

## North Emham Parish Council Risk Management Policy

### About the Council

North Elmham Parish Council is a small parish council as defined by the Local Audit and Accountability Act 2014. It is not an "exempt" council. The Council has varying activities and functions and is currently insured through BHIB Insurance Brokers the insurer being Aviva. The Insurance Policy is for a one year term and is renewable on 1<sup>st</sup> June

The contact details for the insurers are:

[enquiries@hibaffinities.co.uk](mailto:enquiries@hibaffinities.co.uk) Tel 0330 013 0036

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 2019'. The Council supports the Clerk in this role by providing training opportunities. The Council agrees the Risk Management Policy which must be 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 and forwarded to the Insurer.
- ✓ Sites are inspected at least annually and records are retained. Where appropriate external professional organisations are used.
- ✓ Play Areas are inspected weekly and an annual professional 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 (Standing Orders, Financial Regulations, Budget reporting, policies).

## The Risks identified for the Council

Risks	Likelihood v Impact = Risk Rating	Mitigation	By what means	Action
<b>Operational</b>				
Staff (Clerk)	High <ul style="list-style-type: none"> <li>Accident at work</li> <li>Sickness</li> <li>Terminates employment</li> </ul>	Employer's Liability in place £10 m <b>Lone Worker's Policy</b>	Insurance Policy Clerk absence cover Budgeted provision	Clerk and Council
Members of the public attending meetings	Low <ul style="list-style-type: none"> <li>Accident</li> <li>Incident</li> </ul>	Public Liability Insurance £10 m Visual Inspection – recorded Standing Orders in place	Insurance Policy	Clerk
SAM2 Speed watch volunteers	Medium <ul style="list-style-type: none"> <li>Roadside accident</li> <li>Lifting heavy equipment</li> </ul>	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 <ul style="list-style-type: none"> <li>Public accident</li> </ul>	Public Liability Insurance £10 m	Insurance Policy Council and Contractor	Clerk

		Contractors own Public Liability	(£10 million)	
Play Area and Open Space Areas	Medium <ul style="list-style-type: none"> <li>Public accident</li> </ul>	Public Liability Insurance £10 m Contractors own Public Liability	Insurance Policy Council and Contractor Notices in place Annual professional Inspection	Clerk
<b>Risks</b>	<b>Likelihood v Impact = Risk Rating</b>	<b>Mitigation</b>	<b>By what means</b>	<b>Action</b>
<b>Financial/Governance</b>				
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	IA appointed annually	Clerk / RFO	Council to agree and review
Data Protection	Medium	Clerk and Councillors trained Data Protection Policy	Clerk / RFO Clerk / Councillors	Council to agree and review

		adopted		
Payment of Invoices	Low	Invoices issued	Clerk / RFO	

Date agreed: .....

Date to be reviewed: Annually  
 (1 year from date of agreement).....

Signed.....

Role.....