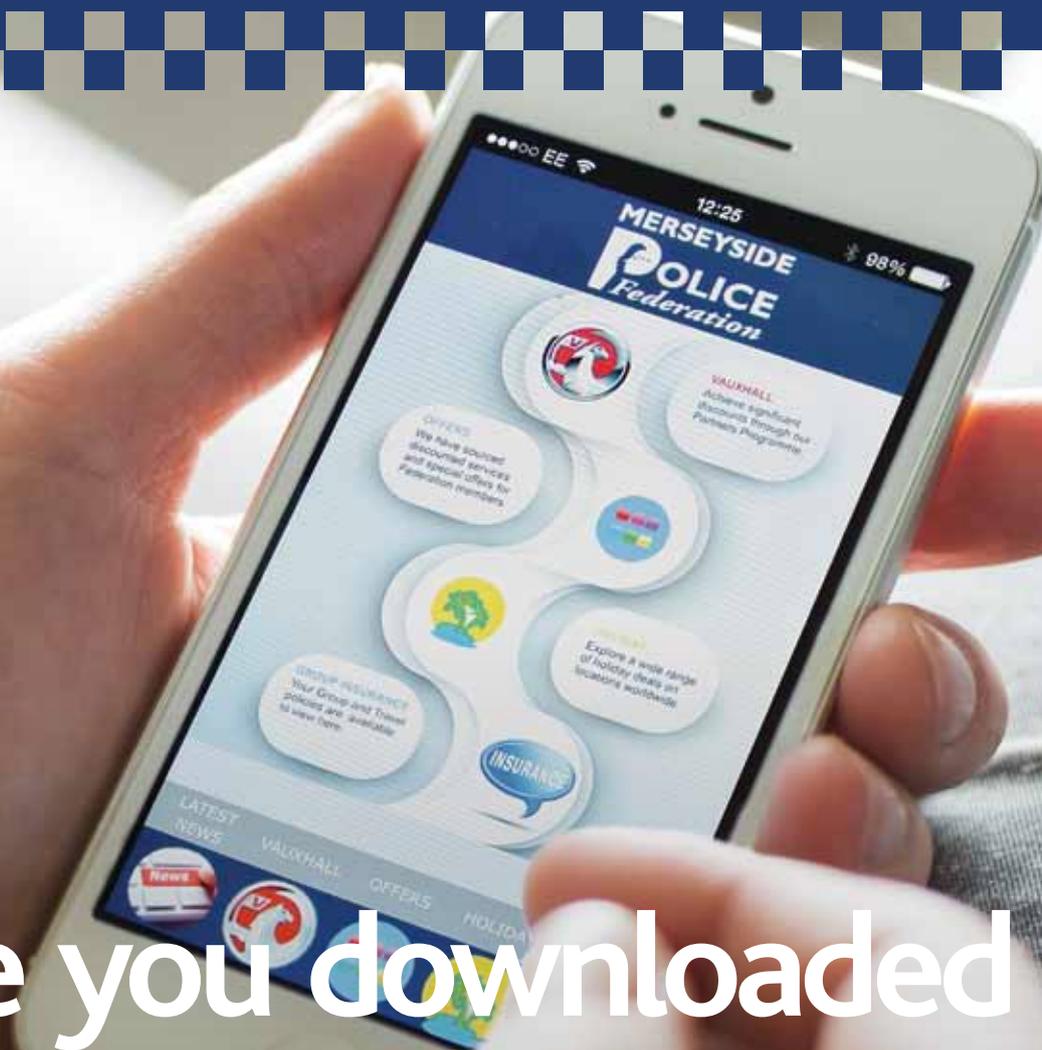


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INSIGHT

Magazine of Merseyside Police Federation

About Insight Magazine:

Editor – Peter Singleton JBB Chairman
Producer – Paul Kinsella, Business Manager

Published by:

Merseyside Police Federation
Malvern House
13 Green Lane
Liverpool, L13 7DT

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Fax: 0151 228 0973
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Don't Look Back in Anger

Tony Barton is the Secretary of Merseyside Police Federation. As the Federation enters its most critical period since it was formed in 1919, Tony reflects on some important points about modernisation, and why we need to maintain influence.



By **Tony Barton**,
Secretary Merseyside
Branch Board

In the Police Federation we often hear the term that our strength is our unity and despite the attempts to set us up to fail in 1919, we have managed to survive for almost 100 years.

So why the need to modernise if we have survived for this long?

I think the key phrase in that sentence is “survived”. We may have survived and for a time we were very influential and had a strong voice in policing but over recent years that voice has diminished somewhat as we lost our way and our purpose. The fight to retain officer numbers and protect pay and conditions wrongly led some groups and individuals within the Federation into a political arena which we were not equipped or qualified for. The focus of the police federation should never waiver from our core purpose and that is to represent rank and file police officers on matters of welfare in order to make the force more efficient and assist to deliver a first class service to the public we serve.

Although that may seem a narrow remit

it is actually extremely broad in the context of what we provide for members. The term welfare covers a multitude of areas including pay and conditions nationally; which contribute towards officers receiving fair remuneration which in turn assists officers feeling that they are valued and appreciated reflecting the importance of the role they play in keeping our communities safe.

Locally we provide representation on all matters relating to police duty from advising on variations of duties, grievances, employment tribunals, pensions, ill health retirement, postings, equality, health and safety, misconduct, promotion, overtime, regulations etc. This is only a short list of the issues that federation deal with on a daily basis and is by no means exhaustive. Suffice to say that on average one in two members had cause to use Federation services in 2013.

The police service needs a strong and effective police federation in order for it to perform cohesively and efficiently. The force has to address all of the above issues whether it would choose to or not and if there is no collective voice on representation all of these issue would become disjointed and fragmented and result in chaos.

Whilst not perfect it is accepted that

collective bargaining is the best way for large national institutions to negotiate, especially those with national pay arrangements.

In an ideal world there would be no need for worker representation as all managers would be very understanding and accommodating and all workers would be co-operative and efficient and everything in the garden would be rosy. Sadly this is not the case and where we have competing interests in the workplace disputes will inevitably arise. It is in the interest of the force to have a credible representative body to assist in resolving these disputes to ensure the individual can be confident that they have the opportunity to have the best case put forward on their behalf.

It is also in the interest of the force to have a strong representative voice that has the confidence of the members they represent if its own decisions are seen to be credible and have been robustly tested. This at times could be seen as an adversarial process but it is important that officers have a vehicle to test manager's decisions but also to understand that once that process has taken place it may be seen as the best or sometimes the only option. Hopefully members will understand that whilst they may not win every argument that have had the opportunity to put forward their



Merseyside Police Federation Representatives at the Police Federation Conference 2014.

best case with the support of their staff association.

Where we have strayed from our path recently and brought ourselves into sharp focus is in the political arena. We were not, and should not be, set up to engage in politics. We are servants of the Crown and apolitical. We should remain independent of any political party. It is right that we remain a critical friend of politicians and especially those involved in law making for this country and point out where we believe their decisions would have a negative impact on policing or indeed the public. In footballing terms, criticisms were made that the federation played the individual and not the ball.

It is precisely this area that we strayed into. Whilst trying to do our best for our members some of the federation representatives got sucked into a game they were never going to win. I cannot criticise the motivation for getting involved in such public debates but I do wonder about the judgement of such action?

We sleepwalked into a situation that very quickly and very publicly exposed

 *Whilst trying to do our best for our members some of the federation representatives got sucked into a game they were never going to win.*

weaknesses and naivety. Only fools rush in where angels fear to tread! We were sent packing with our tails between our legs and exposed ourselves to the ire of certain public officials who had their own axe to grind—they seized upon this opportunity to demonise the police and police federation.

If we did not act quickly and decisively we would have been at the mercy of politicians—which led us to announce the police federation independent review.

For those who have been following events since such time the rest as they say is history and this year at our national conference we voted to accept the recommendations of the independent review.

Recommendation 1 of the review was to adopt a new core purpose which states.

“That this conference agrees that in fulfilling its statutory responsibilities for the welfare and efficiency of its members the Federation at all levels will:

- Ensure that its members are fully informed and that there is the highest degree of transparency in decision-making and use of resources.
- Maintain exemplary standards of conduct, integrity and professionalism.
- Act in the public interest, seeking to build public confidence in the police service and accepting public accountability for its use of public money.
- Work together within the Federation and in partnership with others in the policing world to achieve its goals.”

