate Angell, a Senior Director at Willis Towers Watson. Kate is a Fellow of the Institute of Actuaries and has over 25 years' experience in non-life actuarial work and the general insurance sector. She is independent of Zurich.

The Independent Expert has been approved by the PRA, following consultation with the FCA, and independence is one of the criteria that the regulators use to assess their suitability.

3.7 What is the role of the Independent Expert?

The Independent Expert's overriding duty of responsibility is to the High Court, not to Zurich. The application for the transfer made to the High Court must be accompanied by a report on the terms of the transfer by an Independent Expert, and is available to all affected parties. The report contains their opinion on how the transfer will affect policyholders and other interested parties of ZIP and ZIC. You can find a summary and a copy of their full report on our website at zurich.co.uk/brexit-transfer.

3.8 What does the Independent Expert think about the transfer?

The Independent Expert has concluded that, in her opinion, implementing the transfer will not have a material adverse effect on the security of any policyholders of ZIP or ZIC, or any significant effect on the contractual rights and levels of service provided to policyholders.

3.9 What does the Independent Expert mean by the transfer not having a "material adverse effect"?

The phrase 'material adverse effect' is a standard term used in the analysis of transfers like this. Even if there are some changes for the worse, this does not necessarily mean the transfer is unfair or unreasonable. These changes may be outweighed by other benefits, or they might be limited or occur only infrequently. The Independent Expert has considered the relative significance of any adverse changes based on their size or likelihood of occurring. She has concluded that the proposed scheme will not have a material adverse effect on the security of any policyholders of ZIP or ZIC, or any significant effect on the contractual rights and levels of service provided to policyholders and claimants. While she cannot be completely certain, this is the judgement she has made.

1. What's happening

1.1 What are the proposed changes?

We are proposing to transfer parts of Zurich's UK general insurance business from the UK branch of Zurich Insurance plc (ZIP) to the UK branch of Zurich Insurance Company Ltd (ZIC). This is an internal reorganisation between two companies within the Zurich Group and is in response to the UK's exit from the European Union on 31 January 2020 (Brexit).

1.2 Who is Zurich Insurance plc (ZIP)?

ZIP is an Irish insurance company, authorised by the Central Bank of Ireland, and is the Zurich Group's principal European Economic Area (EEA) general insurance provider. ZIP writes general insurance business through its network of 12 European branches, including in the UK. ZIP is an indirect, wholly owned subsidiary of ZIC.

1.3 Who is Zurich Insurance Company Ltd (ZIC)?

ZIC is an insurance company based in Switzerland and is a wholly owned direct subsidiary of Zurich Insurance Group Ltd. ZIC is headquartered in Zurich, Switzerland and subject to group supervision by the Swiss Financial Market Supervisory Authority (FINMA).

1.4 Why is this transfer necessary?

Since Brexit, Zurich's general insurance business in the UK has been written through the UK branch of ZIP under the Temporary Permissions Regime (TPR). The TPR is overseen by the Prudential Regulation Authority (PRA) and is currently due to end on 31 December 2023.

To remain compliant with our legal and regulatory obligations, we intend to transfer the relevant business to the UK branch of ZIC. ZIC UK is covered by the Swiss-UK Treaty put in place following the UK's departure from the EU, when the existing treaty between the EU and Switzerland ceased to apply to the UK.

1.5 What is being transferred?

The policies that are being transferred are those where all or part of the risk underwritten by the UK branch of ZIP is situated in the UK or otherwise outside the EEA or EEA Affiliated Territories. See section 2 below for further detail on the difference between EEA and EEA Affiliated Territory risks and other risks.

1.6 When will the transfer take place?

If the High Court approves the transfer, we expect the transfer to take place on 1 January 2023. Please see section 4 for details of the court hearing. If there are any changes to the process (such as the dates of the court hearings or the time of the transfer), we will provide details on our website. Objections can only be made up until the court hearing on 20 October 2022.

1.7 Why are you writing to me?

As part of the Part VII transfer process, we're legally required to inform you about the proposed transfer and provide you with the opportunity to object. Our records show that you (or someone you represent) have an interest in one or more policies that will be included within the transfer. This could be because you (or someone you represent):

- took out a policy directly with the UK branch of ZIP,
- took out a policy through a third party, which is underwritten by or on behalf of the UK branch of ZIP, or
- are dealing or have dealt with ZIP or one of its agents or representatives in relation to a claim in respect of a policy.

