

Little Coxwell Parish Council

Assessment of Risks

1. Introduction

The purpose of this report is to identify any significant risks facing the Parish Council, which might affect its ability to carry out its objectives. Where the risk can be mitigated by insurance the adequacy of the existing policy is considered.

The Parish Council has a "Combined Local Council" insurance policy with Zurich Municipal.

2. Land & Buildings

The Parish Council does not own any buildings. (The Village Hall and the "Pavilion" on the Playing Field are the responsibility of Little Coxwell Village Hall trustees). With regard to land, the Parish Council rents the village playing field from the Vale of White Horse District Council. There is a parking area at the top of the Playing Field for the use of visitors to the Village Hall. Potential risks associated with the Playing Field and action taken to mitigate that risk are:

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| 1. Personal injury | <ul style="list-style-type: none"> ◆ No playground equipment is provided although there is a moveable football goal ◆ Grass is regularly mown and any litter etc cleared away. |
| 2. Vehicles | <ul style="list-style-type: none"> ◆ Gate to the car park area is closed when not being used by residents to the hall. ◆ Gate between car park and field is kept locked providing pedestrian access only. The key is held by the Village Hall, not by the Parish Council. ◆ Gateway was widened to improve visibility. |
| 3. Dog's mess | <ul style="list-style-type: none"> ◆ Sign on gate prohibiting fouling the playing field. Fine of up to £1,000. VWHDC enforcement officer asked to inspect. |
| 4. Falling trees | <ul style="list-style-type: none"> ◆ There are no substantial trees on the playing field. |

The Parish Council is responsible for the maintenance of the village noticeboard.

Overall assessment of risk: Low

Insurance cover: Public liability: £10,000,000

3. Chattels

The total All Risks Insurance Cover is £12,000

3.1 Phone Kiosk and Defibrillator

The Parish Council adopted the K6 BT phone kiosk in September 2017.

A fully automated defibrillator was installed in 2018 in a secure box in the telephone kiosk.

Potential risks associated with the phone kiosk and action taken to mitigate that risk are:

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| 1. Personal injury | <ul style="list-style-type: none"> ◆ The kiosk was refurbished in 2017 replacing broken glass panels and repainting. The state of the kiosk is checked regularly by the defibrillator monitoring team |
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Potential risks associated with the defibrillator and action taken to mitigate that risk are:

1. Personal injury
- ◆ Access to the defibrillator is by a code given to the originator of a '999 emergency' call. The defibrillator is registered with both the Ambulance Service and the Community Heartbeat Trust. On receipt of a 999 call, the operator will, where possible, direct the operation and maintain contact with the caller throughout the emergency pending the arrival of a Paramedic or Ambulance. The design of the device is very safe in that it can be used by totally untrained persons as it issues instructions as to its use and it decides whether or not to 'shock' the patient.

The defibrillator and cabinet are checked weekly, and the status updated on the Community Heartbeat Trust (CHT) website. This ensures that any issues are reported quickly, and the emergency services have access to the status of the equipment. The weekly report also prompts to check expiry date of battery and pads.

Conclusion: As the defibrillator 'shock' is fully automatic and available **ONLY** under the Ambulance Services' direct control, there is little or no operational risk to the Parish Council.

3.2 Mower

The Parish Council purchased a new mower in July 2019 (Ariens LM21SW 21" Kawasaki Eng)

Potential risks associated with the mower and actions taken to mitigate that risk are:

1. Personal injury
- ◆ Use of the mower will be restricted to Councillors or other adults authorised by the Parish Council. All new users will be instructed to read the user manual including safety instructions before use. These pages are laminated and kept with the mower.

The only other asset owned by the Parish Council is the CCTV equipment. The associated risks are covered in a later section.

Overall assessment of risk: Low

Insurance cover: Public liability: £10,000,000, Asset cover: £12,000

4. Money

All money is held within the Parish Council's current and deposit accounts, at Lloyds Bank in Faringdon. The primary source of income is the annual precept, which currently stands at £1,300. The Parish Council very rarely undertakes village events or activities, which are normally held under the auspices of the Village Hall fundraising committee or the Parochial Church Council.

Potential risks and action taken to mitigate those risks are:

1. Misuse of funds
- ◆ All activities undertaken are approved by the Parish Council and minuted.
2. Fraud / dishonesty
- ◆ All cheques must be signed by two agreed signatories, typically one councilor and the clerk
 - ◆ All BACS bank transfer payments need to be authorised by 2 signatories.
 - ◆ As the volume of transactions is very small the internal

auditor checks all cash book entries against associated invoices to ensure funds have been properly applied.

3. Petty cash ♦ There is no cash expenditure

Overall assessment of risk: Low

The insurance policy includes “fidelity” insurance cover of £25,000 against any act of fraud or dishonesty by a member or employee. This equates to more than 10 years income and is considered more than adequate.

The insurance policy also includes the following cover in respect of money:

	£
In transit by post	250
In transit by member / on premises during office hours	5,000

5. Employer’s Liability

The Parish Council does not have any employees.

The insurance policy includes £10,000,000 employer’s liability as a minimum standard.

Overall assessment of risk: Very low

6. Personal Accident

The risk of personal injury to members or volunteers acting on behalf of the Parish Council whilst in the course of their official duties is considered to be negligible. Risks associated with land and buildings, which are the responsibility of the council are detailed above.

Overall assessment of risk: Very low

Notwithstanding this the insurance policy provides cover of a capital benefit of up to £100,000 or a weekly benefit of up to £500 for Councillors. The values for Volunteers is capital benefit of £20,000 and weekly benefit of £100.

7. CCTV

The camera and equipment are inspected regularly by Cllr New (as they are on his property). The Information Commissioner has been informed and a separate checklist document has been produced to ensure compliance with data protection legislation.

8. GDPR

The village Round Robin emails are sent out by the Parish Council Clerk from the Parish Council email address. All recipients have requested to be on the distribution list and are local villagers or people with a very close connection to the village. The process for unsubscribing is made clear; simply reply to the email. All recipients are bcc’d so that no email addresses are exposed. The email addresses are only accessed through the Clerks password protected devices and are not available to councillors.

Overall assessment of risk: Very low

9. Covid 19

The risks to the Parish Council related to the Covid 19 pandemic of 2020 are deemed to be very low. Whilst this may cause a delay to some activities or cancellation of events this does not pose a monetary risk. The Parish Council does not have offices or employees and can continue its business using video calls. The village Covid support network is run by volunteers not linked to the Parish Council.

The risk is very low that a continuing Covid situation would have any impact on future budgets.

Overall assessment of risk: Very low

10. Conclusion

No previously unforeseen significant risks have been identified. Steps taken to mitigate identified risks appear appropriate. Insurance cover appears more than adequate for the Parish Council's needs.