

# INSIGHT



## 100 Years of the Police Federation



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Insight is the magazine of Merseyside Police Federation. Its purpose is to keep our members informed on all that their Federation is involved in, to stimulate debate on relevant issues and promote member services. The views expressed in the magazine are those either of its component Boards, officers or representatives, unless otherwise stated.

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### IMPORTANT INFORMATION

In the event of arrest or interview, please consider the following points.

- It is in your interests to inform the Federation / Slater Gordon whatever the allegation.
- When you are given your rights we recommend you request Slater Gordon Solicitors who are Merseyside Police Federation retained solicitors. They can be contacted 24 hour on:- **0800 908 977**

# Message from the Chairman:

*Tony Fairclough looks at the long term impact of the loss of 1100 Police Officers on Merseyside*



Tony Fairclough - Chairman  
Merseyside Police Federation

Welcome to the first edition of Insight magazine for 2019. I know that it seems so long ago now, but I hope that you all had a prosperous Christmas and New Year.

I Following on from my previous article at the end of last year regarding nominations for awards, the national Police Federation Outstanding Contribution to Roads Policing Awards were held in January this year. Merseyside Police had 2 officers shortlisted for the award, Sgt Phil Davis and Sgt Ged Farley, together with Francis Hill from Merseyside Fire and Rescue Service. Following a fatal road traffic collision, during which all three emergency services attended, the officers developed a best practice training DVD regarding the scenes of road traffic collisions. The overall outcome being to improve education of staff, together with improved knowledge and operational decision making when dealing with serious injury / likely to prove and fatal RTC's. The officer's nominations were fully deserved, and they received a National third place award for their fantastic work.

**“ .....40% of respondents reported never or rarely being able to take their full rest break entitlement ..... ”**

This month has seen the publication of the PFEW Officer Demand, Capacity and Welfare Survey which was carried out in 2018. The findings of the report are not surprising. As we know, the police service's most valuable resource is its people. The report highlights that officers are stressed, exhausted and consistently exposed to things people should never

have to see – and these results show the effect that is having on our police officers here in Merseyside. Worryingly, 84% of respondents from Merseyside Police said that there weren't enough officers to do the job properly, with more than two out of every three respondents saying that their workload was either too high or much too high. In addition, over 90% of respondents disagreed with the statement that they generally have enough officers to manage all the demands being made on them as a team or unit.

The ever increase in demand for the police service, together with the fact that there are far fewer officers to deal with that demand, places increased pressure, stress and strain on you, our police officers and this appears to be reflected in the results. Police officers do their utmost to provide a first-class service to the communities they serve in Merseyside, and often deal with traumatic and tragic incidents with little or no time to recover. Add this to the findings of this survey that nearly 40% of respondents reported never or rarely being able to take their full rest break entitlement and that a quarter of respondents have not been able to take their full annual leave entitlement, then it is hardly surprising that over three quarters of respondents, 76%, indicate that they had experienced feelings of stress, low mood, anxiety or other difficulties with their health and wellbeing over the last 12 months.

We have recently heard that an increased police precept in council tax bills would fund an extra 40 to 80 police officers here in Merseyside. Although this appears to be small green shoots of recovery, this is just the tip of the iceberg of what is required as Merseyside Police alone has lost over 1100 police officers since 2010. As a result, nearly three quarters of respondents from Merseyside Police reported being single crewed either often or always. Some officers are happy to and prefer to work alone,





however other officers prefer to be double crewed and can discuss the incidents that they have dealt with, which can be utilised as a debrief of each incident, rather than dealing with the matter alone and not having anybody to discuss the incident with. It appears that Central Government has again shirked its responsibility to put appropriate funding into policing and passed on the responsibility to the local council tax payers.

The national response rate to the Officer Demand, Capacity and Welfare Survey was 15%, this equates to 18100 responses from across all 43 forces. However, the response rate to the Survey in Merseyside was 14% and this equates to 479 responses from Merseyside Police officers. I recognise the fact that we are all 'surveyed to the hilt', however the National PFEW surveys provide the information that our colleagues, both nationally and locally, use when entering into negotiations on all matters concerning policing, including pay, conditions etc, and all of your views are of paramount importance. An example, being the current pay submission to the PRRB that Dave Lowe will touch upon later in the issue.

The Home Secretary claims that he 'gets' policing, well this local and national survey report highlights that the police service needs more money, more resources and more officers, so this public safety emergency can be addressed, and the pressure on officers eased before it is too late. The fact of the matter is simple.....there are currently not enough police officers to meet demand, however, what, if anything, do we stop doing...?

**Please look after yourselves and each other.**

**Stay safe**

# Update from the Secretary

*"There are three signs of a hypocrite: when they speak they speak lies, when they make a promise they break it, and when they are trusted they betray the trust."*



Dave Lowe - Secretary  
Merseyside Police Federation

This year the PFEW marks its 100th anniversary. It was set up by the Police Act 1919 following two police strikes in 1918 and 1919. Liverpool was pivotal in the strike of 1919 however it is frightening to see the similarities those officers faced compared to the officers that serve England and Wales today, along with the dismay between the police service and the government of the day.

There have been many questions raised regarding this status since however there are positives and negatives depending on your personal views which could be debated on for many days.

In 1919 the conditions of service for Liverpool Police Officers were poor. Physical conditions, the long hours, the discipline regime and the lack of opportunity for advancement, were just a few of the concerns.

The Liverpool Watch Committee who were responsible for the city police had increased their geographical size incorporating other areas of Lancashire, however the watch committee claimed that Central Government had failed to increase the grant for the additional areas they were now responsible for.

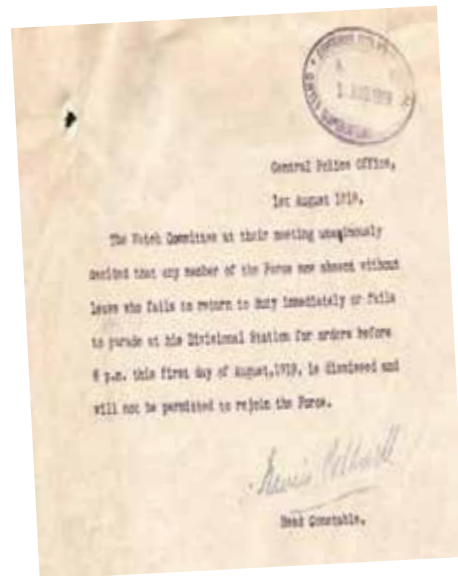
This lack of funding had an effect on both the residents and indeed the Police Officers. They failed to implement giving police officers 1 rest day a week, they were not working 8 hours as agreed, bridewell Sergeants worked 2 hours extra daily. It is reported that it was not uncommon for a night duty officer to attend court straight after a night's duty and returning to night duty the same day.

Constable's weekly pay was lower than a general Labourer was and much lower than a Docker. The Watch Committee dictated where Officers could live and often that was the better part of town. Their pay was further eroded, as rents in the better part of town were always much higher than anywhere else.

Some of the grievances of the strikers was the fact that many promotion candidates within the city police had never performed operational street duty. The experience of the beat, and the knowledge that that experience brought,



meant little. Advancement was reserved for the clerks who had never performed ordinary street duty.



On the first day of the strike the Watch Committee gave an ultimatum that those officers who failed to parade for duty by 20:00 that night would be dismissed. This threat to officers resulted in about 50 officers returning to duty but the majority ignored it and failed to parade.

Officers who didn't receive the call due to them being off as they had taken their families to the seaside for the day, as they had been unaware were dismissed also.

As you can imagine the reduction of the police by 50% brought looters onto the streets of Liverpool. Shops and businesses were attacked, and such was the concern of the shop keepers the business community was requested to provide men as special constables. HMS Valiant was also sent and anchored in the River Mersey. It also saw the army on the streets to enforce the security of the Dock Estate.

The strike continued for three-four days before the military, aided by non-striking police, brought the situation under control, but at the cost of several lives and more than 200 arrests for looting.

The Head Constable's (Chief Constable) weekly report to the Watch Committee dated the 8th August 1919 suggests 955 Officer listed as dismissed and 182 recruits and 32 re-joined pensioners.

A recruitment campaign began, however within a short period quite a few of the 1919 new recruits had left the force either dismissed or disillusioned.



So, 100 years ago pay and conditions were poor; no funding was forthcoming from central government, excessive hours being worked by officers, unable to afford rents in parts of the area. Following the strike officers leaving disillusioned. There were concerns that officers who had never performed street duty were to be promoted to supervisory roles.

Today we have some forces utilising direct entry with no 'street duty experience' our pay and conditions remain poor since the austerity cuts, officers unable to afford mortgages or rent due to poor pay increases and officers leaving the police service disillusioned. However, it would appear the common denominator is the Government.

We await the outcome of our Judicial Review I spoke about in the last edition which hopefully will be heard in the Summer; and this year's recommendation submitted to the PRRB is one of 1.5% over three years or a one off pay award of 6.2% for one year.

As you will no doubt be aware the NPCC have submitted one recommendation being a three-year deal offering 4% in 2019/20, followed by a pay freeze the following year. This works out less than a 2% pay uplift for each of the next three years.

In real terms we have endured years of below-inflation pay awards that have seen rank and file officers drop up to 23% below where we should be. We await to see what figure they pluck out of the sky whilst the MP's reward themselves with an above-inflation pay rise of 2.7%

We also await the outcome of fresh legal advice regarding the pensions challenge following the latest ruling for the FBU which itself is subject to challenge to the Supreme Court by the government. For full details on the pension update please see the PFEW website.

## I.T. UPDATE

On Saturday 9th March the I.T. systems at PFEW head office at Leatherhead sustained a Ransomware attack. This was detected shortly after entering the system and was in various parts of the servers held by PFEW. One of those servers contained a claims history of a number of members from all over the country including retired officers. We were informed of this on Wednesday 20th March at a National Council meeting whereby a list of members from Merseyside was contained on the Claims database subject to the attack.

A plan was put in place involving Merseyside Police to mitigate any potential risks to any officers identified. The delay in informing ourselves was down to the PFEW on behalf of the NCA who were and still are conducting a criminal investigation. On 21st March at 14:45hrs the PFEW sustained a targeted and multi-pronged cyber-attack. This was separate from the first attack on the 9th March.

As a precaution, all 43 individual police federations were requested to disconnect from the main server at

Leatherhead and isolate all I.T. systems. As a result of this, it has left Merseyside Police Federation unable to send or receive any e mails and access to electronic calendars. Currently in Merseyside all infected computers have been cleansed or replaced and we are slowly being re connected to Leatherhead. This delay is down to a brand new e mail system with enhanced security which is being introduced. The existing e mail addresses will remain the same going forward.

We have been informed by our I.T. consultant that detailed examination of the attack has been conducted and it is entirely a ransomware attack and NOT a data extraction attack. As such NO data pertaining to Merseyside members has been breached.

**In the meantime any queries regarding Police Federation issues or Group Insurance concerns could I ask you either call on 0151-259-2535 or Email on [Federation.Office@merseyside.police.uk](mailto:Federation.Office@merseyside.police.uk)**

## Beware of Guarantor loans!

Proverbs 22:26 of the Bible says, *“Don’t promise to be responsible for someone else’s debts”*, wise words that should still hold true in society today.

But if a family member or close friend asked you to stand as guarantor for their loan, would you find it difficult to refuse? Would you feel it acceptable to check out the borrower’s repayment capacity before agreeing to be a guarantor?

You should only become a guarantor if you are absolutely confident of the applicant’s credibility and ability to pay back the borrowed sum.

If you think that being a guarantor is simply about a signature on a dotted line, think again. You should be fully aware that the guarantor is equally liable for repayment of the loan and that in case of default by the primary borrower, it will be the responsibility of the guarantor to settle all debts to the lender.

