

**THE ORCHARDS AND MARGARET
MARSH PARISH COUNCIL**

**RISK ASSESSMENT FOR 2023
Zurich Municipal Insurance Policy - arranged through
Community First
due for renewal 1 June 2024**

	RISKS	LEVEL OF RISK	MANAGEMENT OF RISK
LEGAL LIABILITIES	Accidents & damage arising from function of Parish Council. Excess £100	Low/Medium	Public Liability Insurance £10m
	Legal expenses	Low	Indemnity £100k
	Accidental damage to PC land	Low	Hirers' Indemnity £2m
	Libel & Slander	Low	Public and Liability Insurance £250k
	Personal Accident clerk or council member	Low	Personal Accident £500k
	Death	Low	Compensation limit £20k
ASSET PROTECTION	Fidelity Guarantee (excess £100)	Low	Fidelity insurance limit of £25,000. Internal audit
MONEY	Non-negotiable money Other money on premises In locked safe/strongroom Other money in transit Other money in private residence of Clerk or Member Other money in locked receptacle other than safe or strongroom	Low Low Low Low Low Low	Limit of Liability £250,000 £1,000 £2,000 £500 £100 £100 (excess £50 each loss)
BUSINESS INTERRUPTION	Loss of data	Low	Business Interruption insurance £500
ALL RISKS	Office Contents (restricted to Clerk's home only) 3 Millennium Benches 4 Notice Boards 1 Tommy Soldier Silhouette Excess £100 for each and every loss	Low/Medium Low/Medium Low/Medium Low/Medium	All Risks: Sum assured £2,500 £1,788 (claim limit in 1-year period) £2400 (claim limit in 1-year period) £210
	Defibrillator & cabinet East Orchard	Low/Medium	Insured by Community Heartbeat Trust
PUBLIC SAFETY ACCIDENTS	On Parish Council land	Low/Medium	Public Liability Insurance £10m

The Orchards and Margaret Marsh Parish Council – General Risk Assessment for year 2022 - 2023

Code of Conduct

PC duty: To adopt a code of conduct

Requirement: To maintain a register of members interest

Hazard	Control	Likelihood of occurrence	Impact on PC	Overall Risk Score	Review
Failure to maintain/update register of interests/gifts	All council members are aware of their statutory responsibilities Appropriate registers maintained	Low	High	Med	Annually

Computing

PC duty: Power to facilitate discharge of any function

Requirement: To maintain security of computer

Hazard	Control	Likelihood of occurrence	Impact on PC	Overall Risk Score	Review
Loss/damage arising from unauthorised use	The computer used for the PC business is owned by the Clerk who is the sole user	Low	High	Med	Annually
Loss arising from theft/misappropriation	The PC does not own any computers or IT equipment. Clerk's PC is covered by PC insurance (above) and Clerk's home is protected by an alarm	Low	Med	Low	Annually
Crash of IT system	Access is restricted to the Clerk and all data backed up regularly	Low	High	Med	Annually

Council Property and Documents

PC duty: Duty to disclose documents and to adopt a publication scheme

Requirement: To ensure adequate insurance cover in place

Hazard	Control	Likelihood of occurrence	Impact on PC	Overall Risk Score	Review
Financial – legal liability as a result of asset ownership	Ensure adequate public liability insurance is in place	Low	High	Med	Annually
Loss of assets	Asset registers maintained and adequate insurance cover is held	Med	Med	Med	Annually
Professional – failure to effectively process documents	The Clerk is responsible for the effective control of documentation. Procedures are in place for recording all PC business.	Low	Med	Low	Annually

Council Meetings

PC duty: To ensure PC meets all statutory requirements and maintain effective administration

Requirement: To meet all statutory requirements

Hazard	Control	Likelihood of occurrence	Impact on PC	Overall Risk Score	Review
Failure to meet statutory duty	All members are notified of meeting through agenda and summons. Public notices are posted on PC notice-boards and website. Meetings are always quorate and attendance records are maintained. Minutes of meetings are completed and signed by the chairman following approval at the next meeting	Low	Low	Low	Annually
Access	Access is available to all	Low	Low	Low	Annually
Security	The Clerk is responsible for the security of members, premises and	Low	High	Med	As reqd

	equipment. Police will be called, if necessary, in the event of public disorder at a meeting of the PC				
Personal injury	The PC has appropriate public liability insurance in place	Low	Med	Low	Annually

