

Action taken under delegated powers (i.e. at Clerk's initiative)		Details (bold indicates new developments since last report)	Action taken/outcome (updates on earlier items shown in bold)	Date of most recent update (bold = new)	Date closed or ratified
	Feb-26	Researching speed warning schemes road signs	Comparison of UDC and ECC schemes and arrangements, checked with local parish council for recent experience and costs (£5,000 each sign), raised queries re logistics and costs with UDC Community Safety Partnership. Information awaited.	09-Feb-26	on agenda 12 Feb 26
	Jan-26	Renewal of website domain name	Renewed for 5 years	12-Jan-26	agenda 12 Feb 26
	Dec-25	Prince of Wales pub/car park sale	Moratorium ended 29 Nov 25. <b>Property no longer on the market - but owner may still be selling (details awaited). Work on the pub building continuing.</b>	10-Feb-26	
	Nov 25 - Jan 26	Contact from residents since last meeting	None	10-Feb-26	
Meeting date	Most recent and oldest Minute ref		Action taken/outcome (updates on earlier items shown in bold)	Date of most recent update	Date closed
08-Jan-26	26/01-4	Suspected airport parking and suspected traveller site, Elsenham and Henham parishes respectively	<b>Details to be sent to Cllr Bagnall to check with planning enforcement team. Elsenham Parish: New Farm, Stansted Rd: INV/25/0048/C investigation file re suspected airport parking and new road- enforcement notice served 15.08.25, appealed 01.09.25, awaiting decision. Strong objection by Elsenham PC. Henham parish: Land east of Springfield House, Hen ham Rd, Henham: 24/1045/FUL application approved for change of use to equestrian and construction of stable for horses. No investigation or enforcement matters shown.</b>	05-Feb-26	

Meeting date	Most recent and oldest Minute ref		Action taken/outcome (updates on earlier items shown in bold)	Date of most recent update	Date closed
	26/01-8.2	Send precept demand	<b>Submitted , confirmed received. First payment due April from UDC</b>	15-Jan-26	15 January 2026
	26/01/8.4	To move beacon off inaccessible land	<b>Pub owner has agreed to move beacon to a central position in the pub car park and allow access but not yet done.</b>	19-Jan-26	
	26/01-8.6	14 May set for Annual meetings	<b>Date added to list of meetings on website. To be added on noticeboards</b>	08-Feb-26	
	26/01-8.7	Appointment of 2025-26 auditor	<b>To contact appointed auditor</b>	20-Jan-26	20 January 2026
13-Nov-25	25/11-9	<b>Internet connection at Village Hall</b>	Quotes obtained, comparison prepared.	08-Feb-26	on agenda 12 Feb 26
09-Oct-25	25/10-7.2.2	<b>CPRE request for donation</b>	<b>To be considered alongside other requests</b>		on agenda 12 Feb 2026
	25/09-6.3	<b>Planning enforcement at Dunwell, Chapel End</b>	One of the files notified to Cllr Evans as portfolio holder. Owner has appealed against refusal of planning application so no enforcement action likely until appeal is decided.	<b>8 Dec 25 (Cllr Evans' comments)</b>	
	25/09-10.1	<b>Update on tree inspection</b>	<b>Survey probably carried out on 2 Jan 2026, report awaited.</b>	02-Feb-26	
10-Jul-25	25/07-7, 25/10-5	<b>UDC Planning Enforcement issues/complaint</b>	Summary sent to holder of planning portfolio Cllr Evans on 4 November 2025. Reply reported to councillors on 8 Dec 2025. Attendance at February full UDC meeting discussed. <b>Cllr Evans's further update on Enforcement decision on market garden site was promised before Christmas, not yet received. To chase.</b>	08-Feb-26	agenda12 Feb 2026
	25/04-8.4	To ask Martin Foley to follow up re condition of Pledgdon Gn Road/Brick End Road	Emailed. He has chased Highways. Repairs not yet planned but Cllr Foley continuing to monitor.	14-Dec-25	

Meeting date	Most recent and oldest Minute ref		Action taken/outcome (updates on earlier items shown in bold)	Date of most recent update	Date closed
11-Jan-24	24/01-7.8	Repairs and maintenance of council's physical assets following annual inspection	<b>Bus shelter window frames to be replaced Dec 2025. Noticeboards likely to need replacement soon due to water damage.</b>	04-Jan-26	for agenda
10-Nov-22	22/11-7.3	<b>Amend clerk's contract</b>	To amend contract with new holiday entitlement under local councils agreements and to propose set hours as zero-hours contracts not lawful.	15-Nov-22	<b>for agenda</b>
10 Nov 22, 11/11/2021	22/11-6.3, 21/11-8.5	<b>Propose a Local Highways Scheme - speed restriction to 30mph and HGV advisory sign and road markings on Brick End Rd. Scheme was submitted 5 Dec 21 to Cllr Foley and endorsed by him.</b>	Scheme LUTT212037 (speed limit) and LUTT242013 (road markings and HGV advisory signs. 242013 now in "validation" with design team. A speed survey is needed for LUTT212037 and no funds for this. Neither scheme was recommended for funding before LHP suspended May 2025. Email from Cllr Foley 4 July 2025 not optimistic. LHP now meeting again. <b>No mention of scheme at the most recent LHP mtg and LHPs are winding down to abolition in 2027.</b>	04-Jan-26	
10-Mar-22	22/03-7.3	Risk assessment shows that revised documents are needed in a number of areas, as specified in the assessment.	Steps taken to add new bank signatories and tighter internal financial controls. Document outlining procedures and including contacts is being prepared for business continuity document. Uttlesford no longer need an emergency plan from parish councils.	20-Nov-25	
06-May-21	21/5-9.1	Report damage to roadsign	ref 3330627 "sign damaged" - "repair will be undertaken with non-specified timescale" according to Highways website. No change (in 4 years). Checked on 4 Jan 2026 - still noted for repair	04-Jan-26	

