

INSIGHT



Policing during a
global pandemic.

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future hold ?

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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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Coronavirus Situation

At the time of writing, this situation is rapidly changing. It is difficult to offer any comment or advice, as from one day to the next, the government are announcing significant changes that effect society and directly the emergency services.

The role of the Police is critical to ensuring Merseyside is able to function as best as it can.

We are here for you and if you enter any situation or circumstance that you feel is unsafe, please do not hesitate to contact us on **0151 259 2535** or via email at **reception@merseyside.polfed.org**, or contact any workplace rep. We will do our best to help you.

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**

Update from the Chairman

The effects of COVID-19 and introducing our National Police Federation Bravery Awards Nominees



Tony Fairclough - Chairman
Merseyside Police Federation

Welcome to the second edition of **Insight for 2020**, the magazine produced by Merseyside Police Federation for officers from the rank of Constable through to, and including, Chief Inspector. It would be difficult to start this article about anything other than the current global crisis that we find ourselves in with regards to the coronavirus.

We all know that policing is playing a vital part in the national response to COVID-19, against a backdrop of our officers all facing the same, if not heightened, risk of catching the virus as members of the public. The extra demands placed on policing during the lockdown and now during the gradual easing of restrictions, has been, and is clearly going to be an extremely difficult period. We have been involved with the Force throughout the pandemic, in early decision-making and planning through both Gold and Silver meetings and have shared and influenced best practice from Regional and National perspectives regarding the current situation. I am grateful to our Command Team and senior leaders for engaging with Merseyside Police Federation from the outset and listening to any concerns raised by officers and the Federation and acting upon them. Nobody knows how long the current situation will last for, however there is no doubt that it will have a long-lasting effect on officers and the general public alike. As a result, it is important that we all recognise the implications, both mentally and financially that the pandemic will have on officers and their families, and that they are able to access the support that they need when they need it.

I am sure you are aware that unfortunately we had to close the office at Green Lane as a result of Covid-19 and government guidance in order to protect our staff. Our commitment to providing a service to members remained the same and all staff

have been able to work remotely, and I hope that all members who have had to contact Merseyside Police Federation for whatever reason have been able to do so without any issue. We are currently putting things in place to reopen in the near future and try to protect both our staff and visitors to the building as best as we can.

The building has been far from out of use, with numerous meetings with members and service providers and stage 4 post incident procedures being accommodated over the last weeks to mention a few. As I've mentioned post incident procedures, it would be remiss of me if I didn't mention the new guidance from the College of Policing surrounding police officers involved in deaths or serious injury incidents. Those police officers involved in such incidents are now to be given the same legal protection and support as our colleagues who carry firearms, and who the post incident procedure was initially instigated for.

Earlier this month, the College of Policing launched the death or serious injury (DSI) Authorised Professional Practice which clearly sets out steps that should be taken by the force during such incidents concerning the public and police officers to legally protect our colleagues and ensure that their welfare is looked after and assist with the investigation that inevitably follows. This will apply to any post incident procedure, other than a firearms incident, in which a death or serious incident occurs. A firearms incident is covered by its own armed policing Authorised Professional Practice.



College of Policing

This is a welcome addition and sets a standard that both protects the officers involved and assists the investigation with obtaining best evidence. I am pleased to say that this is a road that Merseyside Police and their post incident managers have been going down over the last few years and both the officers involved, and the Federation have seen the benefits of the protection that this guidance affords officers following any death or serious injury incident. I would encourage all officers to familiarise themselves with the latest APP and guidance on the College of Policing website to ensure that they understand the process that will take place should they find themselves involved in a post incident procedure following an incident that has resulted in a death or serious injury.

Unfortunately, the National Police Federation Bravery Awards that are usually held in July have been cancelled this year and put on hold until next year, due to the current situation that we find ourselves in. This, however, didn't prevent Merseyside Police from putting their nomination forward for the Awards and they will be able to attend at the rearranged event on a date to be confirmed. I am delighted to inform you that this year's nomination from Merseyside Police are Mark Wilson and Liz Cargill.

I won't go into too much detail as I am sure that both Mark and Liz will receive the recognition and acclaim that their actions deserve when the Awards return. The officers had displayed tremendous courage and bravery by going onto the burnt-out roof of a dilapidated building in order to engage with a young suicidal female. Both Mark and Liz were involved in a violent struggle with the female in a dangerous and treacherous environment, ultimately saving the life of the suicidal female. The environment in which the officers were operating was deemed too dangerous to extricate the female from without specialist equipment, and as a result, Merseyside Fire and Rescue Service attended and the female and officers were safely removed from the roof of the building. The officers nominated, Mark Wilson and Liz Cargill fully deserve their recognition, and their actions highlight the fantastic work that is carried out by officers on a daily basis.

Please look after yourselves and each other.

Stay safe
Tony

National Police Federation Bravery Awards Nominees



Liz Cargill



Mark Wilson

Update from the Secretary

The impact of a pandemic on Policing and knowing your rights



Dave Lowe - Secretary
Merseyside Police Federation

I never imagined when I wrote the last article for insight and spoke about British citizens being brought to Arrowe Park Hospital, Wirral for quarantine due to COVID-19 that 7 weeks later at 8:30 pm the Prime Minister Boris Johnson placed the country into lockdown due to the speed that COVID-19 was spreading throughout the country.

I don't think any of us ever imagined that we would live, work, and experience the global pandemic. Home schooling, shops closed, all entertainment and religious venues closed, suspension of all sporting events, shortages of pasta, toilet paper and eggs, but it's clear that one ever present throughout the pandemic was the service you provided to the public didn't stop.

In close conjunction with the force and nationally PFEW they systems and protocols worked and at the time of this article we are now concentrating on the recovery phase of Covid 19. Hopefully despite the lifting of restrictions we will continue to recover and return to some form of normality and avoid a second spike.

If you take anything from this article, please don't become complacent, the virus is still about, you have PPE please use it. The new track and trace have already seen forces decimated by Covid, one positive test in a large force caused then to lose 40 officers for 14 days. Obviously, this would have a major impact on policing if we see these losses replicated here in Merseyside.

The media built up the 4th July as 'Super Saturday' with the public houses able to re-open along with restaurants. We were involved from the very beginning as we have been throughout these unprecedented times with the force. It was always going to be policing the unknown along with taking into consideration the numbers that attended the Pier Head, celebrating Liverpool winning the league. We all saw the footage of our colleagues trying to assist members of the public, being subjected to verbal abuse having bottles thrown at them and then footage of idiots using an officer's cap to snort white substance off it, footage of Police vehicles being subject to attacks in James Street, Liverpool.

The weekend of the 4th July saw a great number of you working your rest days due to a decision taken by Chief officers to deem it an an exigency of duty. As alluded to this isn't taken lightly and we are often the first port of call from Chief officers to discuss the rationale for the exigency. They are fully aware of the impact this has on officer's welfare, however sometimes its unavoidable we are the police and we have a job to do.

This was made more difficult by the short notice that we all had to resource and plan for the unknown. Originally the national PFEW and the National Police Chiefs Council made representations to Government to ease the lockdown restrictions mid-week rather than on a Saturday. Those responsible obviously took credence of the requests and ignored them all. It was impossible to foresee how many people would consume alcohol in the bars and pubs around Merseyside since the lockdown began.

There appeared to be confusion from many regarding your rest days being cancelled and what you were entitled to with regards enhanced payment and reinstatement of rest days. Those who have given permission to the federation under the GDPR rules will have received an e mail from the federation prior to the weekend at a last gasp to ensure you are fully informed. I have prepared a 'know your rights' article regarding cancelled rest days. Please read it you should be aware of this.

The weekend passed relatively quiet many people were out, it was clear however the more people consumed alcohol the social distancing disappeared. PC Rain may have assisted also however when all pubs are open and if the weather improves, we will have a better understanding of what a new norm looks like. Federations around the country are having the same discussions with their Chief officers also as we are all dealing with the same issues, something we've never had to deal with previously.

