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New police pension arrangements

The Benevolent Fund: one officer's tale



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INSIGHT

Magazine of Merseyside Police Federation

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To negotiate or not to negotiate – that is the question

Ian Leyland, in his last editorial for Insight, explains why the federation has taken the action it has over the Hutton report pension negotiations.



By Ian Leyland,
Secretary

When I was a young uniform police officer with about four years' service I arrested a man and after interviewing him I shared my knowledge of this individual with the custody sergeant – the fact that this man had no fixed abode, as well as form for failing to turn up to court – and suggested to him that we consider opposing bail. He immediately lambasted me and told me that, as custody sergeant, bail was a decision for him alone.

The following week I had attended a CID aide course, which was something I had to wear a suit for, including the working hours when I wasn't attending a seminar. I had, again, arrested someone (prolific young cop I was!) and after interviewing my prisoner I approached the same custody sergeant. I kid you not when I tell you that the first words out of his mouth were to ask my views on whether we should bail him.

My point is two-fold in that a) in spite of the fact that this second incident was only a week after the first, and I had gained only slightly more than a



negligible amount of policing experience in that time, the custody sergeant perceived me as having more experience than he had done a week previously, purely on the basis of the fact that I was wearing a suit; and b) even though the refusal or not of bail was that custody sergeant's job, it proves that at times, we all need a little help and support to make the right decisions.

The reason I have chosen to recount this tale for you here is that both of those points are relevant to the experience of being a federation representative.

When one is elected to represent their federation they are expected to instantly become experts in all matters of police regulation and conditions of service. People approach you to ask your opinion and advice and expect you to know the answer, even when you don't.

Police regulations are difficult to read but as a federation representative you have access to a network of researchers, legal advisors, more experienced representatives who will be able to assist you. As you develop you are able to draw on your knowledge and experience and

will not need to consult the experts quite so often but on some things the situation is so complex that this will always be necessary. Negotiations with government and the Home Office on conditions of service and police pensions are one of those areas where you will always need that network of support.

When the government announced that they intended to reform public sector pensions it was very apparent that this would affect the police service. They appointed Lord Hutton, a Labour peer and member of the last government to head up the review demonstrating the cross party support for that reform. Whether we like it or not the government, as elected politicians and ultimately as the head of public services, have the authority to change things and determine how public money is spent. The cost of final salary public sector pensions to the taxpayer was increasing and, in their view, was not sustainable. Such schemes had been closed across much of the private sector, causing disparity in pension provision in old age. The press were onside with these reforms, with continuous attacks on our pensions, which they described as 'gold-plated'.

Produced over two reports, Lord Hutton's recommendations were that public sector workers should still have access to good pension schemes but that they should pay more, work longer and take a lower benefit, to be based on a career average rather than final salary. The report was accepted by government in full and formed the basis for consultation with the various representative bodies. The Home Office used these recommendations to put forward their preferred scheme as the basis for consultation. At this stage there is a choice, do you engage with government in a consultation process to try and get the best deal possible or do you let them impose the change and legally challenge them?

The federation had already put together a team of experts to assist and provide advice to the team of negotiators; they included a solicitor and leading QC on pension law, a professor of economics, a pension's actuary and a researcher who is an expert on the police pension schemes.

 *Police regulations are difficult to read but as a federation representative you have access to a network of researchers, legal advisors, more experienced representatives who will be able to assist you.*

The first decision on whether to engage in consultation is to consider the legal position with your solicitor and counsel. If you have a strong legal argument then you do not engage in consultation but legally challenge the proposals. Of course the lawyers on Twitter and Facebook know all the answers(!) and many will say that the government can't do this because of, amongst other reasons, section 2 of the 1976 police pension act, legitimate expectation, age discrimination, human rights and pension mis-selling. Unfortunately even the most cursory research reveals the weakness of each of these arguments.

Firstly, the government has sovereignty over the law - they can change it. The 1976 act does prevent the government imposing detrimental change to the police pension scheme but they are not imposing that change until 2015 and by then they will have repealed that act. (Now that larceny is, unfortunately, no longer an offence you can't arrest someone for it even if they committed the offence when it was in force!)

In terms of mis-selling or negligent misrepresentation you would have to show exactly what you were told at the

time you took out the pension, that had you known that the scheme could change you would not have joined the pension scheme and that as a result you would have taken a different option and would be in a better position, financially. Now, I am not authorised to give financial advice but I have spoken financial advisors and they have told me in no uncertain terms that you would not win on that point.

Even under the new pension scheme the government are putting over 14% into your pension each year. Given that we will be contributing 13.7% you would need to get a return of 104% each year on your investment to make a profit. If someone knows where you can get these types of return please tell me, because I would like to invest with you.

With regards to legitimate expectation, it would be extremely difficult to prove that you didn't think things could change at all over a thirty year period. You would effectively have to show that not only that your expectation was realistic but that the changes are unnecessary or irrational or that the process by which it was changed was effectively 'Wednesbury unreasonable'. If you are adversely affected I suppose you may think the arguments on this point are strong but the court applies a high test to unreasonableness and give the rising costs of pension to the public purse and their long term affordability it is very unlikely that arguments of irrationality or unnecessary change would succeed.

In terms of age discrimination and human rights there are some arguments that could be used but, again given the rising costs of pensions and the disparity with other workers, the defence of justification is strong argument for the other side and likely to succeed.

Consequently the legal position on all arguments is not strong. That does not mean that you can't threaten legal action, which is what Ian Rennie did in his letter to the Home Secretary. She will have been aware of the legal position from her own advisors and would know that whilst government were in a much stronger position there is still the remote

chance a legal challenge would succeed. After all, we are cops – we know the law doesn't always get it right!

But please be under no illusions; the threat of legal action was a negotiating tactic to try and improve the Home Secretary's preferred scheme. The table on page 6 shows the original scheme proposed by the Home Secretary and the improvements that came about as a result of the consultation. I suppose whether you think it is an effective tactic depends on how you are personally affected but the reality is that it has delivered some improvements for everybody.

The real problem is you can't both consult and try and improve things and then legally challenge. If you launch a legal challenge at any stage then it is back to the original position and any improvements made through consultation would be taken off the table. If you lost the legal challenge, as is most likely, then everybody is worse off. Everybody (unless they are aged over 45 and in the last ten years of service) will be working until they are 60 and would end up with a much poorer pension provision. If they left the service before the age of 60 then their pension would not be accessible to state pension age which is set to rise to age 68. They would accrue benefit at lower rates and the benefit they had accumulated in the current would not be as beneficial.

At the end of the day, whether to engage in consultation and negotiation is a tough call. In the current economic climate and after the Hutton Report was published, improvements never looked likely. We all knew that members would be unhappy with the changes and, as ever, would look to shoot the messenger. People would tell us where we had gone wrong and how we could have done things differently. It's always a tough call and I accept that your view point will probably be affected by the impact on yourself.

But the reality is that it was Hobson's choice; with a weak legal position you have no choice but to engage. I understand the frustration and anger but before you come to your conclusions and

vent your spleen on your representatives I ask that you look around. Consider what's happening in the world of work, both in the private sector and across the rest of the public sector. We neither live nor negotiate in a vacuum. The world of work and conditions of service are tough for everybody, and they're getting tougher. Employers look to pay the least amount possible in order to recruit and retain staff. The police service does not have either a recruitment or retention problem and consequently our employers do not have any incentive to pay more. You may think that unfair but it is the reality of the world we negotiate in.

Once the Hutton Report was published it was unrealistic of people to think that an exception would be made for the police. Despite the changes the new police pension scheme will remain one of the very best available. Police officers will still retire earlier than most other workers and although they pay more for their pensions they consequently pay that amount for a shorter period and draw the benefit for far longer. In my view that is right given the rigours of our work, but it doesn't come about through the benevolence of our employers. It comes about because of the strength of the arguments and the skill of your negotiating team and their advisors. Whilst I do understand the anger across the service I would urge everybody to not act in haste, but to pause and consider and take financial advice before making any rash decisions they may later regret. The new pension scheme remains a good scheme. The improved benefits accessible from the 1987 and 2006 scheme rely on you continuing to contribute to that scheme.

