

Gunthorpe with Bale Parish Council Risk Management Policy

About the Council

Gunthorpe with Bale Parish Council is a small parish council as defined by the Local Audit and Accountability Act 2014. The Council has varying activities and functions. The Parish Council is insured through Zurich Municipal. The Insurance Policy is due for renewal on 1st June 2025.

The contact details for the insurers are:

Zurich Municipal
The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire, PO15 7JZ

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.
- ✓ Sites are inspected at least annually and records 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.

The Risks identified for the Council

Risks	Likelihood v Impact = Risk Rating	Mitigation	By what means	Action
Operational				
Staff (Clerk)	High <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
Councillors	Medium <ul style="list-style-type: none"> Aware of their responsibilities and limitations 	Refer to Standing Orders Ensure awareness of Nolan Principles Training	Standing Orders reviewed regularly Risk Management policy reviewed annually Insurance Reminder PC is a corporate body	Clerk and Councillors
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 keyholder	Clerk Village Hall committee
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
Volunteers	Medium <ul style="list-style-type: none"> Accident 	Insurance	Insurance Experienced volunteer present	Clerk and Councillors
SAM2	Medium <ul style="list-style-type: none"> Roadside accident Lifting 	Training and knowledge of weight of appliance	Insurance Asset Register	Clerk, Councillors & volunteers

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 Internal auditor appointed annually	Council to agree and review
Data Protection	Medium	Clerk and Councillors trained Policies regularly reviewed by Councillors Data Protection Policy adopted Annual Information Audit Privacy Notice	Clerk / RFO Clerk / Councillors Council Clerk/Councillors Clerk/Councillors	Council to agree and review

Date agreed: February 2026

Date to be reviewed: 2027
(Annually)