BASIC GUIDE TO REST DAY CANCELLATION AND REINSTATEMENT

Rest Days can be cancelled for an exigency of the service. This is defined in PNB Circular 86/9, *“as a pressing need or requirement that cannot be reasonably avoided. It relates to the situation at the time the duty is to be performed rather than when the cancellation is made. Therefore, the requirement to change can be known about many months in advance, but it is still an exigency”*.

The circular further states that you should be told about the requirement for change as soon as possible but at the latest by midnight on the calendar day before the changed duty is to be performed.

The reasons for change are too numerous to give details but the circular states that these could include, unforeseen public order situations, court attendance, and essential training.

Police Regulations provide for payment if a rest day is cancelled with less than 15 days clear notice.

You do not count the day you are warned, and you do not count the day the duty is to be performed. With regards notification it is when you would be reasonably expected to have read the notification of your rest days being cancelled. For example, if you are on duty there is an expectation you will check your e mails at least twice during that day. It is not acceptable to ignore it unopened until the time period fits for enhanced payment.

The remuneration for working a rest day with less than 15 days' notice is 1½. If you receive more than 15 days' notice, then the rest day should be re allocated. There will be occasions when a blanket cancellation of rest days has occurred and the event has been resourced taking into all the necessary considerations,

and a chief officer then decides that rest days for those officers not required can be reinstated. What does this mean?

Where more than seven clear days' notice is received that the officer will not be required to work on the rest day, the rest day will be taken, with no compensation. Where seven clear days' notice or less is received of the cancelled duty requirement, the officer may either choose to take the rest day or work and claim compensation in accordance with PNB 85/9.

If your rest day is cancelled with less than fifteen clear days' notice and you are told that the reason is no longer valid, calculate whether you have seven clear days in between the day in question and the day you are told you are no longer required.

If in between the day you are told and the day you were performing the duty is 7 or more clear days, you revert to your rest day with no overtime.

If it is less than 7 clear days, it is your choice as to whether you work. If you work, you are paid overtime at the appropriate rate (time and a half) and you can either take it as payment or as time off.

If you decide you wish to work, you should contact the FRU immediately. You are not entitled to pick your shift. The resource unit will look at the force picture to see where you can be utilised taking into consideration your skills and abilities. However, you shouldn't be used as part of the original reason for the cancellation as this would have already been resourced, hence the reinstatement of rest days.

Rest day cancelled more than 15 clear days' notice – RD given back No payment.

Rest day cancelled less than 15 clear days' notice – Overtime at 1½

Reinstatement of cancelled rest days > 7 clear days – RD taken as normal

Reinstatement of cancelled rest days < 7 clear days – RD as normal or option to work @ 1½

For further information please refer to our FAQ on the website.

Dealing with Grief



Jane Arrowsmith
Welfare Support Leader
Merseyside Police Federation

The last few months have been amongst the most challenging times that we have faced as a Police service. Every day for what seems to have been the longest few months there has been announcements made in the media on the number of new cases, and deaths, from coronavirus (Covid-19) in the UK. Behind each and every one of those numbers is a family who have lost a loved one, and some of you will have been affected by this loss too both personally and professionally.

During this difficult time we have also had to come to terms with the tragic loss of our colleague Inspector Graeme Rooney, and I know that there are other members of our Police Family who have lost loved ones both to Covid-19 and other illnesses. The restrictions that Covid-19 has placed on families being able to say goodbye to loved ones, and hold a funeral, has been devastating, and made an already upsetting and tragic situation even worse.

Despite death being the inevitable ending of every life cycle, it still remains one of the hardest things to confront and go through – death and loss. Death is something that we will encounter as Police Officers multiple times in our own life, both professionally and personally, before it is the thing that will eventually take each of us too. For many though dealing with death, loss and grief presents an uncomfortable challenge in dealing with the emotional and physical impacts.

This challenge can lead to you turning away from confronting the realities associated with loss, and instead repress your thoughts and feelings, which can lead to the trauma caused by that loss being prolonged and accentuated. Despite the inevitability of death and loss, it still remains a taboo subject for some, and there is no 'right answer' as to how we can have the conversation to support our family, friends, colleagues, and indeed ourselves, when it comes to death and grief.

This can lead to feelings of despair and utter loneliness, with no coping strategies or knowledge around the impact of death on our lives, careers, finances, physical and mental health. The process of grieving is a complex and entirely individual one. One of the biggest

misconceptions is that the process of grief follows a stage-like model. This model is commonly referred to as the "5 stages of grief model" by Kubler-Ross. It consists of Denial, Anger, Bargaining, Depression and Acceptance. Of course all of these stages do contribute to the grief process, but to suggest that grieving follows such a structured linear process can leave individuals feeling that they are grieving incorrectly, or somehow not meeting some pre-set 'milestones' of when they should be going through each stage.

A more helpful approach to grief may be to consider the model proposed by Stroebe and Schut, who consider grief to be less of a linear process, but one instead that fluctuates. The focus is more around helping you as an individual to understand how you can fluctuate in your grieving process over many years. Whilst this removes the hope that the process of grief will ever be "over", it does provide some validation to those who still suffer the pain of loss several months or years after the actual loss occurred.

Depression, anxiety and many other mental health issues are unfortunately very common traits of grief and trauma. Anyone who is reading this and who is trying to support someone through the process of grief, or who is trying to go through the process of grief themselves, I urge you to first and foremost, be kind to yourself. There are no words or stock phrases that will ever come close to bringing back a loved one, or properly console those who have lost a loved one. The right support at the right time however, can make all the difference.

Through my role as welfare lead for the Federation I can signpost you to services who can provide bereavement support with both practical and emotional issues, including dealing with milestones such as anniversaries, birthdays and Christmas. These services have contacts with lots of organisations including charities and support (self-help) groups, as well as providing resources such as books and fact sheets.

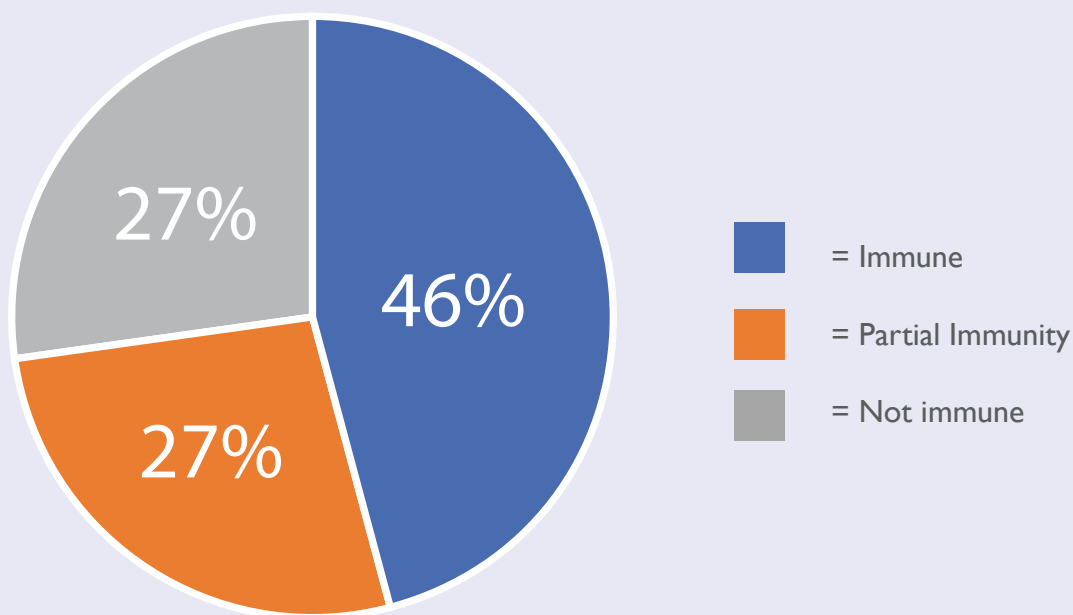
Look after yourselves, and each other, and please feel free to contact me at Merseyside Police Federation to discuss any matters that are concerning you.

