

# INSIGHT



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## INSIGHT

Magazine of Merseyside 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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### 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



Tony Fairclough - Chairman  
Merseyside Police Federation

## Tony comments on the recent pay freeze

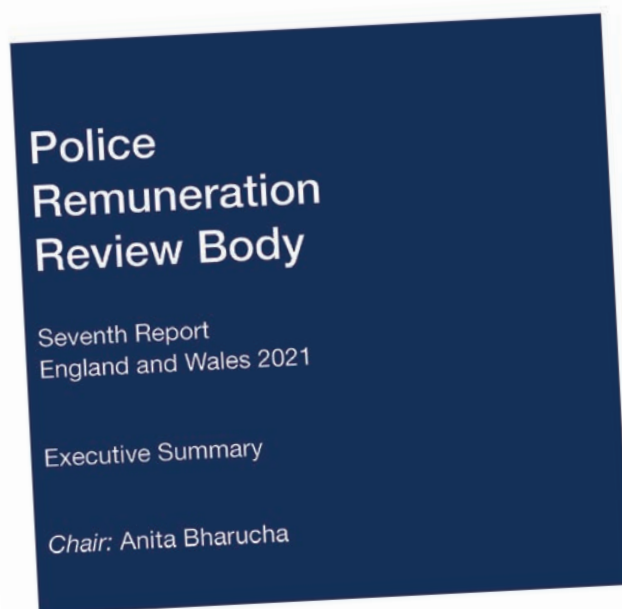
Welcome to the second edition of Insight for 2021, it would be difficult to start this article about anything other than the pay freeze as announced by the Police Remuneration Review Body (PRRB) and the Government, affecting those police officers earning more than £24,000 per year.

The PRRB stated in its recent report that 'This year our remit did not include making an overall pay award recommendation.' This echoes the Government statement from last year regarding the 2020 spending review and has been further reiterated by Priti Patel, the Home Secretary only recently.

An extract from the Executive Summary from the report by the PRRB states:

*'The Chancellor of the Exchequer's announcement of the public sector pay policy for the financial year ending (FYE) 2022 set the context for our report this year. We fully recognise the extraordinary pressures placed on the economy and on public sector finances by the COVID-19 pandemic that have restricted our remit this year. However, it is disappointing that this has again affected the independence of the Review Body process, and our view is that we should be permitted to fully exercise our role in making recommendations on pay uplifts for the next pay round.'*

The PRRB itself has indicated that its independence has been affected by Government – the question needs to be asked – Is the PRRB truly independent from Government when it appears that Government can stipulate whatever it wants with regards to police pay? The Police Remuneration Review Body does not appear to be fit for purpose. The Body appears to be unable to make a recommendation independent from Government and hasn't even considered a pay increase for police officers this year, despite all the evidence put before it from the Police Federation and other stakeholders.



We have heard the Home Secretary state in the House of Commons, "We absolutely recognise the bravery, commitment & professionalism of our police who work night and day to keep us safe". There is no recognition or acknowledgement from Government of the dangers that police officers have and continue to face during this pandemic and the difficulties trying to enforce ever changing legislation. These warm words don't pay the bills and is a real kick in the teeth for officers who have stepped up to the plate and continue to do so on a daily basis. There is no recognition from Government or the PRRB for the outstanding contribution that only police officers can provide.

The Health Secretary and former Home Secretary, Sajid Javid, has stated in his response to the recent 3% NHS pay rise announcement that the government recognised their contribution to battling the coronavirus pandemic, and went on to say it was in recognition of their extraordinary efforts. - One can only surmise from this comment from a senior minister in this government, that it is the government's view, that the police service has not had a contribution during the pandemic and that the service hasn't provided extraordinary efforts in policing the country during the pandemic. This being despite many of our members being on the front line, rest days cancelled, policing protests regarding the pandemic and backfilling for NHS staff driving ambulances in certain areas of the country when required to. By no means am I suggesting that NHS staff don't deserve their pay award, however, to not recognise the commitment to duty of our members and ultimately for them to suffer another real term pay cut shows the true contempt of the government with regards to the police service.

It's no secret that police officers have endured an 18% pay drop in real terms over the last 10 years and this latest pay freeze, when inflation is estimated to be up towards 4% this year, only compounds the disappointment and frustration felt by officers as there is no improved financial package to back up the warm words of the Home Secretary.

The Government need to realise and recognise that you go the extra mile every time you parade for duty. You are expected to work outside of legislation at times, especially whilst attending incidents in response mode, and put yourselves at risk and in harm's way as you go about your duties during every shift. Officers deserve to receive appropriate remuneration for their work as they serve their communities without fear or favour. During the recent annual National Police Federation Conference, we heard the Home Secretary state in her keynote speech to officers across the country 'I've got your backs', and 'You have my support, that is a guarantee'. We are tired of hearing politicians churning out these warm words, the commitment of police officers needs to be recognised and rewarded.

