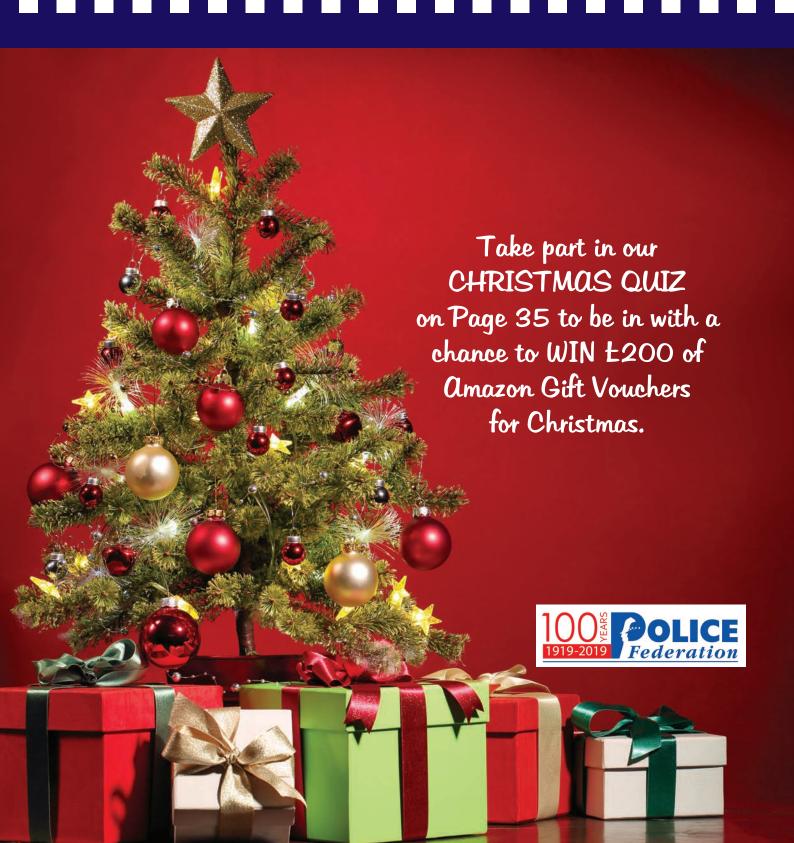


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Insight is the magazine of Merseyside Police Federation. Its purpose is to keep our members informed on all that their Federation is involved in, to stimulate debate on relevant issues and promote member services. The views expressed in the magazine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

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- 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 Ultimate Sacrifice



Tony Fairclough - *Chairman* Merseyside Police Federation

'The Ultimate Sacrifice' — a term heard far too often. To give everything you have to save someone or something that you hold most dear.— On Monday 14th October 2019, I was privileged and honoured to join police colleagues, politicians and the general public in paying tribute to Thames Valley Police officer PC Andrew Harper, who was tragically killed while investigating reports of a burglary in Sulhamstead, Berkshire, on Thursday August 15th. Andrew Harper, 28 years old, died after being dragged along by a vehicle on the A4 Bath Road. Andrew was doing the job he loved, protecting the public, being a police officer.

I am sure that I echo everyone's sentiments when I say that hearing the news of PC Harper's death was totally devastating, and all of our thoughts were with PC Harper's family, friends and colleagues in Thames Valley Police. We are all aware that every day police officers run towards the unknown, putting themselves in harm's way to do their duty and protect the public. Tragically, on awful occasions such as this, PC Harper made the ultimate sacrifice. On hearing the news, I immediately contacted colleagues in Thames Valley Police and passed on our thoughts and condolences to all concerned from Merseyside Police Federation. When one of us falls the loss is felt by the entire police family.

The strength and bravery shown by Andrew's wife, Lissie whilst reading her emotional tribute to Andrew at his funeral was incredible to see. The funeral itself was held at Christ Church Cathedral, Oxford, a truly stunning setting and a fitting place to pay tribute to one of our own who has tragically made 'the ultimate sacrifice'.





On a much brighter note, I am delighted to inform you that by the end of this year Merseyside Police Federation Charitable Trust will have donated over half a million pounds to local charities, victims of crime and other local good causes. This has only been possible by the help and support of yourselves and other supporters from the region and beyond. The Merseyside Police Federation Charitable Trust is a registered charity whose aim is to support individuals residing in the Merseyside area who are victims of crime and / or violence or who have suffered some kind of loss, hardship or distress. They also help young people advance in life through the provision of support and activities which develop their life skills to enable them to participate in society.

The Trust has also been able to support a number of community groups and projects, some requiring help with sporting kits and specialist equipment; some needing help to recognise good works by youth groups across our Force area; some needing support following vandalism and damage of play equipment; some needing support to relocate following race hate crimes and some just needing to know that someone cares.

What the Charity provides are acts of kindness to those needing help within the Merseyside community. It is outward looking and enables members of Merseyside Police to help those in the communities in which they serve. All applications must come from a member of Merseyside Police, and are directed to us at Merseyside Police Federation.

In addition, via our Charitable Trust, we have been working with PIPS Programmes to deliver suicide risk awareness training to local reps and some members. We have delivered 4 courses locally as we recognise that mental health issues within the Police service is a major issue, particularly for our Reps who are frequently dealing with members in difficult and stressful situations. These issues are just as relevant within our communities.

Our funds come mainly from the pay packets of Police Officers, retired Police Officers, and Police staff. They contribute between $\pounds I - \pounds 5$ per month to a small lottery, and this provides most of our funds. The lottery is drawn every month with participants having the opportunity to win either £500 or £250. We also hold a high-profile charity evening each year that many of our business partners and local businesses kindly support.

The charity itself has no overheads, and all money donated is paid out to our beneficiaries. We provide cash donations, gifts, food hampers, and shopping vouchers to individuals, very often those who have been crime victims, as well as contributions to assist many other causes.

The Charity Applications are welcomed all year round. Submissions must be on the appropriate Charity Application Form which can be downloaded from the Merseyside Police Federation website. Applications must be submitted by a member of the Merseyside Police, meet the Charitable Trust criteria and directed to Merseyside Police Federation for consideration by the Charitable Trust Committee.

Much of the support we provide comes during the approach to the Christmas period via our 'Christmas Fund'. This is highly publicised, and our members submit a number of applications each year, very often involving elderly or vulnerable crime victims. Beneficiaries receive either a hamper, or retail vouchers or sometimes both depending on the circumstances of the application. As we are all aware, at Christmas time the old and vulnerable are often the targets of criminals. Our fund provides some assistance to them and some kindness when they are often traumatised and very upset due to being a victim of crime.

Last year, during the approach to the Christmas period we received 190 applications, all of which were allocated a gift. Following this, Merseyside Police Federation received so many telephone calls and thank-you cards from grateful recipients, many of whom were elderly victims of crime who took the time to write, saying amongst other things that it restored their faith in humanity.

The Trust accepts applications from Police officers and Staff of all ranks and grades and these applications are considered by the Charitable Trust Committee at regular meetings. If you would like to join many of your colleagues and join the Merseyside Police Federation Charitable Trust lottery then please contact Jane Dean at the Federation Office on 259-2535 or email to JaneD@merseyside.polfed.org

As this year is nearing to a close and this is the final issue of Insight for 2019, I extend my most sincere best wishes to you all for a very merry Christmas, a happy and prosperous New Year. I hope that you are all able to spend some quality time with your loved ones and friends over the festive period, which is always a busy time for police officers.

Please look after yourselves and each other.

