

# INSIGHT

Magazine of Merseyside Police Federation | [www.merpolfed.org.uk](http://www.merpolfed.org.uk)



Police Federation  
independent review:  
time for change

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# INSIGHT

Magazine of Merseyside Police Federation

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Insight is the magazine of Merseyside Police Federation. Its purpose is to keep our members informed on all that their Federation is involved in, to stimulate debate on relevant issues and promote member services. The views expressed in the magazine are those either of its component Boards, officers or representatives, unless otherwise stated. Contributions may be sent in confidence to the Editor, (who reserves the right to amend or edit all material as necessary, where possible with the consent of the contributor) at: 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.

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# A perfect storm?

Tony reflects on the Independent Review of the Police Federation and the aftermath in certain sections of the media.



By **Tony Barton**  
Secretary Merseyside  
Branch Board

I am sure you are aware of the gathering storm clouds over the Police Federation and the recent criticism it has attracted in relation to how it conducts its affairs. Whilst this is a difficult time for us we have to recognise a lot of the criticism that has been levelled at us and deal with it. To ignore it would be professional suicide and reform would be forced on us by central government; locally we took on board this harsh critique which led to some internal soul searching and how we should deal with this criticism and make the Federation a credible organisation once more.

The Police Federation was established in 1919 by act of parliament as a result of the police strike. The police service has changed beyond recognition since this time but the Police Federation has retained the same structure which was beginning to show itself not fit for 21st century policing.

It was agreed at a national level that we should conduct an independent review into the police federation and that all stakeholders should be given a say in how we should reform. To provide credibility to any review it was important that whoever led the review team should have knowledge of policing, relevance and a credible voice within the home office. It was these attributes that luckily Sir David Normington possessed and

he had recently retired as a permanent secretary to the home office. When approached about the review he was keen to take it on as he recognised the importance of the police federation having a strong and credible voice when representing the views of rank and file officers.

Sir David also did not want to be given terms of reference for the review; if he was to do it, it would be a wholesale review, warts and all. Sir David put together the review team and as you are aware his final report was published in January 2014. The report was difficult reading for the police federation as it did not pull any punches and exposed a lot of our weaknesses. However we could not ignore or dismiss this report if we were to reform ourselves and not have the government do it for us. We had to take the criticism on the chin and embark on the difficult but necessary road to reform.

We in Merseyside and National Officers are currently working through the 36 recommendations from the report with a view to presenting the report to conference 2014 so that all elected federation reps can have a say on how we reform ourselves.

The report has thankfully been accepted by most MP's as a sensible way forward to reform the police federation but sadly this is not true of all MP's. These MP's are a vocal minority. and have their own axes to grind, who appear to want to decimate the police federation and express that view at every and any

*...we recognise a lot of the criticism and are working towards reform but I would also caution about believing everything that is written in the press as truth.*

opportunity, even though all of the issues raised by these MP's are contained within the Normington report and are being addressed.

It is of some comfort that the Prime Minister, The Home Secretary and the Police Minister are all supportive of the independent review and have stated that we should now be given time to implement the recommendations.

One of the criticisms levelled at the police federation is the amount of money we spend on legal fees defending our members. Whilst this amount may be high it must be borne in mind that police officers do not have employee status and as such they cannot seek redress through the employment courts for unfair or constructive dismissal. The outcome of dismissal for a police officer has devastating consequences

on their personal reputation and future employment.

It is only right that police officers facing gross misconduct have the right to have the evidence against them tested at the highest level and that that is why the protection of legal representation at contested hearings exists. If an officer is dismissed they have the right to have an independent QC examine the decision to assess if the decision reached was fair and proportionate at a Police Appeals Tribunal.

This however comes at a cost. This representation is paid for out of member subscriptions and not the public purse. Members are fully aware of the representation that their subscriptions bring and they contribute voluntarily. It would be marvellous if we did not need this level of representation but sadly the nature of the work police officers undertake will inevitably lead to complaints and serious allegations made against them and they in turn should have the finances to engage the appropriate legal advice and representation. It is unfortunate that legal expenses are so high, but to prevent police officers from defending themselves can only have a negative impact on police officers and policing. Surely police officers are entitled to natural justice like all other citizens and should not potentially lose their homes in what is a prohibitively expensive process.

