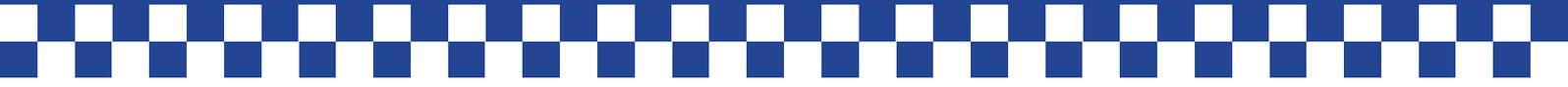


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Insight is the magazine of Merseyside Police Federation. Its purpose is to keep our members informed on all that their Federation is involved in, to stimulate debate on relevant issues and promote member services. The views expressed in the magazine are those either of its component Boards, officers or representatives, unless otherwise stated.

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IMPORTANT INFORMATION

In the event of arrest or interview, please consider the following points.

- It is in your interests to inform the Federation / Slater Gordon whatever the allegation.
- When you are given your rights we recommend you request Slater Gordon Solicitors who are Merseyside Police Federation retained solicitors. They can be contacted 24 hour on:- **0800 908 977**

Update from the Secretary: Managing Organisational Change

Tony Barton looks at the impact of recent changes, including suggestions as to how it should be managed and recorded.



Tony Barton - Secretary
Merseyside Police Federation

As you will all be aware due to government austerity measures we are currently undergoing massive organisational change. This is the biggest change to the way we police on Merseyside in a generation. These changes are being implemented out of necessity and not choice. However that said there are certain measures that should be considered when embarking on such transformational change.

It is recognised as best practice to follow industry standard guidelines for implementing such change. This is not without risks which should be continually monitored, communication and open feedback is key to resolving any problematic issues that arise.

Below is how the HSE (Health and Safety Executive) analyse and recommend how organisational change should be implemented.

Why organisations change – what can happen when they do

A typical reason why an organisation may wish to change the way it is manned is to reduce costs. One way of doing this is to reduce the number of staff they employ. This means reorganising the departments/teams and plans may include introducing more automation or making more use of contract staff. The danger is that the 'new' organisation will not be as safe as the 'old' organisation because it doesn't have enough people with the right skills and experience or knowledge to carry out the work safely.

Possible Results of Organisational Change Potential Problems Suggested Solutions

In general, the problems likely to arise are increased risk because the 'new' organisation has:

- A smaller overall workforce: smaller teams doing the same work
- Fewer layers of supervision and management
- More automation plant
- Lower morale

Overload – personnel are given more or different types of tasks. They may need to be 'multi-skilled' or more flexible in the work they can do - this will require additional training Teams may need to be 'self-managed' – they will need new skills and self-discipline

Reporting lines are unclear. An individual or team might receive instructions from several 'managers'

New teams will need to learn new skills in using any automation and to learn new procedures

References

1. Gall, W (1996). *The Management of Change: General Findings*. Presented at the Safety and Reliability Society Annual Conference, October 1996
2. HSE (2003) Information Sheet No CHIS7. Available from: [www.http://www.hse.gov.uk/pubns/chis7.pdf](http://www.hse.gov.uk/pubns/chis7.pdf)
3. HSE (1996) *Business Re-Engineering and Health and Safety Management: Best Practices*

In order to manage these changes the organisation at all levels should:

Consult with the workforce and develop ideas jointly with those subject to the changes proposed.

Plan the change by 'mapping' existing tasks onto the new organisation. 'Old' tasks may either: i) disappear (because no longer needed) ii) be automated or iii) be done by contractors.

Make it clear who works for whom even if this changes between or even during shifts. Empower individuals to question conflicting instructions or unreasonable demands

Make sure all tasks are accounted for, especially safety-related tasks. Consider:

- infrequent tasks (e.g. start up and shutdown) and emergencies
- staff numbers needed to cover for sickness and holiday absences
- new skills that individuals will need

Arrange training and other ways of gaining the competence needed including: management and supervisory skills, technical skills and knowledge. More trainers may be needed and allow time for learning.

Assess the changes

Monitor the effects of the change: find out people's opinions (what do they think about the change? – beware of initial low morale – people can be negative about change even though the new system is better). Collect 'data' - for example, on 'near misses' that have resulted from the change, delays or backlogs, excess working hours that may indicate overload. Have a fallback plan if the changes do show signs of increasing risks.

Audit/continually improve

Keep records of what worked well and what failed for future reference and to help with inevitable future changes.

Such large scale change undoubtedly creates anxiety and nervousness and will take some time to bed in. As far as change management is concerned I would hope you recognise that all of these measures are being implemented as we go through our own organisational change. We are aware of the issues and concerns that have been raised during this period and we will continue to feedback all of these issues to Chief Officers to ensure we have a safe working environment as possible.

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Update from the Chairman:

Peter Singleton , Chairman of Merseyside Police Federation highlights how recently implements structural changes have widely impacted on members



Peter Singleton - Chairman
Merseyside Police Federation

I've been putting off writing this article for a while - which won't surprise many of those who know I'm the kind of person who ALWAYS delays an item of work as long as it's physically possible.

I've been putting off writing this article for a while - which won't surprise many of those who know I'm the kind of person who ALWAYS delays an item of work as long as it's physically possible.

This isn't a new issue for me as it's in my DNA - I was two weeks late leaving my mother's womb and since that very first day I've always had a tendency if not exactly being late, then definitely only just being on time.

However, as the publishing deadline approaches I'm getting more emails, phone calls and comments about the diminishing time I've left to write something. But for once the lack of my missive isn't due to my inherent avoidance of work or my natural tendency to put things off - it's simply due to the fact I can't think of a subject to write about.

The bazaar thing is that it isn't the lack of subject matter that's the problem; it's the fact that there is so much happening everywhere that I don't know where to start. I can't comment on anything in the mainstream news - that's just Trump, Brexit, economic woe and a host of depressing topics that if I think about them for too long will lead to hours of counselling and therapy (probably provided through the Fed Group Insurance and Red Arc, or via the Benevolent Fund counsellor here at Green Lane).

As you, my faithful (and probably only) reader will know, I try to write about local Merseyside Policing issues - but here again I am confronted with a host of issues that also appear overwhelming. The new Community First model of functional policing is only three weeks old as I write this text, and in that one subject alone I wouldn't know where to start the shift pattern, the lack of clarity with call signs, knowing who is, or isn't 'n' duty at any one time, refreshment breaks, patrol areas, Pronto and technology problems, areas of responsibility, workloads, etc. etc.

And the above issues are just a few of those that have appeared today in my emails from officers who desperately want to police, but feel confused and unsure about the new ways of working.

Nobody likes change, and changes to so much at one time is a huge undertaking and one that carries many dangers, but to be fair to the Chief and the implementation team, a lot of work has gone into the planning around this. I know the Chief wouldn't have wanted this change, but losing 1,000 cops from Merseyside Police has forced the organisation in this unwanted direction.

