



**Bratton Clovelly Parish Council
Risk Assessment Register 26-27**

ITEM	RISK PROBABILITY	RISK/CONTROL	DATE REVIEWED
Playing field	Low	<p>Insurance, including Public Liability Cover, arranged by PC</p> <p>A volunteer will undertake a visual inspection of the field on a monthly basis and report any defects to the clerk.</p> <p>PHMC must ensure they have adequate insurance for any events they hold linked with the Playing Field and third parties using the field under a hire agreement with the PHMC have adequate PL insurance for their activities.</p>	<p>Insurance cover provided by Hiscox Insurance Company Limited AJG Community Schemes renewal date 1st June annually. Policy No. 9647323/149405532</p> <p>Maintenance and repair arranged by PHMC on a regular basis</p>
Play Equipment	Low - Medium	<p>Insurance, including Public Liability Cover, arranged by PC. Regular visual checks carried out by nominated volunteer.</p> <p>Annual inspection also carried out by qualified inspector</p>	<p>Insurance cover provided by Hiscox Insurance Company Limited AJG Community Schemes renewal date 1st June annually. Policy No. 9647323/149405532</p> <p>Maintenance and repairs arranged by PC</p> <p>Annual inspection each March</p>
The Village Green including Victorian railings	Low	<p>The PC agreed to self-insure against loss or damage</p> <p>The area is maintained and checked by volunteers.</p>	<p>Self-insured with contingency funds as the increased premium could not be justified.</p> <p>Maintenance and repairs arranged by PC</p>
Parish Notice Board	Low	<p>Visual inspection by Clerk or Cllrs who would report any defects</p>	<p>Insurance cover provided by Hiscox Insurance Company Limited AJG Community Schemes renewal date 1st June annually. Policy No. 9647323/149405532</p> <p>Maintenance and repairs arranged by PC</p>
Parish Hall Car Park	Low	<p>Insurance, including Public Liability Cover, arranged by PC.</p>	<p>Insurance cover provided by Hiscox Insurance Company Limited AJG Community Schemes renewal date 1st June annually. Policy No. 9647323/149405532</p>
Trees	Low	<p>Visual checks by PC members. Professional services sought as and when required</p>	<p>Insurance cover provided by Hiscox Insurance Company Limited AJG Community Schemes renewal date 1st June annually. Policy No. 9647323/149405532</p>

Loss of money or goods caused by theft of employee ie fraud or dishonest	Low	<p>Hiscox Insurance Company provided by Parish Council insurance policy covers any Councillor, Clerk or employee.</p> <p>Cheques require three signatories to be signed at PC meetings Bank payment require three signatories</p> <p>No petty cash held</p>	<p>Insurance cover provided by Hiscox Insurance Company Limited AJG Community Schemes renewal date 1st June annually. Policy No. 9647323/149405532</p>
Dog Bins (Street Furniture)	Low	<p>Covered by Parish Council insurance policy.</p> <p>Visual checks by PC members.</p>	<p>Insurance cover provided by Hiscox Insurance Company Limited AJG Community Schemes renewal date 1st June annually. Policy No. 9647323/149405532</p> <p>Maintenance and repairs arranged by PC</p>
War Memorial	Low	<p>Covered by Parish Council insurance policy.</p> <p>Visual checks by PC members</p>	<p>Insurance cover provided by Hiscox Insurance Company Limited AJG Community Schemes renewal date 1st June annually. Policy No. 9647323/149405532</p> <p>Maintenance and repairs arranged by PC</p>
<p>Non-negotiable Money</p> <p>Negotiable Cash/Uncrossed cheques held at Clerk's/Councillors home</p>	Low	<p>Covered by Parish Council insurance policy</p> <p>Although the Parish Council does not hold any Petty Cash, fundraising, donations etc are totalled and handed to the Clerk for banking. The amounts involved are relatively small and are within the limit of £100 covered by the Parish Council's insurances for monies held in the private dwelling of any Councillor or Clerk. Such monies are only held for a couple of days until banked.</p> <p>Money in safe pace Money in transit to/from Cheques</p>	<p>Insurance cover provided by Hiscox Insurance Company Limited AJG Community Schemes renewal date 1st June annually. Policy No. 9647323/149405532</p>
Employers Liability	Low	<p>Covered by Parish Council (Cover up to £10,000,000) insurance policy</p>	<p>Insurance cover provided by Hiscox Insurance Company Limited AJG Community Schemes renewal date 1st June annually. Policy No. 9647323/149405532</p>
Personal Accident to Councillors, Clerk, employee or voluntary worker	Low	<p>Covered by Parish Council insurance policy</p>	<p>Insurance cover provided by Hiscox Insurance Company Limited AJG Community Schemes renewal date 1st June annually. Policy No. 9647323/149405532</p>

