

# INSIGHT



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& Happy Christmas*

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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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## Contents

Update From The Chairman.....	Pages 4-5
Peter Singleton RIP.....	Page 6
Charitable Trust Update.....	Pages 8-10
Claims Update.....	Pages 15
Your Workplace Fed Reps.....	Page 23

### 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.

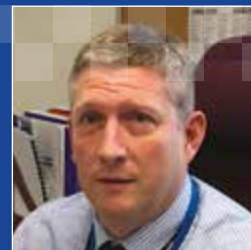
### IMPORTANT INFORMATION

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 comments on the National Police Memorial Day and the National Police Bravery Awards 2020*



Tony Fairclough - Chairman  
Merseyside Police Federation

**Welcome to the final Insight magazine for 2021, the magazine produced by Merseyside Police Federation for its members, the constables, sergeants, inspectors, and chief inspectors of the force.**

During my previous article, the reasons why the Police Federation of England and Wales had withdrawn from the Police Remuneration Review Body were outlined, and since then, in September, the Police Superintendents Association have also walked away from the PRRB with similar concerns and frustrations.

The PFEW national survey which captures police officers' views on pay, morale and conditions has launched at the beginning of November and this year's survey is perhaps more important than ever. The results will help to provide crucial evidence to support the ongoing national pay campaign regarding fairer remuneration for police officers.

The findings from last year's survey relating to yourselves, Merseyside officers alone, illustrated the damage caused by Covid-19 as 76% of respondents felt that they were unfairly paid for the risks and responsibilities of their job during the pandemic. This is in addition to the 85% of respondents who stated that they do not feel that they are paid fairly for the stresses and strains they have within their job. In my view, this is all the more reason for a fair, transparent, independent pay review body, something that is not in place at the moment.

The reason most likely to have a detrimental effect on morale amongst Merseyside officers was how the police as a whole are treated with 88% of respondents and 75% of respondents citing pay and benefits as a factor affecting morale within the service here in Merseyside. It's important that all our members take the time to complete the Pay and Morale survey as your opinion matters and the results are used by ourselves locally with engagement with the force and nationally are part of the overall evidence used to fight for a fairer pay system.

The policing family came together for this year's National Police Memorial Day service at Lincoln Cathedral on Sunday 26th September to remember the men and women of the police service who gave their lives in the execution of their duty. It was an honour to attend at the service to represent Merseyside Police Federation. The service was particularly poignant this year with Jayne Clemson, the daughter of Constable Ray Davenport, lighting the candle to remember fallen officers over the years from England. Ray tragically died as a result of injuries sustained whilst trying to stop a stolen motor vehicle 40 years ago in Liverpool. From my point of view, it was an honour to be able to attend alongside Jayne and her husband Mark on what was an emotional day for all. It is imperative that we continue to do all we can to keep the memory of Ray and other fallen officers alive for their family, friends, and colleagues. We must never forget their sacrifice and ensure that they are never forgotten.





The National Police Bravery Awards 2020 were held in October this year, postponed from last year due to the pandemic and restrictions imposed on every one of us. As I am sure you are aware, Merseyside Police had two officers nominated for the National Award. The officers had displayed tremendous courage and bravery by climbing onto the dilapidated roof of a four-storey high, badly fire damaged, building to rescue a female who was on the edge of the building and threatening to throw herself off the roof. The female was becoming increasingly agitated, and it was apparent that she was about to jump. They managed to edge closer to her, kept talking to her to try and keep her calm and then took hold of her and hauled her to safety. The female started to struggle, putting both her and the officers at risk of falling. The officers managed to build a rapport with the female, but she continued to burst into aggressive episodes making her rescue extremely perilous. Other officers then attended to assist; however, it was deemed too dangerous to extradite the female from the roof without the specialist assistance of Merseyside Fire and Rescue Service. The officers nominated, Liz Cargill and Mark Wilson, fully deserved their recognition, and their actions highlight fantastic work that is carried out by yourselves here in Merseyside on a daily basis. It was a pleasure meeting with members of both Liz's and Mark's families when they attended at the Awards Ceremony and they were rightly proud of the achievements of their loved ones. As mentioned, there is some fantastic work being carried out on a daily basis across our Force area that doesn't get the recognition that it deserves. The impact that a nomination for an award or commendation has on our officers cannot be underestimated, as we all too often hear about the negatives, whereas some form of recognition from a colleague or supervisor goes a long way and has a positive impact on the recipient.

