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Important PAT decision updates

The right financial solution for you



INSIGHT

Magazine of Merseyside Police Federation

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Police Arbitration Tribunal: Decisions and update

In this, the first Insight Editorial of 2012, **Ian Leyland** looks at the Police Arbitration Tribunal (PAT) decision and the impact on members.



By **Ian Leyland**,
Secretary

Regrettably I have to say for the Police Service and those that work within it, last years' events do not bode well.

We are all aware of the difficulties facing the service with a 20% cut in budget imposed by Government meaning that more will have to be delivered with less. We also know that officers will be feeling the pinch as the pay freeze continues and pay cuts proposed by Winsor are implemented. These will be felt most heavily by those most junior in service, with a freeze on incremental pay and little flexibility to cut back on their expenditure making it difficult to make ends meet. The 20% budget cut and the reductions in pay are clearly linked and it is worth reflecting on the outcome of the Police Arbitration Tribunal (PAT) and why we are where we are.

When the Home Secretary announced that she intended to appoint the Rail Regulator, Tom Winsor, to review police officer pay seemed obvious to most that her intention was not to improve the pay of police officers. The Government had just announced their strategy to deal with the financial crisis and this involved significant cuts to public

expenditure and public services. For the Police Service, given that around 85% of the budget is made up of staff costs, there was clearly a requirement from Government to reduce the overall pay bill as well as staff numbers. Challenging the Government strategy was difficult and the situation was not helped, indeed made almost impossible, as a similar situation was affecting workers almost everywhere. Freezes and reductions in pay and the threat of redundancies were commonplace throughout the country and with the general public facing concern over their own future they would not have been inclined to support those in a similar situation but funded by public money; generating public sympathy for police pay and conditions through a media campaign would have been destined to failure. This created a negotiating environment as difficult as anyone can remember and the only strategic option was to limit the impact of these cuts rather than trying to prevent them from happening.

When the first Winsor Report was published it was clear from the majority of the 62 recommendations that our worst fears were realised. The most draconian of the recommendations was a two year freeze on incremental pay progression, something which clearly impacts on lower paid officers. His other recommendations also had the potential to seriously undermine the remuneration of officers and impact on

work/life balance. Notably these included:

- The abolition of Competency Related Threshold Payment (CRTP), which would have an effect on pensionable pay of all Federated Ranks.
- The abolition of Special Priority Payments (SPP).
- Overtime being paid at plain time, which in a shrinking workforce would have meant a longer working week for everybody. (It is far cheaper to employ fewer staff working longer hours than employ the appropriate number of staff.)
- A recommendation to pay £15 per night for on call with the first twelve nights offering no remuneration. (This would have undoubtedly increase the use of on call for everybody and in most cases for no remuneration.)
- The abolition of the Hertfordshire Agreement for mutual aid work being replaced by an allowance of £15 per night

In total around £450 million would have been removed from the Police Pay Bill if all the recommendations had been adopted and every police officer would have been significantly worse off as a result. Winsor recommended that these proposals were implemented from 31st August 2011. He

claimed that he had been contacted by police officers from across the country welcoming his proposals, which would reform police pay and provide some remuneration for those working shifts and had specialised skills.

It was clear from the outset that the Police Federation could not agree to the recommendations which would have a severe negative impact on the pay of everyone. Despite his promises of enhanced pay for those working shifts and with specialist skills it was apparent there would be no winners. The “reckoner”, which he placed on his website to demonstrate how individuals would be affected mysteriously ignored his recommendation for the freeze on incremental pay and was therefore clearly inaccurate and misleading. When challenged to identify those who were supporting his proposals Winsor was at best reticent in providing details of officers he claimed had contacted him in support of his plans; at worst we identified that some of the officers he claimed to have spoken to did not in fact exist.

In spite of all this though, the Home Secretary decided to recommend to the Police Negotiating Board (PNB) that they consider all 62 proposals. The Police Federation were therefore forced into negotiations on these recommendations and clearly had to set what our priorities would be to retain. As outlined earlier this would inevitably be a damage limitation exercise as opposed to attempting to retain the status quo.

During the course of the negotiations it was difficult for the Police Federation to get information to members about what we were doing on your behalf - as there is a requirement that any negotiations are treated in confidence during the process and it is only now that these can be disclosed.

Our negotiating priorities had to be to retain pensionable pay and incremental pay scales and to protect members’ work/life balance in terms of overtime remuneration, on-call payments and the Hertfordshire Agreement on mutual aid.

The Police Federation set about putting

together its own set of counter-proposals that would look to deliver similar savings to those proposed by Winsor but would meet our own priorities such as the continuation of incremental pay. These proposals included some changes to overtime remuneration as well as linking incremental pay to satisfactory Performance Development Reviews (PDR). We agreed to the suspension of SPP and also rejected the introduction of the payment for specialist jobs and anti-social hours payment to build a full package of savings, which we hoped would meet the need to save money. Regrettably these were rejected by the official side in July last year and it became apparent that the proposals in Winsor were not just about savings but also about ideological change. The staff side of PNB registered a failure to agree and the process moved to the Police Arbitration Panel.

With regards to arbitration it is worth pointing out that at any time in the process, once the failure to agree was registered, the Home Secretary could have intervened and imposed her own settlement. The result of the PAT, whilst binding on us, is not binding on the Home Secretary and given that she had accepted all of Winsor’s proposals and the terms of reference was to cut the Police Pay Bill, there was a real fear that this would happen. I have to say that it is to her credit that she honoured the negotiating process and did not do this; although I am sure the pressure that the Federation and its members placed upon her by lobbying MPs and debates generated both in Parliament and through the Home Affairs Select Committee played their part in ensuring this did not happen.

In November the PAT met and both sides presented their evidence. The official side submissions and our counter-proposals have been placed on our website for those who wish to read them in detail. The PAT reported their decision in January and after a two week period of consideration the Home Secretary agreed to accept it. We now await the draft regulations and determinations, which will clarify one or two issues which are still outstanding. On page 20 of the magazine is a matrix of those findings together with comment about what they mean.

 *During the course of the negotiations it was difficult to get information to members about what we were doing on your behalf - as there is a requirement that any negotiations are treated in confidence during the process and it is only now that these can be disclosed.*

As with any negotiation we did not get everything we wanted. We retained CRTP (although applications are frozen for two years) and we retained overtime and additional remuneration for those held in reserve away from home overnight. The big issue we are all disappointed with though is the freeze on incremental pay, which has a significant detrimental impact on our younger officers; although it is worth noting that the first three increments will still be paid. It is somewhat fortuitous that some of the loss will be offset by the anti-social hours payment which was accepted by the PAT and for those working a normal Variable Shift Agreement (VSA) this payment should pay around £1,000 to £1,500 per year, which is about equivalent to the majority of incremental pay rises. This is clearly not a pensionable payment though. Considering that our position was to protect incremental pay there is no disguising that this is a loss, at least in the short term.

