

INSIGHT



what's next?

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we will be spending
our summer?



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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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Coronavirus Situation

At the time of writing, this situation is rapidly changing. It is difficult to offer any comment or advice, as from one day to the next, the government are announcing significant changes that effect society and directly the emergency services.

The role of the Police is critical to ensuring Merseyside is able to function as best as it can.

We are here for you and if you enter any situation or circumstance that you feel is unsafe, please do not hesitate to contact us on **0151 259 2535** or via email at **reception@merseyside.polfed.org**, or contact any workplace rep. We will do our best to help you.

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**



Tony Fairclough - Chairman
Merseyside Police Federation

Is there Light at the end of the Tunnel?

Welcome to the first Insight magazine of 2021. I know that it seems so long ago now, but I hope that you all had a safe and prosperous new year. I think that we would all agree that we are relieved to see the back of 2020, which really has been a year like no other in both policing and our personal lives

Throughout the past year, it seems that no matter what we do as police officers we appear to be vilified in certain aspects of the media. The old adage, 'we're damned if we do and damned if we don't' springs to mind. Criticised for taking a too softly, softly approach at certain times and then criticised for actually enforcing ever changing legislation that is brought in at a rate of knots by central government. It's important to remember that this job that we do, truly is not like any other and remember to be proud of the difference that we make to our local communities. I'm sure that we would all agree, it's an ever-changing environment regarding Covid legislation and although we don't always get things right, it's essential to recognise that in the vast majority of cases, we do and are supported by the public.

Earlier this month, we have seen the Police, Crime Sentencing and Courts Bill enter Parliament. The Bill contains a number of key issues that the Federation have driven and been campaigning for over a number of years.

Included in the Bill, amongst other things is:

- Introduction of a Police Covenant – greater support for police officers, police staff and their families.
- Special Constables can formally join the Police Federation – this was voted for at a National PFEW conference a number of years ago, however this requires a change in legislation which this Bill includes.

- Better protection for police drivers – proposes a new test to assess the standard of driving following a collision.
- Maximum sentence for assaulting an emergency worker to be doubled – Original sentence has shown to be ineffective due to the number of assaults our colleagues are subject to. It is now imperative that the sentencing guidelines are updated and that the judiciary use these guidelines to the full.

Locally, we have seen and received support from our Chief Officers and the Police and Crime Commissioner for the implementation of what the Federation have been campaigning for and this has been much appreciated. We hope that the introduction of this Bill will give greater protection to all of our colleagues, make a positive difference, and recognise the unique job that police officers do on a daily basis.

Is there light at the end of the tunnel?

We have seen and heard from central government, the success of the vaccine rollout throughout the country, that the vaccine is our way out of the pandemic and the roadmap to a return to 'normality'. I'm sure that you will have seen and heard both National PFEW and local Federations up and down the country calling for frontline police officers to be prioritised for the Covid-19 vaccine. Following disappointing comments from the Health Secretary recently an Open Letter was sent to the Government on behalf of all Police Federations of England & Wales as below.

Open Letter to Government on behalf of the Police Federations of England and Wales

Police officers feel betrayed by the lack of action from the Governments of England and Wales to protect them from exposure to this deadly virus.

At the daily press briefing on Monday the Health Secretary made clear that officers will not be included in the first phase of the Covid vaccine roll out. He could not even offer a guarantee beyond that, only that frontline officers will be 'considered' for vaccination in the next phase. This is not only unacceptable to our members it is also a dereliction of both Governments' duty.

It shows that warm words and platitudes mean very little from Government.

Guidance from the Joint Committee on Vaccination and Immunisation states that:

Frontline health and social care workers at high risk of acquiring infection, at high individual risk of developing serious disease, or at risk of transmitting infection to multiple vulnerable persons or other staff in a healthcare environment, are considered of higher priority for vaccination than those at lower risk.

The risks presented to our members show that this guidance applies to them. The nature of policing means our members are not always able to mitigate the risk of contracting and spreading this deadly virus. They often have to get up close and personal in many situations, which means the risk is ever present.

One in three officers have reported being threatened by somebody claiming to have Covid. The level of incidents of people weaponising the virus – by coughing or spitting at them – has increased considerably during the pandemic. On behalf of the Government, police officers are putting their lives on the line every day and run a very real risk of becoming infected and exposing colleagues, family members as well as the public.

This seriously threatens the resilience of the police service if officers are off sick or required to isolate, taking them away from their duties.

This is not about police officers jumping the queue and never has been. It is about the duty of care that Government has to protect those who protect society. Thanks to the success and speed of the vaccination programme we know it would take less than a day to vaccinate the entire police service in England and Wales if the political will is there to do it.

Police officers have done everything asked of them, now it is time for Government to step up and protect those who have been on the frontline throughout this pandemic. Anything less would be a deep betrayal and will not be forgiven or forgotten.

You have been on the frontline since the beginning of the pandemic, and we remember officers policing at Arrowe Park Hospital where members of the public were in quarantine following those initial return flights from Wuhan early last year. Since then you have been responding to all types of incidents and on regular occasions getting 'up close and personal' with the public, as this is what police officers have to do, never shying away from duty. The government must recognise the inherent risks faced by frontline police officers and do the right thing.

Since our last Insight, the Chief Constable Andy Cooke has announced his retirement from the force and his upcoming appointment to HMIC. On behalf of everyone at Merseyside Police Federation, I wish Mr Cooke a happy and healthy retirement. I would also like to congratulate our Deputy Chief Constable, Serena Kennedy on her appointment as Mr Cooke's successor. Ma'am Kennedy will be Merseyside Police's first female Chief Constable and we look forward to continuing our working relationship with her in her new role as Chief Constable.