I would also like to thank and congratulate all of the officers who have been successful in the recent election process for workplace Federation representatives. All of us at Malvern House look forward to working with you all for the benefit of our members. Details of workplace reps can be found later in this edition of the magazine.

This December sees the retirement of Merseyside Police Federation's Business & Finance Manager, Paul Kinsella, who has held this role for the last eleven years. A passionate advocate for our members with the Force, Paul has provided invaluable support to our members and the full time Team at Malvern House regarding all aspects of Federation work over a considerable period of time and Paul's knowledge and presence will be missed by all at Green Lane. I wish him a long, happy, and healthy retirement. Last but not least, I would like to congratulate Carolyn Garlick on her appointment within Merseyside Police Federation as Paul's successor and we all look forward to working with Carolyn in her new role.

As this year is nearing to a close and this is the final issue of Insight for 2021, I extend my most sincere best wishes to you all for a very merry Christmas, and 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.

Since writing this article we have had the awful news of the passing of my predecessor, Peter Singleton. A huge shock for all of Pete's family, friends, colleagues, and all at Merseyside Police Federation. Pete was our Chair from 2012 - 2018 and was held in high regard locally, regionally, and nationally throughout the Federation. Pete has left us way too soon, he will be sorely missed, and my thoughts are with his loved ones at this time. Rest in peace Pete.

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

**Stay safe.**

**Tony**





## Peter Singleton RIP

It is with great sadness that we have to inform everyone of the sudden passing of our former Chair, Peter Singleton 59 years.

Pete retired from Merseyside Police on the 18th June 2018 and was known to everyone as Singo.

He served Merseyside Police Federation as the Wirral Sergeants Rep between 2006 and 2012 and was then elected as Chair until his retirement. He also served as the Secretary of our Sergeants Branch Board.

Peter had a high profile both locally and nationally and had a huge pride in being a Police Officer. He could often be heard on local and national media talking about the challenges faced by Police Officers during his period in office. His death at such a young age has deeply shocked us all.

After his retirement Singo had moved to Ireland where he lived with his partner Yvonne.

He leaves behind his parents, sister, brother and 4 children and 2 grandchildren.

He will be sadly missed by everyone





**HARVEY HOWELL SOLICITORS: THE SAFE WAY TO SETTLE THINGS IN DIFFICULT TIMES**



## FREE BESPOKE ADVICE SERVICE ON WILLS, TRUSTS AND POWERS OF ATTORNEY FOR MERSEYSIDE POLICE FEDERATION

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

This is done on line, in a socially distanced meeting or in a telephone or skype consultation and is a great way to settle things safely.

### WHAT DO YOU NEED TO THINK ABOUT?

- // Many homes and therefore planned inheritances for children and grandchildren are being lost to pay for care – can you do anything about this? We can help guide you through this complex area of law.
- // Have you remarried leaving children from a previous relationship? You may have stopped those children from receiving an inheritance from you – we can fix that.
- // What if your children divorce after your death? Do their ex-spouses receive money your children inherited from you? This can be prevented.
- // Estranged children 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 children's inheritance is administered by their surviving parent with whom you may no longer have a good relationship.

### THE FREE ADVICE SERVICE YOU WILL RECEIVE FROM US




We will take account of your personal circumstances and we will, at no cost to you, set aside time either in a socially distanced meeting, telephone or skype consultation or through you submitting your details to us in confidence through our on-line form advise you:

1. Whether and how you might be affected by some of the many common problems which could cost you or your family dearly.
2. Set out some solutions to fix those problems.
3. With clear, competitive and transparent pricing – and with no obligation – tell you the cost of doing so.

