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# INSIGHT

Magazine of Merseyside Police Federation | [www.merpolfed.org.uk](http://www.merpolfed.org.uk)



# It's raining stones, when will it stop?



# INSIGHT

Magazine of Merseyside Police Federation

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# Raining stones

**Tony Barton** highlights the compounding effect of Winsor, Hutton, and the recession and how we rise above it all and get the job done, but at what cost?



By **Tony Barton**  
Secretary

When thinking of what to write in this edition of Insight I was thinking about the hard work our members do on a daily basis that goes unseen by the vast majority of the public and politicians. Faced with deteriorating terms and conditions, attacks on pensions, shrinking resources, anti-corruption measures being announced by the government and the constant wearing down of morale it reminded me of one of my favourite films, Raining Stones.

The story of Raining Stones is austere simple: Bob a decent upstanding family man from an overspill council estate in Manchester, wants to buy a new communion dress for his daughter and somehow needs to raise the money to do it.

He will never beg, but will borrow and occasionally steal. The simplicity of the plot gives the saga a fable-like quality, and what Jones eventually goes through (and puts his family and friends through) to obtain this simple reward gives him a heroic dimension.

Scriptwriter Jim Allen's portrayal of post-Thatcher Britain is grounded in the depths of degradation, which the film depicts for its poverty-stricken characters. A scene in which Ricky Tomlinson is forced to accept a small loan from his teenage daughter is particularly powerful and becoming more relevant, as Tomlinson, framed in medium shot (so allowed a moment of semi-privacy) bursts into tears.

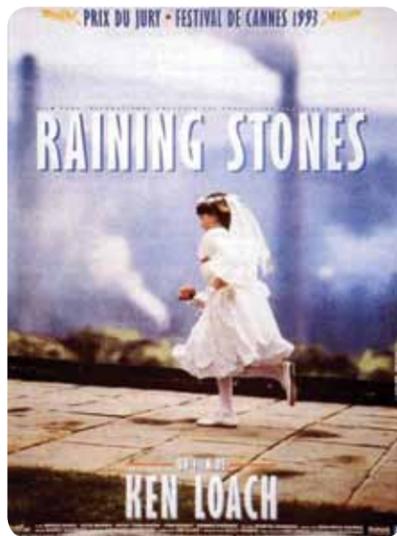
The humour in Raining Stones comes entirely from the reality of the characters' lives and discourse. The audience is allowed to identify with characters that are simply human, not stereotyped, quirky or over-written – only real.

Raining Stones deserves to be remembered because of the clarity of its message, which one sadly feels will be relevant for many years to come. Great Britain, one of the world's most affluent economic superpowers, a country whose greatness was built on the skill and sweat of ordinary hard-working people, is still prepared to tolerate a society where poverty strips people's pride and dignity from them as they simply become victims of "market forces".

Bob's story is not an allegory; it doesn't symbolise a Hollywood-like quest to achieve some loftier dream. It is what it is. He cannot find a job and cannot afford to buy something he feels he should provide for his daughter. The immediacy of this predicament is stomach-churning. The film is a wake-up call for all those who saluted Thatcher's "economic miracle". As it happens the ending of Raining Stones is upbeat, like a ray of sunshine breaking through rainclouds that continue to pass relentlessly overhead.

What parallels can we draw between this story and our members? As a country we are in a recession and we have a government that believes the only way out of recession is to slash public spending and the police service will not be protected from cuts.

Since taking over as the Secretary of Merseyside Police Federation I have been struck by the amount of our members who are struggling with financial debt. Officers'



partners who have lost their jobs, single parents, those going through divorce, pay freezes, incremental pay freezes, the lowering of the starting salary for constables, and the removal of SPP and CRTP are all impacting on our members' abilities to meet their financial obligations. There have never been more officers filing for bankruptcy as there are now.

So what keeps our members going under such hardship? Like Bob in 'Raining Stones', federation members facing adversity continue to show pride and compassion, and this will ultimately steer us all through these testing times.

It is a privilege to represent such dedicated people and I am continually struck by the way they rise to every challenge thrown at them by either politicians or irate members of the public with the professionalism and pride for the role they play in society.

But at the moment it appears as though when it rains on the working class it feels like it's raining stones.

# Chairman's foreword

**Peter Singleton** reflects on the gruelling demand of physicality in current government proposals.



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

Having recently been pondering my current fitness level, I find myself wondering if I'll ever get back into shape. Unfortunately my downfall is my love of food and alcohol; I really love food, As a consequence I, like many of you, have to try to keep fit to mitigate my poor diet. I have always tried to keep in shape (and I've been some very odd shapes over the years), but I can't claim to enjoy exercise unless there is a ball of some shape involved, However time, age and a number of sporting injuries over the years have resulted in my retirement from contact sports, which has left me with the exercise choices of a mature individual – cycling, jogging and the gym.

I have tried and tried over the years to enjoy cycling, but no amount of padding or seat adjustment can encourage my gluteus maximus to enjoy it, one bike ride can cause days of walking like John Wayne; so that leaves me with jogging and the gym.

I have used gyms for a number of years now and no matter what I try and lift or which machine I use, I just can't manage to lose any weight. This has left me with the most dreaded exercise of all; jogging. I use the term jogging loosely, although I try to run as fast as an athlete, my forward velocity never quite makes it past that of an old and arthritic sloth.

It doesn't help that now I'm sitting on my aforementioned gluteus maximus almost all day.

My poor fitness level was highlighted recently when I spent two days public order instructing at Lea Green, It was

touch-and-go for a while, but I managed to get by without the aid of a paramedic and a chiropractor! The writing was however on the wall; Singleton needed to get into shape. So twice a week (snow and winter weather permitting) I take a 50 minute lunch break and go for a 7k or 8k jog around Newsham Park, trying to ignore the looks of pity and mirth from those of you working from Tuebrook nick. It's not fun, it's not even tolerable, but it is necessary.

