**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 James Hallam Insurance (CAS) and is due for renewal 17th June 2024. Policy number ACY 2402687

The contact details for the insurers are:

Intermediary Name: James Hallam Insurance at CAS Ltd

Address: Spargo House, 10 Budshead Way, Crownhill, Plymouth, PL6 5FE

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 weekly 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**

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| --- | --- | --- | --- | --- |
| **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 |
| SAM2  Speed watch volunteers | Medium   * Roadside accident * Lifting heavy equipment | Risk Assessment and training for use of SAM2 provided  Public Liability Insurance  Asset Insurance | Westcotec  Council £10 million Public Liability  Insurance Policy  Asset Register maintained and Insurers advised | Clerk arranged  Asset Register updated annually by Clerk |
| Contractors | Medium   * Public accident | Public Liability Insurance  Contractors own Public Liability | Insurance Policy  Council and Contractor (£10 million) | Clerk |
| **Risks** | **Likelihood v Impact = Risk Rating** | **Mitigation** | **By what means** | **Action** |
| **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  Finance Committee has delegated power to manage the process  Data Protection Policy adopted | Clerk / RFO  Clerk / Councillors  Finance Committee  Council | Council to agree and review |

Date agreed: June 2023

Date to be reviewed: June 2024