As a result of the announcement, there was an emergency National Council meeting called by PFEW. Those present from across the country overwhelmingly supported a vote of no confidence in the Home Secretary and the 'independent' PRRB process for police officer pay. It appears that the Government

are content to offer words of praise and support for police officers whilst effectively tying the hands of the PRRB when it comes to police pay.

As I'm sure you are aware, PFEW have withdrawn from the PRRB and believe that a truly independent system must replace it. The current system that we have is not wholly independent and not fit for purpose and must be replaced by something which properly takes account of policing interests and is able to consider all the evidence submitted before it.

On a separate note, I would like to thank all those officers who have nominated themselves for the role of workplace Federation representatives during the recent election process. The workload often means a Representative will have to undertake some work in their own time and on occasion after their tour of duty and on rest days. This additional work is carried out without financial compensation and usually without any compensatory rest. The role is often a thankless task, in this respect there are striking similarities between the experience of life as a Police Officer, which we all relate to, and that of a Representative. They both represent the first point of contact when someone is in difficulty and needs help. Often, the Representative are also the first to have the finger pointed at them when someone is not happy with that help or advice, regardless of whether it was the right help or advice. However, despite the demands placed upon a Federation Representative, and the sometimes-unrealistic expectations placed upon them, the role also brings much personal satisfaction. You know that you have provided support and help for a colleague when they needed it most. I look forward to working with and welcoming the successful officers to the Branch Council and their details will be circulated to members throughout the force when the final results are known.

## **Look after yourselves**

**Tony**



# Update from the Secretary

*'It is Dangerous to be right in matters on which the established authorities are wrong.' Voltaire*



Dave Lowe - Secretary  
Merseyside Police Federation

*Once more I find myself writing this article knowing that yet again we have been well and truly kicked in the teeth by Government following the announcement last week that we were to receive a 0% pay rise.*

Clearly this was what we deserved in the eyes of our government.

We will all know that our options as Crown Servants are limited. However, despite this both nationally and indeed locally the Police Federation appear to be held responsible by some, for the reasons we have received 0%. On occasions it appears that some believe it is entirely down to Tony and I.

As you may be aware, following the pay freeze announcement, PFEW has taken the steps to withdraw from the Police Remuneration Review Body (PRRB) who are supposed to be responsible for recommendations on Police pay and independent of the Government. However, in its latest report the PRRB itself highlights the lack of independence due to Govt Influence. What impact this withdrawal from the PRRB process may have is unknown at this time, but something had to be done.

Despite this and the vote of no confidence in the Home Secretary those in power appear completely delusional.

The Policing minister, Kit Malthouse has come out and stated “

*There are other things that we can do to make police officers feel valued and supported. “We have got the Police Covenant coming, which is looking at wellness, safety, family support to make sure that police officers feel we are looking after them physically and mentally as they do their challenging job. We are also making sure there are lots more of them to get out there and shoulder the burden more widely. While obviously a decision was taken last week around pay which is*

*tough, there are lots of other things about policing which have been good over the last couple of years.”*

So, what are those other things that have been good over the last couple of years?

Perhaps it was the policing of the pandemic without the correct PPE;  
the refusal to give priority to Police Officers for the vaccine; or the confusing messages that came from his government, on an almost daily basis, which you had to interpret and enforce;  
or is it the fact he's referring to the Uplift of officers, trying to replace the 20,000 between 2010 and 2019 the Conservative government cut?

What planet do these people live on?

I could go on, but you all know only too well the job you do daily and the risks you face. However, as a thank you for all your hard work for 0%, Merseyside Police like many other forces has been requested to provide mutual aid to Police Scotland for the forthcoming COP 26 in November.

This will be particularly challenging for the organisation as it clashes with Premier League football matches, a possible Champions league game depending on the draw, other events not to mention Operation Banger. In addition, there is the backfill of the hole left by officers being deployed to Scotland.

The Federation has worked closely with Force Operations, The Resource Unit and ACC Carden who is our Gold Commander for Merseyside's response. After several ups and downs, including us seeking legal advice, Merseyside has finalised the remuneration package for Scotland regardless of other forces and ability to reclaim it back as it's the right thing to do and will see Officers properly recompensed for their time away.

The thought of Police Officers being lawfully ordered to go away from home to another country for a period of time was something we were hoping to avoid with volunteers. However, the legal advice obtained is clear that it is a lawful order, and it can be implemented.