There are some advantages however; in a collective moment of ill-considered judgement, I managed to persuade a number of other fed types to join me in the 5k Santa dash through Liverpool before Christmas. I found I was able to ignore the other 7,500 participants and revel in the joy of not suffering as much as my colleagues as we groaned, panted and wheezed our way to the finish line. In the process we raised £1000 for the Merseyside Police Federation Charity. I hope my colleagues felt it was worth the pain!

The reason I've shared my pain and humiliation with you is to reiterate a fact you will have heard a thousand times; as we get older it gets harder to stay in shape and maintain a high level of fitness. Tom Winsor and the current government stipulate that we now have to work longer and that it's reasonable to expect officers to work 35+ years and not retire until the age of 60. If you are lucky enough to be in a role that requires sitting on your

*...one bike ride can cause days of walking like John Wayne...*



Above: The team complete a Santa dash for charity.

gluteus maximus most of the time then you'll probably be ok, but if you're not then staying fit and working the frontline is at best difficult and at worst unattainable for some.

This is why the federation has opposed the unrealistic fitness levels proposed by Winsor, not because we are fat and lazy (no comments please!), but because policing is hard physical work and should be recognised as such. The physical demands of the job are just one of the many reasons you should be rewarded appropriately and that is something the new £19k starting salary just doesn't adequately do. It isn't easy trying to negotiate with the current government, as they refuse to listen or engage in any real or meaningful discussion, but we will continue to try and protect the service and the office of constable we all cherish.

Well that's my allotted inches all used up. one day I may use this space for something other than pondering my fitness levels or wondering what it's like to have your own desk, but until then myself and my fellow federation colleagues will keep doing our best to represent the interests and welfare of the Federated Ranks here on Merseyside and keep trying to support the organisation as we strive to make Merseyside a safer, better place for all of its residents.

Stay safe and look after each other.

# Your new federation team

In recent months, there has been a total change in the full time executive Federation Officers at Green Lane.

Following the retirements of Kath Kane, Stuart Henderson, Bob Moore and Ian Leyland, your new full time executive team are now in place.

Peter Singleton – Chairman

Tony Barton – Secretary

Sean Bell – Deputy Secretary

Dave Lowe – Misconduct Leader

Diane Prosser – Federation Support Rep



Left: Dave Lowe – Misconduct Leader, Right: Sean Bell, Deputy Secretary and Diane Prosser, Federation Support Rep.



Tony Barton, Secretary and Peter Singleton, Chairman.

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# Ian Leyland retires

Ian Leyland has now retired from Merseyside Police after 30 years' service.

Ian joined Merseyside Police in 1983 and became the constables' federation representative for the St Helens Area in 1995. He followed in the footsteps of his father, Fred, who was also a federation representative and Branch Board Secretary until 1986.

Ian became Branch Board Secretary in 2000 and remained in post until his retirement in March 2013. He was very highly regarded by colleagues throughout the country as one of the most forward thinking officers within the Police Federation, and has been instrumental in shaping policy both within the national Police Federation and Merseyside Police.

The Police Federation conference will certainly be a quieter place without him, as Ian was a frequent speaker and contributor to debates. Fred Leyland sadly passed away earlier this year.



Ian Leyland speaking at conference

Ian was an outstanding secretary, and we thank Ian for his outstanding performance

and contribution over the years, and wish him a happy and long retirement.



Your Federation Staff at Green Lane

# Added value from your federation

How your federation has added value in the last 12 months.

In the vast majority of cases our representatives' contact with members takes the form of informal advice, guidance or quick action in response to a problem; often these cases require no further action. Occasionally however, a case will involve much more detailed and protracted work both for our representatives and our staff at Green Lane. Unlike many other police federations we are able to deal with such issues in-house, which in a lot of cases means a more prompt response.

In this edition of Insight we have compiled an analysis of the more protracted cases we have processed and completed here at Green Lane. This analysis details the number of cases we have dealt with and where relevant the cash amount either claimed or recovered for our members.

Our reps deal with many other cases

Files dealt with by Green Lane in 2012		
File Type	Numbers	Amount Recovered
Benevolent Fund	24	£99,405.42
CICA Claim	37	£175,060.68
Civil Claim	108	£645,586.05
Claims for Critical Illness	21	£120,000.00
Death Benefit	13	£575,025.15
Dental Benefit Claims	13	£6,981.45
Group Insurance (General)	53	£10,164.00
Hospital Benefit	64	£11,500.00
Industrial Tribunal File	1	£24,000.00
Misconduct File	137	
Pensions File	26	£70,000.00
Treatment / Rehabilitation	326	
<b>Total Numbers</b>	<b>823</b>	<b>£1,737,722.75</b>

locally, but the chart above gives a good indication of the added value services

provided by your federation at Green Lane.

# Deputy Secretary

## update

New Deputy Secretary **Sean Bell** asks whether you know your JBB from your JNCC.



By **Sean Bell**,  
New Deputy  
Secretary

In spite of my 28 years' experience with Merseyside Police I can't help but notice that the sound of my ringing phone now rouses a slight sense of apprehension. Since stepping into my new role as Deputy Secretary at Merseyside Police Federation Joint Branch Board, the workings of which I am not yet entirely familiar with, I'm never quite sure what's waiting at the end of the line.

For those who don't know me, I'll explain a little bit about how I got here (not in an existentialist manner, I assure you – more a career timeline). Since joining the pre-PACE Police in 1985 (PACE wasn't implemented until shortly thereafter) and being posted to Copy Lane B Division patrol, I moved onto F Division (later to become Liverpool South). Whilst there I was promoted to sergeant in 2003 and joined the JBB as a fed rep soon after. Having spent time as an acting inspector in Liverpool South I was promoted to Inspector in 2006 to a variety of HQ roles where I continued as a fed rep to date.

When the deputy secretary post became vacant in 2012 I was voted in; at the time of writing I have been in the position for almost two weeks. In this

short space of time the old adage 'you don't know what you don't know until you ask' has become something of a mantra to me.

Working time directives, pension queries, half pay enquires, dress policy, benevolent fund, maternity issues, attending sickness panels, promotion panels and resourcing issues are all issues that could land on my desk at any moment. This might go some way to explaining the sense of anxiety over the ringing phone.

