Item

TOW LAW TOWN COUNCIL

RISK ASSESSMENT STATEMENT 2009/10 (REVIEW)

TOWN COUNCIL MEETING 16th MARCH 2010

The last risk assessment was carried out on 17th March 2009.

Following a review of the Council's services and activities the following risks were identified and classified into high, medium and low potential consequences:-

A. LOW

1. Newsletter and WWW site

   Cover is taken out under the Council's Insurance Policy for possible Libel and Slander cases.

2. Notice boards

   Cover is taken out under the Council's Insurance Policy for All Risks named items.

3. Finance

   The adequacy of reserves is considered at the Finance & General Purposes Committee. Works Contracts are subject to tendering/quotations process. Standing Orders and Financial Regulations are reviewed annually.

B. MEDIUM

1. Insurance arrangements

   This is reviewed on an annual basis and when the occasion demands, to reflect possible changes in cover during the term period. Details are reported to a Town Council meeting.

   The current cover includes the following:-

   Material damage, All Risks, Public Liability, Employers Liability, Fidelity Guarantee, Personal accident and Business interruption.

   Fidelity Guarantee has been increased from £15,000 to £30,000.

2. Christmas trees and brackets

   Installed and maintained by contractor, Insurance Company informed of event. Brackets are to be inspected by a suitable contractor on an annual basis.

3. Office equipment

   Included in rent paid to the Community association.

4. Stone entrance features

   Cover is taken out under the Council's Insurance Policy.

5. Public Seats

   Cover is taken out under the Council's Insurance Policy.

6. Councillors

   Cover is taken out under the Council's Insurance Policy. The Council have agreed the Model Code of Conduct 2007. Declaration of Interests forms are signed by all Members and sent to the County's Monitoring Officer. Declaration of Interests are minuted at Council meetings.

Item

7. Staff

   Cover is taken out under the Council's Insurance Policy. A Contract of Employment has be agreed with the Clerk and signed by both parties.

C. HIGH

None identified, although if any high risk features are identified then these item/s will be dealt with accordingly.

Geoff Smith

Town Clerk

16th March 2010