**WILPSHIRE PARISH COUNCIL RISK ASSESSMENT 09 MARCH 2022**

**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 - paperwork  | 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  |
| Council Benches | Ad hoc check and repaired when required | Ask lengthsman to check monthly. Add to lengthsman duties |
| 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 year  Two signatories to sign all cheques and initial stubs  | Reconciliation to bank statements  |
| Computer Hardware, Website and Software  | Clerks own computer  |   |
| Cyber Security | Anti Virus ware on computer | Clerk to look at cyber security and report to Council of ways to protect data. |
| 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.  |

09 MARCH 2021

 To be reviewed: MARCH 2022