

**Satterthwaite Parish Council
Risk Assessment
October 2008**

| 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 of revenue | No petty cash account Proper financial regulations & management Covered by insurance |
| Fidelity of employees | Fraud or Dishonesty of Clerk | Proper Financial and management Control. Covered by Insurance |
| Fidelity of Councillors | Fraud or Dishonesty by Councillors | Proper Financial and management Control. 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 no a problem in parish Minimal risk of impact by vehicle or animal, insurance cover not justified Damage to pipes or cables covered by contractors insurance |
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