

# INSIGHT

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regional bravery award**

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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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### Insight Magazine is produced by:

United Awareness Publishing  
Goss Chambers, Goss Street  
Chester, CH1 2BG

Tel. 01244 624022  
www.uapl.co.uk

Insight is the magazine of Merseyside Police Federation. Its purpose is to keep our members informed on all that their Federation is involved in, to stimulate debate on relevant issues and promote member services. The views expressed in the magazine are those either of its component Boards, officers or representatives, unless otherwise stated. Contributions may be sent in confidence to the Editor, (who reserves the right to amend or edit all material as necessary, where possible with the consent of the contributor) at: Insight, Merseyside Police Federation, Malvern House, 13 Green Lane, Liverpool, L13 7DT. Federation telephone numbers: +44 (0) 151 777 7500-04 or +44 (0) 151 259 2535. Federation, Fax number: +44 (0) 151 228 0973.

## CONTENTS

Et tu ACPO?	2
Chairman's foreword	4
'Suicide is painless' (Mandel and Altman)	6
Merseyside officers scoop Regional Bravery Award	8
Keeping our members healthy	9
Police Divorce The Do's and Don'ts	11
National Police Memorial Day	13
Don't get caught out by an unexpected emergency to your home this winter	14
The Police Treatment Centres You never know what life may throw at you	16
Trauma, bereavement, money worries, redundancy?	19
Home and car insurance for Merseyside Federation Members	20
Misconduct update	22
How are we going to respond to the Government's recently announced Spending Review?	23
The dangers of Payday loans	25
We are very pleased to introduce The Philip Williams Bupa Healthcare Scheme	27

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# Et tu ACPO?

Tony Barton reflects on the big game changer – compulsory severance.



By **Tony Barton**  
Secretary Merseyside  
Branch Board

**A**s the senate gathered in Rome Julius Caesar was blissfully unaware of what was about to unfold.

The plan that had been set in months of plotting and scheming against Caesar was at last at hand and the fateful blow to bring down the emperor was to be delivered.

One by one the plotters approached Caesar and plunged a dagger into him so they could all have his blood on their hands, as he faltered and looked up he saw his most trusted ally with dagger drawn and ready to strike. In Roman times it was not unusual to have rival political parties vying for power but what hurt Caesar even more than the coo itself was seeing the final act of betrayal by his trusted right hand man. Before the dagger was plunged into his heart Caesar uttered the famous phrase “et tu Brute” and the face of Rome was changed forever.

After two years of difficult negotiations to changes to police officers terms and conditions we have now arrived at our Caesar moment. Throughout these difficult times we have come to terms with the fact that there are very challenging economic circumstances that are driving the agenda and we have accepted that, whilst not happy about it, we have to take our share of the pain. Hopefully the economy will recover in time and new money will once again be invested into policing and terms and conditions may become more favourable to our members. The world of finance



and politics are cyclical and what comes around goes around.

Despite these changes the office of Constable remains the bedrock of British policing and confers unique powers to the holders of that office. We are constantly told that British policing is the envy of the world, the model that they all admire and aspire to replicate. We are servants of the Crown, non-political, members of the community policing the community by consent and held accountable to the law. Subject to a strict code of conduct and no power to take industrial action we have always been told that the trade off for this is that we could not be subject to compulsory severance, redundancy in any other work practice.

Now those who were once of the Constable rank seek to undermine the very office of Constable and transform this unique and privileged role into the status of “employee” with the power to make police officers redundant.

*Our national negotiators must have felt as Caesar did in the senate with the final act of betrayal by our trusted leaders...*

However they do not want us to have employee rights? The police federation has campaigned long and hard against this change in the belief that this shift completely undermines the office of Constable and fundamentally changes the relationship with our employers and erodes over 100 years of the British policing.

The long hard campaign appeared to be bearing fruit when we believed we had

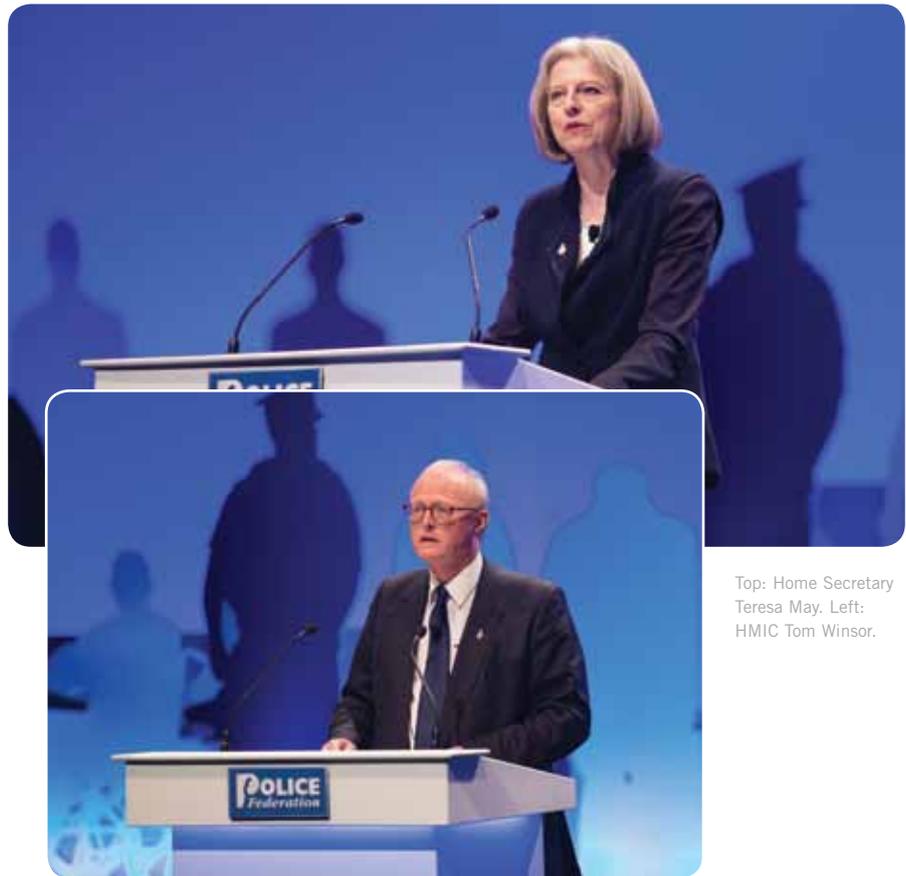
convinced our leaders, ACPO, that the office of Constable was sacrosanct and the changes they were recommending would change the policing landscape for ever.

At a meeting of ACPO on 23 July 2013 our leaders were gathered to discuss the issue of compulsory severance before it was to be debated formally at PNB on 24 July with a view to changing their position. We understand that prior to that meeting taking place our leaders were addressed by a certain Mr Tom Winsor who gave his Mark Antony speech and managed to convince ACPO that if they backtracked on their original recommendation they would look foolish in the eyes of the Home Office. So with self-preservation and self-interest now uppermost in their thoughts the deed was done.

On 24 July at a full PNB meeting to formally negotiate the issue of compulsory severance ACPO, on behalf of the official side, reaffirmed its original position to request the power for compulsory severance. Our national negotiators must have felt as Caesar did in the senate with the final act of betrayal by our trusted leaders who we look to, to protect us and lead us in the best interests of policing and all to protect their own self-interest. Et tu ACPO?

So what is Compulsory Severance and why do some ACPO want it?

