

# INSIGHT

**3372**

members of  
Merseyside  
Police Federation

**£425,000**

has now been  
provided to local  
causes by our  
charity since 2008

**2945**

members of the  
Group Insurance  
Scheme

**20,000**

telephone calls  
received by  
Merseyside Police  
Federation in 2017

**971**

dealt with by  
Federation Staff  
at Green Lane

**£52,400**

donated by our charity  
in 2017

On average,  
each member  
called the Fed

Office **6** times  
in 2017

**2540**

members of the  
Northwest Police  
Benevolent Fund

## 20 IMPORTANT FACTS

**2,156**

Members of  
Police Treatment  
Centres

**2,186**

members of  
the St Georges  
Police Children's  
Trust

On average, **1**  
in **3** members  
used the services  
of their local Fed  
Office in 2017

**98**

members used  
the services of  
Kinsella Clarke

**123**

members used  
the the RedArc  
service

**2,760**

visitors called in  
to Green Lane  
in 2017

**400**

members booked  
health checks  
provided by  
Merseyside Fed

**3600**

members of  
Police Credit  
Union on  
Merseyside

**195**

members booked  
the Merseyside  
Police Federation  
cottages in  
Windermere

**£1.75m**

was recovered or  
awarded to our  
members in 2017

**288**

Members attended  
Harvey Howell Solicitors  
surgeries for services in  
relation to wills, power of  
attorney and family trusts,  
and 90% took action.

**64**

financial surgeries  
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advisor

Ged Clarke and Simon Kirkham  
of

**kinsella**  
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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**

# Message from the Chairman:

*Tony Fairclough is the new Chairman of Merseyside Police Federation. Tony introduces himself to members and looks forward to the challenges ahead.*



Tony Fairclough - Chairman  
Merseyside Police Federation

**I am delighted to be taking over as Chairman of Merseyside Police Federation following my predecessor, Peter Singleton's retirement.**

I joined Merseyside Police in 1993, and for the past 25 years I have spent them all in operational policing, 16 years working on patrol blocks, 9 years working in plain clothes and uniform on what was then a Tactical Team and not forgetting a 6 month attachment to the C.I.D., I've enjoyed them all.

The transition from working mornings, afternoons and nights with the constant sound of the Airwaves traffic on the radio, completing VPRF's, witness statements and Compact reports, to name but a few, to my full time role at Green Lane, with my own office, has taken some getting used to.

I have been an area based Federation Representative for 6 years during which time I have represented members across the force area on numerous occasions relating to misconduct, welfare and health and safety matters. This was always going to be a challenging role, but it is one that I am looking forward to. The change in my daily working routine and the fact that I am now having to manage a busy calendar and split myself in numerous ways is a challenge itself.

As some of you are aware there have been a number of changes to the makeup of the Federation on Merseyside. Both the Secretary, Tony Barton and the Chair, Pete Singleton have recently retired, together with the Equality and Welfare lead, Rob Venables. We have 8 new workplace Federation Representatives all of whom are being trained in the complexities of Police Regulations, misconduct regulations and Health and Safety matters, etc., etc., in order to assist the members.

I intend to assist in providing leadership and support to the Branch Council and membership so that we can continue to provide the tremendous quality service to the federated ranks of Merseyside Police. I want to listen to what are the main issues affecting the



membership. As we all know, one of the biggest issues facing Merseyside Police is that we have lost 1000 officers and the demand placed on every one of us has gone up. We are all expected to do more with less. There is no doubt in my mind that we have the best officers in the world who on a daily basis 'step up to the plate'. I will, together with my colleagues in the Federation, continue to work our hardest for you all whilst you continue to provide the best police service to the communities of Merseyside.

As you know, our previous Chairman, Peter Singleton retired on 18th June 2018. Peter was a very experienced federation representative who was highly thought of both locally in the region and nationally. On behalf of all the membership, I would like to thank Peter for his tenacity, dedication and commitment during his service as a police officer, federation representative and as Chairman of Merseyside Police Federation. I wish Peter a long and happy retirement.

**Please look after yourselves and each other.  
Stay safe**

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# Update from the Secretary



Dave Lowe - Secretary  
Merseyside Police Federation

*Dave Lowe looks at the ongoing effects of the loss of over 1000 members*

**Due to the current workload the light at the end of the tunnel has been switched off! A humorous quote with a meaning that currently can easily be attributed to Policing currently. The pressures on yourselves are greater than ever, you are being asked to do more with less on a daily basis to the best of your ability.**

You are not alone. Colleagues from around the country report of exactly the same issues as ourselves in Merseyside, rest days being cancelled, shifts changed, long hours, officers fatigued, all attributed to 20,000 less police officers on the streets of England and Wales and over 1000 here in Merseyside.

However, despite the concerns of all police officers surrounding falling numbers and increased workloads, I'm pleased to say that following the elections for new workforce fed reps we were oversubscribed which in turn led to an election.

Our workplace reps are no longer aligned to strands and are Merseyside Reps from all strands across the force. If you require the help or advice of a rep and you are unaware of who to speak to then the full lists of Reps and how to contact them is accessible via the website or via the reception at Green Lane.

**“ The pressures on yourselves are greater than ever, you are being asked to do more with less on a daily basis to the best of your ability. ”**

As we enter the summer we say goodbye to a very busy period. UFC fighting at the echo arena, Tall Ships at Liverpool and the prospect of a Champions League winning team touring the city all over the May bank holiday to mention a few was testing for the force, the FRU and the federation.

However we managed and it all went off smoothly without doubt due to your understanding and commitment to the organisation. The headache was of course the Liverpool homecoming. This was classed as an exigency. Although most officers subject to rest day cancellations accepted it those who did make contact after the explanation fully understood the rationale for it.

An exigency of duty should be interpreted as relating to situations where pressing demand, need or requirement is perceived that is not reasonably avoided and necessitates a change of the roster. Changes to rosters should only be made after full consideration of welfare, operational and practical circumstances rather than purely on financial grounds.

In this context the word pressing relates to the expected situation at the time when the duty is performed rather than the time when the duty roster is changed; i.e. the reason for a change may be known months in advance but still be pressing.

You will now all be aware but as I write this article rest days have been cancelled over the period covering President Trumps visit to the UK. It is an exigency and the decision to do this was fully explored as the cancellation of rest days is the last resort taking into account a number of factors. Intelligence changing on a daily basis and requests for mutual aid changing by the hour has been challenging for everyone involved.

