

# INSIGHT

New Website



Federation Updates on  
Budget Cuts, Reform,  
Pay and Conditions

Crinkle Crag Cottage  
Windermere





**Ged Clarke**



**Simon Kirkham**

## **Financial Review**

In this edition we need to discuss how the current economic climate may well affect you.

Having just read Lord Hutton's Interim Report it is clear that your contributions to pension will inevitably rise, albeit on a suggested staged basis. Pay rises have been frozen until 2013. Bank interest rates are artificially low resulting in temporarily low mortgages and loan interest and it is getting harder to find an interest free credit card anywhere.

All of this means one thing – debt may well become a major issue for some of you.

We provide a free and confidential debt counselling service to all Merseyside Police Federation Group Insurance Members. We will fully review your financial circumstances and find a positive solution to your problems.

There are a number of paths open to us, from something as simple as contacting your creditors and rescheduling your debt, to something as significant as taking you through bankruptcy. No matter what direction you take we will be there to ensure everything goes through smoothly. It is important to remember that you are not alone. We have assisted a number of Officers in this manner and it has made a big difference to their lives.

If you think you may have debt issues then the time to act is now. Call us on 0151 933 3400.

### **Investments and Mortgages**

Bob Norris and Paul Nolan are both available to provide a free review of your mortgage and investment products. Please feel free to ring them on 0151 933 3400.

## **Kinsella Clarke Chartered Accountants**

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## **Providing Police Federation Members\* with expert advice, whatever the issue**

**Debt Counselling, Tax Returns, Wills  
Independent Financial Advice, Mortgages and Investments**

**\*Advice offered free to members of  
Merseyside Police Federation Group Insurance Schemes**

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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. Contributions may be sent in confidence to the Editor, (who reserves the right to amend or edit all material as necessary, where possible with the consent of the contributor) at: Insight, Merseyside Police Federation, Malvern House, 13 Green Lane, Liverpool, L13 7DT. Federation telephone numbers: +44 (0) 151 777 7500-04 or +44 (0) 151 259 2535. Federation Fax number: +44 (0) 151 228 0973

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## Merseyside Police Federation Christmas Message 2010

Merseyside Police Federation would like to wish all of our members, and their families a happy and safe Christmas. Whilst most of the population are able to spend much time with their families over the holiday period, many of our members will be working long hours during the busiest time of the year, often in the most difficult of circumstances. We all know it is a very difficult period to police, but we do it without complaint, often entering the spirit of the holiday (not alcoholic of course!)

We hope you keep safe during the period, but if there are any incidents that require the assistance of the Police Federation over the holiday period, we will respond to any requests and we have representatives available throughout the period.

We would like to also take the opportunity to also remember colleagues and family members who have suffered either bereavement or serious illness during the year. This period will be incredibly difficult for them, and we have assisted many members (and families of members) throughout the year. Our thoughts and prayers extend to you all.

Again, we hope you and you families have a happy and safe Christmas



# Merseyside Police Federation

## Update from the Secretary Ian Leyland

It really does feel that the Police Service is under attack from all sides at this moment in time and in nearly eleven years as Merseyside Joint Branch Board Secretary I can honestly say I have never seen a time when the service is under such a sustained attack from all sides – unfortunately I have to report including an attack from within.

As you are aware there are currently ongoing reviews into our pensions, our pay and conditions, and most recently the Government announced a review of professional development to cover initial recruitment, promotion and training led by Peter Neyroud. (Full details of these reviews and our responses to them can be found on our website [www.merpolfed.org.uk](http://www.merpolfed.org.uk)).

The main and disturbing theme of all these reviews is the very short time scale that has been given for them to report; which raises significant fears that meaningful consultation will not take place and the outcome is one that is pre-conceived.

The background to all of this has been the Comprehensive Spending Review (CSR) which has dominated the Political and Policing Landscape for the past few months. The initial indication when announcing the CSR was that the Police Service, alongside other Government Departments would face cuts of up to 25%.

In the view of the Police Federation the time to challenge our ability to meet cuts of this magnitude was in the run up to the settlement. The Police Federation rose to the challenge both locally and nationally outlining in a series of interviews the impact this will have on the service we deliver to the public - the “Christmas for Criminals Campaign” led by Paul McKeever really striking a cord with the media and putting the

Government on the back foot accusing us of being a vested interest body who were trying to scaremonger. It is at that point that you want others to step up to the mark and support what you are saying. Whilst the Superintendents Association did just that our more Senior Officers at ACPO quite frankly let us down.

This has left us with a feeling that we have been challenging the Government with one hand tied behind our backs. In the main, with one or two notably exceptions including our own Chief, the majority of ACPO have been pretty silent on this issue. This would not have been so bad in itself, and may have been just about palatable, had it not been for the fact that as a fore-runner to the CSR the National President of ACPO sent a paper to Government which in effect indicated that the service could manage the cuts if we fundamentally reduced the pay and conditions of Federated and Superintending Ranks. Notably he made no suggestions on the pay and bonuses received by his ACPO colleagues!