### WHAT TO DO NEXT?

- Email us your contact details and we will call you to discuss the best way to advise you at [federation@harveyhowell.co.uk](mailto:federation@harveyhowell.co.uk); or
- Call us on **0151 928 8597**; or
- Visit our website and fill out our simple, secure and confidential form at [www.harveyhowell.co.uk](http://www.harveyhowell.co.uk)

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Jane Dean  
Police Federation Office

MERSEYSIDE  
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*Are you sitting comfortably? ... then I'll begin ...*

*Once upon a time, in the year 2006, in a land far away in the Realm of Tuebrook there was a group of people who decided that going to work every day wasn't enough. They wanted to help those less fortunate so they locked themselves away in the highest tower (the Boardroom!) armed with Ye Olde Sayers finest fayre and something out of the fridge that was "on the turn!" and began their quest to devise a way to raise 'coins of the realm' that would benefit not only those troubled souls in the Kingdom of Merseyside but also the kind and generous benefactors that would give their hard earned gains, those loyal subjects of Merseyside Police - thereafter - the Merseyside Police Federation Charitable Trust and Lottery was born.*

*Those devoted to this cause, the Trustees, worked tirelessly with the help of their much needed loyal subjects to elevate the profile of the Charitable Trust. Years later, 15 to be exact, in the year 2021, many changes have occurred, Ye Olde Sayers no longer exists - oh how we'll miss those grey sausage-meat rolls! but the Charitable Trust continues to thrive and we are proud to have raised and donated over £500,000 to those in need and helped make a difference.*

*... The End ...*

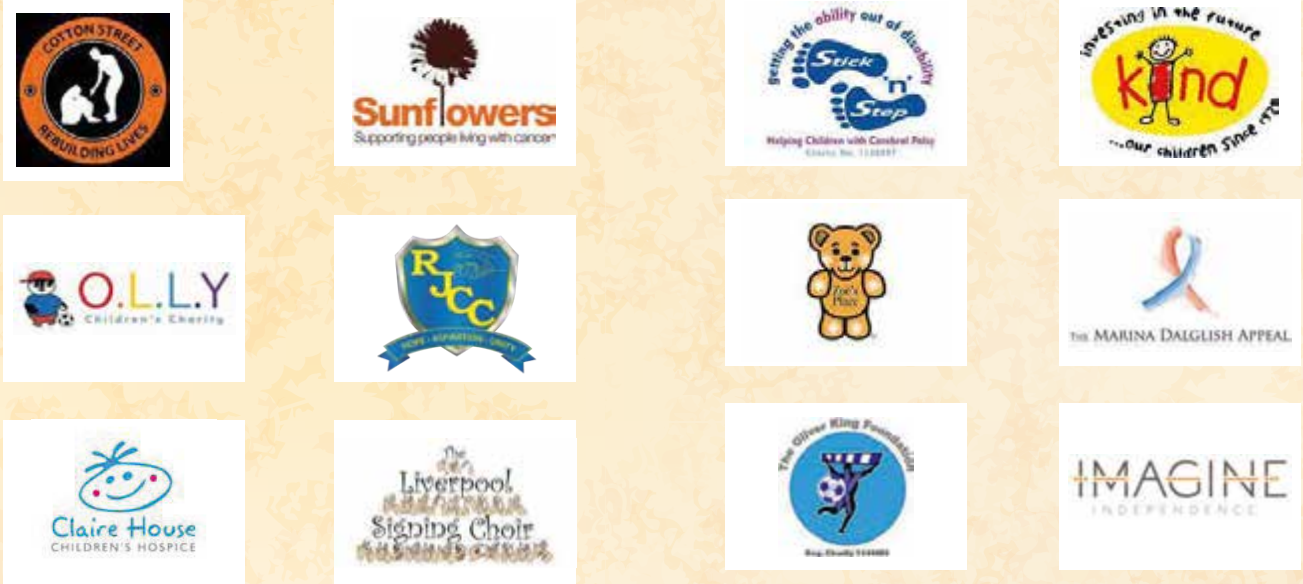


## Moral of the Story ...

Don't eat any unknown food that's 'on the turn' and making a donation, however small, actually makes a difference to some people.

Most tales end with – “*They all lived happily ever after*” – if only that were true! Our mission continues to help more and more struggling and we can't thank YOU enough for helping us to help them.

Here are some of the charities we have helped over the years and some of our well deserved recipients of gifts from the Charitable Trust.



The Trustees of the Charitable Trust would like to express their sincere thanks for all your kindness and generosity during these tough times.

