

**Satterthwaite Parish Council**

**Risk Assessment - November 2009**

RISK	DETAIL	MANAGEMENT
Public Liability	Personal injury claims by public	Covered by Insurance
Employer's Liability	Personal injury claims by Clerk	Covered by Insurance
Personal Accident	Injury to Councillors	Covered by Insurance
Money	Loss or damage of money/cheques Loss or revenue	No petty cash account Proper financial regulations and management Covered by Insurance
Fidelity of Employees	Fraud or dishonesty of Clerk	Proper financial control and management Covered by Insurance
Fidelity of Councillors	Fraud or dishonesty of Councillors	Proper financial control and management Covered by Insurance
Councillors Indemnity	Negligent Acts or Errors by Councillors	Covered by Insurance
Libel and Slander	Verbal or written by Councillors or Clerk	Covered by Insurance
Damage to assets	Vandalism Impact of vehicle or animal Accidental damage to pipes, cables etc	Vandalism not a problem in Parish Minimal risk from vehicles or animals – insurance not justified Damage to pipes/cables covered by contractors insurance