

## Cockermouth Town Council Risk Assessment

### Introduction:

Risk assessment is a systematic general examination of working conditions, activities and environmental factors that will enable the Council to identify any and all potential risks inherent in the place or practices. Based on a recorded assessment the Council should then should take all practical and necessary steps to reduce or eliminate the risks, insofar as is reasonably practicable.

This document has been produced to enable the Town Council to assess the risks that it faces and satisfy itself that it has taken adequate steps to minimise them. This should be read in conjunction with other assessments produced for specific activities. In conducting this exercise the following plan was followed:

- Identify the areas to be reviewed
- Identify what the risk may be.
- Identify the level of risk
- Evaluate the control of the risk
- Review, assess or action as required.

| Finance and Management |   |               |   |   |
|------------------------|---|---------------|---|---|
| Subject                | Risk  | Level (H/M/L) | Control   | Recommendation  |
| Business Continuity    | Risk of Council not being able to continue its business due to an unexpected or tragic circumstance | L             | All files and recent records are backed up. Shared knowledge amongst staff means that they could cover for colleagues.  | Existing procedures adequate. Review periodically.                    |
| Precept                | Adequacy of Precept   | L             | The council reviews the budget estimates for the coming year, together with the projected reserves from the current year. The precept amount is calculated from these figures with an allowance for 3-6 months of reserves to be retained at all times. | Existing procedure adequate.  |
| Financial Records      | Inadequate records<br>Financial Irregularities  | L<br>L        | The Council has financial regulations that set out the requirements. The Edge Finance software ensures that finances balance. Checks are made on entries and payments.  | The existing procedure is adequate, but will be reviewed periodically |

|                  |   |             |  |  |
|------------------|---|-------------|--|--|
| Bank and Banking | Inadequate checks<br>Bank errors<br>Cheque writing errors | L<br>L<br>L | The financial regulations set out the requirements for checking statements and writing cheques etc. There have been no known bank errors, but these would be discovered when checking the statement. | The existing procedure is adequate. Bank signatory list should be reviewed and updated |
|------------------|---|-------------|--|--|

## Finance and Management

| Subject                            | Risk  | Level (H/M/L) | Control   | Recommendation  |
|------------------------------------|---|---------------|---|---|
| Cash                               | Loss or theft   | L             | The Council handles minimal cash.   | Review if position changes  |
| Reporting and Auditing             | Information<br>Communication<br>Compliance            | L<br>M        | Budgets are monitored and reported. Bank statements are reconciled monthly.   | Existing procedures are adequate.                                     |
| Direct Costs<br>Overheads<br>Debts | Goods not supplied but billed.<br>Incorrect Invoicing | L<br>L        | The financial regulations set out the procedures. Invoices are presented to the council when a list of payments for approval is submitted. Invoices are checked against delivery notes. | Existing procedures are adequate.                                     |
| Best Value Accountability          | Work awarded incorrectly.<br>Overspend on services    | L<br>M        | As per the financial regulations, Council seeks a number of quotes where possible, particularly for any substantial work.   | Existing procedures adequate, review financial regulations regularly. |
| Salaries and associated costs      | Salary or Tax paid incorrectly                        | L             | Salaries are processed through an external specialist provider. Bank entries are cross-checked by a second person.  | Existing procedures adequate  |
| Election Costs                     | Risk of an election cost                              | M             | The Council make an annual contribution into a ringfenced reserve to cover these costs.   | Existing procedure adequate   |
| VAT                                | Risk of failing to reclaim                            | L             | The financial regulations set out the procedure. The budget review would indicate the omission  | Existing procedures adequate  |
| Annual Returns                     | Submitting within time limits                         | L             | The accounts are always kept up to date and will be ready for submission to auditors within a couple of weeks of year end.  | Existing procedures adequate  |

|                                     |                                |   |   |   |
|-------------------------------------|--------------------------------|---|---|---|
| Council papers/records              | Theft, fire or damage          | L | The Council's data is backed up. Most records are stored electronically.  | A fireproof cabinet could be considered to store important or historic deeds. |
| Insurance                           | Adequacy<br>Cost<br>Compliance | L | An annual review is undertaken before renewal. Best value is sought.  | Existing procedure is adequate  |
| Data Protection                     | Data Breach                    | L | The council only holds a handful of names and contact details where we are in correspondence with individuals. These details are not stored as a database, so are not vulnerable to a cyber attack. Staff are trained in GDPR | Existing procedures are adequate  |
| Complaints and Reputational Risk    | Cost of response and defence   | L | Some complaints are to be expected when dealing with the public. Reputational risk can be minimised by having a clear and fair complaints policy and procedure.   | Complaints policy and procedure under review.                                 |
| Freedom of Information Act Requests | Cost of response               | L | The Council has taken measures to eliminate vexatious requests by introduction of a policy.   | Review what charges can be made and under what circumstances.                 |
| Meeting Location                    | Adequacy<br>Health and Safety  | L | Meetings are held in the Town Hall. This is a spacious building with separate risk assessments, and is a suitable venue.  | Review if location changes  |