Thank you for your support

Jane Dean

## 2021 Charitable Trust Lottery Winners:

**January** Con 8668 Anthony Mannion.... £500.00  
Con 8766 Michael Smith ..... £250.00

**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

**August** Con 7596 Alexander Williams.. £500.00  
Pens Anthony Jopson ..... £250.00

**September** Con 4005 Louise Lester ..... £500.00  
Con 7546 Raul Mackenzie ..... £250.00

**October** Pens Peter Graham Smith ..... £500.00  
Con 8163 Andrew Tempest ..... £250.00











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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**



## PERKJAM DISCOUNTS

As a Merseyside Polfed member you have free exclusive access to 1000's of national and local perks via the Police Federation website.

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baby



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

**Happy Shopping!**

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is provided by ERS (Syndicate 218 at Lloyds).





## *Well where do I begin....?*

Hello to you all. I hope you are in fine fettle.

I have been trying to write this article for the past 6 hours. Every time I write about how you and your families may be impacted at the moment, or in the near future, it is just too depressing to read. It's not like articles about finance are that interesting in the first place!

The good news (from a financial point at least) is that you, as officers, have worked throughout this whole pandemic. Hopefully, you have managed to pick up some overtime too.

The bad news is that your partners may not have been so lucky.

We are now in a period where furlough has ended. Goods are stuck on ships that, for whatever reason, cannot enter ports to discharge their cargoes. Petrol prices are through the roof. Food appears to be in shorter supply with the inevitable increase in prices.

From April minimum wage will increase and, bonus, we will have to pay an additional 1.25% in tax for the *"the health and social care levy element"*. Hands up who thought that we already paid for this in our National Insurance contributions!!

Basically, my friends, we are in a period where families who were getting by are now being pushed into difficulty. I hope and pray that you are not affected but....

Now is the time to act. We are here to help you with your budgeting and, if required, advise on the various courses of action open to you should you require any discussion regarding debt management.

We are also here to assist with Wills, all forms of taxation and basically anything that you may have financial questions that need answering.

In times of peace prepare for war! So come and see us now. You know it makes sense!

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

### Take care



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



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

**Call Simon or Ged on 0151 933 3400 or email [admin@kinsellaclarke.co.uk](mailto:admin@kinsellaclarke.co.uk) for your free appointment.**



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



# Claims Update

*In this edition I look at the frequently asked questions from our clients*



*Jonathan Belcham*

## **How long do I have to bring my claim?**

It is essential that medical evidence is obtained and the matter is either finalised or court proceedings issued in most cases within three years of the accident date. However this can sometimes be shorter and so the earlier you seek advice the better.

## **How long will my personal injury claim take?**

All cases are different and that's why it isn't possible to provide you with a definite timescale. As a guide only, if the other party accepts that they are to blame for your accident within the first few months, and your injuries are not life changing, it is possible that your claim could be finalised within three or four months. However if your injuries are more serious and/or the other party does not admit fault the claim will take longer.

## **What compensation will I get?**

If you are able to prove that the other party was at fault for your accident, you are entitled to compensation for the pain and suffering caused by the injury. Remember that using the Federation to support your claim means that you receive all your compensation (typically most solicitors will deduct at least 25% of your compensation payment). In addition to compensation for your pain and suffering, you could be entitled to reimbursement of any out of pocket expenses caused by the injury such as loss of earning, travel expenses, prescription charges and medical costs. Depending on your injuries, you may be able to recover for future losses, such as future loss of earnings and private medical costs.

## **When will I receive my compensation?**

You will usually receive your compensation within 3 to 4 weeks of your claim settling.

## **An insurance company have already offered me compensation to settle my claim, should I accept?**

Even if at first your injuries seem minor they may still cause ongoing problems in the future and so it is not advisable to settle your claim without first obtaining medical evidence and legal advice on your injuries. Most settlements are final and you cannot revisit claims because your injuries do not resolve.

## **What is an interim payment?**

An interim payment is a payment made by your opponent whilst the case is ongoing. At the conclusion of the claim this amount will be deducted from the final settlement.



## **How do I prove I was injured?**

It is important that you report the accident to the person or company that caused your accident, as soon as possible, to ensure that an accident report is completed. You should also ensure that you seek medical attention from your GP or hospital as soon as possible. We will then obtain copies of your medical records and arrange for you to be medically examined by an independent medical expert in due course.