I would like to take this opportunity to congratulate our new CAPLO, Chris McGlade on his appointment within Merseyside Police Federation. Chris is taking over from Phil Griffiths who is retiring shortly, and I would like to thank Phil and wish him a happy and healthy retirement. In addition, one of our workplace representatives, Mark Renshaw is also retiring, likewise I'd like to thank Mark and wish him a happy and healthy retirement. Last but not least, we see the retirement of Ian McKay, who has been a permanent fixture on reception at Green Lane for the last 17 years. Ian has been of great assistance to countless members throughout the years and his knowledge and presence will be missed by all. I wish him a happy and healthy retirement.

Stay safe and look after yourselves

Tony

Update from the Secretary

Dave reflects on the past year and difficulties of policing forthcoming events



Dave Lowe - Secretary
Merseyside Police Federation

What a year we have all experienced living and policing through a global pandemic, which although not over, appears to be heading in the right direction. I don't want to tempt fate, but when we were placed into tier system, restaurants were allowed to remain open, yet the new strain of the virus saw figures climbing rapidly. Inevitably we then found ourselves in yet another full lockdown with the challenges it yet again brought to yourselves, having to wear PPE in dealing with incidents, social distancing in the stations, chairs removed, workstations disconnected and face masks mandatory in communal areas of our stations, who would ever have thought we would experience this.

Concerns escalated regarding getting the variant which was reportedly easily transmitted compared to the original Covid virus and yet still you were on the front line, dealing with the public and offenders who deemed it acceptable to utilise the virus as a threat or weapon against you.

Numerous obstacles have been put in your way in the way policing is delivered, which, as expected, not only did you meet the challenge but dealt with it in the normal professional way. The Op Georgia 2 Gold and Silver meetings were started again ensuring that we were able to raise various issues on your behalf when needed.



However, the good news is the government's pledge and roll out of the vaccines is progressing. You will have all read and watched various people support the Federation's stance that front-line police officers should be prioritised for the vaccine only to be ignored by the government. The pinnacle of this was an announcement that convicted prisoners were to receive the vaccine before police officers something which was given a very fast U turn as public outrage was gathering. Unfortunately, at this time the government will not move from the current position of who receives the vaccine and in what order, although they state they have considered the position of police officers.

Whilst the virus has taken almost all the current news. The Federation has continued acting on your behalf on a number of issues. Speaking to the Home Affairs Select Committee regarding the time it takes the IOPC to investigate officers. This work continues, as anyone who has been unfortunate enough to be investigated or involved in any incident involving the IOPC will be fully aware of the time they take in what sometimes are basic simple investigations, often ending in no case to answer or no misconduct found at hearings.

We are facing the very real prospect of a pay freeze again; the Federation have made submissions on your behalf to the Police Remuneration Review Body. The government's response to the changes to the 1987 Pension scheme and how they intend to rectify the pension discrimination issues is ongoing.

Most recently the news that a serving Police officer has been charged with Kidnap and murder of Sarah Everard has had a big impact on the police Nationally. The effect this has had on all officers has been fuelled further by policing the vigil in Clapham Common, the media coverage of this and the knock on effect this has for police officers everywhere.

As we continue into 2021 still in the pandemic despite the governments road map out of it, we have two large scale events which will result in requests for mutual aid. These events will have a significant draw on resources both on those attending on mutual aid and those remaining to Police Merseyside.



The G7 Summit will be held in Carbis Bay, Cornwall on 11-13 June 2021. The overall mutual aid request for the event is likely to be in the region of 4,000 officers. The UK will host the 26th UN Climate Change Conference of the Parties (COP26) in Glasgow on 1 – 12 November 21 which again potentially will see even more officers deployed for a longer period.

Who knows where we will be with the pandemic at these times but again we will be expected to police the events and deal with the inevitable protesters they always attract.

Finally, it would be remiss of me to close without saying farewell to those individuals who are retiring from their Federation roles.

If you have ever found the necessity to contact our office, then the chances are you will have spoken to Ian McKay. I first met Ian when I came onto the board many years ago and Ian was a traffic officer and rep for the traffic department. Ian was a source of great knowledge and was always willing to help his colleagues as well as fed reps. Upon Ian's retirement from Merseyside Police he later applied for a position on our reception a role he has carried out for the last 17 years. Ian has been a font of knowledge to many officers calling for advice and someone who will be greatly missed, and I wish him a long and happy retirement.

This issue also sees me say farewell to Phil Griffiths and Mark Renshaw as they also retire from the force. Phil has been a rep for over 10 years representing many officers from around the force, as the firearms and then OCC rep before recently taking up a full-time position as our misconduct lead. Mark has been a rep since 2014 and is a rep within the Academy.

Finally, although not a federated officer we also say happy retirement to the Chief Andy Cooke. Although he's retiring, he still will remain in close contact with policing taking up a role as HMIC however he is unable to inspect Merseyside. We welcome the appointment of Serena Kennedy as our first female Chief Constable and look forward to our continued working relationship with Ma'am this time as Chief.



Retiring Chief Andy Cooke



Chief Constable Serena Kennedy



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Harvey Howell Solicitors are working with Merseyside Police Federation to help you and your family settle your private affairs during this difficult time whilst maintaining "social distancing".

This is done on line, in a socially distanced meeting or in a telephone or skype consultation and is a great way to settle things safely.

WHAT DO YOU NEED TO THINK ABOUT?

- // Many homes and therefore planned inheritances for children and grandchildren are being lost to pay for care – can you do anything about this? We can help guide you through this complex area of law.
- // Have you remarried leaving children from a previous relationship? You may have stopped those children from receiving an inheritance from you – we can fix that.
- // What if your children divorce after your death? Do their ex-spouses receive money your children inherited from you? This can be prevented.
- // Estranged children or other relatives can make claims against an estate even if you have made a Will – we can help prevent that.
- // What if you or a member of your family, perhaps your parent, loses the ability to make decisions for themselves due to an accident, stroke or dementia? No-one can access their bank accounts, pay bills or even decide on their medical treatment, including where and how they are treated and whether or not they have to live in a care home. These decisions are taken out of your family's hands – we can help your family have the final say through Lasting Powers of Attorney.
- // Don't leave your estate to disabled children who will lose their benefits or those who are vulnerable perhaps with drugs, gambling or alcohol problems who might lose it – put it in trust for them.
- // Don't give your house away, for example, to your children whilst you are alive – what if they die, go bankrupt, divorce or fall out with you? You are homeless. We can sort that out.