Stay safe



Update from the Secretary

It does not matter how slowly you go as long as you do not stop. Confucius



Dave Lowe - Secretary Merseyside Police Federation

As we approach the end of 2019, I look back at what's gone on with even more amazement. Brexit still rumbles on at the time of writing this article the EU have just agreed a further extension until the end of January 2020. However, this still impact on officers in Merseyside with the force having to prepare for time if it ever happens Britain leaves the EU. The challenge by the FBU over the transitional protections for their members was successful and as such we are in a position whereby, we await the decision of how the remedy will look like for the Government to remove the unlawfulness that was ruled against them in the Employment Tribunal.

Then the start of what any new pension will look like going forward, however I can't see this happening any time soon given this impact on all public service employees. PFEW were subjected to two significant Malware attacks which rendered the PFEW almost inoperable, however due safety measures which Merseyside Police Federation had we remained operational albeit with restrictions. As a result of the attack PFEW in the centenary year took the decision to cancel their annual Conference. The new government led by Boris Johnson and Priti Patel as Home Secretary has been a breath of fresh air in what they are saying but the jury is still out. Again, by the time this article is published we may well have had a general election and who knows what that will bring. Despite all this turmoil and uncertainty was is known is the community of Merseyside will still be policed by dedicated officers doing extraordinary things daily. The Government's police recruitment plans are a promising start, but they must deliver a genuine uplift of new recruits enabling officers to do their job properly. The pledge is to recruit 20,000 police officers which has become known as 'Boris's Bobbies' over the next three years.

Some may look at this as an election statement however looking through that what is provides it they deliver is a life line for a service drowning, swamped by increasing demand and diminishing capacity. In September the Chancellor announced funding to support the recruitment of the first wave of officers, including £750m for 2020-21, and an immediate £45m to kick-start the recruitment. It is planned that 2,000 officers will be recruited by March next year; the remaining 18,000 officers will be recruited between 2021-23 with extra central funding; this will be in addition to officers hired to fill existing vacancies. For ourselves in Merseyside it is the recruitment of 200 extra officers, which is welcomed however it doesn't come close to the numbers we have already lost due to the austerity cuts. In 2020 we will see the first recruits in Merseyside Police join under the new police constable entry route. Concerns have been raised both nationally and locally, but all appear to point to the same potential fundamental failing. Not all new recruits are graduates but will be expected to study the Police Constable Degree Apprentiship.

A study undertaken by PFEW has already highlighted officers are suffering the effects of a scheme that does not appear to have been properly thought out by the C of P. PFEW has always supported policing being recognised as the profession it is, and for the wide variety of skills our members possess being officially acknowledged however there is nothing contained in the details with regards those officers who have entered into the service prior to this point are working to an exceptionally high standard yet on paper they are less qualified that a new recruit passing out who will be in possession of a degree.

One question which no one appears to have the answer to is, 'how can a recruit to the police service complete a full-time degree and complete their probationary training as well as having a family life outside of the police service? Some new police recruits have stated that they can see the benefits of a police degree

however they view it as a necessary hurdle to clear to join the service. Despite these concerns it's on the way, it's happening. Let's hope the concerns that were fed back into the C of P are looked at and hopefully the fears and apprehension we have over the scheme is negated and we can get on with putting officers back onto the streets as quickly as possible. In the words of Confucius, he makes reference to the fact you must not stop. There are lots of promises, unknowns that will have an impact on us all as we enter 2020 but the support and promises must not stop. We have begun and this must continue, only time will tell.

In September this year it was an honour to represent Merseyside Police Federation at the National Police Memorial Day which remembers more than 4,000 UK Police Officers who have died on duty since the modern police service was formed over 180 years ago. The service which was attended by the Patron, HRH Prince of Wales recognises and remembers those officers who have died or been killed on duty.

Since the launch of the National Police Memorial Day in 2004 and its related Service, Merseyside Police Federation has supported families in attending the event who fall into the "on duty" criteria as set out by the NPMD Charity.

It was especially poignant given the remembering of PC Andrew Harper from Thames Valley who was murdered in August this year.

Finally, as I conclude my last article for 2019 and as Christmas is quickly approaching, I would like to make you aware of the Christmas quiz on page 35. If you wish to enter then please answer the Christmas themed questions along with a few others where the answers can be found in the articles. All the correct answers will be put into a draw and the first three pulled out will receive a prize.

1st £200 of Amazon Vouchers

2nd £100 of Amazon Vouchers

3rd £50 of Amazon Vouchers

The draw will take place on Friday 20th December and the winners will be notified. In order to enter the competition you must be a subscribing member of Merseyside Police Federation.









Update from the Deputy Secretary

Recognising Custody's Unsung Heroes



Wendy Sudworth
Deputy Secretary
Merseyside Police Federation

I am delighted to be taking over as Deputy Secretary and Treasurer of Merseyside Police Federation, following the retirement of my predecessor Dave Sim. I would like to thank Dave for his commitment to the role and his advice and guidance to me, as I started out in this new role. He will be a hard act to follow.

I joined Merseyside Police in 1993 and have worked in a variety of roles including response, neighbourhood, Domestic Violence and Custody. I have been an area based federation rep for 4 years during which time I have represented members across the force on a variety of matters including Welfare, Equality and Health and Safety.

As deputy secretary and Treasurer, I deal predominantly with Medical retirements and with federation finance. However, as a Former Custody Sgt I am also the lead Federation Rep for Custody. I was therefore thrilled to

attend the inaugural custody awards ceremony.

The 2019 National Custody Seminar held in September recognised Custody's unsung heroes in the First Annual Custody Awards ceremony.

These awards are something that the Police Federation National Custody Forum has been working toward for several years, to help recognise the excellent work that is done day in day out in custody, in the same way that other police specialisms such as Detectives are recognised.

There were several Categories at the award including,

- Team of the year,
- Custody officer of the Year
- Custody Support Role of the Year
- Outstanding Contribution to Police Custody



The award for Custody team of the year went to Team 2 at Merseyside. The judging panel were impressed by all of this year's nominees and the incredible work they do, but overall felt the high-performing team deserved to be team of the year.

The team covers three operational custody suites and comprises of 2 inspectors, 14 sergeants and 26 detention officers who work a 24/7 shift pattern.

Despite high volumes of detainees to process in a very busy metropolitan area, they were praised for maintaining standards even in times of adversity; always putting the welfare of detainees first and ensuring the best outcome for victims as well as working to benefit partner agencies.

The team, who have been empowered by inspectors to take the lead and adapt depending the circumstances, continuously strives to improve with a 'can do' attitude despite changes to the custody settings over the last 18 months.

They have also been commended for their successful mentoring programme which will provide long-term benefit to the wider organisation by paving way for the next generation of police leaders with full understanding of custody and how it effects other areas of police business.

As well as participating in community engagement events including with local schools, they have been key in developing work with immigration partners; speeding up transfers to immigration holding centres. In turn this had made best use of interpreter time, maximising rights of detainees who are vulnerable by way of language barriers.

PFEW Custody Lead Clive Knight said: "Team 2 has shown exceptional dedication, going above and beyond to maintain standards to benefit both colleagues on the frontline and partner agencies even in the face of adversity. This is a testament to strong leadership skills within the team which in turn are filtered down to new recruits."

This inaugural event to recognise a range of contributions to custody was jointly hosted by the PFEW and the NPCC, sponsored by Police Credit Union, took on 10 September 2019 at Jurys Inn, Hinckley Island, Leicestershire.