But the emails we are getting here at the Fed do illustrate the worry and concern that many officers are feeling about many of the changes, and I can state categorically that every issue that is sent to us - we raise with the various strand leads and the Chief Officers.

“..... the biggest and most regular subject of concern is without doubt the new shift patterns”

Some of them will hopefully be fixed in the short term, and I hope by the time you read this that a number will have been sorted. But I am sure there will still be work to do over a number of other issues. However, the biggest and most regular subject of concern is without doubt the new shift patterns, and I would like to clear up a couple of things before I finish.

The Federation stance was always to try to keep the existing VSA shift pattern with possibly a few 'tweaks' here and there. From the start we were told this was not possible and that the new model had to be a 25 week shift pattern. This, we were told, was a given, and since Mrs May in her time as Home Secretary changed the rules, the Federation no longer has the power to stop a change to shift patterns. In the past if the Federation didn't agree and sanction a change - then a change couldn't happen - but now we can no longer prevent any shift pattern changes, and they can be implemented and imposed without our full agreement. As long as a shift pattern is lawful (i.e. It doesn't breach working time directives and EU law) then we cannot prevent new shifts being introduced.

However there are a number of reviews built in to the functional model, and the first major one should be occurring as you read this, and I also know the Chief will listen to our (your) concerns, observations and ideas to alter and improve the model. So let your Federation know what your issues, worries and concerns are - and we will make sure they get to the Chief and his ACPO team.

Stay safe



YOUR cottages in Windermere

At the start of 2017, the cottages have undergone an extensive renovation programme to the lounge / kitchen areas. Here are some images to display some of the work carried out.



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Pension's Update from the Deputy Secretary

Dave Sim highlights the differences between the recent Judges Pension ruling, and our own schemes.



Dave Sim - Deputy Secretary
Merseyside Police Federation

An employment tribunal ruled on 16 January 2017 that the government's transitional pension arrangements for judges amount to unlawful age discrimination.

So, what was the case about?

The case was solely about transitional protections, and whether these caused direct discrimination by age, and indirect by gender and ethnicity.

- There was no challenge to the legality of the introduction of a new judges' pension scheme.
- The ET judge acknowledged that there is no statutory ban on reducing pensions and pay.
- The judge was very clear that he was not ruling on wider public sector pensions' reform, as this is a matter of public policy.

What are transitional protections?

Transitional protections are a mechanism that was introduced across the public sector to protect members.

The aim is to ensure those members who cannot remain entirely in "old" schemes, but who have fewer years to serve before retirement, are given arrangements to help them adjust. The rationale was that these members would already have based future plans on an expectation of a certain pension pot.

There are three types of scheme members:

- Those solely in the old scheme.
- Those in the new scheme but with transitional protections.
- Those solely in the new scheme.

What does the judgement say?

The judgement does not state that judges only subject to the new scheme (without protection) or in the old scheme have been treated illegally.

It only states that those judges afforded transitional protection have been treated in a way that causes discrimination. The ET judge goes further, and states that those with transitional protection have been treated better than they could have been. When considering whether transitional protections were a proportionate means to achieve a legitimate aim, the ET judge considers they may have been "excessive" and states that an option might have been to simply follow Hutton's recommendation that accrued rights under the old scheme be protected. The judges' schemes both protected old rights and offered transitional protection. (As do the police schemes).

The judge states that in conceding that transitional protections were needed, the employer failed to seek or provide sufficient evidence of need.

What are the next steps?

- The Ministry of Justice has appealed. This will go forward to an EAT (Employment Appeal Tribunal)
- Should the EAT uphold the original judgement the Ministry of Justice may have to remove the unfairness.

There are a number of ways the Ministry might do so:

1. The Ministry could offer all judges the same protection that members with transitional protection get, at an additional £80,000,000. (The same across the whole public sector would cost billions of pounds).
2. The unfairness has been deemed to be with those receiving transitional protections having been treated better (in the ET judge's view) than they might have been, one option may be to remove transitional protections completely.

This would reduce the cost – possibly by £28,000,000, for judges alone and significantly more across the entire public sector:

Unfortunately if this latter course is taken, more members of the pension scheme lose out. Ultimately it could mean no member of the pensions' scheme will gain from the claimants' win, in this ET.

What is the Federation doing?

"We continue to monitor the situation," said General Secretary Andy Fittes. "We continue to believe that transitional protections are a good thing, and are deeply disappointed that this case may have consequences that the litigants did not anticipate, and that would cause pension scheme members to lose money. We believe transitional protections offer a better pension for more members.

“The judges’ position is different in many respects from the police position. However, it remains to be seen whether – in fighting the one common element of schemes, the transitional protection – the litigants have opened the door to poorer pension provision in the public sector.”

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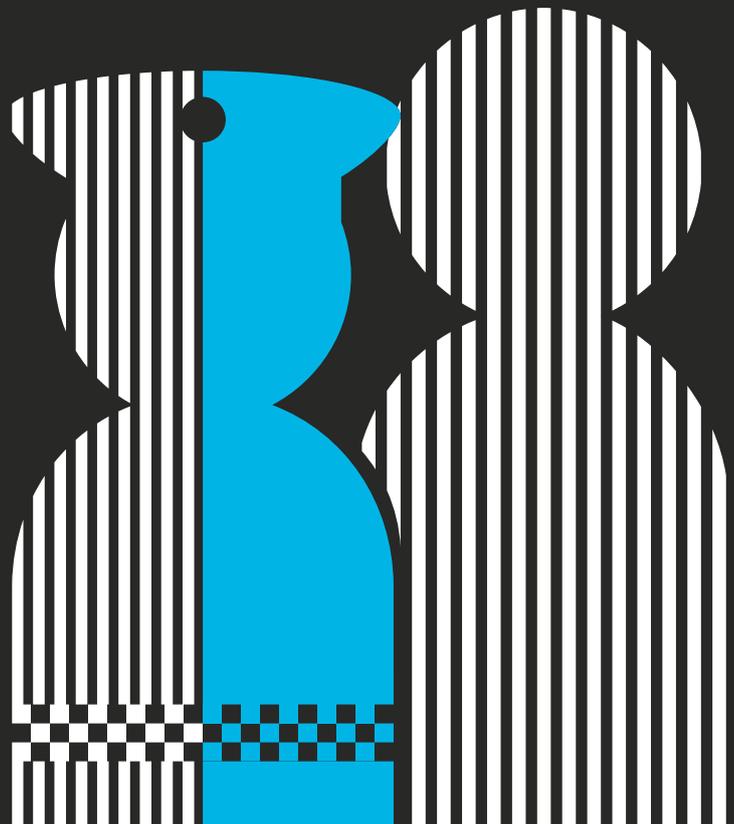
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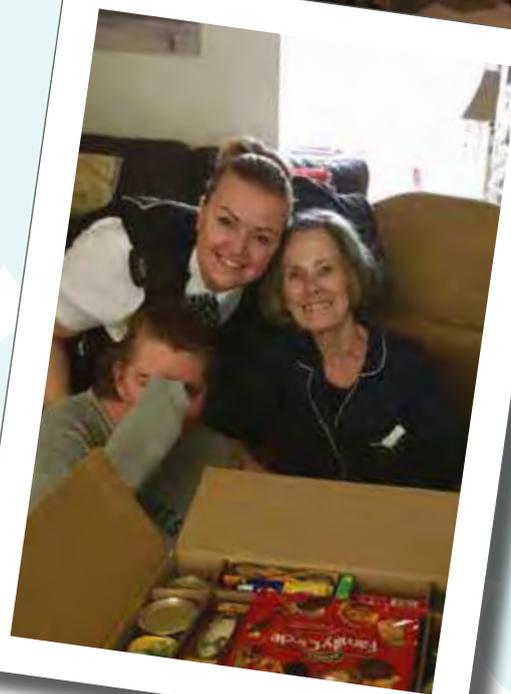
Merseyside Police Federation Charitable Trust