I'm aware there some were unhappy regarding the cancellation of rest days during the period, and that is understandable. However, believe me it is the last resort and is done so reluctantly in order to achieve the requirement for COP 26. Which as you will appreciate is a major event.

You will all have recently been sent a circular by the Federation regarding driving police vehicles in response modes and the risks you face when doing so. This was on the back of several cases in the Metropolitan Police where officers have been charged with causing death by dangerous driving. It was clear when looking at these cases that the officers had been driving in accordance with their training but still, they had been charged with very serious offences.

The Federation continues to push the Home Office to change the legislation in a way that adequately protects you as a police driver. The Government has recognised that the current law is defective. The Home Secretary's office issued a statement in 2019 stating

*“Current laws do not recognise the training that police response drivers undertake and the tactics they may have to employ to respond to emergencies and pursue criminals. Police drivers are currently held to the same standards as members of the public and must rely on the discretion of the Independent Office for Police Conduct (IOPC) and the Crown Prosecution Service (CPS) to avoid misconduct investigations and criminal prosecution.”*

However, more than two years later, this is still the case today. Government has yet to implement change. Instead, it has sought to reassure officers by publicly recognising and expressing support for their plight. The consequence of this is that you are being asked to drive at risk of prosecution with little protection other than expressions of sympathy and goodwill.

Perhaps this is one of the other things to make you feel valued and supported that the Policing Minister is referring to?

The consequences to the individual police driver cannot be understated. If you are subjected to an investigation related to your driving, then the test is simple. There is no difference.

The offence of dangerous driving is set out in the Road Traffic Act 1991, as amended. Section 2A provides:

- (1) ...a person is to be regarded as driving dangerously if
  - (a) the way he drives falls far below what would be expected of a competent and careful driver; and
  - (b) it would be obvious to a competent and careful driver that driving in that way would be dangerous.

The National Driving Model encourages you to balance the risk of failing to take action against the risk of doing so but arguably, the law does not permit any such balancing exercise.

Remember, It is **YOUR** Driving Licence and potential liberty which is at risk.

**Please stay safe.**



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- // 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 or other relatives can make claims against an estate even if you have made a Will – we can help prevent that.
- // What if you or a member of your family, perhaps your parent, loses the ability to make decisions for themselves due to an accident, stroke or dementia? No-one can access their bank accounts, pay bills or even decide on their medical treatment, including where and how they are treated and whether or not they 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.
- // Don't leave your estate to disabled children who will lose their benefits or those who are vulnerable perhaps with drugs, gambling or alcohol problems who might lose it – put it in trust for them.
- // Don't give your house away, for example, to your children whilst you are alive – what if they die, go bankrupt, divorce or fall out with you? You are homeless. We can sort that out.

- // 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 childrens' inheritance is administered by their surviving parent with whom you may no longer have a good relationship.




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# Welfare Update

## *The importance of flexible-working and home/work life balance*



Jane Arrowsmith  
Welfare Support Leader  
Merseyside Police Federation

There have been many changes over the years in Policing, and depending on your viewpoint, most have been for the better! For those of you who have friends or relatives who were part of Merseyside Police in the 70's and 80's they would probably find a lot of things have changed, and one thing in particular is the home/work life balance.

It seems almost impossible for us to imagine now, in this modern-day world of policing, that for example many police women would leave the service once they started a family. Maternity provisions have improved over the years, but probably the most impactful change has been around the option for flexible working. In the "good old days" if you could not work the fixed shift patterns then many officers felt that they had no option but to leave.

Aside from the many other welfare matters that I deal with in my role as wellbeing lead for the Federation, flexible working requests, and the issues that this can raise, are a considerable part of my workload.

We have all had those days when an unexpected crisis arises, whether it be a sick child, or a burst pipe, and Merseyside Police do have a Special Leave Policy in place, which is designed to assist line managers in providing time off work when such incidents arise. Special Leave is a generic term for authorised absence from the workplace that is not covered by your Annual Leave, Public Holiday leave, sickness absence, time off in lieu or any other leave facility provided by the Force. Special Leave however is not an entitlement and line managers will consider each request on its merits.

If you find that you are going to need something more permanent in place than the odd day here and there then Flexible Working could be the answer. Given the nature of policing work, and the complex activities involved, there will of course be different circumstances that will dictate whether or not flexible working can be applied in all of our roles. When considering requests for flexible working it is important to note that the requirements of the role, and the needs of the Force, will be of paramount importance. The College Of Policing guidance however is that there should be a presumption that requests for flexible working will be accommodated unless there are significant operational or business needs.