Health Checks 2019

During July, September and November 2019 Merseyside Police Federation directly funded comprehensive health checks for 573 of our members. This is part of our firm commitment to contributing to the welfare and wellbeing of our members. Shown here are the results for Hepatitis B Immunity. Hepatitis B is an infectious viral disease of which many officers are at risk operating in an operational policing environment. Those at risk, including police officers, should consider being vaccinated

Have You Been Immunised?

Hepatitis B Immunity %



medichecks
Know yourself. Inside out

MERSEYSIDE
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Federation

Hepatitis B is an infectious viral disease which causes your liver to become inflamed and enlarged. Most people recover from an acute hepatitis B infection by themselves within around 6 months. However, for others, the infection becomes chronic (prolonged) which can lead to lasting liver damage. Hepatitis B can have few symptoms, especially in the early stages.

In most of the population, a result greater than 10 IU/L means that you have sufficient antibodies for immunity. A result less than 10 IU/L means that you are not immune.

If you are prone to exposure to hepatitis B through your work (Exposure Prone Procedures - EPP), then you will require a result greater than 100 IU/L to confirm immunity. If your result shows that you have immunity to hepatitis B it means that you are both protected from possible infection and will not pass it on to another person.



Proud to work with the Merseyside Police Federation

EXCHANGE WEALTH MANAGEMENT MORTGAGES

Whether you're moving home, remortgaging or buying a property to let out or sell, arranging a mortgage can be a complicated process. It's crucial to seek out an independent, professional specialist to help you through the transaction and to secure you the best possible deal.

We offer:

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- ✓ **PERSONAL** service from dedicated and experienced professionals
- ✓ **ACCESS** to mortgage providers not available on the high street
- ✓ **FACE-TO-FACE** consultations with a friendly, locally based expert

Our team of highly qualified mortgage specialists have access to mortgage products not available on the high street. By sourcing from an extensive range of lenders, we can help you to decide which plan will suit your personal needs and circumstances.

We can help members of the Merseyside Police Federation with:

- ✓ Residential mortgages
- ✓ Buy to let*
- ✓ Low credit score and complex credit history
- ✓ Commercial or semi-commercial mortgages
- ✓ Protection Insurances
- ✓ Secured loans
- ✓ Short-term (bridging) and development finance*
- ✓ Equity release/lending into retirement
- ✓ Overseas mortgages**

To arrange a **FREE**, no-obligation consultation, call Exchange Wealth Management Mortgages on: 0151 632 1718
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Your home is at risk if you do not keep up repayments on a mortgage or loan secured on it. Exchange Wealth Management Mortgages provides a fee-free mortgage advice service, and will receive a commission from the mortgage provider upon completion of a transaction; the amount will be disclosed to you prior to completion. Exchange Wealth Management Mortgages is a trading style of Exchange Wealth Management Limited. Exchange Wealth Management Limited is authorised and regulated by the Financial Conduct Authority (FCA).

*Some lending, Inheritance Tax planning, tax planning and Wills advice are not regulated by the FCA.

**Changes in the exchange rate may increase the sterling equivalent of your debt.



Independent mortgage and protection advice for the Merseyside Police Federation

Ian Ward, Director, CeMAP CeRER Exchange Wealth Management Mortgages



Anyone who has a mortgage will know how much of a commitment it is, with monthly payments lasting over a good many years, typically up to 25 (although in some cases mortgage terms can be considered up to 35 years). Finding the right deal is therefore crucial, and securing the very best rates can end up saving you many thousands of pounds over the agreed term.

Because of the long time spans involved, it's common for home owners to sit back, forget about their mortgage and simply carry on paying the same amount month in, month out. That's quite understandable, since many will feel that they achieved a perfectly acceptable deal at the time. But as the years tick by, what if interest rates fall dramatically, what if there are new and better deals to be had? Who wouldn't agree that those 'thousands of pounds' of savings we've just spoken about would be much better off in *their* pocket, than in the coffers of the mortgage provider they chose all those years ago?

It's true that switching mortgage deals is just as important – in fact, we believe, much *more* important – than switching your utility bill companies. New mortgage products are being developed all the time, designed to attract new customers, so there is no reason at all why you shouldn't look into changing your mortgage and aim to make some significant savings. Even if you feel as though you are 'locked-in' to your current deal with a penalty payable, we are able to assess whether there's a cost saving to be made by paying the penalty and by switching your mortgage.

As independent mortgage advisers, we have many years' experience of finding better deals for people looking to remortgage, whether it's

for a current residence or for an investment (buy-to-let) property. Naturally, we can also help first-time buyers get onto the property ladder to find the best possible mortgage on the current market. (We'll focus on first-time buyer mortgages in the next edition of *Insight*.)

VALUE ADDED SERVICE

Knowing and understanding the core needs of police officers, support staff and their families is something we are particularly attuned to. Our many years of experience, together with our in-depth knowledge, means we can come up with a wide range of suitable options based on our research of the whole of market, and with mortgage providers not available on the High Street. It also means we can offer the most competitive mortgages to meet your individual needs and circumstances.

Currently, we offer mortgage surgeries for the Merseyside, Cheshire and Greater Manchester Police Federations as well as the Police Superintendents' Association, members of which have found our services especially valuable during these unprecedented times of pandemic*...

● For Tony Fairclough, Chairman of the Merseyside Police Federation, the end of the fixed rate on his existing mortgage was looming. We were able to arrange a new competitive fixed rate deal saving many hundreds of pounds each month. **"Ian had a very good understanding of our requirements and priorities and came up with an excellent, structured solution, all actioned in a timely manner during the coronavirus pandemic. The service provided is something we would recommend to others looking to remortgage."**

Exchange Wealth Management Mortgages, 2nd Floor, 12 Princes Parade, Princes Dock, Liverpool L3 1BG. Ian Ward (Director) can be contacted on mobile: 07912 215660, office tel: 0151 632 1718 or email: Ian.Ward@exwm.co.uk

Your home is at risk if you do not keep up repayments on a mortgage or loan secured on it

*Please note that, due to Covid-19 guidelines, Ian Ward and his team of specialist independent Mortgage Advisers are presently unable to offer face-to-face surgeries. However, we are more than happy to discuss your mortgage needs via Zoom, email, WhatsApp, FaceTime or over the phone

Misconduct

Introducing Phil Griffiths, your new Misconduct Lead



Phil Griffiths
Misconduct Lead
Merseyside Police Federation

Folks,

Let me take this opportunity to introduce myself, I joined the police in 1992, most of my service has been within firearms, I became a workplace federation representative in 2010. I am now a full time representative and I am the CAPLO for Merseyside Police Federation. More commonly referred to as the misconduct lead.

Regulation 17 notice

You will be served with a regulation 17 notice if PSD / ACU are investigating you and the appropriate authority, (inspecting rank and above within the PSD), consider that you have allegedly committing a criminal offence or that you may have breached the standards of professional behaviour.

Once you have been served the next task for you is to contact the federation office by telephone (0151 259 2535) or email reception@merseyside.polfed.org.

You will then get allocated a federation representative whom is trained in misconduct matters and will be able to assist and signpost you on your journey through the process.

For those of you who can remember the bubble bus stops in Liverpool City centre many moons ago, the journey starts from that point and it will finish on County Road in Kirkby.

You will be assisted along the way by a whole host of people which may include:

- Federation Representative
- Welfare Officer
- Lawyer
- Barrister
- Family and Friends
- Federation Representative

The topics you discuss with your federation representative are not bound by legal privilege. However, they are considered confidential with regards to the allegations or breaches you face.

Welfare Officer

A welfare officer may be appointed if the organisation deems it necessary and the correct approach to adopt during the investigation. The welfare officer is usually a Sgt or above and is not your first line manager or second line manager.

The welfare officer is primarily to look after your welfare needs. They are not supposed to be used as an alternative to a federation representative and they should not be asked to serve any formal documentation on you. Your strand lead should direct a suitable person outside of the process to serve you with such documentation.