- // Are you unmarried with a partner? Dying without a Will distributes your estate in accordance with very old law which dictates how much family members receive. Unmarried partners receive nothing and, beware, your children's inheritance is administered by their surviving parent with whom you may no longer have a good relationship.

THE FREE ADVICE SERVICE YOU WILL RECEIVE FROM US

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WHAT TO DO NEXT?

- Email us your contact details and we will call you to discuss the best way to advise you at federation@harveyhowell.co.uk; or
- Call us on **0151 928 8597**; or
- Visit our website and fill out our simple, secure and confidential form at www.harveyhowell.co.uk

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Welfare Update

*Sometimes We All Need
a Bit of Help*



Jane Arrowsmith
Welfare Support Leader
Merseyside Police Federation

Welfare support for PFEW members.

Sometimes we all need a bit of help and in Merseyside your local Federation Reps are the first port-of-call for you as PFEW members to receive support. However, there may be times when more specialist provision is needed outside of what Merseyside Police can offer – which is why the Federation has a Welfare Support Programme (WSP) in place.

The WSP provides invaluable support to members throughout England and Wales. In January 2021 the WSP (which was previously provided by PFOA) changed providers. The service is now provided by Defence Medical Welfare Service (DMWS) and is available to all subscribing PFEW members – Monday to Friday, 09:00 to 17:00.

What service does the WSP provide?

The WSP offers a wide range of welfare support that includes:

- practical and mental support
- clinical assessment/counselling
- person-centred support (via telephone or face-to-face)
- access to fully trained and accredited professionals
- independent and confidential support
- referrals to appropriate follow-on specialist support, if needed.

All subscribing PFEW members can be referred to the service, but unfortunately it does not provide support to family members.

How to assist a member in need of support?

The process for supporting members that need welfare assistance is simple:

- Local PFEW Rep is approached by a member for help; or Rep identifies a member requiring help
- Rep (in conjunction with me as Welfare Lead) looks at what services are available via our different schemes, or wider force, to support the member
- If suitable support isn't available locally, I can refer the member to DMWS via the WSP following confirmation they are a subscribing member.

The service is only available to you through Merseyside Police Federation. As your Welfare Lead I am the single point of contact for this service and can provide you with the necessary advice and guidance as to how to access the WSP.

About the assessment process

Once a member is referred, the assessment process falls into two categories:

- a clinical assessment – a suitably qualified consultant will see the officer for the number of sessions needed to determine an appropriate treatment plan and will work with the individual to deliver the necessary support.
- a welfare and wellbeing assessment – DMWS will identify and address the issues that may be causing significant stress to an individual, which are often key to improving the circumstances of those members both physically and psychologically.

For more information on our WSP, please visit the PFEW website or you can contact me to discuss any questions or other welfare concerns.



**Welfare support for PFEW members –
visit the Hub for more information**



Charitable Trust Update

2020 was such a difficult year for all of us and the start of 2021 hasn't been much better but with the introduction of the Covid vaccine and the gradual lifting of restrictions hopefully life will regain some 'normality' whatever that might be. The pandemic has left so many families struggling to make ends meet through no fault of their own that more and more people are having to approach a foodbank for help.



Each of the following foodbanks received £1,000 to help them continue to provide that much needed support :-

- Micah Foodbank Liverpool
- St Leonards Community Centre North Liverpool
- Hope Centre – St Helens Foodbank
- Wirral Foodbank
- St Andrews Community Network Foodbank
- South Liverpool Foodbank

2020/2021 Charitable Trust Lottery Winners :

November	Con 7177 Sam Ward	£500.00
	Con 7972 Jessica Lomax	£250.00
December	Con 4816 Alexander P Smith	£500.00
	Con 5439 Lowell Allen Williams	£250.00
January	Con 8668 Anthony Mannion	£500.00
	Con 8766 Michael Smith	£250.00
February	Con 7881 Shannon Healy	£500.00
	Con 6290 Glen Whitefield	£250.00

Please continue to submit your charity applications to the Federation and the Trustees of the Charitable Trust will of course endeavour to meet the needs of those victims of crime, loss or hardship where possible. As always your application must comply with the Charitable Trust criteria and be submitted on the correct application form, all of which can be found on our website www.merpolfed.org.uk in the 'Charitable Trust' section.

If you currently don't subscribe to the Charitable Trust Lottery and would like to, or you may wish to make a donation, please contact the Federation Office on 0151 259 2535 or email 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.

As always, thank you for your support which is greatly appreciated.

Throughout the past year the Charitable Trust has continued to accept your charity applications offering assistance by way of retail gift cards and whilst we appreciate this cannot replace any loss suffered by those nominated victims, we do hope this has raised a smile and in certain circumstances eased the burden of where the next meal is coming from.

These are just a few of the applications we have been able to help :-

Childrens Cancer Support Group providing support for Parents and children living with cancer

Received £250 donation

Family with 2 children living in extreme poverty

Received £250 Gift Cards

72yr old male caring for 90yr old brother with dementia

Victims of knife crime, life savings stolen

Received £250 Gift Cards

Wirral Play Council Special Needs Centre attempting to raise Funds to help reopen after pandemic

Received £250 donation

Youth suffering severe neglect by stepfather

Received £100 Gift Cards

Central Link Childrens Centre caring for children living within the care system

Received £500 donation

Mum and 3 children, victims of domestic abuse

Received £150 gift cards

Mum and 6 children, victims of domestic abuse and Criminal damage to home by fireworks, living in poverty

Received £300 gift cards

Insight Edition 3 of 2020 Christmas Quiz Winners

1st Prize : £200 Amazon Vouchers

Constable 2151 Jamie Pullin

2nd Prize : £100 Amazon Vouchers

Constable 8896 Michael Egan

3rd Prize : £50 Amazon Vouchers

Inspector 4269 Steve Robinson

“Where Does My Lottery Subscription Go?”