Police Officers do not have a contract of employment as we are 'Officers of the Crown'. We are subject to Police Regulations therefore the statutory Flexible Working Regulations 2002 do not apply to us, as under Police Regs we can request a change to our working pattern at any time and for any reason. There is no 'one size fits all' pattern of work-life balance so it is important that Forces are able to offer a flexible menu of working patterns so that Police Officers can come up with something that suits their individual circumstances and that fits in with the policing needs of the Force,

There are a number of ways that we can work 'flexibly' such as

- Compressed hours
- Part-time
- Job share
- Term-time only

The process for applying for flexible working is fairly straightforward. Your application is submitted as a "Per 50" request online, and your line manager must discuss your application with you to ensure that every effort is made to reach a mutually agreeable solution. Any decisions on your application must be objective and justifiable.

Depending on the type of request being made certain factors need to be taken into consideration including duties and responsibilities of the applicant, any special requirements including where there are statutory provisions (eg Equality Act), organisational and financial considerations. If you are making an application you have a right to be represented by the Federation and you may request to be accompanied at any meetings held to discuss your application.

If your application is refused you are entitled to appeal against this refusal by completing a "Per 53" form outlining the grounds for your appeal. You must submit any appeal within 7 days of being notified of a refusal.

There are of course many other initiatives that you may wish to consider if you do not want to go down the route of a formal change to your working pattern such as Maternity/ Paternity leave, Parental Leave or a Career Break. The Force Flexible Working Policy gives you more information if you are considering an application, or you can speak to your Federation Representative or a representative from the Part Time and Flexible Working Network who can give you support, advice and guidance.

## Our Charity Needs You

MERSEYSIDE  
POLICE FEDERATION  
**charitable  
trust**

We all know that during 2020/21 charities everywhere have struggled to survive because of the Covid pandemic. Even our own Merseyside Police Federation Charitable Trust has been affected. During the first lockdown of 2020 applications were postponed meaning temporarily we couldn't help the victims in our community. Our Charity Dinner usually held in November was cancelled meaning we couldn't raise those much-needed extra funds to support our chosen charity of the evening.

However, battling on through the pandemic we did manage to make several monetary donations to Foodbanks, Cancer Support Groups, Special Needs Centres and gift cards to your nominees and we have YOU to thank for that – our subscribing members of the Charitable Trust Lottery. It's your monthly donation taken from your pay packet that enables us to help those in need – AND at the same time you have a chance to win one of two prizes in our lottery drawn monthly too! Our charity really couldn't continue without your help so THANKYOU!

We are hoping to return with our Charity Dinner this November (Covid restrictions permitting) and have already chosen a charity to support – "Liverpool Bereavement Service including Oakleaf Bereavement and Loss Support for children, young people and their families". Oakleaf provides a unique confidential service offering support for children and young people aged from 4 to 18 who are suffering the devastation and effects of losing or separated from someone of great importance in their young life. As countless young people have suffered bereavement because of Covid over the past 18 months and are inevitably struggling with grief, the Liverpool Bereavement Service/Oakleaf provide an invaluable service – I'm sure you will agree it's a charity well worth supporting.



**Liverpool Bereavement Service**

Listening

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Supporting



**Bereavement and Loss  
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February	Con 7881 Shannon Healy.....£500.00 Con 6290 Glen Whitefield.....£250.00
March	Con 7453 Calvin Fung.....£500.00 Pens Meria Johnstone.....£250.00
April	Pens Maria Martin ..... £ 500.00 Pens Stuart Moore..... £250.00
May	Con 4379 Joseph Pereira.....£500.00 Con John Parry .....£250.00
June	Con 8643 Sarah Waters.....£500.00 Pens James Atherton .....£250.00
July	Pens Leslie Gee.....£500.00 Con 7380 Allen Gustafson.....£250.00

Our Charity Dinner is a high-profile event set to take place on Thursday 4 November 2021 at the Crowne Plaza Liverpool. It's attended by many business and colleagues from other Federations, most of whom return every year to help us raise funds. It's an enjoyable evening so if you'd like to attend, maybe buy a table and bring your friends, you can contact Colette Knox at the Federation Office by email at [Collettek@merseyside.polfed.org](mailto:Collettek@merseyside.polfed.org) for further details. If you currently don't subscribe to the Charitable Trust Lottery and would like to, or you may wish to make a donation, please contact the Federation Office on **0151 259 2535** or email [Reception@merseyside.polfed.org](mailto:Reception@merseyside.polfed.org) for an application form. It's only £1.00 per entry (maximum 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.

