

### 1. Cover Information

- Comprehensive Town Council Insurance Policy
- Buckingham Town Council
- Clarification document number 1
- Date of issue 20 January 2026

### 2. Introduction

This document provides responses to clarification questions received from potential bidders during the clarification period. The responses form part of the tender documentation and should be read in conjunction with all previously issued documents.

### 3. Clarification Questions and Responses

Question No.	Question	Response
Q1	Regalia – Please forward a schedule of insured items. Please also detail which items are removed from the premises and how often during the year this occurs. When were the Regalia items last valued.	Regalia asset list is included in Response 1 below.
Q2	Employers Liability – Please provide details of total wage roll split between : 1) Clerical / Admin 2) Manual – Forestry & Tree felling 3) Grounds maintenance / Estates.	See Response 2 below.
Q3	Motor – Please forward a listing of vehicles, Make Model, registration number and age of vehicle.	See Response 3 below.
Q4	Fidelity Guarantee – Please confirm that you comply with the Minimum standards of control (see attached) and complete and return the attached document ‘ Fidelity – Additional Questions’	Documents are attached as Appendices A and B below.
Q5	I visited Buckingham last week and noted the tennis club pavilion has cladding. Please confirm if this is just outer sheet cladding or if filled, that it is non combustible.	See Response 5 below.

#### 4. Closing Statement

Bidders are responsible for ensuring their submissions reflect the information provided in this clarification document.

##### Response 1: Regalia

<b>Ceremonial Regalia - Chamber</b>	<b>Original cost</b>	<b>Current value</b>	<b>Insurance value</b>
CER13 Mace Case X 1	2,336.00	2,336.00	2,500.00
CER14 Mace Bearers Robes X 1	1.00	1.00	650.00
CER16 Mayors Chain X 1	1.00	1.00	5,500.00
CER17 Mayors Robe X 1	1.00	1.00	1,000.00
CER19 Mayors Consort Medallion	1.00	1.00	700.00
CER20 Deputy Mayors medallion on red ribbon	1.00	1.00	700.00
CER21 Mayoress's dual sectioned floral design link chain	1.00	1.00	4,750.00
CER24 Signet Ring X 1	1.00	1.00	500.00
CER28 Town Clerk's Robe X 1	1.00	1.00	900.00
CER30 Large Wood Town Crest (Shield) Buckingham Swan X 1	1.00	1.00	1,000.00
CER31 Town Crier's Robe X 1	1.00	1.00	850.00
CER35 Town Clerks Wig	491.45	491.45	850.00
<b>TOTAL FOR Ceremonial - Chamber</b>	<b>2,837.45</b>	<b>2,837.45</b>	<b>19,900.00</b>
<b>Ceremonial - Old Gaol</b>			
CER12 Mace X 1	1.00	1.00	70,000.00
CER18 Mayor's Robe, Original X 1	1.00	1.00	1,400.00
<b>TOTAL FOR Ceremonial - Old Gaol</b>	<b>2.00</b>	<b>2.00</b>	<b>71,400.00</b>

The mace is removed and transported in its case from the Old Gaol museum (a Grade 2\* mock castle and former county gaol) on usually only 3 occasions per annum: Mayor Making, Remembrance Parade, and Christmas Parade. Should a Civic Service be held the mace sits on its stand on the church altar. The mayor's robes etc. leave the council chamber for the same events and occasional public events. The clerk's robes etc. similarly so. The mace bearer's robes etc. as per the mace. Chains and badges of office are usually held by the appointed persons otherwise in a fireproof safe. The mace and robes are returned immediately following the events. The regalia was last valued on 5 December 2023. A value of £1 indicates an unknown purchase cost or donated asset. There is no depreciation of council assets in law.

## **Response 2: Employers Liability**

Approximate wage roll split (salaries, including NI and pensions 2026/27 budget):

Clerical/admin	£535,263 pa
Ground maintenances/Estates	£356,463 pa
Total	£891,463 pa

## **Response 3: Motor vehicles**

<b>Vehicle registration</b>	<b>Make and model</b>	<b>First registration (gov.uk)</b>
KO19 CFA	Renault Kangoo	30/08/2019
OY15 PZX	Mitsubishi L200	02/04/2015
Y923 NWL	Honda – quad bike	31/12/2001
KX18 BBV	Kubota – ride on mower	01/05/2018
RK72 HZG – Isuzu	Isuzu Trucks Gafter N35.125	31/10/2022

## **Response 4: Fidelity Guarantee**

See responses given on questionnaires below annotated as appendices A and B.