Of course, thoughts also turn to what will happen in two years when the freeze >>

on incremental pay and CRTP is lifted. Whilst the Government may wish to have a new pay structure based on role and skills arising from the recommendations from the second Winsor report, which is due to be published at any time, the timescales for its development would, in the view of most informed commentators, prevent this from happening. The process of job evaluation is not a simple one and will require significant additional investment. Similar changes in the NHS took nearly seven years to develop and implement so to try and introduce something similar in policing within two years would be nigh impossible. The view of most analysts and HR professionals is that in two years' time the PNB will have to decide how incremental pay is re-introduced and there are two potential options. One option, the one we support, is that officers should leap to the increment they would have been on had this crisis not occurred. There are strong arguments why that should be the case, but is not something I can go into at this time. The other option, which is clearly not acceptable to us, is that officers start to rise up the incremental scale from where they have been frozen. Hopefully we will be able to resolve this matter without recourse to a further PAT.

Whilst there are some disappointments, which were inevitable, overall the best we can say is that the outcome is nowhere near as bad as it could have been had Winsor's recommendations been imposed. This is, in large parts, due to the efforts of the negotiating team, local branch boards and those members who supported us by writing and lobbying their MPs. Careful analysis shows that in the medium term very little will have changed with incremental pay and CRTP re-introduced in two years and SPP being replaced by an anti-social hours payment which will hopefully be viewed as a positive outcome by most officers. In terms of our priorities, whilst there is two year pay freeze affecting increments, we have protected pensionable pay, overtime and most payments that protect work/life balance. The issue of on-call remains unresolved although there is a steer from the PAT that Winsor's proposals are too low and they draw attention to Scotland where a remuneration of £23 per night has been agreed.

Despite the fact that we came out as well as I believe we could have done the effects of the pay freeze, Winsor, and increased pension contributions remain bad news for officers. There is no disguising that in 4 years' time officers' pay will be much less in real terms as a result of these changes and there will be an inevitable impact on morale. For those responsible for running Forces this presents its own problem in terms of trying to maintain performance and prevent the anticipated and predicted rise in crime from becoming a reality.

On local issues, dealing with the 20% reduction in budget has so far concentrated predominantly in areas other than the direct front line; but we know that this can't continue and this year real cuts in frontline numbers will start to bite through the EPP programme. Inevitably something will have to give. The reality is that if you prioritise one area of policing, more severe cuts will have to be made in other parts. Maintaining the status quo is not an option in any function. Ultimately the structure of the Force and how we deliver the service will look very different by the time we come to the end of this programme.

For those managing this change it is important that staff understand what is going on and why, that they are fully involved in the process, and through their representatives are fully engaged at the earliest opportunity. It is important that any messages communicated down from the top are consistent and meaningful. To claim that there will not be an impact or that the reduction will not lead to a poorer service to the public is just not credible and will cause those on the front line to question whether those giving that message are out of touch with reality. History tells us that in previous recessions acquisitive crime tends to rise and consequently the public will feel this effect and officers will notice a rise in demand and workloads. In our view we have to ensure that there is a balanced message that whilst does not scaremonger amongst the public by predicting some form of Armageddon, manages public expectations about what the service can provide. Anything less would, in our view, be neither honest nor credible and does

not do justice to the Service or those who work in it.

It is also vital that the Force does not forget the importance of staff well-being. For us that means managers treating staff properly and with dignity, listening to their concerns and balancing the needs of the public with the welfare needs of officers. Unfortunately there are some initial signs, particularly around those with a need for flexible working arrangements, that this is not always happening and managers are simply refusing to consider such requests. Ultimately, if this continues it will lead to increased sickness absence and potential staff turnover which will have a further detrimental impact on the service.

Staff wellbeing also involves planning in an effective and timely manner to limit the number of shift changes from a much smaller work force trying to cope with demand. As a Federation we will be robust both locally and centrally to ensure this happens. We cannot stop the changes to shifts or cancellation of rest days to police major events or significant increases in demand, but we can make sure that they are properly planned and officers receive as much notice as possible and receive their time back on a like for like basis. You can assist by ensuring that rest days are properly re-rostered and not banked. Once back on the rota it is your rest day and protected; any requirement to cancel it would have to be for an exigency and if inadequate notice is given will attract payment.

Managers should also make themselves aware of how staff can access support and assistance when problems arise. Many of these services are available through the Federation Schemes and Benevolent Fund and we will play our part to ensure we assist where ever we can and engage with the Force to ensure that as we go through the changes staff received the support they deserve given the difficult job they do and the demands that are placed upon them.

We appreciate that it will be difficult and there is little good news on the horizon but I know that all your representatives are committed to supporting the staff they represent and ensuring that you are supported as effectively as possible as you go about your duties.

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Russell Jones & Walker

annual update

Russell Jones & Walker (RJW) are the nationally retained solicitors for the Police Federation and are experienced in representing police officers in issues such as personal injury, employment and family law.

Personal Injury

Another busy year for the Personal Injury Team at RJW saw compensation recovered solely on behalf of serving officers of Merseyside Police total nearly one million pounds again. The settlements throughout the last calendar year ranged from road traffic accidents to assaults to accidents in the workplace and abroad.

Throughout 2011 RJW continued to be at the forefront of personal injury developments and never has it been more appropriate to instruct a lawyer who has an in depth knowledge of how the Police Force operates. With Hutton and Winsor starting to make an impact all our staff are fully conversant with the changes and what this means to the claims that they are pursuing. In our Liverpool and Manchester offices your claim will be dealt with by a team of dedicated personal injury lawyers who between them have over 80 years of police claims experience.

2012 promises to be another challenging year as the Government remain determined to drive through further changes to the way in which personal injury claims can be pursued. RJW will continue to actively campaign for the right to proper compensation for those



Above: Amanda McAlister and John Belcham of RJW.

unfortunate enough to be injured through no fault of their own, and continue to pursue claims efficiently and successfully for serving officers and their families and dependants. To claim simply contact the Claimline on **0800 917199** or the JBB office.

Criminal & Misconduct

The Criminal team at RJW Manchester office have over 30 years' experience in representing police officers facing investigation for criminal offences and internal disciplinary offences. The team is led by Nick Holroyd and with the

recent addition of Alan Greenidge, who is developing an excellent reputation for representing police officers, they provide 24 hour availability in the event of officers being arrested for duty and non duty related offences.

