

INSIGHT

Protect yourself and others from getting sick

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- after coughing or sneezing
- when caring for the sick
- before, during and after you prepare food
- before eating
- after toilet use
- when hands are dirty
- after handling animals or animal waste

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61 Stanley Road,

Bootle,

Merseyside

L20 7BZ

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About Insight Magazine:

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

Federation telephone number:

+44 (0) 151 259 2535.

Federation, Fax number:

+44 (0) 151 228 0973.

Contents

Update From The Chairman:.....	Pages 4-5
Update From The Secretary	Pages 6-7
Update from the Deputy Secretary	Pages 7-9
Feedback from Medicecks.....	Pages 10-11
Welfare Update.....	Pages 12-13
Charitable Trust Christmas Fund	Pages 14-15
Misconduct Update.....	Pages 18-19
Raising awareness of Knife Crime.....	Page 26.27

Coronavirus Situation

At the time of writing, this situation is rapidly changing. It is difficult to offer any comment or advice, as from one day to the next, the government are announcing significant changes that effect society and directly the emergency services.

The role of the Police is critical to ensuring Merseyside is able to function as best as it can.

We are here for you and if you enter any situation or circumstance that you feel is unsafe, please do not hesitate to contact us on **0151 259 2535** or via email at **reception@merseyside.polfed.org**, or contact any workplace rep. We will do our best to help you.

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**



Tony Fairclough - Chairman
Merseyside Police Federation

Welcome to new members and analysis surrounding new assault legislation

It's been like turning the HMS Prince of Wales aircraft carrier against the tide in the River Mersey with the use of just your hands.

At last, the penny seems to have dropped with central government around the correlation between police officer numbers and the rise in crime throughout the country. We have been delighted to welcome a number of new recruits to Merseyside Police Federation over the last few months, all of whom attend here at Malvern House, Green Lane within the first week or two of their service.

I know that the majority don't need reminding, however we must not lose sight of the fact that in 2010, Merseyside Police had 4516 police officers. There are now 3588 police officers in Merseyside. That is 928 officers fewer, however on a brighter note it is 179 more officers than what Merseyside had this time last year.

We have recently seen positive inspection reports from Her Majesty's Inspectorate of Constabulary for the performance of the Force, this no doubt reflects positively on yourselves, the federated members of Merseyside Police who are adaptable, resilient and who will always do their best for the public that they serve.

The 'uplift' quota of 200 officers that Merseyside has been granted in the first phase from the government are being recruited, together with a further 300 officers who are being brought forward from next year's quota. At last we are seeing a shift in policy and realisation from government that the safety of the public should be any government's fundamental objective.

The Ministry of Justice have recently released statistics on Court Proceedings and Outcomes for Assault Offences including Assaults on Emergency

Service Workers. Over a period of 10 months, from November 2018, when the act came into force, to September 2019, the statistics reveal a number of things that show:

That around **one in four** of all common assaults / assault by beating prosecuted are on Emergency Service Workers

On average, those jailed under the act are sentenced to **less than 12 weeks in prison** which is significantly less than the 12 months maximum sentence available.

When considered together, the assault constable / Assault Emergency Service Worker offences, just **less than 13% of offenders receive an immediate custodial sentence.**

Less than 2.5% of Emergency workers received any compensation for their assault.

The statistics do not provide information about more serious attacks on officers which would be prosecuted using different legislation, however we can clearly see that currently the Magistrates and courts are not utilising the full power of the new legislation which became law at the latter end of 2018.

Figures reveal that on average every single day, an officer from Merseyside Police will be assaulted. This is not part of the job and not what you, our members, come to work for. The Assaults on Emergency Workers (Offences) Act was intended to protect all emergency workers, including police officers. The Act was designed to punish those who assault police officers and other emergency service workers, however less than 12 weeks in prison, for the 13% of offenders who receive a custodial sentence, is certainly not enough for any assault which could have a devastating personal impact on an officer and their

family. The other 87% of offenders appear to walk free from court with a little more than a 'slap on the wrist'.

The introduction of the Assaults on Emergency Workers (Offences) Act came about following the Police Federation of England and Wales 'Protect the Protectors' campaign which continued to highlight the number of assaults and level of violence suffered by emergency workers whilst simply doing their job. The Act allows for a maximum sentence of 12 months' imprisonment, however any sentence passed seems to fall well short of the maximum sentence that can be given. The Police Federation continue to campaign for this to be raised, and this appears to be something that the current Home Secretary, Priti Patel, appears to have given her support to.

Surely the time has come that there is now a minimum term in the sentencing guidelines for offences of assaulting emergency workers so that there is a consequence for attacking police officers who do their utmost every day to protect the public.

Throughout 2019, Merseyside Police Federation, provided a number of health checks for members at various locations throughout the force area. The uptake from officers was tremendous and we have received some positive feedback from the provider who was utilised to perform the checks. All individual medical information is strictly confidential, however a general percentage table surrounding officers having a hepatitis B vaccination who require it for their job role reveals over 54% have either partial immunity or are not immune. We would encourage any member who fits into these criteria to ensure that they have full immunity against hepatitis B by visiting their GP or health worker and taking the necessary steps. 'Protect the Protectors' - let's make sure we protect ourselves.

Please look after yourselves and each other.

Stay safe

Below are the statistics for all 3 screening phases completed for Merseyside Police Federation by Medichecks

Do you need hepatitis B vaccination for your job role?	immunity category	Total	% by role/vaccination needed
No	Immune	3	37.5%
No	Partial immunity	4	50.0%
No	Not Immune	1	12.5%
Not Answered	Immune	23	48.9%
Not Answered	Partial immunity	9	19.1%
Not Answered	Not Immune	15	31.9%
Yes	Immune	237	45.8%
Yes	Partial immunity	140	27.0%
Yes	Not Immune	141	27.2%



Dave Lowe - Secretary
Merseyside Police Federation

Are we worth 5% ?

As this is the first article of 2020, already it appears to have been a long year!

- All the concerns raised from Brexit last October which resulted in numerous meetings regarding how the police would cope appears to have fallen by the wayside.
- We have survived a general election and Boris seems to be pushing ahead with his police recruitment programme, trying to repair the damage caused by his predecessor.
- PFEW have publicly announced that the 20,000 figure needs to be more like 50,000
- On top of this we are quickly approaching the new police entry start date for PEQF in Merseyside.

More recently we have seen the news regarding the Corona virus and the uncertainty this is causing around the world. Of all the places that the first repatriation of British citizens to come into quarantine following their arrival in the UK was Arrowe Park Hospital on the Wirral, which of course had an impact on our members who had to provide a police presence.

As expected, the officers accepted this potential uncomfortable role but carried it out once again with the upmost professionalism.

Pensions

Those of you who have been following the ups and downs of the changes to the police pension and the legal case brought by the Fire Brigades Union which resulted in the court ruling that the tapering which also affects the police was unlawful by virtue of age discrimination.

The latest news surrounding this is that PFEW are to be involved in the first Scheme Advisory Board (SAB) Technical Working Group (TWG) meeting which concerns the pensions situation have already

taken place. Its clear that issues from the judgement caused by the current transitional protections in the CARE 2015 scheme will be complex to unpick, and it is expected this will take some months.

