

Rolleston On Dove Parish Council
Risk Assessment as at 01 December 2023

Service Area	Risk	Action/Mitigation
Insurance	Property Damage	Property cover, for year ending 15 June 2024 is adequate and covers all assets as set out on the Asset Register.
	Money	Existing cover is adequate.
	Business interruption	Not covered (not required).
	Public Liability	Existing cover for year ending 15 June 2024 of £10 million is adequate.
	Employers Liability claim	Existing cover for year ending 15 June 2024 of £10 million is adequate.
	Fidelity Guarantee	Existing cover for year ending 15 June 2024 of £150,000 is adequate.
	Libel and Slander	Existing cover for year ending 15 June 2024 of £250,000 is adequate.
	Officials Indemnity	Existing cover for year ending 15 June 2024 of £500,000 is adequate.
	Personal Accident	Existing cover for year ending 15 June 2024 of £100,000 is adequate.
	Legal Expenses	Existing cover for year ending 15 June 2024 of £250,000 is adequate.
Accounts and finance	Annual precept too high / too low or not the result of detailed consideration	Continue current system with detailed budget based on past year and current year accounts.
	Protection of monies	The Financial Services Compensation Scheme (FSCS) deposit protection limit is £85,000 per authorised financial institution (not per account). The council is recommended to consider limiting the total amount held with its Bank to £85,000, i.e. invest some of the money held in the Deposit Account in an accessible savings account with another Bank.
	Unlawful expenditure	Follow Financial Regulations as reviewed by Council on 13 March 2023. Follow advice of Clerk/RFO that all expenditure is within legal powers.
	Unauthorised expenditure	Report all payments to Council for approval (even if already paid). Cheque signatories to initial cheque stubs and invoices.
	Accounts not reconciled	Bank reconciliation presented to each monthly council meeting.
	Non-standard and/or non-compliant records kept	Follow Financial Regulations as reviewed by Council on 13 March 2023. Accept advice from Clerk/RFO and Internal and External auditors.
	Non-compliance with transparency code requirements	Review process in line with requirements.
	Non-compliance with internal audit requirements	Appoint Internal Auditor.
	Loss of computer-based accounting records	Records backed-up onto portable external hard drive monthly.

Staff	Loss of key personnel through ill health or leaving	Council could cover short-term absence while replacement found. Immediately advertise any vacancy. Appoint locum clerk if necessary.
Delegation of Authority	Inability to deal with urgent matters during an emergency	Standing Order 18 adopted on 11 May 2020 giving the Clerk delegated authority to deal with urgent matters during an emergency.
Administration	Inadequate access to advice	Continue memberships of SPCA/NALC and SLCC.
	Loss of hard document records	Records maintained at the Clerk's home. Photocopies to be stored off-site for key records.
	Loss of computer-based records	Records backed-up onto portable external hard drive monthly.
Email accounts	Councillors use of personal email accounts for council business	The council considered this matter on several occasions and ultimately agreed not to use dedicated email addresses.
Council-owned land and play areas	Accident arising from unsafe areas and resultant public liability claim	Weekly visual inspection of site and play equipment by the council's contractor. Clerk has delegated powers to order remedial works in case of damage or health and safety matters.
Noticeboards	May require repairs / become unsafe	Boards checked regularly when notices are posted.
Contractors	Activities of uninsured contractor could give rise to public liability claim	Council to check on contractors' Indemnity insurance and working practices. Contractors must have at least £5 million Public Liability insurance.
	Unsafe working practices by a contractor appointed by the council	

This risk assessment was prepared on 01 December 2023 and approved by the Council on 11 December 2023.

Mary Danby
Proper Officer

This risk assessment will be reviewed annually.

DOCUMENT HISTORY

Detailed History of Changes

Rev. No.	Date	Description of Changes
1	14/12/2020	Original document
2	13/12/2021	Fidelity Guarantee cover reduced from £200,000 to £150,000 following review of the council's needs by the new Insurer.
		Insurance policy dates amended to current policy period, from 15 June 2021 to 15 June 2022.
		Financial Regulations review date amended from May 2020 to March 2021
3	12/12/2022	Insurance policy dates amended to current policy period, from 15 June 2022 to 15 June 2023.
4	01/12/2023	Insurance policy dates amended to current policy period, from 15 June 2023 to 15 June 2024 and additional Email accounts section regarding Councillors use of personal email accounts for council business (as requested by the Internal Auditor at the Interim Audit visit on 08 November 2023).