

**Satterthwaite Parish Council**  
**Risk Assessment Exercise**  
**October 2005**

Risk	Detail	Action/Comments
Public Liability	Personal Injury Claims by Public for Satterthwaite Parish	Covered by Insurance
	Personal Injury Claims by Public as a result of Lease of Old Police Station Car Park, Hawkshead jointly with Hawkshead and Claife Parish Councils.	Not Covered by Insurance. Lease not seen. Hawkshead Parish Council refuses to provide Copy of Lease. Verbal assurance only by Clerk of Hawkshead Parish Council that there are no liabilities under the Joint Lease.
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	No Petty Cash Account Proper Financial Regulations & Management.
	Loss of Revenue	Covered by Insurance
Fidelity of Employees	Fraud or Dishonesty of Clerk	Proper Financial & Management Control Covered by Insurance
Fidelity of Councillors	Fraud or Dishonesty of Councillors	Proper Financial & Management Control Covered by Insurance
Councillors Indemnity	Negligent Acts or errors by Councillors	Covered by Insurance
Libel & Slander	Verbal or Written by Councillors or Clerk	Covered by Insurance
Damage to Assets	Vandalism	Vandalism not generally a problem in parish
	Impact of Vehicle or Animal	Minimal risk of impact by vehicle or animal, insurance cover not justified
	Accidental Damage to pipes, cables etc.	Damage to pipes or cables covered by contractor's insurance