The government has already committed to rectifying for everyone the discrimination caused by transitional protections (not only claimants involved in the pension challenge). Discussions in the TWG focus on how best to achieve this, as well as considering other knock-on effects that any remedy will have, such as the impact on contributions, taxation, and crucially on the most vulnerable, such as officers who have ill-health retired. All up to date information is available on our website.

Pay Submission

As already mentioned with the government committed to increasing police numbers by 20,000 the Police Federation of England and Wales (PFEW) has warned government it's more important than ever that police officers are paid a fair wage for the unique job they do. On 7th February PFEW submitted its pay claim to the Police Remuneration Review Body (PRRB). This year PFEW and Superintendents association have recommended that police officers receive a pay uplift of 5% across all ranks. As you are no doubt aware last year, we were awarded 2.5%.

Over the last 10 years police officer pay has fallen in real terms by 8.7% - and when the Retail Price Index is used that figure becomes 18%. In the recent Pay and Morale research revealed that more and more officers are seriously concerned about their finances with the latest survey revealing only 36% of respondents said they had enough money to cover their monthly essentials, and around one in eight admitting they have had to seek financial support to cover day to day expenses within the last year.

The PRRB is expected to make its final recommendation in July, with whatever pay award is agreed coming into effect on 1 September 2020.

Later in this edition you will read an article from Jane Arrowsmith our welfare support officer regarding Mental Health. For some time now we have been able to access the assistance of the Welfare Support Programme (WSP).

The WSP currently offers a 24-hour, 365-day-a-year helpline for officers and their families who are going through life-changing circumstances. The staff have had training in police discipline, Post Incident Procedures (PIPs), and are certified in mental health first aid.

PFEW nationally has agreed to allocate up to £375,000 to the Welfare Support Program. The expanded

services will be trialled for a year. Here in Merseyside we were highlighted in the early years as the highest user of the service outside of the Metropolitan Police. This is due to the fact we engaged with the WSP 3 years ago, when I was Misconduct Lead working alongside Rob Venables as the welfare lead. It was clear to us both the impact and strain members and their families suffered whilst under investigation and we identified that the WSP could assist them at difficult times.

Contact must be made initially through Merseyside Federation, who will be able to determine if the programme is right for you, register you, and suggest other possible support options for you.

Update from the Deputy Secretary

III Health Retirement – An Overview



Wendy Sudworth
Deputy Secretary
Merseyside Police Federation

Merseyside Police Federation wish to support our members whenever there is a question regarding their permanent disability from the ordinary duties of a police officer. This process can be lengthy and bureaucratic and therefore guidance should normally be sought.

Merseyside Police Federation shares the aims of Merseyside Police in that whenever an officer is certificated as permanently disabled, they should be retained in service, in a role, which is commensurate with their disability. This role should be properly risk assessed and where appropriate all reasonable adjustments made to the officer's working environment. Where this is not possible, the officer should be retired. Below I have produced an overview of some of the more pertinent issues when considering medical pensions. This is for information purposes only and is not designed to arm officers with sufficient knowledge to represent themselves in the process.

THE HI QUESTIONS

The foundation for all medical appeals is the medical questions set out in Regulation HI. This is the first stage of the formal process, which deals with the question of whether an officer is permanently disabled from the ordinary duties of a police officer:

There are two main medical questions.

- (a) Whether the person concerned is disabled;
- (b) Whether the disablement is likely to be permanent;

The Regulation requires the Police to refer medical questions to a "Selected Medical Practitioner" ("SMP"). This doctor will not generally be the Force Medical Officer although it can be any medical practitioner chosen by the Force.

SMP DECISION UNDER REGULATION H1

Regulation H1 (4) provides that the SMP must make the decision in the form of a certificate on any of the medical questions referred to him/her.

The first question is whether the officer is disabled. Regulation A12 provides that:

(2) "Subject to paragraph (3), disablement means inability, occasioned by infirmity of mind or body, to perform the ordinary duties of a male or female member of the Force, as the case may be."

"Ordinary duties" means all the duties which a police officer could ordinarily be called upon to perform, including patrol and confrontational duty, and should not be restricted to administrative or office based tasks.

The second question is whether this is permanent. Regulation A12 provides that:

(1) "A reference in these Regulations to a person being permanently disabled is to be taken as a reference to that person being disabled at the time when the question arises for decision and to that disablement being at that time likely to be permanent."

It is important to note, however, that what must be permanent is not the medical condition in question but the disablement. This can be important in psychological cases in particular. The medical evidence may indicate that once the officer leaves the Police, he or she will make a good recovery. However, he/she may never be able to go back to any police work because to do so would cause a relapse. In that situation the disablement is permanent, but the medical condition is not.

FORCE DECISION UNDER REGULATION A20

If the SMP decides that an officer is permanently disabled, the force then complete a report under Regulation A20. The force should consider all the evidence before reaching a decision including but not limited to:

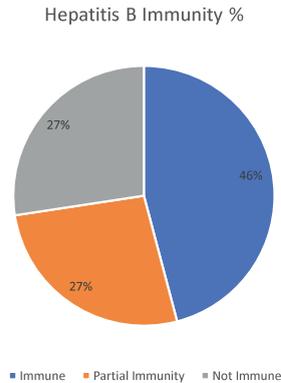
- Length of service still to serve/rank etc.
- SMP report on officers capabilities
- An assessment from the force as to whether or not the officer can be retained in the force
- Whether the officer wishes to remain in the force
- Whether the officer faces outstanding or impending misconduct proceedings

If retention is not practicable, the officer should be retired.

I believe that it is crucial that if you think you might enter the ill health process that you contact your federation to get advice.



Hepatitis B Immunity



Hepatitis B is an infectious viral disease which causes your liver to become inflamed and enlarged. Most people recover from an acute hepatitis B infection by themselves within around 6 months. However, for others, the infection becomes chronic (prolonged) which can lead to lasting liver damage. Hepatitis B can have few symptoms, especially in the early stages.

In most of the population, a result greater than 10 IU/L means that you have sufficient antibodies for immunity. A result less than 10 IU/L means that you are not immune.

If you are prone to exposure to hepatitis B through your work (Exposure Prone Procedures – EPP), then you will require a result greater than 100 IU/L to confirm immunity. If your result shows that you have immunity to hepatitis B it means that you are both protected from possible infection and will not pass it on to another person.



HEALTH CHECKS 2019 – RESULTS

During July, September and November, Merseyside Police Federation directly funded comprehensive health checks for 573 of our members. This is part of our firm commitment to contributing to the welfare and wellbeing of our members.

On the following pages are a summary of some of the important results. The result that concerns us most relates to Hepatitis B immunity. Hepatitis B is an infectious viral disease that causes damage to the liver. Many officers are at risk operating in an operational policing environment.

You can get infected with hepatitis B if you have contact with an infected person's blood or other body fluids. People who are at risk of getting hepatitis B or developing serious complications from it should consider being vaccinated. This clearly includes Police Officers.

NHS ADVICE:

A blood test will determine whether you are at risk. If your job places you at risk of hepatitis B infection, it's your employer's responsibility to arrange vaccination for you, rather than your GP. Contact your occupational health department.