It is my final Insight editorial and definitely not the one I wanted to write. It has been a privilege to be your joint branch board secretary for the past 13 years. My motivation has always been to try and deliver the best service I possibly can and to ensure the various representatives I have worked with try to do the same. At times it has been tough and I have needed a thick skin but I have always tried to be honest and realistic as to why things happen and what we have done to try and

 *My motivation has always been to try and deliver the best service I possibly can and to ensure the various representatives I have worked with try to do the same. At times it has been tough but I have always tried to be honest and realistic as to why things happen and what we have done to try and change things.*

change things. It doesn't always make you popular but a leader who courts popularity usually makes the wrong decisions. I am strong believer that when change is inevitable and can't be prevented you have to engage and try to shape and influence that change, irrespective of whether you think it is a good thing or not. However it is easier to influence when we have the support of you, our members. That is where the strength lies.

Times are tough and look to remain so for the foreseeable future. However I have every confidence that the police federation will continue to try and do their best for you in that difficult climate but they will achieve more if you support them. To retain your support we need to be honest with you and tell it as it really is and not how we would like it to be. I will finish by taking this final opportunity to wish you and your families all the very best for the future, whatever that may hold.

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How do the pension changes affect me?

The table below outlines the various changes to the pension scheme proposed by the Home Secretary, the negotiated terms of the scheme and how these new terms have been affected by the negotiations.

Home Secretary's Preferred Scheme	Scheme after Consultation	Outcome of consultation
Average Contributions of 13.7%	Average Contributions of 13.7%	No change
Normal pension age 60 with anyone leaving before that age having their PPS deferred to age 60 and their CARE and NPPS pension deferred to state pension age, which is due to rise to age 68	Ability to retire at 55 with immediate payment of CARE and NPPS pension. Pension age for PPS is the age service point that would have applied e.g. a member who joined at 19 can still take their PPS element at 49. Those in the PPS element who joined at 26 can take their PPS at age 51 based on a short service pension.	Improved
CARE pension actuarially reduced from state pension age.	CARE pension actuarially reduced from age 60	Improved
Transitional protection for anyone aged over 45 years or over age 40 and less than 10 years from a maximum unreduced pension for those in the PPS	Transitional protection extended to those aged over 38 with 20 years in police pension scheme (PPS)	Improved
Transitional protection for anyone aged over 45 years or over age 40 and less than 10 years from a maximum unreduced pension for those in the PPS	Transitional protection extended to those aged over 38 with 20 years in police pension scheme (PPS)	Improved
No transitional protection for those less than 20 years service in PPS	Tapering protection for those within four years of full protection	Improved
Accrual rate in the CARE scheme of 1/57ths	Accrual rate in the CARE scheme of 1/55.3	Improved
Pensions indexed by CPI	Pensions indexed by CPI +1.25%	Improved
PPS benefits payable on salary at the point the scheme closes in 2015	PPS benefits payable based on the salary at which you retire from the service	Improved
Weighted accrual for those in the PPS better than the current 60ths e.g. 45ths giving a much better pension benefit	Weighted accrual for those in the PPS better than the current 60ths e.g. 45ths giving a much better pension benefit	No change

Index of Abbreviations

- PPS** - Police Pension Scheme 1987
NPPS - New Police PENSION Scheme for joiners after 01/04/2006
CARE - Career Average Related Earnings

Chairman's foreword

Peter Singleton introduces himself and explains how he has found the first few weeks in his new position as chair of Merseyside joint branch board.



By **Peter Singleton**,
Chairman,
Merseyside Joint
Branch Board

When I was asked to write a few words for this edition of Insight I was suddenly hit with the realisation that I've never written anything like this before. Indeed for the last 23 or so years most of my written work has started with "I am Constable (or Sergeant) 8410 Singleton of the Merseyside Police currently stationed" etc. My last 'creative' writing was in the now far-off days of school and I think was something about, what I would do if I won the football pools – as in those days National Lottery didn't exist.

So not being blessed with any artistic or creative talent whatsoever I'm going to try and give a little insight into my first few weeks as chair of Merseyside Police Federation.

Day one was a little bit surreal for me. I've never had my own office before and Kath Kane, the previous chair, had left me no work, a clear desk, and an incredibly tidy room. The first few hours was spent sitting at my desk, opening draws, rearranging phones, computer

monitors, pen holders etc. before doing what all bored police officers do – and that's messing with equipment. Thirty minutes after that – and a broken sellotape dispenser, a jammed stapler and a bad back from picking up the 100 paperclips I'd dropped – I thought I'd better go and try and find something constructive to do.

Since then I've quickly realised I should have stayed in my room and enjoyed the quiet while I could. As some of you are aware we are going through some big changes at the moment; Ray Corbin, the constables Liverpool North rep, has retired and Frank Rennison the OSU sergeants' rep has also left to enjoy a well-earned retirement. Ian Leyland will be leaving us in a matter of weeks, while early in the new year Bob Moore will also be leaving for pastures new. These changes mean those of us who are left are picking up extra work as the new replacements are trained in the complexities of police regulations, misconduct procedures, H&S issues like working time regulations etc. etc. etc..

Add the issues regarding the changes to pensions, Winsor 1, and soon to arrive Winsor 2, a new national chair of the federation, the introduction of police and crime commissioners, and a new police minister and you will begin to see how

I will, along with my federation colleagues, continue to work our hardest for you, the federated ranks of Merseyside Police, as you continue to provide the best police service in the world.

fast change is occurring in our policing environment.

So the sight of a nice clear desk and the time to ponder the complexity of the Mk 2 'Initiative' 26/6 stapler are now just distant memories, and the work has started. I will, along with my federation colleagues, continue to work our hardest for you, the federated ranks of Merseyside Police, as you continue to provide the best police service in the world.

Times they are changing

Tony Barton examines the landmark moments in the police service over the past two decades that have culminated in the unprecedented changes currently taking place.



By **Tony Barton**,
Secretary Elect

The UK police service is currently going through the biggest transitional period in its history. There is a lot of confusion, anger and frustration at the way the service is being targeted for unfair cuts and changes to officers' terms and conditions and pension arrangements. So how did we end up here?

In 1993 a report into police modernisation, the Sheehy report, was rejected by the federation and the then Conservative government backed down.

The Sheehy Report made clear that the inquiry did not consider policing to be a unique occupation, and recommended a reduction of police numbers, a £2,000 cut to the constable's starting pay, the abolition of the housing allowance and a reduced rank structure. New recruits were to join on a fixed 10 year contract, renewable at the chief officer's discretion for five year periods, and they would only be eligible to a full pension after 40 years' service. It also abolished uniform incremental scales in favour of a matrix based on an evaluation of the roles, responsibilities and performance of individual officers. Future pay increases would be based on the pay of non-manual private sector workers, and one-third of

each increase would be performance-related.

The federation immediately rejected the report and launched a massive 'say no to Sheehy' campaign, starting with an open meeting in Wembley Arena attended by 23,000 off-duty officers. Michael Howard, who had recently replaced Ken Clarke, rejected the vast majority of Sheehy, but he did abolish the housing allowance, and linked future pay increases on an index of non-manual private sector pay settlements.

At the time a then young and enthusiastic advisor to Sheehy and renowned reformist was one David Cameron. The main reason the police service was able to resist most of Sheehy was because ACPO, the police superintendents and the police federation stood together to reject the changes but a brooding Mr Cameron would not let this issue lie.

Fast forward to 2006 and the now conservative leader in opposition, David Cameron, gave a speech outlining his vision for police reform. Below is an extract from that speech with particular emphasis on pay and conditions.

"I've long supported reform of the criminal justice system, and tougher sentencing powers to act as a deterrent; but today I want to focus on the police and the need for police reform. The truth is we won't deal with crime until we reform the police.

This is widely understood, but not acted upon nearly enough. The police know it. The public know it. Politicians know it. I don't want the Conservative party to shy away from difficult subjects and tough decisions.