I find myself on a steep learning curve and am very thankful for the rest of the team here at Green Lane for their support. Amongst my responsibilities are pensions and allied topics, both of which I understand to be a metaphorical minefield, which makes me incredibly happy to know that there is a wealth of experience within the JBB, specialist solicitors, accountants and at HQ at my disposal should I need it.

As I write here about JBB I am reminded that over the years people have often asked me about some of the acronyms within the federation. To me the J (Joint) in JBB (Joint Branch Board) is probably the most important aspect of any acronym. Any fed rep is likely to say that the strength of the branch board lies in the unity.

Each of the ranks has their own board consisting of reps from BCUs,

and departments who deal with issues specific to their ranks. The amalgamation of the constables, sergeants and inspectors boards makes up the JBB. The majority of folk think our remit is acting as a 'friend' in personnel and misconduct issues; however, there is far more to it than just that. As a JBB we collectively strive as an organisation to deliver the mandate of the Police Federation to improve the welfare and efficiency of the force by influencing policy, assisting with misconduct and welfare issues and accessing the services many of you subscribe to, such as the group insurance scheme and the Benevolent Fund.

During my short time as Deputy Secretary I have been incredibly moved by some of the very sad circumstances our colleagues endure, and I am incredibly appreciative of the fact that the financial constraints currently being imposed are leading individuals to question the worth of contributing to the aforementioned schemes, and even the need for their continued membership of the federation. I understand that times are hard but I cannot stress enough the positive impact membership brings during times of crisis. Also, access to the benefits of schemes such as RED ARC can prove worthwhile, something to which I can personally attest.

It is saddening to see so many members in difficult situations and be completely

unable to help them because they have opted out of some or all of the schemes. There is no obligation on federation representatives to provide advice to non-subscribing members and there is certainly no access to legal assistance when subject to criminal or misconduct proceedings. Having witnessed some of the predicaments in which members have found themselves through no fault of their own I am now of the firm belief that these schemes are essential for all members of the federation.

Another of the acronyms people ask me about is the JNCC. This is a meeting formally known as the Joint Negotiating and Consultation Committee, and it takes place at BCU and force level. Locally, the JNCC provides fed reps with an opportunity to formally meet with BCU and department command teams to discuss the issues impacting staff terms and conditions, welfare and working

practices. The meeting provides a forum for dealing with issues that cannot be informally resolved. A good example of when the JNCC would meet would be during the planning for events and operations where rest days may have to be cancelled, something which would have an impact on officers' work/life balance. When issues can't be resolved or are identified as having a more global impact then they may be taken to the force JNCC, where discussions take place with chief officers to address highlighted concerns.

JNCC is a proven system that gives the unions and staff associations a voice in managing issues and suggesting solutions affecting staff. Access to the JNCC for police officers is through the local federation representative, who should be a first port of call in all instances.

As my second week in the job draws

to a close I find myself very impressed at the depth of knowledge and commitment shown by all those working at Green Lane; none more so than the administrative staff who provide excellent support to our members. Jane, Fiona, Collette, Paul and Ian are responsible for managing the business, meeting and greeting visitors, fielding telephone enquiries, managing applications and payments for the group insurance and the Benevolent Fund as well as the plethora of paperwork that accompanies any application for legal advice or representation, medical reports and a hundred and one other tasks. I assure you the fed reps could not assist you without them.

I still don't know what I don't know, but I am learning rapidly; and as with all the team at Green Lane will strive to deliver the best service to the membership.

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# Inheritance & Welfare team at Slater & Gordon Lawyers, formerly Russell Jones & Walker

In this edition we would like to introduce the services of our Inheritance & Welfare team. Experts on estate planning, our specialists are on hand to offer no obligation advice on their range of legal services to Police Federation members.

**E**state planning is crucial in helping you take control of your affairs and protect what is yours, but is often something that is left on the back burner with thoughts of 'I'll get 'round to it later.'

Consider the below scenarios, could they happen to you? Have you done all you can to protect your assets and the livelihood of your family?

**1.** An officer died leaving behind his unmarried partner and child as well as a young child from his earlier marriage. He'd also raised his partner's eldest child as his own, providing for her financially. But the officer hadn't written a will.

In the absence of a valid Will, the officer's estate had to be distributed to his two young children as equal beneficiaries. Nothing was left for his unmarried partner or the child he was supporting before his death. The mothers of the officer's children were made aware that they had an equal right to represent their children and the estate and both were happy to act together.

But the officer's partner changed her mind and decided to claim against the estate. Her eldest child also began a claim. The estate was in danger of disappearing in legal fees.

#### How we helped

By agreement, we applied to take control of the estate administration and helped

create an acceptable solution for all to avoid the excessive costs of court action.

**2.** An officer sustained a severe brain injury in a road accident. The injury left her incapable of managing her finances or her personal injury claim. Medical staff confirmed that they would not be able to predict the chances of recovery for a number of years. The officer had not previously created a Lasting Power of Attorney, which is a document to appoint people to represent you whenever needed. A volunteer had to apply to the Court of Protection for a Deputyship Order. The family lived outside the UK so agreed that we should make the application to Court.

#### How we helped

We now handle the officer's health-care package requirements, manage her personal finances and have protected her employment position in the short-term, in the hope that she makes a full recovery.

We will continue to protect her while she remains unable to manage her own affairs. We will also make sure that the compensation she will receive is invested appropriately so that it can be applied for her continued welfare and rehabilitation.

So, as the above scenarios demonstrate, it's important not to rest on your laurels when it comes to planning your estate.

Make sure you have a plan in place should anything unexpected happen to you or your family.

It's always better to seek early guidance than find yourself in an unfavourable situation. Our services can be tailored to suit you and we offer advice:

- Online
- By telephone and post
- Face-to-face at our regular surgeries at the Green Lane Police Federation Office.

All our services are designed to give you a chance to access our expertise, whatever your budget. All our fees are fixed before you commit to instructing us and we also offer discounted online options.

