

GREAT LIVERMERE PARISH COUNCIL

Assessment of Risks that could affect the Finances or the Smooth Running of Great Livermere 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

INCOME GENERAL

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, Recycling Credits and refund of VAT.

FIDELITY GUARANTEE

The level of guarantee cover obtained by the council is now set at £250,000 for any one occurrence. Cover for Auditor's Fees limited to 10% of the total payment of an agreed claim to a maximum of £50k and re-writing of the records again limited to 10% of the total agreed claim subject to a maximum of £50k are also covered under this section.

Action

The Council considers that the level of fidelity guarantee cover appeared to be sufficient in the light of the bank balances anticipated to be held at March 2016 and the amount of precept to be received in April 2016.

FINANCIAL CONTROL

The Parish Council has set up controls by way of one councillor carrying out an annual independent audit on the internal controls with an independent review by an Internal Auditor for the Parish Council and then audited by BDO Stoy Hayward, the Council's approved external auditors.

The following are in place:- Standing Orders; Financial Orders; copies of Minutes; copies of Agendas; Dispensation Policy; Model Publication Documentation; Asset Register and Register of Interests.

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 Maven Local Councils 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 is subject to a monthly inspection by St Edmundsbury Borough Council and an annual inspection by The Play Inspection Company Ltd. The recreation ground and the attached children's play area are 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 is at risk of being asked to pay compensation to an employee or a volunteer worker for injury or illness arising out of, and in the course of, their employment by the Council.

Action

The Council has taken out Employer's Liability Insurance and Personal Accident with Maven Local Councils for cover up to £10M for any one occurrence with a sliding scale of items covered under Personal Accident whilst persons are carrying out official duties. Noted cover is reduced for those age 75 - 85.

3. Loss of, or Damage to, Council Assets

The Council's assets, together with their replacement value, are listed separately in the attached inventory.

BUS SHELTER

The risk of damage to the Bus Shelter comes from serious vandalism or from vehicular impact.

In its position in a very quiet village, the chances of vehicle accident is very low. If it were hit by a lawful driver, a claim could be made on the driver's insurance. The shelter is a Perspex and metal structure that makes it an unlikely target for serious vandalism.

Action

The Council had insured the previous Bus Shelter through Maven Local Councils Policy under Street Furniture to a total value of £24,000 less the first £125 of any claim, for damage by either of the above possibilities.

However Suffolk County Council have replaced this with a new Bus Shelter on a match funded basis.

The Clerk will ascertain the replacement cost of the new bus shelter and provided that this is within the total limit of £24,000 will add it to the schedule.

VILLAGE SIGN - GREAT LIVERMERE

The risk of damage to the Village Sign comes from serious vandalism or from vehicular impact.

As it is located within a very quiet village, it is felt that the chances of vehicle accident with the sign is very low. If it were hit by a lawful driver, a claim could be made on the driver's insurance.

Minor vandalism of the sign is unlikely to occur given its high prominence in the village.

Action

The Council has insured this item through Maven Local Councils Policy under Street Furniture to a total value of £24,000 less the first £125 of any claim, for damage by either of the above possibilities.

The Council considers that the chances of a serious hit by an illegal driver is so remote as to not need consideration and that any vandal damage is likely to be minor, costing less than the insurance excess to put right.

WAR MEMORIAL - CHURCH ROAD

The risk of damage to the War Memorial comes from serious vandalism or from vehicular impact.

As it is located within a very quiet village, it is felt that the chances of vehicle accident with the sign is relatively low. If it were hit by a lawful driver, a claim could be made on the driver's insurance.

Minor vandalism of the sign is unlikely to occur given its high prominence in the village.

Action

The Council has insured this item through Maven Local Councils Policy under War Memorials to a total value of £24,000 less the first £125 of any claim, for damage by either of the above possibilities.

The Council considers that the chances of a serious hit by an illegal driver is so remote as to not need consideration and that any vandal damage is likely to be minor, costing less than the insurance excess to put right.

PARK BENCHES AROUND THE VILLAGE

There are four benches within the village: one on The Street located close to the BT kiosk; one on the grass verge at The Old Forge and two located on the playing field close to the play equipment.

The risk of damage to the seats comes from minor vandalism and general wear and tear. It is agreed that the seats in the Parish Council ownership are checked regularly for deterioration and any such vandalism.

Action

The Council has insured all of the benches through Maven Local Councils Policy under Street Furniture to a total value of £24,000 less the first £125 of any claim, for damage by either of the above possibilities. The Council consider that any vandal damage is likely to be minor costing less than the insurance to put right.

All four seats have recently been sanded down and re-varnished and Council considers no further action is necessary

PLAYGROUND EQUIPMENT & SPORTS SURFACE

The Council is at risk of a claim arising from an accident whilst using the Council's play equipment or whilst playing on the Council's recreation ground and/or the common open space land within the parish. It is also considered that the Council would also be at risk from minor vandalism to the equipment and general wear and tear over time.

Action

The Council has insured all play equipment through Maven Local Councils Policy under Playground Equipment to a total value of £48,000 and Ground Surfaces to a total value of £11,249 less the first £125 of any claim, for damage by either of the above possibilities

The Council has also taken out Public & Products Liability Insurance with Maven Local Councils 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 is subject to a monthly inspection by the Borough Council and any required action undertaken promptly, as well as an annual inspection by The Play Inspection Company Ltd.

The recreation ground and the common/open space land are regularly cut by the Borough Council during the Spring and Summer months.

Council has erected signs ensuring that users of the play ground were made aware of and accepted their responsibilities, that they must avoid dangerous situations and obey health and safety legislation.

Most recent Operational Inspection recommended that:

- the Goal End side net supports were corroded and bent and required monitoring. Council will monitor this on a quarterly basis.
- the tree canopy overhangs the equipment and is less than 2.0m away. Council will arrange for this to be lifted to ensure a clearance of 2.0 from the seat. Work will be undertaken by a Parish Councillor prior to the year end of 31 March 2016
- the algae or moss growth on the surface of the Multi Play (Junior) set could result in slippery conditions. Council will arrange for the area to be cleaned and treated properly. Work will be undertaken by a Parish Councillor prior to year end of 31 March 2016.

BT KIOSK

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 an asset belonging to the Parish Council. The Kiosk is currently being used as a book store.

Action

The Council has insured the Kiosk through Maven Local Councils Policy under Street Furniture to a total value of £24,000 less the first £125 of any claim, for damage by either of the above possibilities and has Public and Products Liability cover to £10m

FENCES AND HEDGES

The risk of damage to the wooden panelled fence and hedges around the children's play equipment comes from minor vandalism.

Whilst there had been no reports of any vandalism to neither the fence nor the hedgerows it is evident that in places the fencing has either blown down or been removed.

Action

Council is still to obtain quotations for the reinstatement of fencing from the properties bordering the Playing Field to ensure the safety of those using the Playing Field and to mark the Parish Council's boundary.

This is not regarded as a particular issue but will be reconsidered during the Summer months.

Reviewed by:

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Councillor Philip Johnson

Presented by:

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Mrs. Victoria Waples

Clerk/RFO to the Council

at the meeting of:

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