Financial Management

PC duty: To ensure responsibility for financial affairs

Requirement: To ensure all expenditure is accounted for and approved by members

Hazard	Control	Likelihood of occurrence	Impact on PC	Overall Risk Score	Review
Incurring expenditure without proper legal authority	All expenditure is approved during meetings and recorded in the minutes. All payments require 2 of 3 members signatures.	Low	Low	Low	Annually
Failure to comply with Custom and Excise regulations	VAT is recorded and reclaimed on an annual basis	Low	Med	Low	Annually
Failure to comply with HMRC regulations	The PAYE arrangements for the Clerk are outsourced to an accountancy firm which is approved by the members annually	Low	Low	Low	Annually
Failure to maintain record of council assets	The Clerk maintains the asset register. An annual review by the PC is carried out.	Low	Low	Low	Annually
Poor financial management	The Clerk is responsible for the management of the financial affairs of the PC. The PC standing orders and financial regulations are reviewed annually in line with NALC recommendations. Effective budgetary control in in place and an internal audit is carried out.	Low	Low	Low	Annually
Failure to keep proper financial records	The Clerk is the Responsible Financial Officer for the PC and has responsibility for ensuring proper records are kept which are subjected to an annual internal audit.	Low	Med	Low	Annually
Failure to set a precept within sound budgeting arrangements	The Clerk is responsible for preparing the annual draft precept which is presented to the November meeting for amendment and approval. The precept is set as a result of a full report of the financial requirements for the year	Low	Med	Med	Annually

Data Protection

PC duty: Notification and duty to disclose as per data legislation

Requirement: To ensure that statutory requirements are met

Hazard	Control	Likelihood of occurrence	Impact on PC	Overall Risk Score	Review
Breach of confidentiality	Procedures are in place for dealing with confidential data	Low	Low	Low	As reqd

Meetings of the Council

PC duty: To meet at least 4 times per year

Requirement: To ensure that statutory requirements are met

Hazard	Control	Likelihood of occurrence	Impact on PC	Overall Risk Score	Review
Disability and Discrimination Act	Disability access is available for PC meetings	Low	Low	Low	Annually
Failure to respond to the elector’s wish to exercise rights	All PC meetings are publicised on PC noticeboards and the PC website	Low	Med	Low	Annually
Failure to comply with new legislation	The Clerk has access to information and updates from DAPTC, NALC and other national sources	Low	Low	Low	As reqd
Failure to report PC business in minutes	The Clerk keeps an accurate record of the business conducted during each meeting. All minutes are signed following approval at next meeting. All master copies are filed and kept by the Clerk.	Low	Low	Low	Annually

Failure to meet statutory duty on meetings	All notices are posted the prescribed 3 working days prior to any meeting. All members are notified of meetings by way of a summons and agenda. Minutes of all meetings are kept. Attendance and apologies are recorded.	Low	Low	Low	Annually
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Financial Management

PC duty: To ensure responsibility for financial affairs

Requirement: To ensure that financial controls are in place

Hazard	Control	Likelihood of occurrence	Impact on PC	Overall Risk Score	Review
Loss of money through theft/misappropriation	No cash is received by the PC	N/A	N/A	N/A	Annually
Failure to ensure proper use of funds under specific powers	All expenditure is approved at 3 monthly meetings and recorded by the Clerk	Low	Med	Low	Annually
Failure to maintain and effective payments system	The Clerk is the Responsible Financial Officer for the PC and has responsibility for ensuring proper records are kept which are subjected to an annual internal audit.	Low	Low	Low	Annually

Website

PC duty: Responsibility to maintain

Requirement: To ensure website complies with statutory requirements

Hazard	Control	Likelihood of occurrence	Impact on PC	Overall Risk Score	Review
The placing of information on site that may put people at	Only the Clerk and one Councillor has access to the site (plus the website hosts)	Low	Low	Low	Annually

risk					
Non-compliance with Data Protection legislation	All information placed on the website meets with the statutory requirements.	Low	Low	Low	Annually
Loss of data, inability to access back-up	A back-up copy of web content is held by the Clerk	Low	Low	Low	Annually
Dependence on an individual	The Clerk has the necessary skills and receives training as required	Med	Med	Med	Annually
Risks arising from the use of unlicensed software	Website host company – Vision ICT provide all software	Low	Low	Low	Annually
Content	All content is approved by the PC	Low	Low	Low	As reqd
Non-compliance with the Freedom of Information Act	The PC policy is available on the website and via the Clerk	Low	Med	Med	Annually
Lack of visibility of website to search engines	The site is registered with leading search engines	Low	Low	Low	As reqd
Inadequate control of website	Only the Clerk and the website host company have access	Low	Low	Low	As reqd