Compulsory severance is in essence a tool to reduce staff quickly and efficiently on a low cost option when markets or budgets become constrained. As you are all painfully aware the police service has undergone radical reform over the last three years with no end in sight, or at the very earliest 2017. Police budgets have been slashed yet the work remains the same or increases. Here on Merseyside we were positioned a lot better than some other forces when the cuts were implemented as we had grown in police officer numbers under the previous Chief Constable. This allowed us to shrink to previous levels without a hugely dramatic impact on performance. To take out over 60 million pounds of our budget and maintain the service we provide is still



Top: Home Secretary Teresa May. Left: HMIC Tom Winsor.

extremely challenging to say the least.

It is fair to say that this has not been the case for police staff who have borne the brunt of the cuts and this has impacted hugely on their numbers. As I write I am aware that for the first time compulsory redundancy notices are being served on some staff. We have managed to reduce numbers largely through natural wastage for police officers and Voluntary redundancy or early retirement for police staff so far.

We have managed to find the required savings for this round of cuts up to 2015, however as things currently stand the announcement in the latest spending review was that we have to make further savings of 30 million between 2015 – 2017. As you can imagine having stripped everything to the bone there is very little left to cut and as 80% of our budget is staff salaries you can guess where the next round of cuts will come from?

As stated in my previous article our own Chief Constable was not a supporter of

compulsory severance and was vocal in his opposition but that is not true of the majority of ACPO and when you consider they were all faced with these challenging cuts from their point of view it is the only way they can manage their budgets.

Some of the smaller forces around the country have played their hand far too early and outsourced a lot of their services and stripped the back office. Now with the new round of cuts a lot of chiefs are saying that they have nowhere else to cut and they cannot lose police officers quickly enough through natural wastage. If budget settlements do not cover staff salaries then the only way they manage their budgets is to make police officers redundant, hence their call for compulsory severance.

Whether or not this proposal is workable or not is a different argument altogether and is subject to the negotiations at the Police Arbitration Tribunal, but this is the reason some chiefs are calling for it, oh and of course some want it, just because they can!

# Chairman's foreword

Peter Singleton on the upcoming austerity measures and the changes they will bring about.



By Peter Singleton,  
Chairman,  
Merseyside Joint  
Branch Board

Now I'm no crystal ball gazer and predicting the future is not my forte, I shall leave that to others. I'm sure we have all at some time in a moment of acute boredom, or through choice for some, have picked up a newspaper or magazine and read something like "The moon is entering Capricorn this week which means your energy levels receive a boost, so this week is the time to take on new challenges at work and at home" etc. etc. Now how the moon entering anything or the light from stars that have probably already collapsed into a red dwarf star or exploded into a supernova can predict the future is an argument best left till another day, but there is no doubt that sometimes it would be very handy to be able to predict the future. (Let's face it, knowing who's going to win the 3.30 at Kempton Park next week could help boost ones finances, even if it would cost Messer's Ladbroke's and co a few quid.)

Now I could have a go myself, and if most astrology predictions I see are anything to go by I think I'd be quite good at it. After all, the format seems to be; Feelings, Finances, then Love. So how does this sound?

"Tomorrow you may find yourself feeling hungry, probably just before mealtimes. If you are working shifts you will feel tired and fatigued, especially if on nights. At home, most of you will have to climb up and down some stairs at some point, while finances may be tight this month if you have spent lot of money. Your ability to speak coherently may be impaired on your rest days."

Whilst some predictions are easy to make as far as Policing is concerned however, over the last two years it has been a lot harder to see what's going to happen.

We have had Tom Winsor with his 2 part report which has turned police officers terms and conditions on their head. Pay freezes, incremental pay progression freezes, loss of SPP and the phasing out of CRTP have all hit us hard over this time. Add the Hutton review and the changes to pensions and it has been a very uncertain future we've had to face. The uncertainty caused by these changes is still not yet over, and the spectre of compulsory severance – redundancy to you and me – still hangs over all those who hold the Office of Constable. Pay progression related to PDRs, compulsory fitness testing, promotion and 'X-factor' payments are also subjects that still have to be finalised.

And don't forget, the austerity measures placed on the Police Service have not ended. Merseyside Police still has to find further savings of £16 million after 2015, so even more parts of our organisation will suffer as a result.

So what would I see if I was able to see accurately what the end result of all these changes will be?

There's no doubt that Merseyside Police will look and feel different once the dust has settled. We have made efficiency savings and we do work more efficiently, that I have to concede. But cuts of this magnitude, together with reductions in officer's real terms and conditions, have to have an effect. I fear that the resilience has gone and the cupboard is nearly empty, and as a consequence I wonder how we will meet future demands placed on us. My concerns can best be illustrated by the following analogy.

*...I worry that the cuts have been too deep and too quick, and that crime will shortly begin to rise.*

Merseyside Police is like a football team. We were structured to play a certain way to close down the opposition (the criminal fraternity) and stop them from playing. The cuts have resulted in the loss of 100's of officers and support staff, which to the team is like having a player sent off. So we have altered our structure, changed the way we play and those left are working harder. But the problem is that the longer this goes on, the more tired and fatigued people will become, mistakes may be made and the opposition may get stronger.

And when the Government point out how crime is still falling despite the cuts, I'd point out that when a player is sent off the opposing team don't go and score straight away, but as those left get tired, the more chance of the other team scoring. So there is a time lag, and I worry that the cuts have been too deep and too quick, and that crime will shortly begin to rise.

So let's see if that happens, let's see if I have predicted the future. I hope I'm wrong, and I know that everyone who works for Merseyside Police will try to make sure I am. You're continued hard work has kept the crime rate falling, I just hope there are enough of us left to stop it rising again.

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# 'Suicide is painless'

(Mandel and Altman)

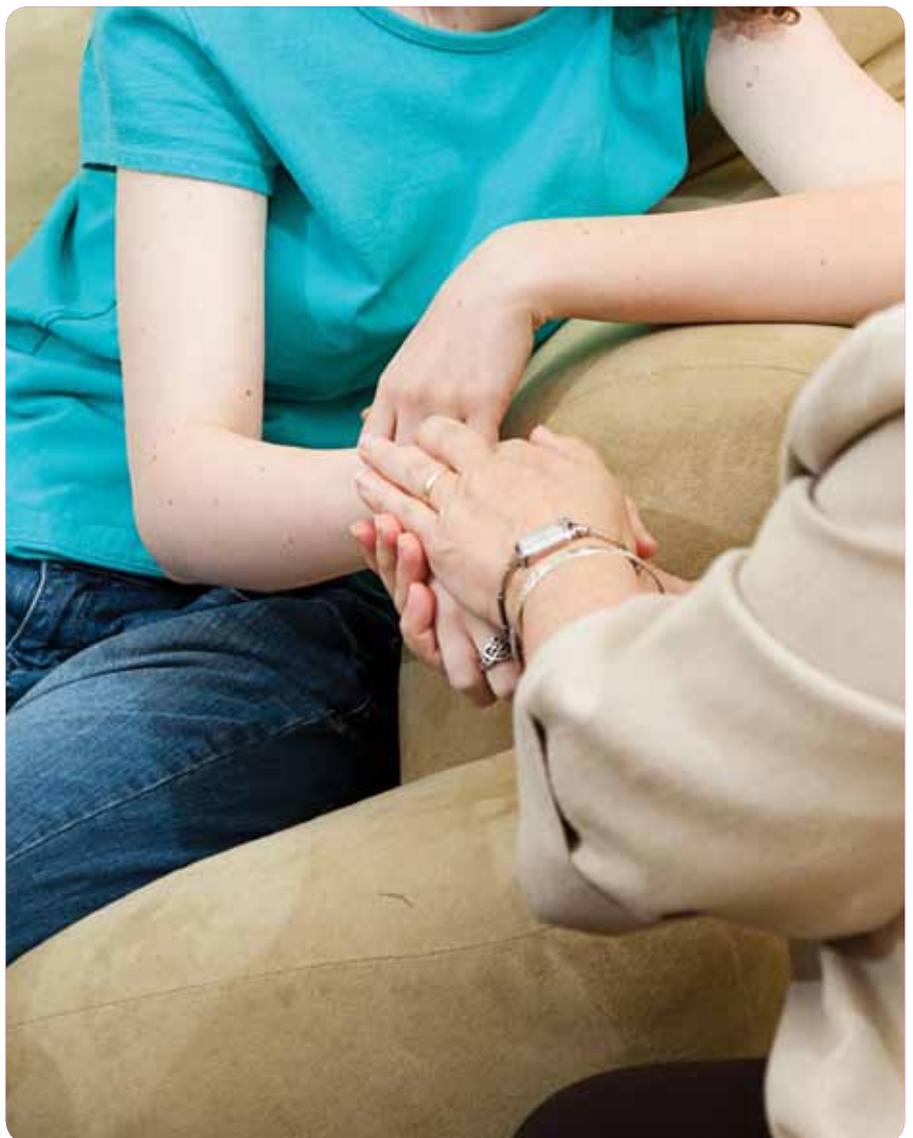
Sean Bell on spotting the signs that may prevent suicide and who to turn to for help.