Full protection involves having 3 injections of the hepatitis B vaccine at the recommended intervals. If you've been vaccinated by your employer's occupational health service you can request a blood test to see if you've responded to the vaccine.

Feedback received from Medichcks following the 2019 health checks

Sample Demographics

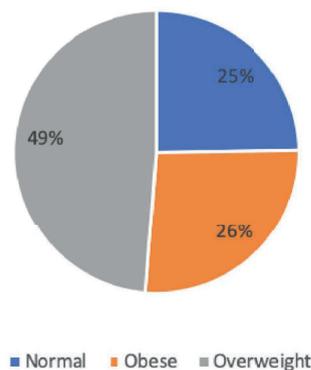


Sample size – we tested 573 Police officers over 12 weeks in the months of July, September and November 2019



BMI – Whole workforce

BMI - Whole Workforce



Normal = 18.5 to 25
 Overweight = 25-30
 Obese > 30

The body mass index (BMI) is a measure that uses your height and weight to calculate if your weight is correct for your weight.

The ideal range for most adults is between 18.5 and 25 - a BMI of under 18.5 is considered underweight and over 25 is considered overweight.

If a person is of a muscular athletic build they could be deemed as overweight or even obese on this measure as muscle weighs more than fat.

However, for the majority of the population it is a useful indicator of whether we are carrying too much weight.

What might a high result mean?

A high BMI means that (unless you are an athlete) a person is more likely to be carrying more weight in the form of fat than is healthy. Being overweight increases the risk of heart disease, high cholesterol, diabetes and many of the diseases of ageing. It contributes to inflammation and wear and tear on joints and can affect mobility later in life.



Non-HDL cholesterol

Non-HDL cholesterol



Total cholesterol is broken down into 2 main components; HDL (good) cholesterol and LDL (bad). There are more types of harmful cholesterol in blood than just LDL - these include VLDL (very low-density lipoproteins) and other lipoproteins which are thought to be even more harmful than LDL cholesterol. Non-HDL cholesterol is calculated by subtracting the HDL cholesterol value from a person's total cholesterol. It therefore includes all the non-protective and potentially harmful cholesterol in blood, not just LDL. As such, it is considered to be a better marker for cardiovascular risk than total cholesterol and LDL cholesterol. The recommended level of non-HDL cholesterol is below 4 mmol/L.

What might a low result mean?

A low result is thought to be protective against cardiovascular disease as it means that the person has low levels of potentially damaging lipoproteins circulating in your blood.

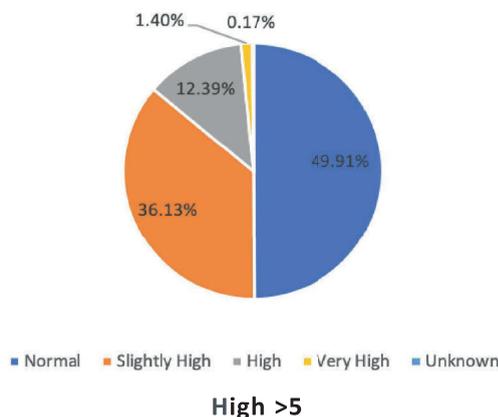
What might a high result mean?

A high result is thought to increase the risk of cardiovascular disease as it means that the person has higher levels of damaging lipoproteins in your blood.



Total Cholesterol

Total Cholesterol - All



Total Cholesterol –

Cholesterol is an essential fat (lipid) in the body. Although it has a bad reputation it has some important functions, including building cell membranes and producing a number of essential hormones including testosterone and oestradiol. Cholesterol is manufactured in the liver and also comes from the food we eat. Although there are a number of different types of cholesterol, the two main components of total cholesterol are HDL (high density lipoprotein) which is protective against heart disease and LDL (low density lipoprotein) which, in high levels, can contribute to cardiovascular disease. The total cholesterol result on its own is of limited value in understanding the risk of heart disease; high levels of HDL cholesterol can cause a raised total cholesterol result but may actually be protective against heart disease. Equally, a person can have a normal total cholesterol level but have low levels of protective HDL cholesterol. The most important factors are how much HDL and LDL cholesterol a person has, and what proportion of the total cholesterol is made up of protective HDL cholesterol.



Choose Talk, Change Lives – together we will end mental health stigma



Jane Arrowsmith
Welfare Support Leader
Merseyside Police Federation

Too many people still feel isolated and ashamed when it comes to mental health



In my role as welfare officer for the Federation I support Merseyside Police at numerous wellbeing events. I have recently supported one such event – Time to Talk Day, which was aimed at all staff to give them the opportunity to openly talk about mental health and attempt to break the stigma.

1 in 4 of us will experience a mental health problem in any given year, which is why talking about mental health is so important. It is a chance for all of us to talk about mental health, to listen, and to change lives. Having a conversation about mental health doesn't have to be awkward. The more conversations we have about mental health, the more myths we can bust and barriers we can break down, helping to end the isolation, shame and worthlessness that too many of us feel when experiencing a mental health problem.

Conversation is at the very heart of this. As Police Officers we often find it difficult to talk about our own personal struggles for fear of being ridiculed or suffering some form of detriment – we are supposed

to be able to cope aren't we?? I hear the line "well I just get on with it" too many times. It is ok not to be ok and talking with colleagues is a well known aid in helping to decompress after a stressful day.

Too often mental health problems are treated as a taboo subject and something not to be talked about, especially at work. By choosing to be open about mental health we can begin to change the conversation around mental health so that everyone can feel that they can be open about their mental health, and more importantly ask for support if they need it.

It can be difficult to start a conversation with your colleagues when raising the issue of mental health. Think about the questions you are going to ask. Perhaps don't just ask "are you ok", because it is all too easy to just reply yes, and the conversation is over before it has started. Quantify why you are asking – are you ok..... because you look tired/you look upset/you are not yourself etc.

Keep the conversation simple and don't try and fix it! Small actions can make a big difference – a chat over a cuppa can be all that is needed to get the conversation started. Resist the urge to offer quick fixes. Often just listening is enough. Choosing to disclose a mental health issue can make a real difference to someone's life, but sometimes these conversations can bring up some difficult things that people may not have spoken about before. This might mean that they need some support, so it is important to remember that there are many ways in which you can signpost an individual to get the support that they need.

Your primary Health Care provider is of course the NHS, and you can typically access their services 24 hours a day via your GP or local hospital in regard to any mental health crisis. Merseyside Police offers excellent support via the Occupational Health Unit but as your staff association, Merseyside Police Federation will support, advise and represent you, providing a full package of support and assistance. It is important to note however that in order for the Federation to be able to represent you fully, you need membership of the three primary schemes:

- Police Federation
- Northwest Police Benevolent Fund
- Group Insurance Scheme

Together these schemes ensure that you are adequately covered and allows us to represent you with a package that is tailored to the risks to your mental health that are posed by modern policing. By being a member of these schemes you can access professional one to one counselling with an appropriate counsellor.

As your welfare lead I can assist with identifying and sourcing the most suitable responses to your needs, ensuring that you have the support that you need not only from Merseyside Police itself, but also that available from your Federation membership. I can support you with visits to occupational health and offer advice and guidance around force policies in relation to a wide range of personal issues. I can assist you in accessing Benevolent Fund and Group Insurance facilities, or simply just be there to listen to you and support you.

