Marsham Parish Council
Risk Management Policy

About the Council
Marsham Parish Council is a small parish council. The Council has varying activities and functions and is currently insured through Zurich. Policy: **YLL-2720896753**. Renewal by 27/07/2027.

The contact details for the insurers are:

Buildings, contents including:
'All Risks' items, Business interruption, Money, Works in progress
Call us: 0800 028 0336
Email us: farnboroughpropertyclaims@uk.zurich.com
Write to us: Zurich Municipal Property Claims, Zurich Financial Services,
PO Box 3303, Interface Business Park, Swindon, SN4 8WF

Liability Claims:
Call us: 0800 917 7207
Email us: New claims - fnlc@uk.zurich.com
General enquiries - zmflc@uk.zurich.com
Write to us: Zurich Municipal Property Claims, PO BOX 4937, Swindon, SN4 4PP

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 two years unless there are significant changes to the asset register or the activities of the council.

Main Actions in relation to risk management

- ✓ The Asset Register is updated during 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.
- ✓ 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:

Risks	Likelihood v Impact = Risk Rating	Mitigation	By what means	Action
Operational				
Staff (Clerk)	Medium • 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 • 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 • Roadside accident • Lifting heavy equipment	Risk Assessment and training for use of SAM2 provided Hi-Vis Clothing worn when installing SAM2 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 • 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 Finance Committee has delegated power to manage the process Data Protection Policy adopted	Clerk / RFO Clerk / Councillors Finance Committee Council	Council to agree and review

Date agreed: January 2026

Date to be reviewed: January 2027