"We should start with the reform of police pay and conditions. In this area, I think there are five priorities. Today, officers tend to be paid according to length of service or seniority, not in relation to skills, competence and performance.

"So firstly, we need local flexibility for pay and conditions. An officer who has given good service, and for whom it would be better personally and for the force if they moved on, has a huge incentive to wait around until thirty years' service is up before getting a pension "Secondly, we need further reform of police pensions so people can join and leave the force at the right time and the right level. We must get rid of that pensions cliff-edge.

"Chief constables will tell you that today, an underperforming police officer is almost unsackable, which is absurd.

"Thirdly, the police should have modern employment contracts so bad officers can be sacked. Considerable progress has been made in relation to medical retirements and the days lost through sick pay - but much more needs to be done.

"So fourth, we must tackle the issue of

a relatively large number of officers kept on restricted duties, on full pay. Some officers today have second jobs. In one force, as many as one in fifteen are in this position.

"So the fifth priority in reforming police pay and conditions should be to insist that policing is a full-time occupation in all but exceptional cases.

"We need to take tough decisions about police reform if we're going to be genuinely tough on crime. This is a key issue and that's why I've appointed Nick Herbert as shadow minister with specific responsibility for police."

In 2008 the global financial crash caused a refocus of all public sector spending and provided the perfect cover for stringent cuts to public sector funding. In the run up to the 2010 general election the conservative party campaigned on an agenda for public sector reform and cuts and greater flexibility to allow the private sector to perform roles traditionally done by the public sector.

Although the conservative party did not win an overall majority they formed a coalition government with the Liberal Democrats, who agreed to public sector reform in the coalition agreement.

In May 2010 Theresa May, as Home Secretary, attended the Police Federation's conference and stated that the police will take its share of the public sector cuts and we would not be treated as a special case. In fact we were treated as a special case for cuts, when you consider the NHS had its funding ring-fenced, education had a 9% cut and defence 7%. Despite the HMIC report by Sir Dennis O'Connor that cuts of more than 12% would impact on front line policing we were hit with a 20% cut. So now we knew just what a special case this government considered us to be!

Shortly after being elected the coalition government appointed Lord Hutton to conduct a review of public sector pension arrangements. Lord Hutton is a Labour peer and was part of the last Labour government, so the report has cross-party consensus. In his report he stated that

 ...one thing is certain, this government is determined in its resolve to reform the public sector and in particular the police service and whether we agree or disagree times they are a changing.

all public sector workers should work longer, pay more in and get less out of their pensions. The only concession he made on behalf of the uniformed services was that they should be allowed to retire earlier than other public sector workers, at age 60 and not 67/68.

On 20 December 2011 Chief Secretary to the Treasury, Danny Alexandre, made a speech to parliament in relation to public sector pensions, below is an extract of that speech:

"It has not been an easy task, but this government has demonstrated that it will not shy away from taking difficult long term decisions in the nation's long term interest.

"We wish to see pensions for public service workers that are fair, sustainable, provide dignity in retirement and are affordable to both those workers and to taxpayers.

"That is why we committed in the coalition agreement to establishing an independent commission to bring forward proposals for reform.

"Lord Hutton's magisterial report did just that.....

"In future, scheme pension ages will match the state pension age, future schemes will be on a career average basis, and all the agreements are within the cost

ceiling I set in November, and will save the taxpayer tens of billions over the decades to come.

"Because heads of agreement have been reached, the better offer I made in November has been secured by trades unions for their members – including the 'no change guarantee' for workers ten years from retirement"

Next to be announced was the review of policing to be headed up by the former rail regulator Tom Winsor, who compiled the report known as the Winsor recommendations. Winsor was given specific terms of reference for his review that unerringly looked like the Sheehy review from the 1990s and the reforms he stated in his above speech of 2006.

What was most significant this time was that ACPO were actively encouraging Winsor to make some of his radical recommendations and stated they could manage the cuts to policing especially if they had the power to make officers redundant.

The Superintendents Association had mixed view on Winsor and this left the Police Federation the only active opposition to the Winsor proposals.

Given the background of a government with a determined reform agenda that it is implementing in haste and with possibly only one term of office to implement those reforms, members of the self-serving ACPO PLC executive encouraging government in its reforms and a right wing supportive press with little or no support for rank and file officer's, the Police Federation finds itself a lone voice in speaking out against these reforms.

The Police Federation will continue to fight hard to protect its members from the worst of these changes with only the power of persuasion at its disposal.

The debate about whether the federation has been successful or not will rage for some time to come but one thing is certain, this government is determined in its resolve to reform the public sector and in particular the police service and whether we agree or disagree times they are a changing.

Legal services available to Police Federation members

There has probably never been a more demanding time to be a police officer and it is imperative that you receive the best possible support from your service providers that you give to us on a daily basis. This article explains why your branch board and the national committee choose to engage the services of Russell Jones & Walker, part of Slater Gordon Lawyers (RJW S&G).

First and foremost you have access to a law firm with nearly 50 years experience of representing police officers. Our experience of working with your Branch Board, the National Committee and you the member is unparalleled. Our expertise is heralded consistently in the legal press with quotes that include 'trustworthy', 'acumen in policing matters second to none', 'first class' with individual accolades of 'excellent', 'better than I could have hoped', 'win or lose I would have been happy'. *

So exactly what services are available to you?

Criminal

The Criminal and Misconduct department at RJW S&G has a wealth of experience in representing police officers facing criminal or disciplinary investigations and prosecutions. Members are entitled to a solicitor to advise and assist in connection with any investigation or complaint arising from their performance of duty. This includes assistance at the police station if you are to be interviewed under caution.

Our lawyers advise the Police Federation nationally and locally on police misconduct and we are recognised as leading specialists in Post Incident Procedures following incidents of serious injury or death. This includes injury

or death in custody and arising from shooting incidents or serious and fatal road traffic incidents.

RJW S&G, have an excellent track record in defending officers at court both in the Magistrates Court and in the Crown Court and instruct specialist and experienced counsel funded by your Federation. We recognise and understand that for many officers facing serious and career threatening allegations, ours is a service of fundamental importance to you.

Personal Injury

Our expertise in personal injury cases for federation members is unrivalled, the scheme covers both on and off duty accidents and includes family claims (whether or not involving the member).

We have extensive experience of the ever changing pay and conditions that affect claims where absence from duty has occurred, we advise on pension changes and are regularly briefed on the impacts of Hutton and the Winsor reports. Information is regularly fed into our damages calculators to ensure that at any time we are able to properly take account of the true losses that might be suffered as a consequence of absence, retirement on ill health grounds or inability to work in a full policing role.

Our knowledge and expertise in handling

the complexities of police cases mean that over the years members have come to us seeking to transfer their case from their existing solicitor to RJW S&G. In one particular instance we advised an officer who had only just joined the force but had not joined the Federation. His solicitors were about to settle the claim and one of our lawyers was approached to discuss how his claim for compensation was being assessed. It quickly became apparent that his solicitors and the barrister that they had instructed had miscalculated the losses. Having invited the solicitors to contact us the claim was recalculated and the value increased by over £200,000.

We also deal with criminal injuries cases which progress to review and appeal, again, adding unrivalled experience in the way in which such claims are conducted and more importantly assessed by the CICA. We also act closely with legal expense providers to Merseyside Police to ensure that the best possible cover is available to you when you need it.

In 2011 alone we recovered over 19 million pounds in damages for police officers and their families.

Employment

The Employment Department at RJW S&G comprises of a team specialising in

dealing with matters that relate directly to police terms and conditions and arise as a result of performing police duties.

Our lawyers assist the Joint Branch Board with tackling discrimination in the work place. The issues which we advise on include disability discrimination and in particular, challenging unfavourable treatment of restricted officers and failure to make reasonable adjustments in the work place. We have assisted your representatives in enforcing flexible and part-time working and stamping out bullying and harassment on the grounds of gender, race, age and sexual orientation. We also advise and represent officers who are "whistleblowers" and have subsequently suffered a detriment in the workplace.

