

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 Clear Councils. The Insurance Policy is for a term of 3 years and is due for renewal 28/07/26. Policy number: LCO01556

The contact details for the insurers are:

For new claims the services are available 24 hours a day, 7 days a week. For enquiries about existing claims, the services are available from Monday to Friday 8am to 6pm. For claims other than legal expenses claims call: 0345 603 8381 For legal expenses claims call: DAS Legal Expenses Insurance Company Limited 0345 268 9124 Emergency glass replacement 0345 600 0148 If you suffer glass breakage you can call upon the services of our selected specialist provider who will effect a rapid repair.

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 <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 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 <ul style="list-style-type: none"> Public accident 	Public Liability Insurance Contractors own Public Liability	Insurance Policy Council and Contractor (£10 million)	Clerk

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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: May 2028