Item 6.2.1

Meeting 12 Feb 2026

Year 2025-26

Financial report for meeting on 12 February 2026

**Summary and bank reconciliation**

Receipts and payments for 1 April 2025 to 31 January 2026

Balances on 31 January 2026

<b>Receipts and payments</b>	£	Notes and total
Receipts (i.e. income) 1 April to 31 Jan 2026	20,459.47	Precept and bank interest
Expenditure* 1 April to 31 Jan 2026 *not including transfers between bank accounts.	£ 9,401.41 + - <u>563.22</u> VAT £9,964.63	As recorded in cashbook.
Receipts less expenditure to 31 Jan 2026 - Includes any VAT paid.	£10,494.84	This is the increase in reserves since 1 April 2025
<b>Reconciliation of cash book with bank account</b>		
<b>Unity Current</b> account as per bank statement 31 Jan 2026	<b>£10,073.32</b>	
Less unprocessed payment requests at 31 Jan 2026	None	
<b>Unity Current</b> account as per cash book at 31 Jan 2026	<b>£10,073.32</b>	Bank statements match cashbook
<b>Unity Deposit</b> account as per bank statement and cash book at 31 Jan 2026	<b>£19,815.91</b>	Unchanged from 31 Dec 2025
<b>Available funds (current plus deposit account balances less any unprocessed transactions)</b>	<b>£29,889.23</b>	Includes £19,394.39 reserves brought forward from 2024-25.



**Mythic Beasts Ltd.**  
PO Box 1363  
Cambridge  
CB1 0FJ

<https://www.mythic-beasts.com/>

To:  
Kate Rixson  
Broxted Parish Council  
6 The Maltings, Broxted  
Dunmow  
CM6 2EJ  
GB

## INVOICE

### PAYMENT RECEIVED - SAT 10-JAN-2026

Invoice date	Sat 10-Jan-2026
Invoice number	258027
Customer number	24036
Account created	Thu 12-Dec-2019
Contact email	<i>council@broxted.io</i>

Ref	Date	Description	VAT	Amount
1131602	2026-01-10	Renewal of broxted-pc.gov.uk for 5 years	£14.20	£71.00
		Subtotal		£71.00
		VAT (United Kingdom)		£14.20
		Total		£85.20

VAT registration numbers: GB890086605 (UK sales) and EU372014680 (EU sales)

If any of the contact details on this invoice are incorrect, you can change them using the Customer Control Panel at:

<https://www.mythic-beasts.com/customer>

If you have any queries, please contact us at [support@mythic-beasts.com](mailto:support@mythic-beasts.com).



**Mythic Beasts Ltd.**  
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To:  
Kate Rixson  
Broxted Parish Council  
6 The Maltings, Broxted  
Dunmow  
CM6 2EJ  
GB

## INVOICE

Invoice date	Fri 12-Dec-2025
Invoice number	255214
Customer number	24036
Account created	Thu 12-Dec-2019
Contact email	<i>council@broxted.io</i>

Ref	Date	Description	VAT	Amount
1118151	2025-12-12	Add-on Services, IPv4 connectivity vds:broxted201 2025-12-12 to 2026-12-11	£4.00	£20.00
1118152	2025-12-12	VPS 1 (25% upgrade) [ 1 core, 1.25GB RAM, 500G/month ] vds:broxted201 2025-12-12 to 2026-12-11	£11.00	£55.00
1118153	2025-12-12	Extra IP address(es) ip:c24036 2025-12-12 to 2026-12-11	£0.00	£0.00
1118154	2025-12-12	Add-on Services, HDD storage [ 10GB disk ] vds:broxted201 2025-12-12 to 2026-12-11 Quantity 2.5	£1.00	£5.00
Subtotal				£80.00
VAT (United Kingdom)				£16.00
Total				£96.00

VAT registration numbers: GB890086605 (UK sales) and EU372014680 (EU sales)

To pay this invoice by credit or debit card, please use the following link:

<https://www.mythic-beasts.com/customer/pay?s=14af53d498af5cbb460b81d72752df66&i=255214> Payment by BACS transfer is also accepted. Our account name is "Mythic Beasts Ltd", our account number is 29521599, and our sort code is 52-10-46. International customers may need our SWIFT BIC code which is

NWBKGB2L, and our IBAN code is GB65NWBK52104629521599. Please quote the invoice number in the reference field when making a BACS transfer. Payment is due within 30 days. Non-payment will result in suspension of your account as per the Acceptable Use Policy.

If any of the contact details on this invoice are incorrect, you can change them using the Customer Control Panel at:

<https://www.mythic-beasts.com/customer>

If you have any queries, please contact us at [support@mythic-beasts.com](mailto:support@mythic-beasts.com).

Item 6.2.2

Meeting 12 Feb 2026

Broxted Parish Council

Payments due and to note - already approved

From 12 Feb 2026

Invoice/rcpt date	Item		£	£	£	Budget category
		Receipt	Payments			
			Net	VAT	Total	
due now	Reimburse clerk for invoice 258027 Mythic Beasts domain name renewal for 5 years		71.00	14.20	85.20	Office exps
20-Feb-26	Feb salary (Jan hours) as per payslip		149.46	0.00	149.46	Staff costs
31-Jan-26	Bank charges		6.00	0.00	6.00	bank charges
	TOTAL	0	226.46	14.20	240.66	

Broxted Parish Council  
 Bank: Unity Trust current T1  
 From 01/01/26 to 31/01/26

Date	Reference	N	Details	A	Receipts	Payments	Balance
01/01/26			Balance brought forward				10,730.26
19/01/26	PAY 101526		Mythic Beasts inv#255214 12122025	§		96.00	
19/01/26	PAY 101527		The Hundred parishes Soc membership	§		10.00	
19/01/26	PAY 101528		Society of Local Council Clerks mship 2026	§		116.00	
19/01/26	PAY 101529		K Rixson salary Dec hrs plus hol pay 2024-25	§		274.98	
23/01/26	PAY 101530		HMRC PAYE mths 7-9	§		153.96	
31/01/26	PAY 101531		Service charges - bank	§		6.00	10,073.32
31/01/26			Balance carried forward				<u>10,073.32</u>

