

# INSIGHT



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Insight is the magazine of Merseyside Police Federation. Its purpose is to keep our members informed on all that their Federation is involved in, to stimulate debate on relevant issues and promote member services. The views expressed in the magazine are those either of its component Boards, officers or representatives, unless otherwise stated.

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### IMPORTANT INFORMATION

In the event of arrest or interview, please consider the following points.

- It is in your interests to inform the Federation / Slater Gordon whatever the allegation.
- When you are given your rights we recommend you request Slater Gordon Solicitors who are Merseyside Police Federation retained solicitors. They can be contacted 24 hour on:- **0800 908 977**

## Last Insight Article



Peter Singleton - Chairman  
Merseyside Police Federation

By the time these words are published I will be a matter of weeks away from leaving Merseyside Police. Yes against the odds and despite a number of people - a worryingly large number to be honest - saying I'd never make it through my probation/hack it as a cop/pass the promotion exam/be elected into any position of responsibility/stay out of the sh..... erm brown and smelly stuff (delete as necessary) – I've actually reached the end of my 55th year on the planet and of 29 years as a cop.

And while I've enjoyed every minute of it, well nearly every minute of it, I can't help being a little bit nostalgic and remember the good old days in the late 1980's and early 1990's. Most of you will have seen the TV series 'Life on Mars' and if I'm honest A Block at Birkenhead in the late 80's was a bit like that (and yes I did have the bad moustache for a few years in the 90's). Life was simple, as were a number of my colleagues, and we worked hard, played hard, and enjoyed being cops and giving bad people a hard time.

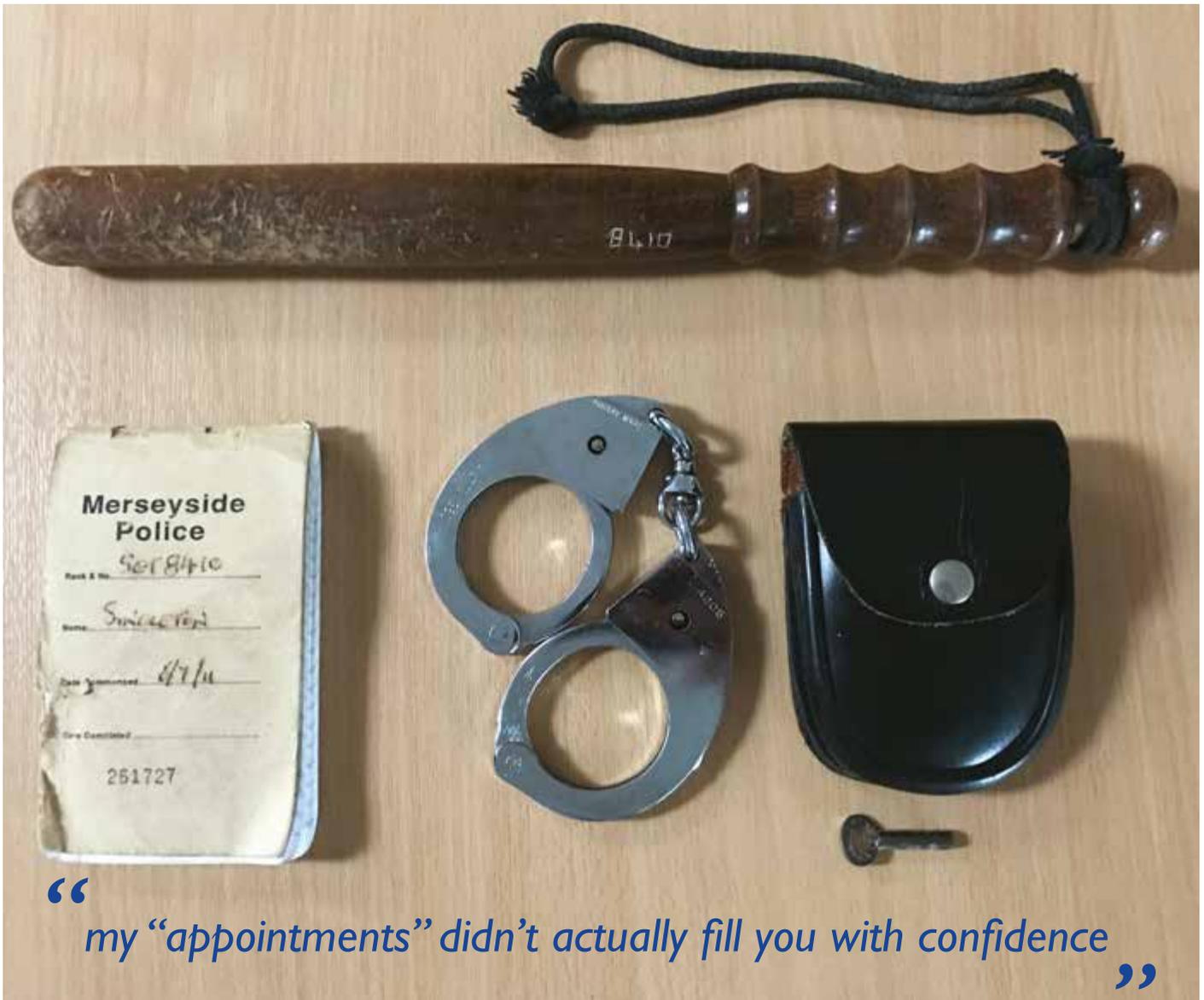
As I look back with my rose tinted glasses it's easy to think everything was wonderful and that the government, the Home Office, Bosses, the politically correct brigade and the Health and Safety Executive have between them over the years conspired against us and stopped us from doing our job properly and having fun while we did so.



But then it starts to dawn on me that maybe things weren't quite as good as they could have been. If you look at the picture on the opposite page, my 'appointments' as they were called, didn't actually fill you with confidence. For my safety, protection and to deal with whatever came my way as a Response Officer (it was called patrol in those days) I had a notebook, a 12 "wooden truncheon which was kept in a special pocket in the right leg of my Police Issue trousers, and a pair of chain link handcuffs in a dinky leather pouch on the 1" diameter leather belt keeping my trousers up. Being male I was lucky – female officers had a 6" truncheon which was supposed to be carried round in their Police issue handbag. I also got a whistle – but that really was only when wearing No 1 uniform!

