

LUPPITT PARISH COUNCIL

RISK ASSESSMENT AND MANAGEMENT REGISTER

ITEM	RISK PROBABILITY	RISK CONTROL	DATE REVIEWED
Parish notice boards (3)	Low	Visual inspection by clerk who will report any defects. Covered by Parish Council insurance policy.	June 2026
Grit bins (6)	Low	Covered by Parish Council insurance policy.	June 2026
Millennium bench	Low	Covered by Stoneguard 5-year insurance policy.	Renewed August 2024 – next review renewal August 2029
Office contents at clerk's home	Low	Covered by Parish Council insurance policy up to £2,500.	June 2026
Electronic records – loss of data	Low	Back-up disk updated monthly. Business interruption covered by Parish Council insurance policy (£500).	June 2026
Public Liability	Low	Covered by Parish Council insurance up to £10,000,000.	June 2026
Employers Liability	Low	Covered by Parish Council insurance policy up to £10,000,000.	June 2026
Personal Accident to councillors, clerk or voluntary worker	Low	Covered by Parish Council insurance policy.	June 2026
Employee Dishonesty	Low	Cover provided by Parish Council insurance policy up to £25,000 - covers any councillor or clerk. Cheques require two signatories. Online banking requires invoices to be signed by two signatories before payment. Payment is set up by clerk with one signatory required to authorise payment.	June 2026
Libel and Slander	Low	Covered by Parish Council insurance policy up to £250,000.	June 2026

ITEM	RISK PROBABILITY	RISK CONTROL	DATE REVIEWED
Legal expenses	Low	Covered by Parish Council insurance policy up to £100,000.	June 2026
Play area at Village Hall	Low	All risks and Public Liability cover provided by Parish Council insurance policy. Regular inspections throughout the year in accordance with manufacturer's instructions. Annual inspection arranged.	June 2026
Play area at Millrise	Low	Public Liability cover provided by Parish Council insurance policy. Regular inspections throughout the year in accordance with manufacturer's instructions. Annual inspection arranged.	June 2026