We are so proud to say that the Charitable Trust has now donated over £500,000!!

To those subscribing members of the Charitable Trust Lottery, if you’ve ever wondered where your donation goes, this is how it’s been used

Total Donated since 2008

Northwest Police Benevolent Fund	£30,000.00
Zoes Place	£59,000.00
Aftermath Support	£5,500.00
Bradbury Fields.....	£1,500.00
Stick n Step	£27,500.00
New Brighton RNLI	£5,000.00
Dementia UK	£5,000.00
Marie Curie Woolton.....	£5,000.00
Care of Police Survivors	£2,000.00
Police Roll of Honour Trust	£1,000.00
Marina Dalglish Appeal.....	£15,000.00
Dreamflights	£1,800.00
Liverpool Sunflowers	£29,000.00
David Phillips Fund	£10,000.00
Imagine	£10,000.00
Liverpool Deaf society	£3,000.00
Daniel Adamson	£3,000.00
Parkinsons	£3,000.00
Rhys Jones foundation	£13,000.00
WIRRAL Narrowboat	£3,500.00
Clatterbridge Cancer centre	£1,000.00
Myaware	£500.00
Alder Hey	£500.00
Cash for Kids	£250.00
Kind	£14,500.00
Oliver King Foundation	£1,155.00
St Cecelias	£500.00
Woodlands Hospice	£500.00
OLLY	£13,500.00
Monthly Charity Grants	£82,023.97
Christmas Fund	£153,879.77
Other Donations	£7,633.13
Total Donated.....	£508,741.87



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Post COVID Syndrome (Long COVID)

RedArc have been looking after our members since 2008. Christine Husbands is the Managing Director and highlights the effects of Long COVID, and how RedArc can help



According to the Office for National Statistics 20% of people infected with Coronavirus are experiencing symptoms for 5 weeks or longer¹ and 10%, for 12 weeks or longer² and more recent research is suggesting that the prevalence is much higher.

This is an emerging new condition with so far 55 identified symptoms², fatigue and breathlessness are the most common, others are the development of a new disability, muscle pain, cognitive blurring (“brain-fog”), chest pain and sleep disturbance.

The symptoms often occur in ‘clusters’ e.g. fatigue, breathlessness, muscle and joint pain frequently occur together, as do loss of smell, taste, difficulty passing urine, weight loss and disturbance of appetite.

The symptoms often fluctuate over time, making this condition very difficult to predict and manage and as it is all so new, we don’t know what the long-term impact will be.

Research has shown that long Covid can affect anyone previously infected with the COVID-19 virus, regardless of whether they were critically ill or only had mild symptoms, previously clinically vulnerable or fit and healthy, young or old.

Of course, those who were critically ill with the virus, will inevitably face a long recovery from the severe respiratory disease, damage to organs and the physical and emotional effects of intensive care treatment.

On top of all the physical symptoms, concern is growing about the psychological impact of a period of serious ill health due to COVID and those developing long COVID.

Dealing with long COVID

The fluctuating multi-symptom, nature of this condition will be very complex for individuals to manage effectively themselves and ensure they access all the available treatment and support

RedArc’s experienced registered nurses have many years’ experience in supporting people through long-term ill health via a co-ordinated, holistic approach.

The service gives each person a dedicated nurse to support them, through regular phone calls, providing flexible help and advice to deal with all the symptoms and implications such as:

- how to manage the fluctuating symptoms
- dealing with the psychological impact
- how manage and pace long-term fatigue
- guidance on breathing exercises and physical activity
- nutrition and dietary advice
- researching emerging guidance
- Provision of targeted literature
- When beneficial, the nurse can organise a course of therapy or counselling, a second medical opinion, small piece of medical equipment*

Help is available from the NHS via GP’s and long COVID clinics which can be limited by funding and local availability. The multi-symptom, fluctuating nature of this condition make this complex to manage, together with the fact that many of the symptoms require careful management rather than actual treatment. Therefore having access to the same nurse on a regular basis who can provide help across all symptoms make a big difference.

* subject to nurse clinical assessment.

¹ Office for National Statistics: The prevalence of long COVID symptoms and COVID-19 complications, 16th December 2020

² Department of Health and Social Care 18th February 2021





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We understand that behind every uniform, lies a person

Victim of a crime of violence?

In this edition I look at claims for Criminal Injuries compensation.



Jonathan Belcham

It is possible to claim compensation for an injury sustained if you are an innocent victim of crime. You could make a claim against the assailant/perpetrator of the crime if this is possible. Unfortunately, this is rarely the case and even if the claim is successful and an award of damages is made it is unlikely that the assailant/perpetrator would have the means to pay the compensation and associated legal costs.

However you can make a claim through the Criminal Injuries Compensation (2008) Scheme.

The Criminal Injuries Compensation Authority (CICA) is an executive agency of the UK Government sponsored by the Ministry of Justice. They administer a compensation scheme for innocent victims who have been injured as a result of a violent crime in England, Scotland and Wales. If you have been directly injured in such a way you may be eligible for an award of damages under the scheme. The Federation do not handle claims at first instance. You can make a claim yourself via the CICA website. Ensure that it is the official .Gov site that you visit or you may get a handling agent that wants to charge you for the privilege.

There is no fee for lodging the claim. The Federation will however allow you to seek legal advice in relation to an award if you are unhappy with the outcome of your application. Provided there are reasonable prospects of success the Federation may agree to fund an application for review and an appeal. If found to be eligible advice can also be given regarding the award of compensation which is made on a tariff based scheme. Awards are relatively modest and usually only paid where continuing disability occurs. It should be noted that the CICA is a government-funded scheme with limited resources and claims can take a long time to complete.