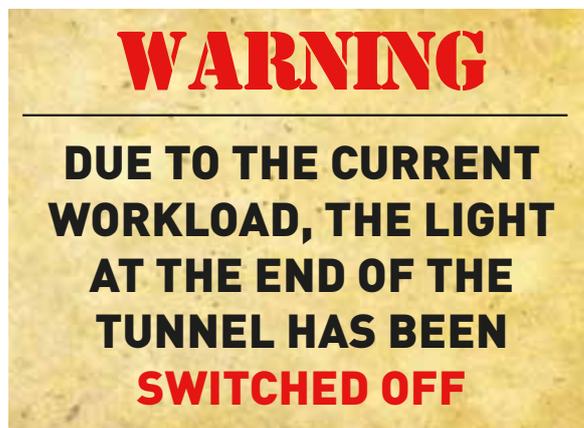
It clearly shows the situation policing is facing in England and Wales given the reduction of police officers that forces are unable to cope with such visits. There has always been the requirement for mutual aid but given the numbers of officers that had been requested from all over the country it highlights the thin blue line is getting stretched to the limit.

In the second half of 2018 in Merseyside we have events we already know about and are in advanced stages of planning such as the Labour Party Conference, The Giants, and Operation Banger. We are constantly speaking with the FRU to ensure minimal disruption is caused to home life balance and shift changes working within the VSA and Police Regulations which as you can imagine is testing at times.

Conference this year highlighted the pressures policing is under especially detectives, and provided updates on bills going through Parliament regarding emergency workers being assaulted and driving.

The PFEW had been lobbying for an assault on an emergency worker to carry a maximum sentence of 24 months in prison. This proposal was not accepted, with the Government maintaining its original proposal of a 12 months maximum sentence for this new offence.

However, Magistrates are unable to impose this increased tariff as their sentencing powers are limited to six months. In order to change that the government would need to enact another piece of legislation which has been sitting dormant on the statute books since 2003. If that does not happen the 12 month maximum would only be available for those offenders sentenced at a Crown Court.



If you compare this to the new Animal Cruelty law which increases the maximum sentence from 6 months to 5 years yet an emergency worker is not fully supported.

I'll let you come to your own decisions with regards to what some of our MP's think about us.

It was also the first opportunity for the new Home Secretary to address the Police Federation. His address is what perhaps could be expected from him given Mr Javid had only been in post for 3 weeks but early noises made by him as head of the home office were reassuring, but from memory we've heard it all before and the proof of the pudding is in the eating. Let's see if he delivers?



**Our Fantastic Five:** Merseyside Police Officers PCs Neil Clark, Wayne Hargreaves, Joshua Leach, Andrew Kinsey and Steven McAllister at Downing Street today for the Police Bravery Awards - after rescuing a man from a submerged car



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Richard Brocklehurst



Richard is a Director at Robinsons and has been advising clients and their families since 2002. Richard has a distinctive approach to Financial Advice, and has featured in various financial publications, including Money Mail and The Times as a 'Top Rated' Independent Financial Adviser (IFA) through the IFA search facility, VouchedFor.

Neil Coleman



Neil is a Director at Robinsons and has been in financial services since 1978. Neil is dedicated to building long term relationships and has a proven track record of helping clients plan for their future and achieve their financial objectives. Neil has a Diploma in Financial Advice and is a member of the Personal Finance Society (PFS).

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## A police officer through the ages (from the perspective of Harvey Howell Solicitors)



**Our service to members is to provide an education. We help you take care of your assets from start to finish.**

We recently gave a presentation to The Union of Catholic Mothers where the average age of attendee was 70. Many of the issues we raised were met with surprise by the audience. They asked why things so important were not common knowledge. Our answer was that it should be and that is our aim – to make them so. However, the real answer is that, if they are lucky, they are only the second generation to have ever owned assets so this important knowledge would not have been needed by their grandparents and parents – they are the first generation to need it! The wealthy have been taking the advice for generations. Look at the Duke of Westminster who died recently with an estate of £9 billion. His son did not pay inheritance tax. That family certainly took up solicitors on their offer of education – and it paid off!

### ***New recruit***

***“I have no assets, spouse or children so I do not need a Will”***

Maybe you are right – and we will tell you this to give you comfort at no cost.

However, please remember your biggest assets have not yet arrived – your inheritance from your parents (and your grandparents). We receive many calls from serving officers who themselves are fine but one of their parents has just had a stroke or their surviving grandparent has just gone into care and is paying £1,000 a week for that care.

### ***Serving officer***

Most serving officers have assets, a partner or children and this is the stage when those officers acknowledge they should be taking some advice – even if it is just to put a Will in place. But please, not a basic Will which just repeats what the law says and leaves everything to the surviving spouse and then the children! Where is the protection?

If drafted properly, your Will can save your children's inheritance if you die young and your partner meets or marries someone else, goes into long term care or changes their Will 40 years down the line. Most officers we meet would not be best pleased if they died and their assets, life insurance payments and pension (a big estate if you add it up – the only silver lining in the event of your death) ended up passing to another person unknown to them.

If you have young children you will want to be sure that in the event of you and your co-parent dying together and before your children reach 18, people you approve of will take care of the children. A guardian has parental responsibility for a child and can make important decisions for them such as those concerning medical treatment and education. A person who does not have parental responsibility, but who has care of a child, has only limited legal rights to do what is reasonable in all the circumstances to safeguard or promote the child's welfare. In the absence of appointing a guardian, only the

courts can do so – an informal agreement with relatives/friend is not enough

What if your children have disabilities or receive other means tested benefits? These benefits will stop if they receive an inheritance unless a trust is incorporated into a Will.

What if your children divorce after your death? Not only do they lose their spouse and half their assets but also their share of your assets too.

150,000 people a year have a stroke and one third of those are under 60. Recent tragic events amongst our police community have shown how important it is to put a Lasting Power of Attorney in place.

### *Retired*

Many of the above issues apply to the retired officer with the inevitable increase in the incidence of stroke, death, dementia and so on.

We recently met with the son of a retired officer. His father was widowed and lived on his own and had a stroke. Whilst in hospital the water pipes burst at his home and caused £80,000 of damage. The houses insurers subsequently refused to speak with the son as he was not the policy holder. The son could not access his father's bank accounts, pay bills, cancel direct debits and certainly not sell the house. To add insult to injury, social services put the retired officer into care – against the wishes of the son. Lasting Powers of Attorney could have dealt with all these problems

Have you already made a power of attorney? Prior to October 2007 you could make an Enduring Power of Attorney which remains in force. However, these only covered a person's property and financial affairs – not health and

welfare. How would the son have kept his father out of the care home? Both types are important! 50,000 people lose their homes each year to fund their care. Can this be prevented? Do not fall for the expensive schemes sold to you by many non-solicitor legal advisors that promise to protect your home from these care home fees. Talk to us.