## **Response 5: Tennis club**

No information has been found in our records regarding the nature of the cladding on the Tennis Club pavilion.

## Appendix A

### Fidelity - Minimum standards of control

#### (i) Funds transfer

(a) All cheques or other bank instruments exceeding £10,000 shall require two manually applied signatures to be added after the amount has been inserted **All require two signatures.**

*You shall advise your bankers accordingly* **Confirmed**

No cheque or instrument shall be signed until one signatory has examined the supporting Documentation **Confirmed**

#### (b) In respect of funds transfers involving *electronic instructions*

1 no one *employee* shall complete a funds transfer payment from beginning to end **Confirmed**

2 all *employees* involved will require unique passwords to access the computer or system which must be kept confidential to the user and changed at least every 30 days **All have unique passwords, PINs and card authentication. The login system is set by the bank and the bank and cannot be changed every 30 days.**

3 password resets will be carried out by an *employee* who does not have access to or other involvement in the fund transfer process **See 2 above.**

*You will comply with all process and security controls agreed with the bank or other financial institution through which your transfers are made* **Confirmed**

(ii) At least quarterly and independently of persons responsible the payroll shall be checked to minimise the possibility that fictitious names and enhanced payments have been included **Confirmed**

(iii) *Employees* receiving cash and cheques in the course of their duties shall be required to remit all monies received and/or bank in full on the day of receipt or next banking day **Low amounts of cash may be kept securely onsite until it is reasonable to bank it.**

(iv) Statements of account for all amounts due will be issued at least monthly and direct to customers independently of *employees* receiving or collecting monies **Depending on the value, time outstanding, and nature of the amount due telephone calls and/or emails are found to be the most effective course of action. Statements are issued when deemed necessary.**

Action by management shall be taken if an account becomes three months overdue **Confirmed**

(v) Independently of the responsible *employees* bank statements receipts counterfoils and supporting documents shall be checked at least monthly against the cash book entries and the balance tested with cash and unpresented cheques **Banking reconciliation is independently checked in accordance with sector guidance and best practice.**

(vi) Cash in hand and petty cash shall be checked independently of the responsible *employees* at least monthly and additionally without warning every six months **Completed as part of above.**

(vii) There will be a physical check on all stock and materials held against verified stock records independent of the responsible *employees* at intervals of not more than 12 months except where otherwise stated **Confirmed**

(viii) Different *employees* acting independently shall be responsible for the ordering of stock and materials the recording of receipt of such and the authorising of payment for them **Confirmed**

(ix) Security checks will be built into all computer functions with reconciliations made as necessary **Confirmed**

#### (x) Responsibilities for

(a) authorisation of transaction

(b) processing of transactions and

(c) handling of output

shall be exercised by different *employees* **Confirmed**

(xi) *Your* accounts including the account of any subsidiary companies shall be examined by external auditors every 12 months **Confirmed**

All recommendations or alternatives acceptable to the auditors shall be implemented without unreasonable delay **Confirmed**

(xii) Every *employee* who is responsible for money goods accounts computer operations or programming

## Appendix A

must take an uninterrupted break of at least two weeks in each calendar year during which

- (a) they carry out no duties on *your* behalf and
- (b) other than electronic mail they have no means of external access to *your* computer systems and
- (c) they stay away from any of *your* premises

**This is impractical. All staff have laptops and ability to work from home. All payments require dual authorisation.**

(xiii) All supplier/creditor accounts received for payment should be carefully and independently (of those *employees* placing orders or settling such accounts) checked and validated directly with the supplier/creditor before payment is authorized **All checked by Finance Officer who is also authorized to place orders. All payments require dual authorisation.**

No instructions or requests to change any supplier's/creditor's settlement account details shall be accepted or implemented without

- 1
  - (a) the supplier or creditor in question being contacted independently and directly to confirm the change
  - (b) written confirmation of the change being obtained from a suitably authorised and recognised contact at the supplier/creditor
  - (c) written confirmation of the change being received independently and directly from the supplier's/creditor's bank **Confirmed that at least one of these options occurs.**

2 You shall obtain satisfactory references to confirm the honesty of all *employees* who are

- (a) responsible for money goods accounts computer operations or computer programming and
- (b) engaged after the commencement of this section
- (c) subject to an indemnity of greater than £5,000

Such references shall be obtained directly from former employers for the three years immediately preceding engagement and before the *employee* is entrusted without supervision **Confirmed references are requested. Many companies have policies only to confirm employment dates.**

Reference need not be obtained in respect of *employees* who have satisfactorily and continuously served *you* for at least one year in another capacity before being entrusted with the duties referred to above

In respect of *employees* joining directly from school or Government sponsored youth training schemes one character reference shall be obtained, the original of each written reference shall be retained by *you* and shall be made available for inspection by *us* on request. **Confirmed**

3 Any money of the *employee* held by *you* upon discovery of any loss and any money which but for the *employee's theft* would have been due to the *employee* from *you* shall be deducted from the amount of the **Unable to respond as question incomplete.**

Any recoveries which are made by *you* less any costs incurred in recovery shall be applied in the following order

- (a) in the event that *your* claim has exceeded the limit of indemnity first to *your* benefit to reduce or extinguish the amount of *your* loss (but not in respect of the amount of the *excess*)
- (b) thereafter to *our* benefit to the extent of the claim paid or payable
- (c) finally to *your* benefit where an *excess* has been deducted from the claim **Order confirmed**

4 Upon the termination of service of any *employee* *you* shall take all reasonable precautions to prevent a loss as insured by this section including but not limited to

- (a) the changing of all alarm and other security codes or passwords the *employee* had or may have had knowledge of **Confirmed as appropriate**
- (b) the deletion or invalidation of any access codes or passwords the *employee* has to access computer or other systems **Confirmed**

## Additional Fidelity Questionnaire

### Insured's details

Name of applicant(s)/Insured **Buckingham Town Council**

Postal address **Town Council Offices, Buckingham Centre, Verney Close, Buckingham, MK18 1JP**

Please give a full description of the business including any ancillary activities **Town Council including cemeteries, allotments, parks, play areas, leisure centre, playing field, tourist information centre, Shopmobility office, public toilets, events. For full information see our website [Home - Buckingham Town Council](#)**

### General information

Please confirm the total number of employees **25**

What is the estimated total wage roll for all employees? **£891,463 pa budget for 2026/27 including employer's NI and pension contributions.**

What is the estimated annual turnover? **£1.4M**

### Cover - All Employees/All Volunteers

Do you require cover for all employees? (delete as appropriate) **Yes**

a) Limit of indemnity required any one loss **£2M**

b) Limit of indemnity required for all losses in any one period of insurance **£2M**

Is cover required for all volunteers? (delete as appropriate) **Cover is required for Town Councillors**

If yes, please confirm the total number of volunteers **17 Councillors**

Do you require a lower limit of indemnity for volunteers? (delete as appropriate) **Councillors. No.**

If yes, please specify limit required. **N/A**

*The total limit for all losses in any one period of insurance for Volunteers and Employees will be the limit requested in (b) above.*

### General Questions

Have you ever found the need to question the honesty or conduct of any person to be insured? (delete as appropriate) **No**

If 'Yes', please provide details below

## Appendix B

Are you able to comply with all of the Minimum standard of control specified above? (delete as appropriate) **No.**

If 'No', please provide details below. **Responses are annotated in red text on the questionnaire annotated as appendix A.**

### Audits

Do your professional auditors undertake at least one full audit annually? (delete as appropriate) **Yes**

If 'Yes', please state their name and address.

**Town Councils have an annual "Internal Audit" conducted by an external auditor:**

**IAC Audit and Consultancy Limited, 23 Westbury Road, Yarnbrook, Wiltshire BA14 6AG.**

**There is then an annual "External Audit" conducted by:**

**PKF Littlejohn LLP, 15 Westferry Circus, London E14 4HD**

(a) Do you have an internal audit team or department? (delete as appropriate) **Yes**

(b) If yes, do they undertake at least one full audit annually at each of your premises? (delete as appropriate) **Yes**

If 'No' to either (a) or (b), please describe procedure below.