It is equally as important in modern day policing to protect your mental health as well as your physical health. Look after yourselves, and each other, and please feel free to contact me at Merseyside Police Federation to discuss any matters that are concerning you.



Reflecting on the Charitable Trust Christmas Fund 2019:



Registered Charity Number: 1119125

Merseyside Police Federation Charitable Trust has been assisting the community of Merseyside since it was established as a registered charity in 2006. We value our social responsibility to the community of Merseyside and are extremely lucky, with your help, to be able to offer a helping hand to those in need. The charity is administered entirely by Merseyside Police Federation.

Some Kids have everything these daysothers have nothing

Ok I know it's nearly Easter but as I'm reflecting on Christmas just thought I'd kick this article off with a personal Christmas memory of mine. Picture the scene It's 1970, 5 years old, It's Christmas Eve, can't wait to go to bed so that Father Christmas can come. Got one of my dad's long Merchant Navy sea socks at the end of my bed (wasn't lucky enough to have a posh Christmas Stocking to hang up! And it was a clean sock!) I finally get to sleep only to wake in the early hours, probably about 10 minutes after my mum and dad got to bed! So excited I grab the 'sock' bursting with goodies, can't wait til morning, got to see what's in there! My hand goes in a long way and pulls out an orange!... in again, pulls out a tangerine! Once more ... guess what? An apple. Infact once the contents of my 'sock' were returned to the fruit bowl where they belong I was left with a few shiny pennies and that's about it. We were poor But we were happy (so I've been told!!) Can you imagine giving a Christmas Stocking full of fruit to our kids today? I think not. Hope others have a similar memory and it isn't just me!!!

Joking aside, there are children out there who would be grateful for anything at Christmas many of whom were highlighted through the Charitable Trust Christmas Fund 2019 which was once again a huge success thanks to you, our subscribing members of the Charitable Trust Lottery. We received 160 applications the majority of which received a food hamper, Asda Gift Cards or both depending on the nature of the application.

Victims of abuse, fraud, assault, anti-social behaviour, families struggling to survive living in poverty and relying on foodbanks and many more were brought to our attention. The Charitable Trust paid out over £10,000 in retail gift cards and 125 food hampers worth £65 each. We were inundated with thankyou cards and letters, many of whom were from elderly

victims of crime who took the time to write saying it restored their faith in humanity. It's an honour to be able to represent the Merseyside Police Federation Charitable Trust and work together with yourselves to provide a simple act of kindness which means so much to those living in difficult situations. As always, we love to receive photographs of your recipients with their award which are then entered into a draw to win a break at one of the Federation cottages in Windermere. The winner of the 2019 cottage break is PCSO 0448 Jeanette Brew, Wallasey – well done Netty!!

Unfortunately some food hampers were unable to be collected, however, they were donated to an amazing cause – The Cotton Street Project, a registered homeless charity in Liverpool who strive to combat the homeless epidemic happening today by providing unique accommodation, social activities, café facilities, skills workshops and professional support to those who have fallen on hard times, getting them back on their feet to return to society. We had the opportunity to meet Brian from Cotton Street, quite a character, who came along to Green Lane in one of his quieter suits to collect the hampers for which he and Cotton Street were extremely grateful.

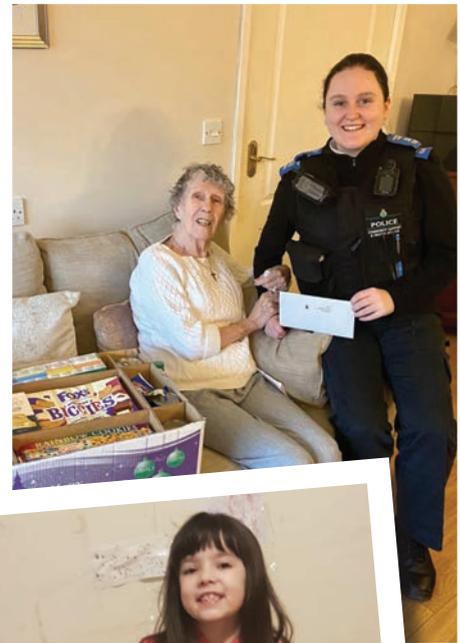
In addition to the Christmas Fund, charity applications are welcomed all year round. Submissions must be on the appropriate Charity Application Form which can be downloaded from the Merseyside Police Federation website homepage, where you see the Charitable Trust logo. Applications must be submitted by a member of the Merseyside Police, meet the Charitable Trust criteria and directed to the Police Federation for consideration by the Charitable Trust Committee. We are privileged to be able to assist by donating not only retail vouchers and flowers, but the Trust has also replaced stolen ipads, bicycles, Amazon Echo and many other items.

If you don't currently subscribe to the Merseyside Police Federation Charitable Trust Lottery - why not? Signing up is easy! Or you may wish to make a donation. Just contact the **Federation Office on 0151 259 2535** or email **Reception@merseyside.polfed.org** for an application form. It's only £1.00 per entry (maximum of 5 entries) Two winners are generated by computer at the end of each month and the winners receive either 1st prize £500 or 2nd prize £250. Prize winners are published in Insight Magazine and NARPO newsletters.

On behalf of the Trustees of the Charitable Trust I would like to thank you for taking the time to submit your Christmas Hamper Applications, without which we would be unable to continue the good work of the Christmas Fund.

On a final note, the next time your offspring are moaning about the list of things they want for Christmas – threaten them with the contents of the fruit bowl!!!

Jane Dean



WINNERS OF THE 2019 CHRISTMAS QUIZ

1st Prize - £200 Amazon Vouchers - *Constable Woodford*
 2nd Prize - £100 Amazon Vouchers - *Constable Meritt*
 3rd Prize - £50 Amazon Vouchers - *Constable Pullin*

Congratulations to all!!

Independent mortgage and protection advice for the Merseyside Police Federation

Ian Ward, Director, CeMAP CeRER
Exchange Wealth Management Mortgages



Buying a property is likely to be the biggest single purchase you will ever make in your lifetime. Did you know that according to the latest* Halifax Price Index, the average house price in the UK is now reported as £238,963? That's almost a quarter of a million pounds. When you are committing to this kind of investment, you want to make sure you are doing it right!

That's where Exchange Wealth Management Mortgages can help. We are a local team of qualified and independent Mortgage Advisers based in Liverpool and we are proud to have been appointed to work with the Merseyside Police Federation. We currently offer mortgage surgeries to the Cheshire Police Federation, Greater Manchester Police Federation and the Police Superintendents' Association so understand the core needs of police officers, support staff and their families.

Did you know that mortgage advice is not just about buying a new house? We can advise whether you may be paying too much for your current mortgage and help you switch even if you are tied into your existing deal. Likewise, we can also help find the best offer on a remortgage if your current deal has come to an end.

*Halifax House Price Index December 2019

Debt consolidation is also an area where we have been able to help police officers, support staff and their families. It can be all too easy to let credit cards build up and put them to one side. And it might seem like the best way to pay for a big ticket item like a car or a holiday is to take out a personal loan, but there may be another more cost effective solution available.

