**WILPSHIRE PARISH COUNCIL RISK ASSESSMENT**

# INSURANCE RISK

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| **RISK DESCRIPTION**  | **MEASURES TAKEN**  | **RECOMMENDATIONS/CONTROLS**  |
| Damage to third party property or individuals  | Public Liability  | Public and products liability Insured up to £10,000,000 |
| Council Property  | All Risk Insurance/stored securely  | Annual check on insurance cover (RFO) September  |
| Play Equipment  | Weekly lengthsman Check/Annual external check  | Weekly by the lengthsman External engineering check takes place between January and June |
| Insolvency of Insurance Company  | Policy with large insurer through brokerage  | Annual insurance review |
| Loss through theft/dishonesty  | Fidelity Insurance  | Included in Aviva policy £250,000 |
| Personal Accident to Officers/Councillors  | Insurance  | Included in Aviva policy officials indemnity £500.000 |
| Libel and slander | Insurance | Included in Aviva policy £250,000 |

# OUTSIDE RISK

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| **RISK DESCRIPTION**  | **MEASURES TAKEN**  | **RECOMMENDATIONS/CONTROLS**  |
| Changes to legislation  | Member of LALC  | Advice received from LALC. Training is encouraged for members and clerk |
| Contractors working on Council property  | All relevant insurances to be requested by Council  | Full Council to ensure all relevant documentation has been requested and received  |

# SELF MANAGED RISK

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| **RISK DESCRIPTION**  | **MEASURES TAKEN**  | **RECOMMENDATIONS/CONTROLS**  |
| Recording of Members’ Interest  | Forms sent to Borough Council and will be available on website | Reviewed after each election and as necessary  |
| Completion of Code of Conduct  | Filed in filing cabinet | Reviewed after election  |
| Completion of Acceptance of Office  | Filed in filing cabinet | Reviewed after election  |
| Correct completion of financial records  | Internal Audit completed once a year/external audit completed once a year | All recommendations followed |

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| Banking Arrangements  | Internal Audit completed once a year/external audit completed once a yearTwo signatories to sign all cheques and initial stubs | Reconciliation to bank statements |
| Computer Hardware, Website and Software  | Clerks own computer |  |
| VAT and Customs and Excise requirements are met  | Internal Audit completed once a year/external audit completed once a year | VAT claimed back annually. HMRC up to date payments sent in respect of Clerk’s tax due. |
| Annual Precept is adequate  | Council assess financial requirements for the following year |  Budget set annually  |
| All Business activities are within the relevant law  | Full Council  |  Internal Audit completed once a year/external audit completed once a year  |
| **RISK DESCRIPTION**  | **MEASURES TAKEN**  | **RECOMMENDATIONS/CONTROLS**  |
| S137 Funds are properly used  | Full Council and Finance and General Purposes Committee  | Internal Audit completed twice a year/external audit completed once a year  |
| Minute and Agenda Production  | Produced by Clerk to give 3 clear days notice and copies Agenda placed on Noticeboard and website; minutes on website  |   |
| GDPR Protection of sensitive data | Data with personal details will only be kept for as long as it is required. Emails with personal addresses should not be forwarded to others. Data kept in a locked cupboard/drawer | GDPR policy has been produced and is on the Council’s website. |

February 2019 To be reviewed: February 2020