Banks carry out their due diligence on the borrower and the guarantor as well. It’s wise that you do your own checks before simply bowing to the pressure.

In the event of a default, the banks would first try and recover the debt from the borrower. But, if that doesn’t work, they will move onto the guarantor next.

If you must lend a helping hand, then remember ....

- It is important to understand the credit profile of any individual you agree to be a guarantor for
- In case of default by the primary borrower, it is the responsibility of the guarantor to clear all dues
- In case of non-repayment, the guarantor’s credit score is affected as well as that of the primary borrower, as it is also reflected in the guarantor’s credit report
- As a guarantor, you should monitor your credit report and score regularly to check the loan repayment status and quickly identify if anything is amiss

It’s also worth noting that guarantor loans may not be particularly cheap either. You may be better to consider lending money to the relative yourself and charging interest, either using your own funds or borrowing yourself at a more attractive rate.

**If you would like further information please call 0151 933 3400 or email [admin@kinsellaclarke.co.uk](mailto:admin@kinsellaclarke.co.uk)**

**Ged Clarke BSc(Hons) FCA  
Kinsella Clarke Chartered Accountants**



# The Dangers of Payday Loans.

## What you really need to know.

Payday loans play a prominent role within today's society – providing the ability to quickly borrow a small amount of money, to meet unexpected costs like replacing your boiler or repairing your car. We speak to many members who say as long as you repay them on time, what's the big issue?

**Below are our top three dangers of using Payday Loans – this may help you make an informed decision the next time you chose to borrow.**

### 1. Cost

In the United Kingdom lenders are required to advertise the charge for borrowing money. This is known as the Annual Percentage Rate (APR). The typical APR charged by payday lenders can often be higher than 1000%, which understandably is off-putting to potential new customers.

To overcome this problem companies will advertise a "fee" instead of an APR, because it looks less scary. For example, £1000 loan for a month may have a fee of £250, the total repayable is £1250.

To put that into perspective, if you borrowed the same amount from Police Credit Union at 9.9% APR over the course of year the total repayable is £1055. This means it costs nearly £200 less to borrow from your Credit Union for the year compared to what payday lenders charge for just one month!

### 2. Risk

You will hear people talk about the payday loan trap. This is when someone struggles to meet their monthly repayment and tries to it off by taking another payday loan.

Unfortunately, in many cases the individual does not earn enough income to meet these regular repayments and can see the cost of an original small loan magnify into thousands of pounds.

### 3. Credit Profile

Our final danger is that borrowing from a Payday Lender will likely have a negative impact on your ability to obtain credit in the future from more mainstream providers.

Over the course of the next few years are you likely to want to;

- Apply for a mortgage?
- Take out a credit card or apply for a loan?
- Buy a new car or furniture on finance?
- Take out a new mobile phone contract?

We all know that these provider will run a credit check, but did you know that all credit reference agencies differentiate Payday Loans on your credit report?

Some mortgage providers specifically state that they will not lend to applicants with a payday loans history, even if it has been repaid in full and on time. The reason for this is because it indicates there is an underlying problem with budgeting and money management.

Applicants with these attributes pose a higher risk when meeting monthly mortgage payments.

So hunt around for the best alternative. Depending on your circumstances you may wish to turn to your credit union, explore 0% credit cards or request your bank considers your overdraft facilities.

**If you would like to learn more about how the Police Credit Union can help you, visit our website [www.policecu.co.uk](http://www.policecu.co.uk) or call 0121 700 1211.**

# The Work of the Charitable Trust Continues



**Registered Charity Number: 1119125**

Merseyside Police Federation Charitable Trust has been assisting the community of Merseyside since it was established as a registered charity in 2006. We value our social responsibility to the community of Merseyside and are extremely lucky, with your help, to be able to offer a helping hand to those in need. The charity is administered entirely by Merseyside Police Federation.

**200** – a figure that probably doesn't mean a lot to you but it represents 200 victims of Merseyside who have probably had the best Christmas ever thanks to YOU and the work of the Charitable Trust. They were the recipients of a Christmas food hamper, shopping voucher or both in some cases as a result of your Christmas Applications submitted in 2018 and once again we were inundated with cards and thankyou letters from those victims singing your praises for giving them hope and restoring their faith in humanity.

2018 has been another good year for the Charitable Trust in terms of the money we have raised, primarily from our annual fundraising charity evening and the Charitable Trust Lottery.

**£17,000** Raised at our recent charity evening in November 2018

**£25,000** Raised from your lottery subscriptions

**£51,000** Total fundraising income throughout 2018 which we were able to donate to a variety of local causes

As a result of the amazing generosity of those who attended the charity evening 2018, we were able to donate £12,000 to our nominated charity for that evening which was KIND (Kids in Need and Distress) and in 2017 we donated £13,000 to the Rhys Jones Community Centre which made a huge difference in allowing them to support even more Merseyside youngsters.

Throughout the year the Charity provides acts of kindness to those needing it most and enables members of Merseyside Police to help those in the communities in which they serve whether it be an elderly victim of crime, a struggling family or maybe a poorly funded organisation. Every penny of the funds we raise is donated back into the community in the form of a bouquet of flowers, Shopping Gift Cards or monetary donation. The Trust has no overheads and no expenses are paid to any individuals involved. We have even been able to provide a television to an elderly resident's centre, a much-needed fridge to a gentleman living in poverty and theme park tickets for a young family struggling to live with a debilitating illness.