I have worked in financial services for over 30 years and previously ran my own independent mortgage company for 22 years, meaning I have years of experience helping home buyers and home owners structure their finances in the best way to suit their needs.

We will soon be holding mortgage surgeries at your Federation offices on Green Lane. Look out for the dates on the Federation website. To get in touch with us in the meantime, please call 07912 215660 or email ian.ward@exwm.co.uk.



Ian Ward and his team are based at
12 Princes Parade, Liverpool Waters.

Exchange Wealth Management Mortgages
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- ☑ Overseas mortgages**

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**EXCHANGE
WEALTH MANAGEMENT
MORTGAGES**

Shaking Up the Police (conduct) Regulations

“Laws and institutions, like clocks, must occasionally be cleaned, wound up, and set to true time.”

Henry Ward Beecher

Finally, after delay after delay the new Police (conduct) Regulations 2020 came into force on 1st February 2020 ‘shaking up’ the current system.

The new conduct regulations and changes has the support of the College of Policing, who are quoted as saying ‘officers will benefit from the move away from the current blame culture’. The new system if applied correctly will benefit policing and the public by ensuring complaints are handled in a reasonable, proportionate and timely manner.

The new process will be simplified with greater flexibility to resolve complaints focusing on how the police can learn from complaints and improve the service if applicable.

The new regulations should move officers subject of investigation away from a culture which is not seeking to blame and punish them, but which is more open, reflective of mistakes and focused on learning.

The new regulations also expand to include organisational learning so that police forces, as well as individuals, can learn from mistakes and improve public confidence in the service.

Formal Misconduct should only be brought if the conduct justifies disciplinary proceedings. What does this mean? This means that if proved the conduct would justify at least a Written Warning, which are now ‘live’ for 18 months.

Gross misconduct remains that a breach is so serious it would justify dismissal.

Those allegations that don’t satisfy the assessment for

either Misconduct or Gross misconduct then fall into the category of Practice Requires Improvement. This is an informal management process to deal with low level conduct and performance issues. This has mainly replaced management action as was under the 2012 regulations.

It is not a formal misconduct finding; it should never halt a promotion or transfer and it can never be subsequently used in any formal misconduct proceedings.

At the very outset at the severity assessment phase, if the Appropriate Authority assesses that the conduct, if proved, would amount to neither misconduct nor Gross Misconduct, it must then assess whether the conduct, if proved, amounts to practice requiring improvement, or the matter should be dealt with under the performance regulations, or it should take no further action.

If the person conducting a misconduct meeting considers the facts of the case and decides on the balance of probabilities (more likely than not) that the officer’s conduct amounted to misconduct, then the sanctions available at a misconduct meeting are;

- a) written warning, (18 months)
- b) final written warning. (2 years)

If the meeting decides that the officer’s conduct did not amount to misconduct, the person conducting the meeting must decide whether to refer the matter back to be dealt with under the Reflective Practice Review Process, or that no further action be taken

At Gross misconduct hearings with a legal qualified chair the outcomes have also changed.

If a panel find the case against an officer proven as to **misconduct**, disciplinary action will follow, and they must decide to impose one of the following disciplinary actions:

- a) written warning,
- b) final written warning,
- c) reduction in rank, *
- d) dismissal without notice,**

**(In the case of misconduct, reduction in rank can only be imposed where the officer concerned had a final written warning at the time of the risk assessment or where the officer's conduct arose from more than one incident and those incidents are not closely factually connected)*

****(In the case of misconduct, dismissal can only be imposed as a sanction where the officer concerned had a final written warning at the time of the risk assessment or where the officer's conduct arose from more than incident and those incidents are not closely factually connected)*

If a panel find the case against an officer proven as to **gross misconduct**, they can decide to impose one of the following disciplinary actions:

- a) final written warning,
- b) reduction in rank,
- c) dismissal without notice

A written warning must not be imposed where the officer concerned already had a written warning in force at the time of the severity assessment. A written warning or final written warning must not be imposed where the officer concerned already had a final written warning in force

You will no doubt be aware that there is now an ability to have a Final written warning for a period between 2-5 years. When considering the length of time that the final written warning should stay on the officer's record, the panel should consider:

- a) the seriousness of the conduct,
- b) the circumstances that gave rise to the misconduct,
- c) the public interest,
- d) the mitigation offered by the officer including previous record of conduct.

It may appear confusing and a minefield, but the changes are for the better. The advice remains the same. If you are served with a Regulation 17 notice (Old Reg 15) please ask PSD or the ACU to notify the Federation office asap in order to obtain the necessary advice.



2019/2020

Charitable Trust Lottery Winners

January

Con 2084 Paul Forshaw £500.00
Con 3618 Caroline Jackson £250.00

February

Pen Steven Glen £500.00
Insp 4765 Sarbjit Kaur £250.00

March

Pen Elizabeth McDonald £500.00
Con 5427 Peter Smith £250.00

April

Pen Philip Smith £500.00
Pen John Forshaw £250.00

May

Sgt 4144 Neil Ogden £500.00
Pen Melvyn Lester £250.00

June

Pen Brian Seddon £500.00
Con 4176 Christopher Kelleher £250.00

July

Con 1078 Michael James £500.00
Pen Trevor Howard £250.00

August

Pen Jacqueline Bailey £500.00
Con 3640 James Farrington £250.00

September

Pen James R McGrath £500.00
Sgt 6209 Ben Sorrell £250.00

October

Pen Frank Corker £500.00
Con 6030 Kirsty John £250.00

November

Con 3491 J Borland £500.00
Insp 8936 S McGuinness £250.00

December

Pen A J Butler £500.00
Con 8655 A Sansbury £250.00

January

Pen Roland Mobey £500.00
Sgt 5182 David W Colley £250.00

February

Pen Anne E Youell £500.00
Pen Keith Marsden £250.00

MILLSTREAM CORONAVIRUS BULLETIN

Date of issue: 16/03/2020

The advice below relates to coverage under your policy for claims relating to Coronavirus. The terms and conditions of your policy as they relate to other situations will continue to apply.

GENERAL ADVICE

We encourage you to:

- Contact your travel provider(s) as soon as possible to establish if refunds are available or bookings can be changed
- Follow governmental or local health guidelines.

FCO advice is available at www.gov.uk/foreign-travel-advice
Information about Coronavirus can be found at:
www.who.int/emergencies/diseases/novel-coronavirus-2019

COVER UNDER YOUR POLICY FOR CLAIMS RELATING TO CORONAVIRUS

IF YOU ARE CURRENTLY OVERSEAS

If you become ill with Coronavirus, or if you are quarantined overseas, then your policy will cover your medical expenses as well as additional accommodation expenses and changes to your itinerary until you are able to return home, provided that you did not travel against Governmental advice against all or all but essential travel.

If you become ill, you should contact the 24-hour medical emergency service helpline shown in your policy. Please bear in mind that local conditions may affect our ability to provide medical assistance.