The awards took place on the evening of the First day of the two-day National Seminar, which is the largest annual gathering of Custody practitioners, stakeholders and leading thinkers in England and Wales and provides the opportunity to discuss the unique challenges that face this vital area of policing. It is a chance for everyone within the custody arena to take stock of where our service is and where we are going.

Custody officers are constantly challenged to think fast and make high level decisions crucial to the welfare and risk management of detainees. The Seminar is an opportunity to look at the emerging issues for the custody environment, to hear from those who are trialling new initiatives and to work with partners to ensure they recognise the challenges that the unique environment for custody brings.

This year delegates heard from:-

ACC Kemp who is Custody Lead for the NPCC, and who spoke of the need for Custody Suites to be expanded and upgraded if the home Office makes good on its pledge to recruit 20,000 new police officers. ACC Kemp said: "I am pleased that the potential need for additional custody provision is being considered as part of the Government announcement of an uplift of 20,000 more police officers. This may of course mean that in some areas, there is the need to consider new or the upgrading of the custody estate and so I am also pleased to be able to announce today the launch of the new Custody Design Guide."

Chris Bentley, chair of the National Custody Forum, PFEW Custody Lead Clive Knight and Rob Camp, West Mercia's custody lead have provided input to the National Police Estate Group (NPEG) custody review panel into how custody centres should be designed and constructed; supporting not only detainee wellbeing and dignity but also the welfare of staff working in custody.

The NPEG custody review panel, headed by Inspector Tony Maggs from the College of Policing, will support police forces with these projects, acting as peer reviewers.

It should now be used as the reference document for any custody estate work, replacing the Home Office Police Buildings Design Guide on Custody Suites and the National Police Estates Group (NPEG) Best Practice Guide.

Welfare Update

Jane explains the benefits of the North West Police Benevolent Fund



Jane Arrowsmith
Welfare Support Leader
Merseyside Police Federation

The North West Police Benevolent Fund is a well known institution to most of you. It is a registered charity that supports members and their families who are in a condition of need and hardship. None of us know when we or the members of our immediate family will find themselves in need through family crisis, a sudden bereavement, an unexpected illness or some temporary financial hardship. Such things can affect us at any time and we are all vulnerable to life events. It is therefore comforting to know that the North West Police Benevolent Fund is there to care and support.

The benevolent fund provides for the relief of sickness or injury through the provision of facilities for convalescence and rehabilitation. What appears to be lesser understood is that as a member of the North West Police Benevolent Fund you have access to financial assistance, and this is what I want to focus on in this article.

Police Officers and dependents (including widows, widowers, surviving partners and pensioners) who are in a condition of need, hardship or distress can be helped by way of a discretionary grant or interest free loan (this does not include private healthcare, private education or university fees, legal fees or care home fees) to assist or alleviate their financial predicament. Applications are made via the Federation Office at Green Lane, or any Federation Representative, who will assist you with your application.

Each application is assessed by the individuals needs and circumstances. Loans and Grant applications are considered by the North West Police Benevolent Fund committee members, who meet each month to decide each application.

To satisfy the requirements of the charities commission we have to ensure any assistance from the fund is a last resort when all other financial options have been exhausted. We have to ensure that the fund is not seen

as a source of cheap credit, and all applications will need to contain an analysis of the applicants' financial affairs. In many cases, there will also be a requirement for the applicant to visit an approved financial advisor to make relevant recommendations about your financial situation. Suitable repayment plans need to be agreed prior to the loan being approved and this forms part of your financial analysis, however each loan is usually interest free.

If you are a subscribing member of the Group Insurance Scheme and have concerns about finances. you are covered to have free consultation with Kinsella Clarke chartered accountants, who will also compile the necessary documentation around your financial analysis. The application process however is straightforward and non-bureaucratic, even if you do have to prepare your own financial analysis documents. It is worth remembering that the benevolent fund are not just there to provide loans, they can also be approached for a Grant if your personal circumstances are such that adaptations are required in your home, or mobility aids such as wheelchairs are needed. The fund have provided Grants in the past for wetrooms to be installed, and garden work to be carried out to allow access to members with a disability.

This can be a lifeline to officers who are facing unexpected financial hardship. The pressures placed on police officers can compound any financial difficulties, but the North West Police Benevolent Fund are there to help. In my capacity as Welfare Lead for the Federation I hold the position of Trustee for the Fund and regularly attend the meetings to present applications on behalf of you as members and am available to provide advice and guidance with regard to loan and grant applications.

If you need any advice and guidance about what the North West Police Benevolent Fund can do for you please contact me at Green Lane to make an appointment.

NORTH WEST POLICE BENEVOLENT FUND:

Cost per month	Qualifying Period	Benefits of Membership	
£7.40	12 months	 Provides support to serving/retired officers in need, hardship or distress Access to physiotherapy at Green Lane or St Michaels Lodge Fund assists members in financial difficulty via interest-free loan/grant via application/consideration by the Trustees Death Benefit of £5,000 paid to dependants Counselling service available on self-referral basis and held at Fed Office, Green Lane Holiday lodges available free of charge for convalescence breaks or for hire at reduced rates in Cumbria, Carnforth and Pembrokeshire Tax relief means only £5.92 for a basic rate tax payer www.nwpbf.org 	

POLICE TREATMENT CENTRES:

Cost per month	Qualifying Period	Benefits of Membership		
£7.80	12 months	 Provides residential treatment, support & recuperation, including intensive, police-specific physiotherapy and rehabilitation, and counselling for psychological issues for injured and ill police officers and retired officers at rehabilitation centres in Harrogate or Auchterarder. Use of state of the art gym, hydrotherapy and treatment pool Complementary therapies and classes included Facilities including food and accommodation is provided free to all officers who pay their monthly contribution. This is on a 2 week residential basis however shorter stays can be accommodated. 		
		www.thepolicetreatmentcentres.org		

St GEORGES POLICE CHILDREN TRUST (SGPCT):

Cost per month	Qualifying Period	Benefits of Membership		
£1.50	12 months	Provides financial support to children/young people who have lost a police officer parent or parent has an injury/illness preventing them from working		
		 Financial support up to £60.00 pw for each eligible child (incl. children from previous relationship) 		
		 Receive seasonal grant of up to £1,000 pa while child in education up to age 19. After age 19 eligible to apply for further education grant of £15000 per year up to age 25 (max. of 4 years) 		
		Ex-gratia payments available for one-off items i.e. laptop, subject to meeting criteria		
		www.stgeorgespolicechildrentrust.org		

How we help our local communities



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.

"It's (nearly) Chriiistmaaaasss!!" ... (in my best Noddy Holder shouty voice!) and you know what that means don't you? ... we're all wondering what to watch now that "I'm a Celebrity" has finished; the excitement is building as we wait for the Christmas TV Times to appear on the shelf so that we can highlight all the repeats we're going to watch (or is that just me?!!); Asda is already full of shoppers stocking up with enough food for the next decade and we're preparing ourselves to spend the festive period eating our own body weight in turkey, tangerines, After Eight mints and Eat Me dates .. (does anybody really eat them?!!) - why do we do all this? ... because it's Christmas and it's the Law!!!

On a more serious note, it also means that the Charitable Trust Christmas Fund is now open and it's time to submit your Christmas Hamper Applications for 2019.

The Charitable Trust will once again be donating 125 food hampers and approximately £10,000 in retail shopping vouchers to those in need in the community, victims of crime or violence, neglect, abuse or severe financial hardship who would otherwise be facing a bleak Christmas.

