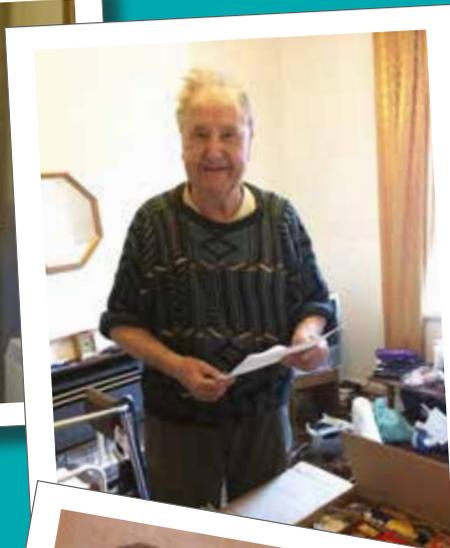


INSIGHT



This is where your lottery money goes



Ged Clarke and Simon Kirkham
of

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chartered accountants
clarke



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Produced by:

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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:

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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 - Chairman
Merseyside Police Federation

Tony reflects on his first period as the Chairman of Merseyside Police Federation, and the National Police Bravery Awards.

Welcome to the final 2018 edition of **Insight**, the magazine produced by Merseyside Police Federation for its members, the constables, sergeants, inspectors and chief inspectors of the force.

I have been in post as Chairman of Merseyside Police Federation for a little over 4 months now, and one thing that I have noticed, even more than I already knew, is the incredible bravery and dedication to protecting the communities of Merseyside that you, our officers, display on a daily basis. As a result, I would like this to be the theme of my article this time around, as I have been in a position to see and hear about the fantastic work carried out by our members.



The National Police Bravery Awards were held earlier this year, and as I am sure you know, Merseyside Police had five officers nominated for the National Award. The officers had displayed tremendous courage and bravery entering Carr Mill Dam in St Helens, in order to rescue the driver of a stolen vehicle who had driven into the Dam. The officers managed to get the driver out of the vehicle by opening the rear hatchback and then pulling the driver to safety, shortly before the vehicle sank 90 metres to the bottom of the Dam. The officers nominated, Joshua Leach, Neil Clark, Steve McAllister, Wayne Hargreaves and Andrew Kinsey fully deserved their recognition, and their actions highlighted fantastic work that is carried out by officers on a daily basis. The Regional winner was a police officer from Greater Manchester Police and the overall National winners were awarded to an officer from the Metropolitan Police and posthumously to Keith Palmer for their heroic actions during last years terror attacks in London.

Our officers have also been recognised at the Chief Constable's Commendation Ceremony, where our members from across all strands are nominated by their colleagues or supervision for the outstanding work that they do. I know we all have extra workloads and are doing more with less, however there is some fantastic work being carried out on a daily basis across our Force area that doesn't get the recognition that it deserves. The impact that a nomination for an award or commendation has on our officers cannot be underestimated, as we all too often hear about the negatives, whereby some form of recognition from a colleague or supervisor goes a long way and is much appreciated by the recipient.

It would be amiss of me not to congratulate all of the nominees and award winners at the Merseyside Police Community First Awards Ceremony that was held at the start of the month. Again, there is some outstanding work being recognised across the force that is being completed by our members during these times of reductions in police budgets and reductions in officer numbers. My congratulations to all of the Award winners, but I must give a special mention to Sergeant Jim Morgan who received the Chief Constable's Award, following the horrific injuries he received whilst protecting the public. I was fortunate enough to join Merseyside Police in July 1993 on the same intake as Jim, and he showed in those early stages that he would become a brilliant police officer. Congratulations to him and I am so glad to see him back doing what he does best.

“ The impact that a nomination for an award or commendation has on our officers cannot be underestimated ”



The Police Federation National Detectives Forum took place in Manchester earlier this month. For the first time, Merseyside Police had 2 nominees on the shortlist for awards. DC Hannah Marren was shortlisted for Trainee detective of the year and DS Bernie Stringer was shortlisted for Smarter detective of the year. Both nominations were fully deserved, and both of our members came runner-up in their respective categories.

We at Merseyside Police Federation are aware that our members carry out extraordinary work day in, day out whilst protecting the public. You regularly put yourselves at risk in harms way when going the extra mile for the public. I know how important it is to recognize the good work carried out by our colleagues and for that work to be highlighted through the appropriate forum of the force for our members benefit. Please continue to nominate colleagues so that they can be recognised for the fantastic work that they do.

On a different note, I would just like to congratulate John Apter on his election as the new national chair of the Police Federation. John has pledged to take on the Government and fight on officers' behalf. He takes over at a time when the Federation itself has been re-structured and, hopefully, both locally and nationally, it is now in a much better position to represent members, negotiate on their behalf and influence decision-makers. We look forward to seeing a stronger national Federation putting the membership at the heart of all it does, something that here in Merseyside we have always strived to do.

As this year is nearing to a close, I extend my most sincere best wishes to you all for a very merry Christmas, a happy and prosperous New Year. I hope that you are all able to spend some quality time with your loved ones and friends over the festive period, which is always a busy time for police officers.

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

Update from the Secretary



Dave Lowe - Secretary
Merseyside Police Federation

“There are three signs of a hypocrite: when they speak they speak lies, when they make a promise they break it, and when they are trusted they betray the trust.”

In July's article I mentioned the forthcoming events which would put Merseyside Police in the full view of the country and the world. The Labour Party conference went ahead and a few weeks ago the Giants spectacular was national and world news. What was interesting with regards to the social media comments of how approachable happy and professional you all are on these large scale high profile events, despite the constant challenges asked of you in the current climate.

However, I fully understand and share the anger and frustration that we all encountered recently with regards our derisory pay award of 2%.

When incidents occur such as the recent car driving into Westminster in August our MPs come out telling the media and their constituents how brave the police are running towards danger etc yet they are silent when it comes to supporting rank and file officers when we shout from the rooftops about being let down AGAIN by this government ignoring the recommendations of the Police Remuneration Review Body (PRRB) for the second year running.

