

LAUNTON PARISH COUNCIL

Risk Assessment 2026 / 2027

Previous Review Date:

16 June 2025

Updated, Reviewed, Resolved and adopted by Council on:

2 April 2026

Next Review Date:

April 2027

Risk assessment is a systematic general examination of working conditions, workplace activities and environmental factors that will enable the Parish Council to identify any and all potential inherent risks. The Parish Council, based on a recorded assessment, will take all practical and necessary steps to reduce or eliminate the risks, insofar as is practically possible.

This document has been produced to enable Launton Parish Council to assess the risks that it faces and satisfy itself that it has taken adequate steps to minimise them.

FINANCIAL AND MANAGEMENT					
Subject	Area of Risk	Likelihood (1-3) x Impact (1-3)	Management / Control of Risk	Action Required	Review Date
1. Insurance	a. General adequacy	(1 x 1) = 1	The insurance arrangements are reviewed fully on a three-year basis with interim annual checking. Review of risk and adequacy of cover (loss / damage, public liability, consequential loss and fidelity guarantee) should be conducted annually. Full review of renewal costs currently annual.	Check limits annually and review full policy every three years.	Renewal 1 June
	b. Cost	(1 x 1) = 1			
	c. Compliance	(1 x 1) = 1			
	d. Public Liability (statutory)	(1 x 1) = 1	Insurance at £12,000,000		

FINANCIAL AND MANAGEMENT					
Subject	Area of Risk	Likelihood (1-3) x Impact (1-3)	Management / Control of Risk	Action Required	Review Date
	e. Employers Liability (statutory)	(1 x 1) = 1	Insurance at £10,000,000		
	f. Money	(1 x 1) = 1	Insurance at £250,000 In transit £5,000 Private residence of member or employee £500 In custody or under supervision £5,000 In locked safe or strongroom £5,000 In locked receptacle other than strongroom £250		
	g. Fidelity Guarantee	(1 x 2) = 2	Insurance at £250,000		
	h. Property	(2 x 2) = 4	Wall: £14,930.32 Mowers and Machinery: £3,844.83 War Memorials: £15,667.46 Gates & Fences: £8,041.46 Street Furniture: £47,917.07 Outside equipment: £2,290.16 Allotment composting toilet: £1,573.91 Parish Hall £579,391.31	Increase Parish Hall valuation to include demolition costs and full reinstatement.	
	i. Libel and Slander	(1 x 2) = 2	Insurance at £250,000 (excess greater – 10% of claim or £1,000 whichever is lower).	Consider an Excess Reserve	
	j. Personal Accident	(1 x 2) = 2	Insurance at £50,000 (capital sum), £200 (weekly sum).		

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Subject	Area of Risk	Likelihood (1-3) x Impact (1-3)	Management / Control of Risk	Action Required	Review Date
	k. Excess	(1 x 1) = 1	£250 to be set aside as a Reserve in case of claim.		
2. Precept	a. Adequacy of precept in order for the Council to carry out its statutory duties	(1 x 2) = 2	To determine the precept amount required, the Council regularly receives budget update information. At the precept meeting Council receives a budget report, including actual position and projected position to the end of year and indicative figures or costings obtained by the Clerk. With this information the Council maps out the required monies for standing costs and projects for the following year and applies specific figures to budget headings. Taking into account the reserves, income and expenditure, the Council resolves to agree the precept amount to be requested from Cherwell District Council. The figure is submitted by the Clerk in writing. The Clerk informs the Council when the monies are received.	Review starting in December with budget process. Confirm precept requirement in January	December / January
3. Budget Provision and Reserves	a. Insufficient available funds	(1 x 2) = 2	A full budget needs to be submitted prior to the Precept request. This	Review running costs – aim for nearer six	December / January

FINANCIAL AND MANAGEMENT					
Subject	Area of Risk	Likelihood (1-3) x Impact (1-3)	Management / Control of Risk	Action Required	Review Date
			should include funds placed in reserve for future projects, a contingency fund and three months' running costs - £12,875.00.	months reserves than three.	
4. Best Value Accountability	a. Work awarded incorrectly	(1 x 3) = 3	Normal Parish Council practice would be to seek, if possible, more than one quotation for any substantial work undertaken. For major work competitive tenders must be sought (in accordance with the adopted Financial Regulations). If problems encountered with a contract, the Clerk would investigate the situation and report to the Council.	Procedure in Financial Regulations	Ongoing
	b. Overspend on services	(1 x 2) = 2		Procedure in Financial Regulations	Ongoing
5. Contracts and contractors	a. Maintenance contractors	(1 x 2) = 2	Standing orders for award of contracts and capital expenditure. Initial contracts awarded for 12 months. Subject to satisfactory performance, subsequent contracts are for three years.	Report on performance and review when appropriate	Ongoing
6. Payroll and Salary	a. HMRC RTI Information – submit within time limits	(1 x 1) = 1	The Clerk's salary payment should be entered on the HMRC PAYE Tools software and uploaded to HMRC on a monthly basis. Clerk adds submission date on salary sheet for inspection at monthly PC meeting.	Current procedure adequate	Monthly

