

PARISH COUNCIL INSURANCE 2022-23

1. At the Parish Council meeting on 21st July 2021 it was agreed to take out a 5-year agreement with Zurich Municipal for Parish Council Insurance. I have received a quote of £336.71 for the 2022-21 Insurance which compares to £334.11 last year, and a budget figure of £350.00. The renewal date is 2nd August 2022.
2. As part of the renewal notice Zurich Municipal advised that they have introduced a new online service targeted at Parish Councils with a precept of less than £30,000. The quote using this service is £214.00.
3. The following conditions apply to this online service:

“Your quote is based on the following assumptions.

 - You have carefully considered the requirement for risk assessments and safeguarding policies and you have appropriate policies in place whilst you are insured with us
 - You have not had more than 3 claims or any one claim exceeding £5,000 in the last 3 years
 - You are not aware of any situations prior to purchasing this policy, which might cause a claim
 - You have never had insurance declined, refused, cancelled or had special terms applied
 - You are not responsible for insuring any type of buildings
 - You are not responsible for:
 - memorials, monuments or statues
 - inflatable play equipment
 - playground or skate equipment
 - On average, your volunteers contribute less than 70 hours a week
 - You do not hold any events that have more than 500 people in attendance at any one time
 - You do not send goods or money outside of UK”
4. The cover is equivalent (in some cases slightly better) to our current Policy. The only issue is that the All Risks element is limited to £15,000 (with £100 excess) and that this figure cannot be changed. The All Risks cover in our current Policy covers the following:

Item Description	Sum Insured	Excess
Picnic Table	£500.00	£100
5 Litter bins	£2,082.75	£100
Glass fronted notice cabinet	£200.19	£100
8 Grit Bins	£1,200.00	£100
Interpretation Board	£1,000.00	£100
AED and Steel Cabinet	£2,163.56	£100
Bench	£241.20	£100
3 Iron Work Signs	£4,100.38	£100
3X Boot Scrapers	£273.99	£100
Epson Projector	£289.82	£100
Wooden Gates and Fencing – Old Pit Site	£675.31	£100
HP 255 G7 Laptop	£498.61	£100
Recycled Plastic “Reston” Bench	£365.37	£100
Phone Box	£1,000	£100
Planters	£2,347.96	£100
Footpaths Map Noticeboard	£575.22	£100
TOTAL	£17,514.36	

5. If the Online Insurance was taken there would be a need to “self insure” approximately £2,500 of assets. In addition, new acquisitions would not be covered unless other items were omitted.
6. The Online insurance would save the Council £120.11 this year. It is reasonable to assume that similar savings would be achieved in future years, though there would not be a long-term agreement reducing certainty. In addition, it could only be used by “self insuring” some items.
7. On balance I feel that the saving does not justify the loss of the all risks cover and long-term agreement, and would recommend retaining the current arrangement.

Recommended that this Long Term insurance arrangement be continued with the cost for 2022-23 at £334.11.

GOODMANHAM PARISH COUNCIL – 6.7.22

PROPOSED YORKSHIRE WOLDS AREA OF OUTSTANDING NATURAL BEAUTY

1. Natural England have provided information about a proposed Yorkshire Wolds Area of Outstanding Beauty (AONB). They have set up a website (www.yorkshire-wolds-designation-project.org) information about which has been circulated to Councillors, and posted on the website/ Facebook page. This provides a summary of AN AONB as follows:
 - Areas of Outstanding Natural Beauty (AONBs) represent some of England’s most outstanding and treasured landscapes, whose special qualities are so precious that they are safeguarded in the national interest. AONBs are equivalent to National Parks in terms of the national importance of their natural beauty.
 - Areas of Outstanding Natural Beauty (AONB) are designated for the purpose of conserving and enhancing their natural beauty. There are 34 Areas of Outstanding Natural Beauty in England including the nearby Nidderdale and Howardian Hills AONBs. Designation as AONB means giving an area special legal protection.
 - Once an area has been designated by Natural England, activities relating to the purpose of AONB designation are coordinated and led by local authorities, who also have a legal responsibility to produce a Management Plan for the area. In carrying out their duties they often form wider partnerships with other organisations. In addition, any public body (national or local) taking a decision or undertaking activity that affects land in an AONB has a duty to have regard to the conservation and enhancement of its natural beauty when carrying out their work. AONBs are largely funded by a contribution from the local authorities in the area and a grant from Defra and may also seek additional funding from other sources.
2. The information includes a map with a “fuzzy” boundary. Goodmanham falls within the fuzzy boundary. However, there is also a “Provisional Candidate Area” which excludes Goodmanham – the southern boundary is the A614. This has been identified on the basis of “landscape quality” but is open to significant modification. There is no limit to the area that can be covered though a larger area would stretch staff and other resources.
3. There are a number of drop-in sessions and webinars offered which would allow further discussions/ questions.
4. The current information represents an initial “engagement” not a formal consultation. There will be opportunities to comment further in the future as part of formal consultation processes. However, comments at this stage will influence any final decision, notably regarding the area covered. The designation process including consultations and potentially an Inquiry will take at least 2 years.