Even if you are no longer a policyholder with us, the wording of some policies may result in claims being made after the policy has been cancelled or lapsed. We have therefore decided to write to policyholders whose policies may have had this cover.

1.8 I didn't know I had a policy with Zurich, why have you written to me?

Zurich underwrites insurance policies under its own brand name and also for other third parties. You may hold a policy with another company without realising it's underwritten by ZIP. The legal disclaimer on your documents (often found at the bottom of the page) will show if your policy is underwritten by ZIP.

2. What this means for you

2.1 How does this affect my policy or claim?

As the transfer forms part of an internal reorganisation within the Zurich Group, policy coverage, administration and service levels will not be affected. There will be no change to how you currently deal with Zurich in the UK, including in relation to any claim or complaint. You can continue to use your current policy or claim number. Your policy cover, premium, terms and conditions, rights and obligations will stay the same.

2.2 Which of my policies are transferring?

The proposed transfer will only affect general insurance policies (for example motor or property insurance) issued by ZIP that cover risks situated in the UK and/or outside the EEA or EEA Affiliated Territories.

If you hold any life policies (for example life cover or pensions), these are held by Zurich Assurance Ltd, which is unaffected by this transfer.

3.3 How are my interests protected?

Your interests and the interests of other policyholders and claimants are protected by the legal process we are required to follow:

- We are writing to tell you what is proposed and to give you an opportunity to raise any concerns before the transfer takes effect. You and other policyholders and claimants can object (up until the date of the court hearing) if you think you would be adversely affected.
- We will seek approval for the transfer from the High Court in the UK. The High Court will only approve the transfer if it is satisfied it is appropriate in all circumstances.
- We've appointed an Independent Expert who has been approved by the PRA in consultation with the FCA. The Independent Expert has reviewed the terms of the transfer and produced a report for the High Court. This report concludes that the proposed transfer will not have a material adverse effect on any transferring or non-transferring policyholders or claimants.
- We have consulted with the PRA and FCA, our industry regulators, who will assess the proposed transfer alongside their statutory objectives. Each will provide a report to the High Court.

3.4 Who is the Prudential Regulation Authority (PRA)?

The PRA is part of the Bank of England and is responsible for the prudential regulation and supervision of deposit takers, insurers and designated investment firms in the UK. The PRA has objectives to promote the safety and soundness of the firms it regulates; and to contribute to the securing of an appropriate degree of protection for those who are or may become policyholders.

3.5 Who is the Financial Conduct Authority (FCA)?

The FCA was established on 1 April 2013, taking over responsibility for conduct and relevant prudential regulation from the Financial Services Authority. It is an independent public body funded entirely by the firms it regulates. It is accountable to the Treasury, which is responsible for the UK's financial system, and to Parliament.

The FCA aims to make markets work well – for individuals, for businesses (large and small) and for the economy as a whole. It does this by regulating the conduct of around 51,000 businesses. It is the prudential supervisor for 49,000 firms and sets specific standards for around 18,000 firms.

Its aims are to:

- secure an appropriate degree of protection for consumers;
- protect and enhance the integrity of the UK financial system; and
- promote effective competition in the interests of consumers.

2.11 What if I have a general question about my policy or claim?

Please continue to use your normal contact details for general questions about your policy or claim, as shown on your policy documents. The telephone number given in the accompanying letter or at the end of this guide only relates to the proposed transfer.

2.12 Will I still be covered by the Financial Ombudsman Service?

Yes, existing rights are not affected. The Financial Ombudsman Service provides consumers with a free, independent service for resolving disputes with financial firms.

2.13 Will I still be covered by the Financial Services Compensation Scheme (FSCS)?

Yes, existing rights are not affected. To the extent eligible, both customers in the UK (and Channel Islands) remaining with ZIP, and customers in the UK (and Channel Islands) with policies transferring to ZIC, will be covered by the FSCS. This means you may be entitled to compensation if we are unable to meet our obligations to you.