### *After death – yes, we are still here with your family.*

Many officers have made free Wills which not only fail to afford any of the protection against the threats set out above but have appointed banks as their Executors who may subsequently charge up to 5% of the estate value to administer the estate. Please let us remove them immediately.

Last year, the Ministry of Justice announced changes to probate fees. The plans were to change the current, relatively nominal, probate charge of £215 up to a maximum of £20,000 (in addition to any legal fees payable should you ask a solicitor to help you – as we always advise). The plans were scrapped but only down to a timing issue – the government could not get the legislation through in time before parliament closed ahead of the general election last year. Could this “stealth tax” have been avoided?

### *Next steps*

Feel free to attend one of our regular seminars or surgeries and take advantage of this education. We maintain it is the one of the most valuable things you can ever do



# Police Pensions on Divorce or Dissolution



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

**Police pensions are often the most valuable asset on divorce and yet, due to their complexity, a great deal of confusion surrounds them. Officers who do not seek guidance from an expert often find themselves provided with incorrect and often misleading advice from well-meaning others.**

Following a separation it is important to get advice about the financial arrangements surrounding your pension including how the courts are likely to deal with the pension as part of any overall financial settlement, as there are various options available including Pension Sharing Orders or offsetting against other assets, such as savings or equity in a family property.

In complicated divorce cases, particularly those where the pension is already in payment due to retirement or ill health, it is not uncommon for it to be necessary to seek advice from a pension actuary who provides a report about the different pension needs and options within the court process. The conclusions reached in such reports may prove critical in informing the court about how issues in relation to pensions held by both parties should be resolved. It is very important you have a lawyer who is confident from the outset, ensuring the correct questions are asked and to vigorously challenge any conclusion, making certain your interests are properly protected.

**“ It is very important you have a lawyer who is confident from the outset... ”**

Because of the various options available for the division of pension assets upon divorce or dissolution, there are many myths surrounding them. For example, the recipient of a Pension Sharing Order in relation to a police pension does not receive an immediate lump sum equivalent to the “share” and will have to wait until their 60th birthday to realise any benefits. Further, if the person having their pension deducted has already retired, they will experience an immediate deduction in any income they are already receiving, even if the recipient might not receive theirs for a number of years, because they are not yet 60 years old.

When deciding how to deal with your pension, and other matrimonial assets, the Family Court will consider a number of different criteria and it may be that a Pension Sharing Order may not be the best outcome based on the length of your marriage, the value of your pension, your length of service and the value of the other matrimonial assets. For example, if a marriage is short, a court might prefer to “offset” any interest in pension funds generated during the marriage by way of a smaller lump sum. No two situations are the same and you should have a lawyer who understands these complexities and how the different circumstances might affect the outcome.

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.



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through a  
divorce?

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before your  
ex does.



Georgina Chase  
Principal Lawyer  
in Family Law at  
Slater and Gordon

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# Misconduct hearings and meetings... What do they mean?

*Chris Leach explains the Misconduct process and the potential impact on members.*



Chris Leach  
Misconduct Leader  
Merseyside Police Federation

Many officers following on from criminal and misconduct investigations find themselves subject to either a Misconduct Meeting or a Gross Misconduct hearing. This normally occurs when they have been found to have a case to answer at the conclusion of the investigating officers (io) recommendation via a Dis 12 report.

The purpose of a formal misconduct meeting/hearing is to

1. Give the police officer a fair opportunity to make his or her case having considered the investigation report including supporting documents and to put forward any factors the police officer wishes to be considered in mitigation (in addition to the submission which must be sent in advance to the person(s) conducting or chairing the meeting/hearing for his, her or their consideration).
2. Decide if the conduct of the police officer fell below the standard set out in the Standards of Professional Behaviour based on the balance of probabilities and having regard to all of the evidence and circumstances.
3. Consider what the outcome should be if misconduct is proven or admitted. Consideration will be given to any live written warnings or final written warnings (and any previous disciplinary outcomes that have not expired and any early admission of the conduct by the officer

So, what's the difference- in simple terms it's down to the severity of the outcome with a Gross Misconduct hearing being the more serious of the two with the option of the legally qualified chair dismissing the officer with no notice.

## Misconduct meeting-

This is when a meeting is heard normally chaired by the rank of Chief inspector, a ranking officer with experience in discipline matters and a working knowledge of the Police conduct regulations 2012 and Home office guidance on misconduct. An officer is served with a Regulation 21 notice and disclosure of the facts outlying the breach (s) of standards of Professional behaviour and disclosure of evidence. This regulation notice has strict response deadlines to either object to the nominated Chair or advising officer which is three working days after the notice has been served. The officer should then formally respond to the notice via a regulation 22 response either formally accepting the breach of standards of professional behaviour or not, outlying the reasons why with mitigation or points of law. It should be held within 20 working days of the

officer receiving their reg 21. It is important therefore that if you wish the assistance of the Federation to act on your behalf at the meeting then you inform them immediately on receipt of the Regulation 21 and the evidence bundle.

The available outcomes at a misconduct meeting are:

- management advice
- written warning
- final written warning

## Gross Misconduct Hearing-

A misconduct hearing for non-senior officers will consist of a 3-person panel. The chair will be either a senior officer or a senior Human Resources Professional. A senior Human Resources Professional means a human resources professional who in the opinion of the appropriate authority has sufficient seniority, skills and experience to conduct the misconduct hearing.

Where the senior Human Resources Professional is the chair then he or she will be accompanied by an independent member (appointed from the list held by the police authority) and a police officer of the rank of superintendent or above. Where the senior officer is the chair then he or she will be accompanied by an independent member (appointed from the list held by the police authority) and a police officer of the rank of superintendent or above or a Human Resources Professional who is considered by the appropriate authority to be of sufficient grade to sit on the panel. The grade required for the Human Resources professional will depend on the rank of the police officer concerned. This is following the same procedures as a meeting with a reg 21 receipt and a formal regulation 22 submission. An officer should be subject to the hearing within 30 working days of the receipt of the regulation 21 notice.

The available outcomes at a misconduct hearing are:

- management advice
- written warning
- final written warning
- dismissal with notice
- dismissal without notice.