I did have access to a Burndept police radio, but these were not personal issue and were self-issued on a first come first served basis from the communal store behind the GEO. In Birkenhead if you were slow in getting there then the ½ dozen that actually worked would have been taken and you'd be left with a radio that at best allowed some 60% of the desired audio communication you wanted, and all this was dependant on your location. Even with a good radio there were large areas of no radio coverage in every area of the force.

The uniform included a custodian helmet (bowler for women) tunic, a black woollen jumper, shirt, epaulettes, tie (cravat for women), trousers (or skirt and tights or stockings for women) and two blue gabardine jackets - a long one for foot patrol and a shorter 'car' jacket. After a couple of years walking the beat (and probationers did walk the beat for 2 or 3 years then) you eventually got the prized initial driving course and could drive to jobs in the white 950cc Ford Fiesta General Patrol cars we had. The Response cars were 1600cc Vauxhall Cavaliers with 2 tone horns and blue lights you could sometimes see in daylight, but you'd need 4 or more years' service to get the intermediate course so you could drive one of those beasts.



“ my “appointments” didn’t actually fill you with confidence ”

So I now look at what my colleagues have to help them do their job and help keep themselves, and the public safe. Combat trousers that actually have enough pockets to be of use. Functional and Blouson jackets that actually keep you warm and dry and allow you to be seen by your colleagues when they are looking to come to your aid. A utility belt that can actually carry items of use. Rigid link handcuffs that give some modicum of control once one bracelet is applied and actually restrains someone who is handcuffed. A baton that is actually of use when drawn. CS/Pava spray, Taser, and Body Worn Video. Body armour that actually provides a reasonable amount of protection. Personal issue radios that work in (nearly) every situation. Oh and don't forget Police vehicles that now not only look the part but are now fit for purpose and equipped with technology that actually assists in Officers doing their job!

Every one of the above items have been obtained after work by the Police Federation, either locally or nationally, putting pressure on the powers that be to make these things available and issued to officers. So some things have got better, but we know there is more to do. We will continue to press for Taser to be issued to all Police Officers who wish to carry it. Spit guards (if you haven't been issued with them already) will be given to Merseyside Officers shortly.

But remember it's not just equipment the Federation tries to improve. Currently under the banner headline of 'Protect the Protectors' we are lobbying Parliament to change the law to increase the penalties for those who assault Police Officers and other emergency service workers, while another part of that campaign sees us trying to get protection for Police Drivers when involved in pursuits or responding to emergency calls.

There is so much more that has improved. The Federation is more professional about how we go about our business, and while communication is never perfect, we keep you informed of issues far more than ever before. We hope we are more open, transparent, approachable and contactable than any other time in our 99 year history.

The Federation also provides far more in the way of support for Merseyside Police Officers than previously. Via our Group Insurance scheme we have moved from just life insurance travel insurance and off duty legal cover to now include emergency dental treatment, emergency breakdown cover, emergency home repairs, RedArc advisory service, sickness cover, and critical illness cover.

Through the North West Police Benevolent Fund we can now support officers with physiotherapy locally or residentially at Langho. Counselling services – again locally or at Langho, accommodation for rest recuperation or rehabilitation, as well as financial assistance for officers in extreme hardship who have nowhere else to turn.

So in conclusion, things are still not great for Police Officers. A government that doesn't care or appreciate the treasure that is British Policing and British Police Officers. Terms, conditions, pay and pensions that are not as good as they were – and certainly nowhere near as good as they should be. Increased demand and fewer resources to deal with that demand.

But things weren't always better in the 'good old days'. Some things have improved, and they have improved a lot. But one thing will never change. The Federation will always try their best to listen to you, to support you, to fight your corner and try to improve the lot of Police Officers.

I've had a ball being a cop, and I've enjoyed the challenge of being a Fed Rep. It has been an honour to be your Chairman and a privilege to work alongside you and represent you.

I'm sure my successor will feel the same

**Good luck, stay safe and thank you**



*Photographs courtesy of  
Liverpoolcitypolice.co.uk*



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PERSONAL CONTRACT HIRE (PCH)

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Deposit	£3,209.00
Amount of credit	£13,610.57
Interest Charges	£1,580.43
Arrangement fee (usually payable in addition to the first monthly payment)	£149.00
Credit arrangement fee (usually payable in addition to the final monthly payment)	£149.00
Optional final payment*	£5,368.00
Fixed rate of interest	4.12% pa
Duration of agreement	48 months
Total amount payable	£18,698.00
Mileage restriction per annum	5,000
Excess mileage charge per mile	£0.09
Representative APR	5.0%

\*Option 1 - Pay final payment and keep the car. Option 2 - Return the car. Option 3 - Trade in against a new vehicle.

PERSONAL CONTRACT PLAN (PCP)

## MOKKA ACTIVE 1.4 TURBO



**£239**

CUSTOMER  
DEPOSIT

**£239**

47 MONTHLY  
PAYMENTS

47 Monthly Payments of	£239.00
On the Road Cash Price	£18,995.78
Deposit	£3,239.00
Amount of credit	£15,716.00
Interest Charges	£1,834.22
Arrangement fee (usually payable in addition to the first monthly payment)	£0.00
Credit arrangement fee (usually payable in addition to the final monthly payment)	£0.00
Optional final payment*	£6,318.00
Fixed rate of interest	4.12% pa
Duration of agreement	48 months
Total amount payable	£20,790.00
Mileage restriction per annum	10,000
Excess mileage charge per mile	£0.09
Representative APR	4.2%

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PERSONAL CONTRACT PLAN (PCP)



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# Update from the Secretary

*Dave Lowe is the new Secretary for Merseyside Police Federation. Dave looks at the challenges ahead.*



Dave Lowe - Secretary  
Merseyside Police Federation

**At the time of writing this article I have been in the post of Secretary of Merseyside Police Federation for 3 weeks.**

As I reflected on my service I must say that back in 1993 when I attended at Mather Avenue for my first day I ever imagined 25 years later I would be in the role that I am now. On that day I was totally unaware of who the Federation was and what they do my only experience of unions was as an electrician with my then union fighting redundancy's for Liverpool Labour over Manchester labour and the ill feeling that caused between work colleagues.

