

**TRIMINGHAM PARISH COUNCIL
RISK ASSESSMENT - ANNUAL REVIEW**

Risk of loss or damage to property and other assets:-

- Insurance cover with Came & Company for all assets.
 - Village Sign
 - Two Picnic Tables
 - Four Benches
 - Mushrooms
 - Talk Tubes
 - Bus Shelter
 - Two Notice Boards
 - Goal Posts
 - Pilgrim Shelter
 - BT Phone Box
 - Defibrillator
- Assets are checked for inclusion in insurance policy.
- Only a reputable insurer is used (Came & Company).
- Annual physical inspection of the Councils Assets is carried out by members of the Council.
- Loss of money insurance.
- Fidelity guarantee insurance for £5,000.
 - The bank mandate requires two signatures of Councillors on every cheque.
 - Each signatory reviews the expenditure voucher, and other supporting documentation prior to signing each cheque.
 - The precept is paid by BACS directly from North Norfolk District Council.
- Risk of legal claims against the Council or Councillors.
 - Public liability insurance for £5m
 - Employers liability insurance for £10m
 - Officials indemnity insurance for £250,000
 - Libel and slander insurance for £250,000
 - Personal accident insurance
 - Annual safety check of playground equipment by RoSPA

Recommendations Arising From Review.

- Add Pilgrim Shelter to Insurance Policy
- Add Goal Posts to Insurance Policy
- The existence of assets should be confirmed at least annually by checking against the fixed asset register on the insurance policy details.