

## STINSFORD PARISH COUNCIL – RISK ASSESSMENT

APRIL 2018

Function/ Service	Risks	Level of risk	Management of risk	Additional future action
Council	i) Personal injury and damage to property arising from functioning of Parish Council	Low	<b>Public liability</b> insurance - £10m	None
	ii) Injury of employee	Low/Medium	<b>Employer's liability</b> insurance - £10m	None
	iii) Theft, including consequential personal injury or property loss or damage		<b>Money</b> insurance – variously £250 - £250k	Security requirements awareness and measures
	iv) Theft by Councillor, Clerk or employee	Low	<b>Fidelity Guarantee</b> insurance - £25k maximum	Internal controls/audit.
	v) Precept figure shortfall	Low/Medium	Annual Budget scrutiny/forecast	None
	vi) Fixed (mandatory) expenditure under funding	Low	Internal controls/cash flow monitoring	Adequate contingency reserves
	vii) Variable (optional) expenditure under funding	Low	Internal controls/cash flow monitoring	Adequate reserves. Defer project/service
	viii) Awards/costs/legal fees pursuance	Low	<b>Legal Expenses</b> insurance – £100k	None
Members/ employees	i) Libel and slander	Low	<b>Libel and Slander</b> insurance – to £100k less 10%	None
	ii) Personal accident	Low	<b>Personal Accident</b> insurance – Scale to £500k maximum and age 90yrs	None
	iii) Negligent acts or accidental errors or omissions	Low	<b>Officials Indemnity</b> insurance – to £250k	Risk assessment as necessary
	iv) Motor insurance on official duties	Low	Private motor insurance	None
Clerk/RFO	i) Loss of records due to fire or theft	Low	Not insured – potential hazard i/d and management	None – mainly Clerk's time
	ii) Loss of computer records	Medium	Not insured – create hard copy of key documents and back up electronic documents regularly	None
	iii) Incapacity due to injury or illness	Low	Member to become immediate temporary stand-in	Recruit temporary locum / replace after statutory period
	iv) Non-compliance with General Data Protection Regulations	Low	Training and awareness; implementation of opt-in for contacts	Add data protection disclaimer to emails

Playground	i) Assets – loss, damage or destruction	Medium	<b>Property damage</b> insurance	Police investigate if vandalism suspected
	ii) Fences and gates	Medium	Limited insurance cover (insured for vehicle/animal impact only). Budget for risk	Police investigate if vandalism suspected
	iii) Public safety – accidents.	Low/medium	<b>Public liability</b> insurance - £10m. Regular Member inspections and annual inspection	None
Other assets	i) Bus shelter – vandalism and accidental damage	Low/medium	<b>Property Damage</b> insurance	None
	ii) Notice boards – vandalism, accidental damage and theft	Low/medium	<b>Property Damage</b> insurance	None
	iii) Office equipment – theft or damage	Low	Clerk's 'Household' insurance	None

Chairman.....

Date.....