## **Will I have to attend a medical appointment?**

Yes. Once we have investigated liability we will arrange for you to be medically examined by an independent medical expert. The expert will have access to your medical records.

## **Will I have to go to court?**

If liability (fault for the accident) is denied, or we cannot settle the case by negotiation, then the case will have to go to court. If it does you will have to attend. However, very few cases go all the way to trial and most are dealt with before it gets that far.

## **What if I am partly to blame?**

You can still claim even if you were partly responsible, however your compensation may be reduced by a percentage according to the extent of contribution.

## **Can I receive help with treatment costs?**

Yes. If liability is admitted then the opponents may agree to pay these while the case is ongoing. Alternatively, they may be claimed at the conclusion of the claim as part of any final settlement.

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 Rep/ 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.**

# No time like the present: act now while mortgage rates are enticingly low



Ian Ward CeMAP CeRER, Director, Willson Grange Mortgages

## A MATTER OF TIME

Making the decision to enter (or re-enter) the property market can seem both exciting and daunting. Whether you're putting down roots for the first time or looking for your dream home, there are so many things to consider. Getting the timing just right is one of them. A question I'm often asked by potential purchasers is: "Is 'now' a good time to move?"

Certainly, the past year has been incredibly positive for house buyers, with the government's Stamp Duty Holiday allowing thousands of people to save substantial sums of money as they reached completion. "Now" – as it turned out – was most definitely a good time, and the surge of increased activity did much to stimulate the property sector and economy at large.

Sadly, that tax holiday came to an end in September, since when buyers have returned to paying Stamp Duty at the normal rates. This kicks in with properties purchased at £125,000 and above (above £300,000 for first-time buyers\*).

Yet the return to normality doesn't seem to have had a particularly detrimental effect on the property market – not yet, anyway. Even if the market does begin to slow, as is predicted by the end of the year, there will surely be other stimuli that will help to keep us on the move. One of the current incentives is the popular **Mortgage Guarantee Scheme**, which allows borrowers who have struggled to gather a deposit to take out a 95% loan-to-value mortgage with supporting lenders via a government-backed guarantee. There's also **Help To Buy**, which offers an equity loan to buyers with a 5% deposit.

## SWING OF THE PENDULUM

One thing about the property market is that it is very difficult to predict with any great accuracy, and is always full of surprises. If only we had a crystal ball!

In the last year alone, we've seen house prices hitting historic highs while interest rates fell to all-time lows. In a bid to limit the economic fallout of the Covid-19, The Bank of England's interest base rate was slashed in March last year to 0.1%, where it remains (albeit tenuously) today. Such an incredibly low interest rate is clearly of benefit to borrowers, such as people taking out a mortgage. Homeowners who are already on a standard variable-rate (SVR) or tracker mortgage have also seen their monthly interest payments reduce to much more favourable levels.

According to market analysts, however, we're set for inevitable changes at least by next Spring. Rising inflation is beginning to rear its head, again in the wake of the pandemic, and a hike in interest rates is very much on the cards. But no need to panic. Leading commentators, including Andrew Bailey of the Bank of England, predict that any rise is expected to begin with a modest 0.15 percentage points, which will take the base rate to 0.25%. This could be followed by a second rise of 0.25-0.5%

in the first few months of 2022<sup>1</sup> – still extremely low and favourable for borrowers. Any adverse impact on mortgage payers would be "softened" or delayed, because most homeowners and buyers are on fixed-rate deals and so won't feel the effect until they come to the end of their fixed-term deal (see *Time To Switch*, below).

With competition continuing to be fierce between mortgage lenders, there is every likelihood that fantastic, competitive and low-rate products can still, and probably always, be found. So if you have saved your deposit and feel ready to buy somewhere to live for the next few years, then we would have to say, in answer to that original question, that... yes, "NOW" is absolutely the right time to move, should you want!



## TIME TO SWITCH

The one group that would probably feel the rise more readily would be the two million or so UK householders who already hold a standard variable rate (SVR) or tracker mortgage. Economists are now advising these borrowers to think about switching to a fixed-rate mortgage and lock into a long-term deal while interest rates remain at record lows.