FINANCIAL AND MANAGEMENT					
Subject	Area of Risk	Likelihood (1-3) x Impact (1-3)	Management / Control of Risk	Action Required	Review Date
	b. HMRC End of Year Submission / P60 – submit within time limits	(1 x 1) = 1	The Council must complete the End of Year Submission online within the HMRC timeframe. Councillor Responsible for Internal Financial Control to make manual checks.	Existing procedure adequate.	April
	c. Salary paid incorrectly	(1 x 1) = 1	Salary agreed once NALC briefing has been published; paid by Standing Order. Councillors who authorise payments to sign salary sheet.	Existing procedure adequate	Monthly
	d. Unpaid tax to HMRC	(1 x 2) = 2	Payments to be monitored using the HMRC PAYE RTI Tools software. Monthly payment by BACS. Councillor Responsible for internal financial Control to include in checks.	Existing procedure adequate	Monthly
7. Employees	a. Fraud by staff	(1 x 2) = 2	Requirements of Fidelity Guarantee Insurance adhered to with regards to fraud.	Existing procedure adequate	On appointment of new Clerk.
	b. Health and safety	(1 x 2) = 2	All employees (currently the Clerk) to be provided adequate direction and safety equipment needed to undertake their role.	Monitor health and safety requirements and insurance annually	Health and Safety Policy review March 2028
	c. Clerk resignation / sickness	(1 x 2) = 2	Councillors may act in a temporary capacity at nil pay. Contingency required for advertising, sickness cover etc.	Review contingency in budget annually	Ad-hoc

FINANCIAL AND MANAGEMENT					
Subject	Area of Risk	Likelihood (1-3) x Impact (1-3)	Management / Control of Risk	Action Required	Review Date
8. Bank and Banking	a. Inadequate checks	(1 x 2) = 2	The Council has Financial Regulations which set out banking requirements.	Financial Regulations up to date	December 24 (or sooner should the revised Regulations be issued by NALC)
	b. Bank mistakes	(1 x 1) = 1	Reconciliation is monthly to pick up on any mistakes.	Existing procedure adequate	Monthly
	c. Payment mistakes	(1 x 1) = 1	Online payments should follow the agreed online payment procedure. The Clerk to provide hard copies of all invoices together with a payment schedule for the meeting. Councillor authorisers to check all details prior to authorising payments.	Existing procedure adequate Online Payment Procedure reviewed on a bi-annual basis	October 2026
	d. Signatories	(1 x 1) = 1	To ensure that payments can be made in a timely manner, Council to confirm bank signatories and electronic banking authorisers (cheque signatories do not necessarily have to be authorisers) are up to date. There should be at least three Councillors capable of authorising online payments.	Existing procedure adequate	Annually in May
	e. Credit references	(1 x 1) = 1	The Bank performs credit references on signatories.	Existing procedure adequate	Review when adding a new signatory
	f. Debit Card Use	(1 x 1) = 1	Debit Card Use Policy adopted.	Review every two years.	November 2027

FINANCIAL AND MANAGEMENT					
Subject	Area of Risk	Likelihood (1-3) x Impact (1-3)	Management / Control of Risk	Action Required	Review Date
	g. Non-performance / delivery of third parties	(1 x 1) = 1	Avoid pre-payments wherever possible. Vet suppliers thoroughly.	Existing procedure adequate	
9. Financial reporting	a. Information communication	(1 x 1) = 1	Financial information is a regular, monthly, agenda item (Finance Report) and discussed / reviewed and approved at each meeting.	Existing procedure adequate	Monthly
	b. Annual accounts	(1 x 1) = 1	Accounts to be closed at Council Year End 31 March and final Statement submitted to April / May Parish Council meeting for scrutiny and agreement. Clerk / RFO and Chairman to sign off.	Existing procedure adequate	Annually in May
10. Financial Records	a. Inadequate records	(1 x 1) = 1	The Council has Financial Regulations which set out the requirements.	Existing procedure adequate	October 2027
	b. Financial irregularities	(1 x 1) = 1	The Council should have a Councillor responsible for Internal Control who inspects the finance records regularly. Any irregularities should be identified on inspection.	Existing procedure adequate	Appointed in May. Checks four times a year.
11. Grants	a. Receipt of grant	(1 x 1) = 1	All receipts of grants to be recorded at the following meeting. Clerk to ensure that the Grass Cutting Grant is received by BACS by August and to chase OCC if not received.	Review annually	Ad hoc