For more information, contact the Inheritance and Welfare team on **0845 601 1908** or book a slot at the next surgery **0151 259 2535**.



# Relationship breakdown? You need Slater & Gordon Lawyers on your side

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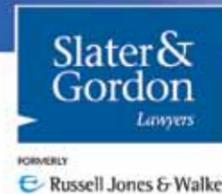
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\*Lines are open 24 hours, 365 days

# Pension Reform and Divorce – What Does it Mean to Me?

Last year the Home Secretary announced the Government's final position in relation to future police pension arrangements. The full details are to be developed over the next couple of years.



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

For many police officers, their pension has often been the most valuable asset. For those officers affected by the changes, this may no longer be the case. This needs to be borne in mind when going through a divorce and negotiating a financial settlement.

The new scheme will not just apply to new joiners. It will, subject to the transitional arrangements, apply from 1 April 2015 to existing members.

There will be full protection (i.e. no change in current pension age nor the amount received at pension age) for those who at 1 April 2012 were:

- Aged 45 or over in the 1987 or 2006 scheme; or
- Members of the 1987 Police Pension Scheme and aged 38 or over and 10 years or less away from being able to retire with a maximum 30 year pension.

Officers within four years of qualifying for full protection will receive limited protection.

### What are the proposed changes?

- From 2015, there will be a new "career average" pension scheme rather than a final salary scheme.
- The contributions made by members will also be increased to an average of 13.7%.

- The age at which the career average pension becomes payable will now increase to 60 provided an officer is in service until that age (subject to the important reservation at the penultimate bullet point below).

- If an officer leaves before that age, the career average pension will be payable from state pension age.

- A member who retires at age 55 or over, will be able to take an actuarially reduced career average pension payable immediately (calculated on the basis of a pension payable at 60 rather than state pensionable age).

- There are important protections in relation to the calculation of accrued pension rights and the age at which those rights can be taken.

The result of this is that officers affected by the changes will not only be paying more into their pensions but as they may be retiring later, the projected value of their pensions will be lower than once expected.

### I am going through a divorce now. How do the changes affect me?

It is important to find out whether or not you are affected by the proposed changes.

Firstly, many officers would previously seek to protect their pension by agreeing to "offset" their spouse's claim. This means for example, an officer would agree to give the spouse a greater share of the immediate capital such as the equity in the property and in return would keep their pension and on retirement often take their lump sum in full.

As those affected by the scheme will be retiring at a later age, you may not wish to wait for such a significant period of time before obtaining any capital. It may therefore be more suitable for you to obtain some of the equity now and sacrifice some of your pension, in particular given it is unlikely to project the lump sum and income on retirement that you had once hoped.

Secondly it is essential the upcoming changes are highlighted to your partner's solicitor and/or the Court. Within financial negotiations, you will be required to disclose the value of your pension. This is known as your Cash Equivalent Transfer Value ("CETV") and is the value that your pension would be given if you were able to transfer it. The CETV is likely to be misleading for the purposes of negotiation as it does not factor in the proposed changes. Pension providers at this stage are currently unable to take into account these changes when valuing the pension. It may be helpful to obtain an independent actuarial report when assessing the true value of your pension.

Finally, it is important to factor in that your pension contributions will be increasing. This increase in your outgoings should be taken into account if negotiating a settlement which includes a payment of maintenance to your spouse.

**Georgina Chase** is the family law representative for the Merseyside Police Federation, Georgina holds regular free family law advice surgeries at the Police Federation office.

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# Spend to save

Steve Williams of Philip Williams and Co. outlines how Police Federation group Insurance scheme can save you money.

During tough financial times we all want to make sure that we're making the most of our hard-earned income. One of the easiest ways to do this is to conduct a regular review of your income and expenditure and ensure that you are getting true value for your money.

When it comes to your insurance needs you can be confident that your Group Insurance product continues to deliver significant value for money and is saving you a significant amount each year, compared to equivalent insurance cover that could be negotiated by you as an individual.

This article will demonstrate how the scheme is constructed, its key components and hopefully encourage you to review any existing external insurance cover to see if you can make additional savings and ensure your money goes even further.

The Group Insurance Product has been developed over a number of years, predominantly by serving retired police officers, to cover the eventualities that can occur during a police officer's career and lifetime.

We offer a bespoke package of insurance products that reflects the risks that you take on behalf of the public on a daily basis.

Negotiated as a Group Scheme you can be assured that, as your insurance broker we can use that buying power to not only get the best possible deals but also as negotiating leverage when we feel insurers should take a more flexible approach to claims, as demonstrated during the recent ash cloud crisis which

 We offer a bespoke package of insurance products that reflects the risks that you take on behalf of the public on a daily basis.

severely disrupted travel. The group insurance also enables us to secure some unique products not available to you as an individual, but which our experience tells us may be needed due to the risks of your employment. As a Group Scheme, the cost does not increase with age or due to existing medical conditions, this is not the case with most individually negotiated insurance policies. The cost of the scheme is just £25.50 per month, a total of £306 per year!

Upon joining the police force this scheme was thoroughly explained to you as part of your induction. As the years pass by no doubt some of you will have forgotten certain aspects of the cover available.

This article will also serve as a timely reminder of the cover provided and may perhaps trigger further claims.

## Life Insurance

The Merseyside Scheme provides

£100,000 of life insurance in the event of a member's death; It should be noted that this is death from any cause and there are no exclusions for terrorist attacks, CBRN incidents or suicide. The insurance is paid into trust so does not form part of your estate meaning it is not subject to any inheritance tax. You can be assured that your beneficiaries will receive the full amount paid. It complements the cover provided as part of your pension, a minimum of twice annual salary for the 1987 scheme and three times salary for the 2006 scheme.

In recent market research we were quoted a premium of £21 per month or £252 per year for a similar level of cover for a forty year old male, in good health, who is a non- smoker.

A further top-up life cover of £25,000 or £50,000 is available at a cost of £2.17 and £4.33 respectively, for those of you who wish to provide additional cover.