**As always, thank you for your support which is greatly appreciated**

Jane Dean

Should you wish to contact Oakleaf at Liverpool Bereavement Service you can do so by :

Telephone : **0151 236 3932** Monday to Friday 9.00am to 5.00pm

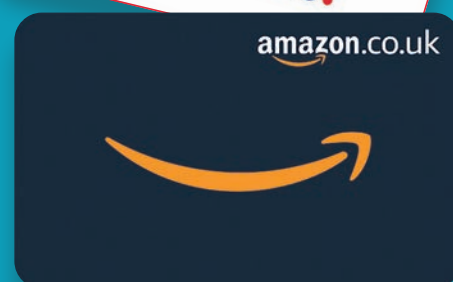
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## Police Federation - Legal Clinic Dates:

- 10th August
- 14th September
- 12 October
- 9th November
- 14th December

Please contact Nicola Fraser to make appointments at the above clinic dates at Malvern House, 13 Green Lane, Tuebrook, Liverpool, L13 7DT.

Should you be unable to attend and prefer a telephone consultation on any date, please contact Nicola Fraser on

**0161 930 5151**

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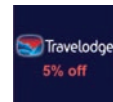
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**We understand that behind every uniform, lies a person**

# Whiplash Update

In this edition I look at claims for Road Traffic Accidents that occur after 31/05/2021



Jonathan Belcham

Following many years of lobbying by the insurance industry and many years of consultation with those invested in the personal injury market place the Government have finally introduced legislation that restricts the payment of compensation for whiplash injuries sustained in Road Traffic Accidents. Despite representations at many levels Police Officers driving police vehicles were not considered to be vulnerable users and thus excluded from the effects of the legislation.

Any person sustaining a whiplash injury following a road traffic accident in England and Wales on or after 31/05/2021 is caught by the new legislation. The legislation introduces a tariff of very much reduced payments for whiplash injuries.

**Definition of whiplash** - An injury of soft tissue in the neck, back or shoulder that is a sprain, strain, tear, rupture or lesser damage of a muscle, tendon or ligament in the neck, back or shoulder; or an injury of soft tissue associated with a muscle, tendon or ligament in the neck, back or shoulder.

**Vulnerable User Exclusions** – broadly these are motorcyclists, pillion passengers, wheelchair/mobility scooter users, cyclists, horse riders, children under 18 and pedestrians.

**Payment tariff** – following formal medical assessment compensation will broadly be paid as follows:

Injury Duration (months)	New Tariff
Not more than 3	£240 or £260 if there is minor psychological injury as well
More than 3 - less than 6	£495
More than 6 - less than 9	£840
More than 9 - less than 12	£1320
More than 12 - less than 15	£2040
More than 15 - less than 18	£3005
More than 18 - less than 24	£4215

An uplift in exceptional circumstances can be applied but will not exceed 20%. The payments are in some instances between £2000 and £3000 less than previously paid. The Government says it will ensure that the cost savings are passed on to the public through cheaper car insurance premiums.

If at any point the injuries payment is likely to exceed £5000 then the tariff is no longer applicable. The tariff excludes broken bones and injuries other than whiplash. All claims must be lodged through the Official Injury Claim portal ([officialinjuryclaim.org.uk](http://officialinjuryclaim.org.uk))

Costs of legal representation are not recoverable despite some of the legislation being untested and open to interpretation.

The Federation have always supported injured officers and will continue to provide support through the Police Federation RTA Legal Assistance Service - freephone 0808 1965 315. The service includes family members and off duty road traffic accidents.

Accidents at work and elsewhere remain covered in the usual way and must be submitted through your Branch Board

Jonathan Belcham has been advising members of the Police Federation for over 30 years – if you have concerns or a possible claim that you would like to discuss first, just contact the Federation Office or contact Ralli directly on 0161 207 2020.



# Merseyside Group Insurance Scheme

## Annual Report to Members 01/05/20 – 30/04/21

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The past year has seen some significant challenges for the Group Insurance Scheme and its members, particularly in respect of Travel restrictions and the continually changing advice from Government, which has made making travel plans difficult to say the least.

The above has resulted in the number and costs for travel claims falling compared to previous years, although 119 members have still had claims paid under the travel policy and this has meant insurers paying out over £30,000 to meet these claims.

With travel restrictions now starting to be reviewed and relaxed it is anticipated that many members will be looking forward to booking holidays and travelling abroad.

**Obviously things are changing quite quickly so members should make sure of the most up to date position/ advice prior to booking a holiday or travelling. It is also worth noting that booking a package deal remains the safer option at the current period.**

The year has also provided challenges and changes for providers of services, such as Home Emergency and Motor Breakdown, although we are pleased to report that these have been managed well with very few complaints. Despite the above the scheme continues to demonstrate its value to members. During the past year **£604,349.01** has been paid directly to Merseyside members and their beneficiaries by insurers through the various benefits provided in the past year.