## Assets

| Subject                | Risk             | Level (H/M/L) | Control  | Recommendation                      |
|------------------------|------------------|---------------|--|-------------------------------------|
| Street Furniture       | Loss or damage   | M             | These may be subject to vandalism. This will be taken into consideration with the insurance review | Ensure adequate insurance cover     |
| Play Areas & Equipment | Damage<br>Injury | M<br>M        | They are inspected regularly and maintained.   | Check for any required replacements |

## Liability

| Subject | Risk | Level (H/M/L) | Control | Recommendation |
|---------|------|---------------|---------|----------------|
|---------|------|---------------|---------|----------------|



|                                     |  |   |   |   |
|-------------------------------------|--|---|---|---|
| Legal Powers                        | Illegal Activity or payments                 | L | All activities and payments are made within the powers of the Town Council. They are resolved and minuted.  | Existing Procedures adequate                                    |
| Minutes/Agendas/Statutory Documents | Accuracy and legality                        | L | Minutes and the agenda are produced by the clerk and adhere to legal requirements. Minutes are approved and signed at the next council meeting. They are displayed according to the legal requirements. | Existing Procedures adequate                                    |
| Public Liability                    | Risk to third party, property or individuals | L | Insurance is in place. Risk assessments are carried out where activities take place. See separate assessments.  | Ensure risk assessment is carried out for any council activity. |
| Employer Liability                  | Non compliance with employment law           | L | If in doubt Council to seek advice from CALC or the SLCC  | Existing Procedures adequate                                    |
|                                     | Staff Health & Safety                        | M | The workplace is low hazard. Although using display equipment, this is not a continuous activity. Site work, such as visiting allotments or parks/gardens, may present a hazard.                        | Risk assessments should be carried out.                         |

Date carried out: March 2025

COCKERMOUTH TOWN COUNCIL  
ANNUAL RISK MANAGEMENT ASSESSMENT – YEAR 2024/25

Key Decision Area – ALLOTMENTS –

|    | <u>Identified Risk</u>                                     | <u>Current Arrangements</u>                                     | <u>Comments</u>   | <u>Action</u> |              |              |
|----|--|---|---|---------------|--------------|--------------|
|    |  |   |   | <u>Red</u>    | <u>Amber</u> | <u>Green</u> |
| a) | <u>Insurable Risks</u>                                     |   |   |               |              |              |
|    | Buildings on Site  | (i) No Council owned on site<br>(ii) Sheds belonging to tenants | No further action<br>Insurance is own responsibility    |               |              | *<br>*       |
|    | Accident on Site– Allotment Holder                         | Public Liability Insurance Cover<br>£15 M via Zurich            | No further Action                                       |               |              | *            |
|    | Accident – Other 3 <sup>rd</sup> Party<br>e.g. Trespassing | Public Liability Insurance Cover<br>£15 M via Zurich            | No further action                                       |               |              | *            |
| b) | <u>Third Party Arrangements</u>                            |   |   |               |              |              |
|    | Boundary fences to be kept in good                         | Council responsibility  | Hedges cut annually<br>Repairs carried out as necessary |               |              | *            |