Compare and contrast the leaders in the police service to the leaders in the military who fought hard to try and preserve their budgets and never dreamt, unlike ACPO, of suggesting to government that they could absorb the cuts by slashing the pay and conditions of their troops. Why ACPO did this is a mystery. They have achieved the almost impossible, alienating government, the Superintendents’ Association, the Federated Ranks and the Association of Police Authorities who it is worth mentioning were so piqued by ACPO’s recent stance on Police Commissioners that they considered withdrawing their funding from ACPO.

The outcome of this stance is plain for all too see when the CSR was announced. Initially the Government tried a bit of “smoke and mirrors” and in my view tried to mislead the debate by suggesting that cuts in the police central budget would be no more than 14%, still a major hit, but well below the 25% that was predicted. However, once the dust settled it became clear that we were actually looking at a real cut of at least 20% as the headline figure was based on local authorities raise the local police precept (tax) by a substantial amount.

## There are a number of points worth noting here.

**Firstly** not all Forces are funded identically and some Forces, like Merseyside, rely more heavily on Government Grant than Council Tax Precept. Therefore the cut to Government Grant will hit Forces like Merseyside much harder than other forces in more affluent areas that have larger revenue from Council tax Precept. The impact of this could mean the real term cuts to Forces like Merseyside could be as high as 30%. (The actual impact of on individual Forces will not be known until December this year).

**Secondly** the policing precept has been frozen for the next financial year and cannot be raised until 2012. So taking into account inflation next years 8% cut will in fact be much higher than that. Furthermore from 2012 Police Authorities will be replaced by the new elected 'police commissioners' and therefore there is a real lack of certainty around the future rises of council tax precept, so there are no concrete foundations to what the budget reduction will look like.

**Thirdly** Central Government has no power to raise the policing precept. That is at the discretion of the local authorities who are themselves looking at a 40% cut in their budgets and will want to raise revenue to manage these cuts.

The actual cuts to the police service from central government will be 8% in the first year, 6% in the second year and then two years of 4% cuts. This is known as front loading in the financial world and represents a really bad settlement for the budget holder in the negotiations. It is worth comparing our settlement with other similar departments in Whitehall. Defence face a 7% cut; For Education the schools budget is frozen; The NHS budget will be preserved; Science faces an 8% cut; Overseas Development a £4 Billion RISE.

In laypersons terms, the Treasury has 'stuffed' the Home Office. Unlike other departments, the government has chosen not to prioritise policing and the Home Office. In fact we got a worse than average settlement. I think every-one in the police service is astonished that the government has chosen to slash the budget of an emergency service that so many of the most vulnerable in our communities rely on.

So, we have been left with cuts of over 20% made by a government who believe they have the magic formula to reduce officer numbers substantially while reducing crime further. This hypothesis has been largely unchallenged by police leaders within ACPO with one or two notable exceptions. In our view it is now too late the budget is set and ACPO have failed to have their voice heard in the debate and influenced Government away from this decision.

The Conservative Party have always liked to try and portray themselves as the party of law and order. However, to many of us it does feel as if this government has fallen out of love with

law and order and the police service in particular. It is worth highlighting two recent debates in parliament that were led by Conservatives. The first was led by Mark Pritchard, MP for The Wrekin and supported by some of his conservative colleagues. The 'debate' was full of glaring inaccuracies and was extremely pointed against policing generally. The only saving grace was that the police minister, Nick Herbert stepped in and challenged most of what was said, but the damage was done.

The second debate was a bill to make police officers redundant and was introduced by the Kent MP Mark Reckless who is also a member of their Police Authority. He and some of his colleagues are so keen to see police officers sacked as quickly as possible that he feels unable to wait to see what Tom Winsor will recommend in his ongoing review of police pay and conditions. You may remember that Mr Reckless was the MP who was found drunk on the terrace of the House of Commons and unfit to vote earlier this year. His bill is supported by several prominent conservatives, including two members of the Home Affairs Committee and David Ruffley, the former Tory shadow police minister. The bill has passed its first reading and I am aware that Mr Reckless has now written to all Chief Constables stating that his bill is intended to help them manage their Forces by having the ability to get rid of Police Officers quickly.

So where are we now? The cuts can only be made in three ways, efficiency savings, reducing policing numbers and lastly cuts in police officers pay and conditions. That is the background to the pay and conditions review and we face an enormous challenge. It is clear that the Government has set a course, supported by the President of ACPO, to manage the reductions by reducing pay. I have to say I fear we have a real up hill battle to face and with friends like Sir Hugh Orde who needs enemies.

The first duty of any government is the protection of its citizens, both from outside threats and internal threats. I believe the government is gambling without knowing the odds it is playing with. In my view the cuts to public spending and the consequential rise in unemployment, coupled with the early release of criminals onto our streets and the fall in the numbers of police officers create a heady mix which will see crime rise and more victims of crime. If this is to occur then we will be the first to highlight that the Government has failed in its fundamental duty of protecting its citizens.

David Cameron has stated consistently since he became Prime Minister that he admires the courage and bravery of police officers. However given recent developments I am not surprised he has felt it necessary to say publicly that just because his government has chosen to slash police budgets it doesn't mean that his party doesn't like the police. I'll let you make your own mind up!