It's all thanks to you - our subscribing members to the Charitable Trust Lottery, that the Trust can provide the hampers and vouchers. As always applications must be submitted by a member of the Merseyside Police, on the appropriate application form currently on the Federation Website (www.merpolfed.org) and meet the Charitable Trust criteria shown here:

- The beneficiary resides in Merseyside Ι.
- There is evidence of loss, harm, or distress to the beneficiary 2.
- A hamper or voucher is a suitable award (this does not preclude a normal application to the committee)

Applications must be received at the Federation Office by the deadline of 9th December 2019, after which time the Trustees will consider each application and an email will be sent out inviting all applicants to contact the Federation for the decision. All applicants must be available to collect their hamper vouchers from Green Lane to deliver to their well-deserved nominees.

As always, we invite you to take a photograph of yourself with your recipient and their gift and email it to us where you will be placed into a draw to win a 2 night midweek beak at one of the Federation cottages in Windermere.







or

Leading up to Christmas 2018 we processed 190 applications, the majority of which received a hamper, vouchers or both depending on the circumstances.

We feel extremely privileged to be able to provide these gifts with your help. Just a small act of kindness to those in the community who deserve a Christmas to remember.

So, what are you waiting for? – submit your Christmas Application now and put a smile on someone's face. Thank you for your support and generosity.

Wishing you all health, wealth (lots of it!) and happiness as we approach 2020

Jane Dean, Administrator

2019 Charitable Trust Lottery Winners:

	winners:	
January	Con 2084 Paul Forshaw	£500.00
	Con 3618 Caroline Jackson	£250.00
February	Pen Steven Glen	£500.00
	Insp 4765 Sarbjit Kaur	£250.00
March	Pen Elizabeth McDonald	£500.00
	Con 5427 Peter Smith	£250.00
April	Pen Philip Smith	£500.00
	Pen John Forshaw	£250.00
May	Sgt 4144 Neil Ogden	£500.00
	Pen Melvyn Lester	
June	Pen Brian Seddon	£500.00
	Con 4176 Christopher Kelleher	£250.00
July	Con 1078 Michael James	£500.00
	Pen Trevor Howard	
August	Pen Jacqueline Bailey	£500.00
Ü	Con 3640 James Farrington	
September	Pen James R McGrath	£500.00
	Sgt 6209 Ben Sorrell	
October	Pen Frank Corker	£500.00
	Con 6030 Kirsty John	





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.

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

Thank you for your support

Misconduct Update

Post incident procedure coming to a police station near you!



Misconduct Leader Merseyside Police Federation

The very nature of the role of a serving police officer may lead to the unfortunate situation where members of the public are seriously injured or even worse die. This involves police contact which for example may be a firearms incident, a period in custody or roads traffic pursuit, all in themselves a risky situation to find oneself in.

Statistically people who are arrested and in custody are in poorer health, are under the influence of high levels of drink, drugs or both and possibly carry underlying medical issues that leads to their death whilst in custody. There is a possibly that death will follow after custody, especially suicide so any incident up to 48 hours can be recorded as a death in custody

Post-incident investigations will commence 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.

Incidents that have revealed failings in command or have caused danger to officers or the public should follow the Post Incident Procedure.

Before the use of the PIM process many officers would find themselves providing evidential statements following the detention/arrest or use of force most commonly lethal force of a suspect immediately after the event. This leaves officers vulnerable on many levels. Officers would then potentially find themselves a suspect and would have already provided a statement that can be used in the future during inquests, corners court or subject to criminal or misconduct proceedings. Statements made at the time of shortly after an incident could mean officers writing them without all the necessary facts around the incident, or without all available evidential material such as CCTV, incident logs etc. They would also have been expected to provide statements following a highly stressful and upsetting scenario and so capturing best evidence is fundamentally floored.

So what can you expect when PIM process is used?

Following a decision to hold a PIM process officers are normally requested to attend a nominated police station in order to commence the PIM procedure, known as the

PIM suite. Normally a non-conferring warning is issued to prevent officers from discussing the circumstances of the police contact or events around the point force that was used . A PIM manager, a police manager normally an inspector and above who has not been involved in the incident, but is trained in post-incident management procedures, should undertake the role.

Where the criteria for commencement of post-incident procedures apply, a PIM should be appointed to facilitate the investigation and ensure integrity of process. The PIM also ensures that the needs of the principal officer are addressed in a manner which does not compromise the investigative process.

Due to sensitivities possibly around officer's identity pseudonym are used to prevent officer's identity being exposed. It is normal for this not to be required as the investigation progresses but is there from the start to ensure anonymity if it is required.

It will be expected that officers provide what is classed as a stage 3 account during the PIM process, which normally consists of officer's individual recollection of events and most importantly if they a have used force and their honest held belief at the time force is used. This is under the assistance of Legal advice. A later stage 4, which is the detailed statement, is normally 48 hours after the incident itself and officers have access to all available information such as BWC, CCTV, storm logs and such alike.

We at the federation have a number of trained PIM officers who are on call 24 hours a day 365 days a year. Many are also Misconduct trained reps so have a understanding of issues if matters turn into criminal or misconduct investigation. They are there to assist in the process of the PIM, to offer guidance support and welfare of officers. We organise the legal representation and continue the support until the PIM has been closed following the stage 4 and any further evidential requests.

The PIM process is a positive process for our members.

If you have any questions about the above please feel free to contact me at green lane

Alternatively contact one of the forces leading PIM managers Inspector Shuttleworth or Chris Barnes at the OCC who have kindly agreed to assist in any questions you may have.

Chris Leach- Misconduct lead

MCALISTER

FAMILY LAW

Police Pensions:

Can I trade the house for my pension on divorce or dissolution?

By Jonathan Casey, Solicitor, McAlister Family Law

In a divorce case or dissolution of a civil partnership, a pension can sometimes be the most valuable asset, which means is vital you obtain proper advice in relation to addressing pensions on divorce. One option for consideration is how a police officer might keep their pension by allocating other assets to an ex-spouse or civil partner – known as pension-offsetting.

On divorce or dissolution, such a move can provide a clean break between parties. Both parties' assets are considered, and a pension can be offset against other assets: if one person has a large pension pot for example, the other party may receive the house. Bear in mind it can be problematic valuing some of the assets, and pension values can change at different rates, but the value of a police officer's pension scheme might be that officer's most valued asset in the future. Obtaining the best advice on addressing this therefore is vital.

In any police pension divorce or civil partnership case, a family lawyer with demonstrable knowledge and experience of this constantly changing area of the law, will be key. The real skill lies in understanding the value of the pension compared with the other assets in the case, and this is a particular benefit of working with the team at McAlister Family Law. We use all the information gathered in conjunction with the needs and requirements of the police officer concerned so as to deliver the best possible final settlement.

Pension-offsetting has sometimes been referred to by family law practitioners, and indeed the courts, as an "imprecise science". In many cases, family lawyers will obtain pension actuary reports in order to calculate how offsetting can be used in order to ensure that one party can keep either the entirety or the majority of their pension. This is why instructing the right pension actuary is vital, and at McAlister Family Law, we work with some of the most reliable and skilled actuaries in the UK.

The need for specialist advice in this area also increases relative to the value of a pension pot, and the more senior an officer becomes, the more the value of the pension increases, making it more important than ever to understand the valuable pension assets and the different options available to achieve a settlement. For example, it is often the case that a house can be used and traded to offset a pension, which can mean that a pension lump sum and income on retirement remains with the officer and is not shared.

Just as no two people are the same, there are no two divorce or dissolution cases that are identical; this is why it is incredibly important to have a lawyer on your side who understands the challenges a police officer may face in relation to his or her divorce or dissolution. This is why we advise they obtain high quality legal advice in relation to the best way to share or offset a pension against other assets. The advice we give you will be carefully researched and considered, highly detailed and specifically designed to deliver for you the most positive possible outcome.