	New items for discussion highlighted in green						case officer/c ontact	Position at 9 Feb 2026 (changes since last report in bold)
<b>Pre-application Consultations</b>	None currently							
<b>New applications which are open for consultation</b>		Appln	consult end date	issues/notes	council view			
<b>26/0030/FUL</b>	<b>land adj to Goodacres, Church End</b>	erect 1 self-build dwelling and cartlodge	<b>19.2.26</b>	revision to scheme approved on appeal ref 24/0323/FUL			Misbah Uddin	For consultation
<b>Previous applications - consultation ended (bold indicates new outcome since last meeting)</b>								
<b>25/3314/HHF</b>	<b>Shingle Cottage, Sucksted Gn</b>	Change access, take out hedge/trees	15-Jan-26	revised application from 25/2339				<b>Refused</b>
<b>Appeals</b>	<b>Property</b>	Application	Date of refusal	Date of appeal	Appeal validated	Start letter issued	Deadline	Summary
<b>25/0320 FUL. UTT appeal ref 25/00069. PINs Appeal ref APP/C1570/W/25/3373979</b>	<b>Dunwell, Chapel End</b>	use of land for commercial car parking	9.09.2025	30.09.25		6.10.25	10.11.25	appeal by written representations, with site visit if inspector decides it's necessary. Note: appeal docs will be under 25/0320 on website.
<b>24/1116/FUL APP/C1570/W/25/3360352</b>	<b>Walnut Tree Cottage, Brick End</b>	1 bungalow	4.10.24	7.2.25		29.4.25	3.6.25	<b>Appeal dismissed.</b>

Enforcement	Property	Date file opened		Issue				Position at (date)
ENF/INV								09.02.2026
INV/25/0140/C	Boreham Hall Farm	06.08.25		shipping containers used commercially, new building				status not known.
INV/25/0132/B	Wood Farm, Pledgdon Gn	15.07.25		Change to entrance/gate of listed bldg				Most recent planning application, to regularise, has been refused. Current status not known.
INV/24/0081/C	Dunwell, Chapel End	opened 16 April 2024		Commercial ariport-related parking				Investigation recommenced following refusal of retrospective application. Appeal now lodged.
INV 24 0018 C	land opp Water Hall/ formerly Garrolds Farm	opened 24 Jan 2024		caravan, water treatment plant, groundworks, entrance to road, without PP				Enfcmnt discussed suitable application for consents with owner, none made. No action currently and officer considering expediency of enfcmnt action (ie may close the file).

Enforcement	Property			Issue				Position at (date)
ENF/INV								09.02.2026
23/0145/B	Squirrels, Brick End	opened 8 August 2023		airport parking, breach of listed building regns				<b>Appeal dismissed (i.e. the inspector decided that the time allowed for compliance with the enforcement notice was appropriate).</b>
23/0013/C and INV/22/0239/C	The Warehouse	opened 31 Jan 2023 and 23 Nov 22		breach of consents				further work on vehicles outside building reported. File still open. Further complaints made Sept 2024 and March 2025

# **BROXTED PARISH COUNCIL**

**Item 8.1 For meeting on 12 February 2026**

## **Analysis of broadband options for the Village Hall**

### **Conclusion**

**Gigaclear** is the strongest option due to speed and reliability, particularly as the installation cost is unlikely to be charged and the payment would be fixed for two years.

**BT/EE FTTC** would need comparable outlay but with lower speeds: BT/EE's FTTC offers lower speed per £1 spent ("Mbps per £1") at 2.86 , compared to Gigaclear's 3.33.

SOGEA (ADSL) from EE (BT) should be viable, although ASDL is generally less reliable than FTTC. ASDL would provide a traditional phone line as well. Locally, this could be supplied by Plusnet. However this would have to switch to FTTC when copper phone lines are shut down by BT in the next year or so.

The EE (BT) 5G Router will only work if there is a reasonably good mobile phone signal inside the building.

## BROXTED PARISH COUNCIL

Type	Cost per Month (£)	Speed (Mbps)	Installation Cost (£)	Ease of Use	Reliability	Comments
BT/EE 5G Router (plugged into a socket)	26	Variable	N/A	Moderate	Low	No signal inside; may not be usable.
BT/EE SOGEA/FTTC Broadband (hardwired)	28	80/20	53	High	Moderate	80 Mbps download, 20 Mbps upload; enough for fewer than 5 users e.g. taking credit card payments.
Gigaclear (100 Mbps) (hardwired)	30 (fixed for 2 years)	100	Up to 200 (probably waived)	High	High	Good speed for gaming and streaming; suitable for future needs e.g. 10 or more users at once, or streaming high-resolution films.
Gigaclear (250 Mbps) (hardwired)	45 (fixed for 2 years)	250	Up to 200 (probably waived)	High	High	Could serve multiple high-demand users e.g gaming, graphics.

## **BROXTED PARISH COUNCIL**

### **Explanation of Considerations**

For definitions of abbreviations and technical terms (eg speeds) please see Glossary in Appendix 1

**Cost** – BT/EE 5G Router is priced at £26 per month without installation costs although we would pay £9 postage. BT/EE SOGEA/FTTC totals £28 per month plus £53 installation. Gigaclear 100 Mbps is £30 per month, usually with installation costs waived. Gigaclear 250 Mbps is £45 per month with similar installation considerations. The Gigaclear rate would be fixed for two years. After that, it would need to be renegotiated.

**Speed** – SOGEA/FTTC provides 80/20 speeds suitable for simultaneous use by more than one person or in using the phone (SOGEA) and internet at the same time. Gigaclear 100 Mbps supports gaming and streaming. Gigaclear 250 Mbps supports multiple high-demand users.