By Sean Bell,  
Deputy Secretary  
Merseyside Branch  
Board

**T**he verse of the Mash Film and TV Series Theme Song is recognisable to most people. The song has featured in music charts over the world on several occasions and recorded by a number of artists and is widely recognised by generations of people. What is not widely known is that Robert Altman the director of the film insisted the theme tune had to be called "Suicide is Painless" and had to be the "stupidest song ever written". Maybe that was his intention, but it strikes a chord with listeners and provides a rare opportunity for the mention of suicide, a subject which is often thought of as taboo and not often discussed.

During September this year the Merseyside Police Federation Joint Branch Board with the assistance of PIPS Programme Northern Ireland delivered a days training entitled 'Preventing Suicide in Your Community'. The course was attended by members of staff from Green Lane, full time fed reps, local reps and colleagues from HR



department and Red Arc nurses. The objective of the day was to:

- Discuss the taboos related to suicide
- Tackle the associated myths and that suicide is far from painless for all involved.
- Examine some of the statistics (which is very difficult for such an emotive subject).
- Identify the triggers and warning signs.
- Methods for supporting people who may have suicidal thoughts and how to find professional help.

The training session was very informative and had an impact upon those attending. Delegates learned that:

- Suicide is a major public health issue.
- More people die by suicide each year than by murder and war combined.
- Uncovering the reason for an individual suicide death is complex and challenging.
- Research indicates that 90% of people who die by suicide have a potentially treatable mental disorder at the time of their death—a disorder that often has gone unrecognized and untreated
- Men aged 33 to 41 are most at risk

The PIPS training is based on a simple three step model. It does not require any medical training or enhanced knowledge set just basic people skills which I suggest are common to police officers. The challenge for most people is that if you suspect someone is having suicidal thoughts that you listen to their concerns and seek expert help to assist the person at a time of need. Unfortunately research suggests, people are frightened or feel unable to discuss such sensitive issues. However, all the experts and support groups stress the importance of listening (listening on its own will indicate that you care about the person and their problems) and getting help.



*According to Samaritans, people shouldn't be afraid to approach someone they think might be struggling to cope. People with suicidal thoughts often want a chance to talk about their problems, but don't want to burden anyone around them.*

As police officers we often like to portray ourselves as 'tough nuts' who can take all that life and the job throws at us and we won't crack. However, the fact is police officers respond to stress like everyone else and are liable to ill health, depression, mental health problems, bullying and harassment, financial worries, bereavements, family concerns and all the other triggers which could lead to suicidal thoughts. Most people are reluctant to discuss such thoughts which can add to their feelings of pain and despair.

This is why it's important that as friends, colleagues, supervisors and operational cops we are aware of some of the signs that people may need some support. These include:

- Making leading statements, such as 'You wouldn't believe what I've been through' or 'It's like the whole world is against me'. People sometimes say these things in the hope you will pick up on them and ask what they mean, so that they can talk about it.
- Being unusually irritable or nervous.
- A change in routine, such as sleeping

or eating more or less than normal.

- Drinking, smoking or using drugs more than usual.
- Being un-typically clumsy or accident prone.
- Becoming withdrawn or losing touch with friends and family.
- Losing interest in their appearance, such as no longer washing or dressing badly
- Negative statements about themselves, such as 'Oh, no one loves me', or 'I'm a waste of space', even if it sounds like they are joking.

According to Samaritans, people shouldn't be afraid to approach someone they think might be struggling to cope. People with suicidal thoughts often want a chance to talk about their problems, but don't want to burden anyone around them. They won't expect the listener to be able to solve their problem, or even to completely understand it, but listening to what they have to say will at least let them know someone cares.

Which leads to the question, who can help? The following are potential sources of assistance in the first instance:

- Force OHU
- GP
- Red Arc (Confidential service for Police Federation Group Insurance subscribers)
- CRISIS Team
- Samaritans
- Federation Representative

Unfortunately, suicide is a fact of life which has a devastating impact upon friends and family. However, many can be prevented, by being aware of the triggers and signals above and a willingness to listen to someone who maybe in terrible pain and despair, providing a link to medical experts who may be able to stop it happening.

# Merseyside officers scoop Regional Bravery Award

Two Merseyside police officers who saved a stab victim's life and caught his attacker have won the North West regional Police Bravery Award.

The award was presented to PC Nathan Jackman and PC Peter Stevens by ACPO's President, Sir Hugh Orde at a glittering awards ceremony at 8 Northumberland Avenue which followed a reception at 10 Downing Street where the officers met the Prime Minister, David Cameron and Home Secretary, Theresa May.

PCs Nathan Jackman and Peter Stevens were called to a property in Birkenhead following reports that a man had attacked a woman and another man with a knife.

When they arrived at the scene, the officers found a man in his 30s and a woman in her 50s with knife injuries. Further up the road was their attacker, who was still armed with a knife. The woman had slash injuries to the back of her legs and had dragged herself from the property to raise the alarm.

The male victim had been repeatedly stabbed in the shoulder, chest and back and had been slashed on his face and arms. One of the stab wounds to the back had punctured a lung. PC Stevens immediately gave first aid to the victim, using a supermarket carrier bag to create a 'flutter valve' which stemmed the flow of blood to ensure his lungs did not collapse – a course of action which saved the victim's life.

PC Jackman, who was still in his probationary period, located and confronted the suspect, the offender, who was still armed, attacked PC Jackman. The officer managed to get enough



Merseyside officers scoop regional bravery award after quick action saved Birkenhead knife attack victim's life.

space to deploy his CS gas and restrain the attacker, managing to keep hold of him as his family attempted to free him from PC Jackman's restraint. Despite being outnumbered, the officer managed to keep hold of the suspect and other officers were soon on the scene to arrest and handcuff him. The knife was later recovered from the scene where PC Jackman and the suspect had fought.

The offender pleaded guilty to two counts of attempted murder and was sentenced to ten years in prison.

After receiving the award, the two officers paid tribute to one another.

PC Stephens said: "I'm a bit overawed but I suppose proud is the right word. When you've got someone (an offender) who is violent, you want someone like Nathan who will stand alongside you and fight if need be."

PC Jackman said: "We don't deserve this any more than any other officer in the force. Some jobs get noticed and some don't. The guy that's standing next to me (PC Stephens) taught me. I was just glad to be next to Pete at the end of the day and knowing that he was next to me made it a lot better."