There is also a lot of criticism about alleged "number 2 accounts" held by local branch boards. Merseyside do have an additional account which is held in trust and is there to support the running of the Joint Branch Board and provide support to members which wouldn't ordinarily be available. We have had advice from a leading QC that this account is entirely legal and within the police federation fund rules. However I am sure there are questions of just what are these accounts, and what are they used for?

Locally we collect member subscriptions and send 70% to Leatherhead for central funding and retain 30% to fund the running of the local branch board

including paying for the offices at Green Lane. This also includes the staff salaries and running costs of the building which allows us to have a degree of autonomy and premises that are independent of the force where we can meet members confidentially away from force premises.

The 30% of member subscriptions alone would not pay for the running costs of the building and associated costs. It is for this reason we are allowed to raise money locally via things like the group insurance scheme that provide extra benefit to members and extra income that we can utilise on behalf of the membership. Locally we run a very healthy scheme that covers the extra cost of running the branch board. These funds have been accumulated over many years and to the best of my knowledge since the 1970's.

These funds also allow us to provide member benefits in other areas. At the start of the recent financial crisis we had money invested in the money markets which were beginning to fall drastically. Recognising the volatility of the markets we sought independent financial advice and were advised to invest in property to secure our funds. After much research and consultation we eventually purchased a cottage in the Lake District that allowed us to offer it for holiday rental at a greatly reduced price to our members. This proved so popular with our members that when the cottage next door became available we purchased that also.

The cottages in the Lakes are so popular we are constantly oversubscribed but they do take a lot of administering which is done by the staff at Green Lane. This is just one area where our "number 2 account" is used for the benefit of members. They are owned and belong to all members of the federation, as federation officers we merely administer the running of these premises until we retire and hand the baton over to the new incumbents.

All expenditure of your local federation is subject to auditing by an independent external financial authority and is scrutinised by trustees of the branch

board, made up of a volunteer from each of the separate rank boards on a quarterly basis. These accounts are also available to any of the membership who would wish to examine them. There is nothing secret about these accounts and the auditing of them can be traced back to their inception, alongside HMRC submissions.

One of the recommendations from the independent review is that we should publish these accounts annually. Whilst we have not done this in the past we are more than happy to adopt this recommendation forthwith.

There seems to be a sustained and co-ordinated attack in the press of late concerning the police federation and as stated previously we recognise a lot of the criticism and are working towards reform but I would also caution about believing everything that is written in the press as truth. The old adage of "never let the truth get in the way of a good story" appears to be the mantra of the press at the moment. We are aware that a lot of the things written are either misinterpreted or blown out of all proportion. If you feel you would like an explanation to any of these stories we would be more than happy to provide a balanced view to members who wish to contact us.

The recent bad weather the country has endured is a stark reminder that potential disaster is always just around the corner and we should be prepared as best we can. It has also demonstrated that when we face adversity strong communities come together and act in the best interests of their community.

As a Police Federation we are currently in the eye of the storm and it is crucial that we put aside our differences and come together to act in the best interests of our members and the public we serve. While we are committed to reform nationally we retain our strong local focus and will continue to do everything we can to support you locally during these troubling times as we ride out the storm and hope for calmer waters on the horizon.

# Chairman's foreword

Peter Singleton, Chairman of Merseyside Police Federation reflects on current events in the Police Federation



By Peter Singleton,  
Chairman,  
Merseyside Joint  
Branch Board

**N**ow while I consider myself a somewhat simple soul at times there is no escaping the fact that I am, contrary to some unfounded rumours a reasonably logical and rational man at times. As a relatively uncomplicated individual I have certain views that can be frustrating and exasperating to my more artistic friends, family and colleagues. But there comes a time when a person must make a stand and the subject I am making my stance over today is that regarding the interpretation and description of colours. When it comes to describing colours there are in my world about eight or nine different colours - red, blue, green, etc. If pushed I will acknowledge that there are shades of colour – red, dark red, light red, etc. – but I'm afraid that's about it for me and colours.

