

The Anton Bruckner Choir – Financial Risk Assessment – Concerts

Assessed by **Richard Polley**

Date **V1.0 27 November 2018**

Review date **1 December 2019**

Activity/Person	Risk	Existing controls	With existing Controls			Management of Residual liability
			L'hood (L)	Sev'ty (S)	Risk rating (LxS)	
Choir members attendance at concert / concert rehearsal	Claims in respect of injury through normal use of building and grounds	Exercise normal levels of care	1	2	2	Making Music Policy £10m for employee and volunteer injury.
Choir members attendance at concert / concert rehearsal	Claims in respect of injury from transport, building, or use of temporary stage not provided by the venue	Exercise normal levels of care	1	2	2	Making Music Policy £10m for employee and volunteer injury. Note Risks covered by Motor Insurance are excluded from Making Music Policy. Van Drivers/Hirers must ensure adequate motor cover is in place.
Contracted Individuals (Orchestra, Soloists) attendance at concert / concert rehearsal	Claims in respect of injury / damage to instruments through normal use of building and grounds	Exercise normal levels of care	1	2	2	Making Music Policy £10m for employee and volunteer injury.
Contracted Individuals (Orchestra, Soloist) attendance at concert / concert rehearsal	Claims in respect of injury / damage to instruments from use of temporary stage not provided by the venue	Exercise normal levels of care	1	2	2	Making Music Policy £10m for employee and volunteer injury.
Contracted Individuals (Orchestra, Soloist) attendance at concert / concert rehearsal	Claims in respect of injury / damage to instruments by choir member	Exercise normal levels of care	1	2	2	Making Music Policy £10m for employee and volunteer injury.
Audience attendance at concert	Claims in respect of injury through normal use of building and grounds	Exercise normal levels of care	1	2	2	Making Music Policy £5m for public liability.

Likelihood		Value of liability		Risk Rating	
1	Where liability will seldom occur	1	Less than £500	1 - 2	Low
2	Where liability will often occur	2	From £501 to £10,000	3-4	Medium
3	Where it is near certain that liability will occur	3	More than £10,000	5-9	High

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Audience attendance at concert	Claims in respect of injury from temporary stage not provided by the venue	Exercise normal levels of care	1	2	2	Making Music Policy £5m for public liability.
Audience attendance at concert	Claims in respect of injury through choir members / friends action, e.g. burn from candle,	Exercise normal levels of care	1	2	2	Making Music Policy £5m for public liability.
Hire of concert venue	Damage to venue e.g. floor damage from temporary stage, fire/burn damage from use of candles	Exercise normal levels of care	1	3	3	Making Music Policy £5m for public liability.
Liability in case of cancelled concert	Costs of venue hire, professional fees, ticket refunds	Refer to insurance policy before cancelling	1	2	2	Covered to maximum of £2,500 in any one year under Making Music Policy. Note This cover is restricted to a limited number of specified causes.
Poor attendance at concert	Financial loss beyond budget	Budget to be approved by Committee prior to committing to concert.	1	2	2	No cover, must be funded from reserves
Unauthorised contract signed by choir member / Contracted Individual / Trustee	Financial loss	Need for clear delegated authority limits for contracts	1	2	2	No cover, must be funded from reserves

Likelihood		Value of liability		Risk Rating	
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Trustee Liability	Personal Liability for claims made against Trustees Members and Volunteers for Wrongful Acts committed in their capacity as member, Volunteer or Trustee	Normal prudence	1	2	2	Covered up to £100,000 in any period of insurance under Making Music Policy.
Inadequate security of venue results in theft or damage to personal possessions or box office takings.	Financial loss	Box office located appropriately. Dressing rooms locked during performance.	1	2	2	Covered under Making Music Policy for money "on premises" or in transit during business hours up to £2000. Personal possessions not covered.

Likelihood		Value of liability		Risk Rating	
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