Message from **The Chief Constable**



By **Sir Jon Murphy**
QPM, Chief
Constable

Merseyside Police celebrates its birthday this year, it is some 40 years since the inception of the modern Force as we know it today, although as many of you will appreciate, times have changed dramatically and so has the force.

One thing that has remained constant is the advice, help and support offered by the Police Federation to officers.

I am all too aware that we are experiencing unprecedented change. We have had to reduce in size considerably, both in Police Officer and Police Staff numbers and there is still more to come as a result of a further reduction in the budget of £33 million by 2017.

We know we will have less money, less officers and less support staff, but at least we do have an idea of the scale of cuts, which means we are able to plan for the future. We need to become yet more efficient and effective and to reduce the time it takes to deliver our service. All of these challenges for the force mean more work and more challenges for the Federation, to date that challenge has been well met and I have every confidence this will continue to be the case.

I speak on behalf of all of the Chief Officers when I say I cannot speak highly enough of the hard work and determination that has been demonstrated over the past four years whilst enduring this monumental and turbulent reform of the Police Service. I know that, despite the challenges, you remain dedicated to protecting the communities of Merseyside and making the environment more difficult for those individuals involved in Serious and Organised Crime to operate. Your successes are there for all to see and they are regularly commented upon.

As you may have heard me say—we watch and read with dismay the seemingly never-ending flow of negative news stories in the national media. Yet, locally, we are doing well, our communities support us, we rate high in confidence and satisfaction polls and the local media are not on our back. That is not to say we are perfect and we get everything right, we don't.

To that end the 'Just' trilogy provides officers with clear statements of what is expected of them, it has served us well and will continue to do so, it has been a key factor in maintaining and enhancing our excellent reputation. The importance of the 'Just' campaign will become even more apparent as the new national code of ethics becomes embedded and HMIC complete their integrity inspection over the coming weeks.

The Federation itself has not been without its critics over the years and never more so than today. The Home Secretary, Theresa May, in her speech at the Federation conference, demanded that reform takes place, further, if it is not carried out on a voluntary basis then she intends to force change through legislation.

Most would agree that change can be a difficult and painful process to begin with but once started then becomes easier; we must all become accustomed to being more transparent, accountable and open. The Federation is not an exception to that rule and whilst the transformation may be challenging it will, in the long run, be for the benefit of itself and its members.

All of this said, here in Merseyside we have been very fortunate, over many years, to enjoy a constructive and mutually supportive relationship between the officers of the Federation and the leadership of the force. I do not see this position changing and that can only be in everybody's best interest. I do not see any evidence here that reflects the comments of the Home Secretary.

The Federation is always close at hand to offer support and direction when officers

are most in need of assistance. Merseyside Police Federation is adapting to change, yet continues to offer support across a whole range of different and difficult challenges. I know how much they are appreciated by those officers who are faced with a variety of both professional and personal problems on a daily basis.

I have been asked specifically for my views in relation to the direct entry of Superintendents. I have not made any secret of the fact that I am not in favour of such a concept and consequently have, at this time, declined to take part in the scheme.

I will watch those forces who are taking part with interest. It is my view; however, that policing is a unique and challenging profession that through operational exposure to a multitude of different challenges in the ranks leading up to superintendent, individuals, with the right skills and qualities, build the experience and confidence to progress to command rank.

I am also of the view that the service must bear some culpability in the current state of affairs. I believe that for too long senior leaders have over-intellectualised policing and placed far too much importance on academic achievement, strategic perspective and flight from department to department whilst taking little cognisance of operational competence.

The federated ranks are full of high quality people who have proved themselves at the hard end of policing and who possess the attributes required to be a strategic leader (which is important). Officers of all ranks deserve and want to be well led. Since I have been Chief I have endeavoured to ensure that we promote the right kind of leader, people who can do the job, are respected by their staff and can demonstrate that they understand the world beyond their own. I intend to continue to do this; it may be the case, however, that at some point I am not given the choice.

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Message from The Chairman

Peter reflects on recent traumatic events for the Fed, but reassures local members it is business as usual on Merseyside



By **Peter Singleton**,
Chairman
Merseyside Joint
Branch Board

Those who are regular readers of my Insight articles will be used to my starting with a few light-hearted words before getting down to the serious content of the piece. Normal service will be resumed next insight, but due to the subject matter of this edition and the constraints of limited space there's little humour in this editions piece.

That's not a bad place to start, as for the last few years there has been precious little to smile about in the world of policing in general (and the world of being a Fed Rep in particular). The Home Secretaries speech to the Federation Conference in May was the perfect illustration of the constant criticism and sniping that those involved in British Policing have had to contend with recently. Politicians and the entire media circus have consistently attacked the Police Service, thereby attacking each and every Police Officer in the country. Understand this— Theresa May was not just attacking the Federation during her tirade in Bournemouth this May; she was attacking the entire Police Service. She was attacking you, and every police officer in England and Wales.

After an all-too-brief comment about most officers being honest and hard-



working, the Home Secretary switched to an all-out attack, kicking off the next stage of her speech by referring to a number of concerns within policing (notably around policing by consent) that have been debated and discussed, in some cases, for decades. But if there is blame that affects policing by consent, then it surely has more to do with

the Home Office than with the Police Federation or the Police Service? Surely if the Home Office are concerned about consent, then it is their responsibility to identify where the problems are, what issues cause concern, and then set about providing guidelines to assist the service in rectifying any problems that are identified. To say there is a problem,

then blame the service for them is simply absolving all of their responsibility.

The Home Secretary then began the list of Police indiscretions; Leveson, Hillsborough, Harwood, Morgan, Ellison, Herne, and Lawrence, finishing with 11 ACPO officer's gross misconduct enquiries. All of these were sighted as examples of policing failures. There is no doubt that these incidents were not the services finest hours, and that much can be learned from the mistakes that were made in each of these incidents, but none of these incidents involved Merseyside Police. They are also largely historical. Think about it;

Hillsborough was in the 80's

The Stephen Lawrence investigation - that was in the 90's

The shredding of documents by the Metropolitan Police - that was over 10 years ago

The antics of undercover officers making suspects pregnant – was between 1987 and 2010

So an officer would need 25 years' service or more to have been involved in Policing at the time of Hillsborough. They would need 15 years or more to have been around for the Lawrence enquiry, while 10 years' service would have seen them being contemporaries to those who shredded documents. The other issue that you need to consider is— of these cases, how many involved the unsanctioned activities by incompetent, bad or corrupt officers? Apart from the case of Paul Harwood, they are arguably matters that are at the control or involvement of senior and chief officers, and not due to rogue officers acting illegally of their own volition. There was little involvement of the Police Federation, the Federation not being mentioned as a significant line of enquiry or criticism relating to any of these cases until the Home Secretaries speech this May.

Effectively, we have the failings at the top of those few forces involved in these incidents, being cascaded down onto



How did the most respected Police Service in the world come to be so despised and undervalued by the establishment? And what is the Federation going to do about it?

those that are at the bottom. There's a saying about something smelly and unpleasant rolling downhill – sound familiar?

It's the unfairness of the criticism that angers most of us. To quote the Home Secretary "It is not enough to mouth platitudes about a few bad apples. The problem might lie with a minority of officers, but it is still a significant problem, and a problem that needs to be addressed," she said. She then criticised officers for in some instances for displaying "contempt for the public". Is this fair? Can she really think that the vast majority of honest hard-working Cops are not going to be upset by these generalisations?

So how did we get to this? How did the most respected Police Service in the world come to be so despised and undervalued by the establishment? And what is the Federation going to do about it?

You could argue that the Police Service and the Federation has been caught in a perfect storm. The worst economic collapse since the Second World War has allowed a weak Coalition Government to use austerity as a platform to drive through the cuts to police numbers, pay and conditions that the Federation had previously been able to fight off against administrations with much more powerful

majorities in the House of Commons. Look at the Sheehy recommendations of the early 1990's and compare them to what Winsor reported in his review; they are remarkably similar, and it does not require a leap of faith to suggest the Conservative Party has wanted to 'reform' the Police to suit their own ideological agenda for years.

