



Parish Council Risk Assessment 2022/23

Service Area	Risk	Recommendation
Insurance	Harm to public on Council land or while using Council services	Continue existing Public Liability insurance cover (£10m) Continue existing cover (£500K any one person; £2m any one incident; dependent on injury)
	Harm to employees while on Council business	Continue existing Employer's Liability insurance cover (£10m)
	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
	Reputational damage from external sources	Continue with existing Libel and Slander insurance cover
	Legal challenges	Continue with existing legal liability and legal expenses insurance cover
	Loss of assets	Continue with the review of assets for insurance and maintenance purposes
	Financial records	Loss of data on laptop due to system fault
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
Administration	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 bi-monthly at physical meetings.



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	Procedural advice beyond that of Proper Officer required	Continue with memberships of EALC and SLCC.
Parks	Loss of use of play/outdoor gym equipment	Continue with regular maintenance and safety checks and take unsafe equipment out of service until repairs carried out.
Precept	Annual precept not the result of proper detailed consideration	Continue to present budget to the meeting in January.
	Inadequate monitoring of performance	Budget updates will continue to be provided at regular intervals
	Illegal expenditure	Continue to ensure that all expenditure is within legal powers
Accounting	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 deadline s
	Non-compliance with internal audit requirements	Review appointment of internal auditor annually
Decision Making	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
Contracts	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