We are experts in police pensions. We have specialist knowledge of the 1987 and 2006 schemes and on many occasions have fought on your behalf to ensure the payments to which you are entitled under the Schemes. Notable cases include: The Queen on the application of Merseyside Policy Authority v Hudson and McGinty; and The Queen on the application of Williams v Merseyside Police Authority. In both cases our lawyers ensured that officers who had been injured on duty received

enhancements to their pensions to compensate them for their inability to find alternative work as a result of their injuries.

We have a unique understanding of the various police regulations and how the application of these regulations applies in your every day working life. In the case of The Queen on the application of Gannon v Chief Constable of Merseyside Police we successfully challenged the chief's decision to fast track an officer to a gross misconduct hearing. This case is now applied nationally as the standard in similar cases. We also advise upon unsatisfactory attendance and performance procedures and represent officers at stage 3 performance hearings.

Our expertise also extends to civil litigation matters which include providing advice and representation on unlawful arrest and malicious prosecution. In addition, we regularly advise upon data protection and human rights issues.

Defamation

The Police Service can only properly function if it is trusted and respected by the public, reputations take a lifetime to establish, yet can be destroyed with a few words. Our Defamation and Privacy

Department assisted over 50 officers to protect their privacy and reputations in 2011.

Everyday RJW S&G have a member of either our criminal, personal injury or employment team at the Federation office in Green Lane. We also provide a range of other legal services with significant discounts for police officers to include family law and inheritance and welfare services. In 2011 the family & matrimonial department assisted over 1300 officers and have the same in depth knowledge of police pay, pensions and conditions as all our other departments

Today it is even more important that you are protected than ever before. As pay and conditions of service continue to be threatened, as conduct in service is scrutinized ever more closely and as the pressure in the workplace increases with performance management and sickness management, it is vital that you continue to have access to the very best legal advice possible. RJW S&G's specialist knowledge of police related issues means that we will always have your best interests at the forefront.



RJW, part of Slater & Gordon Lawyers launch innovative fixed fee divorce services from £358*

Georgina Chase, family representative for Merseyside for RJW S&G, outlines their new fixed fee divorce services from only £299+VAT.



By **Georgina Chase**,
Family law
representative,
RJW S&G

Stories have recently surfaced in the media about couples spending such large amounts of money on their

divorces, which often leaves them with very little to divide between them. At the same time, divorce rates are increasing, as shown in the 2012 Ministry of Justice Court Statistics .

In the first quarter of 2012 31,603 decree absolutes were granted for the dissolution of marriage. On top of these

factors the pay freezes, redundancies and the recession has wreaked havoc on household income, so it is even more imperative than before that lawyers are offering a transparent, affordable solution to their clients when it comes to divorce and dissolution.

Our fixed fee divorce product can help, >>



You protect and serve. We protect and serve you.

Russell Jones & Walker, part of Slater & Gordon Lawyers, has been working with the Police Federation for five decades, representing Police Officers in personal injury, defamation and employment claims, against claims of misconduct and criminal behaviour and in family law matters.

We've unrivalled experience of winning cases, protecting your job, your income and your reputation.

We're the national service that's always personal, and always close by.

In the event of an accident or emergency, or for free personal legal advice call the appropriate number below:

Criminal line:

0800 908 977

PF Claimline:

0800 9171 999

Legal helpline:

0845 601 1907

Family Law:

0808 175 7710



All lines are open 24 hours a day, 365 days a year.

www.rjw.co.uk/policelaw

Our offices: London Manchester Birmingham Bristol Cardiff Milton Keynes Newcastle
Sheffield Wakefield Associated office: Edinburgh.

Russell Jones & Walker Solicitors is a trading style of Slater & Gordon (UK) LLP (OC371153);
Slater & Gordon (UK) LLP is authorised and regulated by the Solicitors Regulation Authority.



www.pfclaimline.co.uk

£ 29,000,001

**RECOVERED SO FAR FOR OFFICERS INJURED ON OR OFF DUTY
AND THEIR FAMILIES... AND COUNTING.**

PF Claimline can help recover compensation if you or your family are injured in the same or separate accidents, on or off duty, including road traffic accident claims that can be processed in as little as 3 weeks from initial contact to settlement.

And we don't just get compensation for your injury. Our claims process includes help with access to rehabilitation services you might need, faster than you could do on the NHS.

Over the past 3 years we've recovered £29million for our members and their families.

Call PF Claimline 24 hours a day on

0800 9171 999

or start your claim at www.pfclaimline.co.uk

*Lines are open 24 hours, 365 days

by offering a tiered service with as much or little involvement from us as necessary. We are able to tailor your divorce to your requirements and to your budget.

How can our fixed fee divorce & dissolution service help you?

As specialists with 15 years' experience in all aspects of police divorce and family law issues RJW part of Slater & Gordon Lawyers are dedicated to providing police officers and police personnel a value added service. Our services are adaptable to meet your individual needs and allow you to progress at a pace that is right for you and your family.

Lawyer assisted

What is included:

- 30 minutes of telephone advice at any stage of your divorce or dissolution
- Drafting of your divorce or dissolution petition, statement of arrangements for children form and application for decree nisi/conditional order (up to 2 drafts of each)
- You will receive a pack providing you with:
 - A step by step guide to the divorce or dissolution process
 - A guide to help you apply for a certified copy of your marriage or civil partnership certificate
 - A guide to help you decide whether you will qualify for a fee exemption and application form
 - A guide to help you apply for personal service of your divorce or dissolution
 - o A list of all the county courts in England and Wales and their contact details
 - Sample letters for you to use to correspond with the court and your spouse or civil partner

Lawyer assisted	£299 + VAT = £358.80 + Court fees
Fully represented (non-contested divorce)	£600 + VAT= £720 + Court fees
Tailored	Charged at Legal advisors discounted hourly rate – suitable for cases involving jurisdiction issues

What isn't included:-

- We will not engage in any correspondence with your spouse or civil partner or their legal advisor
- We will not engage in any correspondence with the court on your behalf
- This service is not suitable if you need advice in respect of jurisdictional issues or in the event that your spouse or civil partner is likely to defend your petition
- Should at any time you wish us to take over your case on the fully represented basis or require assistance in addition to the above service we will be happy to help you.

your divorce or dissolution becomes defended.

For more information on our fixed fee divorce and dissolution products please visit our website: www.rjw.co.uk/policefixedfee. Alternatively call our dedicated police law helpline to discuss the fixed fee services in more detail.

In addition to fixed fee prices we offer all police officers and police personnel a one hour, free initial consultation where you can discuss your best course of action with one of our experienced family lawyers in person.

Georgina Chase is the family representative for Merseyside, she holds advice surgeries at the Merseyside Police Federation office on the following dates:

5th November
19th November
4th December
17th December

Please contact Georgina's secretary on T: **0161 383 3649** to book an hour free consultation.

T: **0808 175 7771**
W: www.rjw.co.uk/policefixedfee

* Court fees may apply
[www.justice.gov.uk/statistics/
courts-and-sentencing/judicial-quarterly](http://www.justice.gov.uk/statistics/courts-and-sentencing/judicial-quarterly)

Fully represented (non-contested divorce)

What is included:

- We conduct your divorce or dissolution for you from start to finish.
- We draft and lodge all court documents on your behalf and take responsibility for all correspondence with the court, your spouse or civil partner and their solicitors.

What isn't included:

- We will have to take you off the fixed price service in the event of jurisdictional issues arising in your case or in the event

Your group insurance scheme offers exceptional value!

Details of the group insurance scheme from Philip Williams&Co, which offers, amongst other things, accident and emergency dental treatment, home emergency assistance and hospitalisation benefit.