**The hearings process can seem very daunting and confusing when first experienced so please feel ring me here at the federation as I will be happy to assist with any further information you need.**

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**Via Twitter  
Retired Police Officer**

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# Legal updates

Jonathan Belcham

Attacks by out of control dogs are increasingly common in the UK and can be a very traumatic experience for those involved. This also includes police dogs. If you have been bitten by a dog then you may be entitled to compensation and that includes claims against your employer. Claims can be made in negligence with reference to the Animals Act 1971 and the Dangerous Dogs Act 1991. The latter legislation is designed to try and protect the public from certain breeds of dog which are considered more dangerous than others such as Pitbull Terriers, Argentinian Mastiff, Japanese Mastiff and Brazilian Mastiff. Cross breeds of these dogs are also contemplated in the Act. The Animals Act 1971 can provide for strict liability in certain instances. In most cases where you are bitten by a dog liability will attach to the registered keeper if they have failed to control the dog properly, or at all, or the keeper had knowledge that the dog had bitten before. Whilst the Animals Act has received wide criticism from the Judiciary due to the legal difficulties in interpreting what was meant by parts of it, it nevertheless, provides an opportunity for finding strict liability where a claim in negligence might well fail. This is particularly the case with police dogs. If you are unfortunate enough to suffer from a dog bite on or off duty then it is obviously important to seek urgent medical treatment. Dog bites are extremely painful and carry a high risk of infection unless cleansed and treated properly. If you can you should obtain the name and address of the dogs owner, get details of eye witnesses, ascertain if the owner is insured (home or pet), find out if the dog has a history of aggressive behaviour, take photographs of your injuries and any scarring and finally report the matter to the police who will keep a record of potentially dangerous dogs. It is unlikely cases can be pursued if the individual is uninsured and unlikely to have the means to pay the award of compensation.

“  
*If an injury is sustained whilst apprehending an offender that is usually sufficient to constitute a crime of violence regardless of whether there was intent to assault*  
”



Industrial Injuries Disablement Benefit is available from the Department of Work Pensions for anyone who has an accident in the workplace. For police officers that can also include accidents occurring on the road, injuries sustained whilst dealing with crime and whilst training. This is a no fault scheme for victims of accidents at work and which can result in weekly payments being made to reflect the extent of any disability caused in the workplace. The threshold for payment is 14%. However if there are previous or further injuries in the workplace the awards could be aggregated and result in a payment that otherwise would not have been received in isolation. There is also an opportunity, if the claim is accepted at any level, to review in the event of the worsening of a condition at any point in the future. Once the paperwork is completed on line the DWP will make enquiries and if they are satisfied they are dealing with an accident in the workplace they will confirm the same. It is then necessary to actually apply for an assessment of any disability. There is no time limit on claiming this benefit but any payment would only be backdated for 3 months. This benefit can also be applied for even if someone was to blame and a civil claim is pursued.

Criminal Injuries Compensation Scheme– Police Officers are entitled to lodge claims through the Federation and to receive legal advice in the event that their claims are declined or they wish to appeal the amount of the award. If an injury is sustained whilst apprehending an offender that is usually sufficient to constitute a crime of violence regardless of whether there was intent to assault. It is necessary to show that some injury was foreseeable but not necessarily the injury that actually occurred. Claims can be lodged through your local Federation office and Ralli are often asked to advise on reconsidered decisions and appeals provided that there are reasonable prospects of success.

**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.**



With over 28 years of experience dealing with claims for police officers, we at Ralli Solicitors have the knowledge and determination to assist you with all your personal injury needs.

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We understand that behind every uniform, lies a person

# Merseyside Group Insurance Scheme

## Annual Report 01/04/17 – 30/04/18

### Trustee Update

**The group insurance scheme continues to provide significant support to Merseyside members with £1,183,931.57 being directly paid to support Merseyside members and their beneficiaries.**

A number of scheme benefits were due for annual renewal and the claims history meant that increases were required across all those benefits. This presented a major challenge to Trustees as they try to balance the scheme benefits with the overall costs of the scheme to members.

The Trustees therefore made the following decisions to reduce the increase required by insurers whilst maintaining the overall levels of benefits to members.

- The sick pay benefit was under significant pressure and the Trustees wished to avert a significant increase in premium at the next renewal. They therefore decided to reduce the level of sick pay benefit from 20% to 15% of net pay. This will ensure that members continue to be supported but will improve the current loss ratio as insurers were paying significantly more in benefit than they were receiving in premium.
- The number of claims for Temporary Total Disablement have fallen year on year for the past 5 years. The benefit level has remained unchanged for many years and it was felt that the support offered by the benefit did not meet the requirements of members. The benefit was removed and the premium saving used to offset increases elsewhere:

- The travel policy was renewed for a year with the following enhancements agreed to the policy:
  - Single trip duration extended to 60 days
  - Dependent children's age extended to 23 years for those in full time education
  - New stranded passenger policy which gives access to an airport lounge if your flight is delayed for more than two hours. Please note you must pre-register your flight 24 hours before flying to qualify for this benefit
  - Emergency medical cover increased to £10m
  - Travel Delay increased to £100 per 12 hours
- The insurers for the Home Emergency cover required a significant increase which the Trustees wished to reduce. In order to achieve this, they agreed to introduce an excess of £25.00 per claim and also limit the number of claims in each policy section to two per year per member.

As a result of the changes made by Trustees the increase to the scheme for serving members was limited to £0.75 per month.

The below data on the opposite page contains the claims information for the Merseyside scheme for the insurance period from 1st April 2017 to 31st March 2018, to reflect the insurance year and is produced for the information of Trust Members.

**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.**

## Membership Numbers

Category	Members April 17	Partners April 17	Members Oct 17	Partners Oct 17	Members Mar 2018	Partners Mar 2018
Serving	2882	856	2849	842	2854	842
Retired	1750	716	1782	727	1795	732
<b>Total</b>	<b>4632</b>	<b>1572</b>	<b>4631</b>	<b>1569</b>	<b>4649</b>	<b>1574</b>

The above numbers represent paying members only and does not include Student officers in the first twelve months

## Life Insurance

Category	Serving	Retired	Other	Total Claims	TPA
Serving	£400,000	£175,000	£252,500	16	1

## Critical Illness

Category	Serving	Retired	Other	Total Number	Total Outstanding
Serving	£50,000	£55,000	0	13	0

Pending serving claims for critical illness of £10,000 Pending Retired claims for critical illness of £5,000

## Personal Accidental Claims (Temporary Total Disablement)

Year	Number of claims	Total Settled	Total Outstanding
2017 - 2018	15	£3,489.00	0

## Hospital Benefit

Year	Number of claims	Total Settled	Total Outstanding
2017 - 2018	40	£7,000.00	0

## Dental Benefit

Year	Number of claims	Total Settled	Total Outstanding
2017 - 2018	27	£2,114.50	0

## Sickness Benefit

Year	Number of settled claims	Total Settled	Ongoing claims
2017 - 2018	31	£85,907.61	8

## Travel Claims

Year	Total Settled	Total Outstanding
2016 -2018	£152,920.46	£23,176.09

## Legal Expenses

Year	Number of claims
2017 - 2018	84

## Motor Breakdown

Year	Number of claims
2017 - 2018	655

## Home Emergency

Year	Number of claims
2017 - 2018	486

## Red Arc

Year	Number of cases
2017 - 2018	121

# Your Police Federation Claimline



**David Miers**  
Associate in Personal Injury  
at Slater and Gordon

Accidents happen, especially in police work. Injuries can happen at the worst of times and treatment can sometimes go wrong. And it may not only be you who's affected – your loved ones, your colleagues and even your finances may feel the pain too.