IF YOU HAVE A TRIP BOOKED

Cancellation

If you become ill in the UK and are unable to travel as planned

If you become ill and are unable to travel for a medical reason then you will be able to make a cancellation claim. This will apply if there has been a change to your health after you booked the trip or purchased the insurance (whichever is the later) and you are certified as medically unable to travel. If your doctor advises you not to travel due to your existing health conditions, we will consider a cancellation claim, so long as you are able to provide evidence that you are advised against travelling for medical reasons and your health conditions have been advised to us as required by the policy wording.

You are also covered for cancellation due to unavoidable emergency duty or compulsory quarantine.

Trips to a country or region for which the FCO advises against all or all but essential travel

You will be able to make a cancellation claim for non-refundable unused accommodation and travel costs provided that:

- a) The directive is in force on your booked date of departure and
- b) The directive came into force after you booked your trip or purchased your insurance, whichever is the later
- c) You first contact your travel provider for a refund of your booking or to see if your itinerary can be amended.

Trips involving a stopover in an area for which there is an FCO directive in place

You should first check with your travel provider to see if they can change your itinerary. We will consider the costs you incur in changing your plans and if you are obliged to cancel your entire trip, we will consider a cancellation claim as described above.

Trips to countries where there has been an outbreak of Coronavirus, but for which no FCO travel directive is in place

You should contact your travel provider to see if they can assist with amending or refunding your trip. Whilst we appreciate that you may no longer wish to travel, your insurance will not cover a cancellation claim in these circumstances.

Trips that are cancelled by your travel provider

You are entitled to a full refund from your travel provider

This is an unprecedented and dynamic event that we appreciate is of great concern to our customers. It is impossible for us to give definitive statements to every set of circumstances. We are committed to treating customers fairly and, subject to the above, will consider claims on their merits. Please refer to your policy document for details on how to make a claim.

General Advice re Coronavirus

We have received a few telephone enquiries at the Federation Office regarding Coronavirus and have been provided with the following general advice from Philip Williams and Co. taken from the FCO website.

If you have any queries regarding this matter please contact your tour operator for guidance in the first instance. If you require further assistance and are a subscribing member of the Group Insurance Scheme, please contact **Philip Williams and Co. on 01925 604421.**

Coronavirus Q & A

With the spread of the Coronavirus causing global concern, the ABI Association of British Insurers (ABI) has produced this Q&A on what you need to know on the travel insurance implications following this outbreak.

Anyone planning to travel should check and follow government advice <https://www.gov.uk/guidance/travel-advice-novel-coronavirus> www.gov.uk/foreign-travel-advice. Anyone travelling to a country or region against government advice risks invalidating their travel insurance.

If you make alternative travel plans, then you may be able to transfer your travel insurance to cover your new destination.

Travel insurance policies may cover some out-of-pocket losses, and also help you to leave the area and return back to the UK if you are advised to do so, and if you are unable to get assistance from any other source.

Q. If I ignore any government advice against all but essential travel, will my travel insurance still cover me?

If you travel against government advice then you are likely to invalidate your travel insurance. If unsure, then speak to your travel insurer.

Q. If I cancel my travel plans can I claim any cancellation costs on my travel insurance?

Travel insurance may cover non-refundable cancellation costs, in specific circumstances. These may include medical advice against you or a member of your group from travelling or government advice against travelling. Check your travel insurance policy for the scope of cover. Travel insurance is not designed to cover 'disinclination to travel' where the FCO advice has not changed to advise against travel.

Q. What would be classed as 'essential' travel?

You should check with your travel insurer if the reasons for your trip would or would not invalidate your travel insurance. A holiday to the area is unlikely to be considered as essential.

Q. If I am in an area and the Government advice is to return home, will my travel insurer cover any additional costs I incur in getting back to the UK?

Travel insurance policies may cover some out-of-pocket losses, and also help you to leave the area if a warning to return back to the UK comes into effect while you are there, if you are unable to get assistance from any other source. You should keep up to date with government advice: www.gov.uk/foreign-travel-advice/china

Q. Would any ATOL compensation arrangements operate here?

No. These relate to the failure of the providers of package holidays, and not for a major medical outbreak like Coronavirus.



“LIFE CHANGES”

A POLICE OFFICER THROUGH THE AGES

FROM THE PERSPECTIVE OF
HARVEY HOWELL SOLICITORS



OUR SERVICE TO MPF MEMBERS AND THEIR FAMILIES IS TO PROVIDE AN EDUCATION. WE HELP YOU TAKE CARE OF YOUR ASSETS FROM START TO FINISH

We have been giving free advice surgeries for many years and the issues we raise are often met with surprise by members. Members ask why things so important are not common knowledge. Our answer is that it should be and that is our aim – to make them so. However, the real answer is that, if they are lucky, they are only the second generation to have ever owned significant assets, like a house, so this important knowledge would not have been needed by their grandparents and parents – they are the first generation to need it.

We think education is really important and a lot of what we do is just about that - giving information and knowledge to members about how to look after their assets and welfare and deal properly with things if they or their family become ill or pass away.

We do this by offering a service to the federations and NARPO through their membership services – we offer free seminars and individual advice sessions – advice surgeries - to members.

This has met with huge success and we've advised thousands of officers and retired officers. It is really not just about Wills – we offer a comprehensive service to members to discuss their needs and tailor the advice they need to their individual circumstances.

The wealthy have been taking the advice for generations. Look at the Duke of Westminster who died recently with an estate of £9 billion. His son did not pay inheritance tax. That family certainly took up solicitors on their offer of education – and it paid off!

One key difference between Hugh Grosvenor and many other people is access to information – knowledge and education about how to protect and preserve family assets from attack from any number of sources! And they have been doing it for 250 years! Education about these things is priceless – traditionally reserved for the wealthy – but available to you – that's what we provide.

NEW RECRUIT

“I have no assets, spouse or children so I do not need a Will.” Maybe you are right - and we can tell you this to give you comfort at no cost.



However, please remember some your biggest assets have not yet arrived – your inheritance from your parents (and your grandparents). We receive many calls from serving officers who themselves are fine but they and their parents are thinking about the future and planning some protection if, for example, one of their parents develops dementia or suffers a stroke or their surviving grandparent has just gone into care and is paying £1,000 a week for that care.

SERVING OFFICER

Most serving officers have assets, a partner or children and this is the stage when those officers acknowledge they should be taking some advice – even if it is just to put a Will in place. But please, not a basic Will which just repeats what the law says and leaves everything to the surviving spouse and then the children – this is not sufficient protection.

FOR WILLS, PROBATE, TRUSTS & POWERS OF ATTORNEY CONSULT HARVEY HOWELL



If properly advised, you can save your childrens' inheritance if you die young and your partner meets or marries someone else, or goes into long term care. Most officers we meet would not be best pleased if they died and their assets, life insurance payments and pension ended up passing to another person unknown to them.

If you have young children you will want to be sure that in the event of you and your co-parent dying together and before your children reach 18, people you approve of will take care of the children. A guardian has parental responsibility for a child and can make important decisions for them such as those concerning medical treatment and education. A person who does not have parental responsibility, but who has care of a child, has only limited legal rights to do what is reasonable in all the circumstances to safeguard or promote the child's welfare. In the absence of appointing a guardian, only the courts can do so – an informal agreement with relatives/friend is not enough.

