

Marlingford and Colton Parish Council Risk Management Policy

About the Council

Marlingford and Colton 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 Clear Councils. The Insurance Policy is due for renewal June 2025

The contact details for the insurers are:

Aviva through Clear Councils
0800 015 1498

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 [Example below]:

| 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 |
| Contractors | Medium <ul style="list-style-type: none"> • 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 Data Protection Policy adopted | Clerk / RFO Clerk / Councillors Council | Council to agree and review |

Date agreed: May 2026

Date to be reviewed: May 2026