

STINSFORD PARISH COUNCIL – RISK ASSESSMENT

April 2026

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 - £12m	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 £250 - £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 monitoring	Adequate contingency reserves
	vii) Variable (optional) expenditure under funding	Low	Internal controls/cash flow monitoring	Adequate reserves. Defer project/service
	viii) Awards/costs/legal fees pursuance	Low	Legal Expenses insurance – £250k	None
Members/ employees	i) Libel and slander	Low	Libel and Slander insurance – to £250k	None
	ii) Personal accident	Low	Personal Accident insurance – as set out in policy	None
	iii) Negligent acts or accidental errors or omissions	Low	Officials Indemnity insurance – to £500k	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 managed	None – mainly Clerk's time
	ii) Loss of computer records	Medium	Not insured – create hard copy of key documents and back up electronic documents regularly	None
	iii) Incapacity due to injury or illness	Low	Member to become immediate temporary stand-in	Recruit temporary locum / replace after statutory period
	iv) Non-compliance with General Data Protection Regulations	Low	Training and awareness; implementation of opt-in for contacts	None

Playground	i) Assets – loss, damage or destruction	Medium	Property damage insurance	Police investigate if vandalism suspected
	ii) Fences and gates	Medium	Property damage insurance.	Police investigate if vandalism suspected
	iii) Public safety – accidents	Low/medium	Public liability insurance - £13,500 (£10,000 limit for single article) Regular Member inspections and annual inspection	None
Other assets	i) Bus shelter/telephone box – vandalism and accidental damage	Low/medium	Property Damage insurance	None
	ii) Notice boards – vandalism, accidental damage and theft	Low/medium	Property Damage insurance	None
	iii) White fingerposts – vandalism, accidental damage and theft	Low/medium	Property Damage insurance	None
	iii) Office equipment – theft or damage	Low	Clerk's 'Household' insurance	None