Over five decades working with Police Federation members we've gained a wealth of practical experience across a wide range of personal injury cases. We have detailed knowledge of the police service, including police pay structure, pensions, promotion prospects and issues related to medical retirement.

Through our successful partnership with the Police Federation we provide members with a dedicated PF Claimline for personal injury cases. The service is provided as a benefit of your Federation membership and covers you and your family members. We've put together some of the most commonly asked questions by Federation members about the PF Claimline.

## What is the PF Claimline?

The PF Claimline is a telephone and on-line based service provided as part of your Federation membership, which members and their family can access to start a claim for any type of personal injury accident free of charge.

## Who provides the PF Claimline?

The Police Federation works in partnership with Slater and Gordon to provide the PF Claimline. We've been working with the Police Federation for over 50 years. During that time we've developed extensive experience of the problems faced by police officers and have a proven track record of providing the guidance and support required as well as fighting and winning difficult cases.

## What does the PF Claimline cover?

You are covered for injuries and accidents both on and off duty, this includes members of your family injured in the same or separate incidents. Your cover includes:

- Road Traffic Accidents (either on or off duty)
- Fatal accident claims
- Defective equipment
- Dog bites
- Accidents in the workplace
- Training injuries
- Tripping or slipping
- Occupational deafness
- Clinical negligence claims

## How do I start a claim?

If you have suffered a personal injury, either on or off duty you can simply call the PF Claimline and one of our advice team will take down the details and verify with the Joint Branch Board that you're a contributing member of the Federation. A lawyer will look at your case within 24 hours of you making the call. Your claim will be handled quickly and efficiently by a specialist.

## How much will I be charged?

You will retain 100% of the damages we recover on your behalf. Most lawyers will charge up to 25% of a client's damages if they bring a claim for injuries caused by other people's negligence. By way of example if the damages awarded were £4,000 then you may only receive £3,000, through the PF Claimline you would receive the full £4,000. We regularly speak to officers at Federation roadshows who are unhappy they lost 25% because they had gone elsewhere.

**If you or a family member wishes to bring a claim please contact the PF Claimline on Freephone 0800 917 1999 or visit [pfclaimline.com](http://pfclaimline.com) where you will get advice free of charge. We hope you don't need us, but if you do, we are here to support you.**

# You protect us. **We protect you.**

At Slater and Gordon, we understand that police work can be challenging and stressful, but with us by your side, dealing with legal issues needn't be.

For over 50 years, we have been defending, advising and representing thousands of police officers just like you.

With offices throughout the UK, we are the only firm to offer a full range of legal services to the Police Federation.

## Legal services:

- Crime and misconduct allegations
- Personal injury claims - on or off duty
- Family law
- Employment law
- Police pensions
- Wills, trusts and estates

---

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# Merseyside Police Federation Charitable Trust: Working for our local community



Registered Charity Number: 1119125

Merseyside Police Federation Charitable Trust has been assisting the community of Merseyside since we were established as a registered charity in 2006. This article informs about how we operate, and on how we value our social responsibility to the community we serve. It also enables us and our members to display acts of kindness and care to those needing help. The charity is administered entirely by Merseyside Police Federation.

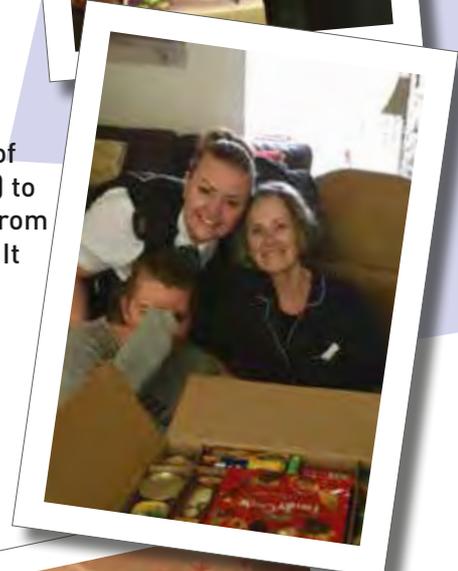
## What do we provide?

First of all our charity has no overheads, and all money donated is paid out to our beneficiaries. We have now donated over £425,000 to various causes since we registered as a Charity, and in 2017-18, we donated £52,400. We mainly provide cash donations, but we also provide gifts, food hampers, and shopping vouchers to individuals, very often those who have been crime victims, as well as contributions to assist many other causes. All of our beneficiaries are local, and examples of how help range from providing football kits to local youth teams; equipment for community groups working with disadvantaged youngsters.

We also donate to various local charities. Since we were established, we have donated over £60,000 to Zoe's Place baby hospice, and £27,500 to Stick 'n' Step (assisting those with cerebral palsy) and £27,500 to Liverpool Sunflowers (supporting local cancer sufferers).

What our Charity provides are acts of kindness to those needing help within the Merseyside community. Our fund is outward looking and enables members of Merseyside Police (very importantly facilitated by Merseyside Police Federation) to help those in the communities in which they serve. All applications must come from a member of Merseyside Police, and are directed to us at the Police Federation. It is as simple as that.

Much of the support we provide comes during the approach to the Christmas period via our 'Christmas Fund'. This is highly publicised and our members submit hundreds of applications each year to us very often involving elderly or vulnerable crime victims. Beneficiaries receive either a hamper, or retail vouchers or sometimes both. For some reason at Christmas time the old and vulnerable are often the targets of criminals. Our fund provides some assistance to them and some kindness when they are often traumatised and very upset. We now provide over 100 hampers and many thousands of pounds in vouchers to our beneficiaries just prior to Christmas.



# How do we raise our funds?

Our funds come mainly from the pay packets of Police Officers, retired Police Officers, and Police staff. They contribute to a small lottery, and this provides most of our funds. We also hold a high profile charity evening each year that many of our business partners and local businesses support.