Libel and Slander	Low	Covered by Parish Council insurance policy	Insurance cover provided by Hiscox Insurance Company Limited AJG Community Schemes renewal date 1st June annually. Policy No. 9647323/149405532
Legal Expenses	Low	Covered by Parish Council insurance policy	Insurance cover provided by Hiscox Insurance Company Limited AJG Community Schemes renewal date 1 st June annually. Policy No. 9647323/149405532
Legal Documents	Low	Kept at Peter Peter & Wright Solicitors in vaults. Clerk holds paper copies	Insurance cover provided by Hiscox Insurance Company Limited AJG Community Schemes renewal date 1st June annually. Policy No. 9647323/149405532
Records (electronic/paper)	Low	Paper documents kept in metal filing cabinet at Clerks address. Data reinstatement cover Back up stick updated regularly Statutory documents such as minutes and financial information are held in the Devon Records Office once no longer required by the Clerk	Insurance cover provided by Hiscox Insurance Company Limited AJG Community Schemes renewal date 1st June annually. Policy No. 9647323/149405532
Office contents	Low	Covered by Parish Council insurance policy up to (Cover restricted to Clerks home only)	Insurance cover provided by Hiscox Insurance Company Limited AJG Community Schemes renewal date 1st June annually. Policy No. 9647323/149405532
Defibrillator and First aid kits	Low	Covered by Parish Council insurance policy Regular visual checks by Cllrs	Insurance cover provided by Hiscox Insurance Company Limited AJG Community Schemes renewal date 1 st June annually. Policy No. 9647323/149405532
Brush Cutter and Protective Clothing	Low	Not held	Not currently held
DAAT Night Landing lighting array	Low	Covered by Parish Council insurance policy Regular visual checks by Cllrs	Insurance cover provided by Hiscox Insurance Company Limited AJG Community Schemes renewal date 1 st June annually. Policy No. 9647323/149405532
Shears	Low	Not held	Not currently held

Assets Held and Managed by PHMC

ITEM	RISK PROBABILITY	RISK/CONTROL	DATE REVIEWED
Parish Hall	Low	Insurance arranged by Bratton Clovelly	Confirmation of renewal for

		Parish Hall Management Committee together with maintenance and repair of the building. (insurance value £687,621.00))	insurance cover with Allied Westminster Village Guard dated 01.01.24 Maintenance and repair undertaken by PHMC on a regular basis
Stone Barn	Low	Insurance arranged by Bratton Clovelly PHMC together with maintenance and repair of the building. (insurance value £4813) Ownership transferred to PHMC - April 2015	Confirmation of renewal for insurance cover with Allied Westminster Village Guard dated 01.01.24 Maintenance and repair undertaken by PHMC on a regular basis
Ride on Mower	Low	Insurance arranged by Bratton Clovelly Parish Hall Management Committee together with maintenance and repair (£3535) Ownership transferred to Parish Hall Management Committee - April 2015	Confirmation of renewal for insurance cover with Allied Westminster Village Guard dated 01.01.24 Maintenance and repair undertaken by PHMC on a regular basis

Annual Review due May 2027