

					Flaxton Parish Council Risk Assessment 2023						
Risk no	Description	Potential Risk(s)	Prob ability	Impa ct	Financial Implications/ Consequence	Measures in Place/ Countermeasure	Internal Control/ Contingency	Action Required/ Additional action	Done	Review	Date of Review
1	school items				removed when school sold						
2	Benches (x6)	Damage to benches	M	M	Cost of repair/replacement or £100 excess per claim	All risk insurance of total assets £10,000	Regular inspection	renew insurance 1st June 2023		A	Jun-23
		Injury to public	L	M	Claim for injury; £100 excess for each claim	Public liability insurance (see 7)	annual review of risk and cover	renew insurance 1st June 2023		A	Jun-23
3	Post Box support pillar	Damage/ Failure of brick support pillar	L	M	Cost of repair		Regular inspection			A	Jun-23
		Injury to public caused by such failure	L	M	Claim for injury; £100 excess for each claim	Public liability insurance (see 7)		renew insurance 1st June 2023		A	Jun-23
4	Litter bin & Dog Waste Bins	Damage/theft	M	L	Cost of repair/replacement or £100 excess per claim	All risk insurance of total assets £10,000		renew insurance 1st June 2023		A	Jun-23
		Displacement to dangerous location by vandals	M	H	Claim for injury; £100 excess for each claim	Public liability insurance (see 7)		renew insurance 1st June 2023		A	Jun-23
		Injury whilst emptying			Claim for injury; £100 excess for each claim	Public liability insurance (see 7)		renew insurance 1st June 2023		A	Jun-23
5	Notice boards	Damage to boards	M	L	Cost of repair/ replacement	glass replaced with plastic	Regular inspection			A	Jun-23
		Injuries to employee or public whilst using	L	L	Claim for injury; £100 excess for each claim	Public liability insurance (see 7) Employers liability insurance (see 7a)		renew insurance 1st June 2023			Jun-23
6		Accident/injury to members of public	L	H	Claim for injury; £100 excess for each claim	Public Liability Insurance (£10,000,000)		renew insurance 1st June 2023			Jun-23

6a		Accident/injury to councillors/clerk	L	H	Claim for injury; £100 excess for each claim	Employers Liability Insurance (£10,000,000)		renew insurance 1st June 2023		A	Jun-23
					BUSINESS RISKS						
7	Incorrect financial records	loss of records	L	M	Loss of public funds	Responsible Financial Officer (Clerk)	Internal audit			internal audit	Jun-23
8	Customs and Excise VAT	requirements under HMRC regulations not met	L	M	Unexpected VAT bill	Responsible Financial Officer (Clerk)	Annual return after internal audit			internal audit	Jun-23
9	Precept	inadequate	L	M	overdrawn/bills not paid	Responsible Financial Officer (Clerk)	Review regularly; check performance of budget v actual monthly			monthly review at meetings	Jun-23
10	Accurate reporting of Council Business in the Minutes	incorrect record	L	M	Loss of information; no cross reference of payments and receipts with cash book	Minutes properly numbered and paginated with master copy in safe keeping	Format and accuracy checked monthly by Council before adopting			cross reference to cash booked checked by internal audit	Jun-23
11	Data protection	breach of confidentiality	L	M	possible law suit	Clerk	Documented procedures/training				Jun-23
12	Register of members interests	interests incorrectly declared	L	L		Adoption of Code of Conduct	Regular update of register	Updated register in May 2020		A	Jun-23
13	Electronic records	loss of information caused by computer failure; electronic records include some data from 2005, complete/structured detailed data from 2008 onwards; 2010-present backed up on Clerk's personal email	L	H	inconvenience caused by loss of a month's data, but paper record will be available; daily back up on internet would be recoverable from any pc	Data backed up regularly and passed to Vice chair quarterly. Historical paper records in metal filing cabinet	Regular scrutiny periodically (quarterly) transferred to hard drive and retained by someone other than Clerk.	Backed up daily on internet using Parish Email Account		Superseded by Business continuity Plan adopted 17/02/22	Jun-23
13a	Old paper records	loss of historic information	M			1894-1926 minute book NYCC archives; 1927-feb 1980 handwritten; 1980-1987 typed and stuck in book; 1938-1961 cash book	Kept by DL in filing cabinets. Full review carried out Dec 2020 and records now categorised.	No action required		Superseded by Business continuity Plan adopted 17/02/22	Jun-23

13b	Current paper records	loss of correspondence received in the month - all documents created will be backed up to email				gap in minutes Nov1987-1991; minutes 1991-present printed/in folders; gap in cash book 1962-1985	with correspondence, accounts paper trail, planning applications in metal filing cabinet kept by Chairman in filing cabinets			Superceded by Business continuity Plan adopted 17/02/22	Jun-23
14	Money	Loss of money through deception	L	H	£100 excess each loss	Fidelity Guarantee insurance (£25,000)		renew insurance 1st June 2023		A	Jun-23
15	Legal expenses	Incurring of legal expenses for proceedings or actions	L	H		Employers Liability Insurance		renew insurance 1st June 2023		A	Jun-23
16	Cash/cheques	Loss of Money (non-negotiable/ in transit/ in various premises)	L	H	£50 excess each claim	Insurance against Loss of Money (various amounts/locations) £250 to £250,000)		renew insurance 1st June 2023		A	Jun-23
17	Officials indemnity	Legal liability insurance claims arising from negligent act, error or omission committed in good faith by Councillor or Clerk	M	H	£100 excess each claim	For Zurich Insurance covered by Public Liability Insurance terms; all sums covered		renew insurance 1st June 2023		A	Jun-23
18		Libel & Slander	M	H	10% each and every claim or £1,000 whichever is the lower	Libel & Slander Insurance (£100,000)		renew insurance 1st June 2023		A	Jun-23
19	Defibrillator	Damage to machine	M	M	Cost of repair/replacement or £100 excess per claim	All risk insurance of total assets £10,000	Regular inspection	renew insurance 1st June 2023		A	Jun-23
		Injury to public	M	M	Claim for injury; £100 excess for each claim	Public liability insurance (see 7)	Annual review of risk and cover	renew insurance 1st June 2023		A	Jun-23
20	PC laptop	Damage/theft	M	H	Cost of repair/replacement or £100 excess per claim, loss of data, loss of operating capacity	All risk insurance of total assets £10,000, data backed up on the cloud, accessible from private laptop with passwords	Kept in private house with good security, annual review of cover	renew insurance 1st June 2023		A	Jun-23
21	Flaxton signs x 3	Damage	L	L	Cost of repair/replacement	All risk insurance of total assets £10,000	Regular inspection	renew insurance 1st June 2023		A	Jun-23