Our Charitable Trust works towards providing for the community of Merseyside, and we are looking to provide the same training for staff at local schools and community groups.

This is a major development for our Charity, and is a perfect example of providing 'Public Value' as outlined in the Normington Report.

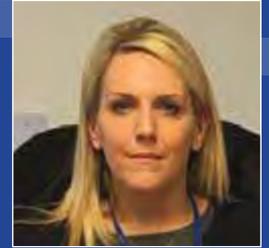
**We are committed to our social responsibility.**



## Donations and awards since 2008

Northwest Police Benevolent Fund	£ 30,000.00
Zoes Place	£ 57,500.00
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	£ 27,500.00
David Phillips Fund	£ 10,000.00
Imagine	£ 10,000.00
Liverpool Deaf society	£ 3,000.00
Daniel Adamson Trust	£ 3,000.00
Merseyside Parkinsons Society	£ 3,000.00
Rhys Jones Foundation	£ 13,000.00
Wirral Narrowboat Trust	£ 1,000.00
Clatterbridge Cancer Centre	£ 1,000.00
Myaware	£ 500.00
Alder Hey	£ 500.00
Cash for Kids	£ 500.00
Monthly awards	£ 81,121.10
Christmas Fund (hampers and vouchers)	£ 114,383.99
<b>Total</b>	<b>£ 424,305.09</b>

# Welfare Update: The Police Federation Welfare Support Programme



*Jane Arrowsmith explains about the Police Federation Welfare Support Programme and how it can assist members.*

**I have now been in my Welfare and Support role in the Merseyside Police Federation for 6 months and it has been a real eye opener because of the variety of support measures that we have in place for our members, but as is often the case, officers are unaware of the support that is available to them.**

Police Officers become involved in a wide variety of incidents on a daily basis, and when things do not go as planned or expected it can sometimes have a detrimental effect on them. This can be as a result of a number of factors – issues in their private lives such as serious illness, death in the family, financial difficulties, or relationship troubles. It could be related to the workplace such as misconduct allegations, suspension or restriction due to that allegation, injury, involvement in a death or serious injury at work, or extreme workplace stress.

The Merseyside Police Federation has a number of support schemes to assist officers in these situations, but I want to focus on one in particular in this article – The Welfare Support Programme.

The Federation recognise that although Police Officers receive a certain level of training in how to deal with some of the stressful situations they will encounter during their working day, they are often not prepared for stressful situations that fall outside of their 'normal' core work. Although they are not normally directly involved, families of Police Officers can also be affected and up to now there has been very little support offered which both officers and their family members can utilise.

In order to address this the Police Firearms Officers Association (PFOA) together with the Police Federation of England and Wales (PFEW) created the Welfare Support Programme to support officers and their families whilst an officer is under investigation, suspended from duty or otherwise particularly vulnerable and likely to gain benefit from the scheme.

The Welfare Support Programme offers 24 hours a day, 365 days a year telephone support for officers and their family where they can speak directly to trained staff regarding the issues that are concerning them. The telephone staff have had training in police procedures and understand the uniqueness of the police role. They are certified in mental health first aid and are there to listen to the officers concerns and help them to get the best support.

Talking to someone about an issue is a key element in finding a solution. The Welfare Support Programme staff will listen to officers without being judgemental. With the officers permission they will work with the Merseyside Police federation so that we can promptly obtain the relevant support to deal with the situation.

A number of officers from Merseyside Police have been offered the use of the Welfare Support Programme and a significant number have taken up this offer.

**Any officer or family member wishing to access the services of the Welfare Support Programme should contact me for further advice at the Merseyside Police federation office at Malvern House, Green Lane, 0151 259 2535.**





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AWO000269

# We highlight the benefits of being a member of Merseyside Police Federation and our associated schemes.

## Cases handled by local Federation reps and staff

The benefits of having a local Police Federation are highlighted in this public value report to highlight the importance of our services to members, Merseyside Police, and the public of Merseyside.

In 2017 there were 971 cases handled by Merseyside Police Federation staff at Green Lane, or via referrals to specialists. This is equivalent of nearly one in every three members receiving support or assistance during the year. This does not even include the assistance via workplace representatives.

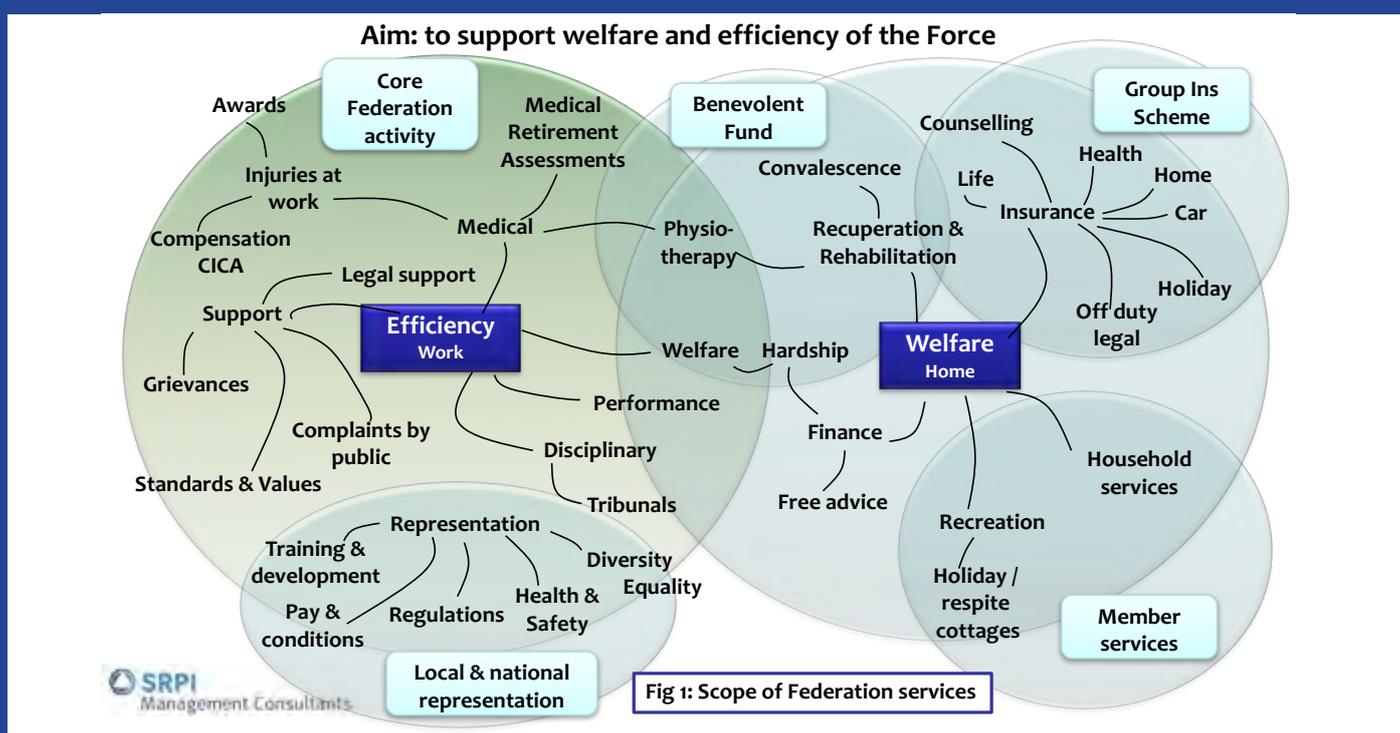
Members have also benefited financially through Federation services. Nearly £1.75m has been successfully claimed and paid out to members through the various schemes available over 2017. This is more than the total value of subscriptions paid by members across our schemes.

