

RISK ASSESSMENT STATEMENT

This statement was adopted by the Council at its meeting on 10th May 2022

ASSETS

The Council has very few assets compared with other councils. A telephone kiosks, a shed, cups and saucers, tables and chairs were identified. There is no village hall, bus stops, lighting or cemetery.

Risk: **Injury.** The shed is lit and although people could fall this is not considered likely. Chairs could fail.

Loss: by fire or theft.

Mitigation: (i) The possibility of limiting access to the shed to the hours of daylight was considered but discarded on the grounds of being impractical.

Decision: Existing insurance is considered adequate and appropriate.

LAND

The Council holds no beneficial interest in land but acts as a nominee for two charities, for each of which it has a right to nominate two Trustees.

It is understood that any liability relating to the land of which the charities are the beneficial owners would attach to the charities, not to the Council.

Risk: The above understanding could be incorrect with the result that the Council is responsible for liabilities arising out of the land and its management.

Mitigation: It would be possible to seek a qualified legal opinion but the cost of so doing is thought disproportionate to the probability and cost of the risk being run.

Decision: No action on the part of the Council is considered necessary.

EMPLOYEE

The Council currently has one employee, the Clerk

Risk: Injury. Even though he works at home, the Council is responsible for his safe working conditions.

Mitigation: (i) Insurance.
 (ii) Other means of mitigating this risk (e.g. by third party inspection) are considered disproportionately onerous.

Decision: No further action on the part of the Council is considered necessary.

CONTRACTORS

The Council lets a few, but not many, contracts every year. The value is low.

Risk: Fraud.

Mitigation: (i) By segregating duties (Councillors make decisions, the Clerk implements them) the risk of collusion is reduced but not excluded. This is provided for in the Financial Regulations already adopted by the Council.

(ii) Some insurance in place.

Decision: No further action on the part of the Council is considered necessary.

BANKING

The Council maintains one current account, with LloydsTSB.

Risk: Fraud.

Mitigation: (i) Considered minimised by the requirement a) that two councillors sign, b) that the cheque book is kept with the Clerk, and c) that the mandate to the bank excludes the possibility of overdraft.

Decision: No further action on the part of the Council is considered necessary.

RECORDS

The Council's records (e.g. minutes, contracts and banking records) are held in both electronic and paper format by the Clerk.

Risk: Loss of data by flood, theft or electronic failure could occur. The results of such a loss would require re-compilation of the data, the main cost of which would be the Clerk's time but original records (e.g. signed minutes) could not be replaced.

Mitigation: (i) The purchase of a fire-proof safe was considered but discarded on the basis that the cost was likely to be greater than the cost of the loss of the documents.
(ii) An electronic copy of the Council's data is made occasionally and held on a different computer.

Decision: No further action on the part of the Council is considered necessary.

CATERING EQUIPMENT

The Council owns and lets out catering equipment to local organisations.

Risk: Accidents and consequential damage or injury could be caused by faulty use or operation of the equipment.

Mitigation: (i) The Council arranges that periodic inspection of electrical equipment be conducted by qualified personnel. The Clerk and Chairman periodically inspect other equipment for signs of faults.

(ii) Equipment is hired out only under the Council's conditions of hire which reduce and seek to eliminate liability on the part of the Council.

Decision: No further action on the part of the Council is considered necessary.

Risk: Greater income could be achieved by increasing the prices charged.

Mitigation: None

Decision: The Council will review the tariff .

SLANDER AND LIBEL

Risk: The Council's debates are open to the public. Although Councillors cannot issue statements binding the Council, there is a possibility that they could give rise to an action against the Council for slander or libel

Mitigation: The likelihood of a liability arising under this heading is thought to be remote, but see below.

Risk: The Clerk, as employee of the Council, is the sole person who can formally issue statements in the name of the Council and therefore there is a risk that such statements could be slanderous or libellous.

Mitigation: (i) **Selection.** The Council applies rigorous and demanding criteria in selecting its employee and permits to this senior appointment, which requires a combination of acute political awareness, substantial experience of managing TV, press and media relations and a detailed knowledge of law, only a person of the highest calibre who satisfies all these criteria in ample measure.

(ii) **Insurance.** The insurance of the Council includes cover against the legal costs of defending an action for slander or libel.

Decision: The Council believes that the mitigation adopted is proportionate to the risk, that the insurance cover (of £250,000) is unlikely to be insufficient and concludes that no further action on the part of the Council is necessary.

EVENTS

The Council on occasions organises and supports events at which the public is present, e.g. bi-monthly public meeting at the School, Guy Fawkes' bonfire.

Risk: If the event is organised directly by the Council, liability for accidents could arise.

- Mitigation:**
- (i) The Council's practice is to make clear when giving financial support to external bodies that it is the organisation being supporting which is directly responsible for the event and that the Council's liability extends only to making the financial contribution promised.
 - (ii) The Council has insurance cover in respect of General Liability.
 - (iii) Any special requirements of the insurance company (as in the case of bonfires) are rigorously adhered to in order not to nullify cover.

Decision: No further action on the part of the Council is considered necessary.

INSURANCE

The Council holds insurance, issued by a first class insurance company of international repute, and designed specifically for parish councils.

Risk: The Council might hold inappropriate or inadequate cover, or be paying excessively high premiums.

Mitigation: The Council renews its insurance policy annually but before so doing considers the cover being purchased and premium to be paid.

Decision: The current procedure is considered satisfactory.