Steve Williams, Chair, Police Federation of England and Wales, said:

"Congratulations to officers Jackman and Stevens for being such deserved winners of this regional award. Their quick thinking under extreme pressure is worthy of the highest praise. Using a supermarket carrier bag to prevent the victim's lung from deflating undoubtedly saved his life. And for an officer still in his probationary period to pursue this armed and dangerous individual was incredibly brave. Their actions were truly remarkable."

# Keeping our members healthy

**M**erseyside Federation in conjunction with Police Mutual, held numerous health checks for members at different locations in the Force, including our Offices at Green Lane.

This is an important part of our commitment to the welfare and wellbeing of our members.



Tony Barton, Colin McCorkindale (Police Mutual) and Mandy Farren (Nurse, Capita)



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Mr Mattin,  
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# Police Divorce

## The Do's and Don'ts

With 72% of police first marriages ending in divorce and 67% of second ending the same way, it is fair to say that divorce rates within the Police force are high. With the uncertainty surrounding public spending cuts and the future of pensions, it is likely that these rates will either be maintained or unfortunately increase.



By **Amanda McAlister**,  
Family Law  
Representative

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

### DO

#### Take advice from a specialist solicitor

Whether you have been thrown out of the house with nothing but bin bags or left in the house with the children, obtaining advice very often is on the bottom of the priority list. Make it the top priority so that you know what you can and can't do. It is essential that the solicitor is an expert in police matters.

#### Avoid taking advice from friends and family

Whilst they are trying to help they are not always right. Whilst attending a weekly Federation surgery, I met with an officer whose wife was applying to court to remove him from the family home. He had refused to move as his work colleagues have advised that this is the worst possible thing that he could do. If the wife is successful with her application then there

could be severe professional implications for the officer in addition to financial repercussions.

#### Know the risks

Familiarise yourself with the relevant law that could be a threat to you. Whether it is the Prevention from Harassment Act 1997 or Family law Act if you are aware of the risks then you are more in a position to protect yourself.

#### Know your pension

How much your spouse can claim depends on the length of marriage and where in your service you are at the date of separation. There are two key dates that you do need to be aware of. The first is the twenty year mark. At this date the value of pensions increase considerably with each year counting as double. The second date is 25 years. Officers that delay in taking action can find it to their financial detriment.

#### Obtain valuations

The first thing that any officer facing divorce should do is request the CETV of their pension. This is the value that the courts take into account when considering

 *Familiarise yourself with the relevant law that could be a threat to you.*

pension claims. The pension department can take nine weeks to produce this figure which can cause considerable delay in negotiations. Also, it will be very difficult to prove to a court the value of a pension at the date of separation if no valuation was obtained. Values of any other assets should also be obtained including the surrender value of PMAS and endowment policies, property and stocks and shares. Separate the finances

Separating the family bank accounts not only enables you and your spouse to be independent from each other but can help reduce the risk of future conflict. I tend to advise divorcing spouses to open their own bank accounts and then have a separate account for the payment of bills.

#### Pay rent

If you have moved out of the home then ensure that you pay rent. Living with parents rent free is in some cases going to

provide excess income to which a spouse can make a claim.

### **Communicate**

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

### **Counselling**

Counselling is not for the weak but the wise.

### **Make a will**

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

### **DON'T**

#### **Don't do your own detective work - let someone else play Sherlock Holmes**

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

#### **Don't attempt self-help disclosure**

As a marriage breaks down it is not uncommon for one party to examine, copy or even retain the others private documents to inform themselves of their spouse's financial situation. I have been provided by information obtained as a result of hacking into a spouse's computer and even

on one occasion had an officer bring her husband's hard drive to an appointment. Such self-help remedies can amount to a significant infringement of the other party's property.

#### **Don't publicise your situation on social networking sites.**

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

#### **Don't empty the house, and do avoid 'bin bagging'.**

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

#### **Don't use quickie divorce sites**

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

#### **Don't break force rules**

You know the rules and your professional obligations.

#### **Don't lie to your lawyer - we are on the same side**

The best clients are the ones that are straight, want to work with you and more importantly, tell the truth. If the truth

is not told then this can lead to costly mistakes.

### **Don't be an expert in the court room**

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

### **Don't empty the bank account**

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

### **Don't be caught out by technology**

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

To discuss your options please contact Amanda McAlister the family law representative for Merseyside Police Federation. Amanda has over 16 years' experience of police divorce cases and runs the family team at Slater & Gordon. She holds regular free family law advice surgeries at the Police Federation office or alternatively would be happy to meet at our Liverpool or Manchester office or advise over the phone. Tel: **0808 175 7710** / [www.slatergordon.co.uk/policelaw](http://www.slatergordon.co.uk/policelaw)

# National Police Memorial Day

Sunday 29 September 2013, St David's Hall Cardiff.  
Recognising courage and dedication. Lest we forget.



# Don't get caught out by an unexpected emergency to your home this winter

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

**T**ogether with our advisors, Philip Williams Insurance Management Company, we are constantly reviewing the benefits we provide to ensure that the scheme continues to develop, provide value for money, and meet some of your main insurance needs.

We also look to make sure that the service provided by the Group Insurance Scheme meets the high expectations of our officers. In order to ensure those requirements continue to be met we recently moved the provider of our Home Emergency Service to LIM.

As a result of the change of provider as well as improved customer care the following enhancements to cover have also been made:

- The requirement to have the boiler serviced annually is replaced by the term "The boiler must have been maintained in reasonable condition."
- Cover for boilers up to 70Kw hr rather than 60Kw hr.



- A contribution up to £50 for the purchase or hire of alternative heating sources if the system remains broken for a period greater than 6 hours.
- Boiler replacement contribution of £150 or 50% Inc VAT, whichever is the lower.
- Cover for sudden and unforeseen damage to the roof of the property.
- The exclusion of toilet blockage cover if there are other functional toilets in the house is removed.
- Cockroaches have been added to the list of Pest/Vermin Infestation.

In terms of customer care LIM have a reputation for their focus on quality of service and their responsiveness to client requirements. Their call handlers are trained to take a flexible approach “putting themselves into the shoes of the person requiring assistance”. They are committed to keeping you informed at all stages of the process and receiving and acting on your feedback. This will ensure that the all stages of the service; from initial contact with the call centre to the service provided by their contractors meet your needs and expectations.

The feedback from you is particularly important allowing them to build a database of recommender contractors who can provide the level of service that you and they demand.

### What is covered?

The service represents extremely good value for money with similar products on the High Street typically costing over £200 per year. However, it should be noted that the policy is a Home Emergency Policy and **not** a Home Maintenance Policy. It is not designed to cover things like dripping taps, or a heating system that is not working properly but to provide cover when there has been a sudden and unforeseen situation which if not dealt with quickly and without reasonable interventions would:



*The service represents extremely good value for money with similar products on the High Street typically costing over £200 per year. However, it should be noted that the policy is a Home Emergency Policy and not a Home Maintenance Policy.*

- Render the property unsafe or insecure; or
- Damage or cause further damage to the property; or
- Cause significant discomfort, risk or difficulties for or to you.

### How to make a claim

In the event of an emergency you should contact the Claims Helpline on **0333 600 7369**. For convenience you may wish to store this number in yours and your partner’s mobile phone.

The helpline will take the necessary details and advised whether the situation is covered by the policy. They will arrange for one of their contractors to attend to resolve the problem and will meet the following costs of any one claim:

- The contractors call out charge
- The contractors labour up to a maximum of 3 hours.
- Parts and materials up to £150

- Contribution to alternative heating purchased or hired up to £50
- Boiler replacement contribution up to £150
- Alternative accommodation up to £250

There is a maximum claim limit of £1,000 for each claim related by time or original cause.