For those in the main scheme there is also the option to cover a cohabiting partner for £50,000 life cover for just £5.50 per month. Again, further top-up cover is available for those requiring it.

Life Insurance is often one of those things that nobody wants to think about, but the reality is, failure to make provision for families and partners in the tragic event of an untimely death is even more unthinkable.

An advance on the life insurance payment following a terminal prognosis is available, which may be particularly relevant for those who are single or without family commitments.

## Critical Illness

It's a fact that one in three of us will be diagnosed with cancer during the course of our lifetime. Fortunately, with improvements in cancer care, many of us are surviving that diagnosis. However, a critical illness is not only worrying and debilitating but can have a significant impact on your income and expenditure. Your Group Insurance has a built-in £10,000 worth of cover if you are diagnosed with any of a wide range of critical illnesses, including most cancers, strokes and heart attacks. The cost of similar cover negotiated as an individual would be £11 per month or £132 per year.

For those in the spouse scheme there is a critical illness payment of £5,000.

## Legal Insurance and Identity Theft

The policy holder and their partner are covered for a wide range of legal advice and representation, including criminal prosecution defence and disciplinary hearings where not provided by the Police federation, consumer disputes, bankruptcy fees, appeals against Local Education Authority Decisions etc. Cover is also provided for employment matters for partners who are not police officers – an important feature in the current climate of redundancies and job losses.

For a full list of cover please see your scheme benefits booklet, which is available on the Merseyside Police Federation Website. The legal cover also includes uninsured loss recovery, which is often added to motor vehicle policies at a cost of £20 per vehicle per year (ensure that you are not also paying for this cover through your motor insurance policy).

## Income Protection Due to Reduced Pay from Sickness Absence

The policy provides cover of 20% of salary, which when linked to sick benefits and reduced deductions in tax and pension, means that your salary is brought back to full pay. The payment is made for six months and effectively means you will remain on full pay for

a full twelve months absence. A further four weeks payment is made if reduced to no pay. Similar cover is extremely difficult to negotiate on an individual basis, but where available, often linked to mortgage payments, would typically cost in the region of £20 per month.

## Family Travel Insurance Policy

This policy covers you, your partner and dependent children under the age of twenty four, even if they travel independently of you. This does include school trips, check that you do not pay for this cover twice and inform the school that your children are already covered – it would be unlawful for them to insist you buy insurance that you do not need. A similar product from the post office is priced at £130 per year. You may also want to ensure that this is not sold to you through a 'premium' bank account, often costing around £15 per month.

## Motor Breakdown Cover

This covers breakdown recovery for any vehicle in which you or your partner is travelling. This includes home Start, alternative travel and overnight accommodation if necessary. Similar cover with the AA would set you back £198 per year.

## Home Emergency Assistance

This is a cost-effective insurance that provides immediate assistance in the event of a domestic emergency.

Emergencies covered are: the breakdown of your heating system, plumbing and drainage problems, home security, loss of keys, loss of domestic power, breakage or failure of your sole toilet unit and vermin infestation. Similar cover would be in the region of £10 per month.

## Dental Emergency Cover including out of hours cover

Typically only available to corporate clients at a cost of £36 per year.

## Unique Heads of Cover

- Permanent Total Disablement

- Accidental and permanent loss of use of sight or limb
- Child critical Illness Cover of £2,000
- Child death Grant of £2,000
- Hospitalisation benefit, which pays £50 per night in the event you are admitted to hospital
- Red Arc independent Care advisory service
- Free Independent financial advice across a range of issues, including those arising from debt or bankruptcy.
- Temporary total disablement when you are unable to work through an accident or injury, including post-traumatic stress arising from attendance at a police incident.

Even giving the above a notional cost of £20 per month would mean that the total cost of a similar insurance package to an individual would be in the region of £1092 per year. By taking out the Group Insurance Package at a cost of just £300, not only do you have the convenience of covering the majority of your insurance needs in one place, you are also saving nearly £800 per year!

Together with your branch board we believe that, combined with your federation subscriptions and benevolent fund, it provides a unique, total care package which ensures that support is always there for you when you need it most.

This very affordable scheme, unobtainable on the open market, demonstrates true value in the current climate of uncertainty.



# Loans, big and small

At PCU, we aim to tailor our different types of loan to meet your real needs. Apply online or contact your local PCU Branch for more details.



www.policecu.co.uk

Life Cover\*  
at no extra cost

Loan Type	Representative fixed APR	Value		Term(months)
		Min	Max	
Starter	15% - Discounted to 11% for applications before 31 March 2013	£500	£2,000	6-24
Reloader	12.7%	£500	£5,000	36
Responder	12.7%	£2,001	£12,000	Up to 60
Resourcer	9%	£3,001	£5,000	Up to 60
	8.5%	£5,001	£7,500	Up to 60
	8%	£7,501	£25,000	Up to 84
Optimiser	6%	£2,000	£10,000	24-60
	5.5%	£10,001	£25,000	24-84

Representative Example:  
Representative 9% APR on a Resourcer loan of £4,500 with 48 monthly repayments of £111.98. Total amount repayable – £5,375.04

\*Life Insurance is offered subject to conditions.  
Loans subject to status, conditions and credit checks to members aged 18 or over. The Police Credit Union is authorised and regulated by the Financial Services Authority. FSA number 213306. 0845 telephone numbers are charged at local rate for landlines but may attract a premium from mobile phone providers.

**Police Credit Union**  
Malvern House, 13 Green Lane, Tuebrook, Liverpool L13 7DT  
Tel: 0845 241 7504 or ext 77550/1 Fax: 0151 259 2086  
Email: liverpoolbranch@policecu.co.uk

**PoliceCU.**  
Savings and loans for the police and law enforcement family.  
Honorary President: Lord Stevens of Kirkwhelpington, QPM, DL



# What's happening with your Police Credit Union?

Peter Evans explains how the Police Credit Union operates and highlights recent developments.



By Peter Evans,  
Chief Executive PCU

Times remain challenging for the police family, with the effects of the general economy and rates of inflation (depending on which index you choose – from 2.7% to an enormous 3.3% in January 2013) added to the rigours imposed on the police force through pay freezes and other constraints.