Lawyer

A lawyer will be appointed to assist you, if you face criminal allegations. A lawyer may also be appointed in certain circumstances if the assessment is at Gross misconduct, and you are denying the allegations.

Barrister

A Barrister will be appointed if you are charged or summonsed for a criminal offence. Barristers may also be appointed if you are instructed to attend a misconduct hearing and again you are denying allegations made against you.

Family

Family and friends will support through this journey. However, they may not fully understand the implications of the outcome of the case.

Witness statements

Witness testimonies in relation to IOPC investigations / PSD – ACU investigations, police vehicle collisions.

If you are asked to provide a statement for the IOPC, the organisation or in relation to a police vehicle collision. If you are unsure about your position within the investigation ask a federation representative, if it has not been made clear to you at the time of the request. Before you make a statement you are allowed and it is best practice to refresh your memory. A statement is not a memory test and such testimony may be used at court or within the misconduct process.

Forensic collision investigators are a great help in interpreting the IDR if fitted to a police vehicle, as long as you mention in statement that you have refreshed your memory by such third party testimony, there is no conflict to yourself or others.

Personal mobile phones

Your mobile phone is your property and it belongs to you. If you are asked for it. You can refuse. However, you must be mindful that it can be seized if it is contained within a warrant or you have been arrested and the investigating officer wants to seize it to secure evidence.

Phil Griffiths

Update from Health and Safety/Equality Lead

The Importance of PPE



Chris McGlade
Health & Safety / Equality Lead
Merseyside Police Federation

As Health and Safety Lead for the Federation the past few months have been a particularly busy period. Covid-19 has clearly impacted greatly on us all, both professionally and personally, and we have subsequently had to adapt many of our working practices.

As an operational officer I understand the challenges that many of you faced during this pandemic and this insight assisted me greatly in being the main point of contact between the Force (Operation Georgia) and the Federation for all PPE related matters. During the early stages of this pandemic our force was no different from any other; in that we faced difficulties in procuring the vast amount of required PPE due to the limited stock levels. However, this challenge was overcome and the force have since purchased the following:

- *Surgical Masks* 350,000
- *Hand Sanitisers* 23,500 various denominations)
- *Wipes* 83,100 (various denominations)
- *Aprons* 5,406
- *Gloves* 566,000 (Pairs of Gloves)
- *Goggles /Face shields* 4,116
- *Clinical Waste Bags* 10,460

Whilst these items were initially being heavily utilised and the demand for them was high, it is worthy of note that consumption levels have recently fallen. This is slightly concerning as Covid-19 still presents a very real threat to us all and as such I would encourage us all to continue utilising the relevant PPE/cleaning products were required. If you are contacted by the Test Track and Trace system, they will take into account whether you have been wearing PPE and by utilising these it may well mean that you won't have to isolate for 14 days. Should your department have shortages of any particular item of PPE please contact your strands SPOC, all of whom can be located on the dedicated Coronavirus page on the Force Intranet. There are no issues currently with supplies of PPE across the country, with stock levels currently remaining strong, so we do not anticipate any further difficulties in acquiring PPE etc.

Following the implementation of the Forces recovery cells, preparing us for the new state of normality, each strand and subsequent department will produce their own risk assessment to ensure the safety of their staff. Should you wish to view any of these, you will have access to all non-personal risk assessments via the Oshens system, but should you have any concerns please contact either myself or the Force H&S advisors.

Finally, I would just like to personally thank the Tactical Support Officers who have been instrumental in ensuring we all have access to the required PPE. I have liaised with the team throughout this pandemic; No doubt they are sick of the sound of my voice, but no request has ever been too small and their hard work has helped to ensure our safety. Thank you.

In other news, following the concerns that some of you raised with regards to the performance of the current friction lock batons, I presented your feedback to the Force Uniform Committee. Having heard your feedback and the evidence presented by the PTU the Chief Constable agreed to purchase the Bonowi baton for all police officers. The Bonowi baton and Vega Holster will soon be rolled out replacing all other batons including the Arnold PSU baton. The new baton has been scientifically tested to perform a dual role within general patrol duties & public order deployments. This is a really positive example of the Federation, the PTU and the force working together to provide us with the best possible equipment. I would like to personally thank Constable Matt Cade (PTU) for his work throughout this process.

If you require any further information or specialist advice please feel free to contact me on ext. 76804 or either of my email accounts mcgladec@merseyside.polfed.org/3106@merseyside.police.uk. I am more than happy to help.

Message from the National Chair of Police Federation of England and Wales, John Apter



John Apter

Many people don't know this, but I started my policing career in Liverpool when I was six years old! I lived in Prescot where my parents were publicans, being brought up in a pub in Liverpool in the 1970's was an experience! But it was there that my desire to become a police officer was borne. Aged six I applied to Merseyside Police to be a police officer, some quick-thinking officer saw the opportunity of allowing me to be the Force mascot, I was issued with a uniform, a warrant card and a truncheon and started my service!

I went out on patrol and even got paid, 13p a week! The officers who put up with me inspired me, they took time to talk about their lives in policing. PC David Walker, Paul Derham, Terry Wood and many others are responsible for me joining the job! I made the rank of Inspector, no pay increase but was paid in sweets!

In 1981 my family moved down south but Liverpool has always held a special place in my heart and is still very much even as home. In 1992 I joined Hampshire Constabulary, and the rest as they say, is history.

We don't join policing for an easy life, we certainly don't join it to be millionaires. We join to make a difference, and I still believe it's more than just a job, it's a vocation. Holding on to that belief has become more difficult over the years, but I genuinely still believe it. This truly is a job like no other. I'm proud to be a police officer and it's a privilege being the National Chair of the Police Federation, doing my best for colleagues across England & Wales.

Policing is a challenge at the best of times, but during the Covid-19 crisis it's been even harder. In the very early days of this crisis Merseyside was a focus point as it was one of the quarantine areas for those who had return from the Chinese city's of Wuhan. This was the start of the most unprecedented time for the country, something none of us could have ever predicted.

The following months saw us policing in a way we have never done before. Enforcing Covid legislation, facing unfair criticism in the media and dealing with the public who were scared, frustrated and in some cases angry became our norm. It was our police officers who were at the brunt of this, facing hostility from some and others



looking for reassurance. In this time, we have seen a massive increase in vile individuals 'weaponising' the virus by spitting and coughing at police officers and other emergency workers. I worked with the Home Secretary, CPS and the Sentencing Council to ensure this disgusting and dangerous act was treated seriously by the Criminal Justice System. We have seen more people sent to prison for longer for committing this offence but there is still inconsistency. I make no apology for wanting to see increased sentencing for those who assault my colleagues, there must be a deterrent and we have to consider the views of the victim. It seems if you are a police officer your rights as a victim are optional, that must never be the case. Police officers are not second-class victims, they deserve the full support of the Criminal Justice System and I will continue to fight for it.



Sadly, we have seen an increase in public disorder across parts of the country. The level of violence targeted against police officers is shameful, I know colleagues in Merseyside have had to deal with their fair share of violence and a number of officers have been injured. We are pushing to secure an increase in prison sentences for those responsible for assaulting emergency workers, hopefully this will become a reality later this year.

During the past few months I have been working closely with colleagues from Merseyside Police Federation to ensure your voice is heard. Dave Lowe and Tony Fairclough have been on speed dial and they certainly have helped shape the national response to COVID-19.

As we move towards our new 'normal' policing will continue, people will still need us (even if they don't think they do). I promise I will continue to do all I can for you,

I know I won't always get things right but I'll always do my best. We anticipate later this year legislation will be passed which will see better protection for police drivers, Special Constable being able to be members of the Fed, an increase in sentences for those who assault emergency workers and the introduction of a Police Covenant which will put into law the requirement that officers and staff receive the support they deserve. These are all things we have been campaigning for and hopefully will make a small difference.

Thank you for all you do, please look after yourselves and each other. Stay safe

John Apter
National Chair
Police Federation of England and Wales

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.