The scheme has also assisted over 1,382 officers and their families through the provision of Motor Breakdown, Legal Expenses, Home Emergency, GP24, Mobile Phone, Health Assured, and Red Arc Services.

### Scheme Changes

During the past year we have met with our scheme managers from Philip Williams on a regular basis via Teams to review scheme performance and claim's history and they have continued to attend Student Officer presentations to explain the benefits of the scheme to new officers.

### Scheme Renewal

For the annual renewal the following Heads of Cover were due for renewal:

1. Legal Expenses
2. Motor Breakdown
3. Home Emergency
4. Mobile Phone
5. GP 24
6. Red Arc/Health Assured Hybrid

The legal expenses insurer required an increase in premium of £0.75, although we have utilised some reserves which limited the increase to members to £0.50.

The overall price of the scheme for serving members from 1st May 2021 is £32.35 per month.



The below report contains the claims information for the Merseyside scheme for the insurance period from 1st May 2020 to 30th April 2021 and is produced for the information of Trust Members. The previous year's figures are included for comparison purposes

### Dental Benefit

Year	Number of Claims	Total Settled	Total Outstanding
2019 - 2020	26	£3,777.66	1 <b>£22.70</b>
2020 - 2021	13	£923.10	0

### Court Compensation (New Benefit)

Year	Number of Claims	Total Settled	Total Outstanding
2020 - 2021	2	£387.31	0

### Sickness Benefit

Year	Number of Claims	Total Settled	Ongoing claims
2019 - 2020	29	£48,587.33	0
2020 - 2021	12	£27,392.65	6

## Travel Claims

Year	Number of Claims	Total Settled	Total Outstanding
2019 - 2020	214	£168,804.72	0
2020 - 2021	119	£30,645.95	£3,040.00

Data to 15th February 2021

## Legal Expenses

Year	Number of Claims	Paid Costs	Reserves
2019 - 2020	31	£25,990.40	£161,004.520
2020 - 2021	30	£12,200.67	£129,743.60

## Motor Breakdown

Year	Number of Claims
2019 – 2020	690
2020 – 2021	584

## Home Emergency

Year	Number of Claims
2019 – 2020	389
2020 – 2021	414

## Red Arc/ Health Assured

Year	Number of Red Arc Cases	Number of Health Assured Cases
2019 – 2020	131	n/a
2020 – 2021	29	178

## Medical Solutions/ GP24

Year	Number of Cases
2019 – 2020	53
2020 - 2021	79

## Mobile Phone New Cover

Year	Number of Claims	Claim Costs
2020 - 2021	68	£44,340

# Thinking of moving? Put yourself in the perfect position with expert independent mortgage and protection advice



Ian Ward CeMAP CeRER, Director, Willson Grange Mortgages

## PROPERTY MARKET REMAINS STRONG

The coronavirus pandemic has changed countless aspects of our lives, from health to family, work to lifestyle. From an economic perspective, the UK property market has seen some remarkable changes since early 2020, when covid-19 first reared its ugly head. Fortunately for the home buyer, the impact has been largely positive, with 1) particularly strong activity fuelled by low interest rates, 2) at least a year of savings opportunities with the Stamp Duty Holiday and 3) a series of lockdowns, which have caused families to reassess their needs and requirements.

That boom is still with us. In the second quarter (Q2) of 2021, it was reported that 500,000 households were either entering, progressing or completing the process of moving – that's up by more than 40% compared to Q2 2019! At the same time, Zoopla's House Price Index showed that annual house price growth was running at 4.7% in May – more than double the 2.2% rate seen in the same month last year.<sup>2</sup> And in June, Rightmove reported that, for the third consecutive month, the national average price was pushed to a record high of £336,073.<sup>3</sup>

Homes are selling faster than ever before, and a record number are being sold at or above asking price.

There is a downside of course: strong price growth has added £10,246 to the value of the typical home,<sup>2</sup> which could be enough to push many properties into a higher Stamp Duty band, while the demand for family homes with bigger outdoor spaces (particularly in countryside and coastal areas\*) could increasingly lead to shortfalls in supply. It's quite likely that the boom may also begin to slow down once the tapered Stamp Duty Holiday comes to a final end on 30th September.

So the key takeaways at present for those looking to move is... this is a great time to sell and expect a realistic price for your current property. The market is expected to remain vigorous for at least the remainder of the year. But bear in mind, when buying, that Stamp Duty returns to normal on 1st October.