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Subject	Area of Risk	Likelihood (1-3) x Impact (1-3)	Management / Control of Risk	Action Required	Review Date
	b. Payment of Grants and Power to pay using S137	(1 x 1) = 1	Ensure that grants are acceptable to pay under General Power of Competence. All such expenditure goes through the required Council process of approval, minuting and listing accordingly.	Existing procedure adequate	
12. Charges – rents receivable	a. Payment of rents	(1 x 1) = 1	The Parish Council receives no rents, but does receive a contribution to the insurance from the Allotments. Ensure that the invoice is sent out annually.	Existing procedure adequate.	Annually in April
13. VAT	a. Reclaiming	(1 x 1) = 1	The Council will make at least one reclaim using the 126 form annually after the close of the year end. Provided the reclaim is for more than one calendar month and is over £100 interim claims may be made. The order must have been placed by the Council, the invoice made out to the Council and the payment made from Council funds.	Existing procedure adequate	At least annually in April
	b. Charging	(1 x 1) = 1	The Council is not currently registered for VAT. However, taking over the running of the Hall may necessitate a change in the VAT Registration.	Take advice and review	As soon as possible.
14. Audit	a. Annual Return - complete and	(1 x 1) = 1	External Audit Annual Governance and Accountability Return (AGAR)	Existing procedure adequate	Annually before 30 June

FINANCIAL AND MANAGEMENT					
Subject	Area of Risk	Likelihood (1-3) x Impact (1-3)	Management / Control of Risk	Action Required	Review Date
	publish within time limits		to be completed and signed by the Internal Auditor and then completed and signed by the Chairman and Clerk / RFO at a full Council meeting before 30 June and published on the website. If the PC payments and receipts fall below £25,000 the PC may agree that there is no need for a Limited Assurance Review and that Exemption is acceptable; the Certificate of Exemption must be completed and sent to the External Auditor by 30 June. All paperwork must still be completed and published whether or not it is sent to the External Auditor.		
	b. Public inspection of documents	(1 x 1) = 1	By appointment only, at the Parish Hall or other convenient public place. For the safety of the Clerk, the public are welcome to inspect documents, but with a Councillor present. Annual Inspection Notice must cover the first 10 working days of July.	Existing procedure adequate	Annually – inspection dates to be agreed at full Council.
	c. Internal Audit	(1 x 1) = 1	Appoint an independent Internal Auditor.	Existing procedure adequate	Annually in July

FINANCIAL AND MANAGEMENT					
Subject	Area of Risk	Likelihood (1-3) x Impact (1-3)	Management / Control of Risk	Action Required	Review Date
	d. Review of Effectiveness of Audit	(1 x 1) = 1	The Council must review its requirements of the internal Audit including scope, independence, competence, relationships and planning following the completion of the Internal Audit.	Existing procedure adequate	Annually following receipt of the Internal Audit no later than August.
15. Legal Powers	a. Illegal activity or payments	(1 x 1) = 1	All activity and payments within the powers of the Parish Council to be resolved at full Council Meetings, including reference to the power used under the Finance section of Agenda and Finance Report.	Existing procedure adequate	Monthly
16. Minutes / agenda / Notices and Statutory Documents	a. Accuracy and legality	(1 x 1) = 1	Minutes and agenda are produced in the prescribed manner by the Clerk and adhere to the legal requirements including publishing on the Agenda and Minutes section of the Parish Council website (www.launton-pc.gov.uk). While not a requirement of Councils over £25,000, draft Minutes are published within one month of the meeting, circulated in advance of the next meeting, and approved and signed by the Chair of the meeting at the full Council meeting.	Existing procedure adequate	Monthly