These pressures on pay and numbers have led to some Federation members questioning the effectiveness of their representatives. Meanwhile a series of scandals have rocked the police and one of them in particular— Plebgate has mired the Federation in muck.

In answer to this the Federation nationally commissioned first a survey asking the membership what they thought about us, and once the results were analysed the Federation instigated the roots and branch review of its structure and way of operating that was headed by Sir David Normington. The Federation instigated the review and has now agreed to implement it in its entirety.

So does this matter to you, the Federated ranks on Merseyside?

Well in many respect the answer is 'No'. That is due to a number of reasons, but the main one is that most of the reforms Normingtons recommends are all about how the Federation is organised and run Nationally, and how the structure and finances at National level should change to be more beneficial and efficient. This will have little or no effect on us here in Merseyside as it has no effect on the day to day support we give. There will be some minor changes to how we are structured internally and how our Reps should meet to discuss matters, but other than that it will be business as usual for Merseyside Federation. Compared to some other Branch Boards in other forces, on Merseyside we are proud of the service and support our Reps provide to you, and while we are always open to suggestions as to how we could improve our service to you, we always try to put the needs of you, our members, at the centre of everything we do.

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Limitation Periods – Understanding the Time Frames

If you are injured and think you are entitled to receive damages the best thing to do is instigate a case as early as possible.



By Jonathan Belcham,
Litigation Executive,
Personal Injury

As time passes, memories fade, witnesses become harder to trace and relevant evidence is often destroyed.

But bringing a case immediately is not always possible. Often the officer initially thought the injury would settle down and it is only some years later, usually when they are struggling to carry on with their job, that they seek advice.

So when is it too late to be entitled to recover damages for an injury?

Criminal Injuries

Officers who have been injured in a crime of violence can apply to the Criminal Injuries Compensation Authority to recover damages. Applications must be received by the Authority within two years of the incident. Applications will only be accepted out of time if there are exceptional circumstances which prevented the applicant from having applied earlier. There must also be sufficient evidence provided to enable the application to be determined out of time.

Industrial Injuries Disablement Benefit

If you have been left with a degree of disability caused by an accident at work you may be entitled to receive Industrial Injuries Disablement Benefit. There is no time limit for making such a claim. We have known applications succeed for injuries from incidents at work over two decades ago.

Personal Injury Claims

For a personal injury claim there is a three year period within which any court proceedings must be commenced. This deadline begins either from the date of the accident or if you were unaware at the time you had been injured then the time period runs from the date that you first knew your injury was linked to the accident.

In many personal injury cases the injured party is suffering from a medical condition or disease caused by their work, rather than having been involved in a specific accident. In these situations, such as hearing loss caused by exposure to noise, the limitation period runs from the date you had knowledge your condition was caused by the exposure in question.

The courts do have discretion to waive the three year time limit in some cases.

For a personal injury claim there is a three year period within which any court proceedings must be commenced.

The judge must be satisfied that it would be in the interests of justice to allow the case to proceed beyond the deadline. The prejudice to the injured party in not being permitted to bring their case must be balanced against the prejudice to the party against whom the claim is made in having to defend the case at such a late stage.

It is also important to note that there are exceptions to the three year rule. For example, accidents on aeroplanes, boats and abroad often have shorter limitation periods with no discretion to extend. Jonathan regularly attends the offices in Green Lane and would be happy to discuss any queries arising from this article or any claim that you think you may have.

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Merseyside Federation: Planning Carefully for the Future on Your Behalf

Paul Kinsella is the Business and Finance Manager for Merseyside Police Federation. Along with the Federation Executive Team, Paul has been working on Merseyside Federation’s five year business plan, and produces a summary for the benefits of members.

The Federation currently provides a wide range of services to members, but because of financial challenges and political uncertainties over the coming years, could be forced to cut services in order to remain viable.

Core services, as indicated in the diagram opposite, include: representation with the employer on pay and conditions; professional advice and legal support for officers that have problems at work such as health issues, retirement, misconduct cases, and many others.

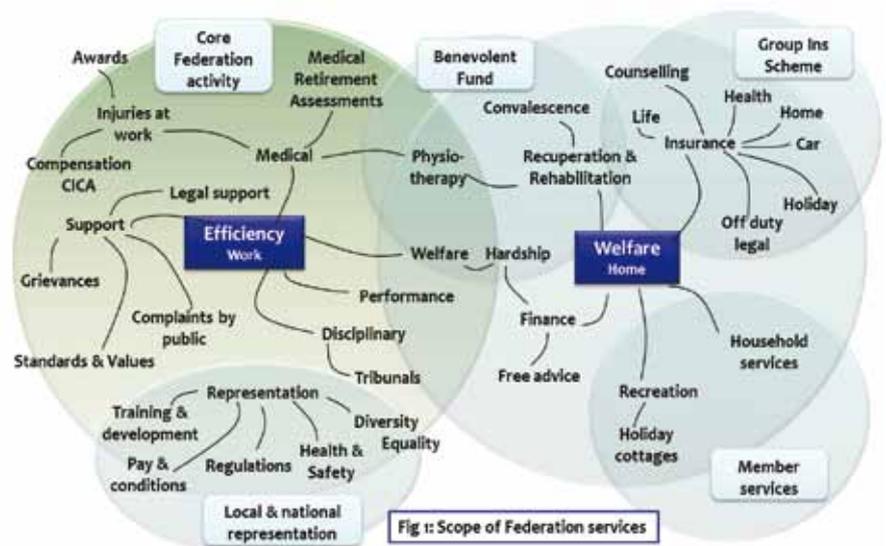
Essential “Add-on” services include the Group Insurance scheme, the Benevolent Fund and other member leisure related services we operate include the Vauxhall scheme and holiday cottages.

Officers that encounter almost any kind of difficulty – whether work, legal, health, financial or otherwise – can look first to the Federation for help and advice.

Members say that it is important that the Federation continues to provide these services as before.

Merseyside Federation income is under threat

Just over half of total Federation income comes from member subscriptions. The remainder comes from a small



contribution from the Force and from our Member Trust (or “number 2”) Account.

JBB costs were £433,000 for 2013. Net surplus was £147,000, which went into reserves (which is good business sense when assessing the impact of drastically reducing member numbers due to budget cuts).

However, a reduction in income is expected over the next few years due to falling member numbers (fewer officers), more income passed to the centre to benefit smaller branch boards than Merseyside, and a possible reduction in the subscription rate (which requires Conference to approve)

Officers that encounter almost any kind of difficulty – whether work, legal, health, financial or otherwise – can look first to the Federation for help and advice.

So JBB finances are facing significant challenges once again.

Falling income and upward pressure on costs mean that in a few years, the accounts could be in deficit (see chart right).

As the JBB are taking action now to plan ahead, and because of the reserves built up through the Trust account, there is no immediate need for alarm. Over the next few years, action will be taken to reduce costs, to find other ways to raise income, hopefully without any reduction in service or in the staff and officer team supporting members.

Reserves stand at just over £800,000, which will cover existing commitments in full for two years and the deficit above for more than ten years, so there's no immediate danger of the Federation going bust or being unable to fulfil its obligations to members.

