

GOSFORTH PARISH COUNCIL RISK ASSESSMENT

INSURANCE RISK

RISK DESCRIPTION	MEASURES TAKEN	RECOMMENDATIONS/CONTROLS
Damage to third party property or individuals	Public Liability	Annual check on insurance cover (RFO) May
Council Property	All Risk Insurance/stored securely	Annual check on insurance cover (RFO) May
Play Equipment	Monthly check by Councillor/Annual external inspection	Monthly/October
Insolvency of Insurance Company	Policy with large insurer through brokerage	Three yearly insurance review
Loss through theft/dishonesty	Fidelity Insurance	Annual check on insurance cover (RFO) May
Personal Accident to Officer/Councillors	Employers Liability Insurance	Annual check on insurance cover (RFO) May

OUTSIDE RISK

RISK DESCRIPTION	MEASURES TAKEN	RECOMMENDATIONS/CONTROLS
Changes to legislation	Member of CALC and NALC	Advice received from relevant bodies; Council to provide effective training to Officer and Councillors
Contractors working on Council property	All relevant insurances to be requested by Council	Council to ensure all relevant documentation has been requested and received

SELF MANAGED RISK

RISK DESCRIPTION	MEASURES TAKEN	RECOMMENDATIONS/CONTROLS
Officer alone when locking up	Ensure a Councillor remains on the premises following an evening meeting	

Recording of Members' Interest	Completed forms stored securely and copies submitted to Copeland Borough Council Electoral Services	Reviewed after each election and as necessary
Completion of Acceptance of Office	Stored securely	Reviewed after election
Correct completion of financial records	Internal and external Audits completed annually. Financial reports and bank statements presented at monthly meetings. Budget reports presented quarterly.	Reviewed by Council annually November at Budget meeting
Computer Hardware, Website and Software	Clerk maintains systems. Support package in place with external Website design company.	Reviewed by Council annually November at Budget meeting
Loss of Income	Reserve to be maintained at least half of annual Precept	Reviewed by Council annually November at Budget meeting
Annual Precept is adequate	Finance Committee Annual Budget Meeting	Reviewed by Council after annual Budget meeting
Staff Working Practices	Responsibility of Staff member	Annual review meeting with Chairman, Vice Chair and staff member
Confidentiality is not breached	Passwords are secure	Reviewed by Chairman annually at staff meeting
Backup procedures are carried out	Council laptop backed up regularly. Leases are stored securely.	Reviewed by Chairman annually at staff meeting
Document Control	Relevant documents are stored securely copies kept in files and on computer	Reviewed by Chairman annually at staff meeting
Minute and Agenda Production	Produced by Clerk in timely fashion and copies and placed on Noticeboards and on website; minutes on website	Reviewed by Chairman annually at staff meeting
GDPR	Responsibility of Clerk and overseen by Council	Reviewed by Chairman annually at staff meeting

To be reviewed: May 2025