**Assessment of Risks that could affect the Finances and the Internal Control of Marton Le Moor Parish Council**

This brief assessment considers the implications of accidents and wanton damage to Council property and, where such events may affect the finances or the smooth running of the Council what action should be taken to counter the risk.

The assessment looks at three areas:

1. Damage resulting in loss of income to the Council
2. Accidents resulting in a claim against the Council
3. Loss of or damage to Council assets

**1. Loss of Income**

The Council does not receive any income from the hiring out of any of its assets. The major source of income comes from the precept set annually by the Council with a small income resulting from Bank interest and refund of VAT.

**2. Possible Claims against the Council**

**PUBLIC LIABILITY**

The Council is at risk of being asked to pay compensation to members of the public for injury, illness, or loss of or damage to material property arising in connection with the Council’s activities. In particular, it is at risk of a claim arising from an accident whilst using the Council’s play equipment or whilst playing in the Council’s recreation ground.

**Action**

The Council has taken out Public Liability Insurance with Aviva via Came & Co for cover up to £10M for any one occurrence.

In order to reduce the possibility of receiving such a claim the Council’s play equipment and recreation ground is subject to a monthly inspection and an annual inspection by a RoSPA approved inspector. The recreation ground grass is regularly cut during the summer months.

Reputable contractors are employed to undertake non-routine recreation ground maintenance to reduce the chances of possible damage to material property or injury to a member of the public.

### EMPLOYER’S LIABILITY

The Council has no employees, but our insurance with Aviva via Came & Co provides cover of up to £10M for employers liability if we were to employee anyone.

## 3. Loss of, or Damage to, Council Assets

### TELEPHONE BOX

The risk of damage to the telephone box comes from serious vandalism or from vehicular impact.

In its position in a very quiet village, the chance of a vehicle accident is very low. If it were hit by a lawful driver, a claim could be made on the driver’s insurance. The telephone box has no value other than as a feature on the village green and therefore no action is deemed necessary. Cover is provided by the Councils insurance.

### COMMUNITY GARDEN

There is a risk of vandal and accidental damage to the community garden plants and structures but the cost of repair is not considered to be significant since volunteer labour will be available to carry out any remedial work.

### VILLAGE GATEWAYS

The risk of damage to the village gateways comes from theft of the aluminium nameplates and damage by vehicular collision. The village gateways are covered for all risks by the councils insurance.

### PLAY EQUIPMENT

The risk of damage to the items of play equipment comes from serious vandalism. The playing field equipment is covered for all risks by the councils insurance.

### RECREATION GROUND

There is a risk of vandal damage to the recreation ground but the cost of repair is not considered to be significant since volunteer labour will be available to carry out any remedial work that may be necessary.  
There is a small risk of personal injury caused by illegal motor vehicles crossing the recreation ground.

#### Action

The Council has added a secure clasp and lock to the playing field entry gate to prevent unauthorised access.

### MONEY

At any one time the Council may have un-cashed cheques in the possession of the Clerk or various Councillors. There is a small risk of these cheques being lost or stolen.

The risk of fraud or inadvertent accounting errors are minimised by all Councillors having view only Internet access to the bank account. Additionally the Council has very few transactions in the year and require all cheques to be signed by two Councillors. Both internal and external audits are carried out annually. The council does not run a petty cash system or deal in any cash transactions.

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For: Marton Le Moor Parish Council – June 2018