“Secret” number two accounts

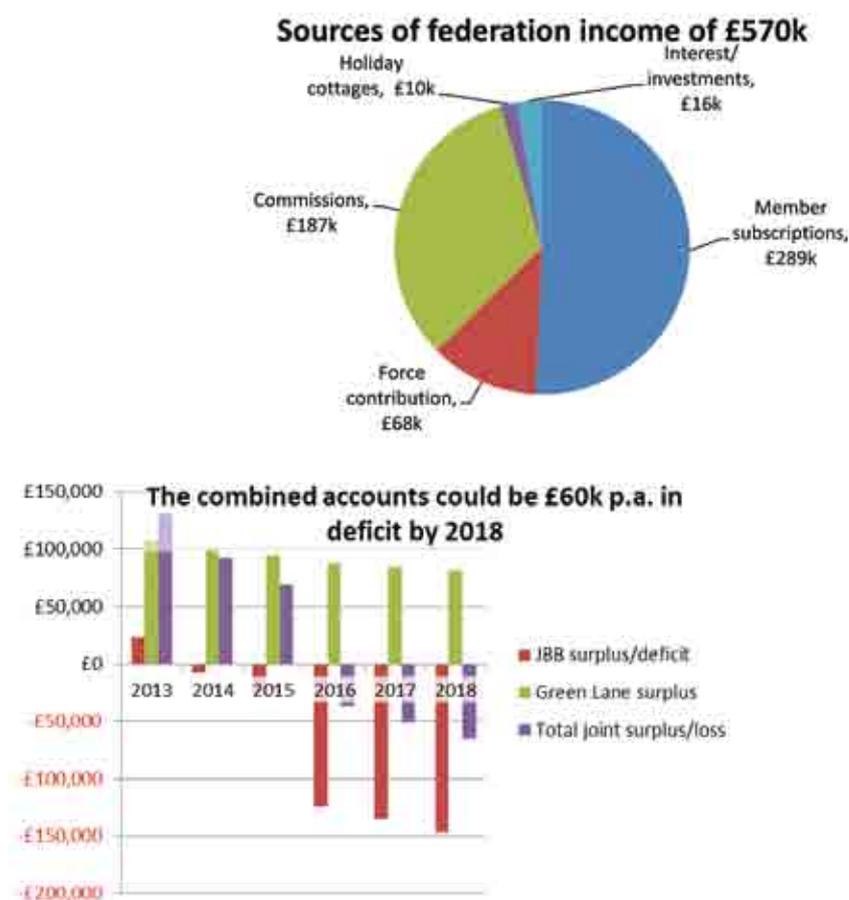
An article in the last Insight magazine (2014 issue 1) “What is a Number two account?” set out to explain to members discussion in the press and comments by the Home Secretary about so-called “secret” accounts.

Essentially the account exists as a buffer to future financial uncertainties such as those listed opposite.

Federation JBB income comes from Member subscriptions, which are dependent on officer numbers, whether officers choose to subscribe, the proportion retained by the centre (currently 70% and subject for review) and the subscription rate (currently £21.58).

None of these factors is within the local branch board's control and so if we relied solely on this, Federation services would be at the whim of events and so at risk of sudden withdrawal.

The Trust account has been established at no cost to members, through a range of commercial relationships agreements



that have generated returns, simply by making use of the Federation's network of contacts. The Trust account is primarily to provide additional benefit and member support, as outlined in the Insight article as previously mentioned.

The local branch finances are not underwritten by the centre.

Whether “Number two account” funds are all part of the national Federation's reserves, as the government would suggest they are, is a moot point. The Federation is not a single organisation, like a building society with local branches. Building society members' funds are all pooled centrally. If a member withdraws more funds from their local branch than is available on a day, or if the branch makes a poor lending decision, then the shortfall or balance is made up from Head Office.

Not so with your Federation. Each local branch operates as an independent body and must support itself. If it runs into trouble, the centre does not underwrite its losses; the local branch would have to

cut back on services, which may involve reducing staff until it becomes viable once more.

If the government and the national Federation wish to switch to the centralised ‘building society’ type model, then this changes things. However, for the time being, it is prudent for the Merseyside branch board to make sure it can support its members for the foreseeable future.

Reaction to the Home Secretary's unexpected speech at Conference May 2015

The Home Secretary, Theresa May, surprised many at Conference on the Wednesday morning, not only by the way in which she delivered the message to the Federation that it must implement all the recommendations of the Normington report in full, and immediately, but also with the additional measures she announced, which were: the withdrawal of Home Office funding for the Police Federation from September 2014; the Police Federation is to be subject to

Freedom of Information Act requests; and new Federation members must 'opt in' in future rather than the current 'opt out' method. If anyone is thinking of withdrawing, they should seriously consider the impact.

Sir David Normington quickly rewrote his speech for the afternoon after hearing the Home Secretary, reiterating his advice that the recommendations would take at least two years to implement and could not realistically be done 'immediately'. The report had allowed scope for adjustment in the way recommendations were implemented, but the Home Secretary's forcing of a blanket vote for all recommendations all but removed this flexibility.

Some of the main changes to come are (from the 36): the combining of the separate rank committees and budgets into one; the immediate passing of 100% of subscriptions to the centre for redistribution rather than retaining 30% locally as at present; the publication of 'number two' accounts; the creation of a national membership database; the appointment of new directors of Finance, Policy and Equality and Diversity; a new election process for branch Chairs and a new National Council and National Board; to fund smaller branches with surpluses from larger ones; and a review of options for Leatherhead post 2019.

The Merseyside local branch board will be keeping a careful watch on developments to ensure members' interests are represented at all stages.

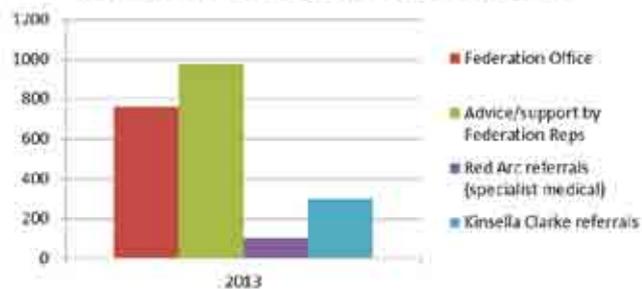
Merseyside Federation benefits for members

In 2013, Merseyside Federation helped members receive over £2.6m in pay-outs of various kinds. This is more than the total value of subscriptions paid by all members over the year. The average pay-out per member is over £600 for the year.

Perhaps a surprising number of officers have had cause to call on Federation support over the past year, with more than one in two on average receiving

SUCCESSFUL CLAIMS	VALUE	SOURCE
NWPBF Applications	£ 17,976	Benevolent Fund
Civil Claims	£ 1,138,889	Federation
CICA	£354,035	Federation
Critical Illness	£189,000	Group Ins Scheme
Treatment/Rehabilitation	£4,660	Benevolent Fund
Death Benefit	£819,500	Group Ins Scheme
Dental	£2,183	Group Ins Scheme
Group Insurance	£71,262	Group Ins Scheme
Hospital Benefit	£6,950	Group Ins Scheme
Terminal Prognosis	£30,000	Group Ins Scheme
Total	£2,634,455	

In 2013 a total of 2,154 cases were handled via Merseyside Police Federation



advice from a Federation rep, raising a formal case with the Federation office, or using the services of Kinsella Clarke or Red Arc.

Is the Federation of benefit to the Force?

The purpose of the Federation is to support the welfare and efficiency of the Force.

Some of the ways this happens are: fewer absences, helping officers back to work via medical or other support, avoiding escalating situations through giving advice early, reduced claims and cases such as Employment Tribunals that are unlikely to succeed, improved attention on diversity, professionalism and fair outcomes. The Federation also aims to achieve a safer environment through training and focus on Health and Safety, with reduced absences and reduced stress for officers as a result of support in various difficult situations, making more available for work.

Benefits to the general public

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

A well-run effective Federation is therefore essential for the well-being of the police service and therefore for the public as a whole. The Federation exists to support its members, to improve the welfare and efficiency of the Force, with the ultimate aim of protecting the general public. The work done in planning ahead for financing the Federation over the next five years and more is simply in support of these fundamental aims.

A year in the Life of...

Simon is a partner and Chartered Accountant from our retained Accountants and financial advisors, Kinsella Clarke. Simon highlights some of the current financial issues faced by members.



By **Simon Kirkham**,
Partner & Chartered
Accountant, Kinsella
Clarke

We think it's been nearly 12 months since we last wrote an article for Insight and what a year it has been. We have seen the rise of our football teams (apologies to Tranmere fans), we have seen the fall of our 70's role models. The best thing for us though was seeing recruits starting to come through again. It is with this in mind that we thought we would highlight the kind of matters that we have dealt with in this period and remind you all of what we can do for you.

Let's start with the sad stuff, the only certainty in life. Sadly a number of officers passed away last year. As a result of our free will writing service it was possible to smooth the financial path for the families of these officers. Where we were appointed as Executors we were able to handle the probate, taxation and distribution of the estate so that the families were allowed to concentrate on the grieving process.

It never fails to amaze us that this service has such a small uptake. We don't know whether it is because contemplating death is anathema to a lot of people. Whatever the reason, it is a bit of forward planning that could save your family's an awful lot of stress at a difficult time. It is also very important when you have second marriages, children from different relationships etc. So don't put it off, ring for a questionnaire or an appointment today.