“ MPs come out telling the media and their constituents how brave the police are running towards danger etc yet they are silent when it comes to supporting rank and file officers when we shout from the rooftops about being let down AGAIN,,

It has been highlighted the so called 2% rise will actually leave officers financially worse off and is worth only an 0.85% increase in real terms. This figure has been quoted as last year's 2% only 1% was consolidated. That 1% has now been removed by the Government for this year's pay award, so taking into account pension contributions, then the actual uplift is worth approximately 0.85% to Constables.

At the end of my last article I said it was early days for the Home Secretary but he was making the right noises at conference, however the proof of the pudding is in the eating.

Well we know exactly where we stand now. This pay award is an insult to those who serve day in, day out. It means that an officer at the start of their service is going to be a miserly £2.50 better off each week..

The PFEW asked for 3.4% so that officers could be paid fairly for the dangerous job you do after years of austerity. The PRRB recommended a total of 3%.

If things couldn't get any worse we have now learnt our Scottish colleagues are to receive a 6.5% pay rise. On first impressions it looks a fantastic rise however compared to PFEW members it's worth noting that the deal may not be as good as it initially appears. By awarding a 6.5% pay rise of their current salary, Police Scotland officers could end up with less than they might have done if they had secured yearly increments, but there is no doubt that this is still far better than the derisory deal handed down to officers in England and Wales.

Chairs and Secretary's from all over the country convened following the announcement of the failure to comply with the PRRB and following some healthy debate and I must say some ridiculous ideas from some it has been decided to seek legal advice and to seek counsels advice with regards to a judicial review of the Home office decision. At the time of this article the government have responded to the PFEW stating their intention to defend the claim and as such the PFEW have formally lodged legal proceedings against the government.

So the opposition party's are, when pressed, always telling us how they value the police service and what they would be giving to us if they were in power.

At the same meeting a letter was shown from the then shadow Home Secretary Theresa May MP dated January 2008.

She has the Gaul to say she shares the outrage of the dishonourable way in which the Home Secretary (Jacqui Smith) has treated the police. She says the Home Secretary has shown disrespect verging on contempt for you the police.

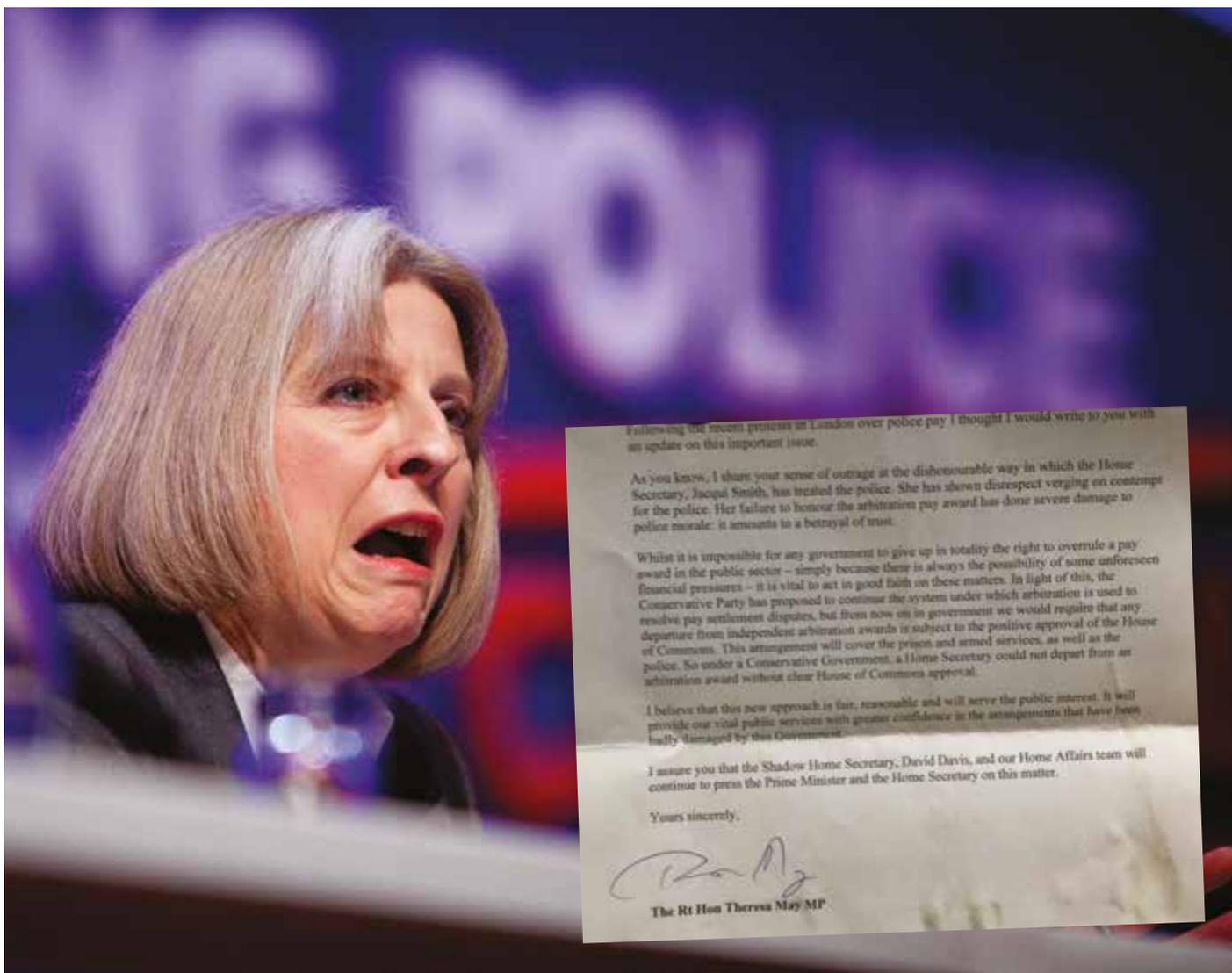
She then has the audacity to say ***“her failure to honour the arbitration pay award has done severe damage to police morale; it amounts to a betrayal of trust”***

Well our prime minister has certainly learnt a lot in 10 years with regards to severe damage to the police service and yes I totally agree she has and indeed her party have completely damaged the police service as a whole, not just Merseyside.

