



EAST RUDHAM PARISH COUNCIL

Risk Management Policy

About the Council

East Rudham 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 Came & Company. The Insurance Policy is for a term of 3 years, and is due for renewal on 1 June 2022.

The contact details for the insurers are:

01256 395020

Local.councils@cameandcompany.co.uk

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 qualified 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 <ul style="list-style-type: none"> • 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 <ul style="list-style-type: none"> • 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 <ul style="list-style-type: none"> • 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

Cemetery, Play Area and other open space areas	<p>Medium</p> <ul style="list-style-type: none"> Public accident 	<p>To carry out adequate safety checks on all buildings, properties, land and equipment for which the council is responsible.</p> <p>Maintain grass and hedges to prevent trips and falls.</p>	<p>Carry out weekly visual checks of play area and annual professional independent safety checks carried out.</p> <p>Regular check of cemetery and head stones. Grass and hedges cut regularly.</p>	<p>Cllrs</p> <p>Cllr and contractor</p>
Defibrillator; Mowers; other village assets	<p>Medium</p> <ul style="list-style-type: none"> Roadside accident Lifting heavy equipment 	<p>Defibrillator checked regularly and insured. Risk Assessment for use of PC mower. Public Liability Insurance Asset Insurance Asset Register</p>	<p>Insured and covered under annual support by CHT. Checked regularly by Cllr</p> <p>Include in Asset Register all assets for which PC is responsible</p>	<p>Cllrs CHT</p> <p>Asset Register updated annually by Clerk</p>
Contractors	<p>Medium</p> <ul style="list-style-type: none"> Public accident 	<p>Public Liability Insurance Contractors own Public Liability</p>	<p>Insurance Policy Council and Contractor (£10 million)</p>	<p>Clerk</p>

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 (if applicable) Data Protection Policy adopted	Clerk / RFO Clerk / Councillors Finance Committee Council	Council to agree and review

[Policy Document]

Date agreed: February 2022
Date to be reviewed: February 2023
(1 year from date of agreement)