# Merseyside Police Federation North West Benevolent Fund and me.....



Martin Russell died on the 12th October 2010, following a long battle with Motor Neurone Disease. The Northwest Police Benevolent Fund and the Police Federation assisted Martin and his family extensively before his death. Before his death, Martin requested we publish his story to encourage all Police Officers to join the Northwest Police Benevolent Fund. All of our sympathies go to Martin's wife Janice, and all of his children, friends and family, and colleagues.

You know awful things always happen to someone else, that poor sod down the road or someone you worked with years ago, we've all heard the stories, struck down with a terrible illness, knocked off their bike, injured on duty, the list goes on.



Well that sort of thing would never happen to me, of course not, my life is allotted out. Happily married, three young children, lots to look forward to... The children were all born close together, 3 came along in under 4 years so looking back I didn't have time to be ill, not a sick day in 10 years.

I have been working in Merseyside for 18 years, Marsh Lane, Eaton Road, Smithdown Lane and Woodvale. A real mixture of places the latter two spending over 11 years in OSU. I was a Tactical Advisor for a very happy 7 years, saw everything, enjoyed the crack at work, even the disturbed sleep of being on call but felt I needed to spend more time with the children who were then 8, 6 and 4, so when the opportunity to move to Air Operations back in 2005 I jumped at it. Great to work days, ride to work and go flying what more could I ask for!

Riding to work on my bike would prepare me for the day to come, however, I was experiencing weakness in my left hand, even bought myself special gloves thinking I'd overdone it, then I couldn't do my epaulettes on my shirt, no big deal, Doc said I had a sprain... Decided to get myself some Physio, alarm bells started to ring when I was referred to a specialist, no big deal, still riding to work, running and flying....

Months of uncertainty, I was conscious of my growing disability but still no time off sick, managed to conceal it and continued to work, even got through my Personal Safety Training, God knows how! I couldn't be ill, the house needed to be decorated, the children needed to be collected from their various clubs and I was planning a holiday to Florida. Life carried on for close to two years without anything really changing at home but my body was changing quickly, my arms were getting weaker I couldn't ignore it any longer, more tests and then more tests on the tests, eventually I was given the devastating news that I have Motor Neurone Disease. Of course, I'd put my symptoms on google and ignored what came back, this was a really rare illness, I wasn't supposed to get that.

Devastated, numb, scared you name it I felt it! The only person I knew who had this was Stephen Hawkings,

That was May 2009.

What happened next and what has remained as a constant ever since has been the Police Benevolent Fund. Yep I'd paid into it from the start of my career, even considered coming out of it when finances had been tight, 3 growing children meant looking at all costs but kept it going. THANK GOD.

If you've ever experienced the NHS or even the benefits system, or the social services or even care in the community, oh yes organisations you'd never heard of, all wanting to help but all crossing over, duplication here, duff information there, you name it we've sat through lots of cups of tea, no real action and then we get a yes and it comes from that £8.67 you pay out every month. The Police Benevolent Fund.

As a family we have benefited from a specially adapted car, a family trip of a lifetime, stairlift, adapted bathroom and toilet, easier access to our home, special hospital bed, use of lodges and Harrogate but what stands out is the straightforward approach, no messing, no red tape, ease at which we have been able to access and more importantly get these essentials.

Support both financially and emotionally has been so positive, there cannot be any fault. My family has been given reassurance that their future is safe and whilst I can still enjoy life I have been given every opportunity to do so.

You know you're confident you have everything mapped out and of course it won't happen to you but it's got to happen to someone and I found that someone is me and it could be you so look after yourself give yourself protection, like your body armour, Sign up to Police Benevolent Fund.

Martin Russell

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# Has your car insurance premium gone up again?

Phil Hall – GI Technical Manager at Roland Smith Insurance explains why motor insurance premiums are on the rise and how Roland Smith Insurance is working hard to minimise the impact on existing and new customers.



Between 1 July and 30 September this year, the AA British Insurance Premium Index reported that the average car insurance premium increased by 11.7%. This is the largest increase recorded for over sixteen years and the year on year increase for the average motorist now stands at 30%.

The reason behind these increases is simple: the bottom line is that most motor insurance companies are losing money. In 2009 the industry's combined operating ratio was 120% based on 2009 data from the FSA. This means that for every £100 received in premium £120 was paid out in claims and expenses.

## Why is this happening?

Explaining why motor insurance companies are losing money is not so easy and probably not the most exciting of topics, but here goes...

The motor insurance market is very large and complex; however, there are several key reasons for the poor profit levels, some of which are interlinked:

- Based on Department for Transport statistics the number of people killed or injured in road accidents has decreased by around 40% compared to ten to fifteen years ago. Despite this evidence that our roads are 'getting safer' the number of people claiming compensation for personal injuries is increasing at unprecedented rates. This could be due to the increasing predominance of injury lawyers together with a growing compensation culture in the UK. In addition to this the awards for injuries plus associated costs (e.g. solicitor's fees) are also increasing rapidly.
- Despite the widely reported falling UK crime rates, insurers are seeing significant rises in insurance fraud. 'Cash for crash' scams where fraudsters stage car accidents in order

to claim on the insurance of the other driver are becoming more and more common. The Insurance Fraud Bureau (IFB) estimates around 30,000 accidents were staged in 2009, costing insurers around £350 million and adding £44 to the premium of every driver in the country.