With a poor pay award Cost of living increasing and Christmas only just around the corner, Merseyside Police Federation have been made aware of data compiled from a number of sources which show Merseyside Officers are the worst in the country with regards the financial security and debt.

I would urge any officer who feels they are financially struggling not to bottle it up, don't get pay day loans with ridiculous interest rates but seek advice and help from Kinsella Clarke, chartered accountants who are retained by the Police Federation and provide, free of charge, a range of financial advice services to members of the Group Insurance Scheme including debt advice.

Your call to them is completely confidential and they will treat you with the utmost dignity. Please don't suffer in silence.



Our Commitment to the wellbeing of our members:

Health checks

Between June and August, Merseyside Police Federation offered extensive health checks to members. On 24 days we offered this service from our offices at Green Lane, and 302 checks were provided to members.

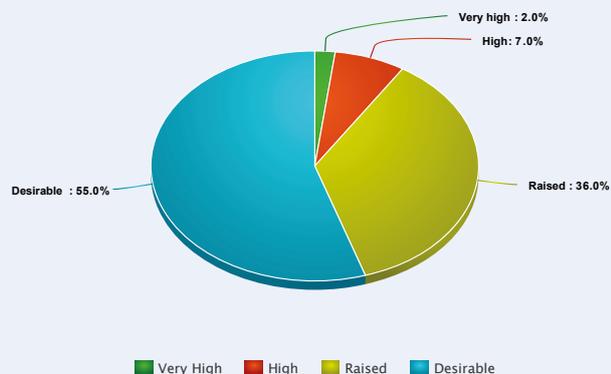
In the first 45 minutes, following our email to members, every check was booked. We then purchased a further 12 days, and targeted operation officers. Sadly, nearly 10% of those booking checks failed to turn up without notice or cancelled so late we could not reallocate. We intend to provide this service again next year, but we will introduce a cancellation or fail to attend criteria. This was very frustrating as we could have filled these high demand checks several times over.

The feedback we received was excellent, and if purchased individually would cost in excess of £200 for the level of check we offered. Every person who attended, received a comprehensive report, and if applicable an action plan. We also received an anonymised report of some of the consolidated results.

We produce here come of the notable ones. Look out for more checks next year.

TOTAL CHOLESTEROL

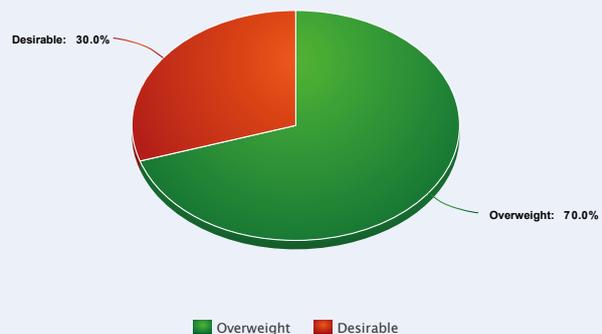
Total Cholesterol is a waxy substance found in the blood. It is essential to maintain body function, but in the right levels. Increased levels are linked to higher risk of heart disease and stroke.



METABOLIC AGE (Body Age)

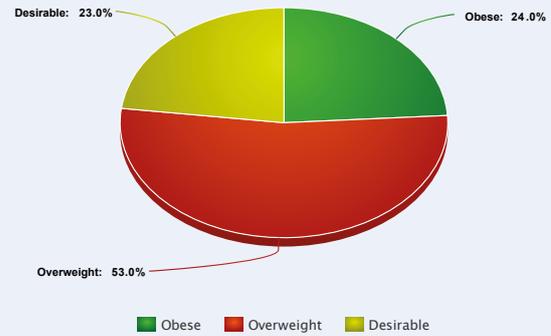
Metabolic age is different from chronological age. Your chronological age is your age by calendar years, while metabolic age depends on your metabolism or overall chemical processes of the body, which is based on your health.

If your metabolic age is lower than your chronological age, you are fitter or in better health than average. If your metabolic age is higher than your chronological age, you are less fit and healthy than average.



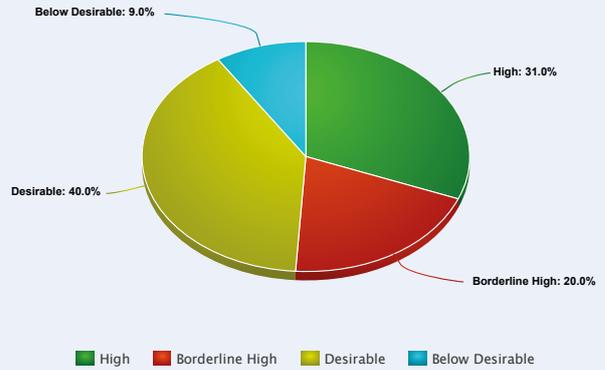
BODY MASS INDEX

The BMI is a statistical measure of body weight based on a person's weight and height. Though it does not actually measure the percentage of body fat, it is used to estimate a healthy body weight based on a person's height. Due to its ease of measurement and calculation, it is the most widely used diagnostic tool to identify weight problems.



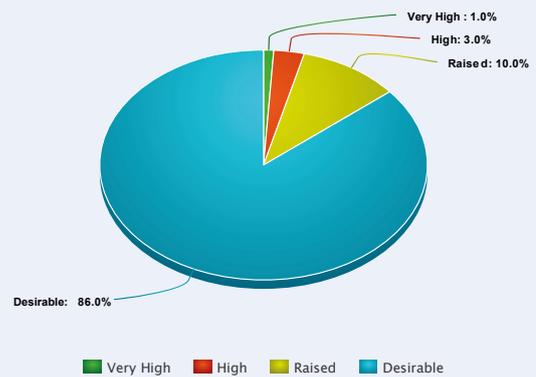
BODY FAT PERCENTAGE

Body Fat Percentage is the total mass of fat divided by total body mass; body fat includes essential body fat and storage body fat.