The misery continues—from what we

see on a day to day basis the biggest issue in policing isn't whether Theresa May has a hissy fit or not—the biggest issue is debt. The last three years or so has seen pay freezes, increased pension contributions, reduced overtime and loss of allowances. Couple this with year on year inflation and most officers will have seen a considerable pay decrease. Interest free credit cards pretty much disappeared and converted into 18% interest rates on balances. This has had a dramatic effect on officers' disposable income.

Most of our appointments are based around debt issues. To give you an idea as to whether it may be time to come and discuss your budget with us we like to use the following guide. When your salary is paid in, do you actually go back into credit at the bank? Do you pay for groceries and petrol on your credit card? Is your mortgage more than three times your salary? All of these items are a big clue that you need to come and chat with us.

In the last year we have assisted many officers with their financial difficulties. We helped with budget management, arranging repayment agreements with creditor's right through to bankruptcy. Yes bankruptcy is allowed for police officer. Under normal circumstances you shouldn't lose your job as it is treated as a welfare rather than disciplinary issue. This is something that we address whilst giving our advice. What you can't do is book a holiday to the Maldives on your credit card the day before you come and see us.

As a result of officers debt we have attended Court more often than most

Solicitors. We have been involved in appeals and tribunals on their behalf. The reason, because officers are using the services of debt management companies. These companies take a minimum of 25% of your monthly repayments and the debt continues for an indefinite period. Most of our big cases involve officers who have been in debt management plans, have paid considerable amounts in good faith only to find that they actually owe the same amount as when they started and that they are now being pursued for the debt. Our advice—stay away from these companies and come and see us. We do not take any of your repayments and every penny you pay goes straight to your creditors from your own bank account. No funds pass through us, so you can be assured that your debt is being settled on the terms agreed through us.

Blimey, any good news? We hear you ask? Well yes—we have won CSA tribunals. One officer went in to the Tribunal owing £13,000 and came out the other side with a refund for £9,000. The general advice here would be not to assume that a CSA demand is going to be accurate. We have experienced a number of incorrect requests and have had a surprising number recalculated.

We have also had a number of Inland Revenue demands overturned for officers and retired officers who have a second income. Don't forget if you have an army pension or police pension, rental property or a second job it is all taxable.

So quite a year then. Remember our service is 100% confidential so don't be worried about coming in for advice. We're here to help.

Motor Breakdown Cover

Philip Williams, our Insurance Brokers who administer our Group Scheme, highlight the benefits of one of the most essential and used components of the scheme.

Your Group Insurance Scheme is designed to provide the convenience and value of providing many of your essential insurance requirements in one cost effective package.

Together with our insurers we are constantly reviewing the benefits we provide and ensure that it continues to develop, provide value for money, and meet your insurance needs.

One recent addition which has already proved exceptionally popular is the addition of a comprehensive Motor Rescue Breakdown Policy which was first added to the scheme in September 2011.

Since the service was introduced, over 1500 Merseyside Police Officers and their partners have been assisted by the Federation Breakdown Cover.

The Policy provides cover for you and your partner anywhere in Great Britain, Northern Island and the Isle of Man for any car, motor cycle or car derived van in which you are travelling. There is no age limit to the car and motor cycle and the cover includes –

- Roadside Assistance/Recovery
- Home Assist
- Alternative Travel
- Emergency Overnight Accommodation
- Misfuel Assist
- Message Service
- Caravans and Trailers
- Keys

The cover is provided by Call Assist who have developed a trustworthy and reliable network of recovery agents throughout the UK to ensure that they reach you as quickly as possible. The below annual figures really do highlight their outstanding service provision:

- 446,002 Calls – average answer time 2.82 seconds
- 180,515 insured incidents – average response time 38mins 54 seconds
- 78.8% vehicles repaired at the roadside

Their company objective is to provide an effective and sympathetic service to motorists whose vehicles have broken down and ensure they are providing the best service to you.

Feedback and testimonials from Merseyside Police Officers since the service has been introduced have been extremely positive; the following comment is typical of the many that we receive:

“Just to let you know, yesterday I broke down in Warrington and felt heartily sick! However I rang the Fed recovery line and within half an hour a mechanic from Egertons Recovery was with me, he checked the vehicle and decided that the battery was u/s - we then attended Halfords and purchased a new one which the mechanic then fitted. Within two hours of my call the car was up and running and my son and I went home for tea.

The mechanic was called Zac and he was exceptional, would you please pass this on to the company as I have been unable to find an email address for the garage”.

How to make a claim

If your or your partner’s car, motorcycle, or car derived van suffers a breakdown caused by a mechanical or electrical failure please call the 24 hour Control Centre on 0333 600 7340 (chargeable at local rate including from mobile phones They are usually included

in network providers “free minute” package). If for any reason you are unable to make a connection, please contact Call Assist on 01206 714 305. **You may want to consider programming the Control Centres’ telephone number in your and your partner’s mobile phones to ensure you always have them to hand.**

You will need to have the collar number of the covered member, a return telephone number, vehicle registration number and precise location available when requesting assistance.

Any claim will be validated with the Police Federation, with costs for any claims from non-eligible persons being the responsibility of the claimant.

If you are not a member of the Group Insurance Scheme and wish to know more, please contact Merseyside Police Federation on 0151 777 7500

Short Term European Discount

If you are taking your vehicle abroad this summer and require cover for a trip to Europe, a discounted policy is available by visiting www.startrescue.co.uk/european. An additional 15% discount is available from the stated rates by entering the code **POLICEFED0115** towards the end of the purchase process.



Merseyside Police Federation Insurance Scheme

SCHEME BENEFITS with effect from 1st April 2014

Serving Member

Life insurance	£100,000	Hospitalisation benefit up to 5 nights	£50 per night
Terminal prognosis advance on life insurance	20% of sum insured	Accident/incident/emergency admission	£50 per night
Permanent total disablement (due to accident)	£100,000	Planned admission after first 3 nights	20% scale pay
Accidental loss of use benefit	£60,000	Sick pay benefit (when pay cut to half)	
Infection of HIV/AIDS on duty	£60,000	<i>up to 26 weeks, then a further 4 weeks</i>	
Temporary total disablement	£21 per week	<i>when on no pay</i>	
<i>(up to 104 weeks excluding first 7 days)</i>		Family travel policy	Worldwide
Critical illness	£10,000	Legal expenses including ID theft protection	Included
Child critical illness	£2,000	Emergency and injury dental benefit	Included
Child death grant	£2,000	Home emergency assistance	Included
Red Arc assistance	Family Cover	Free financial advice with Kinsella Clarke	Included
		Motor breakdown cover	Member and partner

CALENDAR MONTHLY SUBSCRIPTION

Weeks of service 1-104

£26.35

£Nil

COHABITING PARTNER OF SERVING MEMBER

Life insurance
Terminal prognosis advance on life insurance
Critical illness

£50,000
20% of sum insured
£5,000

CALENDAR MONTHLY SUBSCRIPTION

£5.50

The first 104 weeks of service are free of charge to both new Student Officer 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 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.



New Team at The Top for The Police Federation of England and Wales

Steve White and Andy Fittes introduce themselves to Merseyside members.

STEVE WHITE

If I have learnt one thing throughout my policing career—it's about taking opportunities when they come along. Twenty six years ago this September I was an excited, and —believe it or not —sylphlike twenty year old starting my career at Chantmarle; at that time, the regional police training centre in the heart of the Dorset countryside. I can say with all honesty that if anyone had suggested to me on that first day that I would become Chairman of the Police Federation of England and Wales, I would have said “the what?”

Taking the Chair at such a time of great change is a tremendous honour and also a tremendous opportunity. The internal workings of the Federation have remained largely unchanged for a very long time, not quite since its formation in 1919, but not far off. With our momentous decision taken at conference to embrace the principles of the Independent Review and embark on

 *Making sure we remain relevant to 21st Century policing and police officers - helping, guiding, commenting and fighting for you is what we must continue to do.*

a programme of fundamental change, we now have a real chance to reform the organisation, ensuring that members are at its heart. Making sure we remain relevant to 21st Century policing and police officers - helping, guiding, commenting and fighting for you is what we must continue to do.

We must embrace this once in a



generation opportunity and make sure we get it right; for the good of all of the hard working police officers across England and Wales.

