Stody with Hunworth Parish Council
Risk Management Policy

About the Council

Stody with Hunworth Parish Council is a small parish council as defined by the Local Audit and Accountability Act 2014. The Council has varying activities and functions. The Parish Council is insured through Zurich Municipal. The Insurance Policy is due for renewal on 1st June 2026.

The contact details for the insurers are:

Zurich Municipal
The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire, PO15 7JZ

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 'Governance and Accountability'. The Council supports the Clerk in this role by 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 course of 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.
- ✓ 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 • Business continuity	Employer's Liability in place Lone Worker's Policy Adequate Working Balance Passwords available Backups	Insurance Policy Budgeted Recorded & available Online/Offline storage	Clerk and Council
Councillors	Medium • Aware of their responsibilities and limitations	Refer to Standing Orders Code of conduct Ensure awareness of Nolan Principles Training	Standing Orders reviewed regularly Risk Management policy reviewed annually Insurance Reminder PC is a corporate body	Clerk and Councillors
Members of the public attending meetings	Low • Accident • Incident	Public Liability Insurance Visual Inspection – recorded Standing Orders in place	Insurance Policy Village Hall keyholder	Clerk VH Committee
Volunteers Working Party	Medium • Accident	Risk Assessment in place	Risks have been assessed Volunteers aware of risks and expectations for mitigation Insurance	Clerk Councillors Volunteers
Contractors	Medium • Public accident	Public Liability Insurance Contractors own Public Liability	Insurance Policy Council and Contractor (£10 million)	Clerk

Physical Assets				
Noticeboards BT Phone box	Medium • Dilapidation • Theft	Visual inspection Insurance	Inspection when notices added Insurance policy	Clerk/Chair of PC
Grass mower	Medium • Dilapidation • Theft • Accident	Annual Service Kept at Volunteer's house Experienced volunteer user	Professionally serviced Insurance	Full Council
Battery mower	Medium • Dilapidation • Theft • Accident	Kept at Volunteer's house Experienced volunteer user	Insurance	Full Council
Financial				
Cash flow and end of year balance	Medium • Overspend of available funds • VAT paid upfront	Budget prepared Budget Monitoring document provided to members Reserve funds allocated Fidelity Guarantee in place Internal Controls in place	Clerk / RFO Insurance Policy Policies reviewed annually	Council to agree and review
Inaccurate salary, tax or NI figures	Low • Inaccurate figures	The Council run the HMRC TOOLS PAYE software which also produces a payslip Salary cheques are signed off at Council meetings	HMRC PAYE Tools Salary reported at Council meetings	Cler/RFO & Council
Audit challenges	Medium	Audit control policies in place and reviewed	Clerk / RFO	Council to agree and review
Data Protection	Medium	Clerk trained & Councillors advsed Policies regularly reviewed by Councillors Data Protection Policy adopted	Clerk / RFO Clerk / Councillors Council	Council to agree and review

Date agreed: March 2026
Date to be reviewed: 2027 (Annually)