



SEAVINGTON PARISH COUNCIL

Clerk to the Parish **Sue Doble**
E-Mail: clerk@seavingtonparishcouncil.gov.uk

Risk Assessment

Introduction

Risk assessment is a systematic general examination of working conditions, workplace activities and environmental factors that will enable the Parish Council to identify any and all potential inherent risks. The Parish Council, based on a recorded assessment, will take all practical and necessary steps to reduce or eliminate the risks, insofar as is practically possible.

This document has been produced to enable Seavington Parish Council to assess the risks that it faces and satisfy itself that it has taken adequate steps to minimise them.

1. Financial and Management Risks

1. Insurance

Area	Risk Level	Management / Control of Risk	Review	Responsibility
General adequacy	L	Insurance reviewed every 3 years with annual checks. Full review includes loss/damage, public liability, consequential loss, fidelity guarantee	Annual check / 3-year full review (next 2025)	Clerk & Councillors
Cost	L	As above	As above	Clerk & Councillors
Compliance	L	As above	As above	Clerk & Councillors
Public Liability	L	£10,000,000 cover	Annual review	Clerk & Councillors
Employers Liability	L	£10,000,000 cover	Annual review	Clerk & Councillors
Money	L	£250,000 cover	Annual review	Clerk & Councillors
Fidelity Guarantee	M	£154,000 cover	Annual review	Clerk & Councillors
Property	L	Street furniture £30,000	Annual review	Clerk & Councillors

Area	Risk Level	Management / Control of Risk	Review	Responsibility
Libel & Slander	L	£10,000,000 cover	Consider excess reserve	Clerk & Councillors
Personal Accident	L	£25,000 death/disablement; £100/week disability	Annual review	Clerk & Councillors
Excess	L	£125–£1,000 depending on claim type	Consider reserve provision	Clerk & Councillors

2. Precept

Area	Risk Level	Management / Control of Risk	Responsibility
Adequacy of precept	L	Annual budget/precept meeting. Clerk provides financial report and projections. Council agrees precept request submitted to Somerset Council	Clerk & Councillors

3. Budget Provision and Reserves

Area	Risk Level	Management / Control of Risk	Review	Responsibility
Insufficient funds	L	Annual budget includes reserves, contingencies, and 3 months running costs	Existing procedure adequate	Clerk & Councillors

4. Best Value Accountability

Area	Risk Level	Management / Control of Risk	Responsibility
Incorrect work awarded	L	Minimum 3 quotes for substantial work; tenders for major works	Clerk investigates issues
Overspend on services	M	Controlled via Financial Regulations	As required

5. Contracts and Contractors

Area	Risk Level	Management / Control of Risk	Review	Responsibility
Contractors	M	12-month initial contracts with performance review	Ongoing	Clerk & Councillors

6. Payroll and Salary

Area	Risk Level	Control	Responsibility
RTI submissions	L	Managed by payroll provider	Clerk & Councillors
Year-end/P60	L	Managed by payroll provider	Clerk & Councillors
Salary accuracy	L	Council-approved hours; payroll provider processes pay	Councillors
HMRC payments	L	Monitored by payroll provider	Clerk

7. Employees

Area	Risk Level	Control	Responsibility
Fraud	L	Dual signatures; councillor oversight; bank transparency	Clerk & Councillors
Health & Safety	L	Appropriate equipment and guidance provided	Clerk & Councillors
Clerk absence	L	Temporary cover by councillor (4 weeks max), then locum	Clerk & Councillors

8. Banking

Area	Risk Level	Control
Checks	L	Financial Regulations in place
Errors	L	Monthly reconciliation
Payment errors	L	Dual authorisation and invoice verification
Supplier failure	L	Avoid prepayments; supplier vetting

9. Financial Reporting

Area	Risk Level	Control
Reporting	L	Finance reports at each meeting
Annual accounts	L	Approved and signed by Clerk/RFO & Chair

10. Financial Records

Area	Risk Level	Control
Record keeping	L	Financial Regulations followed

Area	Risk Level	Control
Irregularities	L	Internal & external audit where required

11. Grants

Area	Risk Level	Control
Receipt	L	Grants recorded and monitored
Payments	L	Approved at full council meeting and minuted

12. VAT

Area	Risk Level	Control
Reclaims	L	Annual submission
Charging	L	Not VAT registered

13. Audit

Area	Risk Level	Control
Annual return	L	Completed and published on time
Public inspection	L	By appointment with safeguards
Internal audit	L	Independent auditor appointed
Review	L	Council reviews audit effectiveness

14. Legal Powers

Area	Risk Level	Control
Illegal activity	L	All actions approved in meetings

15. Meetings, Minutes & Governance

Area	Risk Level	Control
Minutes accuracy	L	Prepared and approved per legal requirements
Standing orders	L	Reviewed annually
Financial regulations	L	Reviewed annually
Conduct	L	Chair manages meeting procedure

16. Council Records

Area	Risk Level	Control
Paper records	L	Secure storage
Electronic records	M	Password protected and backed up

17. Data Protection

Area	Risk Level	Control
GDPR compliance	L	ICO registered, policies in place
DPO	L	Not required
Training	L	Annual review

18. Freedom of Information

Area	Risk Level	Control
Requests	L	Managed under publication scheme

19. Councillors

Area	Risk Level	Control
Vacancies	M	Co-option or election process
Inquorate council	H	Somerset Council may intervene

20. Elections

Area	Risk Level	Control
Election cost	L	Reserves held; risk higher in election year

21. Members Interests

Area	Risk Level	Control
Conflicts	L	Declarations at meetings
Code of conduct	L	Reviewed annually
Register of interests	M	Councillors responsible for updates

22. Council Meetings

Area	Risk Level	Control
Recording	M	Public must request permission

2. Physical Equipment / Assets

Asset	Risk Level	Management / Control	Review	Responsibility
Filing cabinets	L	Secure locked storage	Regular checks	Clerk
War memorial	L	No security possible	Weekly check	Councillors
Benches	M	Bolted; inspected regularly	Weekly	Councillors / Ranger
Dog bins	L	Somerset Council responsibility	—	—
Street furniture	L	Monthly inspection & maintenance	Ongoing	Clerk / Councillors
Defibrillator (shop)	L	Managed externally	—	Clerk / Councillors
Trees	M/H	Monitored; specialist review if needed	Ongoing	Clerk / Councillors
Land	L	Regular inspection; registration ongoing	Ongoing	Clerk / Councillors
Land maintenance	M	Contractors with indemnity	Ongoing	Clerk / Councillors
Play equipment	M	Managed by Playing Field Association	—	Clerk / Councillors
Playing Field Trusteeship	M	Separate governance & insurance	Ongoing	Councillors
Defibrillators (2)	H	Locked cabinets; coded access	Weekly	Clerk / Councillors

Date Adopted	19 th May 2026
Next Review Date	Annually in May