What if your children have disabilities or receive other means tested benefits? These benefits will stop if they receive an inheritance unless a trust is incorporated into a Will.

What if your children divorce after your death? Not only do they lose their spouse and half their assets but also their share of your assets too.

150,000 people a year have a stroke and one third of those are under 60. Recent tragic events amongst our police community have shown how important it is to put a Lasting Power of Attorney in place, not just for financial affairs but also for health and welfare decisions.

OLDER OR RETIRED

Many of the above issues apply to the retired officer with the inevitable increase in the incidence of stroke, death, dementia and so on.

We recently met with the son of a retired officer. His father was widowed and lived on his own and had a stroke. Whilst in hospital the water pipes burst at his home and caused £80,000 of damage. The house insurers subsequently refused to speak with the son

as he was not the policy holder. The son could not access his father's bank accounts, pay bills, cancel direct debits and certainly not sell the house. The insurance company then refused to pay compensation because the home had been unoccupied for so long. To add insult to injury, social services put the retired officer into care – against the wishes of the son. Lasting Powers of Attorney could have dealt with all these problems.

THE TRUTH ABOUT CARE HOME FEES?

A milion people have lost their home in the last decade to fund their care. Can this be prevented? Do not fall for the expensive schemes sold to you by many non-solicitor legal advisors that promise to protect your home from these care home fees. Talk to us for specialist advice.

FREE WILLS?

Many officers have made free Wills which not only fail to afford any of the protection against the threats set out above but have appointed banks as their Executors who may subsequently charge up to 5% of the estate value to administer the estate – that's £15,000 on a £300,000 estate. Once you pass away it is not easy to change Executors but please let us help fix this for you before it's too late.

- Don't allow your estate to pass to your children and they subsequently divorce with their spouse taking half your assets -put it in Trust
- Don't give your house away to your children whilst you are alive – what if they die, go bankrupt or fall out with you?
- Don't leave your estate to disabled or vulnerable children who will lose their benefits or those with problems with drugs, gambling or alcohol who might blow it – put it in trust
- Don't Just gift money to children for house deposits and then lose that money to their divorce settlement

AFTER DEATH – WE ARE STILL HERE FOR YOUR FAMILY

We can help your family with probate and other matters at this difficult time

NEXT STEPS

Attend one of our WEEKLY free advice surgeries at Green Lane:

Contact the reception at Green Lane - 0151 259 2535 or call us on 0151 928 8597

We maintain it is one of the best things you can do!



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Credit Card Debts – Beware of The Signs!

No-one lets you know when your credit card debt is getting out of control. Your credit card companies are not going to warn you that your balances are more than you can afford to pay.

Watch out for these 5 signs, they may mean there is trouble ahead!

- (1) **You can't afford to pay anything except the minimum amount**
- (2) **You're paying your credit cards with other types of debt**
- (3) **You're using credit cards for necessities and everyday purchases**
This is fine if you're paying the balance every month. If not, needing credit to pay for everyday expenses may be a sign of looming financial problems.
- (4) **New applications are being declined**
Try and find out why it was declined, if other credit card balances are the reason then it's time to start reining in your spending and start tackling the debt.
- (5) **You can't afford to save money because you have too much debt**

Mr Micawber's famous, and oft-quoted, receipt for happiness:

"Annual income twenty pounds, annual expenditure nineteen pounds nineteen shillings and six pence, result happiness.

Annual income twenty pounds, annual expenditure twenty pounds ought and six, result misery".

We are retained by your Police Federation and those of you who are members of the Group Insurance Scheme are entitled to

FREE, CONFIDENTIAL ADVICE ON DEBT RESTRUCTURING ALTERNATIVES

We are here to help. If you have any money worries come and see us.

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



Ged Clarke BSc(Hons) FCA
Chartered Accountant



Simon Kirkham BA(Hons) FCCA
Chartered Accountant

Raising awareness of Knife Crime through running

The In Memory of Colin McGinty running team – is a group of purpose driven accidental runners who will be taking part in the Virgin London Marathon this year.

Colin McGinty was tragically stabbed to death in 2001 and last year, on what would've been his 40th year a running team was set up in his honour with a plan to take part in events and run in his memory whilst creating awareness of knife crime.

What started as a team of 4 has snowballed into a passionate team of over 150+ people who run and take part in events all over the world including America / Spain / Ireland / Hawaii to name a few.

Last year the team raised over £11,000 which then went directly to outreach programmes in schools across Merseyside. The team have partnered with Everton in the Community and Merseyside Police to help spread the powerful message of positivity and raise awareness of knife crime within communities across Merseyside and Lancashire.

The money raised by taking part in the marathon and other running events will be used to pay for haemorrhage control kits (Knife Savers) that will be strategically placed in prominent community locations throughout Merseyside and Lancashire. Members of the team will also continue speak in schools and delivering there #kNOwKnifeCrime message.

Everton in The Community are currently working with both primary and secondary schools throughout Merseyside on a social impact project that involves designing the In Memory of Colin McGinty VLM team a standout costume for them to wear on the day. This will be judged, and the winning design will be picked on Friday 6th March at Goodison Park. The costume will go into production straight away ready for the VLM. The aim with wearing the costume is to generate positive media attention surrounding Knife Crime. The teams overall aim is to raise vital funds that will contribute significantly to the teams Knife Crime prevention fund whilst creating an impactful legacy for Colin, keeping his memory alive.



Merseyside Police are officially partnered with In Memory of Colin McGinty on the VLM costume project, their outreach programme and all their activity. Over 18 police officers make up part of the running team including the Assistant Chief Constable Ian Critchley who is a great spokesperson and will be joining the team and taking part in the Rock N Roll half marathon in May (post the VLM). The teams running journey will continue post the VLM, they have plans to take part in runs across the country including having a strong team of 200+ runners taking part in the Rock N Roll half marathon in Liverpool in May.

In Memory of Colin McGinty are a fun, positive and upbeat team of likeminded people. They believe in community spirit, education, prevention and using sport for helping spread awareness.

If you would like to support our campaign you can visit our website at :
www.kNOwKnifeCrime.com

D/Constable Emma O'Toole



Game of Drones: Damages caused by UAVs & claiming compensation



By Muhammad Mubarik

In this edition my colleague Muhammad looks at the law relating to Drones which were developed exclusively for military purposes but are now embedded firmly in the recreational and commercial market.

Drones are apparently having a positive effect on the well-being of society and aiding growth of the economy. Beside their recreational use, where they have introduced communities to a fun and rewarding hobby, drones are increasingly being used in the construction industry, the medical and emergency services and logistic support.

This all sounds very impressive however, like any vehicle, drones can go wrong. Although personal injury claims caused by the use of drones have not inundated the UK court system yet, there were an estimated 90,000 drone users in the UK by the end of 2019.

If a drone collides with a human it can cause a wide variety of injuries ranging from minor bruising at one end of the scale to death at the other. A drone can also cause damage without making direct contact by dropping delivery goods from a height, cause road traffic collisions due to distraction, by crashing into property, power lines and interfering with other air traffic. Although laws are being introduced

to regularise the use of drones to protect lives, it can safely be predicted that, with an increased use of drones in our daily lives, personal injury claims resulting from the use of drones will become more common in future.