**Installation Cost** – 5G Router requires no hardware installation. SOGEA/FTTC installation is £53. Gigaclear installation is generally waived unless termination exceeds 200 meters.

**Ease of Use** – 5G Router usefulness is at best moderate due to signal issues. SOGEA/FTTC is easy to set up, whether via BT/EE or Gigaclear.

**Reliability** – 5G Router reliability is low. SOGEA/FTTC is fairly reliable. We are aware of local standards of reliability for BT (Openreach) and Gigaclear generally. The Hall would be a business customer which may influence response times if there is a fault.

## BROXTED PARISH COUNCIL

### Appendix 1 – Glossary

Term	Definition
FTTC	Fibre to the Cabinet: A broadband system that uses fibre optic cables to connect a street-side cabinet to homes or businesses. The final connection from the cabinet to the premises is often made using copper wiring (like traditional telephone lines). This setup provides faster internet speeds than purely copper connections.
SOGEA	Standalone Ethernet Access: A type of broadband connection that allows for phone and internet service through a single line. Unlike traditional connections, SOGEA does not require a <b>separate</b> telephone line, making installation simpler and often more cost-effective. See also DSL.
5G	Fifth Generation: The latest generation of mobile network technology that offers significantly faster speeds, lower latency, and higher capacity compared to previous generations (such as 4G).
Router	A network device that forwards data packets between computer networks, directing internet traffic to and from multiple devices within a local network.
Mbps	Megabits per Second: A unit of measurement for internet speed, indicating how many megabits of data can be transferred in one second.
Upload	The process of sending data from a local device to the internet.
Download	The process of receiving data from the internet to a local device.
DSL	Digital Subscriber Line – usually Asymmetric SDL (ADSL). A phone connection to the premises is needed as the signal is transmitted along the (copper) phone line.

# **BROXTED PARISH COUNCIL**

## **Appendix 2 – Broadband Connectivity Background**

This appendix compares Satellite, Fixed Wireless, Fibre Optic, and DSL broadband solutions across cost, speed, installation, usability, and reliability factors.

<b>Type</b>	<b>Cost per Month (£)</b>	<b>Speed (Mbps)</b>	<b>Installation Cost (£)</b>	<b>Ease of Use</b>	<b>Reliability</b>
Satellite	50 – 100	25 – 100	80 – 300	Moderate	Variable
Fixed Wireless	30 – 70	10 – 50	100 – 500	High	High
Fibre Optic	30 – 150	100 – 1000	100 – 1000	High	Very High
DSL/ADSL	25 – 60	1 – 100	50 – 150	High	Moderate

## GRANTS/DONATIONS

### 2024-25 grants made (decision 13 Feb 2025 and earlier)

#### s137 grants as follows:

Five Parishes Magazine	£100
St Clare Hospice	£150
Essex and Herts Air Ambulance	£200
Home-Start Essex – for work in Uttlesford	£100
Support 4 Sight	£100
EACH (East Anglia's Children's Hospice)	£150
Open Spaces Society	£45
Marie Curie	£100
Poppy wreath – Royal British Legion (paid Nov 2024)	£25
<b>TOTAL s137 payments 2024-25</b>	<b>£970</b>

#### Other grants as follows (using powers other than s137 LGA 1972)

Broxton with Chickney Church Committee towards upkeep of the open churchyard	
S9 Open Spaces Act 1906	£200
Citizens' Advice Uttlesford s142(2A) LGA 1972 – power to assist in asserting individuals' rights	£300
Friends of Historic Essex s111 LGA 1972 - power to spend to meet parish council's objective of representing the parish community	£12
Citizens' Advice East Herts s142 (2A) LGA 1972	£200
Uttlesford Community Travel ss22-23 and 106A Transport Act 1985 – power to spend on local travel schemes	£100
Five Pars baby and toddler group (s 19 Local Govt (Misc Provs) Act 1976 – to assist groups with social aims)	£100
<b>TOTAL non-s137 LGA 72 payments 2024-25</b>	<b>£912</b>
<b>TOTAL GRANTS 2024-25</b>	<b>£1882</b>

## 2025-26 GRANTS/DONATIONS

Under s137 LGA 1972 (ie no other, more specific, power exists) - £11.10 per elector can be given in total in the 2025-26 financial year.

There are currently 434 electors in the parish so the limit is £4,817.40

### Grants made in current financial year 2025-26, to date

East Herts CA service Oct/Nov 25	£400
Purchase of poppy wreath Oct 2025 (s137 LGA 1972)	£20
Village Hall hedgecutting/weeding	£270

Budget allocated to grants/donations for 2025-26: £1,500. Therefore there is £610 left in this budget - plus £50 unspent from memberships budget. The council has ample reserves.

Requests received in 2025-26 from:

Essex and Herts Air Ambulance; Uttlesford CA Service; Homestart; St Clare's Hospice; Open Spaces Society for their legal costs fund, CPRE. .

Under s137 LGA 1972 (ie no other, more specific, power exists) - £11.10 per elector can be given in total in the 2025-26 financial year.

There are currently 434 electors in the parish so the limit is £4,817.40

**At the meeting on 12 Feb 2026 the council made s137 grants as follows:[draft]**

<i>Five Parishes Magazine</i>	£100
<i>St Clare Hospice</i>	£150
<i>Essex and Herts Air Ambulance</i>	£200
<i>Home-Start Essex – for work in Uttlesford</i>	£100
<i>Support 4 Sight</i>	£100
<i>EACH (East Anglia’s Children’s Hospice)</i>	£150
<i>Open Spaces Society</i>	£45
<hr/>	
<i>Marie Curie</i>	£100
<i>Poppy wreath – Royal British Legion</i>	£25
<hr/>	
<b><i>TOTAL Spend</i></b>	<b>£970</b>
<hr/>	

**Subject:** Your Local Councils Insurance Renewal Invitation - LCO02541 - Broxted Parish Council and Village Hall Charity

**From:** Clear Councils Enquiries <councils@thecleargroup.com>

**Date:** 21/01/2026, 10:28

**To:** "clerk@broxted-pc.gov.uk" <clerk@broxted-pc.gov.uk>

Good morning,

As you are aware, your Councils Insurance policy is due for renewal on **28/02/2026**.