I was talking to a BBC journalist at conference who was asking me about my background. I explained I was a Londoner, born and bred, and had, in 1988, initially applied to the Met. He

nearly fell off his chair with laughter when I confessed that I had been paper-sifted out early in the selection process as I had an allergy to cats— 24-hours later he broadcast this on his twitter account. Strangely enough, Avon and Somerset Constabulary were not quite so fussy and, once accepted, they wanted me to start the following week.

Apart from when I became a national federation rep three years ago, all of my service has been frontline operational. Even when as staff officer to the ACC Bristol Commander, I would still do a significant amount of duties working 24/7 and frontline; I loved it. Six years on roads policing and as an AFO ARV crew member, neighbourhood sergeant, team sergeant, sector deputy and duty inspector, working at every station in Bristol, has given me plenty of material for my memoirs, if there's ever time to write them. As Vice Chair and now Chair of PFEW I have the pleasure of meeting various police figures who walk the corridors of policing power who I have worked with operationally. It makes me realise, it's a small policing world, but a strong policing family that binds us together.

Feline induced sneezing aside; those that know me are usually quick to point out another interesting medical fact about me that I cannot change (albeit one I tried to during my force selection process).

Back in 1988 there were still many, if not all, police forces who had a strict height limit. Most were five foot eight for men, five foot six for women. The City of London Police was six foot and Devon and Cornwall Constabulary, I recall, was five foot ten. Well, I was a tad under five foot eight; not by much, but a bit. So, I may not be tall, but I was most certainly desperate to become a police officer.

It was therefore thick socks and a very strained stretch for the Force Medical Officer, who kindly gave me the benefit of the doubt. Back then I may have been considered short by average standards, but since joining the best police service in the world, I stand tall with pride every day.



The Federation do some excellent work every day on your behalf and we must get better at communicating the positives — in particular I am keen to ensure that wherever possible the media reports on the work that officers do to protect the public...

ANDY FITTES

Thank you for this opportunity to introduce myself. I will be visiting Merseyside later this month to meet your Federation officials and hopefully some of you—the members.

I am a serving Metropolitan Police Sergeant with 26 years' service under my belt, working all of that time in the east end of London. I have been a Federation Representative since 1999 and joined the Joint Central Committee (now the Interim National Board) in 2013. My particular specialities are Misconduct and Professional Development.

I was immensely proud at Conference to be elected as your General Secretary and please be assured that I will work as hard as I possibly can to represent your interests.

My role as the General Secretary of PFEW is to be the lead negotiator for pay and conditions for all Federated ranks. In this new role I am also tasked with coordinating the implementation of the Independent Review, to ensure that you all have a fit for propose Federation that can represent you at all levels. I would welcome anyone's thoughts as to how we best achieve that outcome as your views are very important too.

The Police Negotiating Board (PNB) is being replaced in October by a Pay Review Body. I have met with the new Chair of this body and we are working to provide the quality evidence that this group requires in order to obtain the best pay outcomes we can for officers. I am also dealing with the implementation of the Winsor recommendations regarding Skills Threshold payments. This will be dealt with by the College of Policing and we must ensure that no schemes are introduced that have not been properly tested or evaluated.

The Federation do some excellent work every day on your behalf and we must get better at communicating the positives — in particular I am keen to ensure that wherever possible the media reports on the work that officers do to protect the public, rather than always concentrating on the negatives.

I am honoured to have been given the opportunity to lead the PFEW into a new era and I look forward to working for you.

Andy Fittes, General Secretary PFEW

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Considering a **Second Marriage?**

Five essential considerations before getting down on one knee.



By **Amanda McAlister**,
Family Law
Representative

Myself and my colleagues in the family law department have had a number of clients approach us who are looking for advice about getting married again. Some are still aggrieved from the effect the first divorce had on their financial situation and others have simply buried their heads in the sand throughout and want assurances for the future. One of the main concerns for all parties focuses on protecting the retirement fund. To assist in these situations I am going to explain in straightforward terms the main considerations you should be thinking about before entering into marriage for the second time.

Tying up loose ends

The first concern for those considering a second marriage is whether they have tied up all their loose ends i.e. did they reach a financial agreement with their first spouse.

Upon the first divorce either spouse has a right to claim against the other for financial provision and this right lasts until it is dismissed by the Court. However, if your ex-spouse has remarried then they no longer have a claim. Therefore, if you have not obtained what is termed a Consent Order which records the financial agreement from your previous marriage and your ex-spouse is still unmarried I would strongly urge you to speak to a solicitor to get this resolved before contemplating entering into a second marriage.

Wedding bells are looming

Common occurrences for second marriages are pre-nuptial agreements. This document will set out how it is agreed the property will be divided upon relationship breakdown. This is very important to those

considering a second marriage as there is usually a large amount of pre-marital acquests i.e. money built up in savings, properties and pensions which you would not want your new spouse being able to claim upon if the marriage broke down.

Although a pre-nuptial agreement will not prevent a spouse making an application for the court to consider the distribution of property upon a divorce, the Court can have reference to the agreements and their terms. If the court considers that the agreement has been prepared fairly and reasonably and both parties have received independent legal advice then the court will give them their due consideration.

A post marriage agreement

A post marriage agreement (post nup) is entered into after marriage, whilst a couple are still together and allows a couple to plan financially should their marriage subsequently breakdown. No one wants to believe their marriage will end in divorce, certainly not for a second time, and the agreements can be seen as unromantic or dooming a marriage to failure. In reality however marriages can break down and having a pre and post nuptial agreement in place can avoid the time, expense and animosity experienced in many divorce cases.

Consider co-habitation

The only way to save you from the heart ache of divorce again or arguments over who can have what from the home, from the pension etc. is not to get married at all and remain cohabiting. The current position in law is that if a couple cohabit they do not have a claim on the other partner's assets unless they are legally named on that asset i.e. if the house is in joint names at the land registry.

This position can be further supported with a cohabitation agreement commonly known as a no-nup. Cohabitation agreements are on the rise and it is easy to see why. They



*Common
occurrences*

*for second marriages
are pre-nuptial
agreements. This
document will
set out how it is
agreed the property
will be divided
upon relationship
breakdown.*

very clearly set out in legal terms financial arrangements and the distribution of assets, making it clear who owns what, in the event of a relationship split.

A word about wills

When you get re-married any existing Will you have made is automatically revoked. If this happens and you die without making a new Will, you will die intestate. Similarly, upon divorce any provision for the former spouse in any Will made following that marriage will cease to have effect. Therefore I would recommend that you should consider making a new Will as soon as possible.

To discuss anything mentioned in the above article please contact Amanda McAlister, the family law representative for Merseyside Police Federation.

Amanda has over 16 years' experience in police divorce and holds free family law surgeries at the Merseyside Police Federation office or would be happy to advise over the phone.

T: 0808 175 7710

W: www.slatergordon.co.uk/policelaw

Are You Covered?

Dave Lowe is the Misconduct Leader for Merseyside Police Federation. He highlights the importance of being a member of the Group Insurance Scheme to ensure Officers are fully covered against ALL risks.



By **Dave Lowe**,
Misconduct Lead
Merseyside Branch
Board

Samuel Butler was quoted as saying “In law nothing is certain but the expense” This is still as prevalent today as it was then.

All legal funding is at the absolute discretion of the Deputy General Secretary. To be eligible for the support of the Police Federation a member must meet the criteria contained in our Statutory Fund Rules.

If the criteria are met then Legal assistance for members charged with an offence arising from driving on duty, Legal assistance for members facing criminal proceedings for any offence alleged in the performance of their duties, and legal advice and representation in appropriate discipline matters.

There are many cases when the Police Federation have defended officers both criminally and during disciplinary procedures where the legal costs have been met by the Police Federation because the criteria has been covered.

But what happens when the criteria isn't met?

The easiest example is an investigation arising from an off duty incident—whether a criminal allegation or a Gross Misconduct allegation which the member is not accepting is alleged. The only option left in this scenario is to access the group Insurance scheme and the Legal Insurance Management (LIM).

An application is then made to Legal Insurance Management and if authorised the cost will be met by the insurers.