Please take a moment to consider the many insurance products you may, even inadvertently, be purchasing: packaged bank accounts, costing typically £10-£20 per month, may offer motor breakdown cover, travel insurance, ID theft insurance, home emergency cover or a combination of these. Alternatively, you may well be paying for some or all of these independently. Your group insurance scheme offers ALL of them, often with much higher levels of cover. This is IN ADDITION to its core benefits of life, critical illness, accidental injury, hospitalisation and disablement cover etc. along with great additional benefits such as dental emergency, Red Arc and legal expenses insurance, which elevate our scheme to a whole new level (see table for details).

The money-saving opportunities are obvious; why pay for expensive, often inferior insurance products which are included in your group scheme? Why not do a quick inventory, some basic maths and then draw your own conclusions? This is often a real eye-opener.

Below is a simple comparison between just a few inclusive elements of the scheme and what you may typically pay for them independently; this, we believe, helps to both illustrate and reinforce our message: From the 1st of September 2011 Merseyside Police Federation introduced breakdown recovery for you and your spouse/partner for an incredibly low price of 90p per month into the group insurance scheme- this equals an annual cost of just £10.80!

Our group policy is just getting better and

Example annual saving opportunities

Family worldwide travel insurance	Post Office	£120
Boiler breakdown and plumbing cover	British Gas	£216
Couple motor breakdown cover	AA	£189
	Total	£525

Annual cost of FULL scheme membership (including MANY extra benefits)

Member only	£300	Saving	£225
Member and partner	£366	Saving	£159

better, and this inclusion is possibly one of the best yet. The whole scheme now covers most of your insurance needs and saves you money!

Below are further key elements of your scheme:

Accident and Emergency Dental Treatment

This cover provides an individual with 24-hour worldwide emergency dental treatment. Cover is provided for both injury and emergencies, such as pain relief or infection. Claiming is very easy and you aren't required to gain authorisation before you receive treatment.

Legal Expense Insurance

You have full legal expense insurance within your scheme; below are a few bullet points to draw attention to the main elements it covers:

Criminal/motor vehicle prosecution defence

Police misconduct issues

Personal injury

Uninsured loss recovery (important: most

vehicle insurers sell you uninsured loss recovery as an additional premium on your car or motor cycle insurance. This often costs upwards of £20 per year, per vehicle. You do not need this cover as it is included in your scheme so any such insurance you have with car insurers can be cancelled.)

Consumer protection

Employment cover

Bankruptcy

Identity theft

Education appeals

Legal helpline

There are other types of cover within the scheme but these are the main points. If in doubt simply contact the legal help line 0844 800 0129.

Travel disruption is now included in your travel insurance policy

Travel insurance policies are designed to compensate travellers for losses

not covered by the legal obligations of airlines, tour operators and travel agents. In recent years there has been a rapidly increasing trend for travellers, and police officers in particular, to book travel and accommodation independently and lose the protection afforded by ATOL and ABTA tour operators and travel agents.

The key issue recently has not been lack of cover for natural disasters, but the need to fill the disparity in the protection for independent travellers, which latest research indicates is 59% of travellers, and those who use bonded agents. We have worked with our insurers to develop additional cover which was new to the marketplace.

In May 2011 your policy was extended to include a new disruption extension wording providing cover should members' travel plans be disrupted and they receive no assistance from a travel agent or tour operator. Not only natural disasters are covered by this wording, but also events such as the European strikes which stranded members abroad will also be covered. This wording extension is shown in Section 15 of the policy and is available to view on www.merpolfed.org.uk.

Supplementary life insurance

The option to purchase additional (top-up) life insurance cover is available to existing subscribing members of the scheme only; we invite you to consider the options to increase your life cover for yourself and your spouse/partner. The additional life insurance cover is payable by payroll deduction and ceases upon retirement or age 65, whichever occurs first. Please contact the federation office to apply.

Financial Advice

Membership of the group insurance scheme also entitles you to free financial advice across a range of issues including: help finding a mortgage, advice on issues arising from debt and help with bankruptcy, a free simple will writing service, initial investment advice, understanding your tax entitlements and more. The advice is offered as part of this package through Kinsella Clarke, Chartered Accountants, 61 Stanley Road, Bootle L20 7BZ. Telephone: 0151 933 3400.



Above: The group insurance team from Philip Williams and Co.

Home emergency assistance cover

Home emergency insurance is a cost-effective insurance product which provides immediate assistance in the event of a domestic emergency. Home emergencies can be stressful and sometimes difficult to resolve, but with home emergency insurance you will have peace of mind knowing that we are with you every step of the way. We not only appoint a suitably qualified contractor to attend your home, but also meet the costs associated with this.

Cover is provided 24 hours a day, 365 days a year for:

- Breakdown of the heating system
- Plumbing and drainage problems
- Home security including locks and windows
- Breakage or failure of your sole toilet unit
- Loss of domestic power supply
- Lost keys
- Vermin infestation

If you have cover through British Gas or any other provider, you may be paying for cover you do not need. It is not unusual for a similar British Gas emergency product to cost over £18 per month.

Red Arc

Red Arc is one of the key components of our group insurance scheme, and many members have used the service, and we continue to receive fabulous feedback about the service they provide to us.

The scheme is primarily to assist individuals with a serious health condition, although there is no specific list. Whilst this can be quite subjective depending on the individual, minor conditions are generally not covered.

Red Arc will not accept general orthopaedic referrals, or requests for general physiotherapy.

The Red Arc service is free of charge and confidential. If you think you may be eligible you should ring Red Arc on 01244 625183 during normal business hours.

Hospitalisation benefit

This important benefit often goes unclaimed by members, but if you are admitted to hospital as a result of an accident or emergency (unplanned admission), benefit is payable for up to five consecutive nights.

In the event of a planned admission benefit is payable after the first three nights, again up to a maximum of five consecutive nights. Please see your scheme benefits booklet or visit the website for full details.

This Spring, we're busy cutting the loan

1% off Resourcer loan interest
for the full duration of the loan*.

Interest rates might already be low but we're offering a 1% discount on Resourcer loan rates.

Just 8% APR* representative fixed for new loans, subject to terms and conditions.

For recent borrowers with a good repayment record, we offer a 1.5% discount, meaning a fantastic 7.5%** APR representative fixed (see terms below).

Discount for the full term of the loan for applications received by 31 July 2012.

Apply now - in a tough economic climate, we think this is the right kind of cut!



Once a member, apply for a loan up to a maximum of £20,000. No waiting period.

APPLY NOW!

Offers available for new Resourcer loan applications to 31 July 2012*.

www.policecu.co.uk

Please visit our website for regional branch addresses.



* Subject to terms and conditions.

Offer may be withdrawn without notice, subject to availability of funds to lend.

** Extra loyalty discount of 1.5% offered subject to approval, open only to previous Resourcer or Responder borrowers who have paid off their loan since 30 September 2010 and did not miss any repayments.

Loans subject to status, conditions and credit checks to members aged 18 or over.

Written quotations for loans available on request.

The Police Credit Union is authorised and regulated by the Financial Services Authority. FSA no. 213306.

Under the Distance Marketing Directive, you have the right to cancel your loan agreement within 14 days of signing, without financial penalty or interest charge, by repaying the loan in full.

Head Office, Guardians House, 2111 Coventry Road, Sheldon, Birmingham B26 3EA

PoliceCU.

Savings and loans for the police family.

Honorary President: Lord Stevens of Kirkwhelpington, QPM, DL



www.policecu.co.uk

Members matter most to credit unions working worldwide

Peter Evans, CEO Police Credit Union, writes for Insight on the history of credit unions, as the world celebrates International Credit Union Day.

Coopératives are a reminder to the international community that it is possible to pursue both economic viability and social responsibility.

United Nations Secretary-General Ban Ki-moon

On 18 October 2012, there were celebrations around the world for International Credit Union Day, coinciding with the International Year of the Co-operatives.

Whereas they only have a relatively modest profile in the UK, after their arrival in the mid 60s credit unions around the world continually demonstrate strongly their ability to improve the lives of individuals, families, communities and countries and have done so for generations.

With more than 196 million people in 100 countries worldwide with credit union membership, the success of the global movement is there for everyone to see and the continuing development of credit unions in the UK sees us creating the foundations to follow in the footsteps of the key leaders in USA, Canada, Australia, Poland and Ireland in becoming major financial services providers to their wider populations.