Consideration

5. An AONB does not in itself introduce new powers, but affects the way in which current powers are used. For example, the AONB will be a material consideration for planning applications, and removes some permitted development rights such as for farm buildings in the countryside. This will provide additional controls which should help protect the village setting, but may also restrict business activity.
6. The AONB would be managed by a team of c 3 staff partly funded by DEFRA. Whilst not coming with a dedicated budget it is likely to attract additional resources from government/ lottery etc

due to the designation. As well as promoting countryside use it would also help to coordinate initiatives to help manage concerns in (for example) tourism hot spots.

Recommended that the Council consider what comments they wish to submit regarding the Yorkshire Wolds AONB

Jeremy Sherlock
Parish Clerk

Have your say on the potential Area of Outstanding Natural Beauty designation for The Yorkshire Wolds



- Part of the Yorkshire Wolds is being considered for designation as an Area of Outstanding Natural Beauty
- Local knowledge is needed by Natural England and local councils as they make an assessment
- People can share their views via a new website, a series of face-to-face drop-in sessions, webinars and an app

Natural England is asking for opinions on the landscapes and heritage of the Yorkshire Wolds as they assess its potential for designation as an Area of Outstanding Natural Beauty (AONB). Members of the public are now being encouraged to contribute to the decision-making process with local knowledge.

From 6 June, people can have their say online by visiting the newly launched website <https://www.yorkshire-wolds-designation-project.org>, where an app can also be downloaded. There will be drop-in events and webinars where people can find out more.

See the website for more details of the drop-in events and webinars.

General Risk Assessment – Goodmanham Parish Council – July 2022

No	Item/ Topic	Hazard/ Issue	Affected people	Severity H/M/L	Likelihood H/M/L	Risk before	Mitigation Measures	Result after
Assets								
1	Car Park	Loose surface	Stones could injure pedestrians and damage vehicles	H	M	H	Bi monthly inspection Budget provision Insurance	L
2	Picnic area	Benches - vandalism/ repair/ cost of replacement	Residents and visitors	M	M	M	Bi Monthly inspection Budget provision Insurance	L
3	Car Park Trees	Falling branches	Picnic area users	H	M	H	Inspection and maintenance by contractor Budget provision Insurance	L
4	Parish Pit fencing	Vandalism/ repair/ cost of replacement	Residents/ visitors	M	L	M	Bi Monthly Inspection Budget provision Insurance	L
5	Grit bins	Vandalism/ repair/ cost of replacement	Residents/ visitors	L	L	L	Autumn Inspection, and bi monthly inspection over winter Budget provision Insurance	L
6	Litter bins	Vandalism/ repair/ cost of replacement	Residents/ visitors	L	L	L	Weekly emptying by ERYC Bi monthly inspection Budget provision Insurance	L
7	Phone box	Vandalism/ repair/ cost of replacement	Residents/ visitors	M	L	M	Bi monthly inspection Budget provision Insurance	L
8	Defibrillator	Vandalism/ repair/ cost of replacement	Residents/ visitors	H	L	M	Bi monthly inspection Registration with CHT	L

							Budget provision Insurance	
9	Noticeboard	Vandalism/ repair/ cost of replacement	Residents/ visitors	L	L	L	Bi monthly inspection Budget provision Insurance	L
10	Village signs	Vandalism/ repair/ cost of replacement	Residents/ visitors	M	L	L	Bi monthly Inspection Budget provision Insurance	L
11	Benches	Vandalism/ repair/ cost of replacement	Residents/ visitors	M	L	L	Bi monthly Inspection Budget provision Insurance	L
12	Boot scrapers	Vandalism/ repair/ cost of replacement	Residents/ visitors	L	L	L	Bi monthly Inspection Budget provision Insurance	L
13	Laptop and projector	Theft or damage	Clerk/ Council	H	L	M	Insurance	L
14	Planters	Vandalism/ repair/ cost of replacement	Residents/ visitors	M	L	M	Secure with pegs Bi monthly Inspection Budget provision Insurance	L
15	Footpaths noticeboard	Vandalism/ repair/ cost of replacement	Residents/ visitors	H	L	M	Bi monthly Inspection Budget provision Insurance	L
	Council							
16	Failure to attract sufficient candidates for Member vacancies and elections	Lack of local representation Difficulty achieving quorum	Councillors	H	L	M	Publicise Council activities Publicise vacancies Promote to friends and colleagues	L
17	Failure to achieve quora at meetings	Business not transacted	Councillors Clerk	H	L	M	Advance notice of meetings Issue agendas promptly Record attendance and take action over absences	L

