Burgh and Tuttington Parish Council

Risk Management Policy

About the Council

Burgh & Tuttington Parish Council is a small parish council as defined by the Local Audit and Accountability Act 2014. The Council has varying activities and functions and is currently insured through Zurich. The Insurance Policy is for a term of 1 years and is due for **renewal 1st June 2027**.
The contact details for the insurers are:
Zurich Town, Parish and Community Council Team PO Box 726 Chichester PO19 9PS
Email: enquiries.team@uk.zurich.com
Website: www.zurich.co.uk/municipal/town-community-parish-council-insurance
Telephone: 08009179420
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 year

Main Actions in relation to risk management

- ✓ The Asset Register is updated during the course of 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.
- ✓ 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.

Risks	**Likelihood v Impact = Risk Rating**	**Mitigation**	**By what Means**	**Action**
Operational				
Staff (Clerk)	High • Accident at work • Sickness • Terminates employment	Employer's Liability in place Adequate Working Balance Adequate Working Balance	Insurance Policy Budgeted	Clerk and Council
Members of the public attending meetings	Low • Accident • Incident	Public Liability Insurance Standing Orders in place	Insurance Policy Council	Clerk and Council
SAM2	Medium • Roadside accident • Lifting heavy equipment	Risk Assessment and training for use of SAM2 provided Public Liability Insurance Asset Insurance	Westcotec Council £10 million Public Liability Insurance Policy Asset Register maintained and Insurers advised	Councillors Asset Register updated annually by Clerk
Contractors	Low • Public accident	Public Liability Insurance Contractors own Public Liability	Insurance Policy Council and Contractor (£10 million)	Clerk
Defibrillators	Low • Not working	Not a function of Parish Council	Not a function of Parish Council	Not a function of Parish Council
Meetings with External bodies	Low	To ensure more than one representative of the Council attends external meetings	Clerk/Councillors	

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Financial				
Precept Adequacy of Precept	Medium	Reserves held in General Reserve (approx. 6 months of annual Precept)	Reviewed annually	Clerk/Council Existing procedures adequate
Cash flow and end of year balance	Medium	Budget prepared Reserve funds allocated Fidelity Guarantee in place Internal Controls in place	Clerk / RFO Insurance Policy Policies reviewed annually	Council to agree and review
Audit challenges	Medium	Audit control policies in place and reviewed	Clerk / RFO	Council to agree and review
Banking Financial	Low	Financial Regulations in place and reviewed annually Monthly bank statements and payments list presented to Council monthly All banking records available to view	Payments authorised by full Council and set up/authorised by 2 Councillors All payments/invoices available to view	Council - Review Financial Regulations annually Existing procedures adequate
Data Protection	Medium	Clerk and Councillors trained Data Protection Policy adopted	Clerk / RFO Clerk / Councillors Council	Council to agree and review
Election Costs	Medium Risk is higher in election year (Possibly 2027 depending on LGR and every 4 years)	Unbudgeted election costs	Sufficient funds unearmarked to meet cost Consider creating a reserve.	To review at 2027 budget setting
VAT Reclaiming	Low Reclaiming only	Council does not charge VAT	VAT reclaimed annually as set out in the Financial Regulations	Clerk Existing procedures adequate

Annual Return	Low • Not submitted within the time limit	Clerk attends annual training and ensures deadlines are met Annual Return is completed by the RFO and signed by the Council at the May meeting	Internal Audit is appointed annually by Council and reviews the figure and calculations and when satisfied signs the appropriate page of the AGAR.	External Auditor is final check of the AGAR

Date Agreed 15th July 2026

Next Review July 2027