RJW are the nationally retained solicitors for the Police Federation and over many years have built up a wealth of experience in representing police officers in a variety of criminal investigations and prosecutions. Officers under arrest or attending interviews voluntarily can feel assured that a representative from RJW not only has in mind the criminal offences alleged but will also fully understand the implications for internal misconduct. Not only did we assist the Federation in playing its part in devising the 2008 Regulations Nick Holroyd and Richard Black lecture on the subject to Federation officials nationally.

RJW has a contract with the Legal Service Commission (LSC) and can represent officers in the police station and at court where Federation funding cannot be available.

RJW is also on the panel of firms able to represent officers under the terms of the Group Insurance and Legal cover provided by the JBB through LIM. Legal aid services have been under strain over recent years and officers should know that they can receive quality legal advice even where solicitors are paid from the legal aid fund. All the RJW team have the necessary skills and experience and have successfully defended officers in connection with a variety of criminal cases from prosecution for serious assault, misconduct in a public office and for alleged dishonesty.

Nick Holroyd and Richard Black lecture on Post Incident Procedures and are available to attend any serious incident including those arising from fatal road traffic accidents (RTAs), shootings and deaths in custody.

We continue to provide the most comprehensive criminal representation service on behalf of police officers and to provide professional representation when officers face misconduct hearings for gross misconduct. From our Manchester office

we cover all forces in the number one region enhancing our expertise and level of experience.

 *RJW are the nationally retained solicitors for the Police Federation and over many years have built up a wealth of experience.*

Employment

Russell Jones & Walker's employment lawyers have continued to be at the forefront of all the issue confronting the force throughout 2011 and into 2012, regularly advising on national and local issues. Issues we have assisted Merseyside officers with include:

- Race Discrimination
- Sex Discrimination
- Disability Discrimination
- Pension Matters
- Data Protection issues
- Human Rights issues

Most cases are private by their very nature but great successes were seen across a range of employment cases involving, sexual discrimination, race discrimination, disability discrimination, harassment and the list goes on. Amongst notable successes was the case of Williams v Chief Constable – a Judicial Review challenging refusal of injury pension. The injury occurred following return to frontline duties without adequate training and subsequent bullying. The Administrative Court ruled in Mr. Williams' favour. We have also had a number of confidential settlements prior to Tribunal hearings.

We are always on hand to offer advice and have in depth knowledge of current issues for example, A19, Winsor Cuts, Police (Performance) Regs - UAP/UPP. Jennifer Ainscough or Vanessa Wilson are

available at the Federation office every Tuesday or Thursday or alternatively are happy to provide advice over the phone or at another more suitable time.

Family team

The Family Team at RJW are now well into their second year, having moved from Gorvins Solicitors, in February 2010.

RJW's Family Team continues to be at the forefront of advising Police Officers and Police staff in all aspects of family law including Divorce and Cohabitation disputes. In Merseyside, we saw 25 new clients with 68 new issues relating to family law during 2011.

As part of the overall RJW firm, we have unique access to expert advice in terms of the developments in pensions, particularly in light of the Hutton & Windsor reports. Quite simply, we have the specialist knowledge to deal with the often complex division of Police pensions upon divorce.

In 2011 RJW set up a Family Mediation Service, which was in response to the new Family Procedure Rules that were introduced in April 2011. The Family Mediation Service has seen referrals from clients throughout the North West who would rather use mediation as opposed to the more traditional court route for resolving their disputes.

2011 also saw the introduction of the Islamic Legal Services Department, which specialises in Sharia Law. The introduction of this department has seen amazing growth in the number of referrals from people and organisations wishing to obtain advice in this very specialised area.

As a Family Team, the department won the Manchester Legal Awards Private Client Department of the Year 2011, an outstanding achievement given that we had only been in Manchester for twelve months.

For further information on our family law service, please do not hesitate to contact us on **0161 383 3648**.

 **Russell Jones & Walker**
Solicitors

Merseyside Police Federation Insurance Scheme Summary

In 2011 the Merseyside Police Federation Insurance Scheme continued to run smoothly, with many members benefiting from the protection the scheme offers.

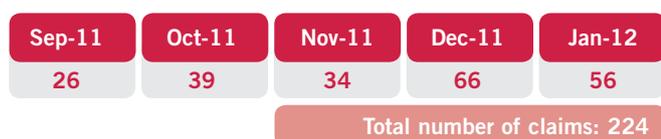
A brief summary of how the scheme has performed is below:

Personal Accident	59 claims	totalling £10,600
Sickness benefit	19 claims	totalling £29,866
Critical Illness	18 claims	totalling £120,000
Life Insurance	10 claims	totalling £120,000
Denplan	21 claims	Not Available
Travel Insurance	87.9% loss ratio	totalling £290,675

New Motor Breakdown Cover

The introduction of Motor Breakdown cover for members and partners into the Group Insurance Scheme in September 2011 proved to be very popular. The feedback we have had has been very positive.

The number of claims made by members since the introduction of the breakdown cover is:



Home Emergency Claims 2011

Total Claim Costs £13,900.77

Number of claims per policy section:

Main heating system	35
Plumbing and drainage	44
Home Security	11
Toilet Unit	3
Domestic power supply	8
Other	1
Pest	3
Accommodation	0
Total: 105	

In 2011 there were 25 claims rejected under the Home Emergency policy. The majority of rejected claims relate to where the heating

system is over 15 years old or where the incident does not constitute the definition of emergency. If you feel you have had a claim wrongly declined, please contact Philip Williams and Company.

Don't Forget...

Your Police Federation Insurance Scheme has cover for dental accidents & emergencies. Should a member have an accident, or simply a toothache that requires an urgent or emergency appointment with a dentist, you can claim costs back. This cover applies even if you visit your usual dentist. If you do not have a dentist or are away from home Denplan will find you a dentist anywhere in the world. Claim forms are available by calling **0800 838 951**. If you wish to upgrade your cover to include routine and remedial treatment or cover your partners, please call Philip Williams & Co on **0845 230 1654**.

Your Legal Expenses Policy includes cover for Uninsured Loss Recovery as standard, so you do not need to purchase this in addition to your motor insurance.

Additional 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.

Serving Officer

Additional £25,000:	£2.17 per pay period
Additional £50,000:	£4.33 per pay period

Spouse / Partner

Additional £12,500:	£1.08 per pay period
Additional £25,000:	£2.17 per pay period

The additional Life Insurance cover is payable by payroll deduction and ceases upon retirement. Please contact the Federation Office to apply.