Your Police Credit Union, along with the wider credit union sector across the UK, is doing its best to help members through the current difficulties. Credit unions are not driven by grandiose growth ambitions and sales targets. They are true mutuals with no investing shareholders, owned fully by their members and delivering not for profit services. The mission of the sector is to provide support to as many members as possible; this can best be achieved by ensuring a sound and stable financial foundation.

At last month's PCU annual general meeting, a dividend rate of 2.2% on all easy access savings balances was agreed by members; This represents a highly competitive return for all PCU savers, when compared with general high Street banks and building societies, despite this excellent return, savers are still not even keeping pace with either inflation index but relying on the traditional sources of savings and interest rates from the

high Street is clearly not a better option compared to what a credit union through its mutuality can offer.

The dividend is a slightly reduced rate since last year and reflects a lower level of new lending to members over the past twelve months. With the early redemption of personal loans with Police Credit Union not incurring a penalty, many borrowing members have opted to repay in advance of the planned date and Police Credit Union is seeing that many members are not taking on new loans at present.

As the only means of developing a sum of money to pay a dividend to savers comes from interest paid back on loans, the net effect of this trend is that the Police Credit Union dividend will continue to reduce nearer but still a long way from the high street savings rates.

It is clear, however, that many members may be saving with PCU but still be borrowing from the high street lenders. Police Credit Union has designed its loan product range to meet all needs from a low and quick loan up to £2,000, across the long standing fixed term loans and budget accounts through to a new high value but low rate loan based on a high savings balance as attached security. Members could borrow up to £25,000 at an astoundingly low rate of 5.5% p.a. add to that, life cover at no extra cost, no early redemption penalty, interest calculated on a reducing balance basis and the ease of paying through your payroll. All considered why would

anyone venture down the high street or visit it online? Just check out the rate comparisons on [www.policecu.co.uk](http://www.policecu.co.uk).

By choosing Police Credit Union for loans, the borrowing members of the police family will enjoy highly competitive rates and all the benefits mentioned above. The beauty of the equation is better returns for savers. If you are with Police Credit Union, think about taking your next loan with your own credit union and please tell your friends about us. Helping the police family is the sole reason PCU exists.

Providing savings and personal loans has long been the key focus of credit unions in the UK, whereas the more mature sectors across the world, for instance USA, Canada, Australia, Eire and Poland, have developed a broader package of financial services products.

In October, Police Credit Union will celebrate its tenth anniversary since the merger of seven individual police credit unions (including Merseyside) and will be setting up a web survey from late Spring to invite all our members to tell us what it is that you want from your credit union going forward. This will not concentrate on products alone but the whole delivery of services. We hope you will contribute to the survey so that we can move forward together, knowing what it is that our members want us do for them.

Look out for details on [www.policecu.co.uk](http://www.policecu.co.uk) or in our member's newsletters.

# Stress-free car insurance from Roland Smith

At Roland Smith we've been providing exclusive insurance for the Police Family for almost fifty years. We know you expect the right car insurance at a sensible price. We also feel you deserve a friendly, one-to-one service from people who understand your needs, saving you

time and money and taking the stress out of car insurance

## Our unique insurance promises

We've listened to our customers to find out what it is they want from their

insurance. We used this information to create our five insurance promises, which come as standard with our policies, giving you peace of mind and great value for money.

## We promise you ...

### Promise 1

We'll never have automated responses and endless buttons, just friendly, helpful expert insurance advisers on the end of the phone.

Our team of seventy experienced staff based in Liverpool, won't keep you waiting – they answer eight out of ten calls within just three rings. They know all about insurance for the Police, with 60% of them having been with us for over ten years. If you need more time to think or understand your policy, they will never rush you to make a decision.

If you have to make a claim, our dedicated staff handle things quickly and efficiently so you can get back to normal quickly. We understand emergencies don't always happen during office hours, so our claims service is available 24/7.

### Promise 2

We'll be clear and transparent about the costs of insurance with no hidden admin fees if you make changes to your policy.

With some insurers the price quoted is rarely what you pay. Some insurers charge up to 29% APR if you want to pay for your premiums monthly. Some charge extra if you want to make simple changes to your policy, such as changing your car, moving house, or getting married. Some even charge you for cancelling your policy.

We don't think any of that is fair, which is why we won't charge you extra. Our policies take the stress out of insurance by offering as standard a lifetime no claims discount, uninsured drivers cover, a lifetime guarantee on repairs when using our recommended repairers and a courtesy car if you need one. Certain terms and conditions apply, please call us for further details.

### Promise 3

We'll serve the police family and work harder than anyone else to get you the best tailored solution for your needs.

Our customers love the way we work which is clear from the feedback they give us:

"Vehicle insurance is always a 'tricky' area but Roland Smith appear to have got it just right. Apart from the fact you have easily beaten your competitors for price, the service your staff have provided has been excellent... extremely helpful, courteous, polite (even comical at times) but also shrewd enough to understand the customer's needs..." – Mr R (via email)

### Promise 4

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

We know how important it is for you to have the right insurance – and the cost of not having the right cover. Through our insurance partners, we'll cover you for the specific circumstances that come with your role, such as driving on official Police business, on daily commutes or when carrying Police kit.

### Promise 5

We'll offer a set of unique member benefits to say 'thank you' for being part of the Police Service.

We're passionate about Police welfare and understand that finances are part of your overall wellbeing. As a Roland Smith customer, you're joining the Police Mutual Group and have access to a range of valuable member benefits:

Our Mortgage advice service searches the whole of the mortgage market to find the right deal for you. The service is free for existing members of the Police Mutual Group. The fee for non-members is £300 but will be waived if you take up any Police Mutual Group product during the process. Your home may be repossessed if you do not keep up repayments on your mortgage. Call 0800 652 8984 for further details\*.

Our Member Care service offers free, practical support and advice for anyone who may be experiencing serious illness, chronic health conditions, bereavement or disability. It offers a confidential and independent care advisory service

provided by qualified nurses supporting those with critical illness, terminal illness and bereavement

We're here for the wider Police Family too. Our Money Coaching Service is

designed to help you understand your finances and support you with any money worries, while our Independent Financial Advisers can help with more complex matters.

## Did you know...

- Over 46,500 members of the Police family trust us with their car insurance
- Last year we helped 5,500 people through the claims process
- Customers switching to us saved on average £117
- 90% of our members renew with us each year
- They stay with us on average for six years
- Your partner and family, including brothers and sisters, children and grandchildren, are also eligible

## Time to switch to us?

Relax – switching your car insurance to us couldn't be easier. We could save you money and we'll even pay any cancellation fee up to **£125**.

For a stress-free and competitive car insurance quote, call our friendly team of experts on **0151 242 7640**.

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MAB 4548 \*Your home may be repossessed if you do not keep up repayments on your mortgage.

# Misconduct update

**Dave Lowe**, Misconduct Lead advises what to do in the event you are asked to submit your mobile phone into investigators.



By **Dave Lowe**,  
Misconduct Lead

As with previous years, 2013 promises to be challenging for the police service and the police federation. Certainly those of us working on misconduct cases appear to have begun this year as we ended the last – very busy indeed.

In his last article for Insight Pete Singleton stated that he had never before had his own office; well neither have I; so having been operational for the past 19 years, first as a constable and then a BCU federation representative since 2002, to have my own office is a new experience for me. I have taken over from Stuart Henderson, a very experience federation representative who excelled in the discipline field and was highly thought of both on a local level in Merseyside as well as regionally and nationally. On behalf of any officer Stu represented I would like to take this opportunity to wish him a long and enjoyable retirement.

It was always going to be challenging with large boots to fill and a complete change in my daily working routine and, like Pete, I have had to negotiate phones with more than just numbers on them, manage a busy calendar, and be able to split myself more ways than is humanly possible at times; but others have done it in the past and I am learning the new role very quickly.

Misconduct issues are a major concern for all officers at some time in their police career, and it is not just those under investigation who are affected by

the stress but those working alongside them as well; this stress can, at times, be indescribable and the effects cross over to officers' home lives as well, meaning that families are also affected.

If you are served with misconduct the ultimate sanction could be a final written warning, which although stressful enough will not result in dismissal from the force, something which is a real possibility when faced with gross misconduct.

If you are unfortunate enough to be served with a regulation 15 notice my first piece of advice is always, don't panic. You will then need to let PSD know that you would like the federation informed of your situation. Most investigations won't be concluded overnight and are often lengthy because of the number of complaints the PSD have to investigate and the amount of evidence gathering that must be carried out in order for us to respond to your allegation. The most important thing is to be patient. The investigator should keep you updated, and your federation friend will contact you when there is an update or the solicitor (if your case requires one) wants to meet with you. Like PSD, here at Green Lane we have many officers we are looking after in relation to misconduct, but if you need to speak to us with any concerns you have, don't hesitate to contact us either via mobile or direct in the office.

The single biggest issue affecting the force at the moment is investigations involving text messages sent between officers' private mobile phones to other officers' private phones. Solicitors Russell Jones & Walker have advised that there is no lawful right to seize an officers' private mobile phone other than in the course of a criminal investigation. In a

criminal investigation an arrest would not be necessary for PACE (section 19) and the Criminal Justice & Police Act 2001 to apply for seizure purposes. There is no corresponding power in misconduct.

In the event that you are asked to hand over your phone you may believe that it's better to do so rather than give off the impression that you are trying to hide something. In reality this will most likely not be the case, but even if it is it will be less of an issue than the discovery of questionable material on your phone. The advice therefore is if you are asked to hand over your phone, you politely explain that you wish to take advice first from the Police Federation; once you have contacted us, we will contact RJW on your behalf, if that's what's required.

Between November 2012 and January 2013 13 different regulation 15 notices, at both misconduct and gross misconduct level, have been served to officers as a result of 3 officers' phones being downloaded.

Finally, the new misconduct regulations came into force in November 2012. There are some changes, which your federation representatives will be aware of, with most of them surrounding the new crime commissioners coming into force.

The most important thing to remember is that the standards of professional behaviour haven't changed, and whether on or off duty it's worth just taking a second to think whether what you do has the possibility to get you in trouble.

We live in a world where you can be recorded in numerous ways, with both video and microphone; be careful.

# A tribute to Paul McKeever

Memorial Service held in memory of popular Federation Chairman.

On Saturday 9th February police officers, politicians, friends and family of the late Police Federation chairman Paul McKeever attended a Memorial Service at Southwark Cathedral. The service was a fitting tribute to the man who has led the Police Federation through some of the toughest challenges in recent times.

The congregation; met by a Guard of Honour consisted of police officers from across the country and included the Home Secretary Theresa May, the Mayor of Southwark Cllr Althea Smith, Sir Hugh Orde, president of the Association of Chief Police Officers, Keith Vaz MP, chairman of the House of Commons home affairs select committee and Sir Bernard Hogan-Howe; Commissioner of the Metropolitan Police.

The Home Secretary and Commissioner led prayer and readings.

Representatives from Merseyside Police Federation and Superintendents Association who were in attendance witnessed family and friends speak highly of a dedicated family man and a professional police officer who was committed to serving his fellow officers; as one speaker described it "Paul wanted to ensure the ordinary man got his fair share of the worth"; a philosophy adhered to by an intelligent and talented individual who joined the police force in 1977 fresh out of university and dedicated his life to policing and to those he represented; born to Scottish and Irish parents Paul was a proud Englishman and in his own words "Proud to lead the best police officers in the best police force in the world."

Paul will be sadly missed.



# Charitable Trust: Christmas 2012

In 2012 our Charity donated nearly £50,000 to various causes, charities and individuals. We thank all of our members for your fantastic support throughout the year, in particular for submitting nearly 200 applications to us just before Christmas for hampers or vouchers. They made such a difference to people and we have received so many thank you messages and cards. Once again, a big thank you. We could not do this without your support. Thank you for everyone who sent in your photos, and we publish here a small selection. The winner of the draw for a 2 night break at our Cottages in Windermere was Kirsty Dobson.