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Subject	Area of Risk	Likelihood (1-3) x Impact (1-3)	Management / Control of Risk	Action Required	Review Date
	b. Standing Orders	(1 x 1) = 1	Originally adopted in June 2018 Reviewed and updated in September 2024	Review September 2024 if no legislation changes	September 2026
	c. Financial Regulations	(1 x 1) = 1	Adopted in October 2025	Review October 2027 unless the update is received sooner	October 2027
	d. Business conduct	(1 x 1) = 1	Agenda displayed according to legal requirements. Business conducted at Council meetings should be managed by the Chairman.	Existing procedure adequate	Ongoing
17. Council Records	a. Paper	(1 x 2) = 2	Loss through, fire, theft, damage. The Parish Council records are stored at the home of the Clerk, in the filing cabinets in the Parish Hall and at the Oxfordshire Records Office. Records include historical correspondences, minutes, insurance, bank records.	Damage (apart from fire or flood) and theft is unlikely and so provision is adequate. Further archiving of papers in Parish Hall necessary. Ensure that minute books are archived in a timely manner.	Ongoing
	b. Electronic	(1 x 2) = 2	The Parish Council electronic records are stored on the Council's laptop in a Dropbox Cloud held with the Clerk at her home. The data is constantly backed up to Drobox in	Existing procedure adequate	Annually

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			the Cloud and a physical backup is taken monthly. Sophos antivirus to be kept up-to-date.		
18. Data Protection	a. Policy provision	(1 x 1) = 1	The Parish Council is registered with the Information Commissioner.	Existing procedure adequate	December 2027
	b. Data Protection Officer		Legislation does not require a data protection officer.	Review if necessary	
	c. GDPR	(1 x 1) = 1	Policies for Data Protection, Document Retention, Freedom of Information, Disclosure Log and Privacy Notice have been adopted and published.	Review bi-annually or sooner should legislation dictate	Data Protection: December 2027 FOI: December 2027 Logs: Annually April
19. Freedom of Information and Environmental Information Regulations	a. Policy	(1 x 1) = 1	The Council has a model publication scheme in place. To date there have been no requests under FOI or EIR.	Existing procedure adequate	December 2027
	b. Provision	(1 x 2) = 2	The Parish Council is aware that if a substantial request came in it could create a number of additional hours' work.		
20. Councillors	a. Losing a Councillor	(1 x 1) = 1	When a vacancy arises there is a legal process to follow which leads to either a by-election or a co-option process. The more usual is a co-option which starts with an advert, acceptance of applications, consideration of applicants and co-	Existing Vacancy Procedure adequate	May 2027

FINANCIAL AND MANAGEMENT					
Subject	Area of Risk	Likelihood (1-3) x Impact (1-3)	Management / Control of Risk	Action Required	Review Date
			option vote at a Council meeting. The Council tries to draw members from around the Parish to make sure each area is represented.		
	b. Losing more than five Councillors to make the Council inquorate	$(1 \times 3) = 3$	If there are more than four vacancies at any one time, the Council becomes inquorate and the District Council will take over the running of the Council (at the Parish's expense).	Procedures of Cherwell District Council are adequate	Not applicable
21. Election Costs	a. Risk of an election cost	$(1 \times 2) = 2$	Risk is higher in an election year. The cost of a bi-election is estimated to be approximately £2,500. A need to build up reserve from £1,600 to ensure costs of the election in 2028 are covered.	Existing procedure is adequate	Annually in conjunction with CDC.
22. Members' Interests and Code of Conduct	a. Conflict of interests	$(1 \times 1) = 1$	Declarations of interest by members at Council meetings. Legally Councillors need only declare 'pecuniary interests', but many choose to declare other interests and withdraw from discussion if necessary. All interests are recorded.	Existing procedure adequate	Monthly
	b. Code of Conduct	$(1 \times 1) = 1$	Code issued by CDC and adopted in March 2023. It is issued to each Councillor on election to Office.	Existing procedure adequate	On receipt of new guidance from CDC

FINANCIAL AND MANAGEMENT					
Subject	Area of Risk	Likelihood (1-3) x Impact (1-3)	Management / Control of Risk	Action Required	Review Date
	c. Register of members' interests	(1 x 1) = 1	Councillors must complete a form on election which must be sent to CDC for publication on their website. Councillors are responsible for ensuring that their own register of members interests is kept up to date.	Review Annually	Councillors
23. Council Meetings	a. Recording of meetings	(1 x 1) = 1	While it is legal for recordings to be made of meetings, out of courtesy, and in accordance with the Recording of Meetings Policy, members of the public are requested to inform the Chairman if they wish to record the meeting. The Parish Council will also make a recording if necessary.	Existing procedure adequate	Chairman