I've been involved with the Police Federation since 2001 following the death of Jimmy Forrest who I was related to. I became a rep which then opened my eyes to the work involved.

We are currently in the middle of an election in order to appoint what were the old area reps. The only change is really the name. Like the force we too have gone borderless so there is a possibility some stations or departments may have more than one federation rep working from there. Once the elections are concluded and we are aware of whom the successful applicants are we will be circulating their details and how to contact them going forward should you require their assistance for representation or advice.

We have undergone some significant changes in personnel at Green Lane also, I would like to place on record my thanks to our outgoing Secretary Tony Barton, who retired in February. Many of you will have known Tony and the outstanding service and dedication he gave to the members of the Federation as well as Merseyside Police. They are indeed big shoes to fill, a task I am looking forward to.

Equally we also say goodbye to Rob Venables who was our equality and welfare lead for the federation. Rob has represented numerous officers in all sorts of ways and has been at the forefront of the federations push to ensure wellbeing for officers is at the forefront of the organisations views which working alongside Rob we appear to be lengths ahead of other forces.

Sadly Rob has had numerous dealings with officers who have passed and I'm aware that the compassion shown to

their families on behalf of the federation has been a great source of support guidance and help to them through those difficult times.

Rob has been replaced by Jane Arrowsmith who is keen to continue the legacy left by Rob and Chris Leach has taken up the role vacated by myself as the Conduct and performance Lead .

During Tony's time as Secretary he has negotiated Merseyside Police Federation through the pay freezes, pension changes, shift changes to name just a few and I'm sure he didn't think he would be retiring leaving his incumbent with the same issues.

We await the government's decision on our submission for a 3.4% pay rise through the pay remuneration body but I'm not holding my breath as I can't personally see the end the this government's austerity programme until the next general election or a change of leadership.

In a previous article Tony commented that he hoped to be heading into calmer waters after negotiating stormy waters but I feel this isn't the case and storms still await us going forward. It's not a case in my view of battering down the hatches, however that is required but from previous experience of confronting storms you need to deal with them head on with skill and expertise to ensure you come out the other side safely.

Despite this I read and see federation members facing adversity continue to show pride and compassion, and continue outstanding work and courage which will ultimately help us all through these testing times we find ourselves in. I have been asked previously what keeps our members going under such hardship. It's the commitment we all have when we joined the job to make a difference. It is a privilege to represent such dedicated people and I am continually struck by the way you raise to every challenge thrown at you by either politicians or irate members of the public with the professionalism and pride for the role you play in society.

I will endeavour to represent and support you, our members going forward through as already described difficult times which are still bestow us.

# Update from the Deputy Secretary



Dave Sim - Deputy Secretary  
Merseyside Police Federation

*Dave Sim looks at some practicalities on the on the use of body worn video*

**The world that we both live and work in is subject of increasing levels of electronic surveillance. In the Policing world this involves CCTV cameras, Body Worn Video, IDR and ANPR in police vehicles. This assists in the prevention and detection of crime, keeping both the public and police officers safer and the means to ensure that vehicles are driven and insured according to legislative standards.**

There are many advantages to the above technologies being utilised in policing, however it does mean that police officers need to be aware and adapt to these technologies when it comes to providing written accounts for both evidential and conduct related matters. When utilising Body Worn Video (BWV), Merseyside Police Force policy states that it must be utilised when attending domestic related incidents and during stop search, at any other times the use is discretionary.

The use of BWV is ultimately a decision for the officer, however use should be the norm when collating evidential material and the rationale for not using it may have to be provided. Evidential material is material which is relevant to an incident where positive police action has been taken, examples include where a crime or incident necessary of investigation has been reported, or an arrest has been made. You could view this as BWV should be used for every arrest, every stop and search, every Police RTC, every domestic dispute, every search warrant and every Section 17, 18 and 32 PACE searches.

The use of BWV in this manner has allowed for a greater level of successful prosecutions and a reduction in both complaints and the time spent on complaints. It demonstrates to both the courts and the likes of the IOPC (Formerly the IPCC) that officers act in a professional manner and the level of both violence and abuse that is directed towards police officers when dealing with incidents. It could be said that those that may examine such evidence are out of touch with the lack of respect for officers and the viewing of BWV brings home clearly to them, that officers act with self-control even when under the most challenging of conditions.

It now follows that when retaining footage from BWV for evidential purposes that the officer should therefore view this footage prior to providing a written account, in order to provide best evidence. Such viewing can assist the officer with a review of what may have been an extremely dynamic situation, with significantly stressful encounters when use of force may have been considered or indeed used. You should make reference within any account that you have taken advantage of the opportunity to review this, prior to completing it. This will prevent an officer(s) honesty and integrity being called into question when their written account and the electronic footage may have been contradictory, by lawyers acting for those that officers deal with, the IOPC and PSD. There does however need to be a recognition by those examining our actions in the cold light of day that our memories, sight and hearing etc are not a digital recording of any interaction, the human brain does not act in this manner. Police Officers are of course human!

Of course, officers are not always directly involved or in control of the capture of images and recording. It is a common occurrence to see members of the public and those that are being dealt with recording police encounters on their own mobile phones and devices. Such recordings are not always available to officers prior to providing a written account due to the nature of capture. You may wish to use the following where you believe that other forms of electronic recording of incidents may have taken place, such as CCTV, mobile phones, IDR etc that you do not have the opportunity to review prior to providing an account, within any statement :-

***“I have completed the above statement from my honestly held recollection as to the events described, however I reserve the right to comment further should I, at a later time, be provided with any electronic recording of the events within this statement.”***

# LASTING POWERS OF ATTORNEY

## “Act now and don’t let the Court of Protection take control of your affairs”



Many people wrongly assume that if they have made a Will their affairs are in order and it covers them against anything happening in the future including incapacity.

***“A Will takes effect only on death and lots of problems can happen before then – such as stroke or dementia”***

David Watters, a Chartered Legal Executive with Harvey Howell Solicitors who specialises in private client law explains, *“Nothing can be further from the truth. A Will takes effect only on death and lots of problems can happen before then. This year over 200,000 people will develop dementia and some 150,000 people will suffer a stroke - a third of them are under 65 years of age. The incidence of stroke increases the older you become but strokes are becoming prevalent in the over 50s, smoking, drinking, poor diet, unhealthy weight, stress and high blood pressure all add to the risk - all this is aside from having an accident which can happen at any time.”*

### ***Isn’t this all a bit depressing David?***

*“Not at all,”* he says, *“we all have to be realistic and face up to the reality of our lives”*, he goes on, *“we have experienced many tragic cases, for example, a NARPO member client, young in his 50s, had a severe stroke and when he was in hospital the pipes burst in his house – he had insurance – that’s fine – but the insurers would not speak to the children – they could not access his bank account, could not pay bills, cancel direct debits, sell any assets – including the house and, to add insult to injury, social services put him into a care home – against the wishes of his family. The final blow was that as the house was unoccupied for so long the insurance would not pay out for the*

*water damage – many tens of thousands of pounds!.”* *“At the other end of the age scale”*, David adds, *“we had a client in his 80s who lived with his wife of that age for over 60 years – he developed dementia and social services put him in a care home 15 miles away – and his wife could not drive or get there to see him.”*

David strikes a note of warning for all of us, *“so, like these clients, we can all become so ill that we lose what lawyers call capacity – that’s the ability to decide for yourself – this means our family face real problems. No one can access our bank accounts, no-one can pay our bills, no-one can sell our house or deal with any of our property. Maybe a solicitor can make for you a very expensive, stressful and time-consuming application to the Court of Protection to give to your children the authority to speak for you - 9 months and several thousands of pounds later the order is granted – in the meantime: chaos and heartache!”*.

*“A clear and obvious solution”*, David explains, is a power of attorney

***“It’s a no brainer. Sign a very simple document to say that in the event of something happening to you, a named loved one can take over – a power of attorney.”***

There are two types of LPA.

### 1. Property and Financial Affairs LPA

This enables your attorneys to make decisions on your behalf about your property and financial affairs at a time when you are no longer able or lack the mental capacity to take those decisions yourself. This can include paying bills, collecting your income and benefits or selling your house. A Property and Financial Affairs LPA can be acted upon by your attorneys when you have capacity and when you lack capacity.

### 2. Health & Welfare LPA

This allows the persons you have chosen as your attorneys to make decisions on your behalf about your personal welfare. For example, decisions regarding what clothes you wear, what food you eat, what nursing home you go in to (if it comes to that). But most importantly you can include the power for the attorneys to give or refuse consent to life sustaining treatment. A Health and Welfare LPA can only be acted upon by your attorneys when you lack capacity.

### *“Anybody can make an LPA.”*

David continues, *“Anybody can make an LPA providing they are over the age of 18 and have the necessary mental capacity to do so. Anyone may be appointed as attorney providing the Donor, the person making the LPA, trusts that person. Spouses usually appoint each other together with their children again, providing they are over the age of 18.”*

*“The advantage of appointing attorneys under LPAs is that you are appointing the persons of your choice to deal with your affairs.”* David says.

### *But what if you don't?*

David warns, *“nobody can see into the future and anybody can become incapacitated at anytime. If you leave it to chance and you fail to put in place an LPA and subsequently become mentally incapable, your family will have no alternative but to make an application to the Court of Protection for what is known as a Deputyship Order.”*

### *“It's very expensive”*

*“There are a huge disadvantages in relying on the Court of Protection route. First, any member of your family can make such an application, even a person whom you would not necessarily wish to look after your affairs. Second, for the most part, a Deputy under a Deputyship Order needs the consent of the Court to deal with the affairs of an incapacitated person, and third, an application for a Deputyship Order is expensive, upwards of £1,500 with an annual supervision fee depending on what level of supervision the Deputy needs often amounting to £320 year.”*

*“If you make an LPA it is far less expensive than an application for a Deputyship Order, normally a few hundred pounds and the attorneys are not controlled by the Court of Protection in dealing with your affairs.”*

David finishes with some simple advice

*“Act now, make an LPA for your own peace of mind, take control of things for yourself.”*

# Why the financial settlement is just as important as the divorce itself.



**Georgina Chase**  
Principal Lawyer in Family Law  
at Slater and Gordon

**It's a common misconception that when a marriage ends the decree absolute will bring to a close the financial relationship between the couple. This is not the case as in the UK there's no statutory time limit for bringing an application for a financial settlement upon divorce.**

When entering into a marriage both spouses have claims against each other in respect of income, capital and pension. When going through a divorce, you have to provide a 'full and frank' financial disclosure that details all your financial assets.

Reaching a fair settlement relies on both parties being honest about their earnings, investments and outgoings. And there are penalties for those who aren't. If a spouse hasn't complied with their duty of disclosure the court may take this into account when making their final order.

However, a delay could well impact on the level of the award so it's always prudent to obtain a financial settlement at the time of your divorce to avoid future uncertainties.

**“ Reaching a fair settlement relies on both parties being honest about their earnings, investments and outgoings. ”**

The case of Wyatt v Vince highlights the potential implications of not pursuing a clean financial break at the time of divorce. Ms Wyatt chose to make a financial application against Mr Vince 19 years after their divorce. The relationship had broken down some 31 years prior to the court hearing the application and Mr Vince had since built an impressive business empire. However, the former spouses became involved in a drawn out and expensive litigation case, finally reaching an agreement which was approved by the court where Ms Wyatt received £300,000.00 of her ex-husband's assets.

Often, separated couples will try to reach an agreement between themselves. If this is unsuccessful or not an option there are a number of different routes available to couples trying to decide how to divide assets, ranging from mediation to court proceedings.

However, couples should be aware that some agreements may not be legally binding and the family courts has jurisdiction to override them. Therefore it's important to seek expert advice from a matrimonial lawyer when reaching a financial settlement.

If you were divorced a number of years ago without a court order then we can advise you in relation to any financial claim that may still be open.

**If you would like specialist advice from a family lawyer please contact Slater and Gordon on **0808 175 7710** and we'll be happy to help.**



# Going through a divorce?

# Call us before your ex does.



Georgina Chase  
Principal Lawyer  
in Family Law at  
Slater and Gordon

We've been working with the Police Federation for over fifty years – longer than any other firm. No one understands better the unique pressures of police work, and how to protect your rights – especially your pension. If you're going through a divorce, we offer a free initial consultation, fixed fee packages, discounted rates and flexible payment options plus give you access to some of the country's best family lawyers.

If you think we could help, call us on **0808 175 7710**

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Chris Leach  
Misconduct Leader  
Merseyside Police Federation

## Chris Leach looks at what members should expect when under investigation

During my time as a Merseyside Police Federation representative I have assisted many officers during difficult times when they have been investigated for misconduct matters some of which are unfortunately classed as criminal conduct.

What a common and recurring theme that all officers have asked is what the process actually is? and what they can expect to happen? So I will take this opportunity to outline what Misconduct means and what an officer subject to a misconduct can expect.

Following on from a complaint the professional standards department or the IOPC should form an assessment to see whether the matter is deemed as actual misconduct as per the police conduct regulations 2012, Or in some cases just local resolution. See link for full regulations [http://www.legislation.gov.uk/ukxi/2012/2632/pdfs/uksi\\_20122632\\_en.pdf](http://www.legislation.gov.uk/ukxi/2012/2632/pdfs/uksi_20122632_en.pdf)

These Regulations apply where an allegation comes to the attention of an appropriate authority which indicates that the conduct of a police officer may amount to misconduct or gross misconduct.

If the matter is deemed as a misconduct it will be set at either Misconduct or Gross Misconduct, breaching one or more in some cases of the below standards of Professional behaviours.

1. **Honesty and integrity-**Police officers are honest, act with integrity and do not compromise or abuse their position.
2. **Authority, respect and courtesy-** Police officers act with self-control and tolerance, treating members of the public and colleagues with respect and courtesy. Police officers do not abuse their powers or authority and respect the rights of all individuals.
3. **Equality and diversity-** Police officers act with fairness and impartiality. They do not discriminate unlawfully or unfairly.
4. **Use of force-** Police officers only use force to the extent that it is necessary, proportionate and reasonable in all the circumstances.
5. **Orders and instructions-** Police officers only give and carry out lawful orders and instructions. Police officers abide by police regulations, force policies and lawful orders

6. **Duties and responsibilities-** Police officers only give and carry out lawful orders and instructions. Police officers abide by police regulations, force policies and lawful orders
7. **Confidentiality** Police officers treat information with respect and access or disclose it only in the proper course of police duties
8. **Fitness for work.** Police officers when on duty or presenting themselves for duty are fit to carry out their duties and responsibilities.
9. **Conduct** Police officers behave in a manner which does not discredit the police service or undermine public confidence, whether on or off duty.
10. **Challenging and reporting improper behaviour-** Police officers report, challenge or take action against the conduct of colleagues which has fallen below the standards of professional behaviour expected.

Once the matters have been assessed then an officer should be served a Regulation 15 notice outlining the nature of the allegation with sufficient detail for the officer to understand the matter being investigated. There is an option dependant on the circumstances for the officer to provide a written response to the said allegation within 10 working days.

Gross misconduct means a breach of the Standards of Professional Behaviour which is so serious that dismissal would be justified and to determine whether the conduct found proven against the officer amounts to misconduct or gross misconduct.

Dependant on the allegation and if the matter is classed as a criminal allegation the matter will be investigated and at some stage the officer will be requested to attend a Voluntary interview in company with a legal representative and fed rep or police friend if the matter is a criminal allegation, or just Fed representative or friend if the matter is misconduct only.

Following on from the interview, a report by the investigating officer (IO) will be completed (dis 12 report) which is then submitted to the decision maker either the Superintendent of PSD for Misconduct or the Chief Superintendent for Gross Misconduct. The outcome may be either No case to answer or Case to answer. In the case of Misconduct only it will be a Misconduct meeting and in the case of Gross Misconduct it may lead to a Gross Misconduct public hearing.

**Any questions please contact me at Green Lane for a chat.**

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# What we call “the Winsor risk”

Jonathan Belcham

When Tom Winsor undertook his Independent Review of Police Officer and Staff Remuneration and Conditions in 2010 the way that we have had to approach personal injury cases changed considerably. This is even more relevant today with the Home Office seeking to implement a set of new regulations to allow for the dismissal of officers who are medically unfit for officer roles, but who do not meet the strict permanent disablement criteria for ill health retirement.

The reforms placed an additional burden on officers to the extent that the effect of the Winsor reforms appeared to be in part, to ensure as many officers as possible remained on full time front line duties.

The reforms can apply in a punitive way to those officers who are not able to return to front-line duties and are placed on restricted or adjusted duties, and where those officers face a risk of medical retirement, as a result.

In personal injury litigation, if an officer faces the risk of monetary loss in the future, this risk may equate to additional damages or compensation to compensate an injured officer, even for the risk of a reduction in earnings/medical retirement.

This applies so long as the risk of this loss applying is more than fanciful, but even a 5% or 10% risk of a loss in the future, can equate to additional damages.

“  
*At Ralli we are alive to all the issues and will ensure that you are protected against the risks that may present with ongoing disability*  
”



Since none of us possess a crystal ball to gaze into the future, we are entitled to claim on your behalf any such risk which applies before settlement of your claim. This point must be raised before settlement of your claim. If this point is ignored, you face the prospect of not being adequately compensated.

Please note we are also entitled to claim such a risk (with appropriate evidence in support), if you have returned after an accident to front-line duties but where in reality, you should really be on restricted duties due to the on-going pain and restriction you are experiencing or where the medical evidence suggests a worsening in your condition in the future so that you will have no option but to be placed on adjusted duties before your retirement.

Ensure if you have an accident that leaves you struggling to cope at work that you speak to a lawyer who understands all the issues relating to Police pay and conditions. At Ralli we are alive to all the issues and will ensure that you are protected against the risks that may present with ongoing disability.

**Jonathan Belcham holds regular surgeries at Merseyside Police Federation – if you have concerns or a possible claim that you would like to discuss first, just contact the Federation office to make an appointment or contact Ralli directly.**



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

By contacting us you are putting your trust in the hands of specialists with over 28 years experience dealing directly with claims for police officers. We understand all the issues that are intrinsic to the occupation of a serving officer and able to protect you from risks that any continuing disability may have on your ability to fulfil the full duties required of you.

  
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# Important Changes to the Group Insurance Scheme

At this time of year, the Trustees of the scheme meet with our scheme managers at Philip Williams to consider how the scheme is currently performing, and to agree premium and benefit levels for the forthcoming year from the renewal date on the 1st April. This is a very transparent process with our Scheme Manager, as we receive regular updates throughout the year on the number and amount paid out in claims, compared to premiums paid to insurers. It is fair to say that the Merseyside scheme is extremely well used and this is reflected in the premium we have to pay.

We are reassured that the Group Insurance Scheme continues to provide valuable support to many members, and in the period from 1st April to 31st December the following has been paid out, or provided to Merseyside members through the scheme:

- £487,500 in Life Claims
- £60,000 in Critical Illness Claims
- £4,950.00 in Hospital Benefit
- £1,456.50 in Dental Benefit
- £51,928 in Sickness Benefit Claims
- £103,000 in Travel Claims
- 476 Motor Breakdown Claims
- 323 Home Emergency Claims
- 58 Legal Expenses Claims
- 99 Red Arc Claims

In recent years the Trustees of the scheme have been very conscious that Police Pay has been stagnant, and in real terms officers' incomes have reduced. Consequently, whilst we are always looking to improve and add new benefits to the scheme we have been reluctant to do so as we are very aware that money is tight for many members.

This year's renewal process was no different and your Trustees have decided to limit the increase in premium by amending or removing some benefits.

From the 1st April the price of the scheme will be £31.20 for serving members. This is an increase of just £0.75 per month.

## The following changes have been made to benefits:

- **The level paid in sickness benefit will reduce from the current rate of 20% of net pay and for new claims from the 1st April the rate paid will be 15% of net pay.**
- **We have removed Temporary Total Disablement Benefit as the number of claims has reduced significantly over the past 5 years and very few members are claiming this benefit.**

- **We have analysed the claims data for Home Emergency and identified that a large number of claims have been made by a relatively small number of individuals. We have therefore introduced an excess of £25.00 per claim and have agreed to cap the number of claims per Home Emergency category to 3 per year. We would remind members that if you have your Home Insurance through our Federation Police Mutual Scheme then Home Emergency cover is included in your buildings cover as standard, and with no excess or cap on claims this may be the best route to claim should you have a home emergency situation.**

**In terms of the Travel Policy there have been a number of improvements to the benefit as follows:**

- **Trip duration has been extended from the current 31 days to 60 days per single trip**
- **Dependent Children's age extended to 23 years for those in full time education**
- **Emergency medical cover increased to £10m**
- **Travel Delay has been increased from £50 to £100 per 12 hours**
- **We have introduced a new stranded passenger policy**

Please note for the stranded passenger benefit you must pre-register your flight at least 24 hours before flying. If your flight is delayed for more than two hours you will then automatically receive a code to your mobile phone with an authorisation for access to the airport executive lounge. Registering your flight, and passenger details is a simple process and full details of how to do this are on page 4 of the new travel policy.

New scheme benefits documents are available to download at [www.merpolfed.org.uk](http://www.merpolfed.org.uk) or contact the federation office. We would advise members to examine the details so they are fully aware of the benefits and how to access them should they be required.

We would also remind members to update beneficiary details if there have been any changes to your circumstances which will ensure that any life benefit is paid quickly to your nominated beneficiary.

**If you are interested in joining the scheme, or wish to take out top up cover, or partner cover please contact the Federation Office for further details.**

# Merseyside Police Federation Insurance Scheme

## SCHEME BENEFITS with effect from 1st April 2018

### SERVING MEMBER

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

### CALENDAR MONTHLY SUBSCRIPTION

Weeks of service 1-52

**£31.20**

£ Nil

### COHABITING PARTNER OF SERVING MEMBER

Life insurance	£50,000
Terminal prognosis advance on life insurance	20% of sum insured
Critical illness	£5,000
RedArc assistance for subscribing partner	
RedArc Assistance for Children	
CALENDAR MONTHLY SUBSCRIPTION	£6.75

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.



# Message from the outgoing Welfare, Support, and Equality Leader

*As Rob Venables retires, he writes his final Insight article.*



Sgt Rob Venables  
Support and Equality Officer  
Merseyside Police Federation

**Recent events both locally and nationally have again highlighted the need for the Police service to react positively to unanticipated events. This includes the need to react to how these events impact upon the health and wellbeing of our officers. The Merseyside Police Federation is working hard to ensure that we do our best to be an integral part of that support for our members, whether that is related to psychological or physiological support**

The Merseyside Police Federation does not have the resources of the NHS, but where there is a need we can offer services to our subscribing members that complement NHS provision, and in some cases can deliver a unique, more timely and better service than that available from the NHS.

We now have increased access to psychological and physiological support at Green Lane in specifically designed and designated facilities. The North West Police Benevolent Fund (NWPBF) has dramatically increased the quality and availability of the services it delivers at St Michael's, Langho. Merseyside officers continue to benefit from NWPBF loans and grants. Red Arc continues to provide a high quality service to our officers subscribing to the Group Insurance Scheme, both via the telephone and via face to face alternative therapies. The Police Treatment Centres in addition to their excellent physiological support have now expanded their psychological wellbeing courses to accommodate more subscribing officers. Merseyside Police Federation members continue to be amongst the greatest users of the 24 hour Welfare Support Programme help line exclusively available for police officers and their families.