Credit unions operating in Britain today are extremely varied in size, membership and the range of services they offer but they all share a basic philosophy and set of principles with the worldwide credit union movement.

The ideas and values central to how credit unions work were developed in the 19th century. In Britain they were the work of pioneers such as Robert Owen. In Germany there were innovators like Herman Schulze-Delitzsch and in North America

Alphonse Desjardin was mapping his vision of co-operative credit.

The credit union movement grew quickly throughout America and Canada and soon began to have an influence on the rest of the world.

Credit unions in Jamaica began during the 1940s. Father John P Sullivan, a Jesuit priest, believed credit unions could help working people cope better with wartime conditions.

In Ireland the first credit union was founded in 1958, thanks to schoolteacher Nora Herlihy and colleagues in the Dublin Central Co-operative Society, which she helped to found. The first Irish credit union developed through contact with the Credit Union National Association (CUNA) in America.

In Ireland, over 70% of the population belongs to a credit union. In America and Canada the figure is around 43%. Credit unions are also growing fast in Eastern Europe, parts of South America, Africa and the Far East.

Credit unions took some time to take off in England, Scotland and Wales. People who had seen the idea work in Ireland, the Caribbean, Canada and the US were amongst the first British credit union pioneers.

Before 1979, there was no legal structure for credit unions in the UK. Some of the early credit unions chose to register under the companies act and some under the industrial and provident societies act.

Many of the credit union pioneers played a key role in getting a legal structure for credit unions on the statute book.

Eventually, in April 1979, the credit unions act was the last act to be passed by the outgoing Labour government.

It took another 33 years before the next legislation in the form of this year's legislative reform order which gave more opportunities to UK credit unions to develop with new expanded powers. This has stimulated the present government to continue the initiative of the previous one to give support to building the strength of credit unions so that they provide their mutual, not for profit financial services to an ever growing proportion of the population. By the end of this year, the DWP will be considering a range of bids by consortia of credit unions for funds to assist this development.

Police Credit Union itself does not seek this financial support (and would not individually qualify due to its own success to date) but it is committed to work with the smaller unions to help build the sector in the UK.

Whilst this general development of the sector continues, Police Credit Union goes from strength to strength with membership growth, dividends to savers way ahead of high street interest rates and sensible, caring lending at highly attractive interest rates to borrowers. Demonstration of its strong community ethos is clear with its support of a range of police related activities and projects as well as helping its chosen charity (for children with disabilities) with management expertise and campaign support – all with very modest financial input.

So, Police Credit Union is working well to meet the values quoted above by the UN Secretary – a combination of economic viability and social responsibility.

Our promise to you... great value insurance cover tailored to individual requirements.

At Roland Smith we pride ourselves on delivering the highest quality service to our customers, both when you take out a policy and even more importantly, when you have to make a claim. As a business, we're here to arrange great value insurance cover for customers tailored to individual requirements.

Over recent months, we have been working hard to ensure that we are offering you great insurance products. We know you expect the right insurance at a sensible price. We also think you deserve friendly, one-to-one service from people who understand your precise needs... but what more could we do?

We decided to undertake specific customer research with officers from across the country including Merseyside Police. We wanted to

know what they thought about insurance, what were their views on Roland Smith, what was important to them, what was missing and what else could we do to enhance our products for them.

The customer sessions were really insightful and our thanks to the officers for their time and effort.

We took the findings from the research and we are now pleased to announce, that

customers that insuring through us will be able to take advantage of our new and exclusive insurance promises, which come as standard with all of our policies.

Our unique insurance promises are our guarantee that we will do what we say. They are our pledge - providing customers with clear and simple reassurance. Developed in conjunction with our police officer customer research, there are five insurance promises.

Promise 1

We will be clear and transparent about the hidden costs of insurance and there are no administration fees for changes to your policies.

You told us that many insurers charge extra if you want to make simple and common changes to your car insurance policy. If you change your

vehicle, move house or even get married, there's a chance that you may be charged an extra fee on top of the new premium.

We don't think this is fair and it's something you'll never find with us, and our motor policies provided by RSA.

The research found that you have to check what you pay for, as just like a cheap flight the insurance price quoted initially is rarely the price that you actually pay.

Just have a look at the comparison table below...

	APR for monthly premiums (%)	Policy set up fee (£)	Policy adjustment fee (£)	Duplicate document fee (£)	Cancellation fee (£)
Roland Smith	No Charge	No Charge	No Charge	No Charge	No Charge
AA insurance services	26.9%	£28	£25	£25	£50
Direct Line	19.9%	No Charge	£15.90	No Charge	£26.50
Admiral	18.6%	No Charge	£17.50	£7.50	£47.50
John Lewis	28.5%	No Charge	£20	£5	£35

Table notes: All figures are based on making policy changes or requesting duplicate documents offline. * Fee only applies in the first two years of holding the policy and where the driver or address is changed. Details correct: September 2012, sourced from Insurance provider policy documents and quotes obtained online.

Promise 2

We will offer you exclusive deals on your insurance through working in partnership with UK leading insurance providers.

You know how important it is to have the right insurance and the cost of not having the right cover – you and your colleagues see the impact of this day-to-day. We have enhanced our current

policy to meet your needs as we believe that arranging the best cover for you is all part of the service.

We now offer all this as standard with our motor policies:

- ✓ Lifetime no claims discount
- ✓ Uninsured drivers cover

✓ 2 years new for old car replacement

✓ Courtesy car following an accident or theft

✓ Lifetime guarantee on repairs
Terms and conditions apply.

We can easily add optional extras, like breakdown and legal cover, if you wish.

Promise 3

We will serve the police family and work harder than anyone else to give you the best tailored solution to suit your needs.

Our advisors are here to help you and to ensure that your insurance is specific to your requirements. Our partnership with insurers means we can cover you for specific circumstances that come with being a Serving police officer, such as providing cover whilst in your car:

- ✓ On official police business
- ✓ On daily commutes
- ✓ When carrying police kit

Promise 4

We will offer a set of unique member benefits that simply say thank you for being part of Police Mutual.

We're passionate about police welfare and understand that your finances are just one part of your overall wellbeing. We can help you to plan for today and tomorrow with our free training and seminars.

- ✓ Our wellbeing zone helps support your wider wellbeing
- ✓ The Police Mutual Foundation provides targeted, practical help
- ✓ Our member care service is there should the worst happen

Promise 5

We will never have automated responses and endless buttons, just friendly helpful and smiling expert insurance advisors on the end of the phone.

Arranging the best cover for you is all part of the service with over 45 years' experience working with the police family, we know your precise requirements. We're with you every step of the way with:

- ✓ Friendly, highly experienced, Liverpool based staff
- ✓ Unrivalled insurance expertise
- ✓ Dedicated claims advisors

Our 5 unique Insurance promises built with the police family in mind are our guarantee that we will do what we say. They are our pledge - **providing customers with clear and simple reassurance.**

So, call today for your kind of quote on **0151 242 5640** and find out why so many Merseyside officers choose us.

PS. For a limited period, we are offering you the opportunity to win a year's free insurance or an iPad when you call for a quote... so call today!



North West Police Benevolent Fund

We would like to introduce you to the newly redeveloped gardens at St Michaels in the Ribble Valley, where you can attend for physiotherapy or just to make use of the fabulous hotel facilities.

The gardens were developed via an incredible donation from the Police Dependents Trust. We thank them for their generosity and continued support

This article is to remind you of the benefits of being a member. So many new benefits have been added in recent times it can be difficult to keep track!

The Benevolent Fund provides incredible value for money and offers a wide-ranging package for you and your family. If you do encounter difficult times this is the scheme that can help you most.

We recognise that we are going through unprecedented times in the police service and threats to pay, pensions, and the general economy and financial state of the country are affecting everybody in one way or another. We recognise you may, from time to time check your pay slip to make sure you are getting value for money from the schemes you are in. But with the Benevolent Fund we can assure you that you are.