Even for those who are already on fixed-rate mortgages, it's well worth looking to see what money could be saved by switching. We can check to see if savings can be made, irrespective of the fixed period left to run, and/or early repayment charge being payable.

Getting professional independent advice in any these cases is absolutely crucial. You will need to be sure that your current mortgage product doesn't have tie-in periods or early repayment penalty clauses that might not make switching worthwhile. In most cases, it is likely that you *will* benefit from a well-planned switch, but you must be certain it's right for you. At Willson Grange Mortgages, we have experienced specialists on hand who can take you through the various options available and help you to find the best possible products to suit your needs. If you have any questions at all, just ask.

\*If you're a first-time buyer purchasing a property under £300,000, there's no Stamp Duty to pay. If the property is worth between £300,001 and £500,000, you only pay 5% Stamp Duty on that portion.

**Willson Grange Mortgages: 50 Grange Road, West Kirby, Wirral CH48 4EF. Ian Ward (Director) can be contacted on mobile: 07912 215660, office tel: 0151 625 0011 or email: [Ian.Ward@wgmortgages.co.uk](mailto:Ian.Ward@wgmortgages.co.uk)**

<sup>1</sup> [www.thetimes.co.uk/article/interest-rate-rise-is-likely-this-year-warns-city-pbszvcf52](https://www.thetimes.co.uk/article/interest-rate-rise-is-likely-this-year-warns-city-pbszvcf52) 12 October 2021



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 the whole market together with mortgage products that are not available on the high street. By sourcing from an extensive range of lenders, we can help you decide which product 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 625 0011 (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. 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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With over 20 year's experience in providing bespoke financial advice to police officers, we're experts in helping you make provision for your ongoing financial security.

Our popular Pre-Retirement Seminars have proven nationally to be an invaluable source of advice and guidance as you consider a life beyond policing. These free events cover a range of essential topics and are delivered with the expert knowledge of Senior Financial Planning Consultant Philip Pearson and former Chief Superintendent and National Secretary of the Police Superintendents Association, Tim Jackson. With exclusive access to specialist advice from the team at St. James's Place Wealth Management, we pride ourselves on nurturing long-term relationships that span family generations.

\*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.

To find out more, call the team on: 01829 732450 or email [Tim.Jackson@sjpp.co.uk](mailto:Tim.Jackson@sjpp.co.uk).

You can also visit our website:  
[www.reflectfp.co.uk/advice-and-services](http://www.reflectfp.co.uk/advice-and-services).

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# Coronavirus Travel Latest

Although the Government have recently announced that the remaining seven countries on the UK's Covid Travel Red List are to be removed this is a very fluid situation and the list will remain in place as a precautionary measure in the event it needs to be reintroduced. It is important that you check the current situation before booking a holiday or travelling to a destination.

**Please note advice around travel may differ between the government traffic light system and FCDO advice.**

**For example, there may be green, amber and red list countries that do not have FCDO advice against travel in place and others that do. It is important you check if there is any FCDO advice in place for the country you are travelling to as this may impact your cover.**

Before you book a trip or travel, it's essential you check the entry requirements for any country you are travelling to or will transit through and the entry requirements for return to the UK. Countries have different entry requirements, for example, you may require a negative Covid test or proof of vaccination. There may also be a requirement for you to quarantine on arrival.

For international travel, you also need to be aware of border closures and travel restrictions abroad. For example, where the UK government has placed a country on the green list, border restrictions may still apply to that country that will stop you from entering. If you book a trip while these restrictions are in place and the restrictions result in you having to cancel your trip, then you will not be covered.

Please be aware, you may not be covered for cancelling your trip depending on what the travel restrictions are at home and abroad at the time you book your trip.

If you book a trip whilst FCDO advice against travel is in place, then you will not be covered if you then have to cancel your trip as a result of FCDO advice.

Before making a claim or if your travel provider has changed the terms of your booking, you should first contact your travel or accommodation provider to discuss your options

## Refundable costs

Travel insurance covers you for non-refundable costs. Before making a claim, you should first contact your airline, or travel or accommodation provider to find out if they'll refund your money.

