

# STINSFORD PARISH COUNCIL – RISK ASSESSMENT

April 2023

| Function/<br>Service  | Risks  | Level of risk | Management of risk   | Additional future<br>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 £350 - £250k  | Security requirements awareness and measures             |
|                       | iv) Theft by Councillor, Clerk or employee   | Low           | <b>Fidelity Guarantee</b> insurance - £50k 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.<br>Defer project/service              |
|                       | viii) Awards/costs/legal fees pursuance  | Low           | <b>Legal Expenses</b> insurance – £250k  | None   |
| Members/<br>employees | i) Libel and slander   | Low           | <b>Libel and Slander</b> insurance – to £250k 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 £500k  | 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 managed   | 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                              | None   |

|              |   |            |  |   |
|--------------|---|------------|--|---|
| Playground   | i) Assets – loss, damage or destruction                         | Medium     | <b>Property damage</b> insurance   | Police investigate if vandalism suspected |
|              | ii) Fences and gates  | Medium     | <b>Property damage</b> insurance.  | 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/telephone box – 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) White fingerposts – 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                                      |