

This assessment is carried out under the requirements of the Accounting & Audit Regulations.

FINANCE:

The risk is that if there is any uncertainty about:

- The Clerk's workload, financing, expenses and possible payment of a pension
- The extent of the PC's insurance cover
- Increases in audit fees
- Election costs
- Having a minimum number of Councillors in post

The Council may not have adequate finance to meet its statutory obligations. The Statutory obligations include:

- (a) Clerk's and Sweeper's remuneration, expenses and possible pension
- (b) Insurance cover
- (c) Audit services
- (d) Election costs

MITIGATION

(a) Staff salaries, expenses and possible pension:

The Clerk's contract is for 12 hours per week. This at present appears to be adequate but the situation must be monitored. The Clerk is entitled in accordance with her contract to an agreed rate of remuneration for the use of home as office and a mileage rate for the use of his/her own vehicle on parish business. The mileage business rate and home office payment meet the contractual obligations of the council.

The clerk is employed by the council, and switched from DM Payroll Services to the clerk processing payroll following the decision by Camerton Parish Council to withdraw from DM (external) payroll services. The parish council is registered with HMRC as an employer and set up standing orders for salary payments with tax owing to the HMRC deducted from the clerk's pay paid by internet banking.

The present clerk's salary exceeds £10,000 (above threshold of automatic enrolment) and the clerk has opted to use the Nest pension scheme which is now ongoing with employer pension contribution deducted by nest and employee contributions deducted from the clerk's pay paid by internet banking.

Therefore these new pension contributions have been included when setting the annual budget and precept requirements. This is especially true as the current clerk's salary has exceeded (in April 2025) the level for automatic enrolment.

Insurance:

The Parish Council switched to Zurich (previously Clear Insurance in 2024/25) as their renewal quotes were lower than alternative suppliers.

This gave the parish council cover in respect of its statutory obligations and other duties which it might choose to be engaged with less of an excess on any individual claim and at a lower cost than its previous supplier. Two alternative quotes were requested. See appendix I.

Audit Services:

The parish council income in 2025/26 exceeded £25,000, and as such required that the council undertake an external audit. The parish council budget included the cost of the external audit.

Election Costs 2027:

The 2023 elections costs were met by B&NES. However bye elections will no longer be funded. For future elections the National Association of Local Councils recommends a reserve of £1,500 comprising £3 per elector for this purpose. Current reserves comfortably exceed this amount though the parish council was not charged for the 2023 election costs.

Assertion 10 ‘.gov.uk’ compliance:

In order to ensure that the council continues to remain compliant with the latest compliance mandate, the Council agreed to migrate from private emails and parish website hosting to become .gov.uk compliant. Although ongoing running costs are similar – there are some one off website set-up costs that have been included in the 2025/26 budget. The new provider is Parish-online based on a cost comparison across a number of companies that had advertised these services.

CBLNR (Camerton Batch local nature Reserve):

One of the largest costs for the council regards CBLNR See appendix I for its separate risk table. The council continues to employ Green Tree gardens Ltd to undertake schedules maintenance which is budgeted for along with exceptional maintenance work for steps, fences and railing. Separately tree surgeon contractors are used when storms damage trees and related to the present ongoing Ash die back disease which is present within the reserve. The council continues to work with both Avon wildlife trust, the Forestry commission and BANES regarding the best way this valuable resource is managed

Appendix 1 – Insurance Schedule – renewal date June 2026



Public Liability

Covers you and any volunteers helping you in respect of your legal liability for damages and claimants' costs and expenses arising from (a) accidental bodily injury including death, illness and disease and (b) accidental damage to third party Property as a result of a negligent act or accidental error or accidental omission.

Significant features and benefits	Significant and unusual exclusions or limitations
Abuse – Limit of Indemnity in schedule for claims made in any one period of insurance	Asbestos
Court Attendance – Limit £500 per day	Claims brought in USA/Canada courts jurisdiction
Contingent Motor Liability	Cyber – no cover for liability arising out of any unauthorised acts which result in disruption/failure of any computer equipment which processes, stores, transmits or receives data
Consumer Protection Act	Medical malpractice
Corporate Manslaughter defence costs – Limit of Indemnity in schedule	Motor
Damage to reputation – up to £50,000 – should you suffer a loss in excess of £1,000,000	Pollution and contamination – sudden and unforeseen only covered
Data Protection – Limit £1,000,000 any one period of insurance	Professional liability for errors or omissions involving advice, design or specification
Defective Premises Act	Products liability under contract
Environmental clean up costs – Limit £1,000,000 any one period of insurance	Property held in trust
Financial Loss	Replacing or rectifying products
Food Safety Act defence costs	Vessels or craft
Health & Safety at Work defence costs	
Indemnity to other persons	
Legionella – Limit of Indemnity in schedule any one period of insurance	
Personal Liability	



Employers' Liability

Covers you in respect of your legal liability to Employees (including volunteers) for damages and claimants, costs and expenses arising from accidental bodily injury including death, illness and disease and Legal defence costs.