Current Legislation

Relevant legislation concerning the operation of drones is contained primarily in the Civil Aviation Act 1982 and the Air Navigation Order 2016, as amended in 2018. Detailed guidance is also set out in the Civil Aviation Authority's Unmanned Aircraft System Operations in UK Airspace. Breaches of these aviation laws are criminal offenses, enforced by the CAA.

A drone user has a responsibility for flying their drone in a safe manner. Briefly, drone users should keep their drones in direct sight so as to ensure that it does not collide with anything, especially other aircraft; must not endanger anyone, or anything, including any articles that may, by design or otherwise, drop from it; should not fly more than 400ft above the surface; should not fly within the 5km Flight Restriction Zone of a protected aerodrome.



If a drone user wishes to operate outside the limits as set by these restrictions, they must obtain commercial operating permission granted by the CAA. This permission involves demonstration of remote pilot competence, a sufficient understanding of aviation theory as well as completion of a practical flight examination and preparation of an Operations Manual.

UK law distinguishes between the operator of the drone and its pilot/flyer. The operator is the person who has the “management” of (ie is responsible for) the drone. This is usually the person who owns it. The pilot or flyer is the person who operates the flight controls. Often, the operator and pilot are the same person but there are exceptions. Restrictions apply to both and the operator must not permit the drone to be flown in a certain way, and the pilot must not fly it in that way.

From 30 November 2019, all drones weighing between 250g and 20kg (which encompass virtually all but the smallest toys) must be registered and labelled with a unique licence number. Anyone who wants to fly must get a flyer ID from the CAA and the person that's responsible for the drone or model aircraft must register to get an operator ID. If you fly your own drone or model aircraft, you will need to register and take the test to get both IDs or you can just get the ID you need.

The operator is responsible for making sure that only people with a valid flyer ID use their drone or model aircraft. They must label their drones and model aircraft with their operator ID.

Public liability and entitlement of compensation
Commercial use/liability for accidents falls into a legal grey area. There are some well known protocols designed to deal with personal injury claim arising out of road traffic accidents, uninsured/untraced motor vehicles, employers, public or occupiers liability however; so far so there has been no specific mechanism or protocol designed to deal with claims arising out of use of drones within the civil procedure rules.

A critical review of the aforementioned CAA Act and the related regulations reveals that they share the essence of the Highway Code for roads. Keeping and operating a drone is like driving a vehicle or machinery on public land. A flyer (or in some circumstances, the operator; if the flyer is a child, for example) would owe a duty of care to the public and therefore, would be primarily responsible for the accidents caused by negligence or the drone being out of control.

In the event an accident is caused by a drone the starting point is to identify its flyer or operator with reference to its unique licence number. At present drones have to be grounded to identify their owners, but in future it could be done remotely or while drones are in the air. Some models already have transmitters that would enable that. Once an operator has been identified a claim can be made against the person responsible under the same protocol that applies for personal injury claims.



Jonathan Belcham holds regular surgeries at Merseyside Police Federation – if you have concerns or a possible claim that you would like to discuss first, just contact the Federation Office to make an appointment or contact Ralli directly on 0161 207 2020



Choosing the right divorce lawyer

Georgina Chase - *Principal Lawyer in Family Law at Slater and Gordon*



The selection of a strong legal partner can significantly influence the outcome of your divorce settlement. If you want specialist advice for something important in your life, then you go to the appropriately qualified professional, such as a surgeon, dentist or optician. Choosing your divorce lawyer is no different and as a police officer, making the right choice is vital.

Protecting your interests

You need to have trust and confidence that your lawyer has experience of the intricacies of your role as a police officer, how you are paid, your working patterns/ overtime and your police pension. At Slater and Gordon, we've over 20 years' experience in divorce for the police and our lawyers go through a vigorous police training programme. We'll work tirelessly to secure you the best possible outcome when faced with a breakdown of your marriage.

We appreciate that listening to what you want from a settlement, advising you on the appropriate legal strategy, putting forward your case fiercely and not being afraid to fight your corner is key to producing the relationship you want and need in your lawyer during what's a highly personal and emotional process.

Appointing a forward thinking lawyer who solves problems creatively and uses their expertise to provide you with commercially driven advice to help protect your interests can help you achieve the fair and reasonable financial settlement that you deserve.

Access to the best experts

A lawyer who has experience of police pensions upon divorce and has immediate access to the best pension actuaries is imperative, especially when it comes to such a valuable asset as your police pension that you've worked hard to contribute to throughout your working life and which could be shareable upon divorce.

Whilst an amicable solution will be considered and the utmost will be done to achieve a settlement without the need to attend Court, where this isn't possible, you need a lawyer who'll be tough on your behalf and who has experience of proceeding to trial. Your lawyer should use their expertise to pursue your case vigorously, instructing specialist barristers who are experts in their field to represent you in Court.

An accessible team

Our dedicated family lawyers will work with you to keep you informed, working proactively to prepare you for each stage of the process and provide you with clarity in respect of costs. We'll go the extra mile and allow you to be the one who makes the decisions, while helping you understand the consequences of those decisions and their impact on your divorce.

We appreciate that as a police officer, you're busy and require a lawyer who's accessible, whether that be at the Police Federation office or via email, Facetime, Skype or mobile.

When faced with a breakdown of your marriage, it's vital that you appoint a lawyer you feel comfortable with, who understands what life as a police officer is like, shares and supports your philosophy towards divorce and has a style that works for you. Divorce is our business but most importantly, we recognise that this is your life.

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



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What constitutes work related stress?

Matthew Tomlinson - *Principal Lawyer in Industrial Disease at Slater and Gordon*



Stress in its simplest form can actually be a good thing. Many of us actually need stress to perform at our best. However, when stress becomes too much and manifests into something more serious such as a recognised psychiatric condition it can give rise to a potential personal injury claim.

One of the first questions we ask members is whether or not they've been diagnosed with a recognised psychiatric disorder, such as depression, PTSD or generalised anxiety disorder. A claim for damages cannot be made if someone is suffering from "stress" alone. A member may have been to see their GP because of work related stress but are unaware they've been diagnosed with a psychiatric condition. We can assist by requesting copies of their GP records.

Secondly, was the psychiatric injury reasonably foreseeable? The key consideration for the courts is deciding whether or not the member's force knew, or ought to have reasonably known about how work was affecting their health. Good examples include:

- A previous work related stress absence
- Previously disclosed mental health difficulties
- The member complaining to their manager that they were becoming ill (as opposed to just stressed)

Thirdly, it's necessary to show there's been a breach of duty and that it was in fact something which the force did (or failed to do) contrary to law, which has caused the illness. We often ask members what their force could have done to prevent the harm they've suffered. Examples may include:

- A failure to refer the member to occupational health
- In an overwork case, a failure to re-allocate work appropriately
- In a bullying case, failing to investigate the member's complaints and perform a risk assessment

The final test is whether the breach of duty complained of caused the injury as opposed to other life stressors that we all commonly have.

If you're struggling at work to the extent it's affecting your health it's extremely important that you let your work based representative or federation know.

If you wish to bring a claim please contact the PF Claimline on Freephone 0800 917 1999 or visit pfclaimline.com where you'll get advice free of charge.

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