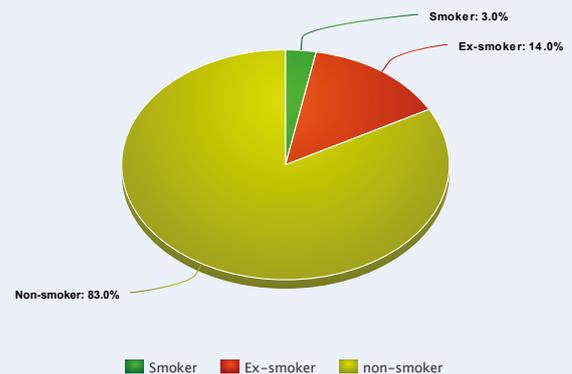


BLOOD PRESSURE (Systolic)

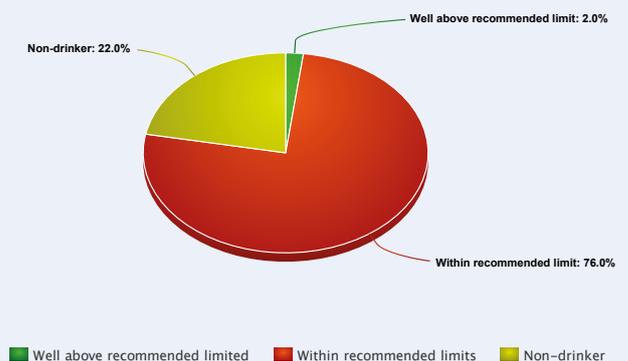
High blood pressure (hypertension) is usually asymptomatic and remains an important public health issue; it is a key risk factor for cardiovascular diseases (e.g. cognitive decline, heart attacks and strokes) as well as kidney disease. According to the WHO it is one of the most preventable and treatable causes of premature deaths worldwide.



SMOKING



ALCOHOL



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.

CHRISTMAS FUND AND CHARITABLE TRUST LOTTERY

“By giving a little ... helps a lot”

Well, summer's a distant memory, the heating's been on for weeks (mine has anyway!), selection boxes have been in the shops since the end of August and I've already eaten a box of mince pies! – this can only mean one thing ... it's nearly time to submit your Christmas Hamper Applications for 2018!

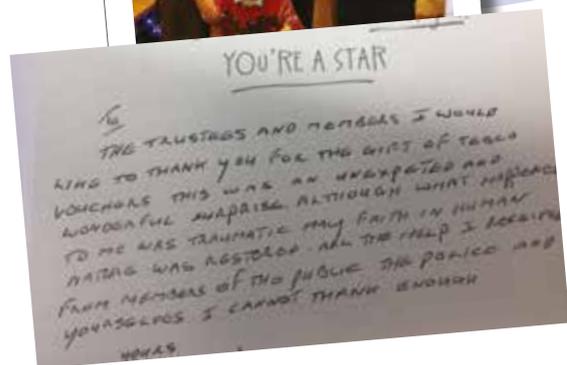
Hopefully most of you are already familiar with the Merseyside Police Federation Charitable Trust and the support it provides throughout the year by way of donations, vouchers or flowers to your well-deserved nominees, sadly victims of crime or violence in the community brought to our attention in the form of a Charity Application. Judging by the amount of Christmas applications we receive each year you are also aware of the Merseyside Police Federation Charitable Trust “Christmas Fund” and the support it offers. If not, read on ...

“What is the Christmas Fund?”

During the approach to the Christmas period we accept “Christmas Hamper Applications” and depending on the circumstances of the application, recipients are allocated a food hamper, a retail voucher or both.

Here are a few stats for you ...

- £10,000 - Retail vouchers awarded by the Trust at Christmas
- 125 - Food hampers given away
- £65 - The cost of each food hamper
- 190 - The number of hamper applications received in 2017



Applications must be submitted by a member of the Merseyside Police on the appropriate application form which will appear on the Federation Website at the beginning of November and must meet the Charitable Trust criteria also shown on the website.

“Where does the funding come from to buy the hampers and vouchers?”

Simple, it mainly comes from YOU – our subscribing members to the Charitable Trust Lottery. It also comes from donations, money raised from a high-profile annual charity evening and from the contents of a charity bucket held at Police Headquarters Gatehouse. No administration costs are claimed from the Trust, it is administered entirely free of any levy by the Police Federation staff and Executive Officers.

“Why should I join the Charitable Trust Lottery?”

Ok so the prizes may not be as life changing as the National Lottery, but at least it saves you a trip to Asda to put your lottery on!! Deductions are taken straight from your monthly pay.

By subscribing to the Charitable Trust Lottery your generosity helps those in need, people living in poverty, victims of crime, abuse, neglect or financial hardship. Of course you could also be the lucky winner of either £500 1st prize or £250 2nd prize!

“How much does it cost?”

The cost is £1 per attempt (to a maximum of 5 attempts. Winners are drawn electronically towards the end of each month and are usually notified by telephone. Those winners are also announced in Insight, on the Federation Website and in NARPO publications.

“How do I join the lottery?”

I'm glad you asked that If you are interested in joining the lottery, or wish to make a donation to the Charitable Trust, you can do so by contacting the Federation Office on 0151 259 2535 or email to Reception@merseyside.polfed.org

“You've got to be in it to win it” so what are you waiting for?

Finally, don't forget to watch out for an email early November opening up the Christmas Fund. With your help and a small gesture of kindness we can give those in the community a Christmas they deserve.

Thank you for your support.