McAlister Family Law. 2nd Floor, Commercial Wharf, 6 Commercial Street, Manchester M15 4PZ

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Jonathan Casey

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Federation lead for Detectives

Highlighting the issues affecting Detectives

Bev Hyland Lead Federation Representative for Detectives. Merseyside Police Federation

Federation am Bev Hyland, the Lead Representative for Detectives.

I represent Merseyside Police at the Police Federation National Detectives Forum (PFNDF). At a national level, the PFNDF continue to highlight the issues affecting Detectives. The PFNDF published the results of the national detective's survey (April 2019) which highlighted that 73% of detectives stated that they were not able to provide the service that victims needed most or all of the time. The survey identified workload as a key issue and that cases were often harrowing – all too often having detrimental effects on detective's health, wellbeing and family life. As fellow detectives within Merseyside know, that when a major job occurs, detectives remain on duty for extended periods in order to get the job done. This can often have an effect on our family life and wellbeing. The PFNDF continue to work hard to highlight the issues affecting detectives at a national level.

The PNFDF also recently highlighted the data from the Multi-Agency Rape Monitoring Group (RMG) covering every police force in England and Wales showing how rape cases were dealt with at all stages of the Criminal Justice system in 2017 and 2018. PFNDF stated that the figures were concerning as despite there being more victims reporting offences of rape, fewer offenders were being charged and convicted (Data from RMG - overall charge rate for rape cases decreased to 4.2%, overall reports of rape increased from 41,186 to 54,045 from the previous year, number of cases referred to the CPS for a charging decision decreased from 6,606 to 6,012 and suspects found guilty of rape fell from 1,350 to 1,062). PFNDF described detectives nationally struggling to deal with the sheer volume of digital evidence and high profile issues connected to the rules of disclosure evidence. Officers need time and resources to be better able to complete these often complex investigations and build a case to secure a charge. Despite the overall national

findings, Merseyside has seen a consistent increase in rape detection rate over the past 12 months and the conviction rate for rape also remains positive.

At a local level, Alan Thompson and I continue to support and address issues affecting staff within Investigations. Some key areas we have dealt with surround flexible working, the promotion processes and stress related issues. Some good news surrounds the ICIDP examination, whereby officers will no longer be barred from taking the examination should they fail the examination on more than two occasions. This will hopefully assist the recruitment of detectives at a national level.

As a detective for the majority of my 26 years' service, I have seen the sharp increase in workload and demand faced by detectives across Merseyside. In my role as a Federation Representative, I will continue to do my best to support staff across the Force, but particularly from the Investigation Strand. Although I am a Detective Chief Inspector, I am always approachable and will try to assist you in the best way possible, whatever your rank or department.

Hylandb@merseyside.polfed.org



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

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24h criminal assistance 0800 908 977

Firearms Update

A message from the Firearms Lead



Firearms fed Rep lead Merseyside Police Federation

Due to the introduction of this new position I have recently taken on board the lead for firearms in my Federation role

I have been in the Firearms department now for 10 years as a firearms Sgt and one thing I have always observed is the myths and stigmas that surround the role and officers.

Maybe we don't sell the department well or wrong opinions have been formed over many years but it is the departments aim at changing this.

One of the main projects now is underrepresentation in the department and this has become a national problem.

Most forces figures are showing a 3-4% representation of females in Firearms which is a poor statistic.

Many forces have collaborated regarding this matter and how can we make this better?

I recently attended A Women in Armed Policing conference in Birmingham – the first one ever held. The day consisted of motivational speakers and also incorporated some table top work regarding asking questions such as what are the barriers to applying for firearms.

I questioned the audience of the conference as a high number were females already in the role, who were clearly happy and proud to be firearms officers. I felt that the conference should have been aimed at those who have thought about applying for the role and this was their opportunity to speak to these officers about their concerns. I felt Merseyside got this right and took 4 females with us who had an interest in joining firearms and wanted to know more.

They listened to the speakers about what it is currently like to be a female in firearms, they quashed some of the stereotypes and myths that they had concerns about

A number of important subjects came out of the conference for all forces to consider not just for females but for all people with an interest in joining was the length of the initial firearms course or specialist courses. A 12 week initial course with young dependants can be hard. In some forces it is residential and this can put people off even applying as they just don't have the resilience to commit to that long a course or staying away from home. This is being looked at nationally in how we can deliver courses which don't have so much impact on people's family life.

Merseyside are looking at doing open days for females soon so watch this space.

The firearms department are currently looking at introducing a DART gun soon for use on animals (primarily dogs) in which it is a more humane way of dealing with dangerous animals and still reducing the risk to officers attending. This will be performed by trained rifle officers and will be used at the request of the dog section and can be deployed with or without a firearms deployment dependant on the incident. This is due to the increased

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Menopause

A message from the Womens Lead



Jenny Dagnall Women's Lead Merseyside Police Federation

The 9th September 2019 saw the introduction of The National Menopause Guidance published to all police forces across England and Wales. This report is the result of findings which were discovered following research conducted by a working group of stakeholders led Hayley Aley one of the PFEW women's leads. The group commissioned a survey which was sent out to all police forces and the results of which have provided much needed evidence in order for the PFEW to establish this guidance for the police service.

Although the health and safety of female members can be significant when going through menopause transition this also impacts on colleagues, the general public and organisational resilience and capability. PFEW recognises this and as such the survey was not just aimed at women who are going through or have gone through the menopause, but aimed at line managers in an attempt to give a better understanding as to what support is available to our members.

We all recognise that the demographic of the police workforce is changing; with an increasing number of women, and an ageing workforce in key frontline roles as well as other roles in our organisations. It is clear to many that as a result of this; those staff experiencing menopause are going to be significantly affected. The findings give an insight into just how much menopause affects the working lives of police officers and staff.

- * The findings show that almost half of the respondents (44%) found their symptoms so problematic that they have considered quitting the force as a result.
- * Many respondents would be too embarrassed to discuss their symptoms with a line manager and believe they would be treated in a negative way if they did disclose it.
- * 44% of respondents had taken sickness from work due to menopause symptoms, and of these only 9% had disclosed the real reason to their organisation behind their illness.

- * 86% of line managers responded that they would feel confident enough to support a staff member going through the menopause however only 11% had been given specific training on how to support women going through it.
- * 46% of respondents believed that their performance at work had been negatively affected by the Menopause.

There were a number of different aspects which have been found to be challenging for women experiencing menopause transition, including but not exclusive to: inadequate ventilation and high temperatures; lack of access to appropriate toilet facilities, showers, cold drinking water or quiet rest areas; and unsuitable uniforms all of which can exacerbate the experience of menopausal symptoms and therefore have a greater impact on the individuals performance or ability to work.

Although these findings may not come as a surprise to many who have gone through or are experiencing menopause, this is the first time empirical evidence has been obtained to demonstrate the impact of the menopause within the police workforce in England and Wales. As line managers have responsibilities to support women under Health and Safety Legislation, they should also be aware that failure to support women experiencing the menopause or implement reasonable adjustments risks liability for sex and/or disability discrimination under The Equality Act 2010. The guidance delivered to forces will assist managers in the workplace in better equipping organisations to support those individuals affected by menopause.

Unfortunately Merseyside federation have not been able to extract any force level data from this research due to minimal respondents from our organisation and for this reason I would always encourage members to respond to surveys commissioned by PFEW, as this is where we can have an influence on your working environment in the future.