2.14 Why have I received more than one letter about this transfer?

If you hold more than one policy with ZIP, you may receive notification of the proposed transfer for each of these. Wherever possible we will try and minimise this.

2.15 What can I do if I hold a power of attorney for a policyholder?

As potentially affected parties, both you (as attorney) and the policyholder are entitled to raise concerns or object to the transfer. You do not need to do anything following the transfer as details of the power of attorney will continue as before. Objections can only be made up until the court hearing.

3. More about the transfer

3.1 How will the transfer be carried out?

The transfer will be carried out using an insurance business transfer scheme under Part VII of the Financial Services and Markets Act 2000, subject to approval from the High Court in the UK. Section 4 includes some important information regarding the court hearings.

A separate scheme is required to transfer any insurance business carried on in, or from within, Jersey. If you have a policy forming part of the business carried on in, or from within, Jersey, we will write to you separately with further information.

3.2 Who will pay for the transfer?

The transfer will be paid for by Zurich with no cost to policyholders.

2.3 What happens if I hold policies that cover risks in the EEA or EEA Affiliated Territories?

If you hold a policy that provides cover for risks based only in the EEA or EEA Affiliated Territories, this will not be included in the transfer and will remain with ZIP. If you have a policy that provides cover for risks in the EEA or EEA Affiliated Territories, as well as in the UK or elsewhere in the world, the policy will be split. The part relating to risks in the EEA or EEA Affiliated Territories will remain with ZIP, while the part relating to risks in the UK or otherwise elsewhere in the world will transfer to ZIC. New policy documents will not need to be reissued in either case.

Example 1:

A policyholder has building and contents cover for a property in the UK and similar cover for a holiday home in France. Only the cover for the UK property will be transferred to ZIC, the cover for the French holiday home will remain with ZIP.

Example 2:

A construction company based in the UK holds a policy to cover its contractors for any accidents in the UK. There is also cover for its Irish subsidiary for any risks in Ireland. The cover for the UK will form part of the transfer to ZIC, the Irish cover will remain with ZIP.

2.4 What is meant by the EEA or EEA Affiliated Territories in relation to my policy?

The EEA includes the following list of countries: Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain and Sweden.

For the purposes of this transfer, the EEA Affiliated Territories are Guadeloupe, Martinique, Monaco, Reunion and Saint-Martin.

2.5 Will this affect how premiums are paid?

There will be no impact on payment of premiums – if you pay premiums by Direct Debit, these will continue as before. If your Direct Debit is currently collected under the name of Zurich Insurance plc, Zurich Insurance Esplan or Zurich Insurance N&G, once the transfer has completed Zurich Insurance Company Ltd will instead appear on bank/building society statements. If your Direct Debit is collected under any other name, there will be no change.

Continued on next page

If you have any questions, please contact the relevant Customer Services team from the options below:

	📞 Telephone	✉ Email
Zurich policy	0800 232 1905	cm.sharedservices@uk.zurich.com
Zurich Municipal policy	0800 232 1902	zmcreditcontrol@uk.zurich.com
Zurich Private Clients policy	0800 026 1749	zpc.creditmanagement@uk.zurich.com
Navigators & General policy	01273 863 400	accounts@navandgen.co.uk

Please see Appendix B for further details.

2.6 What should I do next?

We recommend that you read the accompanying letter and this guide in full – including the appendices:

- Legal Notice
- Direct Debit Notice

You can find more information about the proposed transfer, including summaries and full versions of both the scheme document and the Independent Expert's report, on our website at zurich.co.uk/brexit-transfer.

If you represent someone, or if there is anyone else, with an interest in, or entitlement to, the benefits under your policy (such as a named driver on a motor policy), please make them aware of these proposals as soon as possible.

Unless you want to raise an objection, you do not need to take any other action. If you have any questions, you can contact us using the details shown in the letter or at the end of this guide – we're here to help.

2.7 What should I do if I have any concerns or want to object?

If, after reading the letter and this guide, you believe the proposed transfer would adversely affect you, you are entitled to object. You can contact us by email, phone or post and we will pass your objection to all relevant parties including the High Court, the Prudential Regulation Authority (PRA), the Financial Conduct Authority (FCA) and the Independent Expert, who will also consider your objection.