Normally in this our 2nd edition of Insight this year I'd be updating you on the many donations that the Merseyside Police Federation Charitable Trust have made over the past few months and those victims of crime, that with your help, have been presented with flowers or vouchers. Unfortunately, due to the unwelcome presence of COVID-19, the enemy in our midst, and the temporary closure of the Federation Office all decisions on charity applications were suspended and the work of the Charitable Trust put on hold.

I'm sure most of you know how funds are generated by the Trust but for those who don't – it comes from your subscriptions to the Charitable Trust Lottery, donations and money raised from a high-profile fundraising event each year. We're proud to say that with your help the Charity has now raised just over £500,000 – an incredible achievement I'm sure you'll agree.

The sad news is that this year we will be unable to host our Charitable Trust evening due to Government Guidelines on social distancing and the fact that an event of this size takes our federation staff all year to organise, a task made impossible due to COVID-19 and life in lockdown, but, in the words of Arnie Schwarzenegger, "we'll be back" so a provisional date for your diary – 4 November 2021.

On a happier note, we are now accepting general charity applications from you to be awarded with gift cards only at present. If your application is successful you will be contacted and given an appropriate time slot in which to collect them from the Federation Office, Green Lane. As a reminder your application must be on the correct application form which you can find on our website at www.merpolfed.org.uk Charitable Trust, meet the following criteria and directed to the Police Federation for consideration by the Charitable Trust Committee.

CRITERIA:

- Merseyside Police Federation Charitable Trust is a registered Charity with the Charities Commission. All applications need to comply with the objectives set between the commission and the Charitable Trust. Any application that doesn't comply with those objectives will be refused.
- The trustees reserve the right to refuse an application and are not required to provide a rationale regarding refusals.
- All awards are at the complete discretion of the trustees.
- There is no appeal.
- There may be occasions when further information may be required to enable the trustees to decide.
- Large National charities will not benefit. Officers and staff raising money for worthy causes who fit into the above category will not be authorised.
- Not all victims of crime should be considered for a charitable donation. There needs to be clear demonstration of vulnerability of the victim of crime within the application.
- An application should not be made to compensate perceived failings of Merseyside Police, or failings in prosecuting offenders.
- If an application has implications for other partner agencies, then full consideration should be given to exploring their role first. Eg social services, housing etc.
- Full details of what is being requested should be included whenever possible. Eg, if an application is for a child's dancing lessons then the cost of those lessons needs to be included.
- If an application is successful it is the responsibility of the nominating officer to arrange collection of any gift awarded by the Trustees from the Federation Office, Green Lane.

If you don't currently subscribe to the Merseyside Police Federation Charitable Trust Lottery - why not? Signing up is easy! Or you may wish to make a donation. Just contact the Federation Office on **0151 259 2535** or email **Reception@merseyside.polfed.org** for an application form. It's only £1.00 per entry (maximum of 5 entries) Two winners are generated by computer at the end of each month and the winners receive either 1st prize £500 or 2nd prize £250. Prize winners are published in Insight Magazine and NARPO newsletters.

The Trustees of the Charitable Trust endeavour to meet the demands of as many of your applications as possible and would like to thank all those subscribers to the lottery for their continued support, without which our achievements would not be possible.

Jane Dean

2020 Charitable Trust Lottery Winners:

January	Pen Roland Mobey	£ 500.00
	Sgt 5182 David W Colley	£ 250.00
February	Pen Anne E Youell	£ 500.00
	Pen Keith Marsden	£ 250.00
March	Con 6002 Louise McGoldrick	£ 500.00
	Pen Chris M Williams	£ 250.00
April	Sgt 6017 Neil Dillon	£ 500.00
	Sgt 1530 Anthony Grimes	£ 250.00
May	Con 7885 Catherine Ellis	£ 500.00
	Pen Jan Beattie	£ 250.00
June	Con 7779 Lauren Bott	£ 500.00
	Con 2789 Thomas Craine	£ 250.00

Congratulations to all!!



INTRODUCING "Perkjam" DISCOUNTS

New to our website in June we introduced the launch of an exciting new perks platform (powered by Perkjam) and were amazed at the interest it received! In just 30 days 1,593 new members had signed up to access these exclusive perks and discounts from big-name brands such as Under Armour, Ray-Ban and Rohan; 15,451 perks were viewed and 922 sales made!

Free to join, all serving and retired officers including family and friends can benefit from the perks from *Hunter, Regatta, Hype, Groupon, Nowtv, Under Armour, Benefit Cosmetics, Clarks and more!*

Our new perks platform is a fantastic service saving our members money and spreading a bit of happiness which can only be a good thing in these strange times.

To access the perks and start shopping logon to our website at **www.merpolfed.org.uk** and click on the 'Member Services' tab where you will find 'Perkjam Discounts' – here you will find all our previously advertised offers and new perks housed in one place.

Happy Shopping!

WOW, what a discount!

Being a member just got a whole lot better

As a Merseyside Polfed member you now have
free exclusive access to 1000's of national and local perks



Start saving today!

Access the perks online at www.merpolfed.org.uk

Powered by **Perkjam**

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Covid-19 – The non-medical effects

Hello to you all. I hope that you and your families are all fit and well.

Covid-19 has not just affected the nation's health but also the finances. In this brief article I will cover the ways in which you may have been affected and the longer-term effect that may mean you could do with a chat with us.

Firstly, although you as officers have worked throughout, your partners may well have either been laid off, sheltered or furloughed. You may also have seen overtime levels cut as the nation stayed at home under quarantine. Obviously, the Government has provided furlough payments at 80% of salaries up to a maximum of £2,500 and so you may well have not felt too much of an impact yet. From August employers are going to have to start contributing to the furlough process though and this news has already resulted in a raft of employers announcing redundancies. If you know, or believe, that your partner may be affected then come and see us and we can help you with a budget to get you through.

The Government also allowed for payment holidays on mortgages, credit cards and loans. If you have taken advantage of this then, for a lot of you, these repayments have now started again. This payment break may have given a false sense of budgeting during the last 3 months. If you feel that your finances are getting tighter or will be affected by restarting these payments then it's time to come and have a chat with us.

Finally, bank overdrafts are changing. There are three main changes being introduced which will affect your overdraft.

1. Interest on all overdrafts will be charged at a single annual interest rate (APR).
2. No daily or monthly fees for using your overdraft.
3. The same interest rate for arranged and unarranged overdrafts.

This means you might lose your interest-free overdraft and overdraft buffer. However, to be sure, you will need to check with your bank. Not all banks and building societies have announced what their interest rates will be. However, the ones which have already announced the changes, are charging between 15% and 40%. I think that this will affect a lot of officers so if you believe that you are likely to struggle with these new rates then give us a call.

Remember, this is a **free, confidential service** to all officers in the Group Insurance Scheme. We are here to help.

Take care

**Call Simon or Ged on 0151 933 3400
or email admin@kinsellaclarke.co.uk
for your free appointment.**

Latest Travel Insurance Update

The last few months have certainly been unprecedented, and created different and challenging issues for everybody in all walks of life. For keyworkers, such as those working in the NHS and other emergency services the demands have been enormous and the country is rightly grateful for everything they have done.

Whilst the issues faced by the travel industry have not been of the same magnitude, with holidays and flights cancelled overnight from March this year, it has certainly been a torrid time and has put significant strain on many providers which has meant that many companies will be struggling to survive.

Certainly it has been a mixed bag in how different travel providers have reacted to the situation. The best have quickly stepped up to mark, kept customers updated, and provided refunds very quickly when requested. On the other side of the coin some have put all sorts of obstacles in the way of their customers seeking refunds, and some have only done so after action taken by the Competition and Market Authority.