Even where the situation is not covered by the policy the helpline still may be able to assist by providing details of a recommended contractor who you may wish to use to resolve your problem.

In the last two years over 300 Merseyside Police Officers have been assisted through the Home Emergency cover.

“I came home after an evening out to find water leaking heavily from the ceiling of my landing. What a nightmare. I quickly called the home emergency number, and following a very brief conversation with a call handler, to ensure I was covered under the policy, I was speaking to a contractor who arrived within half an hour at my home. The leak was very quickly repaired and I received several reassuring calls from the call handler to ensure everything was to my satisfaction. My expectations were managed very well throughout the process and I was kept informed throughout as to what was covered within the terms of the policy. In my case, everything was covered. I could not praise the service I received enough. An excellent service”

For full details of covered insured events and exclusions please consult your Benefit Booklet.

If you are not a member of the Group Insurance Scheme and wish to know more, please contact Colette Knox at the Federation Office on Ext: 77500 or visit our website at [www.merpolfed.org.uk](http://www.merpolfed.org.uk)



# The Police Treatment Centres

## You never know what life may throw at you

Latest figures show that every 27 minutes, a police officer somewhere in the UK is assaulted by a member of the public.

Last year alone nearly 400 Merseyside officers were assaulted: that is one in 10 of your colleagues; add to this the fact that one in four of the population are likely to have a mental health issue at some time; that one in three people will get cancer in their life and that police officers work in a physically, and emotionally demanding environment, and that you may take part in physical activities there is a good chance that during your career or in retirement you will be injured or ill.

The Police Treatment Centres aren't able to offer any kind of protection from, or prevention of these injuries or illnesses, but we are here to help you and you return more speedily to full active service.

For those of you not familiar with the Police Treatment Centres here is what is available for just a small donation each month.

We offer appropriate, job specific and comprehensive physiotherapy, treatment, and care programmes, free of charge and all under one roof, to return you to active duty as soon as possible; vital for both community safety and your morale, not to mention the other people in your life. Whilst the majority of our patients receive intensive physiotherapy the remainder attend for a variety of reasons: to recover from an operation, to seek assistance for stress, anxiety and similar conditions; and for respite. Each patient receives a tailored programme of treatment as part of a holistic approach



to care, delivered in a peaceful, friendly and safe environment.

As well as standard and non-standard physiotherapy treatments, patients can benefit from education classes such as back awareness; relaxation and sleep clinics. On top of this we run a range of fitness and exercise classes in our fitness studios, gymnasiums and swimming pools. For patients worried about passing fitness tests we are able to put them through their paces, should this be appropriate and provide reassurance regarding their fitness to carry out tasks.

For the more than 20% of patients who attend for non-physio support there is the opportunity to discuss issues with our patient support advisers as well as



receive complementary therapies such as reflexology, massage and Reiki and also use the gym, pool and other facilities. Research shows that exercise is a great mood enhancer so this is encouraged if appropriate.

We are extremely grateful to the Police Mutual Foundation for funding both of



our patient support advisers. Both our advisers are ex-police welfare officers and therefore have a unique understanding of the pressures and requirements of your job. Although patients only attend for two weeks, counselling is not an option, we do help identify the most suitable form of treatment for a patient to follow up once they leave us.

“Talking to Terry (Patient Support Adviser) really helped me identify my real issues and find the right treatment. I left Harrogate feeling positive about the future for the first time in ages.”

Did you know in the first half of 2013, 81 Merseyside officers attended for treatment and a total of 150 were treated in 2012? That is equivalent to 1 in 20 of your colleagues.

**Here is what one of your colleagues has to say:**

“Its six years since I last came for treatment and I was impressed by the treatment and facilities then and I could not believe they could be improved but they are now even better. I can't praise the staff enough. They work so hard to help you return to fitness and health; they are knowledgeable and they have the time to make sure they are treating every aspect of your injury.



“I really can't recommend enough that you sign up and be eligible for the free treatment should you need it. We do a job where you never know what might happen; I have torn ligaments chasing a burglar over a wall; have been injured when the driver of a stolen car has shunted the police car I was driving amongst other injuries. The law of averages says that in our job we will be injured at some point.

“Do yourself a favour and sign up and if you are looking at cutting back on outgoings, cut out a couple of pints rather than dropping out and no longer being eligible for free treatment.”

What Roy has to say is important not only to you, but to us.

If you don't make the weekly contribution of £1.30 we can't support you for free, and you can't benefit from our expertise should you need it not only now, but also in retirement. Currently around 70% of Merseyside officers are eligible for free support. This means around a 1000 Merseyside officers are not eligible.

As a charity 88% of our funding comes from you, the serving officer, but each year with falling numbers of serving officers and the hard times some officers find themselves facing we are left with a growing shortfall which has to be made

up from fundraising. The stark reality is that there are nearly 3000 fewer officers paying in now as opposed three years ago. This obviously has an impact on our funding.

We are extremely grateful to Merseyside Police Federation for making a contribution of £1,500 toward the necessary refurbishment of our pool at Harrogate and to those officers who have signed up to our lottery. Our lottery will help us continue to provide expert treatment in the future. If you would like to be in with a chance to win £1000 each month and help us, please visit, [www.thepolicetreatmentcentres.org](http://www.thepolicetreatmentcentres.org) and download a form.

**Not sure if you are eligible for free treatment?**

If you are already paying into the North West Benevolent Fund, you are eligible to access free treatment. If you are not, and are now convinced that the weekly donation is worth it download a form at [www.merpolfed.org.uk/downloads/joining.pdf](http://www.merpolfed.org.uk/downloads/joining.pdf)

If you think you would benefit from treatment speak to Fiona, in the Merseyside Federation office, and she will start the process. There is currently a short waiting list for treatment at Harrogate, but if you can travel to Auchterarder you can access treatment very quickly. We can however often take officers at short notice if they are off sick as unfortunately we receive a lot of last minute cancellations.

For more information about the Police Treatment Centres and the support available visit [www.thepolicetreatmentcentres.org](http://www.thepolicetreatmentcentres.org)

Having accessed treatment on numerous occasions I can only say to officers “Pay up, you never know when you will need it. I served for 29 years before I came for treatment for an on duty injury I sustained early in my career; it is now what keeps me going. It truly is a life line for me and it could be for you, you never know what is around the corner.”- Retired Merseyside Officer.

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(24h Criminal Assistance number: 0800 908 977)

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- Employment law
- Police pensions
- Wills, trusts & estates
- Defamation matters

*"My claim started under RJW and continued during the merger with Slater & Gordon. During this period I was kept informed and received the professional service expected"*

Mr Jones,  
Police Federation client 2013



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**PF Claimline** can help recover compensation if you or your family are injured in the same or separate accidents, on or off duty. Including road traffic accident claims that can be processed in as little as 3 weeks from initial contact to settlement. Our claims process includes help with access to rehabilitation services, faster than you could do on the NHS.

Call PF Claimline 24 hours a day on **0800 9171 999**  
or start your claim at **www.pfclaimline.co.uk**

\*Claims open 24 hours, 365 days

# Trauma, bereavement, money worries, redundancy?

Are you struggling with work or personal issues? The Chaplaincy is here to help you.