Dagnallj@merseyside.polfed.org

Brexit and Travel Advice

The potential implications of Brexit appear to be changing on an almost daily basis, which continues to present uncertainty, if not frustration, for the travel industry. However, as the deadline to leave the EU looms, with or without a deal, we have asked our Travel Insurers for their thoughts and potential impact on Travel Arrangements after we have left the EU.

The following is their response to help you better understand the risks and potential impact on your travel arrangements post Brexit.

Insurance Cover

Regardless of any changes to the current European Health Insurance Card ("EHIC"), your Group Insurance policy will continue to provide medical assistance cover.

The UK government and the EU have given assurances that all forms of travel will not be impacted. However, please be aware that any cancellation, curtailment, missed departure or travel disruption claims resulting from Brexit related problems will not be insured.

Full details of your policy cover, terms and conditions can of course be found in your policy documentation.

Advice for those travelling to the EU

Air passengers

Both the UK and EU want flights to continue without any disruption so hopefully there will be no impact to direct flights to EU or non-EU countries.

Following the above working assumption, robust aviation security measures will continue and with no changes being made, we should expect no extraordinary delays.

The same passenger rights as apply today will continue to apply after the UK leaves the EU. For EU registered airlines, EU law will continue to apply in respect of flights to and from the EU.

Air Travel Organiser's Licensing (ATOL)

ATOL is a consumer protection scheme for air holidays and flight, managed by the Civil Aviation Authority (CAA). The scheme protects customers from losing money or being stranded abroad when a travel firm collapses, e.g. the recent failure of Thomas Cook.

When making a holiday booking that includes a flight, customers should make sure the travel firm has a licence. Customers will be issued an ATOL certificate when they book an air holiday or flight and should take this with them when they travel.

Customers are not protected by ATOL if they:

- just buy a scheduled flight and receive an airline ticket or other airline confirmation within 24 hours of payment
- book direct and pay an airline direct

You may have Financial Failure Protection cover within your policy which offers additional insurance protection in these circumstances. Please check your policy wording.

Travelling by Eurostar to the EU from the UK

As with air travel, we expect customers rights as a rail passenger using either domestic or cross-border rail services will remain unchanged. Passengers on crossborder rail services will continue to be protected by the EU regulation on rail passengers' rights, which will be brought into UK law.

Travelling by Eurotunnel to the EU from the UK

Consumer rights as a passenger using Eurotunnel's cross-border shuttle services will remain unchanged. Passengers can continue to use Eurotunnel's existing complaints procedure.

Travelling by bus or coach to the EU from the UK

Passengers on cross-border bus and coach services will continue to be protected by the EU regulation on bus and coach passengers' rights, which will be brought into UK law.

Travelling by sea to the EU from the UK

Most passengers travelling to the EU by sea should also not experience any difference to their journey.

Ferry passengers will continue to be protected by the EU regulation on passengers' rights, which will be brought into UK law.

For those on a cruise, operations will continue on the same basis as today. Passengers who embark on a cruise at a UK port will continue to be protected by the EU regulation on maritime passengers' rights, which will be brought into UK law.

Consumer Rights for all passengers travelling to the EU from the UK

Further details of the above advice above can be found by the following link:

https://www.gov.uk/guidance/passenger-travel-to-the-eu-byair-rail-or-sea-after-brexit

Consumers will have the same rights under UK law in the event of denied boarding, cancellation or long delay of passenger air, rail, road or sea services. For EU registered passenger transport operators, EU law will continue to apply in respect of journeys to and from the EU.

Credit cards

Under the terms of the Consumer Credit Act, credit cards (but not debit or charge cards) offer consumers some protection if their holiday company goes out of business. Under the Act, passengers should be able to get their money back for payments on their credit cards between £100 and £30,000.

Important note - Credit card issuers will not help passengers get home if they are abroad when a travel company goes out of business.

ABTA protection

A package holiday booked with an Association of British Travel Agents (ABTA) member including travel by flight, coach or train has both financial and legal protection. The travel company is responsible for making sure that passengers get the holiday they paid for. If something isn't provided or isn't as expected, the travel company or its suppliers are at fault, they will need to resolve the issue by offering an alternative or providing a full or partial refund. In some instances, passengers may be able to claim compensation.

Ticket terms and conditions

Passengers should examine and ensure that they understand the terms and conditions of their booking. Passengers are responsible for ensuring that their ticket terms and conditions are sufficient to cover possible disruption.

Passport rules for travel to EU after **Brexit**

The rules for travel to most countries in Europe change if the UK leaves the European Union (EU) with no deal:

- 1. Travellers should have at least 6 months left on their passport from their date of arrival. This applies to adult and child passports.
- 2. If a traveller renewed a passport before it expired, up to 9 extra months may have been added to their new passport's expiry date. Any extra months on their passport over 10 years may not count towards the 6 months that should be remaining for travel to most countries in Europe.

The new rules will apply to passports issued by the UK, Gibraltar, Guernsey, the Isle of Man and Jersey.

The new rules will apply for travel to and between countries in the Schengen area, details of which can be found at: https://www.schengenvisainfo.com/schengen-visacountries-list/

If you need a new passport urgently please go to: https://www.gov.uk/get-a-passport-urgently



Discounted insurance for all the Police family

"Police Insure" provides specially discounted insurance for all serving and retired Police officers, Police staff and Specials.

These discounts, which apply to car, motorcycle, home and travel insurance, are also available to the partners of officers, staff and Specials and have now been extended to their friends and wider family.

"Police Insure" is based in Bury, home of "The Peelers", and the famous Robert Peel statue is situated just across the square from the company's main offices.

The company is widely recognised for and prides itself in offering a personal service to all its customers throughout the UK.

Part of Advantage Insurance Centres Ltd, one of the largest privately owned intermediaries in the UK, "Police Insure" has been a growing presence in the insurance business for over 30 years and specialises in offering highly competitive rates for all the main insurance products – car, motorcycle, home and travel policies.

"Police Insure" has a team of 15 staff dedicated to providing the best possible service and attention to clients working either directly with members of the Police family "on the ground" in Force areas across the UK or via our dedicated phone lines direct into the office at Bury where you can immediately speak to a member of our experienced, helpful and knowledgeable team.

The company currently works with in excess of 40 Police Federation branches and associations across England, Wales and Scotland and to develop and sustain those relationships we have a network of regional Business Development Managers (BDM's.....it just wouldn't be the same without a TLA!!) working across the UK.

We're delighted to confirm that Martin Barber, a retired Inspector with Cheshire Police who is already well established with Federation colleagues across the North West, will be the dedicated BDM working directly with the Merseyside Federation in developing our growing collaboration.

On hearing about the addition of Merseyside to his regional portfolio, Martin commented "I have been looking forward to having the opportunity to work closely with colleagues in the Merseyside Federation and the wider Policing family across Merseyside since I joined Police Insure".

Martin added "Its really encouraging that there are already 150 policies held by officers or staff in Merseyside who are enjoying the personal service, confidence and savings that Police Insure has to offer however my aim is to ensure that as many of their colleagues, family and friends have the same opportunity to enjoy those benefits in the future".

"Police Insure" continues to go from strength to strength and strives to enhance the services and products we provide for our clients and we sincerely believe that colleagues across Merseyside will benefit from those efforts going forward.

For example, a specific recent development, over and above our current home, vehicle and travel insurance products, has been the welcome introduction of a suite of "young driver" policies including Learner, New and Student driver options.

These have already proved to be very popular especially with an increasing number of serving officers and staff who have children of driving age who often find it both very difficult and incredibly expensive to secure insurance.