Please find attached our renewal invitation together with the following documents:

- Local Councils Insurance Quote Schedule
- Statement of Fact
- Your Risk Presentation Details
- Summary of Cover
- Policy Wording
- Clear Councils Cyber Flyer
- Premium Finance information
- Terms of Business
- Invoice
- Special Events and Activities Guidelines

Last year saw a change from one insurer, Aviva, to your current insurers, Ecclesiastical. Due to the insurer change, some additional questions were asked last year which we didn't have answers to. As we didn't have the true answers to these questions, these were answered as 'rollover'. This year, we have assumed the answers, so as to remove the rollover aspect. Please may we ask that you review these documents and let us know if anything is incorrect, as any inaccuracies or omissions may invalidate your cover. Should any alterations be required then please contact our Local Councils Team on 0330 013 0036.

If there is anything else we can help with, please let us know.

Kind regards

### Clear Councils Enquiries

 **Web** [clearcouncils.co.uk](https://clearcouncils.co.uk)  **Direct** 0330 013 0036

 **Address** Clear Councils, AGM House, 3 Barton Close, Leicester, LE19 1SJ



Broker at **LLOYD'S**



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Company Reg No: 3712209. Registered address: 1 Great Tower Street, London EC3R 5AA. This message (including any attachments) is confidential. If you are not the intended recipient you are prohibited from printing, copying or distributing it or otherwise acting upon the information.

## Attachments:

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renewal_invitation_letter.pdf	237 kB
risk_details.pdf	56.1 kB
statement_of_fact.pdf	64.6 kB
clear_commercial_toba_0525.pdf	752 kB
Clear-Councils-Cyber-Flyer-8-23.pdf	2.3 MB
invoice.pdf	834 kB
Local_Councils_Insurance_Special_Events_Activities_Guidelines_v30.8.23__282_29.pdf	225 kB
pfis_pcl.pdf	561 kB
PS_1225.pdf	255 kB
PW_1125.pdf	739 kB
quote_schedule.pdf	75.0 kB

Invoice

Invoice Number:	LCO02541
Invoice Date:	21/01/2026
Policyholder Name:	Broxted Parish Council and Village Hall Charity
Policyholder Address:	6 The Maltings Broxted Dunmow Essex CM6 2EJ
Policy Number:	LCO02541
Policy Type:	Local Councils
Effective Date:	28/02/2026
Description:	Local Councils Insurance Renewal
Premium:	£1,218.08
Insurance Premium Tax:	£146.17
Administration Fee:	£50.00
Total Premium Due:	£1,414.25
Terms of Payment:	In advance of your renewal date 28/02/2026

How To Make Payment:

Credit/Debit Card:	Please call Clear Councils on 0330 013 0036 and have your card details ready.
BACS/Automatic Transfer:	Account Name: Clear Insurance Management Ltd Account No.: 65304586 Sort Code: 60-15-03 Reference: Your quote reference (see above)
Cheque:	Please make cheques payable to Clear Insurance Management Ltd and send to, Clear Insurance Management Ltd, 7/8 Tolherst Court, Turkey Mill, Ashford Road, Maidstone, Kent ME14 5SF, quoting your quote reference (see above) on the reverse.

Miss Kate Rixson

Broxted Parish Council and Village Hall Charity

6 The Maltings  
Broxted  
Dunmow  
Essex  
CM6 2EJ

21 January 2026

Quote Reference: LC/BROX/02126-NXSK

Dear Miss Rixson,

## LOCAL COUNCIL RENEWAL INVITE

Further to recent communications, we are pleased to confirm that your Local Councils Insurance policy is now provided via Ecclesiastical Insurance Office plc, please find your renewal invite enclosed. It is important that you review all the documentation, ensuring the information is correct and cover meets your requirements. If any of the information is incorrect, or you would like to make a change to your cover level(s) please contact our team.

<b>Policy Type:</b>	Local Councils
<b>Insurer:</b>	Ecclesiastical Insurance Office plc
<b>Renewal Date:</b>	<b>28 February 2026</b>
<b>Premium:</b>	£1,364.25 including Insurance Premium Tax (IPT) at the current rate
<b>Arrangement Fee:</b>	£50.00 non-refundable in the event of cancellation
<b>TOTAL PREMIUM</b>	£1,414.25

Please note the premium quoted is based on the information you have provided, should any information change or be incorrect the premium may be subject to change.

**IMPORTANT DOCUMENTS:** Please read the following documents carefully.

- **Policy Schedule:** This is an outline of the cover provided under the policy including cover levels, and relevant sums insured, excesses and exclusions.
- **Statement of Fact:** This is an outline of the information you have provided to Clear Councils and the insurer.
- **Your Risk Presentation Details:** This outlines the questions and answers provided by you to Clear Councils in relation to your previous policy.
- **Summary of Cover:** This provides a summary of the risk information held and levels of cover provided.
- **Policy Wording:** This sets out the cover provided and the terms, conditions and exclusions which apply.
- **Clear Councils Cyber Policy Information:** A summary of an additional Cyber Insurance policy Clear Councils can arrange for you.
- **Terms of Business:** Clear Councils' Terms and Conditions, which explain how we will manage your policy.
- **Premium Finance Information:** This provides important information regarding Premium Finance arrangements with Premium Credit Limited (PCL).

Renewal details for any other insurance policies arranged through Clear Insurance Management Ltd (CIM) alongside your Local Councils Insurance will be issued under a separate communication.

### Policy Documents

Your documents will be emailed, however if you would prefer to receive a copy by post, please let a member of our team know.

Please note if you receive your documents by post, a Policy Wording will be posted to you in the first policy year, and only in subsequent years if the version previously provided is no longer valid.