**M**y name is Keith Hitchman and it is my privilege to lead the Merseyside Police Chaplaincy Service.

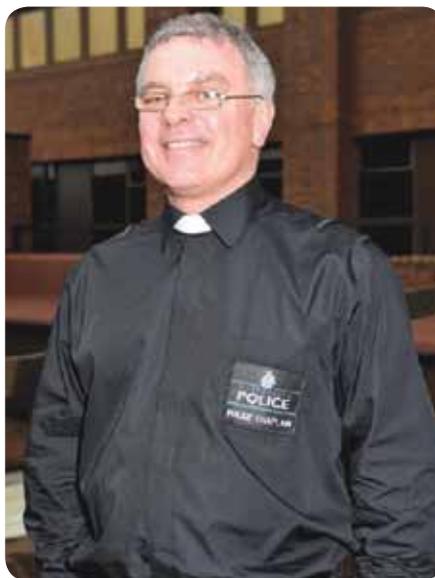
Our primary purpose to 'provide personal, practical, and spiritual care' for all staff, regardless of religious affiliation or commitment. To this end there is a chaplain for each Basic Command Unit. In achieving these aims we work closely with the various Staff Support Networks offered by Merseyside Police and with the Police Federation.

Formed in July 2011 at the request of Chief Constable Jon Murphy, the Merseyside Police Chaplaincy team is made up of 12 volunteer Chaplains, nine of which are local religious leaders and three serving police officers. The service is also multi-faith and includes a Muslim and a Jewish chaplain, as well as Chaplains representing a cross-section of Christian traditions. Committed as we are to diversity and inclusion, there is a Chaplain dedicated to this task.

In addition to pastoral care we offer operational support as and when required, responding to major incidents when called upon.

Chaplains make regular visits to stations and places of work. As part of the pastoral care package we offer a 'Listening & Coaching Service', as well as support for retired officers.

Chaplains also act as important community bridge-builders, helping to connect Merseyside Police with local churches, minority religious communities and community agencies.



The Chaplaincy service has been warmly received by Merseyside Police.

In the words of Superintendent Rowley Moore of the Merseyside Police Community Engagement Team

“Merseyside Police's recognition of the need for a chaplaincy service is to be applauded and wholeheartedly embraced. Personally I am excited, humbled, energised and delighted with the introduction of chaplains. They provide much needed spiritual and practical support and truly understand what it means to be an individual within Merseyside Police.”

We offer a non-religious, impartial, and confidential listening & coaching service for all staff.

Spiritual & faith-based counselling is also offered on request. The Chaplaincy

 *Merseyside Police's recognition of the need for a chaplaincy service is to be applauded and wholeheartedly embraced.*

Team includes two female Chaplains. Chaplaincy 'surgeries' are held weekly at Mather Avenue Police Station.

For more information &/or to book an appointment with a Chaplain, email Lead Chaplain Keith Hitchman- Keith.Hitchman@merseyside.police.uk

# Home and car insurance for Merseyside Federation Members

At Roland Smith we've been providing exclusive insurance for the Police Family for almost 50 years. We know you expect the right insurance at a sensible price. We also think you deserve a friendly, one-to-one service from people who understand your needs, saving you time and money and taking the stress out of car insurance.

## Our unique insurance promises

**We'll never have automated responses and endless buttons, just friendly, helpful expert insurance advisers on the end of the phone.**

Our team of 70 experienced staff, based in Liverpool, won't keep you waiting – they answer eight out of 10 calls within just three rings. They know all about insurance for the Police, with 60% of them having been with us for over 10 years. If you need more time to think or understand your policy, they'll never rush you to make a decision.

If you have to make a claim, our dedicated staff handle things quickly and efficiently so you can get back to normal fast. We know emergencies don't always happen during office hours, so our claims service is available 24/7.

**We'll offer you exclusive deals on your insurance through working in partnership with UK leading insurance providers.**

We know how important it is for you to have the right insurance – and the cost of not having the right cover. Through our insurance partners, we'll cover you for the specific circumstances that come with your role, such as driving on official Police business, on daily commutes or when carrying Police kit.

**We'll serve the Police family and work harder than anyone else to get you the best tailored solution for your needs.**

Our customers love the way we work which is clear from the feedback we get:

“Vehicle insurance is always a 'tricky' area but Roland Smith appear to have got it just right. Apart from the fact you have easily beaten your competitors for price, the service your staff have provided has been excellent, extremely helpful, courteous, polite (even comical at times) but also shrewd enough to understand the customer's needs...” – Mr R (via email)

**We'll be clear and transparent about the costs of insurance with no hidden admin fees if you make changes to your policy.**

With some insurers the price quoted is rarely what you actually pay. Some charge up to 29% APR if you want to pay for your premiums monthly. Some charge extra if you want to make simple changes to your policy, like changing your car, moving house, or getting married. Some charge you for cancelling your policy. We don't think any of that is fair, which is why we won't charge you extra.

Our policies take the stress out of insurance by offering as standard a lifetime no claims discount, uninsured drivers cover, a lifetime guarantee on repairs when using our recommended repairers and a courtesy car if you need one. Certain terms and conditions apply; please call us for further details.

**We'll offer a set of unique member benefits to say 'thank you' for being part of the Police Service.**

We're passionate about Police welfare and understand that finances are just part of your overall wellbeing. As a Roland Smith customer, you're joining the Police Mutual Group and have access to a range of valuable member benefits:

Our **Member Care Service** offers free, practical support and advice for anyone who may be experiencing serious illness, chronic health conditions, bereavement or disability. It offers a confidential and independent care advisory service provided by qualified nurses supporting those with critical illness, terminal illness and bereavement.

We're here for the wider Police Family too. Our **Money Coaching Service** is designed to help you understand your finances and support you with any money worries, while our Independent Financial Advisers can help with more complex matters.

## Time to switch to us?

Right now if you **switch your car or home insurance to us**, we could save you money and we'll even pay any cancellation fee up to **£125**.

For every **new car insurance policy** you purchase from 25 October 2013, and with a start date before 31 December 2013, you'll receive **£25 M&S vouchers**. Full terms and conditions of this offer are available on request by emailing [info@rolandsmith.co.uk](mailto:info@rolandsmith.co.uk)

**For a stress-free and competitive home insurance quote call our friendly team of experts on 0151 242 7640**

# Misconduct update

Data protection; is what you are doing fit for a Policing purpose?



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

Unfortunately I am seeing more and more colleagues inadvertently falling foul of Section 55 of the Data Protection Act 1998, which states a person must not knowingly or recklessly without the consent of the data controller, which for the purpose of Merseyside Police is the Chief Constable.

(a) Obtain or disclose personal data or the information contained in personal data, or

(b) Procure the disclosure to another person of the information contained in personal data.

(2) Subsection (1) does not apply to a person who shows -

(a) That the obtaining, disclosing or procuring -

(i) was necessary for the purpose of preventing or detecting crime, or

(ii) Was required or authorised by or under any enactment, by any rule of law or by the order of a court,

(b) that he acted in the reasonable belief that he had in law the right to obtain or disclose the data or information or, as the case may be, to procure the disclosure of the information to the other person,

(c) That he acted in the reasonable belief that he would have had the consent of the data controller if the data controller had known of the obtaining, disclosing or procuring and the circumstances of it, or

(d) That in the particular circumstances

the obtaining, disclosing or procuring was justified as being in the public interest.

(3) A person who contravenes subsection (1) is guilty of an offence.

In order not to fall foul of this criminal offence you need to ask yourself the question **“Is what I am doing for a policing purpose?”**

Merseyside Police Data Protection policy states that a ‘Policing Purpose’ is defined as

a) Protecting life and property

b) Preserving order

c) Preventing the commission of offences

d) Bringing offenders to justice

e) Any duty or responsibility arising from statute or common law. Information is also processed for specific purposes connected with the administration of the Force and its employees.

