

RINGLAND Parish Council Risk Management Policy

About the Council

Ringland Parish Council is a small parish council. The Council has varying activities and functions and is currently insured through Zurich. The Insurance Policy is for a term of 3 years and is due for renewal 1 June 2027 and each year it is renewed within the term, so on 31 May 2026 it will be renewed.

The contact details for the insurers are:

Policy Number YLL-2720875813

Property Claims: 08000280336 <https://propertyclaims.zurich.co.uk>

Liability Claims: 08007830692 <https://liabilityclaims.zurich.co.uk>

The Clerk retains the insurance file and will deal with all matters relating to risk and insurance. This is detailed in the Clerk's Job Description and supported by the Council in providing training opportunities. The Council agrees the Risk Management Policy which is reviewed every year.

Main Actions in relation to risk management

- ✓ The Asset Register is updated during the year by the Clerk.
- ✓ Risk assessments (Health and Safety) are written and updated by the Clerk where appropriate, or another designated body. Copies of risk assessments are retained.
- ✓ Sites are inspected at least annually, and records are retained.
- ✓ Play Areas are inspected weekly and an annual inspection must be carried out by an external qualified inspector.
- ✓ The Council reviews the Insurance Policy prior to renewal.
- ✓ Financial Risk Assessments are carried out by the Clerk / Responsible Financial Officer, as required.
- ✓ Documentation is kept safely and securely.
- ✓ The Council reviews its systems of Internal Control at least annually.

The Risks identified for the Council:

Risks	Likelihood v Impact = Risk Rating	Mitigation	By what means	Action
Operational				
Staff (Clerk)	High - Accident at work - Sickness - Terminates employment	Employer's Liability in place Adequate Working Balance Adequate Working Balance	Insurance Policy Budgeted	Clerk and Council
Members of the public attending meetings	Low - Accident - Incident	Public Liability Insurance Visual Inspection – recorded Standing Orders in place	Insurance Policy Council	Clerk Councillors
SAM2 Speed watch volunteers	Medium - Roadside accident - Lifting heavy equipment	Risk Assessment and training for use of SAM2 provided Public Liability Insurance Asset Insurance	Council £10 million Public Liability Insurance Policy Asset Register maintained and Insurers advised	Clerk and volunteers Asset Register updated annually by Clerk
Contractors	Medium Public accident	Public Liability Insurance Contractors own Public Liability	Insurance Policy Council and Contractor (£10 million)	Clerk
Risks	Likelihood v Impact = Risk Rating	Mitigation	By what means	Action
Financial				
Cash flow and end of year balance	Medium	Budget prepared Budget Monitoring document	Clerk / RFO	Council to agree and review

		provided to members Reserve funds allocated Fidelity Guarantee in place Internal Controls in place	Insurance Policy Policies reviewed annually	
Handling of cash	Low	Small amounts of cash only. To be counted and handed to Clerk for banking.	Clerk and councillor oversight of receipts and banking slip	Council to agree and review
Audit challenges	Medium	Audit control policies in place and reviewed	Clerk / RFO	Council to agree and review
Data Protection	Medium	DPO appointed Clerk trained. Data audit carried out annually Data Protection Policy adopted	Clerk / RFO Clerk / Councillors Council	Council to agree and review

RINGLAND PARISH COUNCIL RISK MANAGEMENT POLICY

Date agreed: 10 November 2025

Date to be reviewed: November 2026