### Is This Policy Suitable for You?

This policy is designed for Local Town and Parish Councils domiciled in the UK who require insurance cover:

- as an employer against damages and legal costs made against them by employees for injury or disease arising out of their employment
- for claims made against them by third parties for injury, disease or damage to property during the policy term

- for claims made against them by third parties for injury, disease or damage to property caused by or in connection with products sold during the policy term.
- require cover against theft of the council's own money, securities or property by an employee, partner, contractor or volunteer.
- require cover for money which is lost or stolen.
- requires cover against the cost of compensation claims made against your business's directors and key managers (officers) for alleged wrongful acts.
- Requires cover against libel and slander for certain events.
- require assistance with legal expenses incurred for certain events. (This element of cover is optional and can be removed if not required.)

We do not give advice or make a personal recommendation in relation to this policy regarding its suitability for your needs. It's important that you review the cover levels and sums insured and read and understand all documentation and policy terms to ensure it meets your requirements.

It is important that you check the levels of cover and sums insured noted on the enclosed documents are correct and reflective of current valuations, and that you are not under insured. Please check the statements and answers that are shown on these documents and let us know if anything is incorrect, as any inaccuracies or omissions may invalidate your cover. Should any alterations be required then please contact our Local Councils Team on 0330 013 0036.

### What is Underinsurance?

This refers to inadequate insurance coverage which could leave you unable to claim for your full loss, and making you susceptible to the average rule, reducing your claim further. We recommend you obtain professional valuations for the reinstatement of your Buildings, every three years, to ensure your sum insured is set at the right level, avoiding the potentially damaging effects of underinsurance.

### Index Linking

Certain Sums Insured on this policy are Index Linked, which means they will be adjusted annually according to recognised UK price indices. These indices measure the effect of inflation on such things as the price of raw materials and goods and the cost of labour. Each year, the relevant sums insured are automatically uplifted by your insurers. The revised values will be shown on your policy schedule at each renewal and the appropriate revised proportional premiums are charged accordingly. If your policy is subject to a Long-Term Agreement (see below), index linking will continue to be applied annually, and your premiums will therefore fluctuate proportionally, according to the revised values noted in your renewal invitation schedules. These rates fluctuate monthly, according to the most recent recommendations from the selected indices. Typically, different index linked rates may be applied to Buildings, Contents, Machinery, Plant and Equipment. These annual fluctuations are designed to help your sums insured to keep pace with the effects of inflation, however, you remain responsible for ensuring that your declared values and sums insured represent the correct replacement and/or reinstatement values of the items insured, at all times. Further information and explanation on this subject is available on request from Clear Councils.

### **Market Selection**

We have approached a Single Insurer. You should also be aware that in sourcing and placing business with Ecclesiastical Insurance Office plc that we have acted as agent of the insurer. We act as your agent in the event of a claim

### **Important Changes to Your Policy**

Please note the Policy Wording includes several additional and new conditions which apply to your policy. These conditions can be found on pages 16 to 18 of the Policy Wording.

These include but are not limited to the below:

- Alarm Condition
- Minimum Security Condition
- Unoccupancy Condition

It is important to review these fully understand the additional conditions which apply to your policy.

- Motor No Claims Bonus protection is no longer available under this product.
- Cover for Data Breach Recovery is no longer available. We are, however, able to provide a separate Cyber quotation.
- Legal Expenses was previously included as a mandatory extension with Aviva Insurance. It is now included as an optional benefit under your Local Councils policy with Ecclesiastical Insurance Office plc and this element of cover can be removed if not required.

This element of cover provides legal costs to defend claims made against the business from various areas such as Contract Disputes, Employment Disputes, Tax Investigation, Landlord/Tenant Disputes and Statutory Licence Protection.

The cost of this element of cover within your Local Councils policy is £160.62.

### **Significant Endorsements, Exclusions, Limitations, Warranties and Subjectivities**

Please refer to the enclosed Policy Schedule, Policy Summary and Policy Wording which outline all conditions and exclusions applicable to your policy.

All key and significant endorsements specifically applicable to the Council, these can be found listed below:

- [ CC183 ] - Fixed Rate Agreement
- [ CCLI01 ] - Skateboard/BMX Parks
- [ CCPD01 ] - Amendment to Contents definition
- [ CCPD02 ] - Tenant's improvements definition

It is important that you read and understand the endorsements, exclusions, limitations and other conditions and warranties that apply both on the Policy Schedule and within the Policy Wording. Please contact the Clear Councils Team if you require any further explanation or assistance.

Failure to adhere to any significant endorsements, exclusions, limitations and other conditions and warranties can invalidate your policy, compromise your cover and result in claims not being paid. It is therefore vital that you are clear on your responsibilities. Please refer to the enclosed Policy Schedule and Policy Wording documents for further information.

The **Policy Wording** will include conditions that you must meet so cover applies if a claim is made. The insurer can refuse to pay out if all the policy's conditions are not met.

The policy may also include warranties. A **warranty** is a condition you must comply with precisely; if a warranty is not fulfilled, the insurer can suspend cover or cancel it.

Your insurer can refuse to pay out if you don't meet all its conditions. The proposal from the insurer can contain conditions called subjectivities. A **subjectivity** is something the insurer will want you to carry out within a standard timescale. For example, you could be asked to fill in a proposal form, provide details of your claims history, or undertake risk improvement measures.

## Excesses

All excesses are detailed in your Policy Schedule, please ensure you familiarise yourself with these.

Failure to adhere to any significant endorsements, exclusions, limitations and other conditions and warranties can invalidate your policy, compromise your cover and result in claims not being paid. It is therefore vital that you are clear on your responsibilities. Please refer to the enclosed Policy Schedule and Policy Wording documents for further information.

The insurer may also add an excess or exclusions. An **excess** is the amount paid, or the insurer holds back in the event of a claim (excess details are noted below). An **exclusion** is a clause in the policy that states which risks the insurance won't cover.