In order to be eligible for an award:

- The incident leading to the injuries must have occurred in England, Wales or Scotland;
- The crime must have been reported to the Police as soon as possible after the incident and must have been reported before you make the application to the CICA. As a serving officer it is unlikely that you would fail at this hurdle!
- You must provide all relevant information and cooperate with the Police at all times in relation to the crime and obtain a crime reference number;

- You must be a British Citizen or EU or EEA national (or their close relative)

Except in certain circumstances, an application must be made within 2 years of the date of the incident. There are other stipulations with regards to eligibility and a number of reasons why your claim may be rejected. These include having unspent convictions when making the application or sustaining an injury that doesn't fall within the tariff scheme.

In the past few years alone I have had to pursue a large number of appeals for Police Officers where their claims have been erroneously rejected. Many decision makers at the CICA appear to be under the misapprehension that Police officers are excluded from the scheme. That is not the case and has been re-affirmed many times by the Appeal Tribunal. Often my clients are injured detaining an individual. If some injury can be foreseen by the actions of resisting arrest then this will constitute a crime of violence if injury subsequently occurs. It matters not whether the individual could foresee the actual injury that occurred. However if your injury occurs accidentally then your claim is unlikely to succeed unless it occurred in exceptional circumstances. Doing Police work, in almost all instances, is unlikely to be considered exceptional.

The Federation have always supported injured officers and will continue to provide support wherever appropriate.

Jonathan Belcham has been advising members of the Police Federation for over 30 years – if you have concerns or a possible claim that you would like to discuss first, just contact the Federation Office or contact Ralli directly on 0161 207 2020.



Changes to your Group Insurance Scheme

Scheme Changes from 1st May 2021

The Trustees of the Group Insurance Scheme have recently met with the scheme managers from Philip Williams Insurance Management to consider scheme performance and annual review of benefits.

The following insurance covers were due for renewal:

1. Legal Expenses
2. Motor Breakdown
3. Home Emergency
4. Mobile Phone Insurance
5. Red Arc

Most elements of the scheme have run well, and the only increase required was for legal expenses cover. This was in relation to a number of large and significant ongoing medical negligence claims. These claims are complex, expensive to run, and can take several years to resolve. The solicitors managing these claims have indicated that they have the potential to be successful, but require a large reserve to obtain the necessary medical evidence to run the claims.

As a consequence, this element of the cover required an increase, but with savings made elsewhere by the Trustees, this has been limited to an overall increase of £0.50.

The benefits and new cost for the scheme from 1st May 2021 are listed below:

SERVING MEMBER AGED UNDER 65

Life Insurance	£110,000
Terminal Prognosis advance on life insurance*	20% of sum insured
Permanent Total Disablement (due to accident)	£100,000
Accidental Loss of Use	
Sight in one or both eyes	£60,000
One or more limbs	£60,000
Hearing in one or both ears	£60,000
Speech	£60,000
Critical illness	£10,000
Child Critical illness	£2,000
Child Death Grant	£3,000
Hospitalisation Benefit up to seven nights (members only)	
Accident/incident/emergency admission	£50 per night
Dental Injury and Emergency	Member & Partner
Unrecovered Criminal Court Compensation	up to £500
Sick Pay Benefit (when pay cut to half) up to 26 weeks	15% Scale Pay
Then a further four weeks when no pay	20% Pay Scale
RedArc/Health Assured	Family
GP24	Family
Worldwide Travel Policy	Family
Legal Expenses including ID Theft Protection	Included
Home Emergency Assistance	Included
Motor Breakdown Cover (UK)	Member & Partner
Mobile Phone	Member & Partner
Financial Services with Kinsella Clarke	Included
CALENDAR MONTHLY PREMIUM	£32.95

COHABITING PARTNER AGED UNDER 65

Life Insurance	£55,000
Terminal Prognosis Advance on life insurance*	20% of sum insured
Critical illness	£5,000
CALENDAR MONTHLY PREMIUM	£6.75

Travel Policy

The past year has been unique in terms of travel due to the impact of Covid-19. We therefore wish to remind members details regarding the application of the policy in the current pandemic.

Cover is dependent upon FCO advice at the time of booking and the date of departure.

If the FCO are advising against all but essential travel there is no cover under any section of the policy if you were to travel whilst this advice was in force.

If you were to book a holiday whilst the FCO are advising against all but essential travel for a date later in the year there is no cover under the sections for Cancellation and Curtailment and Change of Itinerary and Travel Delay.

This is because of the general exclusion on page 16 point 7:

any circumstance that could have been reasonably foreseen as giving rise to a claim for Cancellation, Curtailment & Change of Itinerary or Travel Delay or Missed Departure at the time an Insured Journey was booked and paid for in part or in full;

If the FCO change their advice and permit travel to your intended destination prior to your departure date, then cover would be in place for medical emergencies abroad but there remains no cover under the above sections. This means that if the holiday is going ahead, but you would be unable to travel for medical reasons the insurer would not cover your costs.

If FCO advice changes and you book a holiday when the FCO are permitting travel to your intended destination, then full policy cover is in place and there are no specific Covid exclusions.

As some generic advice in the current circumstances:

1. Due to current Package Holiday Regulations a package holiday provides better protection than accommodation/flights booked separately.
2. If you do book flights/ accommodation separately it is worth speaking to the travel provider about their refund policy in the event FCO advice prevent travel. For example, if you use booking agents such as Booking.Com there is usually a facility to take out full refund option. Whilst this is slightly more expensive it makes recovery of money easier and you would get all your money back as opposed to losing the excess charged by the insurer.

3. Pay on a Credit Card as this provides protection under Section 75 of the Consumer Credit Act should your travel provider go into liquidation. There is no cover on the Travel Policy for such eventualities

4. Make sure your travel provider is backed by ABTA/ ATOL. This not only provides further protection should a company go into liquidation but also means that your travel provider has signed up to a set of standards and code of conduct.