When they could not get any response from their airline/travel provider it is understandable that some consumers have looked to their Travel Insurers to automatically step in and cover this situation. However, this is often not the solution to their problem. **The cancellation and curtailment element of a policy is designed to cover you when holidays are available but you are unable to go. They are not designed to cover companies who cannot or do not provide a service but still want to keep hold of your money.** Therefore, the travel insurer will only consider a claim once other avenues are exhausted, and if you are legally owed a refund from the travel provider then it is very unlikely that the insurer would meet a claim under these circumstances.

At the time of writing this article the advice of the Foreign Commonwealth Office remains against all but essential travel. Having no end date to work towards

has not been helpful, and has meant that this has been treated as constantly reviewable by airlines, travel companies and insurers. This has provided uncertainty for everybody, consumers and companies alike.

It is strongly anticipated by the travel industry that in the near future restrictions will have been lifted and holidays will be able to go ahead and airlines and travel providers are now planning for flights/holidays to resume.

As holidays recommence many are now asking what does this mean in terms of future travel and what does my insurance cover if I go on holiday, or indeed if I choose not to.

If current travel restrictions are lifted and there is no other FCO advice against travelling to your destination

1. You are covered to travel under the insurance policy for all elements of cover provided the holiday was booked prior to the 17th March 2020.
2. If the holiday is available but you choose not to travel this would be classed as disinclination to travel and no claim is payable by either the insurer or the Travel Company.
3. If you think the holiday is likely to go ahead, but you will not go anyway, then your only option is to discuss this with your travel company. They may offer you a credit note against another holiday or rearrange the original plans.
4. If you, or somebody else covered on the policy becomes unwell before the travel date, and are medically certified as unfit to travel then the cost of the holiday may be claimable through the Insurance, subject to the terms, conditions and exclusions shown in the policy wording and provided the holiday was booked prior to the UK lock down on 17th March. You will need a medical certificate to confirm that you are not fit to travel in these circumstances.

5. If you do travel and become unwell abroad then the policy will cover you for medical expenses incurred, including matters related to Covid-19, provided that you or they are not travelling against FCO advice or the advice of the Doctor, subject to the terms, conditions and exclusions shown in the policy wording.

6. No claim can be made on the insurance for any costs recoverable from another source.

7. The requirement to quarantine upon return would not be sufficient reason to trigger a claim and insurers would treat this as disinclination if members chose not to travel for this reason.

If current travel restrictions remain in Force or are reintroduced due to a further outbreak of Covid-19

1. If you have booked a package deal your holiday company will make contact with you nearer the time you are due to travel. They will generally offer you a credit note or re-booking of your original holiday for a later date. Under current EU Regulations if your holiday is a package deal you are not obliged to accept a credit note and you can insist on a refund from them.

2. If you have booked flights and accommodation separately then you should be able to get a refund on your flights under EU Regulations if they start or finish in the EU. In terms of accommodation this may be a bit trickier but you are usually due a refund if the service has not or can't be provided as a result of lockdown.

3. Ensure your holiday and travel company are backed by ABTA/ATOL which means that your money remains protected.

4. For additional protection we would suggest that use a credit card to pay for your holiday, as in the event that your travel company goes into liquidation you are covered under the Consumer Credit Act for purchases over £100.00. Whilst you could get your money back in this situation through ABTA/ATOL it is often quicker to claim through your credit card in this situation.

Booking Future Holidays

We are starting to get some queries around booking holidays for next year and what the situation is with travel insurance.

1. Insurance is about covering the unexpected. As Covid-19 is a known event that is likely to give rise to a claim there is no cover for cancellation and curtailment, travel disruption or travel delay for holidays booked after 17th March 2020.

2. Medical problems whilst abroad will be covered provided that there are no restrictions in place against travel at that time. Travelling against FCO advice would invalidate your insurance.

3. Due to EU Regulations a package deal generally offers greater protection than accommodation and transport booked separately.

4. If you are booking flights and accommodation separately talk to your travel provider. Before parting with any money check the refund policy in the event that restrictions are in place at the time you are due to go – obtain confirmation of this in writing

5. As above pay on a credit card rather than bank transfer/ debit card.

This remains a really fast moving state of affairs so things can change as the circumstances develops. Members should ensure before travelling, or booking a holiday they make themselves aware of the current advice and situation and be guided by those.





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Harvey Howell Solicitors: The Safe Way to settle things in difficult times

FREE ONLINE bespoke advice service for Merseyside Police Federation

Harvey Howell Solicitors are working with Merseyside Police Federation to help you and your family settle your private affairs during this difficult time whilst maintaining "social distancing."

This is done on-line and via the telephone and is a great way to settle things safely.

WHAT DO YOU NEED TO THINK ABOUT?

- Did you know that by adding trust provisions to a Will it can help protect your home from being used to pay care home fees if you need long term care?
- Have you remarried leaving children from a previous relationship? You may have stopped those children from receiving an inheritance from you – we can fix that
- What if your children divorce after your death? Do their ex-spouses receive money your children inherited from you? This can be prevented
- Estranged children can make claims against an estate even if you have made a Will – we can help prevent that
- What happens if you have a stroke and lose the ability to make decisions for yourself? No-one can access bank accounts, pay bills or even decide on your medical treatment, including where and how you are treated and whether or not you have to live in a care home. These decisions are taken out of your family's hands – we can help your family have the final say through Lasting Powers of Attorney
- Are you unmarried with a partner? Dying without a Will distributes your estate in accordance with very old law which dictates how much family members receive. Unmarried partners receive nothing and, beware, your children's inheritance is administered by their surviving parent with whom you may no longer have a good relationship
- What if you have vulnerable children or relatives? They might have problems with drugs or alcohol or gambling. Could they manage their inheritance? What if they are disabled - would their benefits stop if they inherit? We can help you manage that
- Will your children pay inheritance tax after your death? We can help you plan to mitigate this

For a FREE bespoke advice package delivered to you by email by one of expert solicitors, please visit www.harveyhowell.co.uk and fill out our simple and secure form.

WHAT WILL YOU RECEIVE FROM US?

Taking into account your personal circumstances and in the light of the points raised above, one of our expert solicitors will be assigned to you. Their biography will be available and, at no cost, they will set aside some time to prepare a structure specifically for you which outlines:

1. Whether you might be affected by some of the many common problems which could cost your family dearly
2. The solutions available to fix those problems
3. The cost for us to fix the situation for you (whilst staying at home) – with no obligation!

If you then want to us to fix things we can do this safely by email or telephone.

ALTERNATIVELY, YOU CAN PRODUCE YOUR OWN ONLINE WILL FOR £50 plus VAT

We are sure you will recognise the importance of the points we have raised above but, for now, if you just want to keep things as cheap and simple as possible you can produce your own non-advice-based Will by visiting www.harveyhowell.co.uk.

If later, on reflection, you decide you want to address any of the points we have raised above using our advice-based service then we will deduct any sum you have already paid from the total price of any new instructions.

LET US HELP YOU SETTLE THINGS SAFELY





With over 30 years of experience dealing with claims for police officers, we at Ralli Solicitors have the knowledge and determination to assist you with all your personal injury needs.

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We understand that behind every uniform, lies a person

Will Covid-19 affect my Personal Injury claim?

In this edition my colleague Michelle Glass looks at how we are continuing to pursue personal injury claims despite the Covid-19 crisis.



By Michelle Glass

The Coronavirus outbreak has certainly turned the world upside down. Many people have had their physical and/or mental health affected and many have had their income and livelihood affected. It is certainly an uncertain time and those who are in the process of making a personal injury claim or are thinking of doing so may have concerns that the process will bring about additional stress or difficulties.

Firstly, it is important to say that coronavirus and the current restrictions should not deter the pursuit or valuation of a personal injury claim. Valuations are calculated based on legal guidelines and past case law. The virus hasn't infected these.

What will be affected is how the claim is run. Solicitors and insurers on both sides have adapted to flexible working with most working from home so that claims can continue to be run as smoothly as possible. Communication is mainly via telephone or video links in one form or another. On the whole, these methods will speed things up for those that are technologically minded and at Ralli we have an App that enables documents to be sent, received and signed electronically.