At these times of Government imposed austerity I know that money is tight but I would encourage officers to maintain their membership of the Police Federation of England and Wales AND the Merseyside Police Group Insurance Scheme AND the North West Police Benevolent Fund AND the Police Treatment Centres. (Recently we were asked to help an officer with a serious health issue who had cancelled everything except their Fed Subscriptions! It is so disheartening for us, but more importantly it severely limits the support we can deliver).

This is my last update. I retire in April 2018 after 30 years as a police officer in Merseyside. Thank you for the support you have given me over the years whilst I have been your Merseyside Police Federation Equality Lead and latterly your Welfare, Support and Equality Officer.

Can I also take this opportunity to congratulate Jane Arrowsmith who was successful in the election for the Welfare and Support role and Wendy Sudworth who was successful in the election for the Equality Lead role. I would also like to thank the other Merseyside reps. The strength of the Merseyside Police Federation will always be in the power of its collective reps to represent our members and influence events. Remember also that the oil in the machine of your Federation is the staff at Green Lane, whether that is dealing with, for example, the smorgasbord of regulations queries at the front desk, sensitively dealing with critical illness or death grant claims, processing all the Christmas hamper claims, taking bookings for the cottages in the Lake District, or doing the routine admin work that ensures that you get the service you receive (the list goes on and on).

I will move on to pastures new, secure in the knowledge that I have done my small part to improve the lot of Merseyside Police officers, often when they are at their lowest ebb. I am confident that my colleagues in the Merseyside Police Federation will continue to build upon this in the future.



**Sgt Rob Venables**  
**Merseyside Police Federation**  
**Welfare, Support and Equality Officer**

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# Merseyside Police Federation Charitable Trust:

*How we have helped our local communities*



Jane Dean

Police Federation Office

**Ok, hands up all those who have stuck to their New Year Resolutions – and be honest!! “I’m going to lose weight”, “I’m going to join a gym”, “I’m going to give to charity and help those less fortunate” – not easy is it? ..... or is it?!**

We all have good intentions and feel that we should probably do a bit more to help those in need and for those of you who subscribe to the Merseyside Police Federation Charitable Trust Lottery that’s exactly what you do. At only £1 per entry deducted directly from your monthly pay – it’s as easy as that! - you’re helping that pensioner in the community who’s been a victim of assault, that family who’s suffering severe financial hardship or that child who’s learning to live with memories of abuse.

Hopefully, most of our members are aware of the Merseyside Police Federation Charitable Trust and the support it offers, but for those who aren’t aware, this is what it’s all about.



The Merseyside Police Federation Charitable Trust (registered charity number 1119125) was established as a registered charity in 2006.

All monies received into the Charitable Trust comes from :

- Your lottery subscriptions
- Donations
- The contents of a charity bucket held at Police Headquarters Gatehouse where all your loose change is welcome! (This alone has raised £8,267.10 in the last 5 years!)
- Money raised from a high profile annual charity evening

All proceeds help those in need within the Merseyside community. Local beneficiaries, whether it be a victim of crime or violence, someone who has suffered some form of loss, hardship or distress, a local charity trying to raise much needed funds or a community group helping disadvantaged youngsters, all receive support from the Trust in the form of a cash donation, gift i.e. flowers, shopping vouchers or food hampers at Christmas (Charitable Trust rules apply) No administration costs are claimed from the Trust and it is administered entirely free of any levy by the Police Federation staff and Executive Officers.



# Throughout 2017 the Charitable Trust provided support/assistance for the following :-

3 young children, all victims of abuse

- received £100 Frankie & Benny Restaurant Vouchers and Chester Zoo Tickets

87 year old lady, victim of burglary

- received bouquet of flowers

Feeding Britain

(Providing free meals to children during school holidays)

- received £100 towards pallets of food

Clatterbridge Cancer Centre

- received £250 donation

Bromborough Garden Centre, victim of theft

- received £100 B&Q Vouchers to replace stolen tools

Liverpool Bereavement Services

- received £250 donation

67 year old gent, severely disabled, victim of theft

- received £250 Fishing Vouchers

Family suffering trauma of losing 3 children from rare genetic disorder, 1 surviving sibling

- received 1 night stay at Legoland plus tickets

73 year old gent living in extreme poverty

- received Food Hamper, £100 Retail Vouchers and a Fridge

Jericho Court Sheltered Accommodation residents who have been victims of bogus callers

- received £250 for communal social events

And many more!

The Trust has also been able to donate to various charities, the latest being:

- Rhys Jones Community Centre - £13,000
- Liverpool Sunflowers - £20,000



During the approach to the 2017 Christmas period we welcomed the 'Christmas Hamper Applications' and received 190 submissions which were allocated a food hamper, a retail voucher or both depending on the circumstances of the application. The Charitable Trust paid out over £10,000 in retail vouchers and 125 food hampers worth £65 each. The feedback from grateful recipients is astonishing, we receive telephone calls and thankyou cards, many of whom are from elderly victims of crime who took the time to write saying it restored their faith in humanity – and that's all thanks to you, our subscribing members.

Charity Applications are welcomed all year round. Submissions must be on the appropriate Charity Application Form which can be downloaded from the Merseyside Police Federation website homepage, where you see the Charitable Trust logo. Applications must be submitted by a member of the Merseyside Police, meet the Charitable Trust criteria and directed to the Police Federation for consideration by the Charitable Trust Committee.

We are extremely proud of the Charitable Trust and feel honoured to be able to offer some very disadvantaged people assistance. We cannot replace or repair a situation where loss or harm has occurred but we can offer a small act of kindness on behalf of you, our members, which hopefully makes a difference. If you don't currently subscribe to the Merseyside Police Federation Charitable Trust Lottery - why not?

Signing up is easy! Just contact the Federation Office on 0151 259 2535 or email [Reception@merseyside.polfed.org](mailto:Reception@merseyside.polfed.org) for an application form. It's only £1.00 per entry (maximum of 5 entries) Two winners are generated by computer at the end of each month and the winners receive either 1st prize £500 or 2nd prize £250. Prize winners are published in Insight Magazine and NARPO newsletters.



So, what are you waiting for? If nothing else, keep one New Year Resolution going and help those in need.

