

## St Martha Parish Council Risk Register 31/03/2026

| Function              | Risk ID | Risk Description                                     | Unmitigated Risk | Mitigation/Controls                                                                                                                              | Mitigated Risk | Status                            |
|-----------------------|---------|------------------------------------------------------|------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|----------------|-----------------------------------|
| Council               | 1       | Accidents and damage from Council actions            | Medium           | Public liability insurance - £10m<br>Actions moderated by council procedures                                                                     | Low            | Acceptable without further action |
|                       | 2       | Litigation against Council                           | Low              | Legal expenses cover - £250K<br>Actions moderated by council procedures                                                                          | Low            | Acceptable without further action |
|                       | 3       | Injury to employee (Clerk) whilst attending meetings | Low              | Employers liability insurance - £10m                                                                                                             | Low            | Acceptable without further action |
| Councillors in Person | 4       | Libel and slander arising from actions as Councillor | Low              | Libel and Slander Indemnity - £250k                                                                                                              | Low            | Acceptable without further action |
|                       | 5       | Personal Injury                                      | Low              | Personal Accident Insurance - Capital £50k, Temp Total Disablement £200/week                                                                     | Low            | Acceptable without further action |
|                       | 6       | Accidental or negligent acts                         | Low              | Officials Indemnity - £250k                                                                                                                      | Low            | Acceptable without further action |
| Clerk                 | 7       | Misappropriation of funds                            | Low              | Internal controls/audit.<br>Fidelity insurance £100k                                                                                             | Low            | Acceptable without further action |
|                       | 8       | Cash – theft from home or in transit                 | Low              | Cash insurance - £1000. No cash held by Clerk                                                                                                    | Low            | Acceptable without further action |
|                       | 9       | Administrative errors and failures                   | Low              | Officials' indemnity insurance - £500K                                                                                                           | Low            | Acceptable without further action |
|                       | 10      | Loss of records due to fire or theft                 | Low              | None – mainly Clerks time to restore                                                                                                             | Low            | Acceptable without further action |
|                       | 11      | Loss of computer records                             | Medium           | Clerk to back-up documents every 2 monthly meeting cycle                                                                                         | Low            | Acceptable without further action |
|                       | 12      | Motor insurance on official duties                   |                  | Covered by Clerk's own policy                                                                                                                    | Low            | No Council Action Required        |
| Members of Public     | 13      | Accidents from use of Bus Shelters                   | Low              | Bi-monthly inspection by Councillors on A248 opposite Lockner Farm. Bi-monthly by Councillors opposite Percy Arms.<br>Public Liability Insurance | Low            | Acceptable without further action |

| Function               | Risk ID | Risk Description                      | Unmitigated Risk | Mitigation/Controls                                                                                     | Mitigated Risk | Status                            |
|------------------------|---------|---------------------------------------|------------------|---------------------------------------------------------------------------------------------------------|----------------|-----------------------------------|
|                        | 14      | Accidents related to War Memorial     | Low              | Public Liability Insurance<br>Specially insured                                                         | Low            | Acceptable without further action |
|                        | 15      | Accidents from use of Village benches | Medium           | Strong utilitarian design<br>Supports bolted to concrete plinth<br>Bi-monthly inspection by Councillors | Low            | Acceptable without further action |
| Loss of Council Assets | 16      | Damage to Bus shelters                | Low              | Specially insured                                                                                       | Low            | Acceptable without further action |
|                        | 17      | Damage to War Memorial                | Low              | Specially insured                                                                                       | Low            | Acceptable without further action |
|                        | 18      | Chair outside School                  | Low              | Bi-monthly                                                                                              | Low            | Acceptable without further action |