The first stage in a personal injury claim is to establish liability. In most cases, investigations into liability should not be affected. In some cases though where businesses have shut down or are temporarily closed because of current restrictions, investigations may take a little longer than normal. It may not be possible to gain access to buildings or documents for inspection.

Once liability is established the next stage is to obtain medical evidence in order to prove that the accident caused the injuries that have been sustained. This will involve an examination by an independent Medico-Legal expert who will then prepare a report. Prior to the outbreak of coronavirus, these examinations were always face-to-face. There has always been a

complete ban on examinations being held by video link. As current restrictions do not allow face-to-face examinations the ban has been lifted and in many cases examinations are going ahead by Video link. Following the examination, the expert will prepare a report which may give recommendations for treatment such as physiotherapy or CBT. Again these would have taken place on a face-to-face basis. Currently, many therapists are carrying out assessments via video link. Whilst this is not ideal in the case of physiotherapy, it is better than no physiotherapy at all. Physiotherapists will still be able to make an assessment and provide an exercise regime to assist Claimants with relieving the effects of their injuries.

Once the medical evidence is complete and all evidence has been obtained to support a Claimant's loss negotiations can commence so that settlement can be reached.

Many people who are in the middle of making a claim may also be struggling financially, whether this is because they have been furloughed or laid off, or because of the injuries they sustained in the accident. It is possible to request an interim payment to help relieve this stress. This has always been the case but is something Claimants should consider more now if necessary.

At Ralli we will continue to support you and also continue to liaise with your Police Federation regarding those affected by the virus. There may be instances where claims arise from contracting the virus. It is still necessary to prove fault or blame and this will be difficult both on a liability and causation basis. Ralli will be able to advise on an individual case basis.





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"It's nice to relax knowing my divorce settlement is sorted."

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Child Arrangements During Lockdown

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



The country was placed into lockdown in Boris Johnson's address to the nation on 23 March 2020 and this new regime only allowed people to leave their homes for one of four reasons:

1. Exercise once a day
2. Necessary travel to/from work
3. Essential shopping
4. Medical/care needs

Government guidance provides an exception to the stay at home requirement by confirming that 'where parents do not live in the same household, children under 18 can be moved between their parents' homes'. The President of the Family Division, Sir Andrew McFarlane issued guidance confirming that just because children could move between their parents' homes this didn't mean that they should; any decision about what was in a child's best interests was a decision that should be made by those with parental responsibility rather than the court. If the actions of a parent in stopping contact are questioned by the other parent in the Family Court, the court will look to see whether each parent acted reasonably and sensibly in light of the Government advice in place at that time.

Cafcass also issued advice, 'unless you or your child has any underlying health condition or other vulnerability, transporting them from one home to the other would usually be a legitimate journey'.

The starting point when considering arrangements for your children is that suspension of any existing arrangements should be a last resort. Whether these arrangements are set out in a Child Arrangements Order or not, if your children are in a routine of seeing both parents, the suspension of that time will have an impact on them.

We've set out below some questions that we've been asked during these times, for useful guidance:

Can I stop contact between my children and their other parent?

Stopping contact between your child and their other parent should be a last resort. Whether there's an order or not, these arrangements have been considered to be in your children's best interests and therefore any change to these should only be made where you consider there are serious concerns, such that continuing the arrangements would risk your children's welfare. If there are alternative ways that contact can continue safely then these should be explored. If arrangements contained in a court order are changed without agreement, an application for enforcement can be made to court.

Top tips when contact arrangements have been suspended

If direct contact can no longer take place between a parent and their children, there are a number of ways in which you can continue to play an important role in their lives whilst you're not seeing them face to face:

- Video calls – these should be encouraged as much as possible so that conversations can continue between children and their parents.
- Online games – there are a wealth of resources online which allow parents and children to play online games together. This could be done alongside a video call.
- Reading bedtime stories – you could record yourself reading a bedtime story to your children so this can be played to them in the evenings.
- School work – it's important that both parents are taking an active role in their children's schooling whilst they're at home. Keep up to date with ParentMail or directly with the children's school. These can be the basis of conversations on video calls and you can involve yourself in some of their school work.
- If contact can take place face to face but they can't travel to your home or stay overnight and if they're old enough, you could go on a bike ride/walk together ensuring that social distancing guidelines are being followed.

The most important thing to remember is that any involvement in your child's day to day life will reassure them that you're safe and well, even when you're not seeing them and will continue to remind them of the importance of your relationship.

If there's a dispute between parents about what level of contact should be taking place, don't involve your children in these discussions. They'll already be anxious about what's going on and the impact on their lives, so don't worry them with adult issues.

What can I do if contact has stopped without my agreement?

The first thing to do is to ensure there's consistent indirect contact (video calls/emails) between you and your children. Make sure they know that there's nothing for them to worry about and that they can see and speak to you over video calls. You should then seek legal advice from one of our expert lawyers to discuss your options.

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.

Merseyside Group Insurance Scheme

Annual Report to Members

01/05/19 – 30/04/20

Trustee Update

The group insurance scheme continues to provide significant financial support to Merseyside members with £749,182.30 being directly paid to support Merseyside members and their beneficiaries through the various benefits provided in the past year.

The scheme has also assisted over 1,236 officers and their families through the provision of Motor Breakdown, Legal Expenses, Home Emergency, GP24 and Red Arc Services.

Scheme Changes

During the past year we have met with our scheme managers from Philip Williams on a quarterly basis to review scheme performance and claim's history.

The scheme was due a major renewal with all covers being renewed. A full market review was conducted by our broker and as a result there was a number of changes to the scheme and a number of new benefits were included from the 1st May 2020:

- Life Benefit was increased across all categories.
 - Serving members increased to £110,000
 - Serving partner increased to £55,000
- Child death grant increased to £3,000
- Improved life-cover for retirees <65
- Critical illness cover, dental and personal accident benefits was removed from the retired scheme
- Court Compensation benefit has been introduced as a new benefit. This provides a benefit when a member has been assaulted and awarded compensation by a court. If this is not paid after 6 months, the member can submit a claim for payment. The maximum benefit is £500.00 and only awards after 1st May 2020 are eligible.
- Hospital benefit was changed and from renewal there is no cover for planned admissions. However, unplanned emergency cover has been extended to seven days
- The travel and personal accident insurer has switched to Aviva
- Motor Breakdown now includes cover for Driver illness/injury
- New document service as part of the legal expenses cover
- Mental Health issues will be managed as a hybrid product with Red Arc and Health Assured.
- Mobile phone insurance was included as a new benefit for serving and retired member and partner

The above increases and changes took place from renewal on 1st May 2020.

Despite the increases to cover, and introduction of new benefits, the cost of the scheme for serving and retired members and partners has remained unchanged.

Partner Discount

We would remind members that there is a partner discount which can be applied were two members reside together as partners and both subscribe to the main group insurance scheme.

The discount is an arrangement between us and Philip Williams Insurance Management Company. It is only available upon application, and cannot be paid retrospectively, as premiums will have been paid to the insurer and cannot be recovered.

