

**Ardeley Parish Council
Risk Assessment**

Service Area	Risk	Recommendation
Insurance	Public Liability	£10m
	Employers Liability	£10m
	Fidelity Guarantee	£250K
	Officials indemnity	£500K
	Property	Continue with policy of not covering playground equipment.
	Personal accident	£100K
	Loss of revenue	Not covered
	Officials Indemnity	Up to £500K
	Libel and slander	250K
	Legal expenses	£250K
Mowers	Theft	Maintain insurance cover. Ensure security of storage Annual servicing of equipment
	Accident	
Administration	Unauthorised payments	Continue with requirement for all payments to be reported to Council and two Councillor signatories
Play equipment	Accident	Continue with regular inspections and maintenance
Precept	Proper setting and monitoring	Continue with budget reports half-yearly and detailed consideration of setting precept in Jan.
Pond Fencing	Accident	Regular inspection and maintenance

May 2015