

Langford & Ulting Parish Council RISK ASSESSMENT

This document has been produced to enable the Parish Council to assess the risks that it faces and satisfy itself that it has taken adequate steps to minimise them. The Council is aware that although risks cannot be eliminated fully, it has in place a strategy that provides a structured, systematic and focused approach to managing risk.

Risk is something that will affect the ability of the Council to achieve its objectives and meet its duties. Risk management is the process by which these risks are identified, evaluated and controlled.

RISK	RATING	RISK CONTROL	REQUIREMENTS
Village Hall	Low	Insurance, including Public Liability Cover, arranged by management committee Maintenance and repair of the building Failure of management committee to meet lease requirements Acts outside lease requirements	Confirmation of renewal for insurance cover from management committee Maintenance and repair undertaken by management committee on a regular basis Council has termination rights should this occur Council has termination rights should this occur
Ulting Lane green	Low	Covered by council insurance policy	Insurance renewed June 2024
Churchyard fences	Medium	Covered by council insurance policy	Insurance renewed June 2024
Streetlights owned by Parish Council	Medium	Covered by council insurance policy. Maintenance and repair contract with A&J Lighting Solutions Ltd.	Insurance renewed June 2024 Maintenance undertaken on an annual basis together with an annual inspection of all street lights by contractor. Lamps replaced in 2023 with LED units.

Parish Mower	Medium	Covered by council insurance policy. Serviced at specified intervals and repairs carried out as required	Annual insurance cover at replacement cost Insurance renewed June 2024 Serviced 2014 after 50 hours run time Other repairs undertaken as necessary
Parish Notice Boards	Low	Visual inspection by Clerk	Ongoing – Langford noticeboard replaced February 2024. Ulting noticeboard will be removed and not replaced once building work begins on its privately owned location.
Village Signs	Low	Covered by council insurance policy.	Insurance renewed June 2024
Blue Plaque	Low	Covered by council insurance policy.	Insurance renewed June 2024
Trees	Low	Checked on a regular basis by volunteer Tree Warden (see Tree Policy). Tree Survey carried out by Place Services in November 2021 and work required to trees to be carried out in April 2022. Tree survey carried out by Place Services in August 2023 and work carried out in March 2024. Next tree survey due November 2024.	Ongoing
Office equipment	Low	Covered by council insurance policy.	Insurance renewed June 2024
Loss of money or goods caused by theft, fraud or dishonesty	Low	Fidelity Guarantee insurance provided by council insurance policy covers any councillor or the clerk Cheques require two signatories	Insurance renewed June 2024 All expenditure to be properly approved according to Financial Regulations

			All expenditure budgeted annually and fully reported to the council and parishioners
Non-negotiable Money	Low	Covered by council insurance policy up to £250,000	Insurance renewed June 2024
Negotiable Money: cash/uncrossed cheques held at clerk's or councillors' home		The council does not hold any petty cash	Insurance renewed June 2024
Bank failure	Low	All accounts with High Street bank (Barclays)	Ongoing
Employers Liability	Low	Covered by council insurance policy	Insurance renewed June 2024
Personal Accident to councillors, clerk or voluntary worker	Low	Covered by council insurance policy	Insurance renewed June 2024
Libel and Slander	Low	Covered by council insurance policy	Insurance renewed June 2024
Legal Expenses	Low	Covered by council insurance policy	Insurance renewed June 2024
Legal Documents	Low	Kept in safe at R. Pipe Insurance, Maldon	Clerk has back-up copies
Electronic Records	Low	Records backed up via Cloud storage.	Insurance renewed June 2024
Data Protection	Low	Covered by council insurance policy.	Insurance renewed June 2024
Wrongful acts of councillors or clerk: Negligence or fraudulent behaviour in respect of council's business	Low	All councillors bound by Code of Conduct	
Misdemeanour by the clerk	Low	Contract of employment in force covering relevant issues plus appropriate insurance cover	Insurance renewed June 2024

Insurance Cover includes:

Public Liability Cover	£12,000,000	Non-negotiable money	£250,000
Employer's Liability	£10,000,000	Other money	£5,000
Fidelity Guarantee	£250,000	Legal Expenses	£100,000
Libel and Slander	£250,000		

The information given above was agreed at a Parish Council meeting held on 22nd April 2025 as being a correct record.

Signed: (Chairman) (Clerk) Date: