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MAGAZINE OF MERSEYSIDE POLICE FEDERATION

INSIGHT

Merseyside Police Federation
Annual Report

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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. Contributions may be sent in confidence to the Editor, (who reserves the right to amend or edit all material as necessary, where possible with the consent of the contributor) at: Insight, Merseyside Police Federation, Malvern House, 13 Green Lane, Liverpool, L13 7DT. Federation telephone numbers: +44 (0) 151 777 7500-04 or +44 (0) 151 259 2535. Federation Fax number: +44 (0) 151 228 0973



Merseyside Police Federation

Annual Report For the year January 1st to December 31st 2009

Author: Ian Leyland, Secretary Merseyside Joint Branch Board

With a deep, worldwide recession the economy has dominated national headlines during the past year and looks to continue to do so for the foreseeable future.

For Policing and Police officers in the short term this has been a mixed blessing. With inflation and interest rates at an all time low those in secure employment in the Public Sector have by and large benefitted from these conditions. This position has been further enhanced by the multiyear pay deal, which was secured by the Police Federation the previous year, and saw police pay increase by 2.6% in September. This actually represented a real term increase of over 4% given current rates of inflation. With a further award of 2.55% in 2010 being guaranteed by all the major political parties police officers have certainly fared better than those employed in the private sector during the past three years, many of whom seen their pay frozen, or even cut in order to protect jobs.

However, the recession has meant that the Government have needed to protect the banking system and stimulate the economy from recession back to growth which has created significant and record levels of national debt. As a consequence the reduction of this debt will be a priority for any Political Party post an election in 2010 and will inevitably mean reduced spending in the private sector in the next three to five years.

The first effects of this already are being felt at the end of this current year as the Force looks to control future expenditure by implementing controls on overtime expenditure and scrutinising all Police Staff vacancies before looking to fill them. Clearly this is just the start of what will be a difficult few years for the public sector and maintaining the current levels of Police Officers and Police Staff will be difficult with anticipated lower public sector spending. Coupled with pay restraint and possible pay freezes the short term gains will be more than matched with predicted longer term losses.

This will also mean a difficult negotiating environment both locally and nationally with significant pressure to make savings to maintain Police officer numbers and few opportunities to seek improvements to pay and conditions. As ever we will engage both locally and nationally to try and manage this and strike a balance between protecting policing numbers and ensuring that this is not used as an excuse by either the Force or the Government to mistreat Police Officers.

As reported in last year's Annual Report the Federation had challenged the Home Secretary over her refusal to implement a recommendation of the pension actuaries to increase the rates of commutation from January 2007, instead only applying them from 1st October 2007. The Judicial Review Hearing was held in December but judgement was not given until March and found in favour of the Police Federation and resulted in a significant number of officers who had retired during 2007 receiving significant back payments.

During the past year the Police Federation has also successfully concluded a long running battle to establish a separate stand by allowance payment for Police Officers required performing on call duties. This goes back many years

“The public are the most important weapon in the fight against crime”

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and was originally brought to the Police Federation Conference as a Motion from the Merseyside Joint Branch Board. Following protracted negotiations the official Side refused to recognise the validity of this claim and the Federation took the matter to a Police Arbitration Tribunal. The Tribunal found in favour of the Federation claim and supported in principle the payment of an on call allowance. Unfortunately this is only part of the battle as the payment now has to be negotiated through PNB and again the Official Side are seeking to prevaricate and delay this payment. It is anticipated that this will finally be resolved by February and those who are required to provide on call are properly recompensed. More importantly the use of unnecessary on call which we believe occurs in certain departments will be discouraged due to the costs that this incurs.

Locally the Branch Board were successful in defending a Judicial Review brought by the Force in the pension cases of Hudson and McGinty, which had previously been won at a Police Medical Appeal Board. The Hudson case in particular rebalanced previous court decisions and clarified that treatment at work and bullying from Senior Managers can be classed as an injury award for pension purposes when this has led to a complete breakdown and loss of employment on medical grounds.

Three other Judicial Review Results in pension cases around the country have also proved favourable for the Federation and its members which have been a reflection of the expert legal advice we get in this area. The cases of Laws, Pollard and Turner have clarified the conduct of pension reviews and ensured that these cannot be approached by Forces as merely a cost cutting exercise as had been the case in many Forces across the country to the detriment of those officers who have previously been retired and where now seeing their pension payments cut by many hundreds of pounds. These cases have already been used in a number of Merseyside Medical Appeals and ensured that our retired members are treated fairly when their pensions are being reviewed.

On the local front the year saw the retirement of the Chief Constable Mr. Hogan Howe in September and his position being filled on a Temporary basis by Mr. Lawson prior to the appointment of our former Deputy, Mr Jon Murphy, who will take up his post in February 2010. Clearly as outlined there will be significant challenges in the years ahead, but the Federation is confident that they will be able to have a work with Mr. Murphy and the rest of his ACPO Team and maintain a meaningful dialogue.

We recognise that the key challenge for a new Chief Constable is managing performance but having met Mr Murphy in his preparation for his application we were heartened to hear that he recognised that the work we have been doing under Wellbeing is also vital to delivering performance and he would look to continue with that work into the future.

Also locally a number of changes took place on the Branch Board. We welcomed the below as new representatives to the Branch Board who took over from representatives who retired or left the Board due to a change of posting:

Inspector Terry Hooper	St Helens BCU
Constable Terry Flanagan	OSU
Inspector Diane Prosser	Reserve Seat
Inspector Stan Powell	Liverpool South
Inspector Mark Sutcliffe	Wirral BCU
Sergeant Rob Venables	Headquarters
Constable Martin Knowles	St Helens

2009 also saw the retirement of John Prosser as Deputy Secretary of the Joint Branch Board. John was the Constables Representative from 1996 in Liverpool North and became Deputy Secretary of the Joint Branch Board in 1997. He has represented many members over the years, particularly on Misconduct Issues and I am sure there are many still serving as a result of the expert advice they have received from John and would join me in wishing him a long and healthy retirement.

He is succeeded as Deputy Secretary by Tony Barton who was the Constables representative at St Helens. Again Tony is a very experienced representative who I am sure will be an asset to the Branch Board.

It would also be remiss of me not to note the retirement of one of our staff members, Doreen Sinnott, who was our Housekeeper for nearly thirty years. Doreen has been a real fixture at the Office and many members will have met her, and been given a welcoming cup of tea upon their arrival at the office! Through choice she worked well past her retirement date and only finished when forced to do so as a result of ill health. We wish her a full recovery and a long and healthy retirement.

In November the Branch Board also embarked on a new venture and member service with the purchase of Lakestone Cottage in Windermere. As many of you are aware the local Branch Board needs to raise additional funds in order to run Green Lane and employ the staff who delivers the Federation service to you. This is done through various members service schemes and advertising revenue and is accounted separately from members subscriptions.

With a difficult year on the financial markets we took financial advice and decided that the purchase of a holiday property in the Lake District would represent a good, secure, long term investment as well as provide a further benefit to your membership of Merseyside Police Federation. The property sleeps six in three bedrooms and hopefully will prove popular with members.

Claims/Opened

01/01/08- 31/12/08

Description	Constable	Sergeant	Inspector	Other	Total
CICA	54	4	1	1	60
Civil	112	22	8	3	149
Dual	8	2			10
Legal Advice	5	1	1		7
Group Ins.	58	10	2	4	74
Total	237	39	12	8	296

Claims/Closed

01/01/08- 31/12/08

Description	Constable	Sergeant	Inspector	Other	Total
CICA	52	4	1	8	65
Civil	109	14	3	19	145
Group Ins.	57	9	1	7	74
Total	218	27	5	34	284

For full details of the property, or how to make a booking check out our web site or contact the staff at the Office.

Also in November we put our Group Insurance scheme out for tender. This was to ensure that we get the best deal we can for our members and that the scheme continues to develop to ensure it remains fit for purpose. This process saw us change from current our providers to Phillip Williams & Co. And will deliver an improved scheme for a relatively small increase in premiums. We are also now able to offer a significantly enhanced scheme into retirement as a right of passage without the requirement for medical questionnaires or approval. This enables to continue providing support to members well into retirement up to 70 years of age.

Claims Analysis

This was a record year for Merseyside Branch board in terms of claims recovery with an incredible £2,417,346 being recovered by the Branch Board for Merseyside Members. This figure does not include payments for Group Life insurance which paid out £507,500 last year. This means in total the Merseyside Joint Branch Board paid nearly £3,000,000 in compensation to our members, a testimony of the hard work of all the staff involved in running the various schemes. Details of the claims supported by the Police Federation and run from the Federation Offices are detailed below.

Our thanks go to our retained solicitors Russell, Jones and Walker who deal with the over whelming majority of our claims but also to our conflict solicitors Pattison and Brewer and Thompsons who have also contributed to this outstanding result.

Compensation Awards

01/01/08- 31/12/08

Description	Constable	Sergeant	Inspector	Other	Total
CICA	£158,482	£4,000	£1250	£21737,46	£185,469.46
Civil	£247,991.69	£24,944.68	£8000	£1,873,545.40	£2,154,481.60
Group	£7971	£1484	£ 20	£ 67920	£77,395
Total	£414,444.69	£30,428.68	£9,270	£1,963,202.80	£2,417,346

Recruitment and Retention

From 1st January 2009 to 31st December 2009 a total of 281 Federated officers were recruited to Merseyside Police. A total of 238 Officers left the service, including 9 student officers. These were made up of 184 who retired, 7 of whom retired on ill health. A total of 14 officers transferred to other Forces. Resignations remain low with a total of 33 officers resigning, including 2 who were required to resign or dismissed.

As a consequence of the above recruitment and wastage there was a total of 4511 federated members at the end of the year eligible to join the main schemes run by the Police Federation.



Claims/Opened

01/01/08- 31/12/08

Rank	Total	Fed Subs	Group Ins. scheme	Ben Fund
Con	3551	3503	2880	2428
Sgt	670	661	587	446
Insp & C.Insp	290	285	276	224
Total	4511	4449	3743	3098

As can be seen 98.63% subscribe to the Police Federation with a total of only 62 non subscribers, although this figure includes those on Maternity Leave. Over 82.98% subscribe to the Group Insurance scheme, although it is disappointing to report that subscription to the Benevolent Fund still only stands at 68.68%. This is particularly disappointing as the scheme is a registered charity and provides support for colleagues, families and retired members and their dependents in times of hardship or distress. It also provides funding for the treatment and rehabilitation centres at Harrogate and Auchterader which assist in the rehabilitation of injured serving and retired officers. If you do not subscribe to this scheme then please consider joining. You will be supporting those colleagues and retired colleagues who need help now, but also we never know what the future holds and when you yourself may need that help which you cannot access if you are a non subscriber. In 2010 we will be running a campaign to increase recruitment; including an initiative in May which will allow officers who join during that month immediate access to benefits without a 12 month qualification period. Following May

a very robust stance will be taken over access to the treatment centres with the 12 month qualification period being strictly enforced with no exceptions for non subscribers

Misconduct

2009 saw the first year of the Taylor Recommendations which looked to focus on resolving complaints quickly with an emphasis on learning and development rather than punishment. Broadly this has been achieved with only a few minor difficulties save for a Judicial Review Case won by the Federation regarding the application and appropriateness of fast track procedures. However, there were a number of outstanding misconduct matters which pre-dated the introduction of Taylor and resulted in representation at a10 Misconduct Panels.

The was a total of 1053 complaints dealt with by the Federation and the number complaints that have been resolved quickly by means of Area Panels have been testament of hard work of both the Federation and the Professional Standards Department and testimony to the positive working relationship between the two. Ultimately the winners are Police officers who do not have complaints and investigations hanging over them for many months, and the public who want their issues resolved quickly with an apology where appropriate.

The number of Misconduct Hearings remains fairly consistent with 10 panel hearings. As a result of these panels 4 officers were dismissed, 2 were required to resign, 2 were reduced in rank, 1 was fined 13 days pay, and 1 was reprimanded. (It is of note that under the Taylor Reforms there is no longer a sanction of fining an officer).

In terms of Area Meetings which have been introduced under Taylor there have been a total of 10 meetings which resulted in 2 final written warnings, 6 written warnings and 2 officers receiving management advice.

Our thanks go to the criminal department at Russell, Jones and Walker Solicitors for their advice support and representation of members in this area.

Pension and Attendance Matters

There continued to be a fall in the number of officers referred to the Selected Medical Practitioner for consideration of ill health retirement. In total 11 officers were referred to a Selected Medical Practitioner for consideration of permanent disablement. Of these two were retained in the service and only seven were ill health retired. Two were considered not to be permanently disabled.

In terms of attendance the number of officers becoming eligible for half pay continues to fall

In 2009 59 officers became eligible for half pay having 183 days absence in the rolling 12 month period. Of these 34 officers were placed on half pay and 25 were retained on full pay.

A total of 4 officers went onto no pay having been absent from duty for a twelve month period.

Diversity

The Police Federation continues to support officers through Grievance Procedures and Employment Tribunals. Last year we provided advice and representation on official grievances, as well as providing miscellaneous advice which resolved matters at the earliest stage prior to grievances being submitted. There is clearly a under recording of grievances which are often resolved by the Federation Representatives seeking a resolution through local managers before the matter gets properly recorded. We have agreed a process with the Force to try and record low level grievances and would urge members to fill in the necessary forms then we can record this data which will assist with analysing trends and looking to resolve common themes before they occur.

A total of four Employment Tribunals were lodged last year from the Police Federation Office with three of these cases being settled within Force returning compensation to members. The details of these cases are subject to confidentiality clauses and cannot be disclosed. However, one case ran to trial and was found in favour of the member regarding the failure of the Force to make reasonable adjustments in a promotion process. At the time of the report a remedy hearing to resolve this matter has not yet been set.

We would like to thank the Employment Department at Russell Jones and Walker Solicitors for their advice, support and representation in all employment matters.



Health and Safety

The over all number of assaults on officers rose from 147 the previous year to 184 in 2009.

Thirty of these assaults resulted in absence from work which is an increase of one from the previous year. The number of days lost through absence also increased from 491 to 522. A summary of the most serious assaults on officers is as follows:

78 days absence	Fractured Rib
63 days absence	Bicep detached from elbow
62 days absence	Head Butt to Face
46 days absence	Facial fracture from punch

Hopefully the continued roll out of TASAR will assist in reducing the unacceptable high levels of assaults faced by Police Officers.

North West Police Benevolent Fund

The number of applications to the Benevolent Fund rose significantly last year with the total number of applications standing at 45. This resulted in grants being awarded totalling £27,776.21 and loans of £74,174.87.

A death grant, which currently stands at £5,000, was paid on three occasions in 2009 to relatives of officers who have died in service.

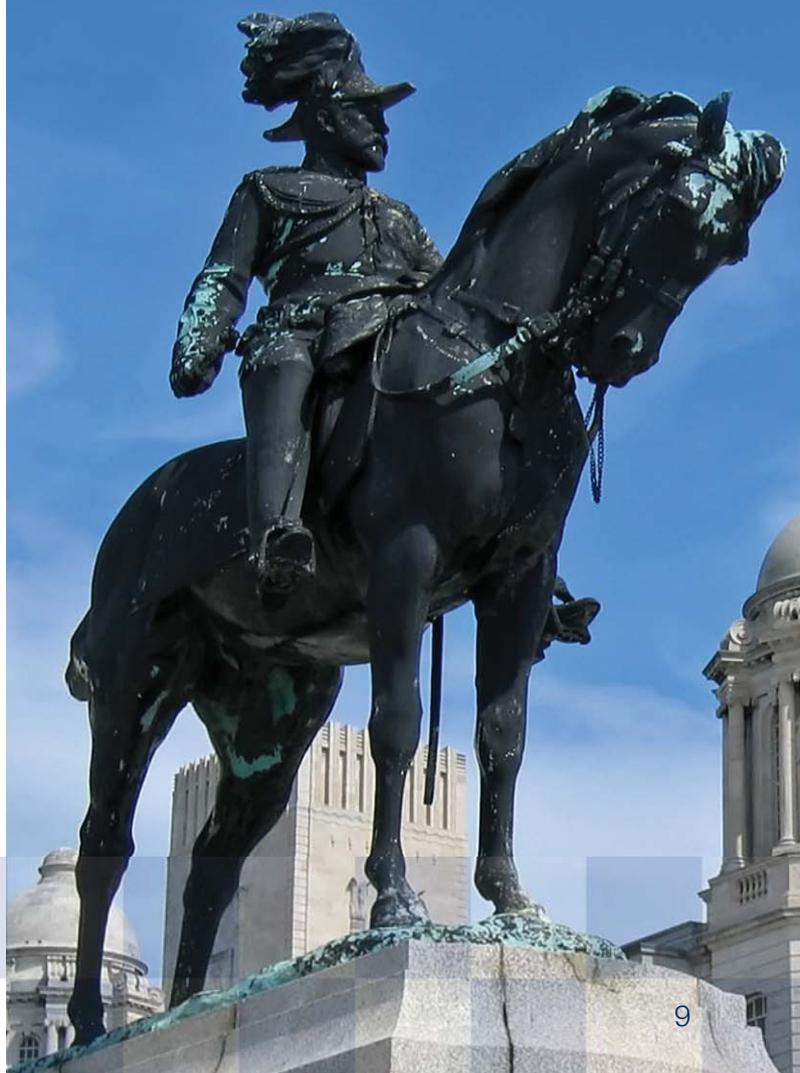
The number of officers requiring assistance with debt continues to cause concern with the Benevolent Fund assisting on 17 occasions to cover the cost of Bankruptcy fees. This figure will fall next year as Bankruptcies fees will be covered by the new Group Insurance Scheme, the details of which is reported elsewhere in this report.

The lodges in Tenby and the Lake District continue to prove popular with Merseyside Officers for both convalescent and holiday purposes. Unfortunately, three of the lodges at White Cross Bay were damaged in the floods in Cumbria in November, two of which were eventually written off by the insurance loss adjusters. We are hoped that they will be in place for the start of the season in March.

The Branch Board Office also processed 208 applications to attend the treatment and rehabilitation facilities at Harrogate and Auchterader.

Currently there are 1413 non subscribers to the Benevolent Fund. This is disappointing as it is a Registered Charity that provides assistance and support to officers and former officers who are suffering hardship – often well into their retirement when the injuries they have picked up during their service start

to degenerate. If you are not a subscribing member please consider joining. You never know when you may need assistance but in any event you are supporting your colleagues and former colleagues that do. Please be advised that you only subscribe during service but assistance remains in place into retirement and to your dependents should you die. If you are a non subscriber to the fund during service then we cannot provide assistance to you and your dependents even when you have retired.



Merseyside Police Federation Group Insurance Scheme Changes

Following a competitive tender process for the Merseyside Police Federation Group Insurance Scheme, and a comprehensive review of the benefits and structure of the scheme, we are delighted to announce that from 1st April 2010 we have appointed Philip Williams & Co as the new broker. Significant increases to the levels of cover have been incorporated and new cover sections introduced.

The below table shows the new benefits under the scheme:

Serving Member	
Life Insurance	£100,000 Increased Benefit
Terminal Prognosis Advance on Life Insurance	20% of sum insured Increased Benefit
Permanent Total Disablement (due to accident)	£100,000 Increased Benefit
Accidental Loss of Use Benefit	£60,000 Increased Benefit
Infection of HIV/AIDS on duty	£60,000 Increased Benefit
Temporary Total Disablement (up to 104 weeks excluding first 7 days)	£21 per week Increased Benefit
Critical Illness	£10,000 Increased Benefit
Child Critical Illness	£2,000 Increased Benefit
Child Death Grant	£2,000 Increased Benefit
Red Arc Assistance	Family Cover
Hospitalisation Benefit up to 5 nights	£50 per night New Benefit
Accident/incident/emergency admission	£50 per night Increased Benefit
Planned admission after first 3 nights	20% Scale Pay Increased Benefit
Sick Pay Benefit up to 26 weeks, then a further 4 weeks when on no pay	Worldwide Increased Benefit
Family Travel Policy	Included New Benefit
Legal Expenses including ID Theft Protection	Included New Benefit
Emergency and Injury Dental Benefit	Included New Benefit
Home Emergency Assistance	
CALENDAR MONTHLY SUBSCRIPTION	£23.60
Weeks of Service 1-52	£Nil
Weeks of Service 53-104	£13.80
Cohabiting Partner of Serving Member	
Life Insurance	£50,000
Terminal Prognosis Advance on Life Insurance	20% of sum insured
Critical Illness	£5,000 New Benefit
CALENDAR MONTHLY SUBSCRIPTION	£5.50

NB - Subscriptions for the first 52 weeks of service are free of charge for Serving Members and Cohabiting Partners.

Retired members now have the automatic right to continue membership of the scheme into retirement, WITHOUT the need for any medical questionnaires which may deny cover to many.

Retired Member Aged Under 60	
Life Insurance	£50,000 Increased Benefit
Terminal Prognosis Advance on Life Insurance	20% of sum insured Increased Benefit
Permanent Total Disablement	£10,000 New Benefit
Accidental Loss of Use Benefit	£5,000 New Benefit
Critical Illness	£5,000 New Benefit
Child Critical Illness	£1,000
Family Travel Policy	Worldwide New Benefit
Red Arc Assistance	Family Increased Benefit
Legal Expenses including ID Theft Protection	Included Increased Benefit
Emergency and Injury Dental Benefit	Included New Benefit
Home Emergency Assistance	Included New Benefit
CALENDAR MONTHLY SUBSCRIPTION	£26.00
Retired Member Aged 60 to 64 inclusive	
Life Insurance	£25,000 Increased Benefit
Terminal Prognosis Advance on Life Insurance	20% of sum insured Increased Benefit
Permanent Total Disablement	£10,000 New Benefit
Accidental Loss of Use Benefit	£5,000 New Benefit
Critical Illness	£5,000 New Benefit
Child Critical Illness	£1,000
Family Travel Policy	Worldwide New Benefit
Red Arc Assistance	Family Increased Benefit
Legal Expenses including ID Theft Protection	Included Increased Benefit
Emergency and Injury Dental Benefit	Included New Benefit
Home Emergency Assistance	Included New Benefit
CALENDAR MONTHLY SUBSCRIPTION	£26.00
Retired Member Aged 65 to 69 inclusive	
Life Insurance	£5,000 New Age Category
Family Travel Policy	Worldwide
Red Arc Assistance	Family
Legal Expenses including ID Theft Protection	Included
Emergency and Injury Dental Benefit	Included
Home Emergency Assistance	Included
CALENDAR MONTHLY SUBSCRIPTION	£26.00
Cohabiting Partner Aged under 60 of Retired Member	
Life Insurance	£25,000
Terminal Prognosis Advance on Life Insurance	20% of sum insured
CALENDAR MONTHLY SUBSCRIPTION	£6.25
Cohabiting Partner Aged 60 to 64 (inclusive) of Retired Member	
Life Insurance	£12,500
Terminal Prognosis Advance on Life Insurance	20% of sum insured
CALENDAR MONTHLY SUBSCRIPTION	£6.25
Cohabiting Partner Aged 65 to 69 (inclusive) of Retired Member	
Life Insurance	£2,500 New Age Category
CALENDAR MONTHLY SUBSCRIPTION	£6.25

New Benefits

Denplan Key Cover (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. Denplan will provide call out of a dentist out of hours, to ensure treatment is received when required. Denplan will find a dentist at home, or anywhere in the world if you need one, as the result of an injury or emergency.

Claiming is very easy; you are NOT required to gain authorisation before you receive treatment. You pay the dentist for all treatment received, and obtain proof of treatment and a receipt. Complete a simple claim form and you should receive full settlement within ten working days.

There are options for members to upgrade to include cover for routine, hygiene and remedial or restorative treatments with Denplan's Corporate Schemes. These are offered at a significant discount from their normal rates, and no assessment is required. The family cover also includes orthodontics for children where there can be a two year wait under the NHS.

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, by not only appointing a suitably qualified contractor to attend your home but also meeting the costs associated with this.

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

- 🔧 Call-out charge
- 🔧 Labour, up to a maximum of two hours
- 🔧 Parts and materials, up to a maximum of £100 (inc VAT)
- 🔧 Alternative accommodation, up to a maximum of £250 (inc VAT) The maximum payable per claim is £1,000 (inc VAT)

Emergencies covered are:

- 🔧 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

*For breakdown of the heating system, it is a requirement under the terms and conditions that the boiler is under 15 years old and subject to an annual service. The cost of this

service is NOT covered under this policy. You are free to determine who you use for an annual service. For your convenience and peace of mind, we have sourced Reactfast as a reliable provider of boiler servicing Nationwide. A standard service should cost between £65–£70. To arrange a service please call 0844 880 1139

In the experience of Philip Williams & Co, the Home Emergency Assistance Service generally provides excellent service. There have been a small number of occasions where the quality control of the contractor network has fallen below acceptable standards. If any member experiences any problems using this service they should contact Philip Williams & Co, who will liaise with the provider to rectify any problems. Steven Williams, partner at Philip Williams & Co says “As soon as we become aware of any problems, we act upon them quickly. We are generally very happy with the way the issues we raise with the Home Emergency provider are dealt with to the client’s satisfaction”.

Legal Expenses

Philip Williams & Co have been working closely with the legal expenses providers to ensure that the changes to legal aid funding and means testing, due to come into place this year, are integrated into the policy terms.

Cover has been introduced for both on/off duty criminal defence at both Magistrates and Crown Court, in the event that such funding is refused by the JCC. (This is of particular importance with the introduction of Means Testing in the Higher Courts as from April 2010). We can include your preferred Local Advocates with proven expertise in relation to the added perils that should be considered by a Police Officer facing a criminal prosecution.

A key element of the policy is that should a member of the scheme be required to make a contribution to Legal Aid costs at Crown Court, then the amount of that contribution becomes an insured benefit under the policy.

In the event of an officer entering into bankruptcy, the insurers will indemnify the associated costs in relation to the court fees and contribution to the admonition fees. (currently £510)

Background to Philip Williams & Co

Philip Williams Insurance Management was established in 1975 by Philip Williams, who prior to entering the insurance industry had been a Police Officer with the Cheshire Constabulary. This unique combination of police and insurance experience has meant the company has been responsible for the invention and introduction of many of the benefits enjoyed by members today.

The company provide group insurance schemes to more JBB's than any other insurance provider, 22 JBB's in England and Wales, and a further five in Scotland. In addition to the police market they also operate schemes for: - Toyota; Mercedes Benz; two major teaching unions; SOCA members; Immigration Service Union; British Airports Authority, the staff of two County Councils and a private jail operator.

Philip Williams & Co merged with E J Broad Insurance Brokers in 2004, and the appointment of Steve Williams as a Partner in the same year demonstrates a long-term commitment to the business and the police marketplace.

Philip Williams & Company operates from its own premises in Stockton Heath, Warrington. Around 45 staff work in a modern office environment, created by major refurbishment, before occupation in 1997. There is an I.T Department consisting of two senior I.T Managers with a capacity to maintain and expand state of the art I.T, as the business requires.



PHILIP WILLIAMS & CO. KEY STRENGTHS

- Dedication to the Police Market. Whilst the client base has expanded outside the police market in recent years, there remains a total of 68 years prior police service between current members of the firm, committed to looking after the interests of the men and women out there on the streets.
- Experience truly makes a difference in the day-to-day dealings with members who have experienced traumatic events. A very low staff turnover provides great continuity and resource when it comes to assisting clients.
- The Company's insight into the needs and aspirations of Police Officers is unique, with the presence of insurance trained ex-police officers, which enables the Company to be at the forefront of the development of benefits for Police Officers. Philip Williams & Co were first to the market with automatic right of passage into retirement (1985), Critical Illness Cover (1988), Child Critical Illness (1995), Child Death Grant (1990), Travel Insurance (1987), discounted Entry Level Schemes, Half Pay Cover (1995), and more recently Hospitalisation Benefit for planned admissions, Terminal Prognosis Advance Benefit, Red Arc, Denplan, ID Theft Protection and Home Emergency Assistance. Many of the foregoing have since been copied or imitated by competitors, but several remain exclusive to Philip Williams & Co.
- Strength in the market place actively enables negotiation with insurers to take a more commercial view on many borderline claims which may not otherwise have been settled without intervention.
- Resilience and company structure ensures that there is always expertise available to help you with any queries or requests 24/7. We will allocate a Key Account Manager who can be contacted at any time by the Federation, any Rep or member. In any individuals' absence there is a team of eight who can step into the role to ensure queries are dealt with quickly.
- Marketing and Scheme Documents are very important in communicating the benefits of the scheme. Full travel policy wording, scheme benefit booklets and credit card size summary cards, with useful telephone numbers, will be provided to every member to ensure all the information required is at hand.
- Succession and longevity has been built into the company structure. The expertise built by individuals within the company has become transferable. The company will remain in private ownership and it has developed strength in-depth amongst key staff, ensuring long-term continuity and service.



If you wish to take advantage of full Denplan cover, for both NHS dentists or private, the discounted rates available should be better value than going direct to Denplan or your dentist.

Philip Williams & Co can be contacted on

0845 230 1650

Car & House Insurance

You will be aware from correspondence received and from information provided within this report that we have moved providers for our Group Insurance Scheme from Roland Smith Ltd to Philip Williams' and Co.

The move of brokers has been based purely in the depth and breadth of cover we require for our members and the best single provider of that range of products.

It is the Group Schemes only that have been affected. The Car & House Schemes continue to be run for us by Roland Smith Ltd.

If you have Car and House Insurance through Roland Smith your arrangement with them has not and will not change,

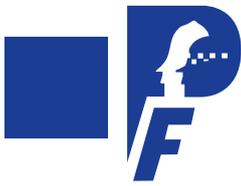
Roland Smith Ltd are a specialist provider of Car Insurance to Police Officers across the UK and you can be sure that all your personal and business needs will be met.

If you require a quote for Car and House Insurance please ensure that you take a range of quotes' and have all the cover you need to perform in your role and for your personal needs.

Roland Smith Limited can be contacted on

0151 236 4511

or click on there logo on our website home page.



CLAIMLINE

exclusively for you and your family



INJURED ON OR OFF DUTY?

If you have suffered a personal injury, whether on or off duty, you are covered by Federation funds to pursue a claim for compensation. You have the peace of mind of knowing that a specialist lawyer will handle your claim as quickly and as efficiently as possible.

In the last two years, we have recovered £42 million in compensation for police officers and are handling an increasing number of cases for family members.



To make a Personal Injury claim

Call PF Claimline on:

0800 9171 999

24hrs, 365 days a year

www.pfclaimline.co.uk

(contributing Federation members and their families only)

For further information contact your local Federation Office.

0151 259 2535 or
Internal Ext. 77500-04

If you would prefer to make a written application for support with your claim, please contact your Federation Representative at the JBB Office.

2009 was a memorable year with the banks in crisis and loan finance, both secured and unsecured, being difficult to obtain.

As advisers to your Federation and it's members we have seen a marked increase in the number of Police Officers experiencing debt problems. The days of "robbing Peter to pay Paul" have all but come to an end because "Peter" will no longer lend the money, and to make matters worse "Paul" wants his money back or he will charge more interest!

I am hopeful conditions will ease during 2010 and beyond as money becomes more freely available.

Any member of the Group Insurance Scheme who feels exposed or vulnerable at their debt levels should come and see either Mike Kinsella or myself for a free financial health check. In extreme cases help may be available from the North West Police Benevolent Fund.

On a happier note interest rates are incredibly low and seem set to stay there, at least for the next 6 – 9 months. There will no doubt be a time during the next 12 months when we should all be looking to lock into a fixed rate mortgage. Speak to Bob Norris or Paul Nolan at our office for advice in this area.

Any retiring Police Officer can also take advantage of a free financial health check, which will include advice ranging from Inheritance Tax to equities through fixed rate investments, again please contact Bob Norris or Paul Nolan to discuss.

To close, Kinsella Clarke are also entering the new decade with an attempt to communicate in a more expansive and timely manner with our clients, so watch out for the Kinsella Clarke page on Facebook!

Have a good year.



To book your FREE Financial Health Check or for advice on any other financial matter

call 0151 933 3400

email admin@kinsellaclarke.co.uk

www.kinsellaclarke.co.uk

Kinsella Clarke Chartered Accountants, 61 Stanley Road, Bootle L20 7BZ

The Police Treatment Centres

The St George's Police Trust 21 January 2010



Every year thousands of police officers suffer injuries or experience serious illnesses. The Police Treatment Centres charity provides intensive physiotherapy and other services for these officers while the St George's Police Trust provides financial support for the families of officers who have sadly lost their lives or who are so badly injured or ill that they cannot work.

The Police Treatment Centres provides two centres where serving and retired police officers can receive treatment and recuperation with the aim of helping them return to better health. In many cases they are able to return to work after their treatment far sooner than they had anticipated.

Last year almost 4000 officers received treatment at either St Andrews in Harrogate or Castlebrae in Auchterarder, Perthshire. The majority of these did so to receive intensive physiotherapy although an increasing number of officers are, for example, seeking support for stress and anxiety, or are attending following an operation or illness.

In 2009 a total of 192 officers from Merseyside attended the Police Treatment Centres: 173 at St Andrews and 19 at Castlebrae. One officer from Merseyside who had been injured on duty described her treatment as 'probably the most significant I have had' while another said, "The level of physio was exceptional and more has been achieved here in five sessions than others have done in months."

Some of the officers who visited St Andrews towards the end of the year were among the first to use new facilities at the centre. More than £2 million had been raised to extend and completely refurbish the clinical areas – this fundraising included a donation of £1.3million from the Home Office.

The programme of work has resulted in: a new physiotherapy department; a much larger gym complete with new cardio and resistance equipment; new changing rooms; a refurbished nurses surgery and suite of complementary therapy rooms; a new patients lounge; and a refurbished dining room. The charity aims to raise a further £4 million to complete a programme of refurbishment at Castlebrae and to renovate 27 bedrooms at St Andrews.

The St George's Police Trust is often the less well-known of the two charities. The Trust provides financial support for more than 300 children and young people who have lost a police officer parent. At present, there are 23 beneficiaries in Merseyside for whom the Trust provides regular grants, one-off gifts or help with university costs.

It costs £3.7 million each year to run the Police Treatment Centres and the St George's Police Trust supports families with grants that total almost £700,000 annually. Most of this money is raised by the 53,000 serving police officers who make voluntary donations to the charities from their pay.

In Merseyside more than 2800 officers support the Police Treatment Centres and the St George's Police Trust. In case of the Police Treatment Centres, each year additional funding is required to help meet the running costs so the charity relies on other donations from police forces, members of the public and other supporters.



For more information please contact Gemma Pettman,
Publicity Officer The Police Treatment Centres
Tel: 01423 504448 Fax: 01423 527543
E-mail: enquiries@thepolicetreatmentcentres.org
Web: www.thepolicetreatmentcentres.org

2009, a year of shielding Merseyside police officers from pension raids

Amanda McAlister has been representing Merseyside police officers facing divorce for over 10 years. In recent years, cases which involve a police officer's pension have been made increasingly more complicated by the spouse's solicitor instructing actuaries to revalue the pension asset taking into account future service.

With Amanda's help a Merseyside officer won an appeal case this year against his wife seeking to share in his future pension benefits. For confidentiality reasons, the couple in this article are referred to as Mr and Mrs Jones.

The couple were married for 18 years before Mrs Jones issued divorce proceedings in Chester County Court. Mrs Jones is age 51 and Mr Jones 44 and they have three dependant children.

At the time of the final financial hearing Mr Jones had completed 21 years pensionable service. Mrs Jones had a small pension of her own.

As required by statute, both Mr and Mrs Jones produced a Cash Equivalent Transfer Value (CETV) for their pensions. This is the current value of a pension and not the value at the date of retirement.

It was Mr Jones' case that there should be an equal division of their CETV resulting in Mrs Jones receiving 41 per cent of his pension. This is 41% of his pension at the time of the hearing and not the value at the date of retirement.

Mrs Jones relied on actuarial evidence and argued that the pension should be valued on the basis of Mr Jones completing 30 years service

She therefore argued that she should be awarded 51.41% pension sharing order. The judge however agreed with Mr Jones' argument that the law requires the court to use the CETV value and that therefore it would be wrong to assign a future value to the pension.

She therefore ordered a 41% pension sharing order. On appeal, the judge upheld the CETV method as the correct value for calculating the pension and dismissed Mrs Jones' appeal and awarded costs against her.

Amanda's view is that police officer divorce cases are made intrinsically more difficult by solicitors not understanding pensions. To these practitioners pension divorce cases are a minefield and as a result litigation can be drawn out and become extremely costly.

Amanda has recently moved from Gorvins solicitors and is now the Nationwide Head of Family Law at Russell Jones and Walker Solicitors. She holds weekly advice surgeries at the Federation office, Green Lane Tubrook.



For an appointment contact Amanda on

A.J.Mcalister@rjw.co.uk

www.divorce4police.co.uk

The most experienced
Police divorce specialists
now work for
Russell Jones & Walker

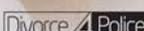


- Amanda McAlister's team handles more Police divorces than any other law firm
- Over 10 years' experience
- Specialist understanding of pensions and shift patterns
- Discounted rates for Police and Police personnel

 Russell Jones & Walker
The Police divorce and family law specialists

FOR THE BEST LINE OF ENQUIRY CALL FREE ON
0808 1757710

WWW.  .CO.UK

 is part of Russell Jones & Walker's national network with offices in Birmingham, Bristol, Cardiff, London, Manchester, Milton Keynes, Newcastle, Sheffield and Wakefield.

Lakestone Cottage



In December 2009 Merseyside Police Federation purchased a property in Windermere.

The property known as Lakestone Cottage is an investment for the Branch Board and is available to Merseyside Police officers and staff to lease at very competitive rates. The booking diary opened on January 4th 2010 and initial interest has been high and member feedback positive. We appreciate that you may have some questions about the purchase and have tried to respond here to the queries we think you may have.

Where did the money come from to buy the cottage?

We run a range of member services and schemes from our offices that generate a business income. This income is held in trust by the Branch Board and is administered by the full time officers and appointed trustees from each Separate Rank Board for the running and development of the business. It is from these funds that Lakestone Cottage is being purchased.

The rationale for the purchase of the property is three fold:

1. Firstly, and most importantly, it provides an additional service and benefit to members. We are aware from the benevolent fund lodges that they are often over-subscribed and many members were disappointed when they were unable to book into them. So we were aware that there was a demand from our members for this type of holiday let in this area. Initial bookings have supported our assertion and the interest shown by members has supported our decision.
2. Our financial advisors recommended that the property will provide opportunity for longer term capital growth as it is in the Lake District National Park where property prices are still rising. It is for this reason we purchased a "bricks and mortar" property and did not opt for a similar facility to the Benevolent Fund as this would not provide capital growth. Certainly property investment is less volatile than the current financial markets and so was a good business decision for longer term growth for the business fund. As a property investment it is also an asset that can be realised in the future should the need arise.
3. The rental return will provide better annual return than current interest rates and so again we were advised that it was a good commercial decision.

Where is the property?

Lakestone Cottage is situated in the centre of Windermere town, a short walk from the rail station.

How many bedrooms does it have?

Lakestone has 3 bedrooms, 2 doubles and a twin.

Is there parking?

Parking is a premium in Windermere and the cottage has dedicated parking for one car.

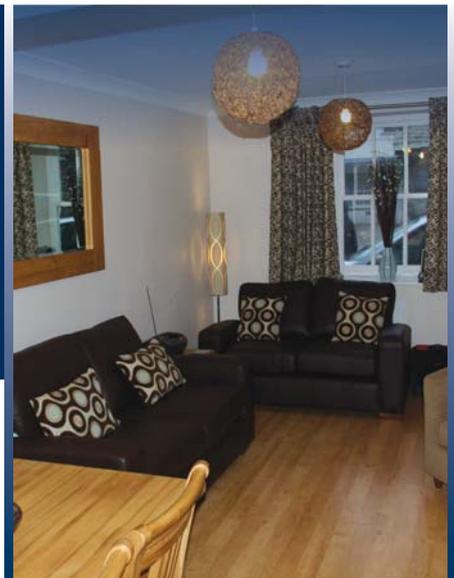
Are pets allowed?

No, pets are not allowed, we also have a strict no smoking policy

What facilities will I find at the cottage?

Fixtures and fittings at Lakestone are (and will be maintained) to a very high standard. The cottage is fully equipped with everything you could need for a comfortable stay. LCD TVs in all rooms, Sky TV in the lounge, Wireless internet access, IPOD player, telephone, PS2 in the twin room, we can even supply a travel cot and highchair. The only thing we don't provide is towels and food/drink.

Anyone interested in viewing the property can do so by visiting the dedicated website www.lakestonecottage.co.uk, for enquiries on availability email PaulaM@merseyside.polfed.org. and look out in Force for availability emails.



Special Discounts Available for you and your familys* with the GM Partners Programme

If you are not already aware then you, and your family, could have been missing out.

Merseyside Police Federation entered into an agreement with the GM partners Programme in 2006, an agreement which gave members of the police federation nationwide the opportunity to benefit from a range of partnership discounts.

All you need to do is complete a simple form available from our website www.merpolfed.org.uk return it to your federation office and then visit the Vauxhall dealer of your choice, let them know that you are registered under the scheme and they will talk you through the range of discounts on offer.

Discounts and offers vary depending upon your choice of vehicle and dealer discounts available at the time of sale; you can view core offers by visiting the Partners Programme website at www.partnersprogramme.co.uk user name POLFED

Why buy a used car when you can get a new one for a similar price?

Not sure where your nearest Vauxhall dealer is, there are a number in and around the Merseyside Area visit www.lookers.co.uk for showrooms across Merseyside or for Ormskirk and Southport visit www.06vauxhall.co.uk

Membership of the Merseyside Police Federation Vauxhall Partners Programme is open to Members of Merseyside Police Federation past and present and Police staff of all ranks and grades across the UK and Northern Ireland. But it is only Merseyside where membership is free.

For the purposes of this offer *Families means your mother, father, step mother or father, brothers and sisters, step brothers and sisters, spouse or partners and your children. You can register up to 5 members of your family at any time and at no charge.



Welfare Awards 2009

The Police Federation Welfare Award is awarded to an individual, or individuals who consistently consider the welfare of others to be a priority.

This year, for the first time, there were two separate nominations:

- ▶ Chief Inspector Cliff Barr
- And**
- ▶ Chief Inspector Mark Stanton and Inspector Brian Griffiths.

The nomination for Cliff Barr was put forward by the Wirral Federation Team. A great honour in itself. They paid tribute to the outstanding welfare support he has given to the staff he is responsible for, citing numerous examples of the help and support, much of which is confidential and cannot be published. In recognition of his contribution, Cliff was a worthy recipient of the Federations Welfare Award.

The other Federation Welfare Award was made to Mark Stanton and Brian Griffiths who also work within the Wirral BCU. They were put forward by the officer who was at the receiving end of their help and support, following an emergency admission to hospital. This help continued and contributed to the officer's gradual return to work. In nominating them the officer wrote;

"I was given the opportunity to recuperate on duties within my own police station amongst my colleagues with an emphasis on come back when you're ready. I want to highlight how well I have been looked after and this naturally spins off to my family."

Brian Griffiths was the overall winner of this award in 2009. It is a testament that he has continued to provide outstanding support to colleagues, and together with Mark Stanton has been recognised again as recipients of the Federation's Welfare Award.



No.1 Police Healthcare has been in existence for 25 years and is unique in that it is owned by you, the members, and run on your behalf by the Trustees.

In May 2007 the Trustees took the decision to convert the Scheme from a fully self-funding Trust, to insuring the core elements of the scheme with Bupa. The scheme still benefits from the additional support of the Trust to supplement the insured scheme in the unlikely event that Bupa is unable to provide cover for a necessary treatment.

Our decision to take this course of action has proven immensely successful; the increases in cost for you, the member, have been extremely low (over the three year period the average increase in other private medical costs has been around 25%, whilst our increase has been around 7%). With roughly 10,000 members it is a major scheme within Bupa, and has continued to increase in size over the last two years.

FACT: There is no other Bupa scheme that offers your level of cover for the same cost; it is the least expensive by far!

Also, we were able to ensure expansion of your benefits, thereby making available to our members the most extensive cancer cover in the UK (see below).

At all times Bupa's promise is to give you prompt access to high quality diagnosis and treatments, allowing you and your family real peace of mind.

The change also brought a choice of over 35,000 Bupa recognised, UK-based Consultants and right of entry to over 180 Bupa accredited hospitals. We have produced this Newsletter to provide useful healthcare articles, along with up to date information related to health and wellbeing.

Scheme Highlights

- ✔ Specially negotiated rates for all Police Officers, staff and their families
- ✔ Extensive cover, including acute heart and eligible cancer conditions
- ✔ Bupa's Full Cancer Cover Promise
- ✔ Prompt treatment at up to 180 accredited hospitals
- ✔ Continuity of treatment from experienced Consultants
- ✔ Quality assessed, clean, comfortable facilities
- ✔ Simple, paperless claims process
- ✔ Family Policies available with no limit to number of children
- ✔ No-limit access to Bupa's 24hr health advice and information line
- ✔ Trust Fund available for out of scope treatment.

Cancer Care Promise

As many as one in three of us will be diagnosed with cancer at some stage in our lives. The No.1 Police Healthcare Scheme members benefit from Bupa's unique Full Cancer Cover Promise, providing extensive cover throughout every stage of the condition. For as long as is necessary, members have guaranteed access to the very latest treatments and licensed drugs, with NO postcode lottery. More than 300 specialist cancer care centres, staffed by specially trained cancer nurses, are available to members and their families. Last year members benefited from more than £10 million spent on breakthrough drugs.

There are often articles in the press which highlight individuals' struggles to be granted the greatest chance of survival against this disease. Often heart-rending, these stories illustrate the vital importance of securing the very best levels of cover for yourself and your family.

Many schemes offer limited cover which may cut short and often exclude certain treatments and aspects of care. Bupa's Gold Standard grade is often lauded as the best the industry has to offer; the No.1 Police Healthcare Scheme is delighted to be able to include it as a benefit we believe to be essential to our members.

Rate tables – the monthly subscriptions and costs are as follows:

Serving and retired

	Up to Age 29	Age 30-39	Age 40-49	Age 50-59	Age 60-64	Age 65+
Single	£30.39	£40.49	£47.42	£56.66	£68.80	£87.51
Married	£60.72	£80.92	£94.78	£113.26	£137.51	£174.94
Family	£75.88	£101.14	£114.41	£132.33	£158.12	£195.61
Single Parent	£45.55	£60.72	£67.98	£75.53	£89.42	£108.14

Probationer

	1st year	2nd year	3rd year
Single	FREE	£16.56	£20.86
Married	£30.39	£46.89	£51.18
Family	£45.55	£62.05	£66.34
Single Parent	£15.24	£31.73	£36.03

All that's good about the No 1 Police Healthcare Scheme and Bupa with special rates* for Police Officers, Police Staff and their families



Discover how you can feel better with the No 1 Police Healthcare Scheme and Bupa

When you have a hectic career like yours, we think taking care of your health is more important than ever. That's where the **No 1 Police Healthcare Scheme** can make all the difference.

This scheme offers:

- prompt access to the individual treatment and drugs you need, when you need them
- choose to see the same expert consultant throughout your treatment
- access to over 180 Bupa-recognised hospitals nationwide
- access to specialist centres for cancer care

Call for further information.

0800 600 500[†] quoting 45/45

or email: bacone@bupa.com



*Bupa LocalCare Group scheme specially negotiated rates are available to Police Federations who are members of the No 1 Police Healthcare Scheme. *This discount applies to current standard Bupa LocalCare group scheme rates and is available to those joining between and . It may not be combined with any other discounts for which you may be eligible. Bupa reserves the right to alter or withdraw special rates on or after your first renewal date and the right to vary subscriptions during a contract year if the rate of Insurance Premium Tax changes. Terms and conditions of Bupa group schemes may differ from those of Bupa personal schemes. Membership is subject to acceptance by Bupa and to the rules and benefits of the scheme for which you apply including exclusions, restrictions and any other special conditions that may apply. Precise terms of cover will depend on assessment of your individual circumstances. Full details are available on request and will be sent to you when you join the No 1 Police Healthcare scheme. Bupa private medical insurance is provided by Bupa Insurance Limited. Calls may be recorded and may be monitored. Registered in England and Wales No 3956433. Authorised and regulated by the Financial Services Authority. Registered Offices Bupa House 15-19 Bloomsbury Way London WC1A 2BA.

Merseyside Police Federation Charitable Trust and Trust Lottery



Many of you are already members of our charity lottery and many of you have been winners across 2009, we pay out a monthly draw of £500 and £250 which at £1 per pay period per entry is not a bad return. For those of you who have not yet experienced a win good luck for this year!!!!

Where do the rest of the funds go?

Monies raised through your donation to the lottery and through fundraising activities performed by Federation Staff and Representatives are used to support the objects of the Charitable Trust and to fund the Trust Christmas Programme

MPFCT core objects are;

1. To advance in life and help young people through:
 - a) The provision of recreational and leisure time activities provided in the interest of social welfare, designed to improve their conditions of life;
 - b) Providing support and activities which develop their skills, capacities and capabilities to enable them to participate in society as mature and responsible adults
2. To relieve poverty and sickness amongst persons who are victims or witnesses of crime and persons affected by crime within Merseyside including families and friends of such persons in need.

The Trust accepts applications from Police Staff of all ranks and Grades, these applications are considered by the Charitable Trust Committee at monthly meetings.

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

MPFCT Christmas Programme

Is separate to the core work of the Trust, applications are taken from Police staff of all ranks and grades on the run up to Christmas. Over the last few years over 300 individuals, community groups and families have benefited from practical help and support over Christmas. We were able to provide, in your name, support were it was most needed when it was most needed and feel privileged to be able to do so.

Support takes many forms, for the elderly and lonely victims of crime we were able to let them know that they are not alone and that there are people out there who care. For the child victims of violence and abuse, we were able to offer practical support to their families and gifts to them to let them know that their bravery and pain does not go un-noticed and touches us all.

But our work does not stop there many other charities have also benefited from monies raised, we have helped a number of registered charities: The Alzheimer's Society, Child Victims of Crime, KIND, Medicine & Chernobyl, the Zero Centre, Wirral Women and Children's Refuge, Aftermath, Northwest Police Benevolent Fund, the Northern Police Charities and others.

Applications to the Trust grow year by year but it is only with your help and support that we can continue to respond, please help us to help our communities by subscribing to our charity lottery or by increasing your chances of winning by adding more goes to your existing subscription.

It is simple to join, call us and request a form or drop us a line stating the number of attempts you would like (to a maximum of 5) at £1 per entry and agreeing to payment being taken from payroll.

If you should want to make application to the Trust, please call or email the Federation office for an application form or download one from our website at www.merpolfed.org.uk and click on the charity logo.

*Whatever the need
we try to help.*





**Providing Police Federation Members*
with expert advice
whatever the issue**

**Debt Counselling, Tax Returns, Wills
Independent Financial Advice
Mortgages and Investments**

Tel: 0151 933 3400

Fax: 0151 922 3463

Email: admin@kinsellaclarke.co.uk

www.kinsellaclarke.co.uk

*Advice offered free to members of
Merseyside Police Federation Group Insurance Schemes