2018 Charitable Trust Lottery Winners:

January	Pen John P Leyland	£500.00
	Pen E C Cowan	£250.00
February	Con 6076 Jacob Bleakley	£500.00
	Con 6069 Andrew Sharkey	£250.00
March	Pen Kim Montgomery	£500.00
	Pen William Hill	£250.00
April	Sgt 8937 Ewan F Turner	£500.00
	Pen Patricia L Clay	£250.00
May	Con 6397 Craig Walsh	£500.00
	Pen Ian Herbertson	£250.00
June	Con 1835 Craig Dalton	£500.00
	Con 4199 Bethany Adams	£250.00
July	Pen Joe Danher	£500.00
	Con 2018 Emma Burns	£250.00
August	Con 5833 Amy Connor	£500.00
	Pen Norman Edge	£250.00
September	Con 4228 C D Kelly	£500.00
	Con 5311 S T Byrom	£250.00
October	Pen Francis Palmer	£500.00
	Pen Maureen Baker	£250.00

Many thanks to everyone for the Christmas Hampers & Vouchers.
I wish you all the best for 2018

Merseyside Police Federation
to all the members of the Charitable trust
I cannot thank you all enough for the lovely hamper and vouchers you gave to me, it made my Christmas Thankyou

ON BEHALF OF MY FAMILY & MYSELF, WE WOULD LIKE TO THANK EVERYONE INVOLVED WITH ME RECEIVING THE £100 TESCO VOUCHERS AND LOVELY FOOD HAMPER AFTER BEING MUGGED. YOUR KINDNESS & GENEROSITY MEANT SO MUCH, AND VERY MUCH APPRECIATED BY US ALL
MANY THANKS ONCE AGAIN

Your Police Federation Claimline



David Miers
Senior 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 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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Authorised and Regulated by the Solicitors Regulation Authority.

It is now 10 years since the shock government bail-out of Northern Rock, which led to the chain of events fondly known as the “credit crunch”.

Thankfully the position in the credit markets gradually stabilized, albeit the financial institutions now are forced to retain far more capital in an attempt by the Government to ensure it never happens again.

Financial commentators however, are once more concerned that the levels of consumer debt are again reaching unsustainable highs and consumers need to be cautious and monitor personal income and expenditure carefully.

Simon Kirkham and myself are retained by your Police Federation and those of you who are members of the Group Insurance Scheme are entitled to FREE, CONFIDENTIAL DEBT RESTRUCTURING ADVICE.

Don't suffer in silence! We are here to help.

If you have any money worries come and chat to us.

Call 0151 933 3400 or email admin@kinsellaclarke.co.uk.



Ged Clarke BSc(Hons) FCA
Chartered Accountant



Simon Kirkham BA(Hons) FCCA
Chartered Accountant

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Mental Health in the Police:

Data and Insight – a perspective from RedArc



Merseyside Police Federation have been using the services of RedArc since 2007. It is an essential component of our Group Insurance Scheme, looking after many of our members and their families suffering from a variety of illnesses through their nurse led service.

Christine Husbands is the Managing Director. Christine has produced a report highlighting the experiences of RedArc and the growing trend of mental illness. She also highlights how severe many of the police cases are and some of the contributing factors unique to policing. Below is an extract of the report.

The Data

We have worked with many Police Federations since 2003 and helped over 1000 Merseyside officers during that time. Until 2012, Cancer was the highest condition but since then Mental Health has grown rapidly to almost 70% in 2017/18.

This can be anything from work related stress, depression, anxiety, trauma and PTSD, or often a complex combination of these conditions.

On average, police cases require more input from our nurses and external therapists than cases from other clients. Clinical screening tools indicate that c. 2/3 of police mental health cases are moderately severe or severe levels of anxiety or depression.

40% of the police mental health cases relate to people under the age of 40, whereas in older age groups physical health conditions are more prevalent.

Clearly these levels of anxiety and depression will have a significant effect on an individual's ability to carry out their work effectively and safely.

Confidentiality

Confidentiality is a major concern for police employees, they are usually very reluctant to disclose issues mental health issues at work. The RedArc service is completely confidential between the dedicated RedArc Personal Nurse Adviser and the patient and this contributes to the high usage and long-term reliance.

Our Insight

RedArc nurses have spent tens of thousands of hours speaking to police officers and staff with mental health conditions. Although these conversations are in complete confidence, we can provide considerable insight into the issues we hear from their perspective.

Organisational/Culture

Officers often work alone with no idea what they will face, they can find themselves in very distressing circumstances with no back-up. In many cases, there are no opportunities to "off-load" after difficult events with colleagues, so this is all bottled up. In our experience, many put off asking for help until crisis point is reached.

NHS

Today's NHS is incredibly stretched, particularly in the area of mental health. It can be difficult to get to see a GP, particularly when working shifts and waiting lists for mental health assessments and therapies can easily be in excess of 3 months, by which time, things often have deteriorated further.

Even people who are at high risk of harm to themselves or others are often not adequately helped by the NHS and we have experience of insisting that NHS crisis teams take people on. Often we hear that those at high risk are assessed by the crisis team and are discharged with very little support.

Merseyside Police Federation Comment:

And we wonder why there is an increase in mental health problems within our membership?



We have been seriously concerned for some time about the increase in cases involving the mental health of our members.

Although RedArc is a total confidential service in individual cases, we frequently discuss trends and patterns emerging with them. At present over 77% of all cases referred are mental health cases. The RedArc nurses have been invaluable to us in helping hundreds of our members, many in very acute and traumatic situations. These are very often people in crisis and nearing breaking point. RedArc is defined as a serious illness service, but in recent years this has changed dramatically towards mental health support.

Why is this, and what can be done?

Well the first things to look at are numbers and statistics for a start.

2010: 4475 Federated members (99% of all police officers between ranks of Constable to Chief Inspector)

2018: 3366 members

Difference: 1109

24.78% less due to slashed budgets.

1 in 4 Police Federated members have vanished. Many members tell us workloads have increased, and they are overworked. Crime had increased as well, and with 25% fewer officers, one does not have to be a mathematician to identify increased workloads.

Fact 1. Officer numbers down, crime up, budgets slashed. This is not sustainable over a long term. Members have an increased workload, there are fewer of them, and resources are stretched to the limit. Politicians (apart from Government spin) and senior officers are saying Policing is at breaking point. For many of our members, many have gone beyond breaking point.

Fact 2. Financial concerns. From 2010 until 2017, Police Officers salaries remained static. Add the effect of inflation to this, together with increased pension contributions, removal of CRTP, lower starting salaries and this is a clear net reduction of salary by some margin. Our research shows most new officers also join the police on reduced salaries as well.

In real terms, Police salaries have massively reduced. We spoke recently to Police Mutual who have been researching the financial health of their members, and it is a dreadful story throughout the country. It is particularly worse on Merseyside. They did work with Experian via anonymised data, but the report paints a very worrying picture.