Here are just a few more donations the Charitable Trust has been able to make throughout 2018 :

Wirral Community Narrowboat Trust .....Received £1,000 donation  
Clatterbridge Cancer Charity .....Received £200 donation  
Sunflowers, Zoes Place and Stick n Step ..... Each received £2,000 donation  
Victim of domestic abuse with 2 young children..... Received £100 Tesco Gift Cards  
Elderly widow, victim of theft ..... Trust replaced Acer Tablet stolen  
Male left paralysed after vicious attack ..... Trust purchased 'Amazon Echo'  
East Liverpool Royal British Legion .....Received £250 donation  
8 yr old wheelchair user, victim of theft .....Received £30 Argos Gift Cards to buy toys  
Elderly victim of distraction burglary.....Received bouquet of flowers  
Crosby & District Scout Council.....Received £250 donation to help repair scout hut  
12 yr old boys mauled by dog ..... Received £100 Smyths Toys Gift Cards  
Disabled male victim of assault by 3 masked men ..... Received £100 B&Q Gift Cards  
Elderly lady, victim of telephone scam  
Lost £13,000 life savings .....Received flowers and £100 Tesco Gift Cards

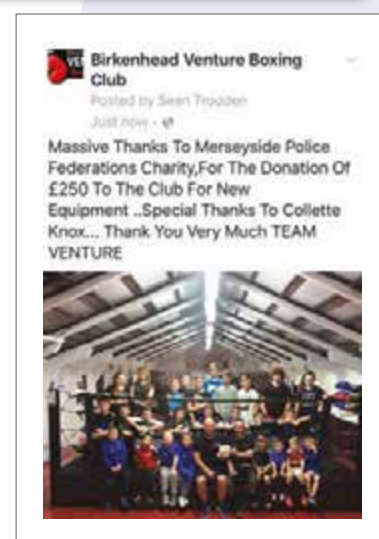
And many more!!! All good causes I'm sure you will agree.

With your help we will strive to continue to help as many vulnerable crime victims as possible. If you do not currently subscribe to our lottery you can do so by contacting the Federation Office to request details. This costs just £1.00 a go with the option of having up to a maximum of 5 goes. The premium is deducted from payroll and the monthly draw takes place around 28th of each month with the first prize being £500 and 2nd prize £250.

If you would like to make a donation to the Charitable Trust please contact the Federation Office on **0151 259 2535** or email **Reception@merseyside.polfed.org** for details.

All funds raised will allow us to continue helping many more amazing causes!

**Thank you for your support**





## Misconduct changes introduced ..... Better or for the worse ?



Chris Leach  
Misconduct Leader  
Merseyside Police Federation

Unfortunately, as many of you may know from first hand experience the difficulties that exist around the current and used Police conduct Regulations 2012, the experience isn't a great one, with slow, cumbersome regulations that take a long time to interpret and use.

I find myself as Complaints and performance lead for the federation using these regulations aghast at the complications they raise and asked myself this question many times "Is this really Misconduct, and can't it be dealt with any other way" Looking at the home office Statistics issues arise in the timelessness of any investigation, on average, it took 173 working days (about eight months) to locally investigate an allegation in 2017-18. On average "local resolution" cases took 72 working days (over three months). These averages mask wide variation across forces.

Historically, significant volumes of matters have been referred to formal disciplinary proceedings, this includes a third of Misconduct Meetings resulting in management advice. Under-use of performance and the tendency towards use of misconduct proceedings demonstrates a culture of using discipline, blame and sanction where reflection learning, and improvement is needed. Defensiveness and an inability unwillingness to admit mistakes

Phase three of the implementations of the new regulations to include:

*Five new sets of regulations including new Police (Complaints and Misconduct) Regulations; Police (Conduct) Regulations; Police (Performance) Regulations; Police Appeal Tribunal Rules; Former Officer Regulations; New Home Office Statutory Guidance and new IOPC Statutory Guidance.*

This will include guidance on complaints, discipline and the IOPC powers which will all be changing in some degree. A significant change to the regulations will be the thresholds of what misconduct is judged by, with the thresholds raised higher to ensure that only Gross Misconduct breach so serious as to justify dismissal, requiring a formal investigation and a Misconduct Hearing

Misconduct a breach so serious as to justify disciplinary action (written warning or above) requiring formal investigation and a Misconduct Meeting

**So, what are the big changes?** This is for matters that may not be a Disciplinary matter and will be dealt with by Practice requiring improvement

Underperformance or conduct (not amounting to misconduct or gross misconduct) which falls short of the expectations of the public and police service as set out in the code of ethics. This will be dealt with at a low level and by supervisor, i.e. an improvement plan etc, or dealt with a specific training need identified. A huge criticism of the current regulations is that it is focused on a discipline outcome but doesn't really deal with the root and heart of the issues and doesn't stop a repeat of said behaviours. The alternative to discipline currently is via UPP which has been hardly used due to perceived complexity and bureaucracy. Finally, there will be some generic changes to sanctions if they are imposed. Those to include an increase in time length for imposed written warnings from 2 to 5 years dependant on the Seriousness of conduct, Circumstances of misconduct, the level of Public interest of the misconduct and Mitigation that sits with the office during the misconduct event and the reintroduction to a reduction in rank

These changes themselves raise questions immediately. For example, an officer could have a case proved against them and receive a 5-year FWW however they potentially fall foul of the discipline regs within that period, yet this occasion receives a 2 year FWW which would expire within the time scales of the first. Again, how consistent will panels be? Is it fair that you are punished for something which currently stays with you for a period of 18 months to now be 5 years which potentially will prevent you being promoted?

With forces now recruiting direct entry Inspectors if one was to have a case proved against them and they were to be demoted to Sgt is this acceptable when they have never performed this role?

There are still many unanswered questions, but it does appear that we potentially moving in the right direction. If the misconduct changes are embraced with its fullest and truest definition then I feel for our members it will be a good thing, dealing with misconduct that should and could be a performance matter and an officer getting immediate intervention, guidance and practical support quickly when matters are raised.

Chris Leach



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# Meet our local Police Officers who are taking on the 2019 London Marathon



Two Merseyside Police Officers have taken on the challenge to run the 2019 London Marathon.