What we have been up to?

Just before Christmas, via our members and local PCSO's, we were able to distribute 100 large food hampers and **£10,000** worth of retail vouchers to individuals recommended to us by YOU. Have a look at some of the recipients. This is an incredible cause, only made possible by the money we raise via our charitable trust lottery.

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Police Pensions on Divorce or Dissolution

Georgina Chase
Principal Lawyer in Family Law
at Slater and Gordon

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

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

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

“..... it may be that a Pension Sharing Order may not be the best outcome based on the length of your marriage,,

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

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

If you would like specialist advice from a family lawyer then please contact Slater and Gordon on **0808 175 7710** and we'll be happy to help.

Update on Misconduct Matters

Dave Lowe examines what really constitutes a Police Officer's private life



Dave Lowe - Misconduct Leader
Merseyside Police Federation

“People tend to forget their duties but remember their rights.”

Indira Gandhi

Wise words attributed to Indira Gandhi, but with regards to the right to a private life where is the line drawn between a Police Officers Private Life and the Standards of Professional behaviour being breached?

If only there was a simple answer! We have seen in the past officers served Regulation notices for 'Off Duty' conduct with far ranging allegations from the most serious to the bizarre. However if it's not of a criminal nature then where is that line?

We have had concerns as to whether or not the majority of these complaints should be considered as "allegations" to be investigated in compliance with the Standards of Professional Behaviour as set out in Police Conduct Regulations 2012 and the Police Complaints & Misconduct Regulations 2012.

When you look at the restrictions laid down in the Police Regulations we would say that those regulations and the restrictions need to be balanced against the right to a officers private life.

Therefore when considering whether a Police Officers' actions fell below the required standards whilst off-duty, due regard should be given to that balance and subsequent determination or action should be proportionate taking into account all the circumstances.

Home Office Guidance makes reference to Off-duty conduct. The most significant consideration is in determining whether an officer's off-duty conduct discredits the Police service. The test is not whether the officer discredits himself but rather that he discredits the Police service as a whole.

The ONLY off-duty matter which should be investigated under the Conduct Regulations is one that would be assessed as Discreditable Conduct in our opinion and the guidance should be adhered to in that for this breach the alleged conduct has to be assessed as discrediting the Police Service as a whole.

In January 2016 the IPCC released a Focus document which supports the Federations view in that off duty conduct needs to be assessed properly. The document gave several examples of off duty conduct which in the view of the IPCC should not be recorded as a complaint against police and as such should not be a complaint for investigation.

It stated "Police officers have a right to a private life and to be a normal member of society when they are not on duty. The threshold for a complaint about off-duty conduct to be recorded is in the Standards of Professional Behaviour under discreditable conduct: 'does not discredit the police service or undermine public confidence in it...' This is a high threshold – you have to be able to say that, if an average person on the street read about the matter in the papers, they would say to themselves, 'I now think less of my police force'"

“ Police officers have a right to a private life and to be a normal member of society when they are not on duty. ”

Another example sometimes faced by officers is when an officer's marriage has ended acrimoniously. While dropping their partner's belongings at the parents' home, the officer and his/her father become involved in a heated exchange. During this, the father is told to 'F%*k Off'. The father then tries to make a complaint that the officer swore at him.

This is a personal and private exchange between family members. The officer has a right to a private life. There is no indication that the behaviour of the officer was criminal or of a nature that would undermine his ability to carry out his duties or the reputation of the force.

Please don't think this is an excuse to misbehave off duty. Any Off Duty criminal allegation may still and normally is assessed as a breach of the standards of professional behaviour. However please when off duty remember you are a police officer; we are viewed differently and it's better not to have to negotiate and represent on your behalf following an incident resulting from off duty if we can avoid it.



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Referrals will be based upon clinical need whilst also taking into account your personal circumstances. We will not be offering treatment based purely on 1 or 2 week stays, the length of your stay and frequency of your visits will be decided by our fully trained physiotherapists after your initial consultation with them.



If you are not already a member fill in the form on the website (www.nwpgbf.org/documents/joining.pdf) and return it to: enquiries@nwpgbf.org

Police Insurance Market Changes

Paul Kinsella provides an update on a significant change in the Police Insurance market



Paul Kinsella -
Finance & Business Manager
Merseyside Police Federation

At the end of January one of the biggest changes for many years in the Police Insurance market took place with the announcement of an arrangement between Philip Williams and Co., your current Group Insurance provider, and Police Mutual. The move by two major Police insurance providers will see both companies focussing on their key skill areas.

Group Schemes market and have given the customers involved the option of continuity by providing Group Schemes through Philip Williams and Co.

At the same time, Philip Williams and Co announced it was withdrawing from the home insurance policies market and, on the renewal of all its existing home insurance policies, will introduce each customer to Police Mutual to give them the option to renew with Police Mutual. Philip Williams and Co will also introduce future leads to Police Mutual for home and car insurance.

Police Mutual needs little introduction to those in the Police service, and they have been providing financial products to Police Officers for over 150 years. Through the acquisitions of Roland Smith, Forces Financial and Abacus over the last few years, they have extended their personal line insurance, and many Officers will already have their car and house insurance with them. For Merseyside Officers premiums are collected through payroll deduction on an interest free basis. Their policies are designed for Police Officers to include business use as standard. Rates are extremely competitive, but more importantly their reputation for service if the unfortunate should happen and members have to claim is where it really counts. The service to clients is where reputation really shines through. The arrangement with Philip Williams further strengthens this area of work and has the potential to make them the largest provider of car and house insurance to the Police market.