A final word from Martin....." From visiting individual Federations, Forces and stations, attending Member Services days and similar events across the North West and beyond, I really appreciate how important it is to provide all members of the Police family with the information and opportunity to make informed choices and I know that choosing Police Insure provides that confidence, personal service and savings from which everyone can benefit so I look forward to meeting as many of the Merseyside Police family as possible in the coming months."



Martin Barber Business Development Manager



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

We have been giving free advice surgeries for many years and the issues we raise are often met with surprise by members. Members ask why things so important are not common knowledge. Our answer is that it should be and that is our aim - to make them so. However, the real answer is that, if they are lucky, they are only the second generation to have ever owned significant assets, like a house, so this important knowledge would not have been needed by their grandparents and parents - they are the first generation to need it.

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

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

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

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

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

NEW RECRUIT

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



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

SERVING OFFICER

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

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



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

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

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

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

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

OLDER OR RETIRED

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

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



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

THE TRUTH ABOUT CARE HOME FEES?

A milion people have lost their home in the last decade to fund their care. Can this be prevented? Do not fall for the expensive schemes sold to you by many non-solicitor legal advisors that promise to protect your home from these care home fees. Talk to us for specialist advice.

FREE WILLS?

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

- Don't allow your estate to pass to your children and they subsequently divorce with their spouse taking half your assets -put it in Trust
- Don't give your house away to your children whilst you are alive - what if they die, go bankrupt or fall out with you?
- Don't leave your estate to disabled or vulnerable children who will lose their benefits or those with problems with drugs, gambling or alcohol who might blow it – put it in trust
- Don't Just gift money to children for house deposits and then lose that money to their divorce settlement

AFTER DEATH - WE ARE STILL HERE FOR YOUR FAMILY

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

NEXT STEPS

Attend one of our WEEKLY free advice surgeries at Green Lane:

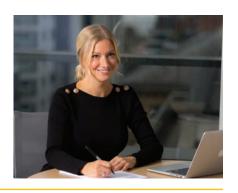
Contact the reception at Green Lane -0151 259 2535 or call us on 0151 928 8597

We maintain it is one of the best things you can do!

EMAIL: federation@harveyhowell.co.uk; Tel: 0151 928 8597

Common divorce myths

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



Deciding whether your marriage has come to an end is one of the most difficult decisions you may ever have to make. If you're contemplating a divorce it's important to seek advice from a family lawyer as there are numerous myths surrounding family law, which can be misleading.

We explain five of the most common divorce myths:

1. Adultery has an impact on the division of assets The only ground for divorce in England and Wales is that the marriage has irretrievably broken down. Adultery is one of the five facts that can be used to establish this. However, adultery will not have an effect on the division of the matrimonial assets.

2. A spouse has no rights to the former matrimonial home if they're not the legal owner

This is simply not the case. If you own the former matrimonial home, your spouse does have a right to occupy the property. The non-owning spouse is likely to register their home rights with the Land Registry. This ensure third parties, such as mortgage lenders or potential buyers, are notified of the non-owning spouse's interest in the property. Whilst home rights don't give a non-owning spouse a benenficial interest in the former matrimonial home, it's likely to be considered as a matrimonial asset for the purposes of financial division.

3. A Police Pension will not be taken into account

This depends on the particular facts of the case. A Police Pension can be a significant asset of a marriage. A number of factors will be taken into account when considering whether your spouse is entitled to a share of your Police Pension and if so, the extent of that share. The factors include the length of the marriage, any period of cohabitation prior to marriage and any pension provision held by your spouse.

4. The Court will award nothing to the nonresident parent

When dealing with financial remedy proceedings the first consideration of the Court is the welfare of any dependent children. However, it doesn't automatically follow that a resident parent will be entitled to all of the assets of the marriage. The resident parent will usually need a property to house the children. The Court will take into account a number of factors when deciding how the assets of the marriage should be divided including the financial resources and financial needs of both spouses.

5. All financial ties between spouses are cut once the Decree Absolute is pronounced

This isn't necessarily the case. The decree absolute legally ends your marriage, but unless you have a Court approved financial order, financial claims against former spouses remain open. It's important to ensure that a financial settlement is reached and converted into a Court approved financial order, to prevent any future claims against income or assets that are obtained after the decree absolute

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.



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

Getting a divorce is never easy, especially on top of the pressures of police work. At Slater and Gordon we offer Police Federation members a free initial consultation, a divorce fixed fee package and discounted hourly rates. We'll be with you every step of the way so you can focus on your job and let us deal with everything else.

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Credit Card Debts - Beware of The Signs!

No-one lets you know when your credit card debt is getting out of control. Your credit card companies are not going to warn you that your balances are more than you can afford to pay.

Watch out for these 5 signs, they may mean there is trouble ahead!

- (1) You can't afford to pay anything except the minimum amount
- You're paying your credit cards with other types of debt (2)
- (3) You're using credit cards for necessities and everyday purchases This is fine if you're paying the balance every month. If not, needing credit to pay for everyday expenses may be a sign of looming financial problems.
- (4) New applications are being declined Try and find out why it was declined, if other credit card balances are the reason then it's time to start reining in your spending and start tackling the debt.
- (5) You can't afford to save money because you have too much debt

Mr Micawber's famous, and oft-quoted, receipt for happiness:

"Annual income twenty pounds, annual expenditure nineteen pounds nineteen shillings and six pence, result happiness.

Annual income twenty pounds, annual expenditure twenty pounds ought and six, result misery".

We are retained by your Police Federation and those of you who are members of the Group Insurance Scheme are entitled to

FREE, CONFIDENTIAL ADVICE ON DEBT RESTRUCTURING ALTERNATIVES

We are here to help. If you have any money worries come and see us.

Call 0151 933 3400 or email admin@kinsellaclarke.co.uk.



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



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

Merseyside Police Federation Group Insurance Scheme

Effective from 1st May 2019 Specifically designed for those working in the police service

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

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I've just been involved in something horrific, can I claim compensation?



By Michelle Glass

In this edition my colleague Michelle Glass looks at the law relating to psychological injury if you witness a horrific event.

In recent years there have unfortunately been a number of horrific incidents where many people have been injured or killed. The injured victims or the families of the deceased victims may be able to make a personal injury claim to compensate them. But, what about the people who were nearby, who haven't suffered any physical injury, have not been at risk themselves but nevertheless witnessed the incident or traumatic aftermath and have been affected psychologically?

These people are known as secondary victims i.e. people who suffer a psychological injury when someone they know is either killed or seriously injured in an accident. For a secondary victim to bring a claim the primary victims i.e. the party that is physically injured must have been owed a duty of care by the person responsible and be able to bring a claim for personal injury for the physical injuries they have sustained.

The rules for a secondary victim to then be able to bring a successful claim for any psychological injuries are outlined in a test set out in the 1992 House of Lords decision in the case of Alcock v The Chief Constable of South Yorkshire. This case centres upon the liability of the Police for the nervous shock suffered in consequence of the events of the Hillsborough disaster of 1989 where 96 spectators were killed and 450 were injured in a human crush. The disaster was broadcast on live television and radio. South Yorkshire Police admitted liability in negligence for the deaths. A number of relatives of the deceased then brought negligence claims in tort for psychiatric harm or nervous shock. Most had not been present in the stadium but had sustained psychiatric injuries after learning of the events by television or radio.