PHYSICAL EQUIPMENT OR AREAS					
Assets					
Subject	Location	Likelihood (1-3) x Impact (1-3)	Management / Control of Risk	Action Required	Review Date
1. Filing Cabinets	In Parish Council room in the Parish Hall	(1 x 2) = 2	Ensure location is secure with controlled access (Clerk has key)	Check room regularly for water / damp / rodents	Monthly

PHYSICAL EQUIPMENT OR AREAS					
Assets					
Subject	Location	Likelihood (1-3) x Impact (1-3)	Management / Control of Risk	Action Required	Review Date
2. Bus shelters	i. Bicester Road outside The Bull ii. Bicester Road outside the Old Post Office ii. Station Road	(2 x 1) = 2	Physical condition monitored annually and results reported in July / August. Any reports of damage to be included on next agenda. Security not possible.	Councillors undertake reviews of all assets.	Responsibilities allocated in June and Councillors make reports in July and August.
3. War Memorial	Junction of Bicester Road and The Poplars	(2 x 1) = 2	Security not possible.	Six-monthly inspection to be conducted	
4. Benches	i. Blenheim Drive ii. Bicester Road by War Memorial iii. Sherwood Close iv. Station Road by Chapel v. Sycamore Road	(2 x 1) = 2	All secured by bolts, screws etc. Regular monitoring, annual maintenance and repair or replacement as required using personnel deemed qualified by the Council. Any reports of damage to be included on the next agenda. Annual inspection conducted each June and reported to Council.	Existing procedure adequate	Undertaken as part of summer asset review.
5. Bus shelter benches	i. The Bull ii. The Old Post Office iii. Station Road	(2 x 1) = 2	Regular monitoring, annual maintenance and repair or replacement as required using personnel deemed qualified by the Council.	Existing procedure adequate	Undertaken as part of summer asset review.

PHYSICAL EQUIPMENT OR AREAS					
Assets					
Subject	Location	Likelihood (1-3) x Impact (1-3)	Management / Control of Risk	Action Required	Review Date
			Any reports of damage to be included on the next agenda. Annual inspection conducted each June and reported to Council.		
6. Wall	At the Poplars	(1 x 1) = 1	Annual inspection.		Undertaken as part of summer asset review
7. Waste bins	i. Sherwood Close ii. Bicester Road Old PO bus shelter iii. Bicester Road by War Memorial iv. Station Road by Chapel v. Blenheim Drive vi. Sherwood Close grass area vii. Sycamore Road viii. West End ix. West End turning area x. Bicester Road outside Costcutter xi. West End near wood entrance	(1 x 1) = 1	Annual inspection in June. Regular monitoring, annual maintenance and repair or replacement as required using personnel deemed qualified by the Council. Any reports of damage to be included on next agenda.	Existing procedure adequate	Undertaken as part of summer asset review.

PHYSICAL EQUIPMENT OR AREAS					
Assets					
Subject	Location	Likelihood (1-3) x Impact (1-3)	Management / Control of Risk	Action Required	Review Date
8. Dog waste bins	i. West End (400) ii. Blenheim Drive opposite duck pond (401) iii. Sycamore Road (402) iv. The Glades (404) v. West end turning area (405) vi. Bicester Road Sports Ground roadway (406) vii. Bicester Road (Church Walk) (407) viii. West End Island Pond Wood entrance (408) ix. Bicester Road Sports Ground (409) x. Station Road xi. Yew Tree Close play area no. 1 xii. Wyndham Hall Footpath	(1 x 1) = 1	Annual inspection in June. Regular monitoring, annual maintenance and repair or replacement as required using personnel deemed qualified by the Council. Any reports of damage to be included on next agenda.	Existing procedure adequate	Undertaken as part of summer asset review

PHYSICAL EQUIPMENT OR AREAS					
Assets					
Subject	Location	Likelihood (1-3) x Impact (1-3)	Management / Control of Risk	Action Required	Review Date
	xiii. Yew Tree Close play area no. 2				
9. Grit bins	i. Railway bridge, Bicester Road ii. Old PO bus shelter iii. The Bull iv. Station Road bus shelter	(1 x 1) = 1	Annual inspection conducted in June. Ensure filled with salt by OCC in the autumn and top up from bag stored by Peter Cox if necessary. Check maintenance.	Existing procedure adequate	Undertaken as part of summer asset review
10. Noticeboards	i. Bicester Road by War Memorial ii. Parish Hall	(1 x 1) = 1	Full annual inspection. Regular monitoring when Clerk posts notices, annual maintenance and repair or replacement as required using personnel deemed qualified by the Council. Any reports of damage to be included on next agenda.		Monthly
11. Defibrillator	The Bull Pub Car Park	(1 x 1) = 1	Monthly inspection. Registered on The Circuit. Replacement of battery every five years and pads every two years if unused – budget required.	Cllr Turner to inspect	Monthly
	The Parish Hall	(1 x 1) = 1	Monthly inspection. Registered on The Circuit. Replacement of battery every five years and pads every two years if unused – budget required.		