Philip Williams and Company are based in Stockton Heath and were established in 1975. They first entered the Police Group Insurance market in 1984, and have gone from strength to strength since this date. The arrangement could see them providing Group Insurance Services to over thirty Police Forces across the UK, including the National Crime Officers Association, Civil Nuclear Police Federation, and the Ministry of Defence Police Federation. Philip Williams and Co also have an excellent reputation for service to members at the point of claim, which was the major consideration for Police Mutual when they decided that they were the company best placed to offer continuity of group insurance services to their existing clients.

They have a proven reputation for innovation and over the years they have been responsible for creating and introducing many of the benefits enjoyed in the current group insurance scheme, such as travel insurance, half pay insurance, motor breakdown, and home emergency cover.

As a specialist in the group insurance field they are able to provide some unique deals, such as a reliable legal expenses provider and the nurse led care service delivered by Red Arc. These benefits are already enjoyed by Merseyside members and will now also be made available to their new clients.

“ In terms of changes for Merseyside Officers there will be little noticeable difference as Philip Williams have held our group scheme since 2011 ,”

In terms of changes for Merseyside Officers there will be little noticeable difference as Philip Williams have held our group scheme since 2011, and many already have house and car insurance with Police Mutual. However, in the longer term with both companies concentrating on their key strengths the arrangements will represent an improved service to members. It will provide a bigger bank of insurers to our Group Insurance provider which will further strengthen their negotiating position and ensure that they obtain the best deal possible when the scheme comes to renew.

Merseyside Police Federation wish to extend their congratulations to both companies and look forward to working with them to provide the best service possible to our members for many years to come.

If you require further information on either the group insurance scheme, or to obtain a quote on motor or household insurance through Police Mutual further details are available from the Merseyside Police Federation website, or through the Federation Office.

Merseyside Police Federation Insurance Scheme

SCHEME BENEFITS with effect from 1st April 2017

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
Temporary total disablement (up to 104 weeks excluding first 7 days)	£21 per week
Critical illness	£10,000
Child critical illness	£2,000
Child death grant	£2,000
Red Arc assistance	Member Only
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

Weeks of service 1-52

£30.45

£ 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	£6.65

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.



TAKE ADVANTAGE OF THE PARTNERSHIP BETWEEN LOCAL SOLICITOR JOHN HOWELL AND THE POLICE FEDERATION

John Howell has been a practising solicitor for over 11 years. He has held positions in a number of Top UK Law firms and holds a Master's Degree in Law. He has won prizes for academic grades. John is a trusted advisor to a number of major organisations.

Here he discusses a common situation by way of explaining the importance of considering;

- // Making or updating your Will
- // Lasting Powers of Attorney
- // Uses of a trust

“ *You have worked your whole life and acquired assets such as a house and savings. Often, these assets have taken decades to pay for yet, without proper planning, they can be taken from you in an instant.*

ALLOW US TO USE
MR AND MRS SMITH AS AN ILLUSTRATION

Mr & Mrs Smith are a married couple with 2 children. They own their own house and have some modest savings. Mr & Mrs Smith are better than most because they have put in place Wills, which we all know we should do. Their Wills leave everything to each other and then once they have both died to their 2 children.

SHOULD THEY BE PLEASED WITH THEMSELVES?

NO. They have done nothing other than repeat what the law dictates will happen in default of putting in place a Will. No wonder people don't get around to making Wills as, on many occasions, they are not important.



FOR WILLS, PROBATE, TRUSTS AND POWERS OF ATTORNEY CONSULT JOHN HOWELL

AS WE SEE IT, THEY STILL HAVE A NUMBER OF POTENTIAL PROBLEMS:

THEIR WILLS LEAVE EVERYTHING TO EACH OTHER WHAT IF MRS SMITH DIES AND MR SMITH RE-MARRIES?

Sadly there is not a lawyer present at most marriage ceremonies but if there was he may say 2 things; (1) "Be careful, that is a legal contract you are signing saying what's mine is yours" and (2) "This marriage automatically revokes all former Wills". You may now see the problem. Mr Smith dies before his new wife and completely disinherits his 2 beloved children.

LET US ASSUME THERE IS NO SUBSEQUENT REMARRIAGE. HOWEVER, MR SMITH REQUIRES LONG TERM CARE.

His house will be used to fund his care like 50,000 homes each year (and increasing). Care home fees are often around £1000/week. Mr Smith is in care for a few years and, once again, the children's inheritance has vanished.

WHAT IF THERE IS NO SUBSEQUENT REMARRIAGE AND NO CARE HOME?

That is great and the children inherit the estate as planned. But then one of the children divorces, or goes bankrupt, or dies and their assets (now including Mr & Mrs Smith's estate) pass to their spouse who then remarries. Maybe one or more of the children have poor judgment with money, or are vulnerable and have issues with gambling or alcohol. Once again there is potentially huge loss to the assets Mr & Mrs Smith built up during their lifetime resulting in both their children, and therefore their grandchildren, losing out. What if one of the children is in receipt of state benefits? They are certain to stop when they come into an inheritance.



AFTER DEATH ANY PERSON MAY ISSUE A CLAIM AGAINST MR & MRS SMITH'S ESTATE.

They may not stand a chance of success but you can guarantee it will cause stress for Mr & Mrs Smith's children.

WE HAVE ESTABLISHED THAT WHEN MR & MRS SMITH DIE, ALL THINGS BEING WELL, THEIR ASSETS BECOME THEIR CHILDRENS'.

The children may already own a house and have some savings. When Mr and Mrs Smith's children die, the grandchildren have one huge inheritance tax bill to pay.

MR & MRS SMITH'S EXECUTORS WILL NEED TO OBTAIN A GRANT OF PROBATE.

This may be costly, stressful and time consuming.

MR & MRS SMITH HAVE NOT PUT IN PLACE LASTING POWERS OF ATTORNEY.

We live in an ageing population. 150,000 people each year have strokes and the incidence increases with age. If you are on your own and a stroke strikes then your family face some real problems. No one can access your bank accounts, no-one can pay your bills, no-one can sell your house. It is not just strokesaccident, old age, dementia all affect your ability and desire to make decisions for yourself.

**WHY NOT PRE-EMPT AND
FULLY CONTROL ALL OF
THESE MAJOR ISSUES?
MAKE AN APPOINTMENT
TO SEE JOHN HOWELL AT
THE WEEKLY SURGERIES
AT GREEN LANE!**

FOR MORE INFORMATION AND TO MAKE AN INITIAL FREE NO OBLIGATION APPOINTMENT WITH JOHN HOWELL, PLEASE CONTACT THE FEDERATION OFFICE.

 **0151 259 2535**

 **lanM@merseyside.polfed.org**

 **0151 259 2535**

 **lanM@merseyside.polfed.org**

An Old Tale

The Police Federation was formed in 1919 following the Police Strikes of 1918 and 1919. Paul Kinsella, our manager at Green Lane tells a Police related family story going back over 100 years, about a family member who went on strike, and paid the ultimate consequences.