## Duty of Fair Presentation

It is your responsibility to provide a fair presentation of the insurance risk by carrying out a reasonable search for information, including obtaining information from senior managers or other parties within your organisation or anybody who your business outsources any tasks to.

You must disclose every material circumstance which you know or ought to know or failing that disclose sufficient information to put your insurer on notice that it needs to make further enquiries. You must ensure that any information you provide is correct to the best of your knowledge and representations that you make in expectation or belief must be made in good faith.

To ensure that your business is adequately covered, you have an ongoing responsibility to share all material circumstances about your business are accurate and in good faith. Details about your business, its activities and how it is managed must be reported to your insurers. This means you must disclose:

- All known material circumstances which may influence your insurer's assessment of the risk, for example:
  - Changes to your address, premises, or security
  - Contractual obligations to customers and suppliers
  - Changes to processes or your customer base
  - New products and services
  - Importing/Exporting to or from foreign markets
  - Opening offices or employing staff overseas
  - Past Convictions, County Court Judgements, Bankruptcies, or company/ individual voluntary arrangements
  - Been the subject of recovery action by HM revenue and customs
  - Been prosecuted, served prohibition, or served an important order or notice under health and safety legislation or environmental protection legislation
  - Been disqualified from being a company director
- The knowledge of your senior management team, as well as directors, middle management and staff who may have knowledge of information material to the nature of your business now or any changes which might affect the profile of your risk in the future.
- You are obliged to undertake a reasonable search of any information relating to your business held by external parties employed to advise the business, such as consultants, managing agents, accountants, solicitors, or risk managers.

## Remuneration

We will charge a policy administration fee in respect of this policy (details of which can be found in the 'Premium Breakdown' section of this Information Pack). In addition, the insurer will pay us commission, which is a percentage of the total premium you pay.

For this policy, we undertake additional work on behalf of the insurer for which we receive additional income paid by the insurer.

If you make any changes to your policy after the inception or renewal date, we will charge a £25.00 Administration Fee in addition to any premium decrease/increase applied by your insurer.

## **Cancellation Rights**

You have the right to cancel this insurance after the inception or renewal date, as described in the Insurance Product Information Document (IPID) or in your Policy Wording.

## **Claims**

Insurers require you to notify details of claims or circumstances that may give rise to a claim against you. This Condition sets out the insurer's requirements for notifying claims and the procedures to be adopted and complied with. For example, you must not admit liability or prejudice the insurer's position and if you do, insurers could repudiate claims.

## **Additional Benefits**

### Local Council Awards Scheme (LCAS)

If you hold a Foundation, Quality or Gold Quality Award, you are entitled to a premium discount, in addition to any discounts already applied to this quotation. Simply contact the Local Councils Insurance Team on the contact number noted below, confirming your LCAS status, for us to provide an amended quotation.

### Fixed Rate Agreement

Where your previous Aviva policy was subject to a Long-Term Undertaking (LTU), Ecclesiastical have converted that to their Fixed Rate Agreement (FRA) at this renewal. Please refer to the FRA endorsement wording on your schedule. The FRA will expire on the same date that your previous LTU was set to expire. This quotation includes a Fixed Rate Agreement (FRA) discount. An FRA gives you the benefit of ensuring that your policy will renew based on the same underlying rates as those used for the first year's quotation, and is relevant to your Property, Business Interruption and Money sections of cover only, subject to meeting the terms and conditions of the agreement (enclosed). Please be aware that premiums are adjusted proportionally, according to any revised sums insured you declare to us, for example, during the policy period, or in advance of a renewal.

Premiums are also adjusted proportionally, according to fluctuations in the value of annual index linking applied at each renewal by your insurers (as explained above). Your insurers reserve the right to adjust the underlying rates and terms, where there have been claims made during the period preceding a renewal, as detailed in the agreement. Any changes to the rate of Insurance Premium Tax, in accordance with HMRC instructions, will also apply at each renewal. As you have chosen to enter a Fixed Rate Agreement, you are agreeing to maintain this insurance policy until point of renewal three years from the commencement of this agreement. This FRA relates solely to the abovementioned sections of this product and cannot be transferred to another policy or insurer.

## **Other Insurance Products**

### Clear Cyber for Councils

Working with Talbot Underwriting Ltd we can arrange additional cover which will help you in the event of a cyber-attack, and any liabilities that arise due to a breach of privacy legislation (GDPR).

The policy provides:

- Limit of Indemnity: £250,000
- E-Theft Extension (Social Engineering/Funds Transfer): £25,000
- 10 free device licences for award-winning endpoint protection **AVAST Antivirus Pro Plus** and cloud data backups (RRP £400 per annum) which satisfies policy conditions.

The policy also offers a range of benefits which are exclusive to the Clear Cyber for Councils policy, including:

- Free EOS Data Breach alert and monitoring service
- Small councils can work in partnership and have a joint policy with up to 3 other councils, enabling you to split the cost and share the 10 free AVAST Antivirus Pro Plus device licences
- Free 1 hour Cyber/GDPR consultation with a Compliance specialist who has experience as a councillor, to offer information and guidance. Further consultancy is available at an extra cost.

Please find further details enclosed.

## **What To Do Next**

Please read through the enclosed documents carefully, ensuring the cover details accurately reflect your requirements.

If you would like to go ahead and renew cover, please contact us by phone or email. It is essential that we receive instructions to proceed with cover and payment prior to the renewal date.

## Paying for Your Policy

Credit/Debit Card:	<b>Please access our online Self Service Portal*</b> or call us on 0330 013 0036 and have your card details ready. * Please refer to our recent email communications detailing the registration and access process. If you need any assistance getting started, please email, or call the team and we will be happy to help.
BACS/Automatic Transfer:	Account Name: Clear Insurance Management Ltd Account No.: 65304586 Sort Code: 60-15-03 Reference: Your quote reference (see above)
Cheque:	Please make cheques payable to Clear Insurance Management Ltd and send to, Clear Insurance Management Ltd, 7/8 Tolherst Court, Turkey Mill, Ashford Road, Maidstone, Kent ME14 5SF, quoting your quote reference (see above) on the reverse.