- Cars are becoming more sophisticated and the cost of repairing them is typically rising by between 7% and 10% each year.
- The current economic climate means insurers are receiving less income from investment returns and in the past they have relied heavily upon these.
- The motor insurance market has always been extremely competitive and over recent years the development of comparison sites such as 'Compare the Market' and 'Go Compare' has made the market even more competitive and price driven.
- Comparison sites are more susceptible to 'soft fraud' where some consumers tend to be more 'economical with the truth' when they input their information online. Insurers are reacting to this trend and pushing through rate increases higher than those detailed above.

## How is Roland Smith Insurance trying to protect customers from excessive price increases?

We at Roland Smith Insurance have been arranging insurance products to the Police Service for over 45 years. We currently arrange the car insurance for over 37,000 serving and retired officers and the home insurance for over 23,000. This makes us one of the UK's leading insurance arrangers for the Police Service.



We are fortunate in that we have a number of advantages which allows us to mitigate the current market conditions for our existing customers:

✔ The Police Service represents a superior customer group and therefore a better risk profile compared to the general UK population. Police tend to be more responsible, are less likely to commit fraud or exaggerate claims and are generally more risk aware.

In addition to this we have a deep understanding of our market and have always worked closely with insurers to ensure that our insurance business returns a profit. This means that we do not need to apply anywhere near the level of increases described above.

✔ Whilst price is obviously a vitally important consideration we have worked hard to ensure we offer a superior product that is designed with the unique needs of the police service in mind, coupled with exceptional levels of customer service.

✔ As we offer a personalised service we do not sell motor insurance via comparison sites and are therefore not susceptible to the associated risks and competitive pressures.

✔ Insurers are increasingly becoming more sophisticated in the way they analyse and price individual risks. We have very strong relationships with our insurer partners which ensure we are made aware of these changes earlier than many of our competitors. We also have the capability and knowledge to mitigate any negative changes.

Although the motor insurance industry is facing some difficult times, we at Roland Smith Insurance continue to work hard to arrange quality products for our customers and provide the highest levels of customer service, crucially at competitive prices.



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# Lakestone Cottage and Crinkle Crag Cottage

As most of you are aware by now, Merseyside Police Federation purchased Lakestone Cottage as a new service to our members. Since we opened it to our members, we have taken over 75 bookings, and we are heavily booked up to the end of the year. We have recently opened bookings for 2010 and we have received many bookings for next year also.

There are still plenty of opportunities, if you are interested; our availability is uploaded onto our website whenever we receive a booking – so check on [www.merpolfed.org.uk](http://www.merpolfed.org.uk).

We are so please so many members have used the facility, and we have received some incredible feedback from those who have booked. We survey everyone who attends, and here are some examples of the data collected.

- 100% would recommend Lakestone to a friend or colleague.
- 91% said the cottage was either better or well better than expected
- 100% said the furnishing were either good or excellent quality
- 100% said the kitchen was fitted and equipped to either a good or very high standard

## Latest:

We are now delighted to announce, that we have purchased the adjoining property: Crinkle Crag Cottage. This is almost an identical property, and will provide plenty of availability to members. It will probably be available from the beginning of January. We intend to decorate, furnish and equip it to the same very high standard as Lakestone Cottage. We will provide further information in due course.





Insight Competition

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Everything

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## Insight Competition

As it is Christmas, we are going to give Google a break, and move away from the traditional competition we normally run. Google always complain when we run a competition as they are inundated with searches by Merseyside Police Federation Members! We are looking to the more creative member for some suggestions to improve this magazine. We will shortly be asking you to partake in an online survey regarding our communication with members. Part of this survey will include Insight Magazine. What we are asking are for some constructive ideas on how we could improve the magazine, and also some suggestions for items to be included. The prize will be a free 2 night break in one of our luxury cottages in Windermere. To enter our 'competition', simply cut out this half page, fill in your details and ideas, and send it to us at Green lane. We will consider all applications and announce the winner. The editors decision will be final.

Can you put a box underneath with:

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# Merseyside Police Federation

## Insurance Scheme Promo October 2010

The review of the Merseyside Police Federation Insurance Scheme this year resulted in significant additional benefits being introduced. As with all new benefits, initially awareness of what cover is provided is low.

It is very likely that greater awareness of what is provided under the schemes could save you expenses elsewhere.

Did you know that under the Legal Expense Insurance section, you and your family living at home benefit from Uninsured Loss Recovery cover? This cover is usually sold as an additional cover section on your motor insurance and usually costs an additional £20 per policy per year?

### Denplan Key Cover

#### (Accident and Emergency Dental Treatment)

This cover provides an individual with 24-hour worldwide emergency dental treatment. Cover is provided for both injury and emergencies, such as pain relief or infection. Denplan will provide call out of a dentist out of hours, to ensure treatment is received when required.

