

# KILMINGTON

## PARISH COUNCIL

2026

### To review and assess the effectiveness of internal controls:

Internal Controls	Action
Standing Orders	Adopted 18 Sep 23 – updated 11 May 26
Financial Regulations	Adopted 11 May 26 – review Mar 27
Code of Conduct	Adopted July 2012 - No action necessary
Audit Plan & Terms of Reference	No action necessary
Health & Safety Policy	No action necessary
Effectiveness of Internal Controls and Risk Management Policy	Updated 11 May 26 – review Mar 27
Information and Data Protection Policy	Adopted 18 Sep 23 – updated 11 May 26
IT and Email Policy	Adopted 11 May 26
Child Protection Policy	No action necessary
Staff & Employment	
• Contract of Employment	Written & signed Mar 26

### Risk Management Strategy

Risk	Action
Loss of data on computer as a result of fire/theft	The council has purchased a MS O365 business licence. This has been installed on the laptop by the clerk <b>and should be renewed annually</b> . All data is regularly backed-up and assured by MS. Although MS Outlook is used to access emails, these can also be accessed via Webmail.
Security of data	The council has purchased a MS Defender antivirus licence which the Clerk has installed on the laptop. <b>This should be renewed on an annual basis.</b>
Risks to visitors, contractors & staff (Play Area)	Inspection reports on play area adequate – no action necessary. (D. Davis completes regular weekly inspection sheets and annual inspection carried out by RoSPA)

### Annual Insurance Review:

#### Core Cover:

Public Liability covering the Playground and the Skate Park	<b>£10,000,000 Limit of Indemnity</b>
Hirers Indemnity	£2,000,000 Limit of Indemnity
Employers Liability	£10,000,000 Limit of Indemnity
Officials Indemnity	Not covered.

<b>Libel &amp; Slander</b>	£250,000 Limit of Indemnity
<b>Money</b>	Non-negotiable £250,000 <b>Loss of other money:</b> In private resident of member or employee £100
<b>Fidelity Guarantee (members &amp; employee dishonesty)</b>	£25,000 Limit of Indemnity
<b>Increased Cost of Working</b>	Not covered.
<b>Loss of Revenue</b>	Not covered
<b>Legal Expenses</b>	£100,000 Limit of Indemnity Covers: Employment disputes and compensation awards; legal defence; property protection and bodily injury; tax protection; <b>Not covered:</b> contract disputes & statutory licence protection
<b>Contents kept at Clerk's home</b>	£2,500
<b>Business interruption</b>	Restricted to <b>£5000 loss of computer data</b>
<b>Personal Accident (age 16-90) (members &amp; employee)</b>	£500,000 any one person and £2,000,000 any one incident. Capital Sum £20,000. Weekly Sum £100
<b>Defibrillators</b>	£4,000
<b>All Risks:</b>	
• <b>Outside Equipment</b>	£2500
• <b>Street Furniture</b>	£12499
• <b>War Memorial</b>	£3640
• <b>Playground Equipment</b>	£12298
• <b>Wet Pour Surfaces</b>	£9050
• <b>Shelter/Pavilion</b>	£4025
• <b>Playing Field Gates</b>	£713
• <b>Clerk's laptop and software</b>	£740

**Total value of assets as per asset register @  
31.03.2026 = £55465.37**

**Insurance sums Insured = £51965.00**

Reviewed and agreed at PC Meeting 11.05.2026