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)	
Infection of HIV/AIDS on duty	£60,000	<i>up to 26 weeks, then a further 4 weeks</i>	
Temporary Total Disablement	£21 per week	<i>when on no pay</i>	
<i>(up to 104 weeks excluding first 7 days)</i>		Family Travel Policy	Worldwide
Critical Illness	£10,000	Legal Expenses including ID Theft Protection	Included
Child Critical Illness	£2,000	Emergency and Injury Dental Benefit	Included
Child Death Grant	£2,000	Home Emergency Assistance	Included
Red Arc Assistance	Family Cover	Free Financial Advice with Kinsella Clarke	Included
		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.





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We Protect and Serve You.

Russell Jones & Walker 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.

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

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Criminal line	PF Claimline	Legal helpline	Family Law
0800 908 977	0800 9171 999	0845 601 1907	0808 175 7710

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

www.rjw.co.uk/polfed

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The right financial solution for you

Simon Kirkham is a chartered accountant with Kinsella Clarke and in very difficult financial times he looks at a number of solutions that may help you.



By **Simon Kirkham**

We are never sure about the statute of limitation on offering season's greetings but we would like to wish you all a Happy 2012, particularly as 2011 proved such a challenging year for a number of you. In this article we will highlight the main issues that came to light over the past year which we feel will only magnify this year.

Payday loans

Put simply, if you have had to take out a payday loan you should have come to see us for a financial review before now. With the officers we have seen the average payday loan taken out is £400. This, taken over 30 days, could cost £150 in interest for the month. If the loan is not repaid at all for 12 months, the cumulative amount that you would owe would be £18,268 with a certain well known loan provider. Payday loans are not a solution; they are a sticking plaster on a broken leg. If you have one then please come and see us for an informal and completely confidential chat – now!

General Debt Matters

The biggest issue resulting in officers seeking our advice at the moment is debt. Over the last year previously manageable (just) personal borrowing has become untenable. Despite the Bank of England interest rates being held at only 0.5%, loan

and credit card companies have ramped up interest on borrowing money. Credit cards have gone from 0% on balance transfers to an average of 17.9% or even 29%. The result of this is that even minimum payments have become too high to repay.

In the last year it was evident that officers of varying ranks were using their credit cards for day-to-day expenses, such as food and petrol, as their disposable income was being eaten away by debt repayments. Obviously there is a finite lifespan for borrowing from Peter to pay Paul. If this rings a bell with you, call us up and we'll put the kettle on; it's time for a chat.

Debt solutions

When you come to see us we will draft an income and expenditure account, together with your list of assets and liabilities. It is often illuminating to see exactly your money goes and exactly just how much you owe.

It may be that we can just give you guidance on how best to manage the money that you have.

It may be that we can deal with the people you owe money to and try and arrange an affordable budget for repaying your debt.

An Individual Voluntary Arrangement (IVA) may be required. Basically, we refer you to our preferred Insolvency Practitioner and they will offer, on your behalf through a formal agreement, to repay a percentage in the pound of your debt over 5 years. To be eligible for this you must be able to repay

Obviously there is a finite lifespan for borrowing from Peter to pay Paul. If this rings a bell with you, call us up and we'll put the kettle on; it's time for a chat.

the set figure over and above your normal monthly household outgoings.

Bankruptcy

By the time officers come to see us it is often after they have exhausted the "borrow from Peter to pay Paul" principle. This leaves us with little choice other than to provide the option of bankruptcy. Bankruptcy is no longer the 'dark option'. There are a lot of misconceptions in this regard but here we will, hopefully, clear some of them up:

Providing there is no substantial equity, you are highly unlikely to lose your house as long as you have kept your mortgage payments up to date. Each case is different and we will advise on risk accordingly, but in our experience to date no officer has >>

lost their house unless they asked for the house to be taken back.

You can have a bank account.

You can still obtain credit. You must inform the lender of your bankruptcy if the credit is greater than £500, however, let's not go there again!

You will be bankrupt for a maximum of 12 months. After the 12 months you are no longer bankrupt (unless your Trustee in bankruptcy is unhappy with your conduct!).

Bankruptcy should not affect your career.

You do not have to tell anyone other than PSD. You inform PSD merely for your own protection.

The bankruptcy filing fee of £700 is paid by Group Insurance.

We will fill in your bankruptcy forms and accompany you to Civil Court to ensure the process goes through smoothly.

The minute the Judge signs your Bankruptcy Order you no longer have any unsecured debts. None of your creditors are allowed to contact you and they can only deal with the Official Receiver. This means no more phone calls at all hours, debt collectors at the door etc.

Whilst bankruptcy is the option of last resort it does not carry the stigma that it once did. It is now a tactical solution to a debt free future. We may be tempting fate but we have had lots of officers thanking us for how it has changed their lives for the better and not one has said it was a mistake (it also worked for Walt Disney and Mozart, although we can't take credit for helping them out).

Don't put it off any longer. Let us have a look

at your circumstances and help find the right solution for you (bear in mind though that booking a holiday for a fortnight to the Maldives and coming to see us to help you file for bankruptcy the next day is not allowed!).

And finally, the good news...

Don't forget that Bob Norris can help you find the perfect solution to your mortgage, life insurance, retirement planning and other financial and investment requirements. Over the past year he has helped many officers achieve their aims.

Bob runs retirement workshops and holds runs a weekly surgery at Green Lane, so make him your first port of call for all your financial needs.

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Financial Matters

Bob Norris is an independent financial advisers with Kinsella Clarke and explains the benefits of Individual Savings Accounts (ISAs).



By **Bob Norris**

The end of the tax year is approaching. This is always a good time to be thinking about ISAs.

There are 2 types of ISA: cash & investment.

Cash ISAs

For the 2011/12 tax year U.K. residents have a total maximum ISA allowance of £10,680; of this, £5,340 may be in cash. Should any year's allowance not be used it cannot be carried forward.

Cash ISAs are deposit based investments

with interest received being tax free.

Investment ISAs

Investment ISA allowances are similar to cash although it is possible to invest the total ISA allowance each year into an investment ISA (£10,680) if the cash ISA allowance has not been used.

Investment ISAs may be invested in a wide range of investment funds to match appetite for risk including gilts, bonds, property and shares. They are tax efficient in that there is no tax on interest received and no capital gains tax. Although they may have more growth potential than cash ISAs they should be considered medium to long term investments (5 years +).

For further information contact Bob Norris on 0151 933 3400 or 07808 348 058.

