Melton Constable Parish Council
Risk Management Policy

About the Council
Melton Constable Parish Council is a small parish council as defined by the Local Audit and Accountability Act 2014. The Council has varying activities and functions and is currently insured through Zurich and is due for renewal annually on 31st May. Policy number YLL-2720930993

The contact details for the insurers are: claims 0800 783 0692, underwriters 0800 077 8552

Online: https://liabilityclaims.zurich.co.uk/index.html
Tel: 0800 783 0692
Email: fnlc@uk.zurich.com
Address: Zurich Municipal Casualty Claims, Zurich House,
1 Gladiator Way, Farnborough, Hampshire, GU14 6GB

The Clerk retains the insurance file and will deal with all matters relating to risk and insurance. This is detailed in the Clerk's Job Description and supported by 'Governance and Accountability'. The Council supports the Clerk in this role by providing training opportunities. The Council agrees the Risk Management Policy which is reviewed every year.

Main Actions in relation to risk management

- ✓ The Asset Register is updated during the course of the year by the Clerk.
- ✓ Risk assessments (Health and Safety) are written and updated by the Clerk where appropriate, or another designated body. Copies of risk assessments are retained.
- ✓ Sites are inspected at least annually and records are retained.
- ✓ Play Areas are inspected monthly and an annual inspection must be carried out by an external qualified inspector. All inspections must be retained for at least 22 years.
- ✓ The Council reviews the Insurance Policy prior to renewal.
- ✓ Financial Risk Assessments are carried out by the Clerk / Responsible Financial Officer, as required.
- ✓ Documentation is kept safely and securely.
- ✓ The Council reviews its systems of Internal Control at least annually.

The Risks identified for the Council

Risks	Likelihood v Impact = Risk Rating	Mitigation	By what means	Action
Operational				
Staff (Clerk)	High • Accident at work • Sickness • Terminates employment	Employer's Liability in place Lone Worker's Policy Adequate Working Balance Adequate Working Balance	Insurance Policy Budgeted	Clerk and Council
Members of the public attending meetings	Low • Accident • Incident	Public Liability Insurance Visual Inspection – recorded Standing Orders in place	Insurance Policy Village Hall Chairman / Committee or Council	Clerk VH Chairman / Committee
Contractors	Medium • Public accident	Public Liability Insurance Contractors own Public Liability	Insurance Policy Council and Contractor (£10 million)	Clerk
Financial				
Cash flow and end of year balance	Medium	Budget prepared Budget Monitoring document provided to members Reserve funds allocated Fidelity Guarantee in place Internal Controls in place	Clerk / RFO Insurance Policy Policies reviewed annually	Council to agree and review

Handling of cash	Medium	Two people designated to count and bank cash	Insurance cover for retention of cash	Council to agree and review
Audit challenges	Medium	Audit control policies in place and reviewed	Clerk / RFO	Council to agree and review
Data Protection	Medium	DPO appointed Clerk and Councillors trained Data Protection Policy adopted	Clerk / RFO Clerk / Councillors Council	Council to agree and review

Date agreed:

Date to be reviewed: