



## Parish Council Risk Assessment 2025/26

Service Area	Risk	Recommendation
<b>Insurance</b>	Harm to public on Council land or while using Council services	Continue existing Public Liability insurance cover (£10m)
	Harm to employees while on Council business	Continue existing Employer's Liability insurance cover (£10m)  Continue existing cover (£500K any one person; £2m any one incident; dependent on injury)
	Damage to property	Continue with existing cover on play equipment, street furniture, outside equipment, computer equipment
	Reputational damage/fraud from members or officers	Continue with existing Officials' Indemnity and Officers' Liability insurance cover(500K)
	Reputational damage from external sources	Continue with existing Libel and Slander insurance cover (500K)
	Legal challenges	Continue with existing legal liability and legal expenses insurance cover: £500K legal £500k internet and email £150k employee dishonesty
	Breach of data protection legislation	Continue with existing data protection insurance cover (£250K)
	Loss of assets	Continue with the annual review of assets for insurance and maintenance purposes
<b>Financial records</b>	Loss of data on laptop due to system fault	Continue to back up data on a regular basis. Also continue to regularly obtain up to date versions of programs
<b>Administration &amp; Management</b>	Loss of services of employee	Immediately advertise any vacancy (if permanent loss) and request help from EALC for assistance until new Clerk recruited Appoint a Locum Clerk (if temporary loss) – list of Locum Clerks held by the EALC and SLCC Ensure relevant passwords are held securely and are accessible to a named councillor
<b>Finance</b>	Fraudulent payments	Continue with requirement to report all payments to Council for approval. Continue with requirement for two signatories where cheques are written and for two councillors to authorise BACS payments submitted by the RFO
	Banking/financial administrative errors	Continue with bank reconciliation to be carried out monthly.



		Reconciliations will continue to be checked by a Councillor on a quarterly basis at council meetings.
<b>Advice</b>	Procedural advice beyond that of Proper Officer required	Continue with memberships of EALC and SLCC.
<b>Field &amp; Playground</b>	Loss of use of play/outdoor gym equipment	Continue with regular maintenance and safety checks. Take unsafe equipment out of service until repairs carried out. Continue with the annual RPII inspection carried out by a qualified assessor.
<b>Precept and Budget</b>	Annual precept not the result of proper detailed consideration	Continue to present budget to the council in January each year.
	Inadequate monitoring of performance	Budget updates will continue to be provided to the Council at regular intervals and at least quarterly
	Illegal expenditure	Continue to ensure that all expenditure is within legal powers
<b>Accounting &amp; Audit</b>	Non-standard and/or non-compliant records kept.	Continue to require adequate, complete and statutory financial records and accounts.
	Non-compliance with statutory deadlines for the completion/ approval/submission of accounts and other financial returns	Continue to ensure that all accounts and returns are completed and submitted by the deadlines
	Non-compliance with internal audit requirements	Review appointment of internal auditor annually
<b>Decision Making</b>	Meeting inquorate – no decisions made; no payments authorised.	Meeting dates agreed in advance with all Councillors.  Inquorate meetings closed and rescheduled as soon as possible following the date of the original meeting
<b>Contracts</b>	Not ensuring value for money and/or continuity of work	Continue the practice of obtaining the correct number of quotes as detailed in the Financial Regulations
	Loss of service contractor	Advertise vacancy in the appropriate time and manner, depending on the nature of the contract