Although they may have more growth potential than cash ISAs they should be considered medium to long term investments (5 years +).

Merseyside Police

Federation Membership

Numbers 2010-2011

Since the start of 2010, when we became aware that Police Budgets were being reduced significantly, we have been closely monitoring our membership numbers.

There has been no recruitment in the force since April 2010 but there have been continual retirements.

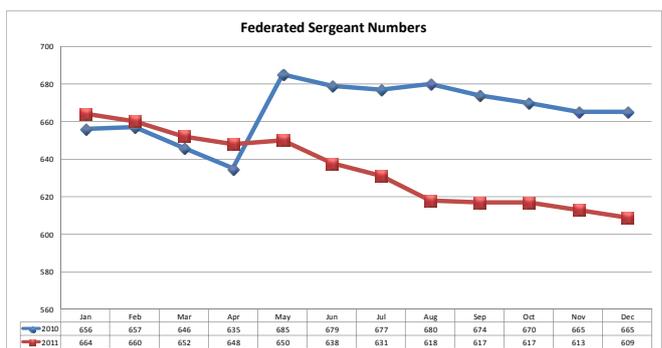
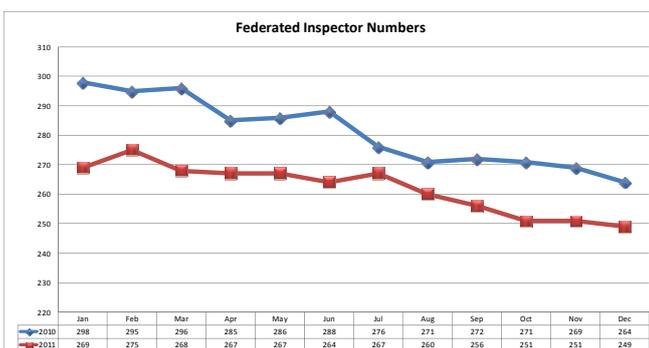
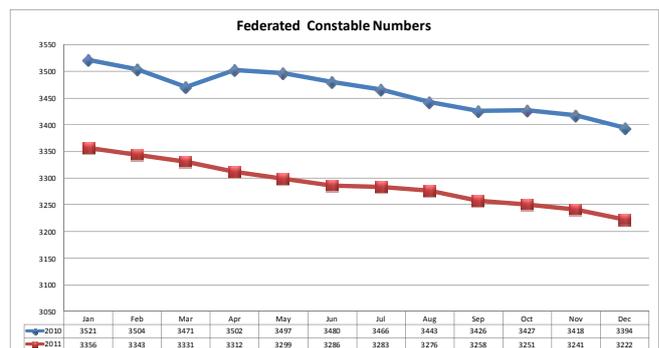
The charts here show how the pattern of membership numbers has been affected, collectively and across all federated ranks

(Inspector numbers include the rank of Chief Inspector)

Whilst these figures do not identify where members are working or indeed whether they are frontline or not, it is quite simple to see the erosion of Merseyside Police

Federation Members. It should also be pointed out that over 99% of all eligible officers are Police Federation members.

We will continue to monitor these figures closely and keep you updated.



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Winter's over, but spring brings its own weather worries; **make sure your home insurance covers you**

Now that winter has passed it's easy to think that all the worries of bad weather are behind us; but springtime has its own fair share of weather worries that we should all be prepared for.

Whether it's high winds or heavy rains that cause damage it's important to ensure you have adequate home insurance in place. It is also important to have it to cover losses resulting from a burglary, with intruders favouring the darker evenings that are still upon us to make their move.

Whilst most people do renew their home insurance regularly not all check that the value of cover for example is sufficient and risk being underinsured. That's especially so if you've added an extension or conservatory or if you have converted the integral garage or roof space into an extra room. If your three-bedroom home has suddenly become four-bedroomed your insurance will need updating. Apart from the increased value of the property there will be investment in furniture and carpets as well.

As Phil Hall, Technical Specialist at Roland Smith, points out: "It can be very easy to go beyond the typical insurance limit of £1,500 for valuable items – a piece of jewellery for a special anniversary or birthday, a painting, a new antique or quality camera equipment can easily exceed that value. Most people would not remember to tell their insurance company about these things."

It might be a good idea to check the value of your home's contents and you can call the Police Schemes Team at Roland Smith on 0151 242 7640 if you feel that you need to make any changes to your cover.

Take some time to check that your home can stand up to the spring storms too. Here are some tips on what to look out for and what steps can be taken to both help reduce

your premium and also to prevent the need for a claim:

- Branches from nearby trees could break a window in a strong wind, get them trimmed back if need be. Check that soil or debris isn't bridging your damp proof course and, if it is, clear it away to ensure you don't end up with damp coming through your walls.
- Make sure your gutters and downpipes aren't blocked with leaf fall and debris. The blockages created can cause overflow, whilst the weight of the debris could eventually bring your guttering down.
- Make sure you have locks on your main exit door and have key lockable windows to meet the specification as defined in your insurance policy. Also don't leave your car keys on the hall table or hanging on a convenient rack just inside the door – the number of cars stolen by thieves taking the keys first is going up sharply, often simply by 'fishing' for them through your letterbox using a long pole or even a fishing rod!
- Fit movement-sensitive exterior security lights or an intruder alarm. Leave interior lights on a timer if you are away as this gives the impression someone is home. Good security measures may get you discounts on your home insurance.

If you are unfortunate enough to suffer damage due to bad weather you should contact your home insurer as soon as possible (most have 24 hour emergency helplines). If necessary arrange temporary emergency repairs yourself as the insurer contractors can often be overwhelmed after

severe weather conditions. Tell your insurer what you have done and keep all receipts as this will be part of your claim. If flooding is expected, move whatever you can (safely) to any upper floors and make sure you have emergency contact numbers for your insurer, local authority and utility companies to hand in a safe waterproof place.

Don't forget, if you have home insurance through Roland Smith on the Police Scheme, we will handle most claims in-house, so you will be dealing with our friendly, UK based claims specialists, who will be able to give you all the help you need. Some of the most complimentary letters we receive are from customers we have helped with a claim. If you don't have insurance with us, ring our Schemes department on 0151 242 7640 for an instant quote or, if your insurance isn't due yet, we can take your renewal date and contact you closer to the time.

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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 May 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 May 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

An exciting time ahead for Police Credit Union

2012 is gearing up to be an exciting year for all credit unions and Police Credit Union will be at the forefront, taking up some of the many opportunities and new challenges.

The International Year of Co-operatives was launched last October at the United Nations, New York. This is a great opportunity for credit unions to demonstrate both their differences from mainstream financial services providers and their affinity with other co-operatives both in Britain and across the world.

But the main scope in this coming year for the sector comes from changes in the legislation and regulation that have been campaigned for over many years.

Credit unions in the UK will, in the future, be freed up to develop and expand through corporate membership, on partnerships with, in the case of Police Credit Union, federations, forces, sports clubs, thrift clubs and the like within the police family.

Indeed, credit union partnership working was showcased to MPs, peers and policy makers in November through a successful event at Westminster Hall. Police Credit Union was invited to attend with West Midlands Police Federation to show how the strong ties between Federations and the Credit Union work so effectively to bring credit union services to the police family.

Apart from the chance to develop corporate membership, credit unions will be able to be considerably more flexible with their membership criteria, previously known as common bond. Police Credit Union, however, is very aware of the tight and

natural common bond that exists for the police family and its associated services. So, there is not likely to be much change in this area for Police Credit Union.

Other changes that became available for credit unions with the Legislative Reform Order that became law in early January 2012 (33 years on from the first major credit union legislation), beyond the shift in individual membership parameters and the introduction of corporate membership, include the options to pay interest, if approved by the regulators, and to charge market rates for services provided. Police Credit Union will watch the option for interest payment closely but recognises that this would be a much more complex operation, one for which it (and the members) may not yet be ready.

Payment of dividend is a hallmark of co-operatives and reflects the traditional mutual approach of receiving income (from loans), deducting the costs of operation, allocating sums to reserves for business sustainability and then passing the remainder to its members through the dividend, which may often be higher than a pre-determined and advertised interest rate.

Peter Evans, Chief Executive of Police Credit Union, welcomes the developments and comments: "We are very closely linked to police federations for introductions and communications to potential and existing police officer membership and the legislation

changes will help us to strengthen those links. It will also potentially provide us with access to larger sum savings deposits, which may enable us to avoid funding provision from outside the police family for loans, thus making us even more of a true mutual provider.

"We are often asked about various club memberships from within the police family and availability of these would help us even further to cement links with any given police force."

With the new legislation comes revised regulation by the Financial Services Authority that will ensure credit unions are more robust for the future and equipped to face the new dawn that is rising for the credit union sector.

On a more specific front, Police Credit Union has continued to recognise the difficult financial times for the police at this present time and has, therefore, continued its 1% discount offer on new fixed term Resourcer loans for new borrowers and its loyalty discount of 1.5% for previous borrowers with a good record of repayment. The offer is planned to run until 31 May for applications and the discount will apply for the whole duration of the loan.

Watch out for the competition to be launched on the PCU website on 01 March to celebrate having passed the 20,000 member milestone.

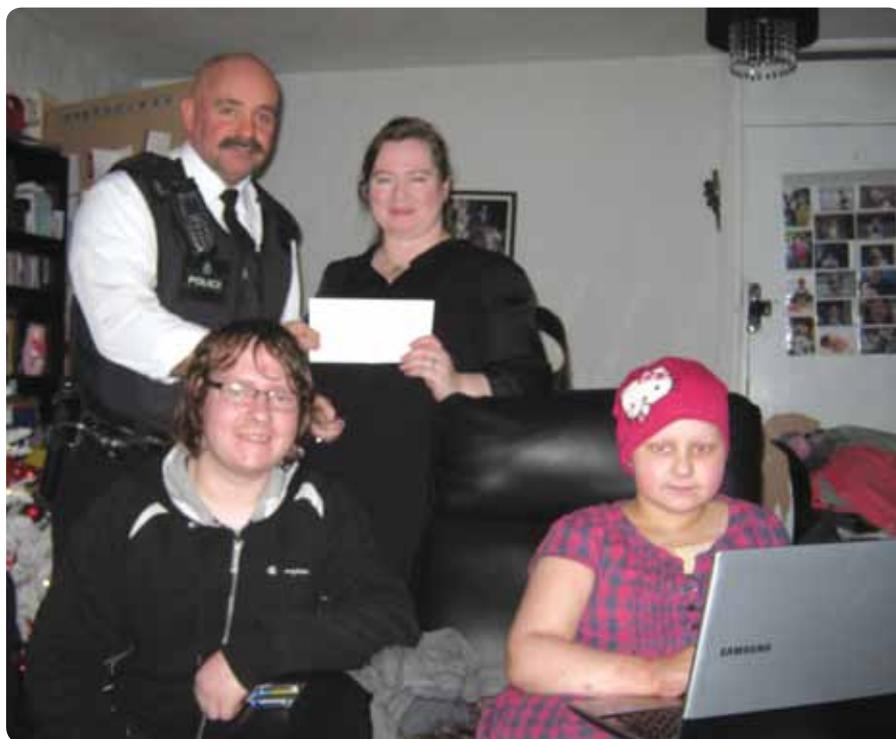
Merseyside Police Federation **Charitable Trust Christmas Fund**

300 people in need were chosen to receive a gift from the Charitable Trust this Christmas. A breakdown of the recipients is included at the end of this article.

Most of you will have heard of our Charitable Trust that has now been very active for many years. Many members have submitted applications over the years and we have provided tens of thousands of pounds to local individuals, causes and charities.

We break our applications down into three categories. Firstly, we donate to local charities that we believe require our support (our biggest benefactor in this area has been Zoë's Place Baby Hospice in West Derby). Secondly, we have applications (form available to download from our website, www.merpolfed.org.uk) that our management committee consider each month where we receive applications from members to assist local worthwhile causes.

Finally we have a Christmas Fund; for this we purchase many hampers and shopping vouchers and we invite members to recommend individuals who have suffered some kind of loss or hardship on the run up to Christmas. This particular area has been growing over the years. This Christmas we took a different approach and heavily marketed our Christmas Fund



and the response from members was been overwhelming. We have donated over £10,000 to beneficiaries this year, which is three times more than last year. We received exactly 161 applications.

It never ceases to amaze us how the vulnerable and elderly are targeted by criminals as Christmas approaches. We thank each and every one of you who submitted an application to help out

those who have suffered at the hands of despicable people.

We summarise just a few of the applications within this article, but keep all cases anonymous. We provided hampers and/or vouchers to all applicants below.

- A 79 year old lady was injured during house fire and suffered burns and smoke inhalation. She discovered her husband, aged 89, dead and attempted to put fire out. The lady was extremely traumatised
- A 60 year old victim of fraud. The 'friend' of lady stole £1750 from her by fraudulently signing her cheques. The victim was in very poor physical/mental health and the ordeal left her vulnerable and frightened. On top of all this, the victim had recently suffered loss of her sister.
- An 87 year old victim lost £700 savings after a burglary at home. The victim suffers from terminal cancer and finds it very difficult to get around
- A 79 year old pensioner was the victim of a burglary after having her handbag, money, bankcards stolen. She subsequently had money withdrawn from her bank account. The incident left victim terrified
- A young mother lives with her son (12) and daughter (19). She is a witness for ASBOs and has become a target herself. She is the victim of criminal damage to her house, causing extreme stress and anxiety. She has also had to pay out over £300 for repairs, which has left her struggling financially.
- An 82 year old lady suffering from terminal cancer, who is wheelchair bound and on 24hr oxygen became a victim of burglary when her engagement and wedding rings were stolen along with other sentimental jewellery. This left the victim extremely upset and frightened.
- An 8 year old girl playing in street with friends was attacked by pit bull dog, receiving severe lacerations that required plastic surgery. The young girl showed tremendous courage throughout the painful surgery.
- A young female victim of a home



Above and right: Beneficiaries of the Charitable Christmas Fund receive their gifts.



burglary had her house ransacked. She has 2 children and all of the family's toys and belongings were pulled out of every drawer/cupboard and the TV along with the DS games were stolen. The victim was left in total shock

- A 91 year old victim was confronted by male who followed her into her house, searched through personal belongings, and stole gold ring and other items. This left the victim both mentally and emotionally traumatised.



PAT: Findings

As mentioned in **Ian Rennie's** editorial earlier in the magazine, this matrix shows the findings of the Police Arbitration Tribunal (PAT) and highlights which issues have been resolved and which are yet to be discussed, along with comments on each point.

Recommendation	Accepted/Modified	Comment
<p>Recommendation 2 – Police constables, sergeants, inspectors and chief inspectors should receive an additional 10% of their basic pay, on an hourly basis, for hours worked between 8:00pm and 6:00am (non-pensionable).</p>	Accepted	<p>Typically an officer working a Merseyside 5 week VSA can work a maximum of 900 to 1000 hours per year during these hours. Typically this will mean an increase in pay of £1430 to £1599 for a mid point constable. This will be reduced depending whether leave is taken on shifts attracting payment. The introduction of an enhancement for shift working will be welcomed by most within the service. The additional money will offset the loss of increments in the next two years for those not at the top of the scale.</p>
<p>Recommendation 5 – Determination Annex E, made under Regulation 22 of the Police Regulations 2003, should be amended to require the chief officer to consult, rather than agree, with the local joint branch board and individual officers in connection with the bringing into operation of a variable shift arrangement. That consultation should take place over a period of at least 30 days. Before making his decision, the chief officer should be required to consult the affected officers and take full account of their individual circumstances, including the likely effects of the new arrangement on their personal circumstances. New shift arrangements should not be brought into effect earlier than 30 days after the communication of the decision of the chief officer.</p>	Accepted	<p>This means that a VSA can be imposed rather than agreed. However, the reality is that shift patterns are always a compromise as the alternative to not agreeing a VSA is the imposition of an 8 hour pattern which most members seek to avoid. Therefore whilst this may seem like a significant change I suspect the reality will make very little difference.</p>

Recommendation	Accepted/Modified	Comment
<p>Recommendation 6 – Determination Annex G, made under Regulation 25 of the Police Regulations 2003, should be amended to replace time and a third premium pay for casual overtime with plain time. The minimum hours for being recalled between duties should be abolished and instead paid at plain time for the hours worked, with travelling time</p>	<p>MODIFIED. The premium rate of time and one third to be retained for casual overtime, with payment of travelling time for recalls between tours of duty. The minimum hour's payment for being recalled to be abolished as proposed</p>	<p>Clearly the PAT has listened to Federation representations that premium rate overtime is about protecting officers from management abuse not about receiving additional remuneration. This is welcomed and should assist to maintain a work life balance. Clearly bad news in terms of those who perform on call duties who will see remuneration cut as they will only be paid the hours for which they are recalled.</p>
<p>Recommendation 7 – Determination Annex H, made under Regulation 26 of the Police Regulations 2003, should be amended to remove double time premium pay and the notice period of five days for working on a rostered rest day. Time and a half premium pay should be payable for working on a rostered rest day with fewer than 15 days' notice.</p>	<p>Accepted</p>	<p>Clearly a reduction for short notice rest day working although our own research would suggest that on most occasions more than 5 days and often more than 15 days notice is given so the impact should be limited.</p>
<p>Recommendation 8 – Determination Annex H, made under Regulation 26 of the Police Regulations 2003, should be amended to allow the payment of overtime at double time for 25 December and seven other days chosen for the next financial year by the officer before 31 January. Cancellation with fewer than 15 days' notice should require the authority of an Assistant Chief Constable.</p>	<p>Accepted</p>	<p>Widely misunderstood. The default position is that the PH's will be the traditional PH's but for those who wish to elect alternatives based on religious preferences this will be possible. It does mean a loss in the number of PH's if Boxing Day and New Year falls at weekend. Brings us in line with Police Staff and the rest of society so the current situation was hard to defend. Still clarity required over the exact interpretation of how this will work.</p>
<p>Recommendation 11 – Police officers on mutual aid service should be paid for the hours they are required to work each day, plus travelling time to and from the place of duty. Where those hours coincide with the unsocial hours period, or the duty has been required at short notice and they are eligible for the new overtime rates, the officer should be paid at the applicable premium rates.</p>	<p>MODIFIED. Both sentences of Recommendation 11 are accepted as worded. In addition, officers on mutual aid who are unable to return home are to receive a new 'Away from Home Overnight Allowance' of £50 per night.</p>	<p>Amends the Hertfordshire agreement which paid 16 hours for those held in reserve. However, typically officers on mutual aid work at least twelve hours and will receive overtime for the additional hours plus the allowance which equates to around 3 hours pay so significantly better than what was proposed.</p>
<p>Recommendation 12 – The definition of 'proper accommodation' should be revised to describe a single occupancy room with use of en suite bathroom facilities. Where such accommodation is not provided, the officer should receive a payment of £30 per night. The current definition of 'higher standard accommodation' should be removed and not replaced.</p>	<p>Accepted</p>	<p>Officer's on mutual aid should receive single occupancy en suite facilities or receive extra remuneration at the rate of £30. This is a positive outcome.</p>