My current partner/spouse is also a Police Officer and we are both in the main scheme. Doesn't this mean we are paying twice for some products?

We are very conscious that a number of products provide family cover, including Red Arc, motor breakdown, home emergency, mobile phone and travel policies.

We have therefore agreed with the insurers were two police officers reside together as partners, and are both in the scheme, a discount will be applied to one member's premiums upon application to the Federation Office.

Members must notify us if there is any change of circumstances which would mean that they are no longer eligible for the discount. A failure to do this could lead to a member being under insured and problems if they needed to make a claim.

The discount is only available upon application, and cannot be paid retrospectively, as premiums will have been paid to the insurer and cannot be recovered.

Who can join the scheme?

The scheme is open to subscribing members of the Police Federation, Superintendents Association, ACPO, and Police Staff.

Where can I find further details?

Please visit our website www.merpolfed.org.uk for full details of the scheme and all updated policies

If you wish to become a member of the scheme, contact Merseyside Police Federation Office. on 0151 259 2535 or e mail reception@merseyside.polfed.org

ALL GOOD THINGS COME TO AN END

Friday 30th April 2021 was my last day in work and so came to an end my connection with Policing, which had spanned a period of almost fifty years.

I first commenced my time in the Police as a raw recruit with Cheshire Constabulary in August 1971. It really was, Life On Mars. Although a non-smoker it was common place to see people smoking in offices, patrol cars and even Police Canteens (some of you will be asking what were Police Canteens). Female officers worked different shifts, were paid at a different rate and wore skirts. Trousers at this time were not an option. Thankfully things have changed.

In April 1974 I transferred from Cheshire to the newly formed Merseyside Police, where on our first morning at Mather Avenue, we were informed by the Chief Inspector in charge of cadets that "As from day one, you will be known as Merseyside Cadets and the past will be forgotten." He then went onto to say that we would be playing football that afternoon with the teams being ex Cheshire and Lancashire Cadets V Liverpool & Bootle Cadets!!

In the May of that year I reported to Bruche in Warrington, which at the time was the regional training centre for the Police Service. Except for Mather Avenue, both my previous training centres at Crewe and Bruche have long since gone and are now Housing Estates, as is my old school. I see a bit of a theme going on.

During my time as a Police Officer, I certainly took part in a variety of momentous events. Things such as Toxteth Riots, The Pope's Visit to the UK, The Miners' Strike, both Fire Strikes and Concorde's first visit to Liverpool, which resulted in Eastham being completely gridlocked by people wishing to get a view of the iconic aircraft. I remember that day with a smile, because the week before I had the temerity to ask my Sergeant if any arrangements had been put in place

for the preparation of the visit, to be told "What are you on about, nobody will be interested in Concorde." I can confirm he was wrong and he never learnt the lesson that some supervisors still fail to grasp that on occasions the Constable maybe worth listening to.

Without doubt my most rewarding and interesting time was when I became involved with the Federation. I had nearly twenty five years' service when I decided to stand as Federation Rep. At the time I was disillusioned with representation I thought we were getting, so I decided to stand for election and I was successfully elected to the post. I was suddenly in a position where I could make a difference, by influencing managers and supporting those members, who required the support of the Federation.

Being a Federation Rep is both rewarding and frustrating. There will be times that you will be representing an individual you may not actually like and you certainly wouldn't condone the behaviour that has been alleged, however as a Fed Rep you must always do your best to represent the member. There are two reasons for this. Everybody deserves to have your full attention to the matter in hand, as by doing this you are also protecting the process for people in the future. It is so important that people investigating Police Officers remember that those officers are afforded the protection they are entitled to both under the law and regulations. Both those pieces of legislation are there to protect people and just because an allegation has been made against an officer, no way does that make them guilty. I remember speaking with Norman Bettison and telling him that if the force carried out enquiries against officers correctly, whether that be for a criminal matter, a breach of regulations or even a welfare matter there were laws or policies for the force to follow and as long as the force followed them, then a lot of the confrontation between the force and the federation could be avoided, so saving many pounds in wasted legal fees. Unfortunately things don't appear to have changed much.



I retired from the force in July 2004 and after a short period I had the opportunity to be employed at Federation Office at Green Lane. An opportunity I jumped at, as thirty years as a Police Officer is enough for anybody, however upon retirement, I missed the day to day involvement of the Federation.

For nearly seventeen years I have had the most rewarding job in the world. Taking calls on reception from members suffering real trauma's in their lives, to the lesser issues of what am I entitled to? What I had to remember, is that no matter what the issue, at that time, it was to that person the most important matter in their life and that is why they were making the call to Green Lane.

Like any organisation, the Federation don't always get things right, but what I would say is that it strives to do its' best and continually reflects on what it could have done better. I have been immensely proud to have been a part of such an organisation as the Police Federation and in particular the Merseyside Branch of that organisation.

Finally I would like to leave you with a couple of thoughts. Firstly, Policing has never been a more difficult role to perform and along with many other ordinary people, you have our thanks and admiration, performing your duties whilst under constant scrutiny. Nobody is against accountability, however, sometimes things appear to go a too far, in the effort to find a scapegoat.

Secondly remember the Police is a disciplined service, however I feel it is important to point out that such organisations are made up of people who maybe senior to yourself, but it is also important to remember at no time are those people superior to you. Unfortunately, sometimes people need reminding of that.

Good day to you all

Well, what a world we find ourselves living in at the moment. A world of ‘the invisible enemy’, media driven division, and an overwhelming feeling of fear, suspicion and confusion. We can only hope for light at the end of this very dark tunnel.

Clearly, this pandemic will have brought financial hardship to some of you. Whilst you will have remained fully employed throughout this period, some of your partners will have experienced furlough or redundancy. This may have placed you in financial difficulty.

It might be that you have taken advantage of the mortgage, credit card and loan holidays that have been provided previously that are no longer available to you.

