

1  
Look for the hazards

2  
Identify hazards and decide who might be harmed and how

3  
Evaluate the risks arising from the hazards and decide if existing precautions are adequate, or not

4  
Record the findings and bring significant risks to the attention of Council

5  
Review when necessary and revise accordingly

Area	Risk	Level	Action proposed	Risk to Council	Action taken
<b>ASSETS</b>	Protection of physical assets	M	Insure street furniture	Material damage	▶ Public Liability Insurance up to £10 m.[including 5 public benches and 3 notice boards]
	Security of equipment	H	Insurance cover	Loss or damage	▶ Clerk's home contents insurance
	Lost Records	M	Security of records	Loss of information	▶ Current records are stored on two portable hard drives belonging to the Council, one in the Clerk's possession and one in the Chairman's possession
	Security of Snowplough and ancillary equipment	H	Insurance cover when equipment is not in use	Loss or damage	▶ Insurance cover provided by Eric Taylforth
<b>FINANCE</b>	Loss of cash through dishonesty	H	Insurance cover	Loss caused by fraud or dishonesty	▶ Fidelity Guarantee Insurance up to £25 k
	Financial controls and records	M	Quarterly internal audits carried out by Council	Qualified Audit opinion	▶ Accounts signed off quarterly
<b>LIABILITY</b>	Risk to third party, property or individuals	M	Insurance cover	Loss or injury to members of the public	▶ Public Liability Insurance up to £10m and inspection of open spaces, trees and other hazards
	Accident or assault on Clerk or Councillors	H	Insurance cover	Injuries sustained	▶ Accident and Assault cover up to £500,000
	Risk to third party caused by or involving the snowplough and ancillary equipment	H	Insurance cover whilst in use	Injury to people and/or damage to property	▶ Insurance cover provided by Shaun Taylforth
<b>LEGAL LIABILITY</b>	Risk of Council taking illegal action on any matter	H	Clerk clarifies legal position on any new proposal	Litigation	▶ Membership of CALC Seek legal advice when necessary

Area	Risk	Level	Action proposed	Risk to Council	Action taken
<b>EMPLOYEES</b>	Injury to Clerk whilst carrying out Council duties	L	Insurance cover	Absence of Clerk	▶ Employer's Liability up to £10m
	Absence from duty of Clerk	M	Seek temporary cover	Inability to conduct business	▶ Contact CALC for temporary cover
<b>CONTRACTORS (own insurance)</b>	Contractor [David Barr] unable to perform duty	L	Roadside maintenance can be delayed	No risk for delayed roadside maintenance	▶ No action necessary in the short-term
	Contractor [Shaun Taylforth] unable to perform duty	H	Snowploughing and gritting must not be delayed	Injury to people or damage to property	▶ Councillor W. Barr has agreed to take temporary responsibility for snowploughing and gritting
<b>VOLUNTEERS</b>	Risk of injury whilst carrying out Beck Warden duties	H	Two Inspection platforms provided by the Environment Agency accessible via locked gates	Injury or death	▶ Frances Berry, Kit Garside & Dave Spedding provided with a key to the gates, also a rake for clearing debris. Each volunteer warden issued with Log Book to record inspections, this contains Health & Safety instruction and advice in front cover. Insurance cover under Personal Accident section
<b>PUBLIC</b>	Calling of a referendum	M	To earmark reserve fund	Loss of revenue	▶ Make provision in budget
	Exercise of electors' rights	L	To earmark reserve fund	Loss of revenue	▶ Make provision in budget