In times of austerity it is becoming harder for officers to make ends meet but I would urge you to keep this Group Insurance policy running and if you are not a member then please consider signing up to the group insurance scheme. This isn't a hard sell and I'm not trying to frighten you into signing up but recently I have had the unfortunate experience of informing officers that they will have to cover the cost of legal representation rather than L.I.M.

I have heard some officers explaining that they are covered on their household insurance policy regarding legal fees but when reading the small print the policy will only cover you for criminal proceedings NOT for any internal disciplinary.

When you consider that you could face a criminal trial at crown court and be acquitted, you may then also face an internal, full powers hearing with dismissal being a possibility. The cost of a solicitor at the hearing along with a top barrister to represent you and keep your job doesn't come cheap.

Officer A was subject of a drug test which subsequently proved positive when tested. The officer denied taking any drugs from the outset and was subsequently interviewed not criminally, and represented by the federation. The officer always denied taking any illegal drugs and this resulted in them being subjected to a full powers hearing with dismissal from the force an option. It was not duty related and fortunately they were in the group insurance which covered a forensic specialist, a solicitor and counsel

to represent them resulting in them being exonerated at the hearing. The cost for this representation was £5,984.64.

Officer B had criminal allegations made against them off duty unrelated to police duty. They were subsequently charged and attended a five day trial at crown court which resulted in a not guilty verdict. The officer had a highly trained solicitor provided by Slater & Gordon via Merseyside Police Federation funded by LIM for several interviews prior to the charging decision and then they were represented by a leading barrister at the trial. Total cost of the officers defence £11,891.60.

The cost to the member was just £26.35 per calendar month.

There are numerous other cases I could quote you. Unfortunately there have also been cases where officers have come to us not covered and they are having to find the cost of the legal defence team themselves.

Often the only option is to re-mortgage the house if you can or obtain a large loan to cover the costs.

You wouldn't go on holiday without insurance or drive your car without insurance, so please don't run the risk of having to defend your career for a nonsense allegation which may prove extremely expensive.

Even if you are successful in the case then there is still the case of trying to reclaim the costs through the legal system which as I'm sure you will be aware as Samuel butler precisely stated “In law nothing is certain but the expense.”

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- ◆ Employment
- ◆ Trusts and Estates
- ◆ Family Law

- ◆ Residential Conveyancing
- ◆ Medical Negligence
- ◆ Personal Injury
- ◆ Occupational Disease
- ◆ Regulatory and Compliance
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New Name, Same Great Service for Merseyside Federation Members

Some of you may have noticed some exciting changes that took place at Roland Smith this spring.

At the end of April, our whole team moved from our previous offices in India Buildings on Brunswick Street in central Liverpool, to our brand new home just around the corner at 5th Floor, 20 Chapel Street, Liverpool, L3 9AG. As always, our members are welcome to come and see us in person and we'll be happy to show you around.

At the same time, we've moved forward with all member communications using the Police Mutual name and logo, rather than Roland Smith, to reflect the fact that we've been part of the Police Mutual Group since 2007.

Other than the name, nothing else changes and you'll still get the **same great service and value for money products** you've always enjoyed from us. You can still call our friendly specialist team on the same number you've always used – 0151 242 7640.

Customer Services Director, Pam McGaffney, has been part of the Roland Smith and Police Mutual story for almost 35 years:

"The change of name and our move to new offices marks an exciting new chapter for everyone here.

"I joined my father, Roland Smith, and brother, Nigel Smith in the family business in 1980. Since then, I've been immensely proud of the way we've

 *We pride ourselves on delivering the highest quality service, both when you take out a policy and even more importantly, when you have to make a claim.*

continued to grow, allowing us to bring our quality products and our emphasis on the personal touch to more and more of our members.

"Roland Smith has been part of Police Mutual for the last seven years. We pride ourselves on delivering the highest quality service, both when you take out a policy and even more importantly, when you have to make a claim. The policies we arrange are designed specifically to reflect your needs and give you peace of mind.

"Police Mutual and Roland Smith have been here for the last 140 years and the team really is like a family. Many of our advisers have been here for 10 years

or more and I know that our members appreciate being able to speak to the same person each time they call us.

"We've built many strong, lasting relationships, both with our members and with our partners, such as the Federations, and I look forward to these continuing in the future."

We understand what's important to you

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policy, they'll take the time to talk it over with you and will never rush you to make a decision.

We take the hassle out of car and home insurance

We'll be clear and transparent about the costs of insurance.

With some insurers the price quoted is rarely what you actually pay. Some charge up to 26.9% APR if you want to pay for your premiums monthly. Some charge extra if you want to make simple

changes to your policy. Others will charge you for cancelling your policy.

We don't think any of that is fair, which is why we won't charge you extra.

There are no hidden costs in any of our policies and we won't charge you admin fees if you have to make changes like moving house or changing your car. We also offer **interest free monthly payment options**.

And if you have to make a claim, our member services claims team handles things quickly and efficiently to help

you get back to normal fast. We know emergencies don't always happen during office hours, so our claims service is available 24/7.

Our car insurance policies take the stress out of insurance by offering, as standard, **uninsured drivers cover**, **a lifetime guarantee on repairs** when using our recommended repairers and a courtesy car if you need one. And our home insurance comes with **domestic emergency cover as standard** (up to £500 per claim), and **replacement of contents as new**. Certain terms and conditions apply, so please call us for further details.

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*Based on 34% of members who provided their existing premium and switched their car/home insurance (inbound sales only) from January – May 2014.

^For full terms and conditions, please email info@pmas.co.uk

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Life is Full of Ups and Downs

Diane reflects on a traumatic year for her and her family, and also the benefits available to members of our schemes. She plans to introduce a cancer support group for members in the near future.



By **Diane Prosser**,
Federation Support and
Welfare Rep, Merseyside
Branch Board

It is nice to be back in work and back to normality once again.

As you will know my primary role in the Federation is offering support and looking after the welfare of colleagues who are suffering from any illness or an injury. As you can imagine over the last twelve months I have had contact with many officers including some who are seriously ill suffering from a life threatening illness such as cancer.

Ironically in November last year I was diagnosed with breast cancer and one week later I was in hospital having a mastectomy. What a blow that was! It was an important reminder to me that no one is invincible and that illness is indiscriminate. Believe me there are no guarantees in life. That said I consider myself one of the lucky ones; it was not necessary to put my body through gruelling chemotherapy treatment and my prognosis for the future is good. I also consider myself to be very fortunate as I have since the inception of the Group Insurance Scheme been a fully paid up member—what a blessing that has been.

After diagnosis I duly completed my claim form for critical illness benefit and I thought that, as this was just on the Christmas period I would have to wait

My own situation and my dealings with other officers and their families who are living with cancer has made me look at the overall ongoing support provided.

some time. How wrong I was! there was no argument or the expected letters of clarification winging themselves to and fro. I was paid the £10,000 benefit in only a matter of a couple of weeks. Whilst no one would choose to receive this benefit it was most welcome when it arrived. My family and I could immediately look to the future and we started planning a much longed for trip to New York.

I was also contacted by one of the Red Arc nurses, Shelley, and she has been absolutely lovely. She has kept in regular phone contact with me and she has offered much needed advice and support during my recovery. I have often referred members to Red Arc and always believed the service was good but as I now have been on the receiving end of it I can say without reservation that the Red Arc team are fabulous. And as if that wasn't enough

they have also referred me for a course of complimentary therapies. So far I have had two treatments of reflexology and reiki and I can honestly say I am hooked. The therapist has also spent time with me discussing nutrition and diet and I have learnt so much about how the right foods can assist recovery and overall well-being.

I am also a member of the Benevolent Fund and I know that there is still much more support I have not yet accessed by way of the Police Treatment Centres, physiotherapy in house at the OHU at HQ and respite and recuperation breaks at the lodges in Carnforth and Windermere. I have a couple more operations that are due to take place later this year so I am sure will also be accessing those services.

My own situation and my dealings with other officers and their families who are living with cancer has made me look at the overall ongoing support provided. I believe that our job is unique and now that most of us are surviving cancer and carrying on with our careers we may face a number of challenges along the way. I am exploring the opportunity along with the assistance from Macmillan nurses for us to have our own Merseyside Police support group. I realise that this is not for everyone but if this is something you would be interested in I would love to hear from you. I can be contacted via the Federation offices in Green Lane.