Sergeant Alan McKeon and Constable Nathan Wilkes from the Local Policing team in Wirral have committed to take on the 26.2 mile run next year in aid of charities 'Mind' and 'Anthony Nolan'. Each officer has pledged to raise £2000 for their chosen charities. Read about their decision to run the marathon, their inspirations and any running tips they'd give to other aspiring marathoners:

## Q: Whose idea was it to run the marathon and why have you decided to take on this challenge?

**Alan McKeon:** We decided to run completely independently of each other and were lucky enough to secure a place with our respective charities. I believe in always pushing yourself to achieve greater things and not always choosing the easy path, and maybe inspire others to do the same in future.

**Nathan Wilkes:** I ran the London marathon last year for the Children with Cancer charity and raised £3500. Being part of the event was amazing and I wanted to be part of it again! I ran this year as a challenge and to raise money for a very worthwhile charity and in memory of my nephew Elliot who sadly passed away in 2011 from leukaemia. And to stay fit!

## Q: Why London Marathon compared to some closer to home?

**AM:** To run the London Marathon was always a personal goal. Being over 6ft tall and weighing 17stone, I am not a natural marathon runner and if I'm going to do one in my life, why not the best one!

**NW:** The London marathon is the one that all marathon runners want to be part of. It is oversubscribed every year so to obtain another place is very satisfying.

## Q: Why these charities?

**AM:** I have chosen to run for 'Mind' as during my life, I have seen so many friends, family and colleagues affected significantly with mental health problems and the associated stigma that comes with it, and sadly this has sometimes led to tragic outcomes. Mental health issues are still very much misunderstood by many, even by the people who are suffering.

**NW:** I'm running for the 'Anthony Nolan' charity. They work in the area of leukaemia and hematopoietic stem cell transplantation. They manage and recruit donors to the Anthony Nolan register. Whilst my nephew Elliot was alive, donor recruitment drives were held with Anthony Nolan, and as a result there have been people who have been matched and been donors.

## Q: What are your tips for other people planning to run the marathon?

**AM:** There are three things I would advise;

1. Choose to run for a charity that is personal to you for some reason, you will find the fund raising much more natural and satisfying.
2. Have a training plan and stick to it! It will be a shame to get to the day and not have prepared properly, so effort needs to go into training!
3. Enjoy it! Exercise is great for physical and mental well-being the more you do, the better you feel!

**NW:** You have to be very disciplined with your training. I enjoy the mental side of training pushing myself to go out for runs when the weather is dark and horrendous!



**We wish them both the best of luck on the big day.**



# The Police Treatment Centres

## News From The Police Treatment Centres (PTC)

*By Patrick Cairns – Ceo PTC*

**I am sure most of the Merseyside Police Federation readership are very familiar with the Police Treatment Centres (PTC), but for those who are not, we are a Police Charity with Centres in Harrogate and Auchterarder, and we treat police patients from 24 UK Forces including Merseyside for a range of physical and wellbeing injuries and issues incurred both on and off duty, during 2 week residential stays at our Centres.**

Our vision is to establish the PTC as a Centre of Excellence in the care and treatment of police patients suffering from injury and illness, and through our work, and support and encourage their return to better health as swiftly as possible.

Serving Officers can sign up to donate to the PTC through a very modest monthly payroll deduction, and once you arrive at the PTC for your two week residential stay, everything including your accommodation, food, all treatment, attendance at all classes and talks and use of facilities is absolutely free. Retired Officers are also encouraged to sign up to the PTC and also eligible for admission and treatment. This represents remarkable value by way of a return that directly benefits you, for what you actually donate.

There have been a number of significant improvements to our facilities and equipment at the PTC in the last twelve months. We continue to run a class leading and incredibly successful programme that treats police patients who present with a range of physical injuries, and in 2016 we also rolled out our new Psychological Wellbeing Programme (PWP) at both Centres, which has dramatically improved and enhanced the level of wellbeing treatment we are able to deliver to patients. The new Wellbeing Programme aims to treat our police patients suffering from mild to moderate stress, anxiety and mental health issues, and a range of other psychological conditions. The PWP is made up of a number of treatment blocks including individual counselling sessions, group workshops, complementary therapies, exercise classes, and educational talks and advice forums. One of the key elements of the programme is helping patients to develop coping strategies which will assist officers in dealing with their issues when they leave the PTC. Individual officers also benefit hugely from being able to share their experiences and stories with fellow

officers whilst on the Programme, and form enduring support groups to help each other after they leave the PTC.

Since April 2016 over 2000 officers including many from Merseyside have been treated on the PTC Wellbeing Programme and demand continues to rise. One in 4 of our patients at the PTC now request treatment on our Wellbeing Programme, and we anticipate this will increase to one in three in the next five years. As a result of this growing demand for support through our residential Wellbeing Programme, we secured a large government grant in November 2017 to expand our Centre, and to improve the Wellbeing Programme, and work on this will start shortly. This will ensure that we are able to treat even more police patients on the PWP in the future in a timely and effective manner, when they most need it.

The PTC is a fantastic place where we take enormous pride in delivering class leading treatment to all of our police patients. In 2018 we treated 140 Merseyside officers at our centres on 2 week residential stays, and 19 Retired Officers. We have also hosted groups from Merseyside on Wellbeing Weekends at Harrogate, and supported in force Wellbeing Events. We have a strong partnership with Merseyside Police, the Chief Constable Andy Cooke visited us shortly after he took up his appointment in 2016, and in October 2018 I hosted Tony Fairclough the Chair of the Merseyside Police Federation and David Lowe the Secretary. It was clear that they were really motivated to look after their federated members, and felt that the PTC have an important role to play in this respect, and they are extremely keen to work with us to both improve the sign up rates, and of course to increase the number of Merseyside Officers who request treatment at the PTC.

I hope to welcome many of you for treatment with us in 2019 and beyond, but in the meantime do please take the opportunity to have a look at our updated website and browse through our services, and if you do have any questions, do not hesitate to give us a call, or drop into the Federation offices to ensure you are signed up as a donor to the PTC, and able to benefit from treatment with us when you need it.