Fact 3. Many of our members go outside of the Police service to access our schemes for assistance. Whilst the Police service offers a 'wellbeing' service' it is clearly not enough. We recognise that slashed budgets have massively impacted on the Police's occupational health capability, and we recognise that things are improving on Merseyside. Our schemes are essential to assist in the wellbeing of our members. Over 1000 have used the RedArc service alone.

Fact 4. Confidentiality is massive. Many of our members are reluctant to identify themselves to their employer with mental health issues which is a very concerning situation. Examples given to us are being stigmatised in the workplace, or even worse a belief that this may affect career prospects. Many of our members who self-refer insist on accessing therapists away from any premises connected with the police so as not to disclose their identity.

The most worrying aspect is that many of these people remain in work and have acute and difficult situations in their lives. Their employers are often unaware of this which is an exceptionally dangerous situation.

Should we be surprised? Looking at all the above facts, it is hardly surprising mental health is on the increase. RedArc are already in dialogue with the national Police Federation to discuss their concerns, but this is an area where we all need to work together to improve things.

Merseyside Police Federation operate many schemes and services to assist. Many of these are detailed in this wellbeing focussed edition of Insight.

We show our commitment to the wellbeing of our members by providing extra benefit services aimed at prevention. We recently provided detailed health checks to over 300 members, and we offer many services from our premises, such as self-refer counselling and physiotherapy (via Northwest Police Benevolent Fund), as well as other services via our schemes.

We do advise members to be members of all our schemes to access the full range of services on offer.

We greatly thank RedArc for their continued support to our members.

Merseyside Group Insurance Scheme

What is Group Insurance?

Group Insurance is comprehensive package of insurance designed specifically for those working in the Police Service. It provides a broad range of cover for police officers who subscribe to the scheme including:

- Life insurance
- Critical illness benefits
- Accident benefits
- Red Arc nurse advice and support
- Family travel policy
- Legal expenses policy
- Home emergency assistance
- Dental injury and emergency treatment
- UK motor breakdown policy

What about my Partner

Many of the above elements, such as Legal Expenses, Motor Breakdown, Red Arc and Travel Insurance also provide cover your co-habiting partner. If you require life and critical illness cover for your partner then there is an option to pay an additional subscription for this.

What if I want more life insurance?

The level of life insurance cover you require depends on your personal circumstances, for example the size of your mortgage, other debts, family commitments etc. The scheme has £100,000 cover as a basic option, but there is the availability to top up this amount for an additional subscription.

Who arranges the scheme?

The scheme is arranged Philip Williams Insurance Management Company who operates schemes for over 34 Police Federations across the UK. They are a privately owned company who specialise in the police market. They have operated in the Group Insurance market since 1984 and have been largely responsible for the introduction of many of the benefits seen in the current schemes.

How is the scheme arranged?

The scheme is written and held in Trust and is owned by the Trustees. They meet with the scheme managers from Philip Williams on a regular basis to examine the claims history and ensure that the scheme continues to meet the needs of members. The Trustees perform their role on an unpaid basis on behalf of members.

How are rates/benefits set?

The Trustees of the scheme meet with representatives for Philip Williams Insurance Management Company on an annual basis and agree prices and levels of cover. The price is set based on the claims history of a particular scheme so that premiums cover the cost of claims.

When setting benefit levels and costs the Trustees try to balance the requirements of members with overall affordability of the scheme.

A small additional trust contribution is included to pay for the administration of the scheme and to provide additional ad hoc benefits as determined and decided by the Trustees.

What are the benefits of arranging cover on this basis?

The obvious benefit is cost saving, and the scheme is significantly cheaper than if it was arranged on an individual basis.

We are also able to include benefits which the Trustees think are relevant which would not be available to individuals.

The payment is made directly from payroll or pension and Philip Williams Insurance Management pay the various insurers on our behalf.

Do I have to subscribe to the Police Federation to join the scheme?

The scheme was introduced to the service via the Police Federation, and although it is a stand alone Trust it is still partly administered by Police Federation Staff.

For this reason the Trustees have decided that it is a requirement to subscribe to the Police Federation to join the Group Insurance scheme.

The exception to the above is those who are unable to join the Police Federation, and the Trustees have opened the scheme to include non federated ranks, retired officers and Police Staff.

How can you join?

If you wish to join the scheme, take out partner cover, or top up your life insurance cover, please contact the Federation office, or visit the Federation website at www.merpolfed.org.uk

Merseyside Police Federation Insurance Scheme

SCHEME BENEFITS with effect from 1st April 2018

SERVING MEMBER

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

CALENDAR MONTHLY SUBSCRIPTION

£31.20

Weeks of service 1-52

£ Nil

COHABITING PARTNER OF SERVING MEMBER

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

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

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



Top tips for separated officers on arranging time with children over Christmas



Georgina Chase
Principal Lawyer in Family Law
at Slater and Gordon

Christmas is a time for families to come together but for those families which have separated it can be a challenging time.

It's always difficult to decide who should spend time with children and especially when taking into account shift patterns. The festive season may still be some way off but at Slater and Gordon we've already seen an increase in the number of enquiries from officers about how to divide time over Christmas.

Here are some of my top tips to help separated officers manage the festive period:

- Compromise is crucial. Christmas is a magical time where your children should be at the heart of any plans. Think about how they would like to spend their Christmas day.
- Plan your arrangements and disclose your shift pattern as early as possible. This should give you plenty of time to identify and amicably resolve any potential disagreements. If clashes can't be resolved, then look at other options – including attending mediation, seeking advice from a family lawyer or ultimately if an agreement really cannot be reached then an application to the Court can be made for a Child Arrangements Order.
- Before making an application to the Court, specialist advice from a family lawyer should be sought.
- If you do feel you've exhausted all other options and need to make an application to the Court, then this application should be made as soon as possible. The Courts are very busy and December is one of the most congested. Applications generally take anything from one to four months to be heard.