***Thank you for your support which is greatly appreciated.***



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# Merseyside Police Federation

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& Little Sutton



*As Jane takes up her new position as Welfare Support leader, she highlights the importance of being a member of all of our schemes.*

Jane Arrowsmith  
Welfare Support leader  
Merseyside Police Federation

This is my first update for you since taking over my role as Welfare and Support lead for the Federation. During my time as a Merseyside Police Federation representative, and a supervisor, I have assisted many officers during difficult times and I believe that the support and guidance that we have given our members over the years has significantly moved forward. Since taking over in this role I have seen how our full time officers, supported by our area based representatives, have worked closely together to achieve this.

It has certainly been a very busy few weeks, and you will all no doubt be aware of the recent and sudden passing of three of our colleagues in a short space of time. These tragic events have highlighted however the excellent support that is available to our members, and their families, through the federation, and I would like to discuss these.

We have a systematic method of dealing with officers in need of welfare support, where they are given control of who and what they access amongst the many services on offer. We have increased access to psychological and physiological support at Green Lane. Officers who are subject to criminal or gross misconduct allegations now have easier access to welfare support. The Post Incident Procedures (PIP) are developing and it is being accepted at force level that they should be utilised for more than just firearms incidents.

The North West Police Benevolent fund (NWPBF) has dramatically increased the quality and availability of the services it delivers at St Michael's, Langho. Merseyside officers continue to be amongst the greatest beneficiaries of NWPBF loans and grants. Red Arc continues to provide a high quality service to our officers subscribing to the Group Insurance Scheme, both via the telephone and face to face alternative therapies. The Police Treatment Centres in addition to their excellent physiological support have now expanded their psychological wellbeing courses to accommodate more subscribing officers.

Merseyside Police has been going through a constant change process for many years, but the austerity cuts have led to very dramatic changes. The introduction of the functional model with the division of the force into various strands, was always going to put pressure on the officers.



Grievances by officers and staff have almost doubled in the past year. The number of employment issues our members have taken to ACAS with a view to seeking a legal remedy has not been so high for years. However, we should not forget the good work that our force has done for its officers. Our Chief Andy Cooke, has publicly stated that he will not have personnel mental health issues stigmatised in Merseyside Police. He has supported this with the provision of significant extra assistance for officers, both internally and externally. He has visibly supported and encouraged the Blue Light Mental Health initiative.

The past few years has seen many of the Merseyside Police Networks go from strength to strength. As a Federation we have given active support to these networks and this has provided our officers with the best possible support when they have needed it.

Please encourage officers to maintain their membership of the Police Federation of England and Wales AND the Merseyside Police Group Insurance Scheme AND the North West Police Benevolent Fund AND the Police Treatment Centres. I have seen for myself the effects of members not subscribing to these schemes (just recently we were asked to help an officer with a potential Unsatisfactory Performance issue, who had cancelled their Fed subscriptions) It is so disheartening for us, but more importantly it severely limits the support we can deliver.

Finally on a personal note can I say thank you for your support and I look forward to continuing to do my very best to deliver the best quality service to our members in the future.

## Wendy looks at the challenges ahead in her new role as Equality leader



Wendy Sudworth  
Equality leader.  
Merseyside Police Federation

Wendy Sudworth is the new Equality Leader for Merseyside Police Federation. She introduces herself to members and highlights her commitment to the role.

I joined Merseyside Police in March 1993 and have worked in a variety of roles across the force area, including Response, Neighbourhood, Domestic Violence and a spell working in custody to assist the Custody Sgt by looking after detainees and their welfare.

In 1998 I went on what I thought was a 'one day course' to find I was now part of the project team assisting with the implementation of the changes brought about by the Crime & Disorder Act 1998. The team was branded as Citysafe, and included officers from each of the divisions. Whilst at Citysafe I worked on a number of projects to develop partnerships and work with local authorities other public sector agencies and voluntary groups to provide a joint approach to dealing with anti-social behaviour, crime and disorder issues.

I was promoted to Sgt in 2002 and was posted to work at Belle Vale Custody Suite. I then worked for several years as the Public Transport Liaison Officer, although working as part of the Crime Reduction team I was based within offices at Merseytravel. I was responsible for the development of the Travel PCSO's role, and also the introduction of the Merseyside wide agreement which provided free travel for police officers on buses and the Merseyrail network. Being based within another organisation, as part of this role, gave me a great opportunity to see Merseyside Police from the perspective of our partners and customers.

“  
*I know I have a steep learning curve ahead, but I look forward to the challenge...*”

In 2011 I requested a return to Custody and went back to Belle Vale Custody Suite, before a spell at Wavertree Custody Suite and then St Helens. I am currently posted as a Custody Sgt based at Copy Lane Police Station

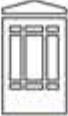
I have been the HQ Sergeants Fed rep and Custody lead for the Federation since 2015. I became a federation representative because I know from my own personal experience how much benefit a member can gain from federation support, sound advice and a listening ear when going through a difficult time in their career. Whether that be due to a personal or job related issue.

I wanted to be able to provide to other officers the support I had received from the federation when I needed it most and I hope that this is what I have achieved. It is a role that I am passionate about and it is certainly the most interesting yet challenging role of my career to date.

I have a particular interest in Equality and welfare issues and these are areas I have sought to develop during my time as a Federation rep. I am delighted that I have been elected as the Equality lead for the federation. I know I have a steep learning curve ahead, but I look forward to the challenge and to continuing the fantastic work done by Sgt Rob Venables.

I am really excited at the opportunity to develop my knowledge and work alongside the networks to ensure we continue to value the diversity of the staff that we have and ensure that their perspectives and values help to shape the Merseyside Police of the future.

I know we have the commitment of the Chief Constable and senior officers to Equality and to championing the work of the networks and I hope we can build on this for the future, so that all staff feel valued for who they are and the different outlooks they bring. I believe this will bring benefits not only for officers and staff but also to ensure we are representative of the communities that we serve.

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FINANCIAL SERVICES FOR THOSE WHO SERVE & PROTECT Honorary President: Lord Stevens of Kirkwhelpington, QPM, DL

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