



# BLANDFORD FORUM TOWN COUNCIL

To: All Town Councillors  
Members of the Public & Press

Dorset Council Councillors

Dear Member

## **SPECIAL TOWN COUNCIL MEETING**

You are summoned to attend a meeting of the Town Council which will be held in **Woodhouse Gardens Pavilion, The Tabernacle**, Blandford Forum on **Monday 10<sup>th</sup> June 2024** at **6:45 pm** to consider the following items. This meeting will also be available to view online using Microsoft Teams [using this link](#).

Linda Scott-Giles  
Town Clerk  
3<sup>rd</sup> June 2024

## **A G E N D A**

Prior to consideration of the following Agenda, there will be a democratic quarter of an hour, which may be extended at the discretion of the Council, during which time members of the public may speak. During the course of the meeting, members of the public and our elected representatives from the Dorset Council may indicate they wish to speak, and, at the discretion of the Chairman, and with the approval of the Members, they may be allowed to do so on points of information only. The Council may on occasion invite members of the public to comment on specific issues where points of information or their particular knowledge on a subject might prove of benefit to the Council.

Members are reminded that the Council has a general duty to consider the following matters in the exercise of any of its functions: Equal Opportunities (race, gender, sexual orientation, marital status, religion, belief or disability), Crime & Disorder, Health and Safety and Human Rights. Disabled access is available.

All in attendance should be aware that filming, recording, photography or otherwise may occur during the meeting.

1. Public Session
2. Apologies
3. To receive any Declarations of Interest and Requests for Dispensations
4. [To approve expenditure authority for new insurance cover during the Town Hall / Corn Exchange refurbishment](#)

**Minutes of the Town Council and Committee meetings are available from Blandford Library, the Town Clerk's Office and at [www.blandfordforum-tc.gov.uk](http://www.blandfordforum-tc.gov.uk)**

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## To consider expenditure approval for new insurance for the Town Hall / Corn Exchange

### Report

Due to the extent of the Town Hall / Corn Exchange renovations and the building's Grade I Listed status, the Town Council's existing insurance company has advised that the council requires extra insurance to cover the building for the duration of the works, in addition to the "existing structure" cover.

A quote for "works in progress" insurance was sought from the council's existing insurance company in February 2024 outlining the value and length of the works planned. They responded with several questions which were sent to the preferred contractor for answers. This whole process took a long time to complete, and it was a surprise when our existing insurer declined to quote for the extra insurance and asked for the following to continue with our "existing structure" cover whilst the works took place:

- Additional Premium of £15,911.60 (including IPT).
- £5,000 Excess.
- Wet Perils excluded during anytime that the existing structure is not watertight.
- Security Features: Out of hours security would have to be adequate, i.e. not just hoarding and Heras fencing, but remote signalling intruder alarm system with Level 1 police response or remotely monitored CCTV.
- Full Compliance with Unoccupancy Conditions (Page of Policy Wording).

This outcome was not expected by our customer advisor, but he did reassure us that cover remained active as long as we don't do anything structural in the meantime. This was communicated to our contractor who has planned round this until we have full cover, to avoid delays.

The RFO at Dorchester Town Council was asked for his experience because they too have undergone major works to their Town Hall and Corn Exchange. An additional insurance broker specialising in Parish and Town councils was approached, based on their recommendation. Apparently, it is quite common to have the Existing Structure insured by one company and the Works covered by a different firm.

Although not expecting the cover to be quite this high there was an expectation of a large increase in the premiums due to the size and amount of structural works on a Grade 1 listed building.

Officers have sought alternative quotes for cover and received the following:

### Financial implications

- Company A Existing Structure Insurance - **£15,911.60** Incl. Insurance Premium Tax (IPT).  
Works Insurance – Not prepared to insure.
- Company B Existing Structure – Not prepared to quote as they cannot match or compete with the quote from Company A  
Joint Cover Works insurance - **£9,309.40** Incl. IPT, for duration of the works.
- Company C Existing Structure - £quote awaited  
Joint Cover works insurance - £quote awaited

We have heard from our Contractors who are working on the Corn Exchange and their price for upgrading the security to the monitored CCTV and responding the Fire Alarm Would be: **£ 10,237.50** This is to comply with the requirement from our existing insurer to continue the "Existing Structure Insurance".

## **Recommendation**

It is recommended that the council approves expenditure to obtain insurance cover for the Corn Exchange Complex once all quotes have been received. It is also recommended that an extra £10,237.50 approved to upgrade the security.

Jon Goodenough  
Operations Manager  
3<sup>rd</sup> June 2024