Significant features and benefits	Significant and unusual exclusions or limitations
Court attendance – £500 per day Corporate Manslaughter defence costs – Limit of Indemnity in schedule Damage to reputation – up to £50,000 – should you suffer a loss in excess of £1,000,000 Health & Safety at Work defence costs Indemnity to other persons Legal defence costs Unsatisfied court judgments Work experience placements covered	Offshore exposures Passengers in motor vehicles



Libel and Slander

Provides cover in respect of libels or slanders committed by employees or members in the course of your business.

Significant features and benefits	Significant and unusual exclusions or limitations
Cover is provided to members and employees – Limit of Indemnity in schedule for claims made in any one period of insurance	An excess of 10% or £1,000, whichever is the lower, of each claim Claims in respect of exemplary or punitive damages Losses arising from malicious falsehood or injurious falsehood Claims reported more than 12 months after the cancellation of the policy

 All Risks

This cover provides indemnity for specific items on a broader basis than that offered under Material Damage, for example, whilst away from the usual premises.

Significant features and benefits	Significant and unusual exclusions or limitations
Cover provided anywhere within the territorial limits Capital Additions and alterations – Limit £1,000,000 Computer breakdown – up to £5,000	Communicable Diseases no indemnity will be provided arising directly or indirectly from a communicable disease or the fear or threat of a communicable disease Defective design or Workmanship Property more specifically insured Theft from an unattended vehicle Inherent Vice or Latent Defect

Significant features and benefits	Significant and unusual exclusions or limitations
	Wear and Tear Gradually operating causes Unexplained disappearance Single Article limits apply for: <ul style="list-style-type: none"> • Computer Equipment £2,000 • Fine Arts and Jewelry £2,500 • Civic Regalia £2,500 • Play equipment £10,000 (where cover is operative)



Personal Accident

This cover provides agreed benefits, payable to you, in respect of selected categories of Insured Persons should they suffer bodily injury resulting in death, serious disabling injuries or permanent total disablement during the Operative Time.

The Operative Time of cover normally chosen relates to the Insured Persons carrying out their official duties on your behalf. Insured Persons will usually be your employees, members of your governing body or people volunteering to work with you.

The cause of the bodily injury will be a sudden, unforeseen and identifiable occurrence which could include an assault or an accident in general.

Significant features and benefits	Significant and unusual exclusions or limitations
<p>For under 75 year olds, cover can be extended to include Temporary Disablement or Permanent Partial Disablement</p> <p>Disablement is measured against inability, due to injury, to engage in any occupation for the remainder of the Insured Person's life</p> <p>For your own employees over 16 and below state retirement age, cover is widened to refer to inability to engage in their usual occupation with you</p> <p>Cover automatically includes additional benefits for:</p> <p>Childcare and domestic staff costs – up to £500 per week for 26 weeks</p> <p>Coma benefit – up to £375 per week for 104 weeks</p> <p>Damage to personal effects following an occurrence insured – up to £500</p> <p>Dental injury expenses – up to £2,000</p> <p>Dependants' benefit – up to £50,000 (£5,000 per child)</p> <p>Disability assistance – up to £20,000</p> <p>Disappearance</p> <p>Domestic travel expenses – up to £5,000</p> <p>Exposure to the elements</p> <p>Facial scarring – up to £10,000</p> <p>Funeral expenses – up to £10,000</p> <p>Hijack or kidnap</p> <p>Hospitalisation benefit – up to £375 per week for 52 weeks</p> <p>Medical expenses – up to £20,000</p> <p>Moving costs – up to £20,000</p> <p>Physiotherapy – up to £500</p> <p>Rehabilitation support</p> <p>Retraining expenses – up to £15,000</p>	<p>Persons over the age of 90</p> <p>Benefits are only paid where death or disablement occurs solely from the original occurrence insured and independently of any other cause, with a 24 month limitation</p> <p>Sickness, disease or degenerative condition, suicide or self-harm</p> <p>Additional benefits listed are subject to certain limitations in scope and amount as shown in the policy</p> <p>Claims arising from travel to any destination where the Foreign, Commonwealth & Development Office advises against travel</p> <p>War in the home country or a secondment destination</p> <p>The policy provides an overall maximum event limit of £5,000,000 regardless of the number of Insured</p> <p>Persons involved in an occurrence</p> <p>This limit is reduced to £1,000,000 for multi-engined aeroplane travel and £500,000 for all other air travel</p>