Key Decision Area – ALLOTMENTS - (CONTINUED)

|    | <u>Identified Risk</u>                      | <u>Current Arrangements</u>  | <u>Comments</u>   | <u>Action</u> |              |              |
|----|---|--|---|---------------|--------------|--------------|
|    |   |  |   | <u>Red</u>    | <u>Amber</u> | <u>Green</u> |
| c) | <u>Self-Governance</u><br>Financial Records | Allotment Register kept  | Annual scale of fees fixed & reminder for outstanding accounts sent monthly |               |              | *            |
|    | Private Property on Allotments              | New Tenancy agreement completed 2002/03 notifying existing tenants there is to be no Council liability accepted for tenants possessions left on site and storage on site of hazardous substances e.g. pesticides & all such substances to be kept under lock & key. Clause also includes condition that safe storage of implements is tenants liability if kept on site and all such implements must be locked safely away.. | No further action recommended   |               |              | *            |
|    | Security of Site                            | Signs erected – Allotment Holders Only   | No further action recommended   |               |              | *            |
|    | Burst Water Pipes                           | Repaired as necessary<br>Water turned off in winter  | No further action recommended   |               |              | *            |
|    | Damaged Boundary Fences/Walls               | Repaired as necessary  | No further action recommended   |               |              | *            |
|    | Trees                                       | Monitor, undertake works as necessary  | No further action recommended   |               |              | *            |

Key Decision Area – ESTABLISHMENT/LIBRARY/TOURIST INFORMATION CENTRE/TOWN HALL

|    | <u>Identified Risk</u>   | <u>Current Arrangements</u>  | <u>Comments</u>   | <u>Action</u> |              |              |
|----|--|--|---|---------------|--------------|--------------|
|    |  |  |   | <u>Red</u>    | <u>Amber</u> | <u>Green</u> |
| a) | <u>Insurable Risks</u>   |  |   |               |              |              |
|    | Contents including fixtures, fittings & tenants improvements, other contents & consumable stock                                  | Organised direct by Town Council with Zurich   | Policy amounts are revised periodically. Present cover & computer equipment |               |              | *            |
|    | Accident – Member of the Public whilst on site (Public Liability)  | Public Liability Insurance cover £15 M   | No further action   |               |              | *            |
|    | <u>Civic Regalia</u>   |  |   |               |              |              |
|    | Town Mayor's Chain<br>Mayoress's Chain<br>Deputy Chain   | Insurance via Zurich   | Regularly review value  |               |              | *            |
| b) | <u>Third Party Arrangements</u>  |  |   |               |              |              |
|    | Internal Auditor (Mrs J. Airey) appointed by Council under new Audit regulations following introduction of 'Lighter Touch Audit' | Regular internal audit work carried out to establish 'proportionate affordable & sustainable' process to strengthen Council's own governance & to 'provide proper accountability for public money' and to enable the Council to 'properly address its risk and their management, the principals of good internal controls and the roles of internal & external auditors'. Yearly review from 2009. | No change   |               |              | *            |
| c) | <u>Protection of Financial Assets</u>  |  |   |               |              |              |
|    | Investments  | Reviewed by Town Council in 2024. Investment Policy Agreed.  | Investments split and spread to reduce risk                                 |               |              | *            |

|    | <u>Identified Risk</u>                           | <u>Current Arrangements</u>   | <u>Comments</u>   | <u>Action</u> |              |              |
|----|--|---|-------------------|---------------|--------------|--------------|
|    |  |   |                   | <u>Red</u>    | <u>Amber</u> | <u>Green</u> |
| d) | <u>Self Governance</u>                           |   |                   |               |              |              |
|    | Back Up of Computer Information                  | The cover under business interruption policy includes reconstruction of computer records                                    | No further action |               |              | *            |
|    |  | Regular back ups carried out.<br>Cloud used to store documents  | No further action |               |              | *            |
|    | Standing Orders & Financial Regulations          | Revised Standing Orders & Financial Regulations regularly Reviewed.   | No further action |               |              | *            |
|    | Annual Budget including regular budget reporting | Quarterly monitoring in place   | No further action |               |              | *            |
|    | Asset Insurance/Valuation                        | Professional valuation of assets carried out in 2003 & inflation increases applied since then. Town Hall re-evaluated 2009. | No further action |               |              | *            |



### Key Decision Area – FISHING RIGHTS

|    | <u>Identified Risk</u>  | <u>Current Arrangements</u>  | <u>Comments</u>   | <u>Action</u> |              |              |
|----|---|------------------------------|-------------------|---------------|--------------|--------------|
|    |   |                              |                   | <u>Red</u>    | <u>Amber</u> | <u>Green</u> |
| a) | <u>Insurable Risks</u><br>Person falling in river from river bank or otherwise whilst fishing or other accident | Public Liability Cover £15 M | No further action |               |              | *            |
| b) | <u>Third Party Arrangements</u><br>NIL  |                              |                   |               |              |              |
| c) | <u>Self-Governance</u><br>NIL   |                              |                   |               |              |              |

