

**Llanelly Community Council –
Risk Assessment 2016**

Service Area	Risk	Recommendation
Cover base		Cover calculated on a population of 5,000
Insurance	Cover with HISCOCK	Cover from 1st October 15 to 30th Sept 16 3 year agreement
	Public Liability (statutory)	Continue existing cover of £10m
	Employers Liability (statutory)	Continue existing cover of £10m
	Officials Indemnity	£500k Limit
	Hirer's Liability	Continue existing cover of £5m
	Money & assault (statutory)	Continue existing cover of £250k
	Fidelity Guarantee (statutory)	Continue existing cover of £150k
	Property	Continue with existing cover including an excess to £250.00 and £1k for subsidence
	Libel & Slander	Continue existing cover of £500K
	Legal protection expenses (statutory)(DAS)	Continue existing cover of £50k
	Personal Accident (16 to 90)	Capital Benefits £100K
Buildings as described		Buildings insured:- Council meeting room, Gilwern Community Centre, Public toilets and recreation areas
	Insured property	Review standard cover and rebuild costs

	Play Area	Play ground Eq not covered but obtain costs for cover
	Loss of revenue.	£10k covered. No recommendation to change
Property		Recommend reviewing insured property.
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
	Office equipment	All records stored within folders. LCC electronic systems are password protected. Password for computer retained in office. Equipment Cover £5K
	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.
	Payment arrangements	Continue with requirement to report all payments to Council for approval. Continue with requirement for 2 signatories on council cheques.
	Motor No Claims Discount	£250.00 cover included
	Loss of signatories	Continue with system of ensuring 2 from 4 members are registered as signatories
	Reconciliation	Continue with bank reconciliation to be carried out on the receipt of each statement.
	Agency advice	Continue with memberships of One Voice Wales and SLCC.
Administration	Data protection	Ensure annual registration with Information Commissioner
Allotments		Not applicable
Cemetery	Adequate upkeep	Should be reviewed within twelve months
	Memorial Safety	Not applicable

Precept	Annual precept not the result of proper detailed consideration.	Continue to present budget to full council for detailed consideration.
	Monitoring of performance.	Continue to regularly consider budget monitoring report (three monthly).
Accounting	Non-standard and or non compliant records kept.	Continue to require adequate, complete and statutory financial records and accounts
	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.
	Non-compliance with internal audit requirements.	Appoint internal auditor
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.
Safety	Ensure safety of users Playing Fields	Continue with annual RoSPA inspection
	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
Author of this document, clerk to Llanelly Community Council.		