Paul Kinsella -
Finance & Business Manager
Merseyside Police Federation

As part of my role, I pull together and produce this Insight Magazine. In this edition, I find myself with a two page gap, so I thought I would share an old tale. As I enter my 62nd year I have become fascinated with family history, and started looking into genealogy and my family tree.

I was aware my great Grandfather was killed during World War II whilst serving in the Merchant Navy, but my research revealed some fascinating facts of which we were unaware. From the census of 1901, I was able to see that my Great Grandfather, at 22 years of age was Constable 114 F John Deering of Liverpool City Police, living in Alexandra Drive, Aigburth. He was married with a 4 year old son.

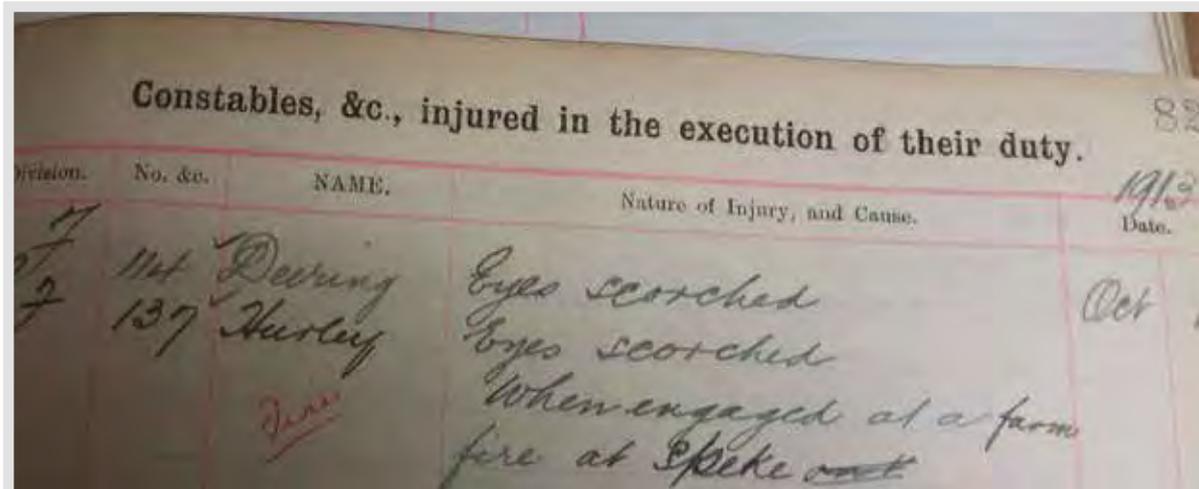
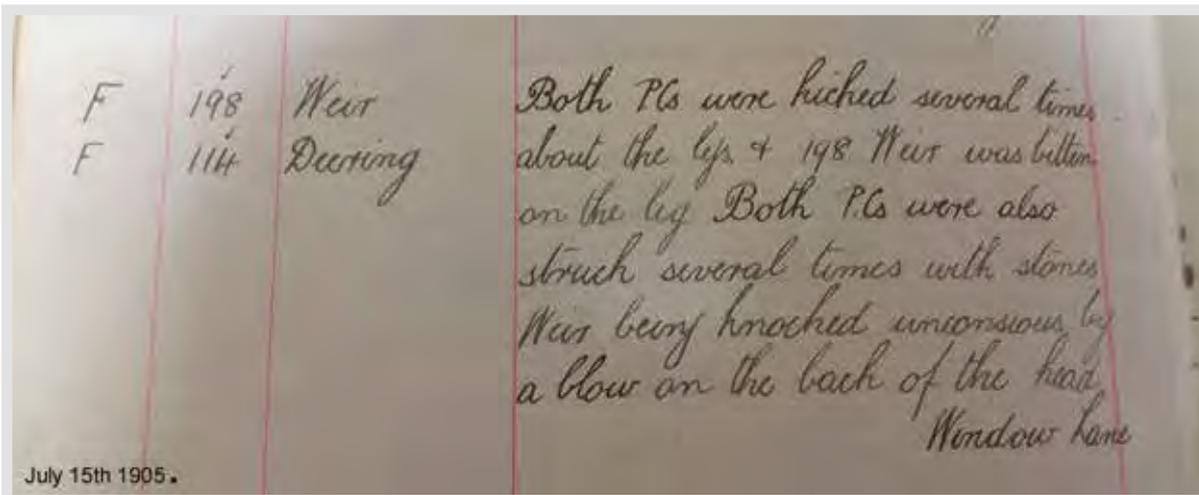
He clearly was not afraid of getting his hands dirty as old Liverpool City Police records show him being assaulted in Window lane, Garston in 1907 and in 1913; he was burned when attending a

farm fire in Speke. His career highlight appeared to be receiving a commendation for stopping a runaway horse and carriage.

The census in 1911 showed at the age of 34 years he now had four young sons between 3 and 10 years.

His Police Career came to an abrupt halt on the 1st of August 1919 when he was dismissed from the service after partaking in the Police Strike in Liverpool. He was 42 years of age. He lost his job, his Police house, and all pension entitlements. Of the 1874 members of Liverpool City Police, 954 went on strike. The streets of Liverpool were in total anarchy. Army tanks were seen on Lime St, and a Navy battleship was seen on the River Mersey.

Back then, Police Officer's pay was comparable to that of an agricultural worker or unskilled labourer. The cost of living had more than doubled during the First World War, but police had received a pay rise of only 3 shillings since 1914.



“ Army tanks were seen on Lime St, and a Navy battleship was seen on the River Mersey. ”

This was compounded by large numbers of police officers having been enlisted into the army, placing a greater strain on those left at home. They ended up working a 96-hour week, with leave restricted to one day a fortnight.

And so, three months before the end of the war, police officers went on strike for the first time. Ex Constable Deering was left with a young family and no home or job.



He then joined the merchant Navy. He served on a variety of liners on the Liverpool to Quebec route, and now resided in Chevin Road in Walton.

At the start of World War 2, he was a Baggage Master on the Duchess of Richmond, normally a passenger liner; but now a troop ship. On his final trip, he took ill on board and was transferred to the SS Umona to be taken back home. He was after all 64 years of age.

On its journey back to the UK, sailing unescorted close to Sierra Leone, the Umona was struck by a torpedo launched by the German U-boat U-124. Of the crew of 101, only 5 survived. Ex-Constable John Deering was not one of the survivors.

U-124 was later sunk in 1943 by two British warships, HMS Stonecrop and Black Swan. All crew were lost.

The home in Chevin Road soon after the Umona was sunk was totally destroyed in an air raid. When my Great Grandmother went along to view her destroyed home, she was greeted with a messenger with a telegram informing her of her husband's death. There endeth this old tale.