### Premium Finance

You may be able to spread the cost of your insurance premium across regular monthly instalments; if you choose this method a Premium Finance Loan Application will be sent to you for completion. Please note Clear Insurance Management is a credit broker and not a lender, we will not provide you with any advice regarding finance and will only approach Premium Finance Limited (PCL). Clear Insurance Management is remunerated for arranging credit. Please refer to the enclosed Premium Finance Information Sheet for further information.

Finance Provider	Premium Finance Limited (PCL)
Loan Amount	£1,414.25
Interest Amount (7.95%)	£112.43
10 Monthly Instalments of	£152.67
Total Payable	£1,526.68
APR	20.77%
Instalment Term	10 Months
Policy Term	12 Months

The policy term is 2 months longer than the instalment plan. Financing the premium at £1,526.68 means the overall cost will be more expensive than making a single payment of £1,414.25, the additional cost amounts to £1,526.68 minus £1,414.25.

Please refer to the enclosed **Premium Finance Information Sheet** for further information.

We look forward to receiving your instructions, however, should you have any queries in relation to the quotation please contact us.

Yours sincerely,

Clear Councils Team  
Email: councils@thecleargroup.com  
Telephone: 0330 013 0036  
Website: www.clearcouncils.co.uk



# The Hundred Parishes

An introduction to

## BROXTED



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**Location:** 4 miles east of Stansted Mountfitchet and 4 miles northwest of Great Dunmow.  
**Ordnance Survey grid square:** TL5727. **Postcode:** CM6 2BE. **County:** Essex.  
**District:** Uttlesford. **Access:** south off B1051.  
**Bus:** 316 (Mon to Sat) between Saffron Walden, Thaxted and Stansted Airport.  
**Population:** 526 in 2001, 508 in 2011, 550 in 2021.

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Broxsted is a small rural parish and, like so many within the Hundred Parishes, comprises a number of scattered communities at various “Ends” – Chapel End, Brick End, Church End, Moor End and Woodgates End. These, together with the hamlets of Sucksted Green and Cherry (or Chaureth) Green, make up the parish of Broxsted.

It is thought that the name originated in Saxon times as *Brock's head*. Brock was an old name for badger and this may have been a place where a badger's head marked a site for heathen sacrifice. Fortunately, times have moved on!



Broxsted has escaped the attention of modern developers, mainly because of its proximity to Stansted Airport. The end of the runway is just a mile from the village and many properties are beneath the flightpath.

St Mary's Church dates from the 13th century and has a rare shingled spire that was added in the nineteenth century.



More recent additions to the church are the two *Hostage Windows*: the *Window of Captivity* and the *Window of Freedom*, the latter shown above. They were installed following the release in 1991 of three British hostages who had been held in captivity for five years in Lebanon. They were a teacher Brian Keenan and local journalist John McCarthy, along with Terry Waite who had gone to try to negotiate their release as a special envoy of the Archbishop of Canterbury.

The McCarthy family used to live next to Broxted church in 16th-century Church Hall, more recently known as the Whitehall Hotel and now converted into residential apartments. Previously this had been the home of the local Member of Parliament and Deputy Prime Minister, Baron Butler of Saffron Walden, better known as Rab Butler.

Despite its small population, around 500, Broxted has a total of 46 listed buildings, including 16th-century Garrolds, pictured below on the left, and 18th-century Brick House, shown on the right.



Broxted is home to some lovely domestic gardens, including those of the Old Vicarage, pictured below on the left, and also at Hill Pasture which was described in 1972 as “the most beautiful small garden in England”.



These and other gardens were opened to the public by Broxted’s residents to raise funds for the Stop Stansted Expansion (SSE) campaign at the beginning of the 21st century, a long campaign that eventually led to the abandonment by the airport of its plans to build a second runway.

Broxted is a parish of ancient country lanes and footpaths, with fine views such as the one below, looking from Broxted Hill towards 16th-century Muscombs, just over the parish boundary in Great Easton.

If the second runway had been approved, this view would probably have been obliterated.

A plaque in the wall at Broxted Hill is a reminder of the campaign.



Broxted is also home to the SSE Wood, planted by campaigners in 2004 on farmland that the airport had earmarked for part of its proposed second runway.

Here, two photos taken in more recent years show, first, Broxted resident Sarah Cousins with Peter Sanders, then on the right Beryl Mead and Terry Waite. For many years, Sarah served as the campaign's secretary while Peter was its chairman. Beryl and Terry (who was patron of SSE) planted a tree in the wood in memory of Beryl's husband, Norman Mead, who led the campaign for many years before Peter Sanders.



Pictured below are three quite different listed buildings from the 17th century. On the left is Broxted Hall; below it is Millfield Cottage; on the right, Oakmeads.



On the right is Knowles, possibly Broxted's oldest cottage, dating from the 15th or 16th century.



We will conclude with two snowy photos, each taken close to Broxted Hall, and then the village hall, a focal point for community meetings and social events.



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## MORE INFORMATION ABOUT BROXTED

### **Hundred Parishes Society walks:**

Number 120: 5.5 miles of lanes and paths.

Number 332: 6.2 miles all on quiet lanes.

Both start from the village hall and explore much of the parish.

### **Adjacent parishes:**

Takeley, Elsenham, Henham, Chickney, Debden, Thaxted, Great Easton & Tilty, Little Easton.

### **Links:**

Parish Council: <https://broxted-pc.gov.uk/>

History: [www.recordinguttlesfordhistory.org.uk/broxted/broxted.html](http://www.recordinguttlesfordhistory.org.uk/broxted/broxted.html)

### **Further reading:**

*The Five Parishes – a brief history*, Claire Squibb.

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This page, last updated 18 January 2026, was downloaded from [www.hundredparishes.org.uk](http://www.hundredparishes.org.uk)