## “LIFE CHANGES”

A POLICE OFFICER THROUGH THE AGES

FROM THE PERSPECTIVE OF  
HARVEY HOWELL SOLICITORS



## OUR SERVICE TO MEMBERS IS TO PROVIDE AN EDUCATION. WE HELP YOU TAKE CARE OF YOUR ASSETS FROM START TO FINISH

We recently gave a presentation to a group where the average age of attendee was 70. Many of the issues we raised were met with surprise by the audience. They asked why things so important were not common knowledge. Our answer was that it should be and that is our aim – to make them so. However, the real answer is that, if they are lucky, they are only the second generation to have ever owned significant assets, like a house, so this important knowledge would not have been needed by their grandparents and parents – they are the first generation to need it.

“ We think education is really important and a lot of what we do is just about that – giving information and knowledge to members about how to look after their assets and welfare and deal properly with things if we become ill or pass away.

We do this by offering a service to the federations and NARPO through their membership services – we offer free seminars and individual advice sessions – advice surgeries – to members.

This has met with huge success and we’ve advised thousands of officers and retired officers. It is really not just about Wills – we offer a comprehensive service to members to discuss their needs and tailor the advice they need to their individual circumstances.

The wealthy have been taking the advice for generations. Look at the Duke of Westminster who died recently with an estate of £9 billion. His son did not pay inheritance tax. That family certainly took up solicitors on their offer of education – and it paid off!

One key difference between Hugh Grosvenor and many other people is access to information – knowledge and education about how to protect and preserve family assets from attack from any number of sources! And they have been doing it for 250 years! Education about these things is priceless – traditionally reserved for the wealthy – but available to everyone – that’s what we provide.

### NEW RECRUIT

*“I have no assets, spouse or children so I do not need a Will.”  
Maybe you are right - and we can tell you this to give you comfort at no cost.*



However, please remember some your biggest assets have not yet arrived – your inheritance from your parents (and your grandparents). We receive many calls from serving officers who themselves are fine but they and their parents are thinking about the future and planning some protection if, for example, one of their parents develops dementia or suffers a stroke or their surviving grandparent has just gone into care and is paying £1,000 a week for that care.

### SERVING OFFICER

*Most serving officers have assets, a partner or children and this is the stage when those officers acknowledge they should be taking some advice – even if it is just to put a Will in place. But please, not a basic Will which just repeats what the law says and leaves everything to the surviving spouse and then the children – this is not sufficient protection.*

FOR WILLS, PROBATE, TRUSTS & POWERS OF ATTORNEY CONSULT HARVEY HOWELL





If properly advised, you can save your childrens' inheritance if you die young and your partner meets or marries someone else, or goes into long term care. Most officers we meet would not be best pleased if they died and their assets, life insurance payments and pension ended up passing to another person unknown to them.

If you have young children you will want to be sure that in the event of you and your co-parent dying together and before your children reach 18, people you approve of will take care of the children. A guardian has parental responsibility for a child and can make important decisions for them such as those concerning medical treatment and education. A person who does not have parental responsibility, but who has care of a child, has only limited legal rights to do what is reasonable in all the circumstances to safeguard or promote the child's welfare. In the absence of appointing a guardian, only the courts can do so – an informal agreement with relatives/friend is not enough.

**What if your children have disabilities or receive other means tested benefits?** These benefits will stop if they receive an inheritance unless a trust is incorporated into a Will.

**What if your children divorce after your death?** Not only do they lose their spouse and half their assets but also their share of your assets too.

150,000 people a year have a stroke and one third of those are under 60. Recent tragic events amongst our police community have shown how important it is to put a Lasting Power of Attorney in place, not just for financial affairs but also for health and welfare decisions.

## OLDER OR RETIRED

**Many of the above issues apply to the retired officer with the inevitable increase in the incidence of stroke, death, dementia and so on.**

We recently met with the son of a retired officer. His father was widowed and lived on his own and had a stroke. Whilst in hospital the water pipes burst at his home and caused £80,000 of damage. The house insurers subsequently refused to speak with the son



as he was not the policy holder. The son could not access his father's bank accounts, pay bills, cancel direct debits and certainly not sell the house. The insurance company then refused to pay compensation because the home had been unoccupied for so long. To add insult to injury, social services put the retired officer into care – against the wishes of the son. Lasting Powers of Attorney could have dealt with all these problems.

**Have you already made a power of attorney?** Prior to October 2007 you could make an Enduring Power of Attorney which remains in force. However, these only covered a person's property and financial affairs – not health and welfare. How would the son have kept his father out of the care home? Both types are important!

**50,000 people lose their homes each year to fund their care.**

**Can this be prevented?** Do not fall for the expensive schemes sold to you by many non-solicitor legal advisors that promise to protect your home from these care home fees. Talk to us for specialist advice.

Many officers have made free Wills which not only fail to afford any of the protection against the threats set out above but have appointed banks as their Executors who may subsequently charge up to 5% of the estate value to administer the estate – that's £15,000 on a £300,000 estate. Once you pass away it is not easy to change Executors but please let us help fix this for you before it's too late.

Finally, the Ministry of Justice has announced changes to probate registration fees. The plans are to change the current, relatively nominal, fee of £215 to, for a typical retired officer's estate, between £75 and £2,500 (in addition to any legal fees payable should you ask a solicitor to help you – as we always advise). Can this "stealth tax" be avoided?

