

Financial Risk Assessment: 6. Insurance					Responsible Officer: RFO / Full Council Committee	
Ref No.	Hazard	Like-lihood	Impact	Rating	Risk Control Measures	
					1	Insufficient cover
2	Risk to third party as a consequence of providing a service.	2	4	8	Appropriate insurance cover/policy in force. Proof of third party public liability insurance always demanded.	
3	Invalid insurance policy	1	5	5	Insurance policy and level of cover reviewed on an annual basis. Prompt payment of premiums. Any issues with policy or company reported to Clerk/RFO.	
4	Requirement to make claim	3	2	6	No liability admitted and incident reported immediately to the Clerk/RFO. Accident/Incident Form completed as soon after the event as possible. Contact details of any witnesses taken at the time of the incident. Insurance company contacted to report incident and take instructions on how to proceed.	
Reviewed by:					Date:	
Town Clerk Approval:					Date:	