SUCCESSFUL CLAIMS VIA GREEN LANE 2017		
File type	Amount Recovered	Source
BF File	£ 84,042	Benevolent Fund
Criminal Injuries Claim	£ 12,058	Federation
Civil Claim	£ 312,981	Federation
Claims for Critical illness	£ 170,000	Group Insurance
Death Benefit	£ 1,017,500	Group Insurance
Dental Benefit Claims	£ 4,518	Group Insurance
Group Insurance	£ 110,984	Group Insurance
Hospital Benefit	£ 9,800	Group Insurance
Legal claim	£ 1,081	Group Insurance
Terminal Prognosis	£ 20,000	Group Insurance
<b>Totals</b>	<b>£ 1,742,964</b>	

## Benefits to members

Services to members cover a very wide range of areas across both work and personal/home life. Sources of assistance for members arise from a number of sources and purposes. Together the package of benefits, support and insurance cover is able to meet virtually every foreseeable need for a serving officer in the police service today.

The Federation offers a very wide range of services and support to members in both work and personal life



## Core Federation services

The Federation subscription itself provides a core set of support services to assist officers that encounter difficulties in the course of their work.

In addition to the support provided at a national level in negotiating police terms and conditions generally, there are specific areas of support provided by local Federation officials and staff. These include:

- Support against accusations or complaints by members of the public
- Support against accusations or grievances raised by other officers or colleagues
- Support during disciplinary / misconduct proceedings
- Support and assistance in the event of needing to make a claim or complaint as a result of action by the Force or by another colleague
- Support for medical retirement assessments

The benefits of this support to the Member includes:

- Achieving a fair outcome for each situation, ideally in every case but certainly more than would otherwise be realised
- Reduced stress for the officer affected through personal and professional (including legal) support received
- Reduced time in making applications for claims, grants and compensation (e.g. CICA) as a result of expert assistance via the Federation

## Discretionary Benevolent Fund services

The Northwest Police Benevolent Fund provide an additional layer of support that can be applied in a more discretionary way than the strict procedures that are followed under Federation regulations.

Membership of the Fund provides access to a variety of support measures including:

- Physiotherapy provided at Federation Office, Green Lane.
- Physiotherapy provided at St. Michaels, Langho, Ribble Valley.
- Counselling service provided at Green Lane and St Michaels.
- Accommodation for rest, recuperation or rehabilitation
- Financial assistance for officers experience hardship, either as a result of a work-related incident or situation or otherwise:
  - Grants and loans for officers experiencing physical hardship. This can include financial support to attended medical appointments, specialist equipment or alterations to accommodation or vehicles. Each case is considered on its own merit
  - Grants and loans for officers experiencing financial hardship. Each case is considered on its own merit
- Financial assistance to families in event of illness or death of member.

Benefits to members include:

- Reduced stress and anxiety as a result of incidents and medical and financial challenges
- Ability to return to work sooner with the improved work performance as a result
- Reduced time an officer would spend making an application, thereby avoiding mistakes and delays which would be detrimental to the officer undergoing a rehabilitation process after an assault
- Additional costs suffered as a result of incidents or trauma are mitigated or covered (e.g. cost of travel for medical treatment).

## Police Treatment Centres

- Intensive physiotherapy on a residential basis at Police Treatment Centres and mental health support.

## Member services: Group Insurance

Services provided to members include:

- RedArc care advisory service for members and where appropriate families (and where appropriate 3rd party therapies)
- Holiday Insurance
- Motor Break down
- Emergency Home Repairs
- Emergency dental treatment
- Life and Critical Illness Insurance
- Sickness cover
- Personal accident insurance
- Optional spouse life cover
- Off duty legal cover (not included in core Federation service)

The effect of these services includes improved attendance and quicker return to work.

## Member services: other

There are a range of excellent value and discounted services available for members.

These include:

- Lower cost of many of the services; the two holiday cottages in the Lake District are a good example.
- Time-saving in helping members choose a service given that there is a huge choice of products and services.
- Giving members confidence that the services have already been tried and tested by colleagues.

## Benefits to the Force

Whilst Federation services are primarily aimed at the member, the core aim of the Federation is to support the welfare and efficiency of the Force. The Force realises these benefits by having a well-supported workforce.

The Force also gains directly from not having to provide the welfare-related services where cost is covered by the Federation instead. Merseyside Federation owns its own premises, also removing any effect on force estates for facilities, and all federation building facilities are offered free to Merseyside Police.

The support provided by the Federation is recognised financially through a direct annual contribution by the Force to some Federation related costs (e.g. contribution towards running costs)

Some of the benefits for Merseyside Police Force associated with Federation activities are:

- Fewer absences
- Quicker return to work as a result of medical and other support to members
- Improved reputation of the Force through attention on diversity, professionalism and achieving fair outcomes
- Fewer civil claims
- Reduced number of Employment Tribunals (through earlier resolution of grievances or disciplinary issues)
- Improved Health & Safety performance for members, with reduced absences as a result
- Reduced time and cost spent on appeals by members that would be unlikely to be successful (e.g. medical retirements, injury awards, employment tribunals).

Other benefits for the Force are that officers are better placed to focus on their work than they would otherwise due to the assurance that professionals are engaged in helping them achieve the right outcomes. The Force is also subject to fewer claims, grievances and proceedings that have little chance of success due to advice given to the officer at an early stage, which would otherwise take up valuable management time.

