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| **Llanelly Community Council –**  **Risk Assessment 2019/20** | | | |
| **Service Area** | **Risk** | **Recommendation** | |
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| Cover base |  | **Cover calculated on a population of 5,000** | |
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| Insurance | Cover with **AXA Insurance Plc** | **Cover from 1st October 19 to 30th Sept 20**  **1 year agreement** | |
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|  | Public Liability (statutory) | **Continue existing cover of £10m** | |
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|  | Employers Liability (statutory) | **Continue existing cover of £10m**   |  |  | | --- | --- | | **Employers liability section** | **Included** | | **Cover details** | **Limit of indemnity** | | **Employers Liability** | **£10,000,000 any one occurrence** | | **Manslaughter costs** | **£1,000,000 any one period of insurance** | | **Safety legislation costs** | **£1,000,000**  **any one period of insurance** | | **Terrorist Act** | **£5,000,000**  **any one occurrence** | | |
|  | Public and products liability section | |  |  | | --- | --- | | **Cover details** | **Limit of indemnity** | | **Public Liability** | **£10,000,000**  **any one event** | | **Hirers Indemnity** | **£5,000,000** | | **Libel and slander** | **£500,000**  **any one period of insurance** | | **Products Liability** | **£10,000,000**  **any one period of insurance** | | **Clean up costs** | **£1,000,000**  **any one period of insurance** | | **Data protection** | **£500,000**  **any one period of insurance** | | **Manslaughter costs** | **£1,000,000**  **any one period of insurance** | |  |  | | **Safety legislation costs** | **£1,000,000**  **any one period of insurance** | | **Terrorist Act** | **£2,000,000**  **any one period of insurance** | | **Loss of third-party keys** | **£2,500** |   **Unauthorised useof 3rd party tel 2500**  **Ephones by employees** | |
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| Buildings as described |  | **Buildings insured:-**  **Council meeting room, Gilwern Community Centre,**  **Public toilets and recreation areas** | |
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|  |  | |  |  | | --- | --- | | **Property damage section** | **Included** | | **Property insured** | **Sum insured** | | **All risks including theft** | | | **Buildings including subsidence (unless otherwise specified)** | **£274,853.25** | | **General Contents** | **£15226.32** | | **Gates & Fences** | **£2,640.94** | | **Mowers & Machinery** | **£0.00** | | **Natural Surfaces** | **£0.00** | | **Other Surfaces** | **£0.00** | | **Office Contents (Standard cover)** | **£0.00** | | **Outside Equipment** | **£0.00** | | **Playground Equipment** | **£22713.60** | | **Sports Equipment** | **£3,565.31** | | **Street Furniture** | **£7261.86** | | **War Memorials** | | | |
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|  |  | |  |  | | --- | --- | | **Further investigation expenses** | **10% of the sum insured or £100,000 whichever is the less** | | **Inadvertent omission** | **£500k** | | **Landscaped gardens** | **£15k** | | **Locks and keys** | **£10k** | | **Loss reduction expenses** | **£2.5K aggregate** | | **Metered water or gas** | **£25k aggregate** | | **Motor vehicles (stationary risk)** | **Not included** | | **Natural sports surfaces** | **Included** | | **Outworkers** | **Not included** | | **Patterns** | **£2,500 any one claim** | | **Public relations expenses** | **Not included** | | **Raffle prizes and donations** | **£1500 total, £500 any one item** | | **Sprinkler upgrade costs** | **10% of the sum insured any one claim** | | **Theft of building fabric** | **£2,500 any one claim** | | **Trace and access** | **£25,000 any one claim** | | **Unauthorised use of electricity, gas, oil and water** | **£5,000 any one claim** | | **Undamaged stock** | **£5,000 any one claim** | | **Undamaged tenants improvements** | **£5,000 any one claim** | | **Underground pipes and services** | **£5,000 any one claim** | | **Unspecified storage sites** | **£5,000 any one claim** | | **Contents definition automatically includes** | **Limits** | | **Personal effects including pedal cycles** | **£10k** | | **Rare books** | **£2.5k, item limit £10k total** | | **Outdoor furniture etc** | **£5,000** | | **Marquees and associated lighting** | **£10k** | | **Defibrillators** | **£5,000** | | |
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|  | Insured property | **Review standard cover and rebuild costs (as above)** | |
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|  | Loss of revenue. | **£10k covered.** | |
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| Administration | Loss of data on PC due to system fault, fire or theft. | **Back up data on monthly basis**  **Continue to maintain up-to-date software including appropriate internet and PC security**  **Accounting records also held electronically offsite** | |
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|  | Office equipment | **All records stored within folders. LCC electronic systems are password protected. Password for computer retained in office. Equipment Cover £5K** | |
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|  | Member involvement | **Elected members undertaking roles without a mandate of the community council.** | |
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|  | Increased cost of working and loss of services of Clerk. | **Cover £10k. Immediately advertise any vacancy (if permanent loss) and request help from One Voice Wales to cover temporary loss.** | |
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|  | Payment arrangements | **Continue with requirement to report all payments to Council for approval.**  **Continue with requirement for 2 signatories on council cheques.** | |
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|  | Motor No Claims Discount | **£250.00 cover included** | |
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|  | Loss of signatories | **Continue with system of ensuring 2 from 4 members are registered as signatories** | |
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|  | Reconciliation | **Continue with bank reconciliation to be carried out on the receipt of each statement.** | |
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|  | Agency advice | **Continue with memberships of One Voice Wales and SLCC.** | |
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| Administration | Data protection | **Ensure annual registration with Information Commissioner** | |
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| Allotments |  | **Not applicable** | |
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| Cemetery | Adequate upkeep | **Should be reviewed within twelve months** | |
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|  | Memorial Safety | **Not applicable** | |
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| Precept | Annual precept not the result of proper detailed consideration. | **Continue to present budget to full council for detailed consideration.** | |
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|  | Monitoring of performance. | **Continue to regularly consider budget monitoring report (three monthly).** | |
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| Accounting | Non-standard and or non compliant records kept. | **Continue to require adequate, complete and statutory financial records and accounts** | |
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|  | Non-compliance with statutory deadlines for the completion/approval/submission of accounts and other financial returns. | **Continue to ensure that all accounts and returns are completed and submitted by the deadlines.** | |
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|  | Non-compliance with internal audit requirements. | **Appoint internal auditor** | |
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| Contracts | Ensure continued value for money coupled with continuity of work. | **Approve the practice of seeking tenders and issuing specifications and tender documents to contractors expressing an interest.**  **Tenders over £500 to be opened by the Chairman and Clerk and reported to next available Council meeting.** | |
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|  |  | **Third party management and create a third party dictionary to manage the risk set against the community council.** | |
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| Safety | Ensure safety of users Playing Fields | **Continue with annual RoSPA or similar inspection** | |
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|  | Ensure safety of buildings. | **All safety inspections to be made on a monthly basis. Safety inspections carried out by specialists annually.**  **Recommend that COSHH reports are obtained for items used within the Councils ownership** | |
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| Author of this document, clerk to Llanelly Community Council. | | | |
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