### Key Decision Area – WAR MEMORIAL/MONUMENTS

|    | <u>Identified Risk</u>  | <u>Current Arrangements</u>    | <u>Comments</u>  | <u>Action</u> |              |              |
|----|---|--------------------------------|--|---------------|--------------|--------------|
|    |   |                                |  | <u>Red</u>    | <u>Amber</u> | <u>Green</u> |
| a) | <u>Insurable Risks</u><br>Material Damage –<br>(i) Mayo<br>(ii) Cenotaph<br>(iii) Wordsworth Bust<br>(iv) Dorothy Wordsworth Statue | Zurich policy                  | Valuation carried out in 2003 & annual inflation increases applied |               |              | *            |
|    | Public Liability e.g. if Monument collapses on someone  | Covered by Zurich policy £15 M | No further action  |               |              | *            |
| b) | <u>Third Party Arrangements</u><br>NIL  |                                |  |               |              |              |
| c) | <u>Self-Governance</u><br>NIL   |                                |  |               |              |              |

## Key Decision Area – MEMORIAL GARDENS

|    | <u>Identified Risk</u>   | <u>Current Arrangements</u>  | <u>Comments</u>  | <u>Action</u> |              |              |
|----|--|--|--|---------------|--------------|--------------|
|    |  |  |  | <u>Red</u>    | <u>Amber</u> | <u>Green</u> |
| a) | <u>Insurable Risks</u>   |  |  |               |              |              |
|    | Material damage to footpaths by being washed out               | Not now covered<br>Paths reviewed periodically and remedial action taken.  | Allianz/Zurich refuse to cover following flooding in January '05 which completely washed out footpaths |               |              | *            |
|    | Building on Site – middle section                              | Covered under Zurich policy  | We own building  |               |              | *            |
|    | Accident on site to members of the public                      | Covered by Public Liability £15 M  | No further action  |               |              | *            |
| b) | <u>Third Party Arrangements</u>                                |  |  |               |              |              |
|    | Accident to workmen whilst carrying out contract works on site | Via Council Contractors insurance  | Annual check of contractors policy details   |               |              | *            |
| c) | <u>Self-Governance</u>   |  |  |               |              |              |
|    | <u>Play Area</u>   | Annual risk assessment carried out   | Take action as recommended agreement by Council)   |               |              | *            |
|    |  | Daily inspection of play area by Council's Contractor  | Take action as recommended following notification  |               |              | *            |
|    | Tree Management for possible problems (falling branches etc)   | Trees reviewed in 2024 by tree specialist.<br>Restoration work in 2016 resulted in trees removed from rivers edge as part of flood prevention works. Appointed Andy Nichol | Monitoring ongoing   |               |              | *            |
|    |  | Surveys every 18 months  |  |               |              |              |

## Decision Area – SPECIAL TOURIST PROMOTIONS

| <u>Identified Risk</u> |  | <u>Current Arrangements</u>  | <u>Comments</u>   | <u>Red</u> | <u>Action<br/>Amber</u> | <u>Green</u> |
|------------------------|--|--|---|------------|-------------------------|--------------|
| a)                     | <u>Insurable Risks</u>   |  |   |            |                         |              |
|                        | (i) <u>Firework Display</u>  |  |   |            |                         |              |
|                        | Injury to person from firework or accident on site                                   | Public Liability insurance £15 M<br>Risk assessment carried out.   | No further action required  |            |                         | *            |
| b)                     | <u>Third Party Arrangements</u>  |  |   |            |                         |              |
|                        | (i) <u>Firework Display</u>  |  |   |            |                         |              |
|                        | Damage to buildings, vehicles etc from firework or injury to individual vis firework | 'Firers' of display for Council (Pyro 2000) arrange insurance for event  | No further action<br>(counter claim would be made by Council if Council sued for any accident) –<br>check policy by PYRO on event basis for amount included |            |                         | *            |
| c)                     | <u>Self-Governance</u>   |  |   |            |                         |              |
|                        | (i) <u>Firework Display</u>  |  |   |            |                         |              |
|                        | Keeping members of the public away from fireworks                                    | Barriers erected at a safe distance as agreed by display 'firers'. Stewards appointed, Police notified & help requested re possible crowd disturbances. Notices posted re route to site. First aid on site. Harris Bridge Closed | No further action required  |            |                         | *            |

