

## Cummersdale Parish Council Risk Management

<b>Risk</b>	<b>Internal management</b>	<b>External management</b>	<b>Term Management</b>	<b>Insurance Cover</b>
<b>Public Liability</b>				
Legal liability	Annual review	Public Liability Insurance	Annual review	£10m – to include the car park and allotments.
Legal liability	Annual review	Employers liability	Annual review	£10m
Employment	Annual review	Personal Accident	Annual review	£25,000
		Employees	Inc accident and assault	£25,000
		Directors/Councillors	Inc accident and assault	£250,00
Libel and Slander	Annual review	Insurance	Annual review	£250,000
Defalcation	Internal Audit	External Audit	Fidelity insurance – Members and employees	£15,000 (increase due to monies in the bank)
<b>Protection of Assets</b>				
Maintain asset register	Internal Audit	External Audit	On going review	
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Notice Boards (2)	Inspection by clerk	Local reporting	Annual review	Repair cost from revenue budget. To be specified.
Seats ( 1 )	Inspection by clerk	Local reporting	Annual review	Repair cost from revenue budget To be specified.
Common Land (1) (Playing field area)	Inspection by clerk	Local reporting	On-going review	Repair cost from revenue budget/public liability not as specified
Land Leased (1) Leased for 7 years from the city council.	Inspection by clerk	Local reporting	On-going review	Repair cost from revenue budget/public liability not as specified
Car park & fencing	Inspection by clerk	Local reporting	On-going review	Repair cost from revenue budget/public liability not as specified Risk associated as the land has not legally transferred to the Parish Council.
Allotment sites & fencing	Inspection by clerk	Village Allotment Assoc.	On-going review	
Risk Meadow & fencing	Inspection by clerk	Local reporting	On-going review	

Review May 2016.

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<b>Management Control</b>				
Control of payments	Internal audit/councillors Chairman to inspect bank statements on a monthly basis.	External Audit	Audit report	Electronic banking is now used, Clerk has the authority to pay payroll and HMRC from the Councils account.
Control of receipts	Internal audit	External Audit	Audit report	
Budgetary control	Internal auditors/councillors	n/a	Ongoing review	
Systems Control	All relevant documents on a USB, Duplicate to be stored in protected case.			
Historic records control			Held by County Council Archivist	
Prolonged absence of the clerk	Assistance required from Neighbouring parish clerks.		Ongoing review	Costs to be met from councils reserves in the short term
<b>Councillors</b>				
Appointment	Carlisle City Council	Public election for 4 yr term	Next election 2019	Parish Council elections 2015
Responsibilities	Declaration of acceptance of office	Parish Council ensures completion at time of election/co-option.	Monitoring Officer Carlisle City Council	Criminal Prosecution/legal
	Code of conduct	Parish Council ensures completion at time of election/co-option	Monitoring Officer Carlisle City Council	Criminal Prosecution/legal
	Register of Interest	Parish Council ensures completion at time of election/co-option	Monitoring Officer Carlisle City Council	Criminal Prosecution/legal
	Register of Gifts/hospitality	Parish Council ensures completion at time of election/co-option	Monitoring Officer Carlisle City Council	Criminal Prosecution/legal

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