

# Featherstone Parish Council

## Risk Assessment

<b>Item</b>	<b>Risk</b>	<b>LEVEL</b>	<b>Action/Comments</b>
1	Are all insurable items fully covered by current insurance policy? Insurable items:  Public liability	Low	Review the Council's insurance policy annually and update the list of insured items to reflect any changes or additions.  Ensure that all contractors engaged by the Council hold valid public liability insurance before any work is undertaken, particularly where roadside strimming or works near traffic are involved.  All Council-owned speed signs are included within the Council's insurance cover.
2.	Absence of Clerk due to illness or holiday – or sudden resignation.	low	All Council records and work are regularly backed up to an external memory device. If the Clerk is unable to carry out their duties, the backup records can be provided to Cllr Wigham or another designated member of the Council.  In the event of prolonged illness, absence, or resignation of the Clerk, a designated member of the Council would provide interim administrative support until a replacement Clerk is appointed or the Clerk is able to resume duties.
3.	Are the records kept in a safe place which is easily accessible to someone other than the Clerk? Is anything vital kept on computer, what plans are in place in the event of a breakdown?	Low	Council records are kept securely and are accessible to persons other than the Clerk if required. Paper records are stored in a secure location, and electronic records are maintained on password-protected computer systems with backup copies retained. Important documents are also shared with, or accessible by, the Chair where appropriate.  Vital records held electronically are regularly backed up using cloud storage and/or external storage devices. In the event of computer failure or loss of access, backup copies can be restored to ensure continuity of Council business and access to financial and governance records.
4.	Financial Security: what arrangements are in place to ensure that finance matters are conducted properly and securely?	Low	All payments are supported by an invoice or appropriate documentation matching the amount paid. Invoices are reviewed and initialled by a councillor at the meeting where payment is approved.  Except in cases of genuine emergency, all cheques are presented for signature at a Council meeting together with the supporting invoices. Cheques are signed by three authorised councillors, who also initial the

			cheque stubs following signature.  In exceptional circumstances, such as urgent insurance renewals falling due between meetings, payments may be processed to ensure continuity of cover.
5.	Legal issues: What protects the Parish council from litigation? Do we have access to legal services or advice?	Low	The NALC membership entitles the Parish Council to professional advice on legal matters.
6.	Are there any local conditions which may cause risk to council property and strategies in place? i.e. Trees falling on bus shelter	Low	The Council owns limited property assets and therefore the associated risk is considered low. The cost of insuring the bus shelters is not considered cost effective, and any repairs or maintenance required are funded directly by the Council as necessary.
7.	Continuation of Council:  Resignation by a Councillor.	Med	In the event of a vacancy, Northumberland County Council (NCC) will be notified and the vacancy advertised in accordance with statutory requirements to invite nominations from local residents.  If the number of nominations exceeds the number of vacancies, an election will be held.  If no nominations are received, NCC will notify the Council that it may proceed by co-option. The Council will then seek suitable candidates from previous applicants or interested residents and may advertise the vacancy locally, including on notice boards.
8.	Contingency fund for extra-ordinary expenses	Low	The Council keeps a reserve in the bank account to cover some minimal extra-ordinary expenses without having to increase precept. This would for example cover the cost of an election should one be necessary.
	Do the council consider this risk assessment to be a full appraisal of risks facing the council at this time		Prop: Cllr  2nd: Cllr

Document reviewed: 27<sup>th</sup> May 2026

Minute ref: 25/26.07

Signed

E Wigham - Chair or T Teasdale - Vice Chair

Jan Birks - Clerk

*Y P Teasdale*

*Jan Birks*