## Key Decision Area – VICTORIA HALL

| <u>Identified Risk</u> |                        | <u>Current Arrangements</u> | <u>Comments</u> | <u>Red</u> | <u>Action<br/>Amber</u> | <u>Green</u> |
|------------------------|------------------------|-----------------------------|-----------------|------------|-------------------------|--------------|
| a)                     | <u>Insurable Risks</u> |                             |                 |            |                         |              |

|    |  |  |                   |   |
|----|--|--|-------------------|---|
|    | Any claim by individual for accident (fall/trip etc)                 | Public Liability insurance £15 M provided by tenant                            | No further action | * |
|    | Accident to employee, member or volunteer whilst on site at official | Personal accident cover provided by tenant                                     | No further action | * |
|    | Victoria Hall  | Building insured via Zurich  | No further action | * |
|    | Contents – Victoria Hall   | Covered by tenant  | No further action | * |
| b) | <u>Self-Governance</u>   |  |                   |   |
|    | Fire Risks   | Fire Risk Assessment done in 2010. Fire Alarm fitted. Fire equipment upgraded. | No further action | * |
|    | Public Entertainment   | Not currently licenced   | No further action | * |
|    | Flood Risk   | £5k of flood prevention Works carried out 2017                                 | Monitor           | * |

Key Decision Area – PUBLIC CLOCK (GIBBONS)

| <u>Identified Risk</u> |  | <u>Current Arrangements</u>      | <u>Comments</u>   | <u>Red</u> | <u>Action<br/>Amber</u> | <u>Green</u> |
|------------------------|--|----------------------------------|-------------------|------------|-------------------------|--------------|
| a)                     | <u>Insurable Risks</u>                                 |                                  |                   |            |                         |              |
|                        | (i) <u>Gibbons Clock Tower</u>                         |                                  |                   |            |                         |              |
|                        | Claim by member of the public for falling masonry etc. | Public Liability insurance £15 M | No further action |            |                         | *            |
| b)                     | <u>Third Party Arrangements</u>                        |                                  |                   |            |                         |              |
|                        | NIL  |                                  |                   |            |                         |              |
| c)                     | <u>Self Governance</u>                                 |                                  |                   |            |                         |              |
|                        | Clock Building   | Inspected annually               |                   |            |                         |              |
|                        | Damage reported by third party                         | Immediate repair put in hand     | No further action |            |                         | *            |

## Key Decision Area – OPEN SPACES

| <u>Identified Risk</u> |  | <u>Current Arrangements</u>  | <u>Comments</u>   | <u>Red</u> | <u>Action</u><br><u>Amber</u> | <u>Green</u> |
|------------------------|--|--|---|------------|-------------------------------|--------------|
| a)                     | <u>Insurable Risks</u>   |  |   |            |                               |              |
|                        | Claim by member of public<br>e.g. re collapsed seat, torn clothing,<br>hanging basket falling on someone | Public Liability via Zurich<br>£15 M   | No further action   |            |                               | *            |
|                        | Impact damage to street furniture  | Not covered under policy -<br>Council stand loss re vandalism<br>but counter claim if possible   | No further action   |            |                               | *            |
| b)                     | <u>Third Party Arrangements</u>  |  |   |            |                               |              |
|                        | Hanging of baskets etc via Council<br>Contractor   | Council contractor has own<br>Public Liability insurance   | Check annually public liability<br>insurance cover in place for<br>possible counter claims if Council<br>sued |            |                               | *            |
| c)                     | <u>Self-Governance</u>   |  |   |            |                               |              |
|                        | Inspection of seats & other<br>Council owned property  | Periodic inspections by Clerk<br>Majority of Council owned seats.<br>Memorial Gardens seats were<br>all replaced in 2012 due to flood damage | Annual seat/property<br>inspection recommended  |            |                               | *            |



