

THE CHARLTONS PARISH COUNCIL

Financial Risk Schedule 2026-27

Parish Council Insurance		√	Frequency	Any Narrative comments
Public and employers liability	√	Annual	Public Liability £10,000,000 Employers £10,000,000	
Personal accident	√	Annual	£500,000 any one person. £2,000,000 any one incident	
Fidelity guarantee	√	Annual	£25,000 cover	
Legal expenses	√	Annual	£100,000 cover	
<u>Open Spaces</u>				
Tree maintenance	√	On going	On going when issues arise	
<u>Financial Matters</u>				
Banking arrangements	√	On going	Unity Trust Bank	
Insurance providers	√	Annually	Contract with Zurich Insurance	
Vat return submitted	√	Half yearly	Completed once a year	
Audit fee	√	Annually	Annually	
Bye elections			When required	
<u>Budget</u>				
Annual budget agreed and monitored	√		Set in January for forthcoming Council year	
Precept requested	√	Annually	January of each year	

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	Written arrangements for contractors	√	Annually	As needed	
<u>Members Responsibilities</u>					
	New code of conduct adopted	√		As required under legislation	
	Register of interests completed	√		Upon election and updated with changes when they occur	
	Declarations of interests minuted	√	At each parish council meeting	Each meeting	

End of risk schedule