Denplan will find a dentist in the UK or anywhere in the world if you need one, as the result of an injury or emergency. Claiming is very easy; you are NOT required to gain authorisation before you receive treatment. You pay the dentist for all treatment received, and obtain proof of treatment and a receipt. Complete a simple claim form and you should receive full settlement within ten working days.

There are options for members to upgrade to include cover for routine, hygiene and remedial or restorative treatments with Denplan's Corporate Schemes. These are offered at a significant discount from their normal rates, and no assessment is required. The family cover also includes orthodontics for children where there can be a two year wait under the NHS.

Check what cover, if any, you have with your dentist and see if you can save money!

### Home Emergency Assistance Cover

Home Emergency Insurance is a cost-effective insurance product which provides immediate assistance in the event of a domestic emergency. Home emergencies can be stressful and sometimes difficult to resolve, but with Home Emergency Insurance you will have peace of mind knowing that we are with you every step of the way, by not only appointing a suitably qualified contractor to attend your home but also meeting the costs associated with this.

Cover is provided 24 hours a day, 365 days a year for:

- 🔧 Call-out charge
- 🔧 Labour, up to a maximum of two hours
- 🔧 Parts and materials, up to a maximum of £100 (inc VAT)
- 🔧 Alternative accommodation, up to a maximum of £250 (inc VAT)

The maximum payable per claim is £1,000 (inc VAT)

Emergencies covered are:

- 🔧 Breakdown of the heating system
- 🔧 Plumbing and drainage problems
- 🔧 Home security including locks and windows
- 🔧 Breakage or failure of your sole toilet unit
- 🔧 Loss of domestic power supply
- 🔧 Lost keys
- 🔧 Vermin infestation

If you have cover through British Gas or any other provider, you may be paying for cover you do not need. It is not unusual for a similar British Gas Emergency product to cost over £20 per month.

Full details of the Merseyside Police Federation Insurance Scheme are included in the Scheme Benefits Booklet, previously distributed. Further copies are available for download from the Federation Website or by contacting the Federation Office.

Please familiarise yourself with the cover you have under your scheme and it is very likely in these austere times, that you could save yourself money by examining other insurance policies you may hold elsewhere.





# MERSEYSIDE POLICE FEDERATION INSURANCE SCHEME

## SCHEME BENEFITS with effect from 1 April 2010

### Serving Member

Life Insurance	£100,000	Increased Benefit
Terminal Prognosis Advance on Life Insurance	20% of sum insured	
Permanent Total Disablement (due to accident)	£100,000	Increased Benefit
Accidental Loss of Use Benefit	£60,000	
Infection of HIV/AIDS on duty	£60,000	
Temporary Total Disablement (up to 104 weeks excluding first 7 days)	£21 per week	Increased Benefit
Critical Illness	£10,000	Increased Benefit
Child Critical Illness	£2,000	New Benefit
Child Death Grant	£2,000	Increased Benefit
Red Arc Assistance	Family Cover	
Hospitalisation Benefit up to 5 nights	£50 per night	New Benefit
Accident/incident/emergency admission	£50 per night	
Planned admission after first 3 nights	20% Scale Pay	Increased Benefit
Sick Pay Benefit (when pay cut to half) up to 26 weeks, then a further 4 weeks when on no pay		
Family Travel Policy	Worldwide	
Legal Expenses including ID Theft Protection	Included	Increased Benefit
Emergency and Injury Dental Benefit	Included	New Benefit
Home Emergency Assistance	Included	New Benefit
Free Financial Advice with Kinsella Clarke	Included	
<b>CALENDAR MONTHLY SUBSCRIPTION</b>	<b>£23.60</b>	
Weeks of Service 1–52	<b>£Nil</b>	
Weeks of Service 53–104	<b>£13.80</b>	

### Cohabiting Partner of Serving Member

Life Insurance	£50,000	
Terminal Prognosis Advance on Life Insurance	20% of sum insured	
Critical Illness	£5,000	New Benefit
<b>CALENDAR MONTHLY SUBSCRIPTION</b>	<b>£5.50</b>	

NB - Subscriptions for the first 52 weeks of service are free of charge for Serving Members and Cohabiting Partners.

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

Where two members are cohabiting spouse/partners and both paying the full member subscription, a reduction of £3.80 per month for ONE member is available. This is due to the duplication of the family benefits of travel insurance, Red Arc Assistance, Home Emergency Assistance and sections of the Legal Expenses. To apply for this discount, please contact the Federation Office.

# Merseyside Police Federation

## Green Lane Staff

Many of you will have contacted the offices for a variety of reasons over the years. Some of you by phone, and some coming to our offices. You will have spoken to our staff, from receptionist, to housekeepers to our admin staff.

In the majority of cases they have worked for us for many years. They are all very skilled in their particular areas of work and we have invested in them extensively over the years, and we believe they are second to none.

We always aim to make sure your visit to our offices is a pleasant one. When you park in the rear car park, you will notice our grounds and gardens are always in meticulous condition. This is totally due to our groundsman, Terry Atherton. Terry has worked for us for over 30 years..