## Key Decision Area – CHRISTMAS ILLUMINATIONS

| <u>Identified Risk</u> |  | <u>Current Arrangements</u>   | <u>Comments</u>   | <u>Red</u> | <u>Action<br/>Amber</u> | <u>Green</u> |
|------------------------|--|---|-------------------|------------|-------------------------|--------------|
| a)                     | <u>Insurable Risks</u>   |   |                   |            |                         |              |
|                        | Damage to property/persons by falling festoon cable etc                  | Public Liability Insurance £15 M  | No further action |            |                         | *            |
|                        | Electrocution by tampering or otherwise                                  | Public Liability Insurance £15 M  | No further action |            |                         | *            |
|                        | Accident when helping with arrangements – members, employees, volunteers | Personal accident capital sum insured £50,000 - Weekly £100 (includes assault)  | No further action |            |                         | *            |
|                        | Member of public hurt on Switch On Gala Day                              | Public Liability Insurance £15 M<br>First Responders on site  | No further action |            |                         | *            |
| b)                     | <u>Third Party Arrangements</u>  |   |                   |            |                         |              |
|                        | Negligence by Council's Contractor (presently Cumbria Coal)              | Copies of Contractors Public Liability & Employers Liability Insurance requested annually before works start for any possible counter claim by Council. General responsibility for safe installation rests with contractor. Contractor requested to supply copies of Risk Assessments | No further action |            |                         | *            |
| c)                     | <u>Self-Governance</u>   |   |                   |            |                         |              |
|                        | Accidental electrocution by member of the public                         | Major re-vamp of connection boxes in 2010. Now using 1w led bulbs.  | No further action |            |                         | *            |
|                        | Main festoon cable toppling down   | Catenery rope used to support festoon   | No further action |            |                         | *            |

Key Decision Area – TARN CLOSE SPORTS GROUND

|    | <u>Identified Risk</u>                                | <u>Current Arrangements</u>  | <u>Comments</u>   | <u>Action</u> |              |              |
|----|---|--|-------------------|---------------|--------------|--------------|
|    |   |  |                   | <u>Red</u>    | <u>Amber</u> | <u>Green</u> |
| a) | <u>Insurable Risks</u>                                |  |                   |               |              |              |
|    | Accident on site by member of the public (spectators) | Cockermouth Junior Football lease the site, they have their own public liability insurance | No further action |               |              | *            |
|    | Injury to sportsmen                                   | Liability left to Cockermouth Junior Football Club   | No further action |               |              | *            |
| b) | <u>Third Party Arrangements</u>                       |  |                   |               |              |              |
|    | Accident to authorised workman                        | Cockermouth Junior Football Club to ensure all workmen have appropriate insurance          | No further action |               |              | *            |

Key Decision Area – TARN CLOSE DEPOT

| <u>Identified Risk</u> |  | <u>Current Arrangements</u>  | <u>Comments</u>   | <u>Red</u> | <u>Action<br/>Amber</u> | <u>Green</u> |
|------------------------|--|--|---|------------|-------------------------|--------------|
| a)                     | <u>Insurable Risks</u>                           |  |   |            |                         |              |
|                        | Building on site                                 | Leased by Town Council from Eric William Nicholson - Lease dated 26/3/07 on an annual basis                                    | Building insurance via Eric William Nicholson<br>No further action necessary  |            |                         | *            |
|                        | Accident – Members of the public whilst on site. | Covered by Public Liability Insurance £15 M  | No further action   |            |                         | *            |
|                        | Contents   | (i) Mainly Christmas lights stock (lamps, illuminated figures, festoon cable etc)<br>(ii) Storage of misc. equipment by others | Insured via Zurich<br>Tested annually<br><br>No liability accepted by Council |            |                         | <br>*<br>*   |
|                        | <u>Third Party Arrangements</u>                  |  |   |            |                         |              |
|                        | Building on site                                 | Building insurance organised by E W Nicholson  | No further action   |            |                         | *            |
| c)                     | <u>Self-Governance</u>                           |  |   |            |                         |              |
|                        | Break Ins etc.                                   | Police would be made aware of problems as they occur   | No further action   |            |                         | *            |

Key Decision Area – TWINNING

|    | <u>Identified Risk</u>  | <u>Current Arrangements</u>   | <u>Comments</u>   | <u>Action</u> |              |              |
|----|---|---|---|---------------|--------------|--------------|
|    |   |   |   | <u>Red</u>    | <u>Amber</u> | <u>Green</u> |
| a) | <u>Insurable Risks</u><br>Normal 'holiday' type cover for persons participating in twinning | (i) Members of the public organise their own insurance whilst on twinning visits                            | No further action   |               |              | *            |
|    |   | (ii) Councillors/staff re above on <u>official</u> civic visits approved by Council. Arrangements as above. | No further action   |               |              | *            |
|    |   | (iii) Individuals making own way arrange own insurance  | No further action   |               |              | *            |
| b) | <u>Incoming Visits</u><br>Accident to member of the public whilst participating in a visit  | (i) Covered by Public Liability Ins with Zurich - £15m  | No further action   |               |              | *            |
| c) | <u>Third Party Arrangements</u><br>School Visits  | No visits currently   | All risk assessments carried out by school independent of Council |               |              | *            |
| d) | <u>Volunteers</u>   | Task and Finish groups set up<br>Volunteers are covered by our Public liability insurance                   | No further action   |               |              | *            |

