

Cummersdale Parish Council Risk Management

Risk	Internal management	External management	Term Management	Insurance Cover
Public Liability				
Legal liability	Annual review	Public Liability Insurance	Annual review	£12 million
Legal liability	Annual review	Employers liability	Annual review	£10 million
Employment	Annual review	Personal Accident	Annual review	£500,000
		Employees	Inc accident and assault	£100,000
		Directors/Councillors	Inc accident and assault	£100,000
Libel and Slander	Annual review	Insurance	Annual review	£250,000
Defalcation	Internal Audit	External Audit	Fidelity insurance – Members and employees	£250,000
Protection of Assets				
Maintain asset register	Internal Audit	External Audit	On going review	
Notice Boards (2)	Inspection by clerk	Local reporting	Annual review	Repair cost from revenue budget. Insurance £3000
Marquees	Annual review	Insurance	Annual Review	£1071 Insured
Benches 8	Annual review	Insurance	Annual Review	£5200 Increased
Projector	Annual review	Insurance	Annual Review	£325
Picnic bench	Annual review	Insurance	Annual review	£650
Equipment for loan- Marquee,	Inspection by clerk	Local Groups responsible for malicious damage	Every use	Malicious damage covered by user group. Other repair cost from revenue budget.
Christmas tree lights (5strings)	Annual Inspection (PAT)	Local reporting	Annually	Repair from revenue budget.
Computer equipment	Annual review	Insurance	Annual review	£500
Garden Strimmer	Annual review	Insurance	Annual review	£450

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Control of payments Control of electronic payments, Submissions to HMRC for pensions autoenrollment and PAYE by Payroll Administrator	Internal audit/councillors, bank statements to be verified every 3 months by the Internal Auditor.	External Audit	Audit report	
Control of receipts	Internal audit	External Audit	Audit report	
Budgetary control	Internal auditors/councillors	n/a	Ongoing review	
Systems Control	Automatic it to the Cloud. All files and documents			Back up to the Cloud automatically, all files.
Historic records control			Held by County Council Archivist	
Prolonged absence of the clerk	Assistant Clerk would act as Clerk		Ongoing review	Costs to be met from councils reserves in the short term
If there is an outbreak of HCID in the UK with an imminent threat of in the Parish of Cummersdale	3 Councilors request the activation of the HCID policy	Activate the HCID policy with the Payment and Cemetery HCID polies	On going	Continued payment of the staff adhering to the precautions. With the office closure
If the Government suspends Parish meetings	Chairman and Vice chairman To introduce the virtual meeting policy	Using Microsoft Team viewer/Zoom or limit meetings to members social distancing	Legislation not extended, use of virtual meetings not permitted from 17 th May21	Updates from Central Government & Public Health England
Councillors				
Appointment	Cumberland Council	Public election for 4 yr term	Next election 2027	Next election 2027
Responsibilities	Declaration of acceptance of office	Parish Council ensures completion at time of election/co-option	Monitoring Officer – Cumberland Council	Cumberland Council

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	Code of conduct	Parish Council issue relevant documents. Re-affirming periodically	Monitoring Officer – Cumberland Council	Criminal Prosecution/ Legal
	Register Disclosable Pecuniary Interests	Parish Council issue relevant documents. Stated on the agenda monthly as a reminder	Monitoring Officer – Cumberland Council	Criminal Prosecution/ Legal
	Register of Gifts/hospitality	Parish Council issue relevant documents Stated on the agenda monthly as a reminder	Monitoring Officer – Cumberland Council	Criminal Prosecution/ Legal
Employees	Personal accident and assault – Health and Safety procedures and risk assessments.			Limited £500,000 person
Councillors	Personal accident and assault– Health and Safety procedures and risk assessments.			Limited £500,000 person
Volunteers	Personal accident and assault– Health and Safety procedures and risk assessments.			Limited £500,000 person
Local Government Transparency Code	Councils standing orders and financial regulations. Use of the website to publish all necessary information.	Internal Audit	Secretary of State for Communities and Local Government	Criminal prosecution and fine.

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