

OSMINGTON PARISH COUNCIL – RISK ASSESSMENT

March 2025

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 ii) Injury of employee iii) Theft, including consequential personal injury or property loss or damage iv) Theft by Councillor, Clerk or employee v) Precept figure shortfall vi) Fixed (mandatory) expenditure under funding vii) Variable (optional) expenditure under funding viii) Awards/costs/legal fees pursuance	Low Low/Medium Low Low/Medium Low Low Low	Public liability insurance - £10m Employer's liability insurance - £10m Money insurance – variously £300 - £250k Fidelity Guarantee insurance - £250k maximum Annual Budget scrutiny/forecast Internal controls/cash flow (Actuals) monitoring Internal controls/cash flow (Actuals) monitoring Legal Expenses insurance – various to £50k	None None Security requirements awareness and measures Internal controls/audit. None Adequate Contingency reserves Adequate Provisions reserves. Defer project/service None
Members/ employees	i) Libel and slander ii) Personal accident iii) Negligent acts or accidental errors or omissions iv) Motor insurance on official duties	Low Low Low Low	Libel and Slander insurance – to £250k less 10% Personal Accident insurance – Scale to £100k maximum and age 75yrs Officials Indemnity insurance – to £250k Private motor insurance	None None Risk assessment as necessary None
Clerk/RFO	i) Loss of records due to fire or theft ii) Loss of computer records iii) Incapacity due injury or illness	Low Medium Low	Not insured – potential hazard i/d and management Not insured – create hard copy of key documents Member to become immediate temporary stand-in	None – mainly Clerk's time None Recruit temporary relief/ replace after statutory period

Playground	i) Assets – loss, damage or destruction ii) Fences and gates iii) Public safety – accidents/Covid-19	Medium High Low/medium	Property damage insurance Limited insurance cover (insured for vehicle/animal impact only). Budget for risk Public liability insurance - £5m. Regular Member inspections & annual Insurer's inspection	Police investigate if vandalism suspected Police investigate if vandalism suspected
Other assets	i) Thatched Bus Shelter – vandalism and accidental damage ii) Public seats – vandalism, accidental damage and theft iii) Notice boards – vandalism, accidental damage and theft iv) Litter bins – vandalism, accidental damage and theft v) Office equipment – theft or damage vi) Gateways and Signs vii) Speed Indicator Devices - vandalism, accidental damage and theft viii) BT Kiosk – vandalism, accidental damage and theft, public liability ix) Bus Shelter (Plough Close) – vandalism, accidental damage	Low/medium Low/medium Low/medium Low/medium Low Low/medium Low/Medium Low/Medium Low/Medium	Property Damage insurance Property Damage insurance Property Damage insurance Property Damage insurance Clerk's 'Household' insurance Property Damage insurance Property Damage insurance Property Damage insurance Property Damage insurance	None None None None None None None None None

Chairman.....

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