You also have the right to raise an objection at the court hearing on 20 October 2022 either in person, by written representation or by legal representation. Objections can only be made up until this date. If the date or time changes, we will post the updated details on our website at zurich.co.uk/brexit-transfer.

Continued on next page

If you want to make a written representation direct to the High Court, please address your letter to: The High Court of Justice of England and Wales, 7 Rolls Buildings, Fetter Lane, London EC4A 3NL, including the Part VII transfer number CR-2021-002370 as a reference. Please also send a copy to us.

You do not have to inform anyone in advance, but if you do intend to make representations (either in writing or by telephone) or to appear at the hearing (either in person or using legal representation), we ask that you also let us know by 13 October 2022 so that we can ensure the High Court is made aware.

You can find our contact details on the front of the letter or at the end of this guide – please quote the reference number shown at the top of the letter.

2.8 My policy is due to be renewed before the proposed transfer, what will happen?

Your renewed policy will be transferred as part of the proposed transfer on 1 January 2023.

2.9 I am part-way through buying a new policy that has not yet been accepted, will this be affected?

If your policy is accepted and issued before 1 January 2023, it will automatically be included in the proposed transfer of business from ZIP to ZIC. New policy documents will not need to be reissued.

All quotes or policy documents issued to you before 1 January 2023 (irrespective of whether the policy start date is before or after 1 January 2023), will show details for ZIP. Any policy documents issued to you after 1 January 2023 will show the new details for ZIC, even if your quote was originally issued by ZIP prior to 1 January 2023.

Example:

ZIP issues a quote on 15 December 2022 for a motor policy that is due to start on 3 January 2023. If you purchase the motor policy prior to 1 January 2023, the policy documents will be issued by ZIP. If you purchase the motor policy on or after 1 January 2023, the policy documents will be issued by ZIC.

2.10 Will I receive a new policy schedule or updated terms and conditions?

No, your existing policy documents will not need to be changed. Your policy terms and conditions will not be affected by this change. For policies (or parts of policies) covering risks in the UK, non-EEA or non-EEA Affiliated Territories, references to Zurich Insurance plc or ZIP in your policy documentation should, following completion of the proposed transfer, be read as referring to Zurich Insurance Company Ltd or ZIC.

Our impact in 2021/22

The difference we make to South Gloucestershire

**citizens
advice**

**South
Gloucestershire**



We are Citizens Advice South Gloucestershire

Every year thousands of people come to us for help solving their problems.

This means we're an important part of the community, with a credible understanding of local needs.

We use this to tailor our services and help improve local policies and practices.



£1.4 million

saved by government and public services last year. That's £2.67 for every £1 invested in our service.

This is Nina

Nina is an example of one of the people we helped.

Last year, we saw 4,211 people about 17,999 issues.

Nina's story shows how we help people solve their problems, and why this is important.



What we do

We help people with a range of problems including issues with housing, debt, benefits, employment, relationships and consumer rights.

Sometimes people have more than one issue they need help with.



Nina was struggling – she was behind in paying her rent.

The threat of being evicted was making her feel very anxious.

The strain was also aggravating an existing health condition.

How we help

People access us in different ways:



11%

face-to-face*



66%

by telephone



23%

by webchat and email

**face-to-face services accounted for 72% of all clients accessing our services pre-Covid19*

£

Sam, a volunteer adviser, helped Nina with her problem. He found out she recently had a change in her employment.

This had put added pressure on her finances, which was why she was getting behind on her rent.

How we help

People often come to us with multiple or complex problems.

We can deal with most of the issues people come to us with, tailoring our advice to their needs.



Sam helped Nina write a letter to her landlord and set up a payment plan. This stopped her landlord trying to evict her.

Together, they worked out a budget to help Nina with other debts and maximise her income.

Sam found out Nina was on a flexible hours contract, so he helped her better understand her rights at work.

Our advice is effective

Problems don't happen in isolation and can have severe consequences. Solving them stops these situations escalating.

We help thousands of people like Nina.



8 in 10 people said their problem was solved following advice, and 3 in 4 of them said they could not have resolved their problem without us



9 out of 10 people said we helped them find a way forward

Don't take our word for it. These are the words of some of the local people we've helped...