If you booked a now-cancelled package holiday, your travel provider must give you a full refund under the *Package Travel Regulations 2018*. You can also contact your payment provider for a refund if you paid for any part of your trip with a credit or debit card or PayPal, which would mean you have no policy excess to pay. If you're unable to recover your costs, please contact the travel insurer who will consider your claim

## FAQ's

### **Am I only covered for travel to a destination on the 'green' list?**

The traffic light system is more about the implications when you return to the UK after travelling, mainly around the need (or not) to quarantine. Whilst some of the guidance (such as avoiding travel to Amber or Red designated destinations) should also be adhered to as with all government regulations and guidance, it is the advice given by the FCDO that affects whether cover is available.

### **If the FCDO advises against travel, am I covered to travel?**

Aviva Travel Insurance will not cover you if you decide to travel against FCDO advice unless declared to and accepted by Aviva in writing.

### **If I am unable to return home due to COVID, will my insurance policy extend past my planned return date home?**

For anyone stuck abroad who is unable to return to the UK, the policy will automatically extend whilst you are forced to remain. This is on the understanding that the member is following Government advice which is that all UK Citizens should make reasonable attempts to return to the UK as soon as possible

### **What happens if I test positive for Covid-19 or I'm forced to self-isolate before I travel?**

If you are unable to travel due to a positive test or are forced to self-isolate then the travel insurer will consider a cancellation claim. Most tour operators are now offering free covid cancellation cover so please contact them in the first instance.

### **What happens if I test positive for Covid-19 or I'm forced to self-isolate whilst on my journey?**

If you contract Covid-19 whilst on your journey, you should immediately contact the medical assistance providers CEGA. The travel insurer will reimburse you for any additional costs for an extended stay including any potential costs of flights due to a positive test, however please note they will not provide indemnity if you are compelled to quarantine due to local regulation as a result of coming into close contact with someone who has Covid.





# 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 MONTHLY 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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## Local Policing

Andy Barry (1129)	Edge Lane	Ext 74777	07702 934648	BarryA@merseyside.polfed.org
Andy Bragg (1148)	Marsh Lane	Ext 73952	07751 743881	Andrew.Bragg@polfed.org
Andy Halfpenny (1457)	St Helens	Ext 76614	07826 805273	HalfpennyA@merseyside.polfed.org
Paul New (4316)	Walton Lane	Ext 75320	07399 113578	paul.new@polfed.org

## R and R

Jenny Dagnall (6148) <i>(Jenny is currently unavailable)</i>	Crosby	Ext 72475	07976 771475	DagnallJ@merseyside.polfed.org
Ian Saunderson (5418)	Edge Lane	Ext 75313	07976 056032	SaundersonI@merseyside.polfed.org
Nathan Stockley (5118)	JCC/MST/EIRT		07399 113904	nathan.stockley@polfed.org
Sam Wong (7388)	Wallasey	Ext 72950	07399 113885	Sam.wong@polfed.org
Josh Leach (4378)	Kirkby	Ext 76207	07375 257514	josh.leach@polfed.org
David Hicks (5407)	Kirkby		07375 257501	david.hicks@polfed.org
Dan Owen (3949)	Edge Lane	Ext 76651	07399 113889	dan.owens@polfed.org

## CUSTODY

Geraint Price (Gez) (2090)	St Anne St		07399 113850	geraint.price@polfed.org
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## Investigations

Bev Hyland (1079)	OCC	Ext 78672	07709 467628	HylandB@merseyside.polfed.org
Andrew Groves (3035)	Birkenhead	Ext 72229	07399 113971	Andrew.groves@polfed.org

## Matrix

Paula Oldham (4293)	JCC, Force Ops	Ext 75775	07738 418301	OldhamP@merseyside.polfed.org
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Craig Williams (3822)	OCC RPU		07399 113952	craig.williams@polfed.org
Rebecca Hutchinson (2530)	OCC		07399 113813	rebecca.hutchinson@polfed.org
Gary Hastewell (1067)	OCC	Ext 72076	07525 747718	HastewellG@merseyside.polfed.org

## HR

Alasdair Rankine (3087) <i>(Learning &amp; Develop Lead)</i>	Mather Av	Ext 73930	07422 079848	RankineA@merseyside.polfed.org
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