



WISTON PARISH COUNCIL



Clerk: Matthew Thomas, Water Lane Cottage, Water Lane, Wiston,
West Sussex, BN44 3DW.

E-mail: wistonparishclerk@gmail.com

RISK ASSESSMENT **NON-FINANCIAL**

Major Risk Exposure Areas

There are no areas of major risk exposure.

Risk Identification & Evaluation

Buildings: the Council offices are housed in the Clerks residence as the Council does not have its own offices, should this building be damaged to render it unusable, alternative premises may have to be rented. There could also be costs involved in replacing machinery (computers, etc.), creating vital records (paper or computerized).

Other Provisions: these items can be damaged by wear and tear or vandalism. Such damage could entail the time taken to obtain details of witnesses to an incident, obtaining repair estimates, ensuring the repair works are carried out satisfactorily, submitting the necessary insurance claim (the Council's own or that of the offender).

Staff injury or sickness: this could bring with it a claim for damages incurring legal costs. Sick pay arrangements could be a financial burden with possible need to employ agency staff to cover. Should the employee not be able to return to work, there would be a need to advertise for a replacement with costs of holding interviews, seeking references, all of which are uninsured losses that could be incurred.

Claims for damages by members of the public: the Council has insurance policies in place to cover any potential claim.

Risk Elimination or Minimisation

There is provision in the policy for loss of revenue. Insurance policies are also in place should the Council receive any claim by individuals for damages or legal costs.

Should there be repeated vandalism of an item the Council would give consideration as to whether they could afford to continue repairing or replacing the item. Relocation of the item might be considered. However, removing the item would be the only certain way of ensuring that it could no longer impact adversely on the Council's finances.

A procedure is in place whereby a back-up disk of the Council's computer records is taken on a regular basis. This thereby reduces the risk of vital records being destroyed.

Risk Improvement

Actions are determined by what is prudent and cost-effective, whether or not insurance is arranged. The Council attempts to analyse in advance what could be done to reduce any risk of

loss.

The risk management process and risk improvement, are applied to any new undertakings by the Council.

When purchasing new children's play equipment, the guidance of an expert is sought as regards both equipment and surface and the equipment must conform to the British Standard BS5696 or EN1176 and EN1177.

Loss Financing

The only risk retention is the mandatory excesses that apply to insurance policies and unclaimable management time in preparing claims or responding to press demands for comments following an accident. The Council insures as many exposures as it can.

Property Insurance

An asset register showing the property of Wiston Parish Council is maintained.

Money

Crossed cheques are used. Cash is rarely used or taken, where possible cheques will be requested and issued.

Public Liability

The Council holds £10 million Public Liability Insurance. Any new activities of the Council are drawn to the attention of the insurers.

Employers Liability

This is an insured risk and statutory requirement under the Employers Liability (Compulsory Insurance) Act 1969 and covers all employees, including the Clerk.

Libel and Slander

Cover is held to protect the Council as a corporate entity and Members and employees who act on the instructions of the Council. There is no cover provided for Members or employees who take it upon themselves to make personal verbal or written statements to members of the public that might be opposed to what the Council might be planning.

Care is taken during the preparation of Council minutes to avoid a claim for libel from a member of the public who feels that what has been said is untrue and defamatory.

When press statements are issued on contentious issues, the Council agrees in advance what will be said. Such statements are agreed by the Chairman/Clerk when it is not possible to convene a meeting.

Insurance covers court awards and legal costs incurred by both the plaintiff and the Council's insurers in defending the action. Should a claim be made, no action will be taken by the Council itself other than to refer the matter immediately to the insurer. It is recognized that the Council could have to bear a proportion of all losses.

Fidelity Guarantee

This insurance protects the Council from theft by employees, covering losses of both money and

other property and complies with the requirements of the auditors.

Personal Accident

Insurance cover for Council Members is held in case a Member is injured whilst engaged on Council activities. Where Members become over the age of 75 they may obtain a doctor's certificate to state that they are fit to undertake their duties as a Councillor and this can be sent to the insurance company in order to extend the cover. Employees are also covered, as are volunteers, but full details of volunteers and what they are doing has to be given to the insurance company. Persons employed by the Council for individual maintenance projects (ie not permanently employed by the Council) are covered as long as they are using hand operated tools.