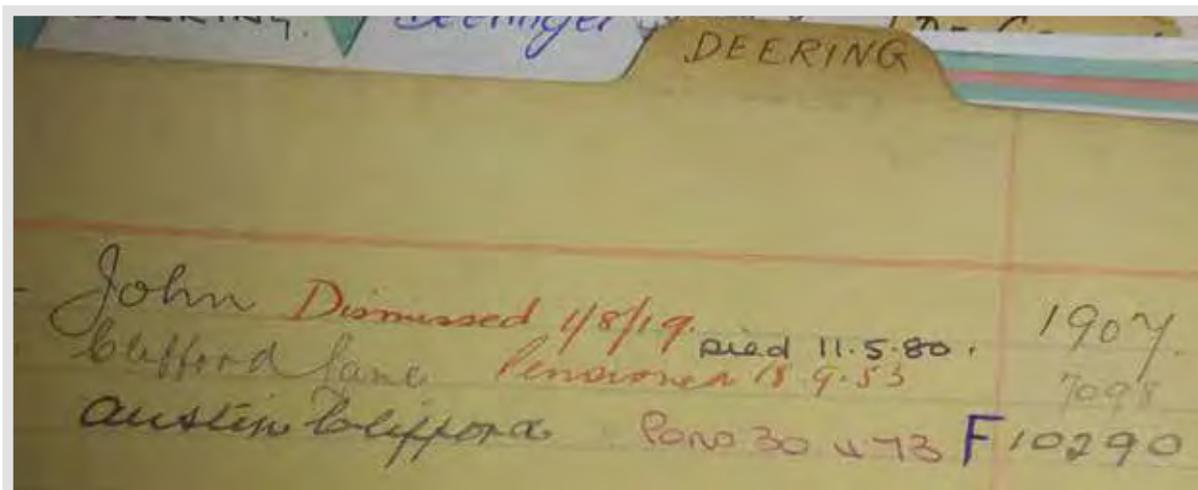
The eventual outcome of the strike benefited police workers. They received a pay increase that doubled their wages, and the government was forced to take notice of their issues, establishing the Police Federation in the process. The strikes also increased the government's awareness of the importance of the police in terms of the government's own stability. After 1919, the police were never again taken quite as for granted, as they had been in the years before. Maybe not until recent times?

Neither myself nor my brother, soon to retire from Gloucestershire Constabulary, had any knowledge we had a close family member who was a police officer in Liverpool, particularly one with such a story to tell.

My own career path took me to into the Police Federation where I have served as a Representative and employee for 21 years. Ironically as previously mentioned the Police Federation was formed in August 1919 immediately after the Police Strike.

I write quite proudly of my Great Grandfather's story in our member magazine and the sacrifice he made in standing up to what he felt was right, but the truth of the matter is that his actions cost him everything.

He doesn't appear in many official records, but he certainly did his bit for his country, and his actions maybe made conditions better for colleagues 100 years ago, but at a massive cost to his family.



Police Federation Group Insurance Scheme

Excellent Benefits/Excellent value for money

Are you a member?



Colette Knox - Deputy Manager
Merseyside Police Federation

Colette Knox highlights the benefits of our Group Insurance Scheme and the excellent value it represents

THE BENEFITS:

- Life Insurance - £100,000 with facility to apply for increase life cover
- Terminal Prognosis Advance on Life Insurance – 20% of life insurance
- Permanent total disablement following an accident - £100,000
- Accident Loss of Use benefit - £60,000
- Infection of HIV/AIDS on duty - £60,000
- Weekly Accident Benefit following an accident - £21.00 for each week absent (excluding first 7 days)
- Critical Illness - £10,000. Now includes ductal cancer in situ
- Child Critical Illness - £2,000 (aged 6 months to 17 years)
- Child Death Grant - £2,000 (aged 6 months to 17 years)
- Red Arc - They offer practical and emotional support for members suffering illness, disability, trauma or bereavement
- Hospitalisation Benefit
 - Accident/Emergency - £50.00 per night up to 5 nights
 - Planned Admission – after first 3 nights £50.00 per night up to 5 nights
- Sick Pay Cover when reduced to half pay – 20% scale pay
- Worldwide Family Travel Insurance
- Legal Expenses inc ID theft protection
- Emergency & Injury Dental Cover – Member & Partner
- Home Emergency Cover
- Motor Breakdown Cover (UK) – Member & Partner in any vehicle - cover also available in Europe offered at discounted rate via Start Rescue.
- Free Financial Advice with Kinsella Clarke

All of the above comes at a cost of just £30.45 per month deducted from salary and options to apply for additional life cover and to add a spouse/co-habiting partner for additional premiums

The Merseyside Police Federation Group Insurance Scheme ensures members are covered for the most appropriate risks faced during your job at incredible value for money. Along with our Brokers, we closely examine the benefits of our tailor made scheme for Merseyside Members regularly to ensure we are offering the very best benefits to our members.

This scheme is only available to subscribing members of the Police Federation. This popular benefit is primarily a package of insurance administered by your federation staff, arranged and negotiated on your behalf by your local branch board officials who are the Trustees of the scheme.

The life insurance cover on the Merseyside scheme is set at a basic level of £100,000 (death from any cause) but there is also a very cost effective top up facility for those members who wish to increase this level of cover up for a maximum of £150,000. This keeps premiums at a reasonable level for all members, whilst also providing the flexibility to apply for additional life insurance than the basic amount for purposes of mortgages and just to ensure your family will be left adequately secure financially in the event of your death.

Over the years our scheme saw many new benefits introduced into the scheme, such as Home Emergency, Red Arc Care Service, Hospitalisation Cover, Dental Emergency Cover and a Motor Breakdown policy covering you and your partner in any vehicle. We also improved levels of cover for Critical Illness; as well as Sick Pay Cover in the event that your pay is reduced to half or no pay by the Chief Constable. The products they provide are tried and tested and are amongst the best available in the market and they are always able to make suggestions on improvements to our scheme. For example your travel cover was enhanced with increased levels of cover for cancellation and curtailment as well as a more relaxed medical screening process which means that even if you have a pre-existing condition this would not preclude you from going on holiday or facing a higher premium to travel provided you can satisfy the conditions contained within your policy documents.

IMPORTANT NOTE

Your scheme represents fantastic value for money and works in conjunction with your Federation Subscriptions and Benevolent Fund to provide a total care package for you and your family whatever challenges life throws at you. By way of example of how they operate together, your Federation Subscriptions will cover you for legal advice and representation for any on duty related matter. There is no indemnity limit with this cover and you have access to specialist solicitors who have operated and represented police officers for many years. Your legal expenses cover, contained within your Group Insurance Scheme, will automatically step in to provide cover for off-duty related matters and if funding is not available from the Federation. You will have access to the same specialist solicitors, and whether it is an on duty or off duty matter subscribing members will be able to rely on the support and advice of a trained and fully indemnified Federation Representative at all stages of the process. Therefore if you are not in the Group Insurance and find yourself under investigation for off duty offences you are **NOT COVERED?** Solicitor and court costs could see you lose your home?