You may well have encountered our housekeepers Linda Curry or Margaret Madden. Linda has now been with us for over 25 years, and Margaret is the newcomer working for us for 5 years. They may well have greeted you to our building with a warming cup of tea or coffee, but their primary roles are keeping the building clean and tidy and looking after attendees at meetings or courses held at our offices.

If you come to our building, you will invariably spoken to Ian McKay, our receptionist who will have greeted you. Ian has worked with us for over 6 years. Ian was one of our experienced Fed Reps until he retired in 2004. He applied for the receptionist's job and having someone experienced in general federation work has been invaluable for us.

Fiona Valentine is one of our administrators who joined us in 1996. She deals primarily with finance, but you may well come into contact with her for Harrogate admissions, or Lakestone Cottage bookings, or registering with Vauxhall Partners. She is the relative 'new girl' in the office!

Jane Dean is also one of our administrators who joined us in 1995. Jane deals with many of the claims and cases that pass through our offices, and also now deals with finance, and very often with travel insurance queries.

Collette Knox is our Deputy Officer manager who has been with us now for 21 years. Collette's primary responsibility is overseeing our Group Insurance scheme, and she is the first point of contact for all applications, claims, and queries. Collette also has a management responsibility within the office, and also she arranges our acclaimed charity evening which supports many local people, and charities.

Our newest recruit is Paul Kinsella. Paul was our Treasurer until he retired in September. Following our Office Manager moving to another position, Paul was successful in applying for a new post of Business Manager. His primary responsibilities are overall staff management, managing IT and systems within the building, and Finance Manager and developing new and existing services and schemes.

This is quick overview of our staff, and hopefully when you next contact us you will have a little more knowledge of who you are dealing with.





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\*To initiate an employment or defamation claim contact your local Federation representative in the first instance. Russell Jones & Walker Solicitors is regulated by the Solicitors Regulation Authority (SRA number 54695) and the Ministry of Justice in respect of regulated claims management activities; its registration is recorded on the website [www.claimsregulation.gov.uk](http://www.claimsregulation.gov.uk).



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# Merseyside Police Federation

## Divorce – The Do's and Don'ts

It is no secret that divorce rates within the police force are high, with 72% of police first marriages ending in divorce and 67% of second ending the same way. With the uncertainty surrounding public spending cuts and vagueness about the future of pensions, it is likely that these rates will either be maintained or unfortunately increase as stressful times on the job continue.

Relationship breakdowns cause considerable emotional distress and upset. Whether you are walking out on a relationship or the one left with a broken heart, such emotional upheaval can effect the way we think and can lead to unusual and irrational behaviour.

For most people, emotional breakdown does not have public repercussions. For police officers, however, there is the potential for an irrational action to have serious personal and professional consequences; if they act in the heat of the moment, it can come at a very high cost.

Unfortunately, the nature of the job is a vulnerability that can be exploited by a bitter spouse, family member or connected individual and can cause considerable professional embarrassment.

I have been representing Merseyside Police officers for over 12 years and during that time have assisted client subject to such malicious and false allegations. These allegations have been as serious as rape, child abuse, domestic violence, harassment and criminal damage.

The force, quite rightly, takes all allegations made against officers very seriously. The officer is at the very least investigated, can be suspended and suffers professional embarrassment and potentially serious financial consequences.

In this article I have listed ten dos and don'ts which provide a useful guide to anyone facing this difficult time.

### Do's

#### 1. Forewarned is forearmed – take advice from a specialist solicitor

Whether you have been thrown out of the house with nothing but bin bags or left in the house with the children, obtaining advice very often is on the bottom of the priority list. Make it the top priority so that you know what you are entitled to - knowing where you stand can relieve stress. It is essential that the solicitor you consult is an expert in police matters. There are a number of firms holding themselves out as experts in police divorce and family law - to be safe, enquire with colleagues or federation representatives.

#### 2. Gin and Tonic advice is not always right – avoid taking advice from friends and family

Although friends and family are obviously trying to help you, they are not always right. Last week whilst attending my weekly federation surgery, I met with an officer whose wife was applying to court to remove him from the family home. He has refused to move as his work colleagues have advised that this is the worst possible thing that he could do, however if the wife is successful with her application then there could be severe professional implications and financial repercussion for the officer in question.

#### 3. Know the risks

Familiarise yourself with the relevant law that might be applicable to your case, including the Prevention from Harassment Act 1997 and Family Law Act. If you are aware of the risks then you are more in a position to protect yourself.

#### 4. Know your pension

How much your spouse can claim depends on the length of your marriage and what stage in your service you are at the date of separation. There are two key dates that you do need to be aware of:

- ↳ the 20 year mark, where the value of pensions increase considerably with each year additional year, and
- ↳ 25 years.

Officers that delay in taking action can find it to their financial detriment.

#### 5. Obtain valuations

The first thing that any officer facing divorce should do is request the CETV of their pension. This is the value that the courts take into account when considering pension claims. The pension department can take up to nine weeks to produce this figure which can cause considerable delay in negotiations. Also, it will be very difficult to prove to a court the value of a pension at the date of separation if no valuation was obtained. Values of any other assets should also be obtained including the surrender value of PMAS and endowment policies, property and stocks and shares.