## AFTER DEATH – WE ARE STILL HERE FOR YOUR FAMILY

**We can help your family with probate and other matters at this difficult time.**

## NEXT STEPS

**Attend one of our free seminars or free WEEKLY surgeries at Green Lane and take advantage of this education.**

**We maintain it is one of the most valuable things you can do!**



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# How to Avoid the Big Holiday Rip-off

*In this addition my colleagues James Reilly & Michael Kniec advise regarding holiday claims*

**With the unseasonably warm weather that we have been experiencing clearly on their minds my colleagues James Reilly and Michael Kniec have been looking at the law relating to holiday claims and in this issue have addressed how a type of booking might affect your prospects of recovering compensation in the event that an issue arises. So the question before you start reading is Do you know the difference between a Package Holiday and a 'Flight-plus' Holiday? Knowing could save you a huge headache!**

There are many choices when booking your holiday with some stellar exotic destinations, but sometimes choosing the wrong one could spell disaster! This is especially true if your holiday doesn't have the necessary coverage to protect you against the unexpected. This is why it's important to know the difference between a Package Holiday and a 'Flight-plus' Holiday as the former comes with certain protections while the latter might not. Under the Package Travel, Package Holidays and Package Tours Regulations 1992, a package holiday must "cover a period of at least 24 hours or involve overnight accommodation." It must consist of at least two of the following elements: transport, accommodation, and other tourist services. Importantly, package holidays are required by the Package Travel Regulations to be financially protected.

Flight-plus holidays are an entirely different experience, despite appearing very similar to the Package Holiday. Flight-plus is a holiday booking where a flight departing the UK and accommodation are booked at the same time but because of the way that it is sold means that it is not a package holiday. These travel arrangements are typically made up of more than one contract. Each contract is with a third party supplier who may not be an ABTA Member or offer similar protections.

When you're booking your holiday make sure the agency you're going with is registered with either the Association of British Travel Agents or alternatively the Association of Independent Tour Operators. This gives you a certain level of financial protection against unexpected incidents. Claims under the Package Travel Regulations, particularly for injury abroad have the huge advantage that they can be brought in UK jurisdiction. This will often mean the difference between a Legal Expense Insurer, Federation or Union being able to fund a claim or not. Often costs in foreign jurisdictions are either not recoverable or the costs and risks of pursuing are not proportionate to the damages likely to be received.



*By James Reilly & Michael Kniec*

Ralli Director James Reilly reveals that "it's very common, particularly for online retailers, to give all the appearance of supplying a package, only for a holidaymaker to find that they do not have protection in the event of the holiday company going into administration or if they suffer injury abroad. There have been cases where holiday makers have been left stranded overseas and have had to make their own arrangements to return and claim through their own insurers (if they had any)."



**Jonathan Belcham holds regular surgeries at Merseyside Police Federation – if you have concerns or a possible claim that you would like to discuss first, just contact the Federation Office to make an appointment or contact Ralli directly**





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- Police pensions
- Wills, trusts and estates

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# Changes to your Group Insurance Scheme

The Trustees of the Merseyside Group Insurance Scheme have recently met with our scheme managers from Philip Williams and Company to review the Group Insurance Scheme and consider renewal terms for the forthcoming year.

The following benefits/policies were due for renewal from 1st May 2019:

- Travel
- Home Emergency
- Legal Expenses
- Motor Breakdown and
- Red Arc.

In view of the high number of claims and corresponding costs on the Legal Expenses, Travel and Home Emergency covers a premium increase is needed at renewal. If these policies were to be renewed with the existing providers, the overall increase to subscription for serving members would be over £1.00 per member per month.

However, our scheme managers suggested an alternative option would be to move the current Home Emergency provider to Legal Insurance Management Ltd (LIM), which limited the increase to just £0.13 per month. The Trustees accepted this proposal.

The terms of the Home Emergency Policy remain the same, however there are new contact details should you need to make a claim. Please consult the Policy Booklet for details.

## New Benefits

The Trustees also considered adding new benefits to the scheme and decided to add a 24 Hour GP Service at an additional cost of £0.50 per member per month. Similar products in the retail market are priced at around £10.00 per month when purchased on an individual basis.

## 24 Hour GP Service/ Medical Solutions

This new benefit provides you with unlimited 24/7 access to a practising UK-based GP from wherever you are in the world. Consultations are available 24/7 by phone or by video consultation.

The service is provided by experienced practicing GPs who are able to provide diagnosis, advice, reassurance or a second opinion. Should the GP feel you would benefit from prescription medication they can arrange and electronically authorise private prescription medication, where the medication will be delivered to you at any UK based address the next working day.

Please note, it is only possible for NHS prescriptions to be offered by an NHS GP Surgery. With the GP24 service from Medical Solutions Private Prescriptions can still be issued by NHS registered Doctors. However, the cost of the drugs are chargeable at the wholesale rates that Medical Solutions have arranged with their suppliers. There is no charge for issuing a private prescription; the only cost is that of the drugs and P&P.

You will be told the costs of whatever drugs that may be prescribed prior to issue and you can then choose whether to use the private service or to wait for your own GP to use their services.

Where appropriate the GPs can also issue private Open Referral letters and Private Fit Notes. Each consultation is secure and confidential and there is no limit to the number or length of consultations. Please note some employers will not accept Private Fit Notes.

The cover includes all cohabitating family members.

**This is a worldwide service so if you are abroad on holiday and need medical advice you may want to use this service in the first instance as the Travel Policy has a £50.00 excess and there will be no additional charge for using this service.**

**Many prescriptions drugs are available over the counter at Pharmacies abroad so, if you are on holiday, this service could represent a significant saving to you in terms of both time and costs.**

## What is the Price of the scheme?

This renewal means that the new scheme price for serving members from 1st May will be £31.85.

## Value for money

The scheme represents real value for money and the products are amongst the best available. As illustrated on the attached table a comparative exercise shows a typical 40-year-old in good health could save over £1,100.00 per year on similar products purchased on an individual retail basis.

## Who can join the scheme?

The scheme is open to Police Officers who subscribe to their relevant representative body, Police Federation, Superintendents Association, and ACPO. It is also available to Police Staff.