\* Wales and the North West are showing the biggest percentage price rises in Britain, with year-on-year increases of 22% and 20% respectively<sup>1</sup>

## AVAILABLE HELP

The temporary reduction of Stamp Duty tax rates in England and Northern Ireland from July last year offered buyers a potential saving of up to £15,000 on homes purchased at or below £500,000 (known as the 'nil-rate band'). The initial Holiday period ended on 30th June 2021. A staggered return to full Stamp Duty rates was introduced, setting the nil-rate band at £250,000 until 30th September 2021. Then it returns to its original threshold of £125,000. There is, therefore, still a small window of opportunity to secure a Stamp Duty saving if you're able to complete your purchase by the end of

September, or if you're a first-time buyer and, as such, exempt from paying Stamp Duty on a property priced at or below £300,000 (this remains a permanent feature of the government's Stamp Duty mechanism).

Willson Grange Mortgages has experts on hand to offer specialist mortgage and protection advice to members of the Merseyside Police Federation. Our team is highly qualified and experienced in all aspects of the property sector and can guide you quickly and effectively through the process of making your mortgage application and completing your house purchase.



Time is of the essence if you're wanting to take advantage of the Stamp Duty Holiday as it currently stands. However, there are also many other initiatives that are available to help buyers obtain worthwhile savings and work their way up the property ladder. Some worth considering include:

■ **First Homes** – this offers local first-time buyers and key workers a 30% to 50% discount on the purchase price of their first home.

■ **Mortgage Guarantee** – this allows borrowers to take out a 95% loan-to-

value mortgage via supporting lenders that offer these products through a government-backed guarantee. Those who have struggled to gather together a deposit will benefit most from this scheme, as just 5% deposit is required.

■ **Help to Buy** – this offers an equity loan to buyers with a 5% deposit.

■ **Shared Ownership** – a part-buy, part-rent scheme.

■ **Right to Buy** – providing eligible council and housing association tenants in England to buy their homes at a discounted price.

## ANNOUNCEMENT: business name change

"From July 2021, my colleagues and I have been operating as 'Willson Grange Mortgages'. As the former Exchange Wealth Management Mortgages, we would like to assure all our clients that our advisory team, services, working practices and values remain completely unchanged. The name change simply allows us to align our business more closely with our parent practice, Willson Grange Independent Financial Planners. We look forward to continuing as an approved provider to the Merseyside Police Federation, offering an outstanding independent mortgage and protection advice service." - Ian Ward

■ Willson Grange Mortgages Limited is authorised and regulated by the Financial Conduct Authority (FCA). Registered in England no. 12159757.

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

■ Due to covid-19 guidelines, Ian and his team of specialist independent mortgage advisers are presently unable to offer collective surgeries. However, we are more than happy to discuss your mortgage needs via Zoom, email, WhatsApp, FaceTime, phone or covid-safe visits.

**Willson Grange Mortgages: 50 Grange Road, West Kirby, Wirral CH48 4EF. Ian Ward (Director) can be contacted on mobile: 07912 215660, office tel: 0151 632 1718 or email: [Ian.Ward@wgmortgages.co.uk](mailto:Ian.Ward@wgmortgages.co.uk)**





Proud to work with the Merseyside Police Federation

## WILLSON GRANGE MORTGAGES

### Independent mortgage specialists

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:

- ✓ **IMPARTIAL** independent mortgage and protection advice
- ✓ **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 Willson Grange Mortgages on: 0151 632 1718 (office) or 07912 215660 (Ian Ward). Email [enquiries@wgmortgages.co.uk](mailto:enquiries@wgmortgages.co.uk) Website [www.wgmortgages.co.uk](http://www.wgmortgages.co.uk)

Your home is at risk if you do not keep up repayments on a mortgage or loan secured on it. Think carefully before securing debts on your home. Your home may be repossessed if you do not keep up repayments on your mortgage. There may be a fee for arranging a mortgage. The precise amount will depend upon your circumstances but we estimate it to be no more than £495.00. New address from September 2021: Willson Grange Mortgages Limited, 50 Grange Road, West Kirby, Wirral CH48 4EF. Willson Grange Mortgages Limited is authorised & regulated by the Financial Conduct Authority (FCA). Registered in England No. 12159757.

\*Some lending is not regulated by the FCA.

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



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\*Will writing involves the referral to a service that is separate and distinct to those offered by St. James's Place and is not regulated by the Financial Conduct Authority.