The benefits to the Force of the Benevolent Fund and RedArc support (via the Group Insurance Scheme) include:

- Improved efficiency of the Force
  - availability of officers for work
  - fewer absences
- improved officer morale from evidence of support mechanisms in place
- cost of providing most welfare support is covered by Federation rather than via HR department (which would be at a direct cost to the Force)
- Reduced risk of corruption, fraud or theft as a result of officers in financial hardship.

In essence, if the Federation services did not exist, they would have to be recreated in some other form.

## Benefits to the general public

Benefits to the public include a police service that operates more efficiently with officers engaged in police work, protecting the public, rather than on internal matters.

Other benefits to the public include:

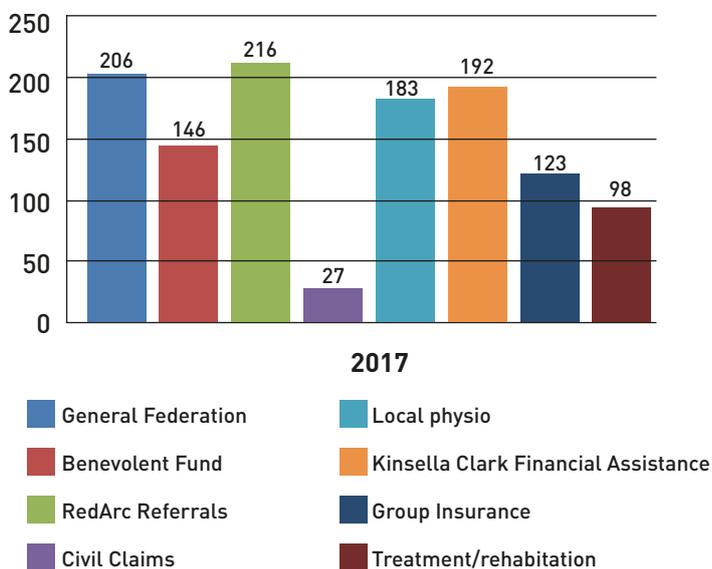
- efficiency of the Force
- reduced burden on the taxpayer
- improved performance of the Force in terms of reducing the impacts of crime and reducing fear of crime
- Reduced demand on the NHS as a result of provision via the Benevolent Fund or otherwise.

The general public benefits from having a police force that will not strike as per the 1919 Police Act. So any emergency can be dealt with as the public have come to expect. However, the Federation is essential to provide protection for the officers that could otherwise be treated unreasonably by the employer. It is necessary only to look at countries where treatment of the police force causes major difficulties for the whole nation.

A well-run effective Federation is therefore essential for the well-being of the police service and therefore for the public as a whole. The Federation exists to support its members, to improve the welfare and efficiency of the Force, with the ultimate aim of protecting the general public

Files Dealt with at Green Lane in 2017	
File type	Numbers
BF File	27
Criminal Injuries Claim	16
Civil Claim	146
Claims for Critical Illness	33
Death Benefit	19
Dental Benefit Claims	40
Equality	3
General File	4
Group Insurance	28
Hospital Benefit	57
Employment Tribunal File	1
Insurance Complaints	3
Legal Claim	33
Misconduct File	90
Pension Appeal	24
Physio Application	183
Professional Development	1
Terminal Prognosis	3
Treatment / Rehabilitation	192
Welfare Matters	68
<b>Totals</b>	<b>971</b>

### Cases dealt with By Mersyside Police Federation and support schemes.





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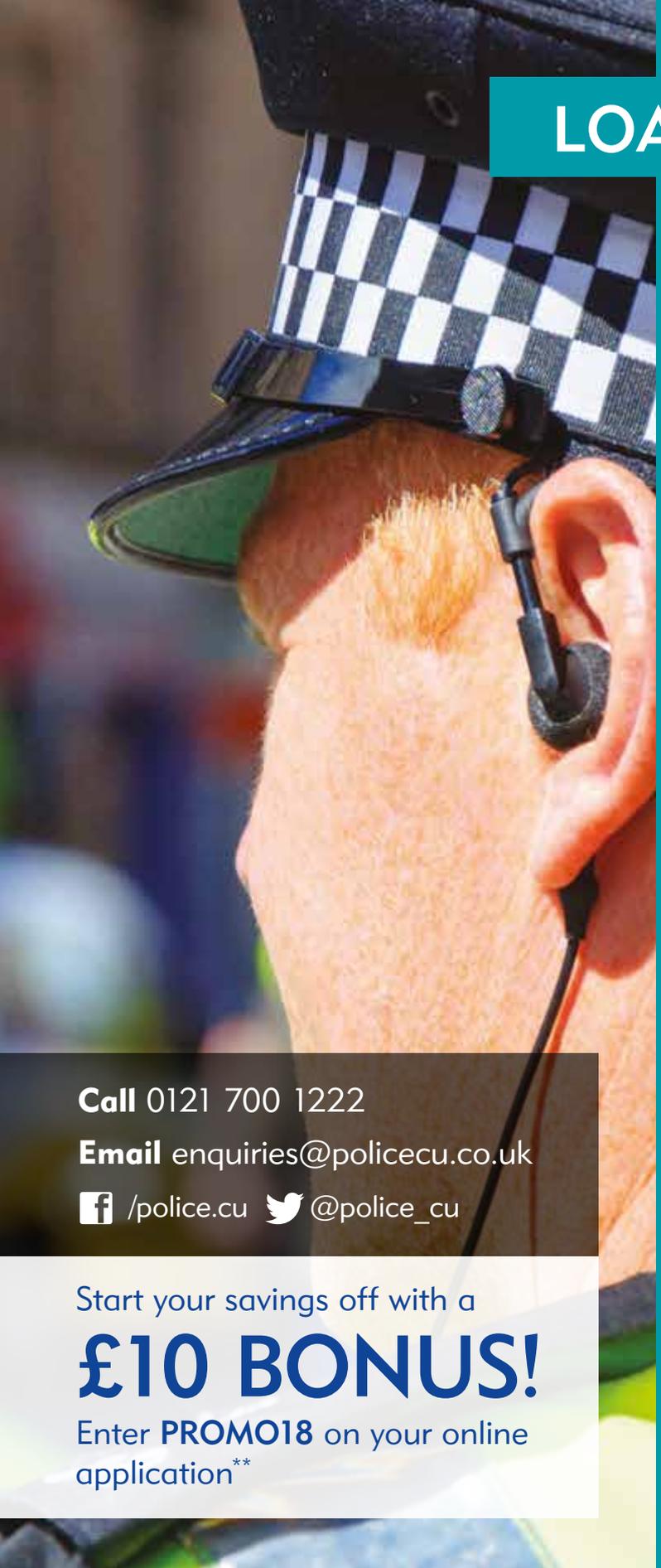
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