## Where can I find further details?

Every member will receive an updated Policy Booklet explaining the full range of benefits, and full policy wording will be available on our website

# Merseyside Police Federation Group Insurance Scheme

Effective from 1st May 2019

**Specifically designed for those working in the police service**

COVER	TYPICAL MONTHLY HIGH STREET PRICE	GROUP INSURANCE SCHEME
Life Insurance £100,000	£13.50	Included
Critical Illness £10,000	£10.00	Included
Legal Insurance and Identity Theft	£8.00	Included
Worldwide Family Travel Insurance	£33.00	Included
Motor Breakdown Cover (UK) including home start and relay	£18.00	Included
GP 24 Medical Solutions	£10.00	Included
Income Protection/Half pay Cover	£30.00	Included
Accident Benefits	£7.50	Included
Red Arc Independent Care Advisory Service	Not available	Included
Child Critical Illness £2,000	Not available	Included
Child Death Grant £2,000	Not available	Included
<b>TOTAL MONTHLY COST</b>	<b>£130.00</b>	<b>£31.85</b>

This is a bespoke Insurance Scheme designed specifically to offer our members the best, most comprehensive cover at the most competitive rates available. As you can see, even disregarding the many extra covers not available on the High Street, your scheme gives you tremendous value for money!

**THAT'S AN ANNUAL SAVING OF £1,177.80**

**ALSO AVAILABLE TO POLICE STAFF**

**If you're not already in the scheme, contact the Federation  
Office to join on 0151 259 2535**



# The five stages of divorce - what to expect when going through a divorce

Georgina Chase - Principal Lawyer in Family Law at Slater and Gordon



## SEPARATION

Separating from a spouse is never easy. It's a time of emotional upheaval for both parties and especially disrupting for any children involved. As well as the emotional challenges faced during separation there's also the challenges surrounding the practicalities of separation, such as residency and finances.

In the first instance it's in the best interest of everyone involved to ensure that immediate discussions post separation remain as amicable as possible. The benefit of keeping matters civil cannot be understated. It may be preferable for any discussions to take place in a neutral environment, rather than in the matrimonial home and discussions should never be in the ear shot of children.

## MEDIATION

Going straight to court doesn't have to be the only option after separation, as mediation can help to sort out differences around money, property and children.

Mediation gives both parties the opportunity to sit down and, in their own words, put their side of the story across in a safe and neutral environment.

The mediator can encourage you to think about things from another perspective and to compromise in order to reach a conclusion that everyone is happy with. They'll listen and help you communicate with your ex-partner effectively, and will remain impartial - not taking sides.

## DIVORCE

If you're satisfied that your marriage has irretrievably broken down, divorce proceedings can be made through the Family Court to formally bring the marriage to an end.

There's currently no such thing as a 'no fault divorce' under UK law. There's only one ground for divorce and that's the marriage has 'irretrievably broken down'. This has to be proved by the person who starts the divorce petition known as the 'Petitioner' by establishing one of the following facts:

- **Adultery:** The Petitioner finds it intolerable to live with the Respondent as a result of them committing adultery. Adultery is voluntary sexual intercourse between a man and woman and therefore this fact cannot be used in same sex marriages or civil partnerships.
- **Unreasonable behaviour:** The Petitioner cannot live with the Respondent as a result of their unreasonable behaviour.

- **Desertion:** The Respondent has deserted the Petitioner for at least two years.
- **2 years separation (with consent):** The respondent accepts divorce proceeding on the basis that the parties have lived separately for two years.
- **5 years separation (no consent required):** Parties have lived apart for a period of five years.

## FINANCES

Often one of the most complex matters for people to deal with is the finances. Whatever the length of the relationship, the basic steps people should take are simple and following legal guidance can not only help in maintaining an amicable relationship with your former partner but also keep your legal costs to a minimum.

Whilst obtaining your decree absolute, (the document you receive from court which legally ends your marriage), is the ultimate goal in a divorce, this doesn't deal with the matrimonial finances. There's an entirely separate process that must be followed to ensure no further claims may be made by your former spouse against your finances. The divorce process is instigated by the presentation of a petition to the court, however any application for a financial remedy will require a separate application.

## CHILDREN

The first concerns parents who decide to separate have is the arrangements for the children, with a key issue being how children are told about their parents' separation and how they're best supported through it. Then the question arises of how the children's time will be divided between parents once they've established separate households.

Arrangement for children can be one of the most difficult and emotive issues for separating parents, and as a consequence, the same arrangements are frequently the source of more serious and profound disagreements. It's crucial when addressing arrangements for the future, to do everything possible to limit the stress and anxiety generated for the benefit of both the adults and children.

If you would like specialist advice from a family lawyer please contact Slater and Gordon on **0808 175 7710** and we'll be happy to help.





# Going through a divorce?

# Call us before your ex does.



**Georgina Chase**  
Principal Lawyer  
in Family Law at  
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We've been working with the Police Federation for over fifty years – longer than any other firm. No one understands better the unique pressures of police work and how to protect your rights – including your pension. If you're going through a divorce, we offer a free initial consultation, a divorce fixed fee package of £350 plus VAT and Court fees and discounted hourly rates plus we give you access to some of the country's best family lawyers.

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It is now 10 years since the shock government bail-out of Northern Rock, which led to the chain of events fondly known as the “credit crunch”.

Thankfully the position in the credit markets gradually stabilized, albeit the financial institutions now are forced to retain far more capital in an attempt by the Government to ensure it never happens again.

Financial commentators however, are once more concerned that the levels of consumer debt are again reaching unsustainable highs and consumers need to be cautious and monitor personal income and expenditure carefully.

**Simon Kirkham and myself are retained by your Police Federation and those of you who are members of the Group Insurance Scheme are entitled to FREE, CONFIDENTIAL DEBT RESTRUCTURING ADVICE.**

**Don't suffer in silence! We are here to help.**

**If you have any money worries come and chat to us.**

**Call 0151 933 3400 or email [admin@kinsellaclarke.co.uk](mailto:admin@kinsellaclarke.co.uk).**



**Ged Clarke** BSc(Hons) FCA  
Chartered Accountant



**Simon Kirkham** BA(Hons) FCCA  
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