18	Lack of public consultation by Council	Decisions not in accordance with needs of the village	Councillors Clerk	M	M	M	Use of website, noticeboard, facebook, newsletter. Encourage attendance at meetings Prompt response to parishioners	L
19	Members acting alone outside meetings	Unlawful actions Impact on insurance Personal risk	Councillors	H	L	M	All actions and publicity led by Clerk	L
20	Failure to address conflict of interest	Lack of transparency Potential for Standards action	Members Clerk	H	L	M	Regular standards review Dispensations policy Training Advice sought from Clerk/ ERNLLCA	L
21	Libel and Slander	Potential litigation Cost of investigation Confidence	Members	H	L	M	Clerk/ Chair to intervene at meetings All publicity led by Clerk Insurance	L
22	Reputation	Confidence	Clerk	H	L	M	Consider as part of decision making All publicity led by Clerk	L
Administration								
23	Inaccurate, untimely improper minutes	Lack of evidence for actions and expenditure	Clerk	H	L	M	Minutes reviewed at meetings and signed off by Chair Minute number recorded in Accounts	L
24	Council decisions not implemented	Loss of confidence and reputation Potential financial issues	Clerk	H	L	M	Clerk to circulate draft minutes within a month of a meeting Formal review of decisions	L

25	Incomplete/ inaccurate register of Members Interests	Potential prosecution Lack of transparency Open to complaints re fairness and bias	Clerk	H	L	M	Clerk ensures information is submitted within 28 days System for updates/ review	L
26	Inadequate document control	Poor evidence Poor support to members Audit issues	Clerk	H	M	H	Electronic and paper filing system maintained and recorded on laptop Record maintained of archived files Disposal policy	L
27	Loss of data on laptop	Impact on administration and finance	Clerk	H	M	H	Files backed up using external hard drive when laptop in use	L
28	Failure to comply with legislation	Ultra vires actions Potential fines	Council Clerk	H	L	M	General Power of Competence Review updates provided by ERNLLCA and SLCC	L
29	Failure to maintain Asset Register	Legal requirement Poor management of assets Audit	Council Clerk	M	L	M	Asset register reviewed annually, and published on website	L
30	Non-compliance with data protection regulations	Potential fine Reputational damage Impact on individuals	Council Clerk Residents	H	M	M	Record keeping policy Permissions request/ information redacted where necessary Action being taken considered by Council	L
Finance								
31	Inadequate financial records	Inadequate information for audit Potential unlawful actions	Council Clerk	H	L	M	Records circulated bi- monthly to Council 6 monthly review by Councillor lead Spot checks	L

		Impact on budget management						
32	Failure to complete/ submit Annual Return on time	Council operating without up to date information Poor audit report Loss of reputation	Council Clerk	H	L	M	Timetable for completion considered by Council Monitored by Councillor finance lead	L
33	Inadequate budget/ poor budget management	Lack of funds to deliver services potential financial losses	Council Clerk	H	L	M	Timely consideration and submission of precept Approval and monitoring of annual budget Bi monthly finance reports	L
34	Improper contracting and ordering procedures	Potential legal challenge Reputational damage Unnecessary expenditure Financial losses	Clerk	H	L	M	Use of up to date financial regulations Formal orders issues by Clerk	L
35	Misappropriation of Council funds	Financial losses Loss of reputation	Council Clerk	H	L	M	All expenditure approved by Council Payments reported to Council bi monthly Use of Financial Regulations	L
36	Meeting HMRC requirements	Illegal operation Potential fine Loss of income	Clerk	H	L	M	Registration as employer with HMRC Monthly submission of PAYE VAT claim at least annually	L
	Staffing							
37	Loss of services of Clerk	Interruption to administration	Councillors	H	M	H	Business continuity plan Use of Locum Advertising of vacancy	L
38	Lack of professional advice	Poor decisions	Councillors Clerk	H	M	M	Use of professional advisers when necessary	L

							Seek advice from ERNLLCA, NALC and ERYC	
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BUDGET 2022-23	Approved Budget 2022-23	May revised Budget 2022-23	Proposed revised Budget 2022-23
General Funds			
Carry forward	£5,200	£5,489	£5,489
Precept	£4,100	£4,100	£4,100
VAT Recovery	£300	£300	£300
Interest	£35	£35	£18
Grant		£500	£500
Contribution			£100
General Funds Total	£9,635	£10,424	£10,507
Budget Head			
Revenue Reserve	£1,000	£1,000	£1,000
Staffing	£2,650	£2,650	£2,350
Maintenance	£750	£750	£750
Administration	£900	£900	£1,200
Insurance	£350	£350	£350
Projects	£500	£500	£1,284
Project Reserve	£3,485	£4,274	£3,573
	£9,635	£10,424	£10,507