

**QUENDON AND RICKLING PARISH COUNCIL**

**Parish Council Risk Management Plan**

Not being able to deliver the services expected of the council is arguably the greatest risk to the council. The council therefore needs to have plans in place to deal with circumstances which could jeopardise the delivery of services.

A risk management plan will consider the council's operations and suggest procedures to reduce or eliminate the risks, as far as is realistically possible. Risk can relate to injury to person or damage to property or the consequences of not having robust administration and financial procedures which could lead to claims or litigation

This document has been produced to enable the parish council to look at vulnerable areas and ensure that measures are in place to minimise the potential risks.

Note: As an employer with less than 5 employees Quendon and Rickling Parish Council is not duty bound to have a written Risk Management Plan.

**Insurance**

It is a legal requirement for the council to have Employers Liability insurance. This would be included in any appropriate specialist insurance policy. Having an appropriate insurance policy in force may not prevent accidents or losses but it will at least compensate and provide legal and financial support in the event of a claim. There are several insurers who offer policies specially designed for local councils which will recognise and understand the potential areas for claims. In addition to covering loss and damage to equipment,

contents and the like, typical cover will also provide indemnity in the event of litigation, employee relations and malpractice (including loss through employee fraud, under Fidelity Guarantee cover), and liability for accidents to the public.

Subject	Risk identified	Control of Risk	Risk level;	Action required
			H: High M: Medium L: Low	
Financial records	Records of all financial transactions	Financial Regulations set out how and which records are to be kept	L	None required-existing arrangements adequate.
Banking	a) Deposits made into bank. b) Tracking possible banking errors. c) Loss or non receipt of payment.	a) Most receipts are received direct into bank account. Occasional other receipts (eg allotment rent) are banked by clerk but this is infrequent.  b) The RFO regularly reconciles the bank statement which will identify any bank errors.  c) The reconciliation will also identify any unpaid items if a supplier advises that a payment has not been received.	L	None required-existing arrangements adequate.

Precept	Inadequate precept request	The precept submission is submitted after a budget is produced based upon historical data and anticipated expenditure. If unexpected expenditure threatens to exceed the	L	Currently no action is required but if the reserves were too low then the council would have to consider cuts in budgeted items.
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		budget the council can fall back on it's reserves which are currently substantial.		
Employees	<ul style="list-style-type: none"> <li>a) Loss/illness of Clerk.</li> <li>b) Fraud.</li> <li>c) Car accident on parish business</li> <li>d) Employee takes legal action against council.</li> <li>e) Employee injured in course of employment</li> </ul>	<ul style="list-style-type: none"> <li>a) In the event of the clerk leaving or unable to work, the parish council officers would take over responsibilities.</li> <li>b) The council's insurance policy includes fidelity guarantee cover which would cover any financial shortfall.</li> <li>c) Clerk's insurance policy has clause mentioning use of car for parish business therefore full cover in force. If clerk incapacitated, see a) above.</li> <li>d) Council's insurance policy includes legal costs to cover a legitimate claim.</li> <li>e) Council's insurance policy provides £10,000,000 indemnity in respect of Employers Liability which would cover employee work-related injury.</li> </ul>	<ul style="list-style-type: none"> <li>a) L</li> <li>b) L</li> <li>c) L</li> <li>d) M</li> <li>e) L</li> </ul>	<ul style="list-style-type: none"> <li>a), b), c) and e)- None required. Existing arrangements adequate.</li> <li>d) Legal expenses cover would be in force provided the council had complied with employment law. Council needs to ensure correct procedures are in place.</li> </ul>

Equipment	Computer failure.	<p>All accounts records are backed up to external media. Council would have to obtain replacement computer and reinstate records from back up.</p> <p>Payroll is on cloud computing software and therefore is not computer-specific.</p> <p>Communications to councillors is normally</p>	M	Although contingency plans are in force, there would certainly be an impact in the delay in obtaining a replacement computer. However, the expense to the council in having a spare computer could not be justified.
		<p>by email, which can be accessed from any computer.</p> <p>Formal communications have hard copy.</p>		
Equipment	Computer virus/Hacking	<p>Anti-virus contract in force. In the event of a virus not being detected then above contingencies under “Computer Failure” come into force.</p> <p>No downloads permitted from the internet unless from known sources.</p>	M	No more can be done. It is accepted that anti-virus software cannot detect all viruses.
Funds misappropriated	Funds not credited to the bank or unauthorised payments by an employee	Fidelity Guarantee insurance	L	Cover provided under existing insurance cover

Major disaster incident	Does the Council needs a Continuity Plan?	Difficult to see an incident which could prevent the operation of the council. In the event of loss of a number of councillors residents could be co-opted onto the council. All computer operations are either “cloud” or backed up to external media. If the usual meeting room was destroyed, meetings could be held in several alternative venues.	L	It may be useful to have a Continuity Plan but this is not seen at this time as a necessity.