If you did take such holidays for an extended period it may be that you had hoped to apply for an interest free credit card or loan to manage your debt. Now you find that your credit history has been damaged as a result and you will have to try and manage your debt at the full rate of interest.

If you do find yourself struggling financially then why not give us a call. All our meetings are 100% confidential. We are happy to work with you to find a solution to try and take the pressure off you that comes with the burden of financial issues. We know that it is not always easy to take that first step. We have helped hundreds of officers that felt like you do before they came to see us. So, if you are reading this thinking this is you, what are you waiting for, the kettle is on...

If you spend any time watching or listening to the BBC then you will think that we are all doomed! So why not take advantage of our free will writing service. In these uncertain times the need for a will is magnified. Nothing causes greater divide in a family than “who is getting Aunt Mabel’s collection of porcelain swans”.

To avoid such squabbings, it is important to have a will in place so that you can leave your loved ones protected, both from the cousins you haven’t seen in 20 years and, potentially, from the tax man.

Give us a call and we will be happy to assist.

Finally, one of the positive things to have come out of this pandemic is that people have either started their own business or started share or crypto trading as a way to bring in some passive income. If either you, or your partner, have started down this path then we are here to help you with any business or tax advice that you may need.

Until next time, look after yourselves and each other.

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No Fault Divorce

Heather Lucy, solicitor with leading family law firm McAlister Family Law, explains what this means for divorcing couples.

A marriage coming to an end is not always full of hostility and tension. Couples can grow apart or make the difficult decision that the relationship is not serving either of them. A divorce formalises matters and allows both partners to move forward with their lives with certainty including working out what should happen with the family finances.

The blame game

For a long time, couples have been faced with a dilemma when it comes to getting a divorce. The only ground for divorce in England and Wales is that the marriage has broken down irretrievably. The parties need to demonstrate this to the court using one of five 'facts'. Under Section 1 of the Matrimonial Causes Act 1973, they can either wait two years (where both parties agree), five years (without the need for consent), or use one of the "blame"-attributing factors which are desertion, adultery, or unreasonable behaviour.

This means that couples have either been stuck in limbo for years as their financial situation gets more and more confused or have had to assign the fault for the relationship breakdown to one of the parties. Even if they are aware that this is a necessary evil, digging through the relationship to find reasons for the split to satisfy the court can bring up painful feelings and resentment.

Lawyers have long since found that spouses coming to them with the intention of formalising an amicable split have reached a snagging point over the divorce petition. This is particularly problematic when the parties will need to continue to co-parent for years to come. Calls for no-fault divorce by lawyers have been continuing for decades and they are finally being heeded.

Light at the end of the tunnel?

The Divorce, Dissolution and Separation Bill has been passed by the House of Commons and is now awaiting final approval by the House of Lords and then Royal Assent. The Lord Chancellor believes that the new rules could be implemented as soon as Autumn 2021.

What does this mean?

The current options to prove irretrievable breakdown of the marriage will still be available. Crucially, however, spouses will have the option to present a petition to the court simply saying their marriage has irretrievably broken down. This prevents the need to place the blame on one of the spouses to get things moving. Also, it reduces the possibility of an expensive and drawn out contested divorce as a petition from one spouse saying the marriage has irretrievably broken down will be seen as sufficient proof. Contested

divorces will still be possible for technical reasons such as jurisdictional issues but this is, thankfully, rare even under the current rules.

Critics have worried that this new option will undermine the sanctity of marriage by making it easy to get a 'quickie' divorce. The bill tackles this by introducing a minimum time period of 26 weeks from petition to final order. This may seem like a long time when you are looking to move forward with a new life, but it provides time for reflection and for the consideration of your financial matters and well as plans for children going forward.

Does this impact my finances?

Unlikely. A common misconception is that the fact evidencing the irretrievable breakdown of a marriage will impact a financial settlement. It has no bearing whether the petition is based on adultery, unreasonable behaviour, separation or, now, agreement except for in exceptional circumstances. This means there is not a financial incentive for either party to push for a fault-based petition. It will also potentially save money in terms of legal fees as there will be no need to correspond over the contents of a behaviour petition or seek an admission of adultery.

How do I do it?

The bill has not yet been implemented so there may be some fine-tuning to do before the system 'goes live'. It has been confirmed that the, relatively new, online system will have a 'no-fault' divorce available as an option. The petition can be presented by one spouse or on a joint basis for the first time.

Should I wait for the new rules to come in?

This is a deeply personal matter that can only be decided upon by you. It is worth bearing in mind that we do not yet have a definite date for the new system coming into place. The length of marriage is also a factor that the courts take into account when considering a financial settlement. A matter of months is not likely to be crucial, but it may in certain circumstances. If you are considering waiting, it would be sensible to take some legal advice as to the implications this may have on your case. Lawyers have been championing no-fault divorce for years so they should be well aware of your reasons for considering waiting.

If you are affected by any of the issues outlined here, please get in touch today. We are here to help. www.mcalisterfamilylaw.co.uk



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Ian Ward, Director, CeMAP CeRER

SUPPORT FOR HOMEBUYERS CONTINUES...

On 3rd March, the Chancellor of the Exchequer, Rishi Sunak, announced some important news for homebuyers and mortgage applicants in his Spring Budget speech. The two main headlines for us were 1) the extension of the Stamp Duty Holiday to 30th June 2021 and 2) the introduction of the Mortgage Guarantee Scheme (see *Struggling for a Deposit?*, right).

The Stamp Duty Holiday, first of all, has been a very welcome tax break for homebuyers since it was introduced in July last year. However, with its initial deadline of 31st March 2021 looming, the shutters were set to come down heavily on anyone who hadn't completed on their transaction (ie become legal owners) by that date. For some, it would have meant having to pay out more than they had budgeted; for a few, it could have been a deal breaker.