Whilst I have had the worst few months of my life it has in some respect been the best and as the saying goes I do believe that every cloud has a silver lining.

What's New Since the Last Edition?

Here are just a few of the new things that have happened or been introduced since the last edition of Insight.



OUR NEW WEB APP

We have launched our new web app. Full instructions on how to download this to your mobile device can be found on our website

www.merpolfed.org.uk

You can view all of the latest news and offers; you can also view and download your Group Insurance and Travel Insurance Policies to your mobile device, so you have information at your fingertips. Have you downloaded yours yet?



MERSEYSIDE FED CHARITABLE TRUST NOW REGISTERED WITH JUSTGIVING

Would you like to fundraise for us? In each edition of Insight, we update you with details of further causes our Charity has supported. It is a brilliant Charity funded mainly by our very kind members through our lottery. As a further and very significant development, we have registered with Justgiving to enable members (and supporters) to fundraise for us via the very simple Justgiving website, where we are listed as a charity. We are even able to claim back tax using Giftaid if you raise any funds for us using this method.

We know many members raise thousands for charity, but why not use your own Charity as a beneficiary? Have a look at www.justgiving.com/mpfct



CARE OF POLICE SURVIVORS

Our Charity made a donation of £2,000 to the incredible Care of Police Survivors charity.

COPS are dedicated to helping surviving families rebuild their lives after the trauma of a line of duty death of a Police Officer. It aims to provide the survivors with all the help they need to cope with such a tragedy by survivors helping survivors.

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Post Office	14.9%	£135.43	£6,500.64	£688.80
HSBC	18.9%	£145.51	£6,984.48	£1,172.64
Halifax (existing customers only)	18.9%	£145.51	£6,984.48	£1,172.64
Barclays (via Branch existing customers only)	22.9%	£155.98	£7,487.04	£1,675.20

Loan comparisons based on an average PCU unsecured personal loan of £4,875 arranged over 48 months. Competitor information source: Moneyfacts (June 2014). Repayment calculations source: PCU Acumen.

*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. Loans subject to status, conditions and credit checks to members aged 18 or over. The 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. The 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). 0845 telephone numbers are charged at local rate for landlines but may attract a premium from mobile phone providers.

Police Credit Union

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Your Credit Union is Not Typical of Credit Unions!

Police Credit Union, which serves over 23,000 members from the police and law enforcement family including Merseyside Force, is the third largest credit union by asset size in mainland UK.

The UK credit union membership is now well over 1 million with total assets of over £1 billion and outstanding loans of around £650 million.

Police Credit Union is one of 13 larger credit unions which are classified for regulatory purposes as type “Version 2”.

There are then around 380 version 1 credit unions, some being smaller examples of employer credit unions along similar lines to Police Credit Union but the vast majority are serving geographical communities where people live and/or work. A major proportion of these cater for provision of financial services to the section of the UK population under some degree of financial challenge and even exclusion.

So, it's clear that the bulk of the credit union sector is very much different to the credit union you know through your workplace in Merseyside.

It is mainly this other part of the sector that has been championed by the Archbishop of Canterbury over the past year, via his reference to his desire to eliminate the payday lenders from the market and to promote sensible borrowing from the likes of credit unions. His remarks about payday lenders were not the key part of his speech last year but the media picked up on his message and he has become the catalyst for monumental forward strides by the sector in the past 12 months or so.

In an address at the Annual Credit Union Reception held at the House of Lords in June, the Most Reverend Justin Welby made reference to the “year of great

 *...debt is a form of slavery – and debt to a bad lender is a particularly unendurable form of slavery. Credit unions are trying to be the merciful lender, the one who has a clear system of values and ethics, and build what they do around a value of the common good...*

change for credit unions with a huge increase in people's knowledge about the existence of credit unions”— he went on to say “I hope that the general mood of the movement is upbeat and positive and hopeful for the future”.

Referring to a parable about debt and lenders, the Archbishop suggested that “debt is a form of slavery – and debt to a bad lender is a particularly unendurable form of slavery. Credit unions are trying to be the merciful lender, the one who has a clear system of values and ethics, and build what they do around a value

of the common good”. He also added that responsible saving and borrowing from credit unions are real alternatives to the services currently provided by payday lenders. He said that it will be a “long haul” for credit unions to become the norm, not the exception but that he believed that this will be the case within 10 to 15 years.

Police Credit Union may be serving a membership that does not align itself with many of the credit unions' markets but its size, its lending scale and its mode of operation still strongly reflects the ethos and values of the credit union movement that began in Canada and the USA well over a hundred years ago.

Indeed, the ideology of credit unions has now spread to over 100 countries worldwide with over 200 million members, with some credit unions offering full banking provision but still under the same principles with which they started.

A prime example of how credit unions are maintaining their principles of operation is demonstrated through the latest Annual Report of the Financial Ombudsman—which was set up to handle individual disputes between consumers and financial businesses. Last year, it received a record 512,167 new cases. Four of the largest banking groups in the UK accounted for 324,093 cases (63%). Credit Unions, with a million members, reached 108 cases (0.02%).

What a superb statistic to support the calls from the Archbishop. Credit Unions are delivering, whether small or large like Police Credit Union.

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A

MARK RENSHAW (1832)
BIRKENHEAD, D BLOCK PATROL
EXT: 72205
MOBILE: 07855 162078

ANDREW BRAGG (1148)
N'HOOD PATROL, WALLASEY
EXT: 72019
MOBILE: 07751 743881

TONY FAIRCLOUGH (1142)
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EXT: 72083
MOBILE: 07745 385718

B

MIKE BARRETT (8388)
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EXT: 73676
MOBILE: 07802 893397

GARY HASTEWELL (1067)
MARSH LANE, TACTICAL TEAM, RED UNIT
EXT: 73013
MOBILE: 07525 747718

JULIE RILEY (2223)
OTU MARSH LANE (ATTACH TO SDD, HQ)
EXT: 78045
MOBILE: 07972 705939

C

KIRSTY JENNETT (1116)
EXT: 76555

GRAHAM AXON (8256)
PRESCOT, PATROL D BLOCK
EXT: 76306
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CHRIS LEACH (1679)
PRESCOT
EXT: 76346
MOBILE: 07736 040346

D

TIM KELLY (7641)
INTELL, ST HELENS
EXT: 76007
MOBILE: 07843 290541

STUART ROUTLEDGE (1392)
ST HELENS CUSTODY
MOBILE: 07714 346035

STEPHEN POTTER (8301)
ST HELENS RESPONSE C
EXT: TBA
MOBILE: 07764 511162

E

BOB OLIVE (7586)
SAS, CIM, C BLOCK
EXT: 74898
MOBILE: 07738 136493

KIERAN CANNELL (1718)
SAS E1 DISRUPTION
EXT: 74042
MOBILE: 07954 546015

ANDY BARRY (1129)
SAS E1 DISRUPTION
EXT: 74056
MOBILE: 07980 110146

F

ANDY WIGNALL (1556)
ALLERTON
EXT: 75141
MOBILE: 07595 004639

PETER HOWELL (1224)
LICENSING DEPT, SAS
EXT: 74831
MOBILE: 07460 843043

DAVE JONES (1377)
B-BLOCK RESPONSE, ADMIRAL STEET.
MOBILE: 07725 030340

POLICE
WOMEN

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PRESCOT NHOOD DEDICATED
EXT: 76340
MOBILE: 07793 222731

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PDU N-L-W ST HELENS
EXT: 76125
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CCJ BRUNSWICK DOCK
EXT: 71694
MOBILE: 07964 298916

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BELLE VALE CUSTODY
EXT: 75051
MOBILE: 07763 589159

DAVE SIM (8417)
COMMUNITY/YOUTH ENGAGEMENT UNIT
EXT: 78994
MOBILE: 07975 520870

CID
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STEPHEN HAYES (8093)
FIB, DEDICATED SOURCE HANDLING UNIT
EXT: 75868
MOBILE: 07801 036180

DAVE LAMBERT (7487)
SIGMA TEAM, SAS
EXT: 74837
MOBILE: 07738 136552

STEVE BAKER (1075)
SIGMA TEAM, SAS
EXT: 74843
MOBILE: 07914 360456

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ROADS POLICING, SMITHDOWN LANE
EXT: TBA
MOBILE: 07725 143271

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FORCE OPS, HQ
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