No officer goes to work intentionally to breach this law but we are seeing an increase in officers who are being investigated for totally separate allegations and as a result of these investigations an audit of what you have accessed is done which brings up ‘questionable checks’ which ultimately leads to a further serving of a Regulation 15 notice with the potential of that being a criminal investigation.

There are many explanations given as to why the officer under investigation has thought what they were doing was for a genuine lawful policing purpose, but some of the very common mistakes officers are making is checking up on family members, using your name for

training, checks on the road where officers live or they intend to live, neighbours, checking on sons and daughters boyfriends and girlfriends, checking out friends to see if they are suitable for you to be associating with the list goes on etc. etc.

In the early 90’s it was common practice to search on personal details addresses and so on but with the introduction of section 55 in 1998 this has now ceased as it now a criminal offence. The notices that we all see when we log onto all police systems that no doubt we just take for granted as a start-up page clearly state the Data protection element and the fact if breached you may be subject to a criminal investigation.

Next time you log onto the force system please take a moment and read the warning page. Many of you will also have been sent an email reading data protection in the past asking you to acknowledge that you have read the email regarding the use of force systems and the ‘policing purpose’ element.

A copy of the force policy on Data Protection can be accessed via the force intranet under Policy.

If you are in any doubt don’t do it. Complete a short report to your supervision to be forwarded to PSD. A decision will be made by someone else to see if there is anything you need to be made aware of.

Please remember that if you are served with a Regulation 15 notice than please ensure either your Federation representative is aware or the Federation office at Green Lane in order for us to properly represent you and organise representation should it be required.

# How are we going to respond to the Government's recently announced Spending Review?

Deputy Chief Constable Andy Cooke on his plans in the wake of government cuts and how Merseyside can navigate through these uncertain times.

**A**s your newly appointed Deputy Chief Constable, I am grateful to the Federation for giving me this opportunity to talk to you about one of the most significant and serious challenges we will face together over the next three years.

The government's announcement in June regarding a further 4.8% cut in the policing budget is likely to mean that Merseyside Police will have to continue with its savings programme until at least 2017.

We think at this stage that the savings requirement for Merseyside Police will be in the region of £19 million in 2015/16, possibly adding up to £30 million by 2017. Regrettably, savings such as these cannot be made without further reductions in police officer numbers.

There is no point in dressing this up – this is a massive amount for us to save which could mean several hundred less officers, in addition to the 600 already lost in the last three years, combined with significant police staff & PCSTO losses. Once again, it will be necessary to review the cost effectiveness of everything we do - how we spend our money, and how we deliver the services we provide.

The Chief Constable has asked me to lead on this piece of work, which will undoubtedly take a number of years to complete.

Leadership and communication will

be paramount during this time. I am personally committed throughout the whole period to do everything I can to maintain morale and pride in the organisation, to communicate personally to officers and staff at every stage, and most importantly to be honest about the difficult decisions we will undoubtedly have to make.

## **The New Change Programme 2015-17**

In some ways, the imperative to save money gives us an opportunity to return to common sense policing, to focus our efforts on what really makes our communities safer, work with our partners to ensure they play their part, and to cut out bureaucracy, waste and duplication. We are already trialling some ideas to reduce the time we spend dealing with slight injury RTCs, MFH's, VPRF forms etc. and we will continue to look for time saving efficiencies.

This has to be the right thing to do, regardless of the need to cut costs.

In addition, clearly we will need to enter into another phase of significant reviews of all parts of our business. In the coming months we will be looking at the way we deliver intelligence, forensics, the way we respond to calls and the way we investigate crime and the way we do criminal justice etc.

Importantly, for the first time ever in a change programme, we won't just focus on single departments or BCU's; we will

be looking at complete functions across the whole force, to determine whether we have the right numbers of resources in the right places. In other words, instead of reviewing the criminal justice department for example, we will be reviewing how we deliver criminal justice across the whole force, who does what, and if there is a better way of doing it with less resources.

This way we hope to make our services better, as well as cutting out unnecessary parts of the process. There will be some very difficult operational decisions to make in this, and I will not take them lightly, but I am determined to make the right decisions, based on accurate information and demand data.

To help me manage the change programme I have a small team of high quality and experienced operational and support staff, who are working hard to deliver sensible and realistic change proposals. I hope to be able to consider these at the end of the year with the Chief Officer team and have more information for you in the New Year.

In the meantime, I am also working hard to ensure we manage the changes to your working conditions sensibly and pragmatically. These are uncertain times and I would ask for your support, understanding and patience whilst we move forward together in such demanding times. I can assure you that I will work closely with your federation to ensure that you are kept up to date on progress.

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Resourcer	7.7% 7.2% 6.7%	£3,000 £5,000 £7,500	£4,999 £7,499 £25,000	Up to 60 Up to 60 Up to 84	Fixed term, fixed amount loan, ideal for one off purchases or paying off loans.
Optimiser	4.7% 4.2%	£2,000 £10,000	£9,999 £25,000	24-60 24-84	Up to £25,000 at our lowest rate, fully secured against your savings.
Reloader	12.7%	£500	£5,000	36	Budgeting account - alternative to an overdraft and credit cards.
Responder	12.7%	£2,000	£12,000	Up to 60	Top up credit facility offering flexibility to meet unexpected expenses.
Helper	25%	£250	£1,000	6-12 months	Our alternative to a pay day loan.

STILL  
LOWER  
RATE

STILL  
LOWER  
RATE

STILL  
LOWER  
RATE

Representative Example for Resourcer: Representative 7.7% APR on a loan of £4,500 with 48 monthly repayments of £109.23. Total amount repayable - £5,243.04

\*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. \*\*Subject to approval at AGM.

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 should the Credit Union fail. The Police Credit Union is authorised by the Prudential Regulatory Authority and regulated by the Financial Conduct Authority and by the Prudential Regulatory Authority. FCA number 213306. 0845 telephone numbers are charged at local rate for landlines but may attract a premium from mobile phone providers.

## Police Credit Union

Malvern House, 13 Green Lane, Tuebrook, Liverpool L13 7DT

Tel: 0845 241 7504 or ext 77550/1 Fax: 0151 259 2086 Email: liverpoolbranch@policecu.co.uk

## PoliceCU.

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policecu.co.uk

# The dangers of Payday loans

Is there an alternative? Are You Feeling the Pinch?



By Peter Evans,  
Chief Executive PCU

The 'payday loan' controversy has highlighted the plight of people who need a quick loan becoming vulnerable to extortionate interest rates, plus shouldering their stress of trying to repay this debt by the next pay day.

Yes, it's all too easy to overlook an imminent council tax bill, underestimate a winter fuel bill or come across bad luck such as a car repair or health scare perhaps.

The problem with pay day loans is that they are temptingly advertised, often on TV, and when you're in a difficult situation, a quick loan, even at a representative APR of 5853%\* - seems a welcome solution.

## Downward Spiral

The scenario that tends to follow is that repaying the loan for the things you needed the money for will leave you short the following month for essentials such as groceries, petrol and repairs.

If you don't pay by the due date, that's when the massive interest rates start to hurt and you slide further into further debts, obviously, this is only an example – the gradual descent isn't inevitable – but you see our point don't you?

Back in the summer, the Archbishop of

Canterbury spoke out against the pay day lenders and called for credit unions to meet the needs of people who would otherwise have to resort to pay day loans. Police Credit Union has done just that and PCU members in Merseyside Force now have an alternative through the ease of payroll deduction.

A 'helper' in a time of need.

It is for these every day crises that your Police Credit Union has developed a loan for modest amounts, which is quick and simple to take out with a target turnaround of 24 hours on receipt of application and credit agreement.