By extending the deadline to 30th June 2021, the Chancellor is now giving those currently in the process of buying, together with others contemplating a purchase, extra time to benefit. A further 3-month transitional period will also allow savings still to be made (albeit at a lower rate) before 1st October 2021.*

HOW THE LAND LIES

Stamp duty land tax is calculated as a percentage of the property or land you are buying. It applies to freehold and leasehold properties, whether you're buying with cash or with a mortgage. Normally, a buyer will pay stamp duty when buying a property costing £125,000 or more (£300,000 for first-time buyers). The Stamp Duty Holiday effectively raised the threshold (known as the 'nil-rate band') at which this tax became payable to £500,000 for all buyers. The result? Almost 750,000 homebuyers have benefited with collective savings of almost £5bn!

According to Zoopla, the UK's leading online property market resource, people buying a property with a price tag of up to £500,000 have saved an average of £4,460 each. Around 600,000 people have not paid any stamp duty at all during this period, while those buying homes costing more than £500,000 have made savings of up to £15,000 each as their stamp duty liabilities have been reduced.² The overall effect on the property market has been remarkable. A report by the CPS (Centre for Policy

Studies) related the tax break to a huge increase in house sales. Their data showed that the number of transactions in the second quarter of 2020 (after the first coronavirus lockdown) increased from 132,090 to 225,870 in the third quarter and a massive 316,300 by the end of the year - their highest level since before the financial crisis of 2007/08.³

The realities for the buyer have been extremely positive, too. 11% more homes changed hands in 2020 than in 2019, while a large number of people have carried out a once-in-a-lifetime reassessment of their housing needs.

According to the Nationwide Building Society, the lockdown and increasing numbers of people working remotely from home prompted a shift in preference towards more spacious properties in less densely populated areas.⁴

With the slow transition back to 'normality'* there will still be plenty of incentive for new buyers to enter the market. As long as you're prepared to move swiftly and

have all your paperwork in place, there's no reason why you shouldn't take advantage, like the 750,000 happy homeowners mentioned earlier.

* From 1st July to 30th September 2021 the Stamp Duty threshold will reduce from £500,000 to £250,000, before reverting back to the original £125,000

STRUGGLING FOR A DEPOSIT?

Great news also for those feeling the pinch during these difficult times: from April 2021, more homebuyers will be able to purchase a property with a deposit of just 5%. The new Mortgage Guarantee Scheme will increase the availability of 95% loan-to-value mortgages, helping more people onto the property ladder.

FINDING THE RIGHT MORTGAGE

Exchange Wealth Management Mortgages has many years' experience of finding the best fixed-rate deals for first-time buyers, subsequent home purchasers and those looking to remortgage. As independent advisers, we offer mortgage surgeries for the Merseyside, Cheshire and Greater Manchester Police Federations as well as the Police Superintendents' Association. Our advisers understand the core needs of police officers, support staff and their families and will come up with a wide range of suitable options based on our research of the whole of market, often with providers not available on the high street.



Exchange Wealth Management Mortgages, 1 Pacific Road, Birkenhead, Wirral CH41 1LJ.
Ian Ward (Director) can be contacted on mobile: 07912 215660,
office tel: 0151 632 1718 or email: Ian.Ward@exwm.co.uk

Your home is at risk if you do not keep up repayments on a mortgage or loan secured on it

*Please note that, due to Covid-19 guidelines, Ian Ward and his team of specialist independent mortgage advisers are presently unable to offer face-to-face surgeries. However, we are more than happy to discuss your mortgage needs via Zoom, email, WhatsApp, FaceTime or over the phone

¹Source: Zoopla, 17th February, 2021 ² Buyers still have to pay the tax on the portion of their property's value above £500,000. ³Moneyfacts.co.uk, 18th February, 2021 ⁴Whatmortgage.co.uk, 2nd March, 2021



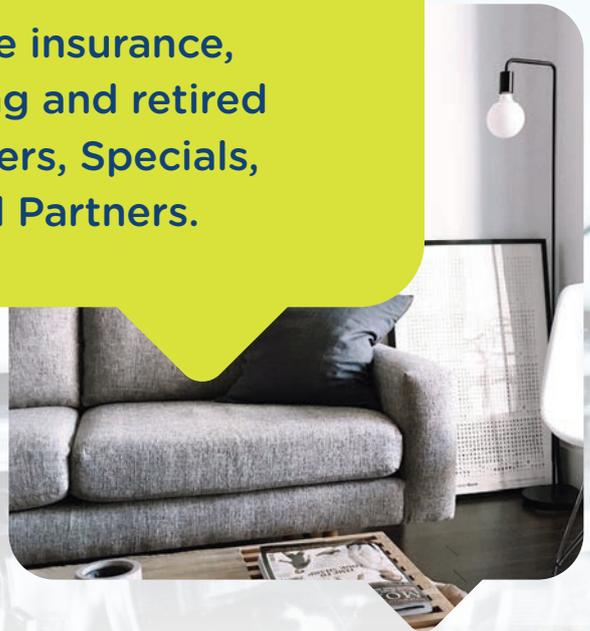
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New Recruits

How ready are you?

Make sure you are prepared for some of the financial challenges that may be ahead throughout your career in the Police.

Financial Challenges for New Recruits



Student Loans

Consider the amount that will be deducted from your salary if you have a student loan.



Travel and Living

You can be stationed anywhere within the county so think about potential travel and food expenses.



Taking a pay cut

You may have taken a pay cut to join the Force - don't turn to high interest credit cards or payday loans.



Existing Debt

If you are joining with existing debt you could save money via a debt consolidation loan.

Financial Challenges During Career



Travel and Living

Once you complete your probation there is a high chance of being moved again - so be ready.



Relationships

High rate of divorce and separation - consider the potential impact to any joint household income.



Lifestyle and Family

Holidays, new cars, weddings or home improvements - think about starting to save for these now.

Financial Challenges Career End



Life Span

Career for life of just a five year plan? Transition back to civilian life starts the day you join.



Financial Future

Think about preparing for your financial future today and save straight from your pay.

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