#### 6. Separate your finances

Separating the family bank accounts not only enables you and your spouse to be independent from each other but can help reduce the risk of future conflict. I tend to advise divorcing spouses to open their own bank accounts and then have a separate account for the payment of bills. Remember however that even though you have opened your own bank account it does not prevent your spouse's solicitors from asking for copies of your statements - even if the account is opened with a new partner!

## 7. Pay rent

If you have moved out of the home then ensure that you pay rent. Living with parents rent free is in some cases going to provide excess income upon which a spouse can make a claim.

## 8. Communicate

Whilst relations may be tense I would always recommend that clients communicate with their spouse. This not only helps were there are children involved but legal costs can be kept to a minimum. Obviously, in some cases this is not always possible. Even where communication is difficult there are certain events within the divorce process whereupon a quick telephone call can make a difference. For instance it is always better for a spouse to be told that divorce papers are en route before the brown envelope appears on the door mat.

## 9. Counselling

Counselling is not for the weak but the wise.

## 10. Make a Will

Whilst in your mind the marriage is at an end in the eyes of the law you are still married. Until a Will is made your spouse is still your next of kin and is likely to benefit on death.

## and the Dont's

### 1. Do your own detective work - Let someone else play Sherlock Holmes

If you suspect an affair then avoid undertaking your own surveillance. Following a suspected third party, taking photographs and taping phone calls can leave you in some muddy waters which can be difficult to explain.

### 2. Avoid the perils of self help disclosure

As a marriage breaks down it is not uncommon for one party to examine, copy or even retain the others private documents to learn more about the financial situation. I have been provided information obtained as a result of hacking into a spouse's computer and even on one occasion had an officer bring her husbands hard drive to an appointment. Such self help remedies can amount to a significant infringement of the other party's property.

### 3. Beware of social networking sites

Millions of people use such sites every day to pass on harmless snippets of gossips to friends and family. Some people however use it to publicise where they were at the weekend and happily exhibit photographs of themselves flirting with members of the opposite sex. A recent survey confirmed that Facebook is referred to in one in five divorce petitions. Remember that even if you have debarred your spouse as a "friend" there may be other connections that can spill the beans.

## 4. Empty the house and avoid "bin bagging"

The initial reaction when a marriage breaks down is to grab and run for fear that you will not be allowed access to those belongings again. Whilst there is nothing to stop you taking what is legally yours, relations with your spouse are likely to plummet significantly.

## 5. Beware of quickie divorce sites

There are many websites that promise to bring a speedy divorce at minimum costs. Whilst this may appear to be a cost effective solution to ending the marriage there are numerous hidden charges, delay's and long term penalties.

## 6. Break force rules

You know the rules and your professional obligations. I have heard firearms officers tell me that they should surrender their licence but are anxious to keep things quiet as their overtime will be effected.

## 7. Lie to your lawyer - we are on the same side

The best clients are the ones that are straight, want to work with you and more importantly, tell the truth. If the truth is not told then this can lead to mistakes that again can be costly. Recently, I represented an officer whose wife made allegations of violence. The officer told me that there was not history of violence. I later discovered that that was not in fact the case. If I had been made aware of previous allegations then my advice would have been very different.

## 8. Expert in the court room

Remember that family law issues are personal. Many police officers say to me "I am used to giving evidence so I will be fine in court". They may well be experts in the criminal court rooms but that experience is very different from the one where you are giving evidence opposite your soon to be ex spouse. Make sure that you are prepared not only for the legal questions but also the emotional experience that you may find difficult.

## 9. Empty the bank account

Very often officers will empty the savings account for fear that there spouse will get there first. If the money is to be used on genuine items such as a rent deposit then you are likely to be over criticised. If the money is spent on a new Ducati motorcycle or a holiday to the Maldives with your new partner then the Judge will not be impressed and is likely to take this conduct into consideration when considering how the matrimonial assets are to be divided.

## 10. Don't be caught out by technology

Open a secure online account; update passwords and security questions; never write them down. Also delete sensitive browsing history and temporary internet files and password protect any mobile used to access e-mails. Remember that web based products such as Google Document can keep confidential documents off your home PC.

Amanda McAlister is a partner and is the National Head of Family Law at Russell Jones and Walker. RJW have an office which is based at the Federation Office in Green Lane and offer daily appointments.

For more information visit [www.divorce4police.co.uk](http://www.divorce4police.co.uk) or call 0808 175 7710.



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# Guidance points for St Michael's Lodge

## Outpatient Applications for Physiotherapy Treatment



Progress House • Broadstone Hall Road South  
Reddish • Stockport SK5 7DE  
Tel: 0161 355 4420 • Fax: 0161 355 4410  
E-Mail: [jsmithies@gmpf.polfed.org](mailto:jsmithies@gmpf.polfed.org)  
Web: [www.nwpmf.org](http://www.nwpmf.org)

St Michael's Lodge is now open and available to be booked for outpatient physiotherapy treatment. There are also hotel rooms available to be booked at this location.