If you stop subscribing to the scheme and you later wish to re-join the insurers would require you to be underwritten and eligibility into the scheme can be refused if you have any underlying issues which may give rise to a future claim.

Group Life Retired Scheme

For members who are coming up to retirement you can continue your cover into retirement. This is a continuation scheme and there is no requirement to apply to join you will transfer automatically into the retired scheme with many excellent benefits which cover you to age 70. The Federation will contact you leading up to your retirement to advise you about all your Federation related deductions. If you subscribe to the Spouse Insurance as a serving officer you can continue this into retirement also.

For full details on the retired member benefits and costs please visit the federation website www.merpolfed.org and view the scheme benefits booklet or contact the federation office for more details **0151 259 2535**.

NOTE: Members who chose not to continue into retirement cannot join at a later date as this is a continuation scheme and only available upon retirement.

Whilst the Trustees would endorse the scheme to you perhaps the greatest testimony and recommendation comes from the fact that over 90% of all Merseyside officers who subscribe to the Federation also subscribe to the Group Insurance scheme and are protected by all the benefits the scheme and the Federation provide to its members.

If you are not a member of the scheme but would like to join please contact the Federation Office for further details on **0151 259 2535** or e mail the office **Collettek@merseyside.polfed.org**

Equality update

Nostalgia - was it all good back then?



Rob Venables
Equality and Welfare Leader
Merseyside Police Federation

Rob Venables asks, were the old days as good they seemed?

I regularly speak to officers who are about to retire from the Merseyside Police. Most will recount stories of how their younger days in the police were the good times with things being apparently oh so much easier. But then I think back to my own younger days of service and I reflect on some of the things that we didn't have then, but we do have now, and what it cost to get them!

Some will be old enough to recall Constable Lesley Harrison being stabbed in the heart when she responded to a report of burglary in Wavertree in 1992. The drug addict responsible received a 15 year sentence for attempted murder. The Home Secretary, Kenneth Clarke, at that time was not allowing the replacement of the traditional wooden truncheon with side handled batons because it would, in his view, “*fundamentally alter for the worse the style of policing in this country*”. Female officers were issued with a wooden truncheon small enough to fit into their police issue handbag. The Federation led the calls for change, and shortly afterwards officers on patrol in Merseyside were issued with stab vests and either an Asp expandable baton or a side handled baton.

As a probationer I was intrigued that the number of female officers completing thirty years service and retiring on a full pension seemed low. At that time women represented approximately 12% of the total number of police officers nationally, but even less appeared to retire on a full pension. It appeared to me that women officers who had children were welcomed back into the organisation on an equal basis with men, that is, they would be expected to do the full range of duties that any male officer would do - at that time predominantly shifts. The concept of treating officers according to their needs had apparently not caught on in the Police Service.

In 2000 PC Michelle Chew brought a case against the Chief Constable of Avon and Somerset Police for indirect sex discrimination. She was a single mother of two children and her force had rejected her request to work part time on the grounds that the hours she wanted to work did not meet the requirement that part time officers must work a rotating shift pattern. PC Chew was unable to find local childcare that fitted with the shifts required and she rejected the Force suggestion that she swap houses with her ex partner to give her space for a live in nanny.

The Court of Appeal highlighted the need for ‘*an objective balance between the discriminatory effect of the condition (to work the specified shifts) and the reasonable needs of the party who applies the condition*’. PC Chew had to resign from the Police because of the unworkable conditions that were attached to her application for part time working. She won the case and received substantial damages from the Avon and Somerset Police. Michelle Chew’s battle had lasted three years and in the meantime she lost her job and the force lost a fully trained, highly skilled officer who would be expensive to replace. Ms Chew won the Employment Appeal Tribunal and was awarded significant damages.

“ As a probationer I was intrigued that the number of female officers completing thirty years service and retiring on a full pension seemed low. ”

So things have moved on for the better. But the Police Federation of England and Wales continues to campaign for better equipment and treatment - be that taser for all operational staff, our Protect the Protectors campaign and many other initiatives.

The 2016/17 changes brought about under Community First have identified that many managers in the Merseyside Police are enlightened about the significance of flexible working for our officers. The importance of retaining skilled staff at a time of austerity cannot be understated. The key to retention of those staff is recognition of their individual needs and a willingness to demonstrate flexibility to accommodate them. The Merseyside Police Federation is here to assist our members where they feel that their needs are not being accommodated.

HARVEY HOWELL SOLICITORS ARE RECOGNISED EXPERTS IN THE, OFTEN CONFUSING, FIELD OF FAMILY LAW.

SEPARATION IS AN UPSETTING AND STRESSFUL TIME AND IS LITTERED WITH UNCERTAINTIES.

HARVEY HOWELL CAN GUIDE YOU THROUGH THIS MAZE WITH COMPASSION AND A WEALTH OF EXPERIENCE.



BREAKING THE MYTHS OF DIVORCE

The breakdown of a marriage is considered one of the most stressful situations that can happen in a lifetime. It can bring out the worst in people as they struggle to cope emotionally and financially. Trust soon diminishes and you can find yourself in a very unfamiliar battle ground with the person who you once loved unconditionally and told your inner most secrets to.

THE MOST FREQUENTLY ASKED QUESTIONS ARE:

WILL THE COURT FINANCIALLY PENALISE ME IF I WAS THE CAUSE OF THE MARRIAGE BREAKDOWN?

The simple answer is NO. A Court is not concerned with recompensing the injured party but merely to adjudicate whether there is sufficient information contained in the divorce petition to prove that a marriage has irretrievably broken down. Divorce proceedings are private and therefore the parties themselves and their legal representatives need only know the reason of the marriage breakdown.

IF I LEAVE THE PROPERTY DO I LOSE MY ENTITLEMENT TO MY SHARE OF THE EQUITY?

It is usual for one party to leave the 'former matrimonial home' once the marriage has broken down due to the untenable living situation. By leaving the home you DO NOT lose your financial entitlement to claim against that asset. If you jointly own that property leaving does not remove you as a legal owner. If, however, you do not own the property steps can be taken to

preserve your rightful beneficial entitlement. An application for a Home Right Notice can be lodged at the Land Registry on your behalf. This means the property cannot be sold without your knowledge and consent.

HOW CAN I PROTECT MY PENSION?

This is the one asset that one person alone has accrued due to their hard work. A Pension cannot be likened to 'cash savings'. It is therefore important to obtain guidance from another type of expert; namely a Pension Actuary. A referral can be made setting out the terms of their instruction. Their job is to assess:-

- What proportion of the Pension Pot was accrued prior to marriage and is therefore protected
- How much is the other spouses pension(s) pot and to calculate the difference
- Calculate the eventual capital and the eventual income

Every asset, including income, property and pensions are thrown into the 'Matrimonial Pot'. The starting point is then to share equally as the premise of marriage is one of sharing. Once this basic mathematical sum takes place the Court then looks to strike an equality and balance by applying a numbers of factors. The main aim is to provide for each party in the short and long term.