As well as recuperation and treatment following an injury, you can also make use of the incredible luxury Lake District lodges or the hotel accommodation at St Michaels, for very low prices.

So whether your break is for rest and

recovery or just a feel-good family holiday, this is a scheme you need to be in. The cost shows as £9.52 on your pay slip, but this is taken out of your gross pay, meaning you don't pay any tax on your membership. This means that a lower rate taxpayer will actually only pay £7.62 and for a higher rate taxpayer, the net cost will be just £5.71!

Support YOUR charity for the benefit of you and your family. As recent events have shown – none of us know just what's around the corner.

Some of the benefits

- Financial assistance via grants or interest free loans.
- World class residential treatment and rehabilitation at Harrogate and Auchterarder.
- Day physiotherapy treatment at St Michaels and Mather Avenue.
- Financial assistance for orphaned children of members.
- Free convalescent facilities at luxury Lake District lodges.
- Luxury lodges in Lake District available to rent at discounted prices.

“So whether your break is for rest and recovery or just a feel-good family holiday, this is a scheme you need to be in.”

• Discounted hotel accommodation at St Michaels.

• Death grant of £5,000, payable immediately.

Please contact the federation office for more details.



Charitable Trust: where the money has gone

Almost £40,000 donated throughout the year.



Paul Kinsella donating £5,000 to Zoe's Place baby Hospice



Paul Kinsella presenting £5,000 to Marie Curie Hospice in Liverpool



Paul Kinsella presenting £5,000 to Admiral Nurses (Knowsley) - Dementia UK



Tony Barton donating £10,000 to the Northwest Police Benevolent Fund



Just Under £40,000 donated to many causes throughout the year.



Have you submitted your application to nominate for a hamper or vouchers yet?
Please nominate via www.merpolfed.org.uk

The new police pension arrangements

Bob Norris (FCIB DipPFS), independent financial advisor at Kinsella Clarke outlines the new police pension scheme that has been negotiated with the Home Office.



By **Bob Norris (FCIB DipPFS)**,
Financial Advisor,
Kinsella Clarke

As you all will be aware, the framework for the new police pension scheme to come into force on 1 April 2015 has been announced. The full regulations are to follow. The following is a synopsis of the proposed details of the new scheme.

Firstly, however, there are 3 groups of members who are unaffected:

- Members of the 'new police pension scheme' (i.e. the 2006 scheme).
- Members aged 45 or over at 1 April 2012.
- Members aged 38 or over at 1 April 2012 with at least 20 years membership in the '87 scheme (this is called transitional protection). (There are also 'tapering transitional protection' arrangements for members within 4 years of transitional protection.)

For those going into the new scheme in 2015, accrued rights in the old scheme are fully protected. Important pluses are that protected rights accrue on a 45ths basis for those who complete 30 years membership, and the old scheme accrued benefits remains linked to final salary.

Pensions are calculated as proportion

or fraction of pay. In the 1987 police pension scheme (PPS) they are calculated on the basis of 60ths. After you reach 30 years' service you will have accrued 40/60ths or 2/3rds of your final salary as a pension. However, you accrue the 60ths at twice the rate in the last ten years. In other words, the benefit you accrue in the first 20 years is the same as the benefit you accrue in the last 10.

To accommodate this 60ths in the scheme for those who do not double accrue will become 45ths subject to you remaining in the scheme. In other words if you have 15 years' service you will get a third of your salary as pension rather than a quarter. You can give up some of your benefit to get a lump sum and if you take the maximum lump sum this reduces your annual pension to half your salary.

On the new police pension scheme (NPPS) you accrue benefit at the rate of 70ths. There is no double accrual and at the end of 35 years' service you will have accrued 35/70ths or half your salary as pension benefit. You get a smaller lump sum on this scheme but it is paid automatically and you do not have to give up any of your pension to receive it.

Generally the lower the fraction accrual rate the better the pension scheme.

The New 2015 Pension Scheme

The big changes in the new scheme are:

- Benefit accrual rate
- The accrual basis

- Normal pension age
- Deferred pension age
- Contributions will be 13.7% on average

Benefit Accrual Rate

This will be on a 55.3ths basis (i.e. for every year in the scheme the pension accrued will be 1/55.3 of that year's pensionable salary, re-valued as above to retirement).

Benefit accrual basis

A new basis of career average re-valued earnings (CARE) is to be introduced. The key factor of this is the revaluing basis in that each individual years accrued benefit will be uprated in service by the Consumer Price Index (CPI) + 1.25%. This is very important as effectively accrued rights are more than inflation proofed. The link to final salary is, however, removed. The biggest impact of this change will be on members with many promotions.

Normal Pension Age

This will be 60. Retiring before then, which can be from 55 onwards, will involve an actuarial reduction, which is likely to be of 4 or 5% of the accrued annual pension in the new scheme for each year the pension is taken before 60.

Deferred Pension Age

Should a member leave the new scheme before 55, their rights will be deferred until state pension age – 67/68. (Rights accrued under the old scheme can in theory be taken earlier in certain circumstances, although only on retirement.)

Example:

There are almost as many different scenarios as there are scheme members. Giving one example may, however, be of help.

Officer A will be aged 37 years at 1 April 2012, he will have 15 years of service at 1 April 2015 and he will choose to retire at age 58. Under the 1987 pension scheme rights he would have been entitled to a final pensionable salary 1

'87 pension scheme rights =
final pensionable salary at 15/45ths

New scheme rights

18 years accrued right accumulated as follows:

Year 1: Pensionable Salary at 1/55.3ths

re-valued at CPI (consumer price index)
+ 1.25% for 17 years

Year 2: Pensionable Salary at 1/55.3ths
re-valued at CPI + 1.25% for 16 years
And so on

The pension rights accrued in the new scheme would then be actuarially reduced by 8 or 10% (to be decided).

Other important points

- It will still be possible to retire at 55.
- Rights accrued under the old scheme can be taken in theory before 55 but only on retirement. Rights under the new scheme would then be deferred.
- There are some details not yet known with the new scheme, e.g. the basis

on which part of the pension may be commuted to a lump sum, the treatment of pension rights transferred in, treatment of part time service and career breaks.

Value of the scheme

The new pension scheme is an extremely valuable benefit of employment in the Police Service. Although the payment has increased and for most it means working longer, members will still be able to retire on attractive salary linked pensions. Just as important are the benefits which will be included in the scheme in the event of death and ill health. From a financial advice point of view members are very strongly advised to remain in the scheme.

The Benevolent Fund and me

Paddy Kelly explains how the support from the Police Federation and the Benevolent Fund made such a difference to him and his family. He has two autistic children.

I have been a Merseyside Police officer for over 15 years. I am also a dad to two children, aged 14 and 11. Both my kids have a condition called autistic spectrum disorder. This is a lifelong condition that affects their communication, socialization and imagination.

My son attends a fantastic special school for autistic kids whilst my daughter is in mainstream; her condition is not as severe. Their disability has been something we have lived with for over ten years. Its impact on our family has been incredibly difficult at times, and will continue to be. The one constant support my wife and I have had as a family throughout my working life has been the police federation, who have always contactable to offer support and always ready to help.

We laugh about it now, but on one

occasion our boy stuffed the entire contents of our bedroom and en-suite out of the bathroom window! The incident last year was incredibly tough though and it served to highlight that fact that our son needed a secure safe space where we could see him at all times whilst allowing him some independence and allowing us to do everyday tasks, like cooking and washing, whilst having him within line of sight.

We also needed to have somewhere our daughter could go to be away from her brother when things became difficult. It was clear we needed to either move or build an extension to add an extra room, but financially we just couldn't do it. Then my fed rep told us to apply for support from the North West Police Benevolent Fund to see if they could assist. One simple form and within a

short space of time I got a phone call telling me the fund had granted us a cash grant to build a new family room! My son now has a fabulous playroom, my daughter has her space and we can finally relax without running from room to room checking our son is ok.