The facility is intended to complement the first class intensive treatment available at The Police Treatment Centres in Harrogate and Auchterarder, Scotland and application should be made in the first instance to The Police Treatment Centre.

St Michael's Lodge is not available for a full residential stay and treatment on a daily basis, as this is provided by The Police Treatment Centre

St Michael's Lodge is available for members of the North West Police Benevolent Fund only

St Michael's Lodge is intended for members who are:-

- ❑ not able to attend The Police Treatment Centres on a full residential basis
- ❑ in need of Physiotherapy treatment and can travel as a day patient
- ❑ Occasional follow up treatment after attendance at The Police Treatment Centre
- ❑ Occasional start up treatment prior to attending at The Police Treatment Centre
- ❑ Overnight accommodation may be available at the request of the Physiotherapist after assessment and consideration will be given to the distance members have to travel

Charges will be made for meals (meals are optional) if overnight accommodation is provided

**Travelling and out of pocket expenses are not applicable in relation to members attending St Michael's lodge.**

Greater Manchester Police • Cheshire Constabulary,  
Merseyside Police • Lancashire Constabulary

**PRESIDENT:** Peter Fahy QPM MA Chief Constable, Greater Manchester Police  
Registered Charity No. 503045

Ideally situated in the village of Langho in the Ribble Valley, an area of outstanding natural beauty. Close to Blackburn, Clitheroe and the heritage attractions of Whalley Abbey, Stonyhurst College and Pendle Hill yet within easy reach of the Motorway Networks.



This imposing early 20th Century Lodge was the village primary school from 1911 to 1983. After closure the School sadly remained derelict until conversion to a privately owned hotel began in 1990.



In November 2008 the North West Police Benevolent Fund purchased the building and since that date has undertaken further renovations to the building. The renovations are to a very high standard and refurbished with style and elegance whilst retaining its natural charm and sense of history, with the old School yard providing plenty of off road parking.



St Michael's Lodge has 9 well proportioned bedrooms all of which are very well maintained and are fully equipped with remote control TV with built in DVD player, tea and coffee making facilities, fridge, hairdryer and all rooms have en-suite shower rooms.



Larger rooms are also available on request.

Relax in the comfortable TV lounge area where internet access is available for use by Guests.

Or if you prefer unwind in the quiet comfort of the conservatory sun room looking out over the countryside of the beautiful Ribble Valley. St Michael's Lodge is available for short breaks and can be booked on a Bed and Breakfast basis but half or full board is also available on request.



Please visit our website for current prices: [www.nwpbf.org](http://www.nwpbf.org)

As well as the hotel, St Michael's Lodge is also available to members in need of Physiotherapy treatment. The treatment will be provided on day patient basis for members unable to attend The Police Treatment Centre for a residential stay.



[www.nwpbf.org](http://www.nwpbf.org)



The Trustees of the Benevolent Fund understand and recognise that some members will be

unable to take time away from their families, caring responsibilities and workplace and it was with this in mind that the idea of St Michael's Lodge was created. Overnight accommodation may be available at the request of the Physiotherapist once assessment has been completed but St Michael's Lodge is intended for members who are able to travel as a day patient.



Please visit our website for further information and application process:

[www.nwpbf.org](http://www.nwpbf.org)

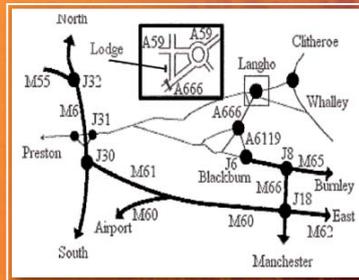
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Contact us on:

**01254 245571**

## HOW TO GET THERE

**FROM M6** - Leave at Junction 31 and follow A59 signposted Clitheroe. Turn left at first set of traffic lights and continue straight on for about 8 miles to large roundabout near Langho. Take 3rd exit (A666 signposted Blackburn). St Michael's Lodge is 400 yards from the roundabout on your right.



**FROM M65** - Leave at Junction 6 and take A6119 signposted Preston/Clitheroe. Continue for about 2 miles to 4th set of traffic lights and turn right onto A666 signposted Clitheroe. Continue for 3 miles through two sets of traffic lights and two mini roundabouts then turn left immediately after the railway bridge into Northcote Road. St Michael's Lodge is first on your left.

St Michael's Lodge, Northcote Road,  
Langho, Lancashire BB6 8BG

Tel: 01254 245571

# St Michael's Lodge



## Hotel & Treatment Centre

(Adult only facility)



# Tribute to Doreen



It is with great sadness that Merseyside Federation announce that Doreen Sinnott died on Thursday the 28th of October 2010 after a long illness. Doreen worked for Merseyside JBB at Green Lane as one of our housekeepers for over 30 years and was known to many members and Representatives over a long period of time.

She was almost the face of the Federation for many years as she greeted members, often going through difficult times, with a warming cup of tea and kind words. Doreen retired almost two years ago.

**She will be sadly missed by us all.**

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Paul Kinsella,  
Merseyside Police Federation

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Cover can be purchased for cars you already own up to 7 years old.