- Some separating parents choose to split Christmas day. This tends to work best when parents live close together. If you do not live near by then splitting Christmas day may not be in your children's best interests and it's often considered unfair to expect children to have to travel on Christmas day.
- If just one parent is going to spend Christmas day with the children, then this should be alternated next year with the other parent. If you're the parent who doesn't have the children this Christmas then try and recreate Christmas day on another day, such as Boxing Day so the children have the benefit of two Christmases.
- Importantly, try to relax and enjoy the time you have with the children on whatever day it is.
- After the Christmas period is over, it's important to reflect on what has and hasn't worked for the children. Parents should then discuss this and work together to ensure any of the same issues are not encountered again.

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.**

Georgina Chase is your Merseyside Police Federation family law representative and holds regular surgeries at the Federation office. The dates of the next surgeries are the 23 November and 14 December. Book your free appointment on **0161 383 3326** or at **Georgina.Chase@slatergordon.co.uk**



Going
through a
divorce?

Call us
before your
ex does.



Georgina Chase
Principal Lawyer
in Family Law at
Slater and Gordon

We've been working with the Police Federation for over fifty years – longer than any other firm. No one understands better the unique pressures of police work and how to protect your rights – including your pension. If you're going through a divorce, we offer a free initial consultation, a divorce fixed fee package of £350 plus VAT and Court fees and discounted hourly rates plus we give you access to some of the country's best family lawyers.

If you think we could help, call us on
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Cycling Claim Grand Tour

In this addition my colleague Naila Khan advises regarding Cycle accidents.

There are more of us cycling than ever before meaning cyclists are now often competing with motor vehicles for the same space. In this day and age cyclists are vulnerable road users especially when there are also more motor vehicles on our roads. Unfortunately accidents do happen where a cyclist is hit by a reckless driver.

In 2016 the Royal Society for the Prevention of Accidents (RoSPA) reported 18,477 cyclists were injured in reported road traffic accidents, including 3,499 who were killed or seriously injured.

I have recently been instructed on a case where my client was cycling correctly when a third party vehicle coming from the opposite carriageway has suddenly attempted to overtake a moped and in doing so has crossed over on to our client's side of the road, clipped his handle bars knocking him off his bike. Not only was my client knocked off his bike but the vehicle then ran over his leg causing a serious fracture. My client has had to undergo surgery to his leg which has seriously impacted on his life. Whilst the case is currently in the initial stages I am confident we will maximise the potential for recovery through rehabilitation (that might otherwise not be available) and ultimately settle the claim on terms that reflect the true loss and risks for the future.

Where you have been injured as a result of a third party motorist, you may have a claim for compensation. This can include compensation not only for your pain, suffering and loss of amenity, but also medical bills, rehabilitation costs, loss of earnings, damage to your bicycle, and damage to property on your person such as a mobile phone, laptop, items of clothing, watches, jewellery and helmets, to list but a few.

“Where you have been injured as a result of a third party motorist, you may have a claim for compensation”



Naila Khan

If you have been involved in a cycle road traffic accident, or indeed any road traffic accident, then we are here to give you the time and attention you deserve. We will ensure you receive all the help necessary to facilitate the earliest possible recovery and that your award of compensation is maximised and you receive recompense for all of your losses including any potential risk that you cannot continue on full duties either now or in the future.

Importantly, if you claim through your Federation, you will keep all the compensation you are awarded (typically a High St firm will deduct up to 25% of the compensation) so that in itself could represent a lifetime of Federation subscriptions!



Jonathan Belcham and others at Ralli hold 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.

We can help you with:

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Accidents On & Off Duty
Employers Liability
Training Accidents
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We understand that behind every uniform, lies a person

Merseyside Police Federation Membership Cards



Colleague, you should by now have received your new Merseyside Police Federation membership card that we advise you carry with you at all times.

We have launched a range of offers and discounts, where you may be asked to identify yourself as a member. Your membership card will be your appropriate identification.

Please, when accessing any benefits or offers, **DO NOT USE YOUR WARRANT CARD UNDER ANY CIRCUMSTANCES.** Please see some of the offers below that you can access immediately. These offers, and discounts will soon be appearing on our website: www.merpolfed.org.uk

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Hanover St and Albert Dock
0151 706 9770
<https://lunya.co.uk/>

20% off food
(not Fri and Sat).
T and C apply

THE CLUB HOUSE

Chavasse Park, Liverpool 1
0151 709 5366
<http://theclubhouse.uk.com/offer/merseyside-police>

20% off food
(not Fri and Sat).
T and C apply

THE FLORIST

Hardman Street, Liverpool
0151 294 4695
<http://theflorist.uk.com/locations/liverpool/offer/merseyside-police>

20% off food
(not Fri and Sat).
T and C apply

THE SMUGGLERS COVE

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0151 703 6555
<http://thesmugglerscove.uk.com/offer/merseyside-police>

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(not Fri and Sat). T and C apply

HILTON HOTEL LIVERPOOL CITY CENTRE

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(not Fri and Sat).
T and C apply

OLIVE RESTAURANT AND BAR

Castle St, Liverpool
<http://oliverestaurants.uk.com/merpol>
Telephone: 0151 227 2303

40% discount off food when booked online
(not Fri and Sat bet between 5pm-9pm)

GUSTO RESTAURANTS

(Albert Dock and Heswall)
<http://gustorestaurants.uk.com/merseyside-police/>

20% discount off food
Not after 5pm on a Saturday - Not valid throughout December

Please check the links above for full details of the offers.

Please visit www.merpolfed.org.uk to view many other offers and discounts offered by Merseyside Police Federation.

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AWO000230



Chris Leach
Misconduct Leader
Merseyside Police Federation

The importance of your statements

Workplace Federation representatives who choose to specialise in Misconduct are by far the busiest in the Force. Figures show that many interactions between the membership and the workplace reps is for advice and representation regarding allegations surrounding Police Misconduct.

They can give initial advice to members, liaise with Professional standards Departments to enable a speedy response to allegations which in turn benefits the member, the organisation and the public if the complaint is one of a public complaint.

Many matters of misconduct and requests for responses to complaints for locally resolved jobs can simply be the result of one thing- the officers poorly written statements. If Professional standards department have access to a detailed statement, then many of these requests could be avoided and not needed.