Legal Expenses

Significant features and benefits	Significant and unusual exclusions or limitations
<p>'Standard' cover includes Employment Disputes, Compensation Awards, Service Occupancy, Legal Defence, Statutory licence appeal and Tax Protection</p> <p>Property Protection and Bodily Injury, Contract Disputes, Debt Recovery</p> <p>We provide Employment Practices Liability as standard, removing the requirement of a "more reasonable than not" chance of success</p>	<p>Compensation awards maximum is £1,000,000 in any one period of insurance</p> <p>Any involvement in any joint venture, consortium or other profit sharing scheme</p> <p>In respect of employment disputes any redundancy within the first 180 days of inception of the cover</p> <p>In respect of contracts any dispute concerning an amount under £500</p> <p>Compensation awards relating to trade union activities</p> <p>Claims arising from a parking offence</p> <p>Employment disputes which arise within the first 90 days of inception</p>



General exclusions

Loss or damage caused by:

- Date Related Incidents
- Northern Ireland Civil Commotion
- Nuclear and War Risks, Government or Public Authority Order
- Sonic Bangs
- Terrorism
- Radiation.

**CAMERTON PARISH COUNCIL
FINANCIAL RISK ASSESSMENT 2025/26**

Appendix II - Camerton Batch Local Nature Reserve (CBLNR) Risk Assessment.

A notice is displayed informing the public of how to report hazards or concerns and warning against dog fouling.

Hazard	People at risk	Control	Risk level
Paths – slips /trips	Public /contractors	<ul style="list-style-type: none"> Parish Councillors to report slip /trip hazards to the CBLNR management committee or the Parish Clerk Prompt response to observed hazards Hazards to be marked by signs /cones and roped off if required Damage repaired as soon as possible if a health and safety issue. Regular inspection by CBLNR Management Committee. Main footpaths gritted in icy conditions Leaves swept and cleared away in autumn 	Low
Grass areas – potholes, broken glass and litter	Contractors /public	<ul style="list-style-type: none"> Grass areas inspected when grass is cut, and holes backfilled Any reports of broken glass to be responded to quickly and hazard marked until cleared 	Low
Trees – falling branches, tree falling	Damage to people or property	<ul style="list-style-type: none"> Annual inspection and maintenance if required Maintenance contractor keeps eyes open and reports any signs of damage Parish Council members /public encouraged to report damaged trees Clear notice at site explaining how to report concerns Felled tree / wood stacked in a way not to represent risk to public 	Low

**CAMERTON PARISH COUNCIL
FINANCIAL RISK ASSESSMENT 2025/26**

Hazard	People at risk	Control	Risk level
		using the reserve.	
Fixed furniture	Injury to public	<ul style="list-style-type: none"> • Fixed furniture securely fixed to the ground and in a safe condition • Regular checks by CBLNR Management Committee • Any damage which is reported is repaired • Visual checks by Parish Council member 	Low
Gates	Injury to public /contractors, especially hand /finger	<ul style="list-style-type: none"> • Gates checked regularly by CBLNR Council members looking specifically at catches /latches • Replacement of chains and padlocks (last completed in March 2025) depending on where and tear 	Low
Dog Fouling	Public /contractors	<ul style="list-style-type: none"> • Educate the public through the parish newsletter and signage 	Low
Fire	Public /contractors	<ul style="list-style-type: none"> • Contractors made aware of fire risk – tree debris stored at CBLNR stacked in a way to prevent fire to spread 	
Drug use	Injury to Public /contractors	<ul style="list-style-type: none"> • Contractors advised not to deal with sharps unless they use appropriate safety equipment • Prompt response to reports of sharps by public • Police to be informed 	Low