

## RISK ASSESSMENT 2018/19

### 1. Introduction

- 1.1 The Council is expected to carry out an annual assessment of the financial and other risks it is exposed to and identify any actions it considers necessary to minimise those risks.
- 1.2 The following table attempts to identify the risks involved and recommends the necessary actions.
- 1.3 Individual risk assessments may be appropriate before commencing new activities.

Activity	Risk	Comment	Recommendation
Financial loss	Public Liability (statutory)	Insurance cover in place	Continue existing cover (£12m)
	Employers Liability (statutory)	Insurance cover in place	Continue existing cover (£10m)
	Money	Insurance cover in place. All funds are held by the Council's bank, and cheques can only be drawn if signed by two authorised signatories.	Continue existing cover (£250K)
	Fidelity Guarantee	Insurance cover in place	Continue existing cover (£250k)
	Property	Insurance cover in place for all risks relating to various items of street furniture owned by the Council.	Continue with existing cover based on historic cost.
	Personal accident	Insurance cover in place for Councillors and Officers up 90 years of age.	Continue with existing cover (£500k per person or £2m per incident)
	Libel & Slander	Insurance cover in place	Continue with existing cover (£250K)
	Legal expenses	Insurance cover in place	Continue with existing cover (£100k)
Administrative	Budget overspent	Budget monitored at each Council meeting.	Continue budget monitoring
	Annual accounts challenged	End of year accounts agreed by Council and subject to independent internal audit	Ensure audit timetable is observed.

	Ombudsman referral or legal challenge to the Council's activities	Up to date Constitution and Financial Regulations are in place which reflect constitutional powers and best practice	Clerk to ensure all activities are in accordance with the Council's Constitution and legal powers.
	IT breakdown	<p>The Council is now required to publish certain information on a publically accessible website. It does this by using the Horley Views website, although that is procured from Wordpress via Di Marriott, and is not under the Council's direct control.</p> <p>All the Council's records and documents are held on the Clerk's personal laptop, and consequently are vulnerable to theft or other loss such as in a fire. Records are backed up from time to time onto a memory stick although this is kept in the same property. Email records are held on the cloud through BT, the email provider.</p>	<p>All statutory documents to be backed up and retained, so they can be reproduced in the event that the Wordpress site is no longer accessible.</p> <p>Important emails which need to be retained to be copied to a folder on the Clerk's laptop, and backed up periodically.</p>
	Service breakdown	If for any reason the Clerk/Responsible Financial Officer were not available to undertake his duties, the day to day running of the Council could be at risk.	There are few activities which are genuinely urgent, but it is important that deadlines for approving the annual accounts and setting the annual precept are met. If necessary any Member could act as Clerk on a temporary basis.
Operational - Defibrillator	Reputational risk to the Council and risk to the health of potential users if the defibrillator which the Council has procured is not available when required	Access to the defibrillator is strictly controlled by the ambulance service, and it is maintained by Community Heartbeat. Weekly checks are undertaken by the Clerk to ensure the defibrillator is in place and ready for use.	Continue annual maintenance contract with Community Heartbeat, and weekly checks by the Clerk.
Operational - verge cutting	The Council has employed a contractor to undertake a number of cuts to highway	The contractor employed is competent and experienced, works extensively for the highway authority, uses modern mowing equipment, and carries £10m in public liability insurance.	Ensure that the contractor employed continues to carry the necessary public liability insurance.

	verges within the parish. The Council could be held responsible in the event that any accidents or damage arose as a result of this work		
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