



**Bratton Clovelly Parish Council  
Risk Assessment Register 2021/22**

ITEM	RISK PROBABILITY	RISK/CONTROL	DATE REVIEWED
Playing field	Low	Insurance, including Public Liability Cover, arranged by PC  PHMC must ensure they have adequate insurance for any events they hold linked with the Playing Field	Insurance cover provided by Came & Company renewal date 1 <sup>st</sup> June annually. Policy No. 1891376  Confirmation of renewal for insurance cover with Hiscox dated 23/06/2019  Maintenance and repair undertaken by PHMC on a regular basis
DAAT Night landing site	Low - medium	Insurance, including Public Liability Cover, arranged by PC. Regular visual checks carried out by nominated volunteer	Insurance cover provided by Came & Company renewal date 1 <sup>st</sup> June annually. Policy No. 1891376  Maintenance and repairs arranged by PC
Play Equipment	Low - Medium	Insurance, including Public Liability Cover, arranged by PC. Regular visual checks carried out by nominated volunteer.  Annual inspection also carried out by qualified inspector	Insurance cover provided by Came & Company renewal date 1 <sup>st</sup> June annually. Policy No. 1891376  Maintenance and repairs arranged by PC  Annual inspection each April
The Village Green including Victorian railings	Low	Public Liability Cover included in Parish Council insurance policy.  The area is maintained and checked by volunteers.	Insurance cover provided by Came & Company renewal date 1 <sup>st</sup> June annually. Policy No. 1891376  Maintenance and repairs arranged by PC
Parish Notice Board	Low	Visual inspection by Clerk or Cllrs who would report any defects	Insurance cover provided by Came & Company renewal date 1 <sup>st</sup> June annually. Policy No. 1891376  Maintenance and repairs arranged by PC
Parish Hall Car Park	Low	Insurance, including Public Liability Cover, arranged by PC.	Insurance cover provided by Came & Company renewal date 1 <sup>st</sup> June annually. Policy No. 1891376
Trees	Low	Visual checks by PC members. Professional services sought as and when required	Insurance cover provided by Came & Company renewal date 1 <sup>st</sup> June annually. Policy

			No. 1891376
Loss of money or goods caused by theft of employee ie fraud or dishonest	Low	Fidelity guarantee insurance provided by Parish Council insurance policy covers any Councillor, Clerk or employee.  Cheques require two signatories to be signed at PC meetings  No petty cash held	Insurance cover provided by Came & Company renewal date 1 <sup>st</sup> June annually. Policy No. 1891376
Dog Bins (Street Furniture)	Low	Covered by Parish Council insurance policy.  Visual checks by PC members.	Insurance cover provided by Came & Company renewal date 1 <sup>st</sup> June annually. Policy No. 1891376  Maintenance and repairs arranged by PC
War Memorial	Low	Covered by Parish Council insurance policy.  Visual checks by PC members	Insurance cover provided by Came & Company renewal date 1 <sup>st</sup> June annually. Policy No. 1891376  Maintenance and repairs arranged by PC
Non-negotiable Money  Negotiable Cash/Uncrossed cheques held at Clerk's/Councillors home	Low	Covered by Parish Council insurance policy 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.  Money in safe Money in transit to/from Cheques	Insurance cover provided by Came & Company renewal date 1 <sup>st</sup> June annually. Policy No. 1891376
Employers Liability	Low	Covered by Parish Council (Cover up to £10,000,000) insurance policy	Insurance cover provided by Came & Company renewal date 1 <sup>st</sup> June annually. Policy No. 1891376
Personal Accident to Councillors, Clerk, employee or voluntary worker	Low	Covered by Parish Council insurance policy	Insurance cover provided by Came & Company renewal date 1 <sup>st</sup> June annually. Policy No. 1891376
Libel and Slander	Low	Covered by Parish Council insurance policy	Insurance cover provided by Came & Company renewal date 1 <sup>st</sup> June annually. Policy No. 1891376
Legal Expenses	Low	Covered by Parish Council insurance policy	Insurance cover provided by Came & Company renewal date 1 <sup>st</sup> June annually. Policy

			No. 1891376
Legal Documents	Low	Kept at Peter Peter & Wright Solicitors in vaults.  Clerk holds paper copies	Insurance cover provided by Came & Company renewal date 1 <sup>st</sup> June annually. Policy No. 1891376
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 Came & Company renewal date 1 <sup>st</sup> June annually. Policy No. 1891376
Office contents	Low	Covered by Parish Council insurance policy up to (Cover restricted to Clerks home only)	Insurance cover provided by Came & Company renewal date 1 <sup>st</sup> June annually. Policy No. 1891376
Defibrillator and First aid kits	Low	Covered by Parish Council insurance policy  Regular visual checks by Cllrs	Insurance cover provided by Came & Company renewal date 1 <sup>st</sup> June annually. Policy No. 1891376
Brush Cutter and Protective Clothing	Low	Covered by Parish Council insurance policy. (Insurance value £483). Kept at T Ball's property	Insurance cover provided by Came & Company renewal date 1 <sup>st</sup> June annually. Policy No. 1891376
DAAT Night Landing Site	Low	Covered by Parish Council insurance policy  Regular visual checks by Cllrs	Insurance cover provided by Came & Company renewal date 1 <sup>st</sup> June annually. Policy No. 1891376
Shears	Low	Covered by Parish Council insurance policy. (Insurance value £483). Kept at T Ball's property	Insurance cover provided by Came & Company renewal date 1 <sup>st</sup> June annually. Policy No. 1891376

#### Assets Held and Managed by PHMC

ITEM	RISK PROBABILITY	RISK/CONTROL	DATE REVIEWED
Parish Hall	Low	Insurance arranged by Bratton Clovelly Parish Hall Management Committee together with maintenance and repair of the building. (insurance value £579,932)	Confirmation of renewal for insurance cover with Allied Westminster Village Guard dated 01.01.19  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)	Confirmation of renewal for insurance cover with Allied Westminster Village Guard dated 01.01.19

		Ownership transferred to PHMC - April 2015	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 01.01.19  Maintenance and repair undertaken by PHMC on a regular basis

**Annual Review due May 2020**