PAT: Findings Continued

Recommendation	Accepted/Modified	Comment
Recommendation 13 – Officers held in reserve on a day and who have not been paid for any mutual aid tour of duty that day, should receive the on-call allowance of £15 for that day	MODIFIED. Officers held in reserve who are unable to return home are to receive the new 'Away from Home Overnight Allowance' of £50 per night	Positive outcome although some clarification still required.
Recommendation 20 – Police officers and all members of police staff below the top of their pay scale should be suspended at that increment for a two-year period commencing September 2011.	MODIFIED. The first three steps on the constables' scale to be excluded from the proposed suspension. All other progression on the police officers pay scales to be suspended as proposed	Clearly the big one that the Federation most resisted and where most of the savings will be made. It is highly unlikely that a new pay structure based on role and skills will be introduced in the next two years as job evaluation is a long and costly process. At some point a decision will have to be made at PNB as to how incremental pay progression is re-introduced pending any further changes arising from Winsor 2. Very bad news for those recently promoted and not yet at the top of their scale and looking to retire as there is a knock on effect for their pension.
Recommendation 25 – The chief officer bonus scheme should be suspended for a two-year period commencing September 2011.	Accepted	No comment
Recommendation 27 – The bonus scheme for superintendents and chief superintendents should be suspended for a two-year period commencing September 2011.	Accepted	No comment
Recommendation 29 – Competence Related Threshold Payments should be abolished from 31 August 2011 and all outstanding CRTP payments up to that date should be paid on a pro-rated basis.	MODIFIED. CRTPs to remain in place for those who already receive them, but there should be a two-year freeze on new applications	A similar situation to incremental pay and indeed the PAT referred to this as a further increment as the overwhelming majority who are eligible receive the payment
Recommendation 33 – Special Priority Payments should be abolished from 31 August 2011 and all outstanding SPPs up to that date should be paid on a pro-rated basis.	Accepted	In the current financial climate this was inevitable. It has never been universally popular as 60% do not receive it. In two years time when incremental pay progression is reinstated it will in effect be replaced by the anti social hours payment which is a positive outcome.

Recommendation	Accepted/Modified	Comment
<p>Recommendation 34 – An interim Expertise and Professional Accreditation Allowance of £1,200 per annum should be introduced from September 2011 for officers meeting the skills or length of service criteria in the four stated priority functions. It should be paid monthly and pro-rated where an officer works part-time. It should be removed when an officer leaves the qualifying role.</p>	No Award	Clearly there was a need to save money and given the outcome of other recommendations this is not surprising. Winsor 2 will make recommendations around role related pay but as previously stated these will take a number of years to develop and introduce.
<p>Recommendation 43 – The replacement allowance for housing should remain. However, the amount an officer receives should not increase from 31 August 2011 with changes in personal circumstances, such as promotion. The existing framework, by which the amount an officer receives, reduces when he lives with another officer also receiving the allowance, should remain.</p>	Accepted	This affects fewer people as the years go by. It is a reduction but again the impact is limited for lower ranks.
<p>Recommendation 44 – A national on-call allowance for the Federated ranks should be introduced from September 2011. The amount of the allowance should be £15 for each occasion of on-call after the officer in question has undertaken 12 on-call sessions in the year beginning on 1 September. An on-call occasion should be defined as the requirement to be on-call within any 24-hour period related to the start-of-the-police-day.</p>	No award	This is no change from the current situation. However, the PAT did comment that on call should be remunerated and referred to the allowance paid in Scotland of £23 per night so there is a potential longer term win here. Winsor 2 is expected to deal with this situation.
<p>Recommendation 45 – The national on-call allowance should be reviewed by the Police Negotiating Board three years after its introduction in the context of better management data.</p>	As above	As above
<p>Recommendation 59 – Regulation 5(4) of the Police Regulations 2003 should be amended so that an officer giving written notice to return from part-time to full-time working, must be appointed by the Police Authority within two months if the force has a suitable vacancy, and within four months of the notice being received.</p>	Accepted	Clearly a loss for part time officers who may have to wait up to four months to return to full time working. Can be avoided with careful planning and less of an impact when Forces are recruiting as suitable vacancies will arise earlier.

Merseyside Police Federation

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Joint Branch Board Full Time



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A

MICK BLEASE (7768)
HOYLAKE AND HESWALL
EXT 2140

PETER SINGLETON (8410)
B BLOCK PATROL, UPTON
EXT 72434

DAVID LOWE (1071)
ANPR BIRKENHEAD
EXT. 72269

B

DIANE PROSSER (7391)
CROSBY
EXT 73640

GARY HASTEWELL (1067)
MARSH LANE, TACTICAL TEAM, RED UNIT
EXT 73013

JIM RILEY (8958)
MARSH LANE ROADS POLICING UNIT
EXT 73051

C

MIKE HUDSON (1328)
KIRKBY, A BLOCK PATROL
EXT 76538

GARY WINCH (1276)
HUYTON A BLOCK RESP
EXT 76246

CAROLINE CARMICHAEL (1595)
HUYTON EXT76238

D

TERRY HOOPER (8546)
AREA CTRL ROOM, ST HELENS
EXT 76959

STUART ROUTLEDGE (1392)
ST HELENS CUSTODY
EXT : 76851

STEPHEN POTTER (8301)
ST HELENS RESPONSE C
EXT : TBA

E

SHAUN HOLLAND (8970)
WALTON LANE
EXT 76430

JULIAN HANLEY (1633)
PRO ACTIVE LICENSING UNIT, SAS
EXT 74829

RAY CORBIN (6628)
EATON RD
EXT 74401

F

STUART QUIRK (7498)
ADMIRAL ST
EXT 75341

PETER HOWELL (1224)
LICENSING DEPT, SAS
EXT 74831

STEPHEN FLETCHER (7211)
ALLERTON ROADS SAFE TEAM
EXT. 75157

Reserve
Seat

KIRSTY JENNETT (1116)
FCC EAST, ST HELENS
EXT 76959

STEPHANIE BARCROFT (1164)
PDU N-L-W ST HELENS
EXT 76125

CHARLOTTE WESTHEAD (2794)
ST ANNE ST, E1, B BLOCK
EXT 74827

HQ
(CJU)
(PSD)

SEAN BELL (7435)
CUSTODY, BRUNSWICK DOCK
EXT : 71647

ROB VENABLES (8159)
CUSTODY, BRUNSWICK DOCK
EXT : 75051

DAVE SIM (8417)
YOUTH ENGAGEMENT UNIT
EXT : 75434

CID
(DSU MIT)

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FMIT STANLEY ROAD
EXT : 78678

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MATRIX COVERT C/O HQ
EXT : 75888

KEVIN WALSH (7364)
MCU MATHER AV
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OSU

MIKE KENNY (7740)
OSU FIREARMS
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