The judicial committee of the House of Lords set out the following rules, sometimes known as the "dearness, nearness and hearness test" or "proximity test" for establishing whether or not there was a duty of care owed to the secondary victims:

- I. There was a "close tie of love and affection" with the primary victim of the accident. Under current law only parent and children, spouses and fiancés automatically fall within this category;
- 2. There was proximity to the incident in terms of time and space;
- 3. The development of "nervous shock" through seeing or hearing the accident or its immediate aftermath (as opposed to being told about it);
- 4. Causation of the injury by an external traumatic event as opposed to death or injury itself.

If it is established that a duty of care is owed to the secondary victim, they will need to show that they have suffered a recognised psychiatric disorder (grief and distress are not sufficient) and that the traumatic event caused the disorder.

If you were in physical danger or in fear for your own safety then you would be likely to be treated as a primary victim.

If you have any queries regarding making a claim for any injuries, you have sustained please contact your Federation office or speak to us at Ralli Ltd on 0161 207 2020.



Jonathan Belcham holds regular surgeries at Merseyside Police Federation - if you have concerns or a possible claim that you would like to discuss first, just contact the Federation Office to make an appointment or contact Ralli directly on 0161 207 2020





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The Police Treatment Centres

Update From Police Treatment Centres (Ptc) and our plans to expand our Psychological Wellbeing Programme

Many of you will be aware that for some time now the PTC have been exploring as to whether we should build a new Clinical Wing and expand its centre at Harrogate. These discussions have been driven by the growing demand for treatment on the PTC 2 week residential Psychological Wellbeing Programme (PWP) and a lengthening of the waiting times for those seeking admission to this Programme.

The PWP was rolled out in its current format in 2016 and has grown and developed significantly since that time. In some respects it has been a victim of its own success, in that every police officer who has attended it knows of a colleague/colleagues who would benefit from it which has led to an expansion of the PWP to a point that we have now reached the maximum upper limit of those that we can admit to the programme. We were determined that we were not going to expand the PWP at the expense of our superb residential 2 week Physiotherapy Programme which continues to be a vital part of the treatment services offered by the PTC, hence the only alternative was to build 20 extra bedrooms, and a standalone new Clinical Wing at our Harrogate Centre. I am very pleased to say that as a result of a very generous grant from Police Care UK we are now scheduled to start work on this new project in early 2020 and as well as allowing us to treat more and more police patients on the PWP, we are also seeking to improve our existing clinical services even further. Although there will inevitably be some minor disruption and noise during the expansion we intend and expect to continue to run at full capacity during the building works.

We are also very excited to be entering into a partnership with Police Care UK that we believe will establish the PTC as the National Centre of Clinical Excellence in the treatment of ill and injured police officers. As part of this we anticipate that the new Clinical Wing will allow us to explore new treatment options up to and including those related to acute psychological trauma for our police patients. This is a really exciting time for the PTC in which we are determined not to rest on our laurels and accolades that we have received from our past work, but to ensure that the PTC remains modern, relevant and fit for purpose in how we treat our police patients in the 21st century for both Wellbeing and Physical injuries and conditions. We always have a number of Merseyside Officers in at the PTC every week (and as a reminder you can apply for treatment at both our Harrogate and Auchterarder Centres for both treatment Programmes), but if you want to benefit from treatment and support, it is vital that you sign up as a PTC donor so we are able to treat and support you when you need our help as swiftly as possible.



get details from Merseyside Federation as soon as possible, or take a look at the PTC website to see what we can do for you, and how to sign up. I should also emphasise that I want as many of you as possible to sign up to the PTC because that is how we generate the bulk of our income as a Police Charity, but I also want to encourage our donors to come for treatment when you need it. The PTC exists in order to be used, we take great pride in getting our police patients back to work and normality much more quickly than would otherwise be the case, and we operate at our best when we are at or as close to full capacity as possible. If you do need any more convincing do please ask around your shifts and workplaces for a personal comment from the hundreds of your colleagues that we treat each year about whether it is worth supporting the PTC. I am 100% confident that they will give a strong recommendation that you should, and the PTC continues to set the gold standard in the treatment of ill and injured UK police officers.

Anti-Gravity Treadmill



This is a very exciting time for the PTC as we move forwards, and we are keen to take as many of you with us as we possibly can. Policing is not going to get any easier or indeed less stressful in the future, so there will inevitably be an ongoing need for the service of the PTC on both the Wellbeing and the Physiotherapy programmes. We treat over 3500 patients on a residential basis each year, our clinical team really know what they are doing, and they have the knowledge, skills and experience to make a real difference to the physical and the mental health of all our patients. Please ensure that you do sign up to the PTC if you have not already done so to take advantage of our outstanding facilities and class leading residential treatment and care when you need to do so.

Thank you all for your service and support, and if you do have any questions about what we do and how we might be able to help you, do not hesitate to ring in to either of our centres with your questions.

Patrick Cairns
CEO PTC





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Answer the Christmas themed questions, along with a few others, where the answers can be found in the articles. Write your name & contact details at the foot of the page and send the whole page to the Federation Office, Green Lane where all the correct answers will be put into a draw and the first three pulled out will receive a prize.



1st £200 of Amazon Vouchers 2nd £100 of Amazon Vouchers 3rd £50 of Amazon Vouchers



The draw will take place on Friday 20th December and the winners will be notified. In order to enter the competition you must be a subscribing member of Merseyside Police Federation.

I.	Who played Kris Kringle in the remake of Miracle on 34th street in 19	94 ?	
2.	. How many Police Officers have the government promised?		
3.	In what town was Jesus born ?		
4.	Which country donates a Christmas tree in Trafalgar Square, London of	every year?	
5.	What colour are mistletoe berries?		
6.	Which Christmas carol brings you 'tidings of comfort and joy'.		
7.	Which English leader banned the singing of Christmas songs?		
8.	Who created Rudolph the most popular reindeer of Santa Claus?		
9.	Which American President banned Christmas trees in the White House	e ?	
10.	According to the holy bible what building was Jesus born in ?		
11.	In the Carol 12 days of Christmas what On the 10th day of Christmas	does my true love give to me?	
12.	In the Pogues 'Fairytale of New York' who were singing Galway bay ?		
13.	Which soft drink company was the first to use Santa Claus in promotion	ons for their brand ?	
14.	Which is the best selling Christmas single ever having sold over 50 mil	llion copies worldwide since 1942?	
15.	Who was left home alone in the film 'Home Alone'?		
16.	Which American Military organisation tracks Santa providing flight up via an iPhone app?	odates via local news internet and	
17.	Which Royal in 1841 is said to be responsible for making Christmas to	rees popular in the UK?	
18.	Which bird is most popular on UK Christmas Cards?		
19.	19. When traditionally in the UK should Christmas decorations be taken down?		
20.	20. Which reindeer name means 'lightening' ?		
21.	21. In National Lampoons Christmas Vacation movie, what creature did the 'Griswold' family discover living in their Christmas Tree?		
22.	In what year did German and British soldiers take part in the Christm	as Day truce?	
23.	Which ghost does not speak to Scrooge in 'A Christmas carol'?		
24.	24. Which wise man is missing, Caspar, Melchior and?		
25.	25. Which Christmas word means 'turning of the sun'?		
26.	26. What are the 2 monthly prizes which are able to be won in the Merseyside Police Federation Charitable Trust lottery?		
27.	'. Who is the Custody Lead for the NPCC ?		
28.	28. What date was the introduction of The National Menopause Guidance published to all police forces across England and Wales.?		
29.	29. Who is the Merseyside Federation Lead for Merseyside Detectives?		
30.	30. Where was the Women in Armed Policing Conference held?		
You	r name:	Collar No.	Contact No or Email address:

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