Every attempt is made during this stressful time to achieve a suitable outcome without the need for Court Proceedings. Any agreement reached is embodied in a Consent Order and filed at Court. The terms of which are approved by a Judge and are legally binding upon BOTH parties. Whilst agreed orders are final and legally binding they are achieved on the presumption that both parties have disclosed full details of their financial position.

We now have recent case law that of Gohill v Gohill and Sharland v Sharland, both of which stipulate that a case can be re-opened if one person committed a fraud by failing to disclose assets.

The financial procedure following divorce is a complicated process and one that should be approached with caution. Harvey Howell can offer advice upon all areas of Family Law and guide you through the complicated and stressful process.

HARVEY HOWELL SOLICITORS

- // Free initial consultations are available
- // Fixed Fees
- // Legal bundles available together with legal representation by experienced family law barristers, providing the complete legal service
- // Friendly, confidential and professional advice offered

FOR MORE INFORMATION AND TO MAKE AN INITIAL FREE NO OBLIGATION APPOINTMENT AT OUR WATERLOO OFFICE OR THE GREEN LANE SURGERY, CONTACT JAMES HAY:



07932 679019



federation@harveyhowell.co.uk



www.harveyhowell.co.uk

A CREDIT UNION OF YOUR OWN

Police CU is one of the largest credit unions in the country
Credit Unions are a cross between a co-operative and a bank.

BANK	THE DIFFERENCE	CREDIT UNIONS
 <p>Can be privately owned & pay dividends to shareholders. Can borrow money to lend to customers. Anyone (with a good credit rating) can open an account.</p>		 <p>Owned by their members. Only lend the money that members have saved. Only people sharing the 'common bond' can join.</p>

Credit Unions ethos

Set up by, and serving, people with a common interest, such as where they live or work. They offer loans, savings and sometimes bank accounts, and aim:

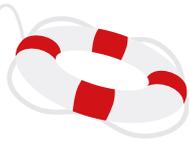


To encourage members to save regularly

To help members in need of financial advice and assistance



To provide loans at competitive rates



Financial welfare:

33%

of people develop mental health issues where debt is a struggle

20%

of employees take time off work due to debt worries

58%

of enquiries† report severe anxiety and depression as a result of pay day loans

3 in 5

were receiving medical treatment as a result of debt problem

Source: Chartered Institute of Payroll Professionals

More than **91%** of people‡ reported health problems from **DEBT**



Call 0845 241 7504 or 0121 700 1243 Email liverpool@policecu.co.uk

*Family members living at the same address as the main member are eligible to join PCU. **PCU provides life cover for members (subject to terms and conditions). This cover is provided at the Credit Union's discretion and is at no additional cost to the member. † to Step Change debt charity. ‡ interviewed by the Legal Services.

How we can help you - PCU benefits:

-  Available to: serving and retired police officers, police staff, prison officers, armed forces and family members*
-  £250 - £25,000 loans for any purpose
-  Borrowers who fall into difficulty benefit from direct contact with their credit unions
-  Life cover** on savings and loans at no extra cost
-  No fees or early settlement penalties

Since PCU was formed in 2003:

PCU established
2003

More than
£200m lent




Payroll facility
implemented in 30 forces
(including POA, NAPO & MOD)



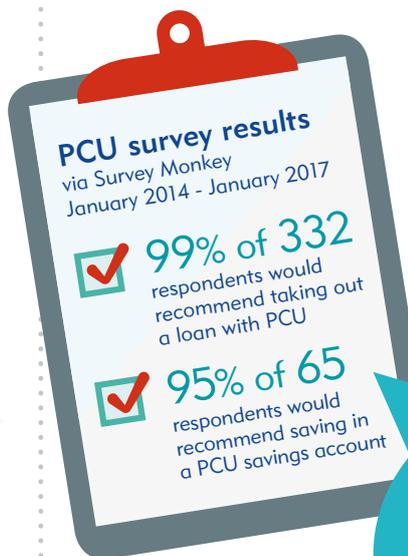
Membership grown from
10,000 to **26,000**

2017

Credit Unions - the big numbers:



70%
of the Irish
population
belongs to a
credit union



Thank you and your team for the help, advice and way you processed my application. I will recommend the PCU to my colleagues.

John M, POA member.
November 2016.

I've never taken a loan out before but it's been so easy and fuss free, I will recommend PCU to my family and colleagues.

Nina L, Police Officer.
November 2016.

 /police.cu  @police_cu

The Police Credit Union Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulatory Authority. (Registered No. 213306). PCU are protected by the Financial Services Compensation Scheme up to a maximum of £85,000 per member. Further information can be obtained from their website at www.fscs.org.uk. A copy of the information sheet and exclusions can be provided on request.

A great deal driven by Motor Source Group



If you're thinking of getting a new car in the near future, then you'll be excited to hear you could save thousands off your next purchase with Motor Source Group.

Motor Source Group offer exclusive discounts to both serving and retired police officers, helping you to save you thousands of pounds when buying a new car. The specialist programme includes discounts on 20 car brands, including Audi, Citroen, Hyundai, Nissan, Peugeot, Skoda, Volkswagen, Volvo and more.

Robin Edwards, a retired police officer, who now works at Motor Source Group, said

"We recognise the difficult work that is carried out by the Police Force and want to give back to our Police community. We work closely with our manufacturer and dealer partners to bring the very best deals and discounts. We can help Police save over £4,700 on the new Suzuki SX4 S-Cross, for example, a deal that is particularly popular with our customers."

To see our full range of vehicles and hundreds of deals like this, visit our dedicated police website at www.police.motorsourcegroup.com

Example discount:

NEW Suzuki SX4 S-Cross 1.0 Boosterjet SZ-T 5dr

You Pay: £14,756.43

Save: £4,742.53



All new vehicles are built to order via the manufacturers regular productions and standard manufacturer warranties are included. So you can be assured of the same quality of vehicle as if you had ordered in your local dealership, what's more you can also be assured of a qualified vehicle handover with the Motor Source local participating dealership delivery. *"We also recognise that convenience is important to our customers who are often short on time, so our team will arrange for your new car to be delivered to your local participating dealership at a time to suit you."* Robin continued. *"We are dedicated to our customers to source the best overall deal in terms of price and convenience, we welcome all part exchange vehicles and offer various finance options."*

Motor Source Group is rated Excellent by their customers on Trustpilot, an independent review service, and you can read the full reviews by following the links on the Motor Source website.



Great service, the team worked hard and efficiently to get us a great deal. A pleasant experience from start to finish. Nothing was too difficult and the MSG team provided the goods as and when planned. Delivery of the car was to a local dealer who fitted the extras and handed over the car as though it was their own. Well done MSG.

So, to find out more visit www.motorsourcegroup.com or call 01 522 500055 and speak to the team today.

*Please ask for details of our local participating dealer programme

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