PHYSICAL EQUIPMENT OR AREAS					
Assets					
Subject	Location	Likelihood (1-3) x Impact (1-3)	Management / Control of Risk	Action Required	Review Date
12. Roadside gates	i. Blackthorn Road north side ii. Blackthorn Road south side iii. Station Road south side	(1 x 1) = 1	Full annual inspection, cleaning and painting may be necessary. Budget required.	Existing procedure adequate	Undertaken as part of summer asset review
13. Land	i. The Glades ii. The Poplars iii. Yew Tree Close iv. Sherwood Close	(1 x 1) = 1	Full annual inspection.	Existing procedure adequate	Undertaken as part of summer asset review
14. Village Pump	Station Road	(1 x 1) = 1	Full annual inspection, cleaning and painting may be necessary. Budget required.	Existing procedure adequate	Undertaken as part of summer asset review
15. Maintenance of land and assets	Village-Wide Grass cutting Verge cutting Tree pruning Shrubbery maintenance	(1 x 1) = 1	Take copies of all contractors' Public Liability Certificates or obtain written confirmation of cover. Ensure terms of all new undertakings include indemnity of the Council by the Contractor Schedule review of contracts including responsibility and performance.	Existing procedure adequate	For 25/26 Budget – quotes to be considered by November 2024
		(1 x 1) = 1			
		(1 x 1) = 1			

Risk Prioritisation

The table below is recommended in the Joint Panel on Accountability and Governance (JPAG) Practitioners' Guide

Risk prioritisation is an assessment of the severity of impact if something were to happen and how likely it is to happen

Likelihood x Impact = Risk Priority

How Likely	Highly likely	3 (3x1)	6 (3x2)	9 (3x3)
	Possible	2 (2x1)	4 (2x2)	6 (2x3)
	Unlikely	1 (1x1)	2 (1x2)	3 (1x3)
		Negligible	Moderate	Severe
	Impact			

Taken from the JPAG 2024 from Section 5.97

Addressing risks:

Risk is unavoidable, and every organisation needs to take action to manage risk in a way which it can justify to a level which is tolerable. The response to risk, which is initiated within the organisation, is called 'internal control' and may involve one or more of the following standard responses:

- Tolerate the risk - for risks where the downside is containable with appropriate contingency plans; for some where the possible controls cannot be justified (e.g. because they would be disproportionate); and for unavoidable risks, e.g. terrorism.
- Treat the risk - a common response which can mean imposing controls so that the organisation can continue to operate; or setting up prevention techniques.
- Transfer the risk – buying in a service from a specialist external body or taking out insurance. Some risks cannot be transferred, especially reputational risk.
- Terminate the activity giving rise to the risk - it may be best to stop (or not to start) activities which involve intolerable risks or those where no response can bring the risk to a tolerable level.

Areas where there may be scope to use insurance to help manage risk include the following:

- The protection of physical assets owned by the authority – buildings, furniture, equipment, etc. (loss or damage).
- The risk of damage to third party property or individuals as a consequence of the authority providing services or amenities to the public (public liability).
- The risk of consequential loss of income or the need to provide essential services following critical damage, loss or non-performance by a third party (consequential loss).
- Loss of cash through theft or dishonesty (fidelity guarantee).
- Legal liability as a consequence of asset ownership (public liability).

The limited nature of internal resources in most authorities means that those wishing to provide services often buy them in from specialist external bodies. Areas where there may be scope to work with others to help manage risk include the following:

- Security for vulnerable buildings, amenities or equipment.
- Maintenance for vulnerable buildings, amenities or equipment.
- The provision of services being carried out under agency/partnership agreements with principal authorities.
- Banking arrangements, including borrowing or lending.
- Ad hoc provision of amenities/ facilities for events to local community groups.
- Markets management.
- Vehicle or equipment lease or hire.
- Trading units (leisure centres, playing fields, burial grounds, etc.).
- Professional services (planning, architects, accountancy, design, etc.).

This risk assessment was reviewed and adopted on 2 April 2026 – Minute Reference 2/4/26 7.d