

CORE COVER

Business interruption	£500	Data reinstatement
All Risks		
Office contents	£2,652.25 at home of Clerk/Secure cupboard in the Village Hall	
Streetlights	£15,901.94	
Bus shelter (2)	£15,292.08	
Playground equipment (6 items)	£24,888.71	
Public Liability	Limit of indemnity	£10,000,000 (including officials)
Hirers' Liability	Limit of indemnity	£2,000,000
Employer's Liability	£10,000,000	£10,000,000 (Clerk only)
Libel and Slander	£250,000	Clerk and Council Members
Fidelity Guarantee	£25,000	Clerk and Council Members
Personal Accident	Limit of indemnity	£500,000 any one person, and £2,000,000 any one incident Clerk, Volunteers and Council Members Values split between capital and weekly
Legal expenses	Limit of indemnity	£100,000

All above are "sum insured" unless stated otherwise.

ISSUES	RISK	ASSESSMENT OF:		ACTION/COMMENT
		Likelihood	Impact	
		1 – 6	1 – 6	
Business Interruption		1	3	£500 data reinstatement
All Risks		2	6	£2,652.25 at home of Clerk/Village Hall Excess £100
Office contents				
Streetlights		3	1	
Bus shelter		3	2	
Play equipment		3	3	
Defibrillator		2	1	
Public Liability				Mandatory insurance
Playground. Member of the public could sue on the grounds of negligence	Legal proceedings	3	3	Annual inspection carried out. Field owned by Mr D Dashwood; public liability covered by Parish Council policy
Mowing playpark, Charlton Way and Main Road verge areas	Damage or injury to property or individuals	3	2	Sign to say field closed when mowing and liability passed to contractor
Village Hall Members of the Parish Council are the Custodian Trustees	Legal proceedings	2	2	Village Hall Management Committee is responsible for the day to day running. Parish Council is represented on that committee.
Hirers' Liability				
Employer's liability	Clerk	1	3	Mandatory insurance
Libel and Slander: Clerk and Council Members	Damage to Council's reputation	1	2	Limit of indemnity £250,000 Excess 10% of each claim or £1,000 whichever is the lower
Fidelity Guarantee Clerk and Council Members	Misappropriated money and property	1	2	Sum insured £25,000 , excess £100 each loss.
Misconduct Clerk and councillors	Damage to Council's reputation	1	2	
Loss of revenue – precept		1	3	No cover but approximately 50% of the precept is ringfenced in the reserves. The balance at the end of the financial year is

				at least half the precept and no more than double.
Loss of other money due to the Parish Council	VAT	1	2	Reclaimed annually
Loss of funds		2	2	Two signatories on each cheque, two authorisations for internet payments. Internal audit carried out at 6 months into financial year and external audit carried out annually
Insufficient funds		1	2	Budget and keeping within budget
Failure to comply with all other legislation	Code of Conduct	1	2	Election/co-option of councillors and signing up to the Code
	Race Relations	1	2	Education of clerk and councillors
	Freedom of Information	1	2	
	Data Protection	1	2	
	Audit Regulations	1	2	Carry out Risk Assessment
Personal Accident				
Clerk, Council Members and volunteers (18-75 years of age)	Whilst on official council duties	2	2	Cover limited to £500,000 any one person and £2,000,000 any one incident
Legal expenses	In the event of an individual's claim	2	4/5	Limit of indemnity £100,000
Contractors		3	2	Contractor's own Public Liability

KEY: Likelihood

- 1 Extremely unlikely; rare occurrence
- 2 Unlikely
- 3 Moderately likely
- 4 Regular occurrence
- 5 Highly likely
- 6 Extremely likely; frequent occurrence

Impact

- 1 Not critical to continued operation
- 2 Minor impact in some areas
- 3 Minor impact in many areas
- 4 Significant impact; would not affect continued operations in short term but might in long term
- 5 Significant impact in medium term, relates to substantial operational areas
- 6 Fundamental to continuing operations

Date Approved: 14 May 2025

Minute Reference: 25/092/4