It's not a pay day loan but it is our fair alternative and it's aptly named 'The Helper'.

It reflects all of the key pillars of the 'mutual society' operation. It's designed to meet a real need of responsible people; it's offered to serving and retired police officers and staff on payroll deductions and it's on a rate that's fair to the borrower and fair to the other PCU members whose savings have provided the capital.

Slightly higher risk, slightly higher rates

At 25% pa APR representative, for amounts from £250 - £1000 over terms ranging from 6 months to 12 months, The Helper is a more expensive loan than our others such as the Starter at 12.7% pa and Resourcer from 6.7%pa – 7.7% pa APR representatives but offers a sensible alternative to pay day loans.

Our loan rates are calculated to reflect the

amount of the loan and the duration as well as the level of the risk undertaken by the Credit Union on behalf of its savings members.

## Take your time

Remember, 'The Helper' is not itself a pay day loan – it's designed to save you having to resort to one but, by offering a small, quick loan with funds in your account quickly, we hope it'll meet your immediate needs.

Unlike a pay day loan, you can borrow money for a longer period, designed to ensure you can pay it off steadily without getting deeper into debt with no roll-over interest or charges and no penalty for early redemption.

Log onto [www.policecu.co.uk](http://www.policecu.co.uk) to take a look at the amounts you can borrow and over what period.

You can be an existing member or you can become a member so that you may borrow.

All members up to the age of 65 are covered with life insurance that wipes off any loan and doubles savings to a maximum of £25,000, in the event of a claim.

If a crisis happens or you receive a sudden unexpected bill, we hope this helps. That's what Police Credit is here for.

\* Source Wonga 23/09/13. Conditions apply for Helper and life cover – please see the Police CU website [www.policecu.co.uk](http://www.policecu.co.uk)

# Better Value Private Healthcare from the UK's Market Leader



The **Philip Williams Bupa Healthcare Scheme** offers significantly discounted rates for Police Officers, Police Staff and their families.

- provides full cancer cover
- provides full cardiology cover
- fully insured benefits
- does not have a waiting period to access consultations and treatment
- provides a nationwide network of over 180 Bupa accredited hospitals
- specialist Cancer Centres

Compare our superb value monthly rates				Single Parent Family
Age	Single	Couple	Family	
0-34	£32.12	£64.24	£80.30	£47.86
35-54	£44.16	£88.32	£114.37	£68.44
55-64	£50.54	£101.08	£130.90	£78.33
65+	£116.50	£233.01	£233.01	£180.57

These rates are inclusive of Insurance Premium Tax and are valid from 01/10/13 to 30/11/14.



Download key facts and application form here



visit us at [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk) or call 0845 230 1654

# We are very pleased to introduce **The Philip Williams Bupa Healthcare Scheme**

The Scheme is designed to provide private medical cover for all Police Officers, Police Staff and their families at rates of at least 40% below Bupa's standard rates.

**W**e are confident you will find this an attractive offer, as the premiums are very competitively priced.

We are particularly pleased to provide Bupa's Gold Standard Cancer Cover Promise, the best the industry has to offer, which provides extensive cover for every stage of the condition, regardless of how long it takes to treat. Members are guaranteed access to the very latest treatments and licensed drugs.

Bupa's cancer cover means there is no postcode lottery for any drugs which can often cost in excess of £30,000. Many other Schemes available in the police market, offer only limited cancer cover and often exclude certain treatments.

Recent changes to Police Officer's terms and conditions, and the requirement to maintain the active and mobile lifestyle associated with a role in policing means taking care of yourself is more important than ever. That's where the Philip Williams Bupa Healthcare Scheme can make all the difference as it:-

- Provides full cancer cover.

- Provides full cardiology cover.
- Does not cap the cost of vital treatments.
- Does not have a waiting period to access consultations and treatment.
- A paperless system.
- Settles all bills direct with the hospital.
- Provides a nationwide network of over 180 Bupa accredited hospitals.
- Provides specialist Cancer Centres.
- No limit access to Bupa HealthLine, a 24 hour, 365 days a year health line, staffed by fully qualified nurses offering guidance and advice.

If you compare the cover levels provided against existing schemes in the market, you will see why we are proud to be offering what we believe is the best healthcare scheme for Police Officers, Police Staff, and their families.

Applying for the Philip Williams Bupa

 *...Bupa's Gold Standard*

*Cancer Cover Promise, the best the industry has to offer, which provides extensive cover for every stage of the condition, regardless of how long it takes to treat.*

Healthcare Scheme is easy – you and your family can take advantage of these special rates but only through this Scheme.

Simply complete the enclosed form - should you require any assistance or further information, please call **0845 230 1654** and we will be happy to assist you.

# Merseyside Police Federation

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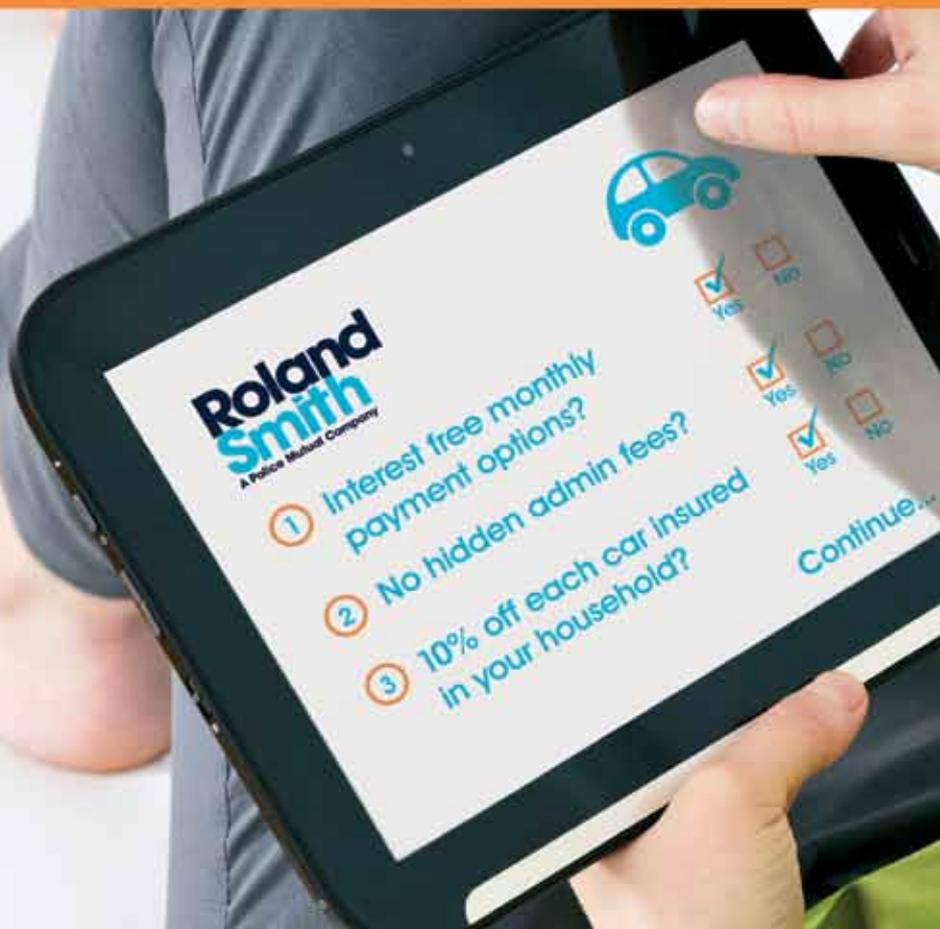
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