# The keys to your first home with a deposit of just 4%



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You arrange mortgage	(76%)	£91,196
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<b>Total purchase price</b>		<b>£119,995</b>



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- ✓ Only 4% deposit required
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YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR ANY OTHER DEBT SECURED ON IT. Limited availability, selected plots only. Subject to status, terms and conditions apply. Scheme cannot be used in conjunction with any other Barratt offer. See [www.barratthomes.co.uk](http://www.barratthomes.co.uk) for full details. BDW Trading Limited (company number 03018173) whose registered office address is Barratt House, Cartwright Way, Forest Business Park, Bardon Hill, Coalville, Leicestershire LE67 1UF ("BDW") BDW is a subsidiary of Barratt Developments PLC. BDW together with the Homes and Communities Agency ("HCA") provide an equity loan for 20% of the purchase price of the property. The equity loans provided by BDW and the HCA are secured as second and third charges on your property which rank equally against it. The amount you have to repay to BDW and the HCA may be more than the amount of the equity loan provided. †Providing you do not sell or transfer your property during that time

# 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)	up to 26 weeks, then a further 4 weeks when on no pay
Infection of HIV/AIDS on duty	£60,000	Family travel policy	Worldwide
Temporary total disablement	£21 per week	Legal expenses including ID theft protection	Included
(up to 104 weeks excluding first 7 days)		Emergency and injury dental benefit	Included
Critical illness	£10,000	Home emergency assistance	Included
Child critical illness	£2,000	Free financial advice with Kinsella Clarke	Included
Child death grant	£2,000	Motor breakdown cover	Member and partner
Red Arc assistance	Family Cover		

### CALENDAR MONTHLY SUBSCRIPTION

Weeks of service 1-104

£25.50

£Nil

### 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

The first 104 weeks of service are free of charge to both new Student Officer members and cohabiting partners.

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

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



# Equality update

**Rob Venables** Merseyside Police Federation Equality Lead explains how special leave and career breaks affect you.



By **Rob Venables**,  
Equality Lead

Hi everyone and welcome to another equality update. The purpose of these articles is to give you an insight into equality issues and how they may affect you. As ever, if you have any queries over any of the matters raised here, please contact your local federation representative. The Merseyside Police Federation has a number of reps who have received specialist training in equality and diversity issues and they are here to give their support to you.

As promised in the last edition, we will continue on the theme of "leave".

## Special Leave:

Special Leave is available to all Police Officers; remember though that all leave (with the exception of maternity leave) is subject to the exigencies of duty; thus officers can be recalled to duty or can have their leave cancelled at times of policing need. Special leave may have to be delayed due to the exigencies of the service.

Special Leave provisions are set out in Home Office Circular 12/2002. It provides that special leave may be granted:

- For compassionate reasons
- To attend courses of training or education
- To participate in exchanges, visits or representative sporting activities

- In any circumstances where it is deemed that the grant of special leave would benefit the service, or the individual member's welfare or efficiency as a police officer.

The list is not exhaustive. It may be granted for other reasons and may be either paid or unpaid; however, periods of special leave are not pensionable and cannot be bought back for pension purposes.

## Career Breaks:

Recent uncertainties as a result of the Winsor Recommendations and pension changes have led many officers to consider a career break to check out other options. Other officers have looked at 'once in a lifetime opportunities' and seen the 'career break' as the best option to suit them. My best advice to anyone considering this option is please consider all the consequences carefully before requesting a career break.

Home Office Circular 4/2001 gives the detail for the introduction of a career break scheme.

Any police officer is eligible to apply for a career break provided they have successfully completed their probationary period. The decision is for the Chief Constable and considerations of health, attendance and conduct are matters for their discretion. Officers must be notified of the decision by the Chief Constable within 28 days of the application being submitted. There is an appeals process.

Officers on a career break are **NOT** required to resign. Prior to the start of the career break the officer must agree the obligations and expectations on them

and the force during the career break. This typically would include the officer's response to incidents that may arise and that require police action, private life restrictions and business interest's expectations.

A career break will normally be a maximum of five years for one or more periods; however, in exceptional circumstances the Chief Constable has discretion to agree a longer total period. The officer should establish the career break objectives and timescales. These may be reviewed at any time during the career break, but the officer is under a duty to inform the Chief Constable of any circumstances that may affect the agreed objectives or timescales. In particular officers must not undertake full time education or activities for which they are paid, reimbursed expenses or which involve them in the sale of goods and services without the agreement of the Chief Constable.

Officers will not be paid by the Police during their career breaks and service will not count for the purposes of reckoning entitlement to pay and annual leave. An officer's rank and pay point though will be protected for the duration of the career break. Interestingly service during career breaks is not pensionable, but officers on a career break do have protected entitlement to all pension benefits at the point of commencement of the break, including death benefits, enhanced ill health pensions and injury benefits.

If circumstances change for the officer, subject to there being a suitable vacancy, the officer can return to service early with one month's notice. In any event the officer can return within three months of giving notice.

Officers who become pregnant whilst on a career break are entitled to the same maternity benefits as officers not taking a career break. Once an officer on a career break gives notice of the probable date of birth of the child, the provisions of the maternity scheme will then take effect and the career break will be suspended (unless the officer confirms that she does not want to enjoy

the provisions of the maternity leave scheme). Resumption of the career break in due course would then be subject to a further agreement with the Chief Constable.

So you will see that there are in fact many ways of obtaining time away from the workplace to deal with your needs. We do not solely have to rely upon our

annual leave entitlement and rest days in lieu. You may never have to utilise any of the alternative types of leave, but it is good to know that they are there if needed.

Next edition we will be looking at flexible working.

## Merseyside JBB and separate boards

The Joint and separate rank boards that make up Merseyside police federation joint branch board.



The full Joint Branch Board



Constables Branch Board



Constables Branch Board



Inspectors Branch Board

# Merseyside Police Federation

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