## Key Decision Area – PLAY AREAS ON TOWERS LANE, GREYRIGG AVENUE, ISEL ROAD & HARRIS PARK EXTENSION

|    | <u>Identified Risk</u>   | <u>Current Arrangements</u>                               | <u>Comments</u>                                   | <u>Action</u> |              |              |
|----|--|---|---|---------------|--------------|--------------|
|    |  |   |   | <u>Red</u>    | <u>Amber</u> | <u>Green</u> |
| a) | <u>Insurable Risks</u>   |   |   |               |              |              |
|    | Accident on site to members of the public                      | Covered by Public Liability £15 M                         | No further action                                 |               |              | *            |
| b) | <u>Third Party Arrangements</u>                                |   |   |               |              |              |
|    | Accident to workmen whilst carrying out contract works on site | Via Council Contractors insurance                         | Annual check of contractors policy details        |               |              | *            |
| c) | <u>Self-Governance</u>   |   |   |               |              |              |
|    | Play Areas   | Annual risk assessment carried out                        | Take action as recommended agreement by Council)  |               |              | *            |
|    |  | Quarterly inspection of play area by Council's Contractor | Take action as recommended following notification |               |              | *            |

## Key Decision Area – TOILETS

|    | <u>Identified Risk</u>   | <u>Current Arrangements</u>       | <u>Comments</u>                            | <u>Action</u> |              |              |
|----|--|-----------------------------------|--|---------------|--------------|--------------|
|    |  |                                   |  | <u>Red</u>    | <u>Amber</u> | <u>Green</u> |
| a) | <u>Insurable Risks</u>   |                                   |  |               |              |              |
|    | Accident on site to members of the public                      | Covered by Public Liability £15 M | No further action                          |               |              | *            |
| b) | <u>Third Party Arrangements</u>                                |                                   |  |               |              |              |
|    | Accident to workmen whilst carrying out contract works on site | Via Council Contractors insurance | Annual check of contractors policy details |               |              | *            |

|    |                                   |  |  |  |   |
|----|-----------------------------------|--|--|--|---|
| c) | <u>Self-Governance</u><br>Toilets | Cleaned & inspected 7 days per week<br>Cleaner reports any defects | Take action as recommended<br>following notification |  | * |
|----|-----------------------------------|--|--|--|---|

Key Decision Area – BUS SHELTERS

|    | <u>Identified Risk</u>   | <u>Current Arrangements</u>  | <u>Comments</u>                               | <u>Red</u> | <u>Action</u><br><u>Amber</u> | <u>Green</u> |
|----|--|--|---|------------|-------------------------------|--------------|
| a) | <u>Insurable Risks</u>   |  |   |            |                               |              |
|    | Accident on site to members of<br>the public   | Covered by Public Liability £10 M  | No further action                             |            |                               | *            |
| b) | <u>Third Party Arrangements</u><br>Accident to workmen whilst<br>carrying out contract works on site | Contractor has own public liability<br>Insurance<br>Contractor carries out own risk<br>Assessments | Annual check of contractors<br>policy details |            |                               | *            |
| c) | <u>Self-Governance</u><br>Bus Shelters   | Clerk obtains copy of public<br>Liability insurance & risk<br>Assessments annually                 | No further action                             |            |                               | *            |



## Key Decision Area – WEDDINGS

| <u>Identified Risk</u> |   | <u>Current Arrangements</u>                                  | <u>Comments</u>   | <u>Red</u> | <u>Action</u><br><u>Amber</u> | <u>Green</u> |
|------------------------|---|--|-------------------|------------|-------------------------------|--------------|
| a)                     | <u>Insurable Risks</u>                    |  |                   |            |                               |              |
|                        | Accident on site to members of the public | Covered by Public Liability £15 M                            | No further action |            |                               | *            |
| b)                     | <u>Third Party Arrangements</u>           |  |                   |            |                               |              |
|                        | Hirers                                    | All hirers sign legally binding Terms and Conditions of hire | No further action |            |                               | *            |
| c)                     | <u>Self-Governance</u><br>Weddings        | CTC personnel present at all times                           | No further action |            |                               | *            |