The North West Police Benevolent fund has transformed our family life. The idea of leaving the federation and being completely unsupported leaves me cold. It would be like turning on a loyal friend after they had done so much to help in the past. My family and I will always be grateful to the Police Federation. You never know just when you might need them or for what reason; you never know what's just around the next corner but the minute you do need assistance, they will be there.

Merseyside Police Federation insurance scheme

SCHEME BENEFITS with effect from 1 September 2011

Serving Member

Life insurance	£100,000	Hospitalisation benefit up to 5 nights	£50 per night
Terminal prognosis advance on life insurance	20% of sum insured	Accident/incident/emergency admission	£50 per night
Permanent total disablement (due to accident)	£100,000	Planned admission after first 3 nights	20% scale pay
Accidental loss of use benefit	£60,000	Sick pay benefit (when pay cut to half) <i>up to 26 weeks, then a further 4 weeks when on no pay</i>	
Infection of HIV/AIDS on duty	£60,000	Family travel policy	Worldwide
Temporary total disablement <i>(up to 104 weeks excluding first 7 days)</i>	£21 per week	Legal expenses including ID theft protection	Included
Critical illness	£10,000	Emergency and injury dental benefit	Included
Child critical illness	£2,000	Home emergency assistance	Included
Child death grant	£2,000	Free financial advice with Kinsella Clarke	Included
Red Arc assistance	Family Cover	Motor breakdown cover	Member and partner

CALENDAR MONTHLY SUBSCRIPTION

Weeks of service 1–52
Weeks of service 53–104

£25.00

£Nil
£15.20

COHABITING PARTNER OF SERVING MEMBER

Life insurance
Terminal prognosis advance on life insurance
Critical illness

£50,000
20% of sum insured
£5,000

CALENDAR MONTHLY SUBSCRIPTION

£5.50

NB - Subscriptions for the first 52 weeks of service are free of charge for serving members and cohabiting partners.

The benefits arranged under this insurance trust are provided strictly under the terms of insurance policies taken out and owned by the trust. Copies of the policies are available to view at the Police Federation office. Subscription to the Trust entitles the member to the benefits provided by the Trust but confers no ownership of any of the underlying policies, which are vested in the trustees.

Where two members are cohabiting spouse/partners and both paying the full member subscription, a reduction for ONE member is available. This is due to the duplication of the family benefits of travel insurance, Red Arc assistance, motor breakdown and home emergency assistance. To apply for this discount, please contact the federation office.



Equality update

Rob Venables, Equality Lead for Merseyside Police Federation explains about the range of options for officers to take leave in addition to their annual leave and public holiday entitlement.



By **Rob Venables**,
Equality Lead

This is the second in a series of equality updates. I am the equality lead for the Merseyside Police Federation and I am supported in the role by a number of fed reps who have received specialist training in equality and diversity issues. In this edition we also feature an article by Diane Prosser, chair of the part time and flexible working network.

As ever, if you need support or advice for any equality issue, you can access support via your local fed rep or the staff at Green Lane. Where appropriate we can access legal advice from the federation solicitors, and in some cases ultimately seek redress via employment tribunals. Additional assistance can be obtained from the Merseyside Police support networks.

I want to focus this edition on leave. If I mention leave to most people they talk about annual leave, public holidays and rest days in lieu. However police regulations provide a range of options for officers to take leave in addition to those already mentioned. Some types of leave, such as parental leave and dependants leave, are available only to officers with caring commitments. Other types such as special leave or career breaks are available to all officers. They can all be used in conjunction with reduced hours working to provide flexible working options that can benefit both the officer and the force.

Please remember though that all leave

(except maternity leave) is subject to the exigencies of duty and officers can be recalled to duty or can have their leave cancelled at times of policing need.

Parental Leave

All officers (men and women) are entitled to take unpaid time off work to look after a child under 5 or a child with a disability under 18 if they have completed 1 years' service by the time they take the leave.

Officers can choose to take parental leave at any time:

- up until the child's fifth birthday
- in adoption cases, for 5 years after the child is first placed with the officer for adoption (or until the child's 18th birthday, if that comes sooner)
- in the case of a child with a disability, up until the child's 18th birthday (for the purposes of parental leave, a disabled child is one for whom disability living allowance has been awarded)

Officers are entitled to 13 weeks in total in respect of each individual child under 5 years of age, and 18 weeks in total for each child under 18 years of age with a disability. You may take parental leave in blocks or multiples of one day; and there is no maximum period of parental leave that can be taken in respect of any individual child up to the total allowed.

You must give 21 days' notice of the start and end of your parental leave. Parental leave should be granted unless there are exigencies of duty.

If the force employs both parents, each

will be entitled to parental leave. Unpaid parental leave can be 'bought back' for pension purposes.

Dependants Leave

Regulation 33 states that all officers, regardless of length of service, are entitled to take a reasonable period of paid time off work to deal with an emergency involving a dependant and not to be victimised for doing so.

The emergency must involve a dependant of the employee who is defined as being their spouse, partner, child, parent or someone who lives with the officer as part of their family. It does not include tenants or boarders living in the family home, or someone who lives in the household as an employee.

The aim of the dependant's leave is to provide officers with a facility to deal with immediate short term needs. For example:

- to make longer-term care arrangements for a dependant who is ill, gives birth or is injured or assaulted
- to deal with the death of a dependant
- to deal with the unexpected disruption or breakdown in care arrangements for a dependant
- to deal with an incident involving the officer's child during school hours

The list is not exhaustive and each situation should be considered on its own merit, taking into account the balance between the needs of the force and the individual's immediate needs. If there

is a need for longer periods of leave the force may consider allowing special, compassionate or other leave.

There is no restriction given to the length of time that can be taken off, or the number of occasions that dependant's leave can be taken in any one period. The time taken must be reasonable in

order to make arrangements to deal with emergency situations.

Paid dependants' leave is pensionable, reckonable for incremental pay and leave purposes and for inclusion in any period of probationary service.

Next time I will have a look at special

leave and career breaks. These are available to all officers, not just people with dependants.

Source Document: Representatives Guide to Family Leave and Flexible Working, December 2011, Police Federation of England and Wales.

Part-time and flexible working network

Chairperson, **Diane Prosser**, introduces you to the part-time and flexible working network and explains that part-time working doesn't have to mean putting your career on hold.



By **Diane Prosser**,
Chair PFWN

The network has been in existence for a number of years and I took up the mantle of chair just over 12 months ago. A position I am delighted to hold.

There are in the region of 1000 police officers and police staff who either work part-time or flexibly in Merseyside Police.

The network is staff led to provide mutual support to all 1000 staff, and also those who line manage the staff, to share experiences and best practice, to raise awareness of the issues affecting part-time and flexible workers and most importantly to ensure that there is equality of opportunity.

Quite often there is a misguided and totally incorrect perception that working part-time/flexibly means 'less hours = less commitment and less motivation'. We wanted to challenge this myth and this led to PFWN being re-launched and re-branded in March this year with

the overriding theme being 'a positive approach'.

The re-launch was marked by an event that took place at the Devonshire House Hotel in Liverpool. It was a fantastic inspirational day with over 150 staff attending. This event proved that working part-time or flexibly does not mean an end to promotion or lateral development if that is what you want to achieve.

Most of you will by now be aware that the force is carrying out a review of the processes and policies that govern part-time/flexible applications; the PFWN will be consulted at all stages of this review.

Clearly the reduced numbers of police officers and staff in the coming years will present some challenges for 'per 50' requests and reviews. The watch word will be 'compromise' on all sides and some creative thinking and as long as your requests meet both organisational and personal needs the world is your oyster, as they say.

Finally, don't forget that the PFWN is here for you. There are six members of the executive team and 24 single points of

This event proved that working part-time or flexibly does not mean an end to promotion or lateral development if that is what you want to achieve.

contact (SPOC) in departments and BCUs throughout the force. All details are on the force intranet so give us a shout if you think we can help you.



Merseyside Police Federation

Joint Branch Board Representatives

Joint Branch Board Full Time



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Secretary
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Tony Barton



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