The below report contains the claims information for the Merseyside scheme for the insurance period from 1st May 2019 to 30th April 2020 and is produced for the information of Trust Members. The previous year's figures are included for comparison purposes

Membership Numbers

Category	No. of members Apr 2019	No. of partners Apr 2019	No. of members Oct 2019	No. of partners Oct 2019	No. of members Apr 2020	No. of partners Apr 2020
Serving	2833	827	2809	814	2858	820
Retired	1891	750	1922	763	1948	769
Total	4724	1577	4731	1577	4806	1589

Life Insurance

Year	Serving	Retired	Other	TPA	Total Claims
2018 - 2019	0	£110,000	£15,000	2	6
2019 - 2020	£100,000	£215,000	£100,000	2	15

Critical Illness

Year	Serving	Retired	Other	Total Number
2018 - 2019	£110,000	£60,000	£5,000	24
2019 - 2020	£140,000	£50,000	£25,000	29

PTD/Accidental Loss of Use

Year	Number of Claims	Total Settled	Total Outstanding
2018 - 2019	0	0	0
2019 - 2020	0	0	0

Hospital Benefit

Year	Number of Claims	Total Settled	Total Outstanding
2018 - 2019	49	£7,850.00	0
2019 - 2020	33	£4,250.00	0

Dental Benefit

Year	Number of Claims	Total Settled	Total Outstanding
2018 - 2019	28	£3,732.95	0
2019 - 2020	26	£3,777.66	1 £522.70

Sickness Benefit

Year	Number of Claims	Total Settled	Ongoing claims
2018 - 2019	28	£46,466.04	0
2019 - 2020	22	£40,581.87	6

Travel Claims

Year	Number of Claims	Total Settled	Total Outstanding
2018 - 2019	154	£139,354.21	0
2019 - 2020	108	£95,050.07	£19,474.38.00

Data to 31st December

Legal Expenses

Year	Number of Claims
2018 – 2019	21
2019 – 2020	23

Motor Breakdown

Year	Number of Claims
2018 – 2019	734
2019 – 2020	690

Home Emergency

Year	Number of Claims
2018 – 2019	594
2019 – 2020	386

Red Arc

Year	Number of Cases
2018 – 2019	118
2019 – 2020	131

Medical Solutions/ GP24

New Benefit for 2019

Year	Number of Cases
2019 – 2020	53

RedArc and Health Assured

A benefit of Group Insurance Membership

IMPORTANT CHANGES

Sometimes it can be difficult to balance pressures of work with the needs of home and personal life. RedArc working in partnership with Health Assured provide caring support and information for you and your cohabiting family.

RedArc - Personal Nurse Adviser

Access to a dedicated Personal Nurse Adviser, an experienced registered nurse, providing long-term practical advice and emotional support for:

- Serious Physical Illness
- Long Term Disability
- After discharge from hospital

The support of the Personal Nurse Adviser is tailored to meet the unique needs of each individual, including but not limited to:

- Unanswered questions about your diagnosis and all its implications
- Understanding options for treatment or medication
- Medical terminology
- Coping with the emotional effects of illness
- The impact on families and carers
- What home adaptations or specialist equipment is suitable
- Entitlements from NHS, social services and how to access
- Literature and resources relevant to the health condition
- Identification of charities and local support groups
- Preparing to return to work
- When clinically appropriate, other help may be arranged such as a course of therapy.

**Most Importantly,
a listening ear with
plenty of time**

Your Personal Nurse Adviser is available during office hours, Monday - Friday on - 01244 625180
There is no limit to the frequency, duration or number of phone calls.

Health Assured - Mental Health

Your call will be handled by an experienced counsellor, who will offer confidential support and information in a friendly, non-judgemental manner.

- 24/7/365 counselling and information telephone service
- In the moment emotional support
- If clinically appropriate, access to structured telephone, online or face to face counselling
- Access to further wellbeing resources via an online health portal and the Health e-Hub app*
- If appropriate a referral to a Personal Nurse Adviser for long-term support

Reasons to call the service, but not limited to:

- Stress and anxiety
- Family issues
- Relationship advice
- Alcohol and drug issues
- Gambling Issues
- Bereavement
- Domestic abuse
- Retirement

***Web: www.healthassuredeap.co.uk**
App: Healthe-hub
(downloadable in the app & android store)
Username: Police
Password: Federation

Mental Health helpline: 0800 328 0003



**"Now the
pressure's gone,
I can get back to
my police work."**

You never know when you're going to need legal advice. Slater and Gordon have been advising and supporting Police Federation members for more than 60 years, taking the legal stress away and leaving you to focus on keeping people safe.

For all life's legal needs and with
offices throughout the UK.

0808 175 7805

slatergordon.co.uk/police-law

24h criminal assistance

0800 908 977

**+ Slater
Gordon**
Lawyers

Your Police Federation Claimline

Jon Andrews - Principal Lawyer in Personal Injury at Slater and Gordon



Accidents happen, especially in police work. Injuries can happen at the worst of times and treatment can sometimes go wrong. And it may not only be you who's affected – your loved ones, your colleagues and even your finances may feel the pain too.

Over five decades working with Police Federation members we've gained a wealth of practical experience across a wide range of personal injury cases. We have detailed knowledge of the police service, including police pay structure, pensions, promotion prospects and issues related to medical retirement.

Through our successful partnership with the Police Federation we provide members with a dedicated PF Claimline for personal injury cases. The service is provided as a benefit of your Federation membership and covers you and your family members. We've put together some of the most commonly asked questions by Federation members about the PF Claimline.

What is the PF Claimline?

The PF Claimline is a telephone and on-line based service provided as part of your Federation membership, which members and their family can access to start a claim for any type of personal injury accident free of charge.

Who provides the PF Claimline?

The Police Federation works in partnership with Slater and Gordon to provide the PF Claimline. We've been working with the Police Federation for over 50 years. During that time we've developed extensive experience of the problems faced by police officers and have a proven track record of providing the guidance and support required as well as fighting and winning difficult cases.

What does the PF Claimline cover?

You are covered for injuries and accidents both on and off duty, this includes members of your family injured in the same or separate incidents. Your cover includes:

- Road Traffic Accidents (either on or off duty)
- Fatal accident claims
- Defective equipment
- Dog bites
- Accidents in the workplace
- Training injuries
- Tripping or slipping
- Occupational deafness
- Clinical negligence claims

How do I start a claim?

If you have suffered a personal injury, either on or off duty you can simply call the PF Claimline and one of our advice team will take down the details and verify with the Joint Branch Board that you're a contributing member of the Federation. A lawyer will look at your case within 24 hours of you making the call. Your claim will be handled quickly and efficiently by a specialist.

How much will I be charged?

You will retain 100% of the damages we recover on your behalf. Most lawyers will charge up to 25% of a client's damages if they bring a claim for injuries caused by other people's negligence. By way of example if the damages awarded were £4,000 then you may only receive £3,000, through the PF Claimline you would receive the full £4,000. We regularly speak to officers at Federation roadshows who are unhappy they lost 25% because they had gone elsewhere.

If you or a family member wishes to bring a claim please contact the PF Claimline on Freephone 0800 917 1999 or visit pfclaimline.com where you will get advice free of charge. We hope you don't need us, but if you do, we are here to support you.

Merseyside Police Federation Group Insurance Scheme

Effective from 1st May 2020

Specifically designed for those working in the police service

COVER	TYPICAL MONTHLY HIGH STREET PRICE	GROUP INSURANCE SCHEME
Life Insurance £110,000	£15.00	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 including home start and relay	£18.00	Included
Income Protection/Half pay Cover	£30.00	Included
Accident Benefits	£10.50	Included
Home Emergency	£13.00	Included
Mobile Phone Insurance (member and partner)	£17.00	Included
Medical Solutions/GP24	£10.00	Included
Dental Injury and Emergency	£8.00	Included
Red Arc/Health Assured	Not available	Included
Court Compensation Award	Not available	Included
Financial Assistance	Not available	Included
Child Critical Illness £2,000	Not available	Included
Child Death Grant £3,000	Not available	Included
TOTAL MONTHLY COST	£172.50	£31.85

THAT'S AN ANNUAL SAVING OF £1,687.80

ALSO AVAILABLE TO POLICE STAFF

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



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Merseyside Police

Divorce and Children Law Specialists

£350 + VAT*

FREE first appointment

McAlister Family Law is the country's leading provider of police divorce and family services. Whether you are facing divorce and are worried about the impact on your pension or are seeking contact with your children or any other family law dispute, we are here to help.

- **Leaders in police divorce and children cases.**
- **Over 20 years' experience in representing police officers facing divorce and children disputes.**
- **Experts in police pensions and divorce.**
- **Fixed fees and discounted rates for police officers and personnel.**

*Conditions apply. See website for details.

McAlister Family Law.

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Jonathan Casey
Solicitor

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PROTECT** 

PART OF THE SERVE & PROTECT FAMILY



**ARMED FORCES
COVENANT**