

ALEY GREEN CEMETERY - Risk Assessment - May 2020.

INSURANCE

Status	Likelihood	Risk Description	Measures Taken	Recommendations/Controls
High FIN PHY	High	Damage to third party property or individuals Risk to third party as a consequence of providing a service	Public Liability Insurance	Annual check on level of cover in place (RFO)
High FIN	Medium	Insolvency of insurance company	Use of one of the largest companies providing specialist cover for Councils	Free legal service and advice from National Association of Local Councils Review of insurance providers carried out Annually.
High LEG	Low	Legal liability as a consequence of asset ownership	Public Liability Insurance	Annual check on level of cover in place (RFO)
Low FIN	Low	Loss of cash through theft or dishonesty	Fidelity Guarantee Insurance cover	Annual check on level of cover in place (RFO)
Low PHY	Low	Personal Accident to Members and Officers Assault to Officers	Personal Accident cover Including Assault cover Employer's Liability cover Libel and Slander cover	Annual check on level of cover in place (RFO) Advice to Members
High LEG	Low	Maintainence of Lodge House	Public Liability Insurance. Repairs made in good time to mitigate deterioration. Cemetery gates included on Insurance from June 2020.	Annual check on level of cover in place (RFO) Regular ongoing maintainence issues resolved to maintain in good repair