"I was amazed that the PIP decision was reversed at appeal and I regained my PIP award and mobility car. This nightmare has been ongoing for 9 months so thank you for your assistance without which life would now be considerably harder"

"You turned my world around when I was lost and terrified. You gave me hope. What would people like me do without the help and guidance of people at Citizens Advice?"

"Thank you so much for all your help. It's given me an extra £270 each month which has helped immensely"

"Everyone at Citizens Advice South Glos has been brilliant. I just wouldn't have been able to do it on my own"

The difference this makes

The wider impact of advice – what we achieve as a result of solving problems and providing support – is just as important.



60%

said they felt less stress, depressed or anxious as a result of the help they received from us



Our advice helped stabilise Nina's financial situation.

Her anxiety reduced, and her physical health improved. She no longer needed additional health services.

She also felt more confident and knowledgeable about handling similar problems in the future.

Our impact



Nearly 1 in 2

had more money or control of their finances



2 in 5

had a more secure housing situation



Nearly 1 in 2

felt their physical health had improved



3 in 10

found it easier to do their job or find a job



Nearly 1 in 2

felt they had better relationships with others



3 in 5

found it easier to manage day-to-day

Why fixing problems matters

If left unsolved, problems don't just affect the individual – they affect this community. Solving them creates considerable value to society.



9 in 10 people
we help say that their
problem negatively
affected their life



2 in 3 people
say they had difficulty
knowing who to contact
or how systems work
before advice



1 in 3 people
said their problem was
urgent when they came
to us

Our value to society

For every £1 invested in our service in 2021-22, we generated:

£2.67

in savings to
government and
public services
(fiscal benefits)

Total: £1.4m

£19.30

in wider economic
and social benefits
(public value)

Total: £10.7m

£11.45

in financial value to
the people we help
(specific outcomes
to individuals)

Total: £6.3m

How we calculate our financial value

It's impossible to put a financial value on everything we do – but where we can, we have.

We've used a Treasury-approved model to do this.

From our robust management information, we've also separately considered the financial benefits to the people we help.

- Keeping people in employment or helping them back to work
- Preventing housing evictions and statutory homelessness
- Reducing demand for mental health and GP services
- Improving mental wellbeing and positive functioning
- Improved family relationships

Our value to this community

Our savings to the public purse include:



£126,838

saved by local government,
through reducing
homelessness

Maximising the income for those we help prevents more costly intervention.

This helps reduce financial difficulty, promotes inclusion and benefits the economy.

This is only one fraction of our true value. We also:

- help clients negotiate local processes, such as welfare reform changes
- help local authority rent and council tax arrears to be rescheduled, and reduce the associated administrative costs

This is Sam

The wider value of volunteering

People like Sam give their time, skills and experience to enable us to reach as many people as we do.

There are also considerable benefits for them too, such as improved employability.

This year our trained volunteers gave up **£202,588** worth of volunteering hours to help deliver our services.



Impact of Covid-19

In March 2020, Covid-19 caused unprecedented challenges for our service and the people we help.

People continued to access quality advice through phone, webchat and online channels even when our service stopped delivering face to face support.



1,077

calls answered (March – Jun 2020)



Local Delivery

We run various bespoke projects that make a real difference in our communities. Last year we helped people make their first Universal Credit claim, helped local Foodbank users get the benefits they're entitled to and worked in partnership with mental health specialists to provide debt advice to those at high risk of suicide.

Help to Claim
788 clients



**Support at
local Foodbank**

207 clients



Mindful Money
50 clients



Research and campaigns

This year we've worked hard locally to raise awareness of a number of issues affecting our clients.

We've been in regular contact with our local MP's for Kingswood, Thornbury & Yate, and Filton & Bradley Stoke about issues like the cost of living crisis, the energy price cap and the removal of the £20 UC uplift.



Thanks to our Funders.

We couldn't do what we do without you.



Thanks also to the following Parish Councils: Dodington, Rockhampton, Westerleigh, Hawkesbury Upton and Pucklechurch and others who have made donations throughout the year.

Citizens Advice South Gloucestershire

www.southgloscab.org.uk

For more information contact: Rebecca Brown, Development Manager
Rebecca.Brown@southgloscab.org.uk



June 2022