I am sure we all know the occasions when we arrest a suspect or deal with an incident but the desire to finish on time or get to another incident means that you rush your statement and do a basic statement- but ask yourself, is the content enough for what you have done? I understand the need to get back out to assist your colleagues but getting it right from the start can save you months of stress and anguish later.

A common theme that results in matters becoming misconduct are examples when officers use direct force, justifiable but fail to mention the force used or supply enough detail around the incident or arrest. If Professional standards department have access to a detailed statement that had already been submitted, then an assessment can be carried out without the need for further information and in many cases the matter can be resolved.

“
.....ask yourself, is the
content enough for
what you have done?
”

It is important to remember that any force that is used is proportionate and justifiable in the circumstances and should be documented in a detailed statement. When forced is used it should include how and methods adopted. If handcuffed to include method of application, front or rear stacked, locks double locked or not, compliant or not. The list could go on but I am sure you get the point.

Officers fall foul of issues later when a complaint is commenced, or civil litigation is raised against the force, sometimes months and in some cases years after an arrest or incident and little is documented as to why it has been used. Utilise the national Decision-making model in your statements- I apologise if I appear to be teaching you to suck eggs.

For example, an officer was subject to a gross misconduct investigation following a complaint of excessive force. Due to the poor quality of their statement the officer was served with Gross misconduct and an interview was conducted. The matter was successfully concluded, and NFA'd but the officer was subject to restrictions and the undue stresses that it brings.

There is also a wider cost to the force in having to conduct these types of investigations and the cost of the officer being removed from operational duties.

Take time and care with your statements, it will only assist you in the long run.

If in doubt speak to one of your workplace representatives or call me at green lane and I will be happy to discuss things with you.

Chris Leach



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It can be scary leaving the Police. We know first-hand! Members of our team have been in the same position. When it's your time to retire, how will you feel? It's a hard question to answer as you probably won't know until your time comes. We've spoken to people who feel lost, who feel redundant and who don't know what move to make next and it was no different for those on our team too. We found that most ex-police officers don't understand how valuable their skills are and how they can be transferred to other jobs and careers. It's never too early to start planning. It will make you feel better in the long run and it'll ensure you get exactly what you want. We're here to help people find the route to their next journey after the police, whether it be with helping you find a new role, tailor your CV to suit your skills or offer you training to widen your knowledge further.

We're Peel Solutions, a Law Enforcement specialist recruitment and training agency and we're now award winners too! We proudly accepted the new title of **'Best New Agency 2018'** as awarded at the Recruiter Awards and this really does mean a lot to us.

Speaking at the awards the judges said: *"Peel Solutions combines policing and recruitment expertise to create a business that clearly meets a need and is creating second careers for highly specialised and valuable people."*

Not only does this award highlight what we wanted to achieve when starting this business, it also reassures us that we are moving in the right direction. The aim is to be a valued go-to company for all in the law enforcement world. We want to be known for our efficiency, our dedication and our service first approach to each candidate and client. We are not just supplying



Director of Peel Solutions
Andy Smith

staff and training, we are making a difference and supporting such a valuable sector of our country and we want to get it right.

If you've not heard of us before, please let us introduce to you our team. Director Andy Smith, retired from Cheshire police back in 2016 after 25 years, leaving very proudly as Detective Superintendent. He teamed up with co-director recruitment specialist Dylan Cooper who had spent 25 years in the sector at this point already owning a successful business. Together they created Peel Solutions, a lifeline for those after the police. A recruitment and training agency supporting the people who have supported our communities for so long. Andy understands the inner workings of the forces and Dylan knows all there is to know about recruitment so from the start they were destined for great things and in a position to help many.

As our company has grown we have welcomed 3 retired police officers to the team, all inputting their own experiences and helping us to help you make your experience better. We're constantly talking to retired, ex and serving officers to ensure that we keep on top of our service, and make sure that we're as supportive as possible to everybody that approaches us. It's not just about numbers for us, we are a business with a heart and that sits with the police forces and officers across the UK. We care about our candidates and we care about our clients, we understand what it means to leave the police and the worries that come with it but we're here to show you that there are opportunities after you leave. We've seen this first hand with our candidates and within our own team.

We understand that many struggle with the thought of putting together their first CV after the police and this is often what sets officers back when beginning their job search. To take the stress out of this, we've rolled out a free CV advice service. This is open to any serving, retired or former officers. We can help you start from the beginning with our CV template or we can help you refresh the CV you have with our tips and advice on what hiring managers are looking for and what skills they may be on the lookout for that you could transfer over.

Our training has been undertaken and appreciated by both serving and former police officers and staff. We offer an extensive set of courses that can be made bespoke to your needs. The most popular choices being Modern Slavery, CPIA (Disclosure) and Investigation skills for those who are looking to refresh their knowledge and gain CPD certification. Our training is provided by Ex-Cheshire Detective of 37 years, Chris Davies. He not only has many years of experience in the force behind him, but he also has a BA Honours degree in the education of criminal justice and criminal investigations. Who else would you want teaching you than somebody who has had hands-on experience themselves?

We work with candidates and clients all over the UK and have had successful placements all over too. Location is not an issue for Peel. We're based in Warrington, but we don't let that restrict the opportunities that we bring to you. We're connected with forces and organisations across the UK and we continue to make new connections to broaden the range of vacancies that we can offer you.

If your time in the police is coming to an end or you're just curious about the services we offer, get in touch with us for a no obligation chat about the future. We won't pressure you into signing up with us and we certainly won't bombard you with emails, letters and phone calls. We will simply help you discover the direction you want to follow after you leave the force and we'll let you know if this is something we can help you achieve.

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*183 survey responses between Jan 2017 - May 2018. Loans subject to status, conditions and credit checks to members aged 18 or over. Please visit policecu.co.uk for details. Life Insurance is offered subject to conditions including a six month pre-existing limitation. For full terms and conditions about the policy, please contact Police Credit Union or visit the PCU website. Police Credit Union is a member of the Financial Services Compensation Scheme. The Scheme guarantees to pay 100% up to a maximum £85,000 of savings, should the Credit Union fail. Police Credit Union Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority & the Prudential Regulation Authority (Registered No 213306).