To manage the risks of the COVID-19 pandemic, the following risks were assessed and are appended to this document:

- During the lockdown period from March 2020 to July 2020 face to face meetings were not permitted and to provide continuity of the Parish Council business a Scheme of Delegation was created and agreed by all Councillors by email – Appendix 1.
- Face to face meetings resumed in August as two of the five councillors were unable to reliably access virtual meetings. Appendix 2 is the risk assessment for these meetings.

All risks are subject to annual review or more frequently when there are changes in legislation or the business of the PC.

No 'high risks' have been identified.

Signed: *RJacques*

Date: 07/11/23

Name: Rosanne Jacques

Position: Clerk

Appendix 1

THE ORCHARDS AND MARGARET MARSH GROUP PARISH COUNCIL

SCHEME OF DELEGATION WHICH FORMS PART OF THE STANDING ORDERS wef 15th APRIL 2020

1. The Parish Council recognises that urgent decisions may arise between scheduled meetings and therefore has designed this Scheme of Delegation to ensure that the Parish Council is managed effectively.
2. This Scheme of Delegation applies to Parish Councillors and the Clerk. While the Parish Council creates, implements, monitors and reviews this Scheme of Delegation the Clerk is also responsible for implementing its requirements. Recorded minutes of decisions will be retained in line with usual practice.
3. The Parish Council agrees to arrangements being established to deal with any urgent business arising between meetings where they could not be:
 - a. Foreseen at the preceding meeting
 - b. Arise out of request for further information
 - c. Are time sensitive
 - d. Are outside the general or specific authority delegated to the Clerk
4. Any decision will require at least two members to be consulted including the Chairman.
5. Decisions that may be taken outside of Parish Council Meetings will not require a deviation from policy. Decisions taken by the Parish Council should not place any aspect of the Parish Council at considerable risk.
6. The following procedure should be used in the event that Parish Council decisions are required when a Parish Council meeting cannot be held.
 - a. The Clerk will refer the matter to the Chairman using methods that can be evidenced e.g. email or letter.
 - b. The Chairman will make contact with a minimum of one other Parish Councillor using methods that can be evidenced e.g. email or letter to discuss the issue/s.
 - c. The Chairman will relay the outcome of their deliberations to the members.
 - d. The Clerk will action the decision and inform the Parish Councillors of the outcome.

- e. The Clerk will provide evidence of the process to all members of the Parish Council.
- 7. The Clerk will not seek to influence a decision from the Chairman or the other Parish Councillors but shall put the issues clearly, succinctly and impartially so as not to prejudice any decision being made.
- 8. Any decision taken must be reported to the Parish Council at its next meeting and the decision formally ratified.

Appendix 2

The Orchards and Margaret Marsh Parish Council COVID-19 Coronavirus ‘face to face’ meeting risk assessment August 2020

What are the hazards?	Who might be harmed	Controls Required	Additional Controls	Action by who	Action by when?
Spread of Covid-19 Coronavirus	Parish and District Council members	Face coverings to be worn entering the building and during the meeting	Councillors to be reminded in email prior to meeting	Clerk	At least 14 days before meeting
	Clerk				
	Members of the Public	Hand washing facilities		Clerk	Prior to the meeting
		Hand sanitising made available		Clerk	Prior to the meeting
		Cleaning of tables, chairs and door handles prior to, and after, the meeting		Clerk	Cleaning prior to and after the meeting
	Social distancing tables to be placed to enable members/clerk to be metres apart and not facing each other		Clerk	Prior to the meeting	
	Papers to be delivered		Clerk	Meeting papers to be	

		<p>prior to the meeting. No papers to be shared during the meeting</p> <p>Members of the public safety and GDPR track and trace compliance – to ensure that appropriate seating arrangements can be made to comply with social distancing guidelines</p>		<p>Clerk</p>	<p>delivered to the Members at least 14 days prior to the meeting</p> <p>Members of the public must register to attend by email to the Clerk 5 days in advance of the meeting.</p>
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Source used <https://www.nalc.gov.uk/library/news-stories/covid19/3272-risk-assessment-for-covid-19/file>