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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**

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| **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** |

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|  | Public and products liability section  |

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| **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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