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## Merseyside Police Federation Group Insurance Scheme

Effective from 1st May 2021

COVER	TYPICAL MONTHLY HIGH STREET PRICE	GROUP INSURANCE SCHEME
Life Insurance £110,000	£20	Included
Critical Illness £10,000	£10	Included
Legal Insurance and Identity Theft	£8	Included
Family Motor Breakdown Cover UK/Europe including home start and relay	£24	Included
Worldwide Family Travel Insurance	£35	Included
Home Emergency	£15	Included
Income Protection/Half Pay Cover	£32	Included
24 Hour Emergency Dental Cover	£8	Included
Accident Benefits	£8	Included
Child Death Grant £3,000	Not available	Included
Accident Benefits	Not available	Included
Hospitalisation Benefit	Not available	Included
24 hour GP Service	£10	Included
Mobile Phone Insurance (member & partner)	£18	Included
<b>TOTAL ANNUAL COST</b>	<b>£188.00</b>	<b>£32.35</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 £1,869**  
**If you're not already in the scheme, contact the Federation  
Office to join on 0151 259 2535**

\* Quotations based on a 40 year old non-smoking male in good health, using [www.moneysupermarket.com](http://www.moneysupermarket.com) and the RAC, Aviva and the Post Office websites. Correct as 01/03/2021.





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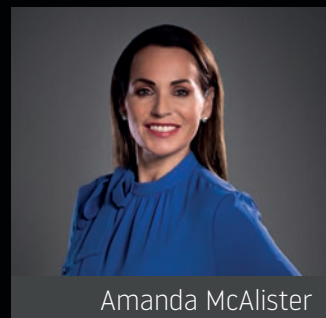
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# Misconduct Update

*Chris explains the PIP process*



Chris McGlade  
Conduct and Performance Lead  
Health & Safety / Equality Lead  
Merseyside Police Federation

## POST INCIDENT PROCEDURE

**Post-Incident Procedures (PIP) will begin in all situations following police contact that may have:**

- Resulted in death or serious injury
- Revealed failings in command
- Caused danger to officers or the public.

If the above criteria are not met, the Force should still consider the proportionate application of these procedures, where appropriate.

The College of Policing has produced a new policy for incidents involving death or serious injury (DSI) which is the guidance that all Post-Incident Managers (PIM) use when a PIP is enacted.

The benefits of effective PIPs can make all the difference between 'career death' or keeping the job officers love. There are currently two PIM suites, one for firearms incidents and one for non-firearm incidents.

Merseyside Police Federation has supported a large number of officers through the PIP process with a number of reps having been trained to the same level as the PIM. We provide staff on call to cover any PIP.

If you are involved in a PIP you should consider the following:

You may be treated as a suspect or a witness. This is a very fine line. It is in your interest that if you are being treated as a suspect you should say nothing until legal advice has been obtained. You have legal rights under the PACE Act 1984 and these should not be compromised.

If, however, you are being treated as a witness then remember all conversations are disclosable.

Ask the PIM to contact the Police Federation which can arrange legal advice and other support including contact with relatives, refreshments and so on. Initial notes should only be made subject to medical and legal advice.

The Manual of Guidance recognises that statements should only be made after officers have overcome any initial shock of the incident. Be guided as to when you are ready by medical advice, a solicitor or the Federation.

The full procedure is detailed in the guidance but please be assured that the Federation will guide and support you throughout this process.

You can access further details/advice on the following link:

**<https://www.polfed.org/media/13727/pip-advice-leaflet-final.pdf>**

### **CHRIS MCGLADE**

*Conduct and Performance Lead, Health & Safety / Equality Lead*

**Merseyside Police Federation**

**[Mcgladec@merseyside.polfed.org](mailto:Mcgladec@merseyside.polfed.org)**

**07963251646**



## DO NOT SKIP PAST THIS ARTICLE!!!!

### Greetings to you all

If I was you I would skip past the article that's written by the Accountant too!

The thing is though that by the time we get to see you guys it is often at the point at which your levels of borrowing have got out of hand and you are now under strain as a result. It's affecting your job, your home life and just when you think its at the back of your mind the phone rings, and its Barclaycard reminding you that you have missed this months payment.

Folks, we are here to assist you with all your financial problems, from tax issues through to debt. I am always amazed at how few of you get in touch. Statistically we know that more of you will be experiencing difficulties than actually contact us.

Just so that you know, our service is 100% confidential. No one will know that you have had a chat with us or come to see us. We are here to advise, not to judge. Believe me, there is nothing that we haven't seen in our time and our only goal is to help you get your finances and your life back on course.

Normally I would write a big article with bits and bobs of news in but, for today, I am keeping it short.

If you would like a financial health check then just call us on **0151 933 3400** and we will be happy to speak with you.

**If this is ringing a bell then now is the time to contact us.**

**The kettle is on....!**



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



**Simon Kirkham** BA(Hons) FCCA  
Chartered Accountant

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