

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 | Low | Public liability insurance - £10m | None |
| | ii) Injury of employee | Low/Medium | Employer's liability insurance - £10m | None |
| | iii) Theft, including consequential personal injury or property loss or damage | | Money insurance – variously £300 - £250k | Security requirements awareness and measures |
| | iv) Theft by Councillor, Clerk or employee | Low | Fidelity Guarantee insurance - £250k 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 (Actuals) monitoring | Adequate Contingency reserves |
| | vii) Variable (optional) expenditure under funding | Low | Internal controls/cash flow (Actuals) monitoring | Adequate Provisions reserves. Defer project/service |
| | viii) Awards/costs/legal fees pursuance | Low | Legal Expenses insurance – various to £50k | None |
| Members/ employees | i) Libel and slander | Low | Libel and Slander insurance – to £250k less 10% | None |
| | ii) Personal accident | Low | Personal Accident insurance – Scale to £100k maximum and age 75yrs | None |
| | iii) Negligent acts or accidental errors or omissions | Low | Officials Indemnity 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 | None |
| | iii) Incapacity due injury or illness | Low | Member to become immediate temporary stand-in | Recruit temporary relief/replace after statutory period |

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

Chairman.....

Date.....