

## **Bridford Parish Council Risk Assessment March 2026**

### **INSURED RISKS**

Insurance policy held with Hiscox Insurance Company Limited administered by Gallagher renewing on 1st June 2026.

Cover includes the following:

Public Liability	£10,000,000*
Property Owners Liability	£10,000,000
Employers Liability	£10,000,000

\* Public liability cover extends to the Allotments, Play Park and Village Garden

This insurance policy also provides cover to include:

Libel (publisher's liability)

Mis-appropriation of funds

Officials' liability

Legal expenses

Property which includes:

Bus shelter

Phone box

Notice Board

Play Equipment / tables / benches at Play Park

Safety surface at Play Park

Benches at Pound Lane and the Village Garden

Granite Village sign

Salt spreader

Computer equipment

Defibrillators

### **FINANCIAL RISKS**

Financial Regulations

The Parish Council has Financial Regulations to govern the conduct of financial transactions, sets an annual budget to determine the level of precept required and maintains internal controls, including measures to prevent and detect fraud and corruption. This is reviewed annually.

#### Statement of Internal Control

The Parish Council has a Statement of Internal Control which is reviewed annually

#### Internal Audit

The Parish Council has an Internal Audit undertaken annually by a competent independent person

#### Standing Orders

The Parish Council has Standing Orders to regulate its business and procedures which are reviewed annually

#### Transparency Code

The Parish Council having a turnover of less than £25,000 is legally bound to comply with the Transparency Code and publishes all required financial and other information on the Bridford website.

#### DALC

The Parish Council is a member of Devon Association of Local Councils and the Society of Local Council Clerks, providing access to professional advice at the end of a telephone and with appropriate training courses being available.

#### SERVICES

##### Play Park

The land is owned by Teignbridge District Council and is leased to Bridford Parish Council on an annual peppercorn lease.

The Parish Council is responsible for the maintenance of the equipment and safety surfaces.

An annual RoSPA inspection takes place and issues a report of any issues found.

A weekly visual inspection by a designated Parish Councillor is undertaken. There is Playground public liability insurance in place with cover of £10,000,000.

Bridford Parish Council is responsible for grass cutting.

##### Allotments

There are ten usable allotments which are subject to £10,000,000 public liability insurance cover.

The Parish Council representative is the Clerk. The Allotments Representative is Cllr. Topley.

Tenants are each responsible for their own plot of land and the paths bordering them. The Parish Council maintains the boundaries.

### Village Garden

The Village Garden is the responsibility of the Parish Council and has public liability insurance cover of £10,000,000.

The Garden is maintained by a team of volunteers and inspected regularly by a nominated Parish Councillor.

### Grass Cutting

The grass verge on both sides of the lay-by at the top of Pound Lane, the continuation of the grass verge below the said lay-by down as far as the second gate, the perimeter of the allotment ground, the grass at the end of Butt Close and the Play Park is cut by Mr Graham Dicker. The current contract commenced on 1st April 2025 for three years. Mr Dicker has public liability insurance cover of £5,000,000 and the Parish Council holds an up-to-date copy of his insurance certificate.

### PUBLIC ACCESS TO INFORMATION

The public has access to information under the Council's Publication Scheme and the Freedom of Information Act. The Parish Council also advertises the Exercise of Public Rights in accordance with the requirement of the Accounts and Audit Regulations. Agendas are published on the notice board and on the Parish Website. Approved minutes from the previous month are published on the notice board and on the Parish Website.

### GENERAL DATA PROTECTION REGULATION ("GDPR")

GDPR came into effect from 25th May 2018 and the Parish Council is fully compliant.

The Parish Council is registered with the Information Commissioner's Office and the subscription has been renewed for 2026/7.

Reviewed 28<sup>th</sup> March 2024

Reviewed 6<sup>th</sup> May 2025

Reviewed 11<sup>th</sup> May 2026