You may feel this is of little consequence but it has caused no end of friction and argument over the years. Perhaps the most fractious altercations caused by this area of colour confusion have been when discussing the thorny subject of decorating the family home. Now I'm sorry but lilac is not a colour – it's a flower. The actual colour is light purple. Jade, that's a person's name – the colour is light green. If you think those examples are confusing don't get me started on cyan! Cyan? Believe it or not that is allegedly a colour; the photocopiers here at the Federation have cyan cartridges. For those of you who don't know – it's blue! Taupe – well that's just brown and magenta caused an argument in the office as to what colour that is. The descriptions ran from

purple, light purple, pink, fuchsia (not a colour at all – that's a flower) and red. (I think you can ignore the last one as that particular individual is colour-blind!)

So what of this you may – and probably do – ask? Well the question of interpretation can cause problems for Police Officers. Imagine a witness telling officers an offender is wearing a jade coloured top. I'd be looking for a light green top, another for a light blue, still others for light purple so the wrong people may be stopped and an offender making good their escape.

But if you take the subject of interpretation a stage further then you can come to an issue that is causing a lot of soul-searching by all 43 forces in England and Wales. It is also one that is attracting much criticism from all branches of the media and that is the subject of crime recording. As a service we have been accused of at best 'massaging' the figures, while at worst we are all complicit in a conspiracy in hiding the true figures from the public as we are all either lazy, corrupt or both.

Now I don't want to swing the lamp and sound like the dinosaur that I probably am but the argument of interpretation has been going on for as long as I've been in the service. When someone has had a drink, what is 'threatening or abusive words or behaviour, etc.' to one person can be simply 'Drunk and Disorderly' to another. What is a dwelling to one is a premises to another and when it comes to 'behaviour' – what is acceptable enthusiasm and excitement to one can be a threat to the Queens Peace to another.

Somewhere along the line this matter of interpretation has been ignored or forgotten by some in the media. It is

easier and may I suggest better for an individual's own agenda or a publications circulation to criticise and accuse the Police Service of more failings as we appear to be the service of choice to condemn and disparage at the moment. We are human so differences in interpretation will mean individual assessments will differ which may result in discrepancies when an auditor has a different opinion to the officer who originally assessed an incident one particular way.

I am not so naive that I know there is real pressure on some Chief Constables to keep crime down and if a Chief is under pressure, then we know the ranks below will also feel that pressure and dare I suggest in some parts of the country that pressure will be immense. Remember there are some PCC's who will be seeking re-election on the promise they were to reduce crime in their area and in some of the same areas there are Chief Constables who will need extensions to their contracts if they are to get their full pensionable service. Make your own conclusion here but if political and management pressure to keep crime levels down is exceptionally high is it that surprising that some may stretch their interpretation of events to suit their own agenda? We are lucky on Merseyside that we don't have these issues, having a PCC and Chief who are both experienced and who need to prove themselves to no-one in Government or the media.

But while the interpretation of colours can be a bit of a laugh, spare a thought for colleagues around the country in the interpretation of incidents. Some are under extreme pressure to change their analysis when crime recording and remember we all remain under the spotlight of the press and the auditors from HMIC.

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# Charitable Trust: Christmas 2013

In 2013 our Charity donated nearly £37,000 to various causes, charities and individuals. We thank all of our members for your fantastic support throughout the year, in particular for submitting over 150 applications to us just before Christmas for hampers or vouchers. They made such a difference to people and we have received so many thank you messages and cards. Once again, a big thank you. We could not do this without your support. Thank you to everyone who sent in your photos and we publish here a small selection. The winner of the draw for a 2 night break at our Cottages in Windermere was Carla Baker.



# Lottery Winners

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## DECEMBER:

Pen G Owens £500  
 Pen D Potts £250

## JANUARY 2014:

Con M Berry £500  
 Con R Viney £250



# Independent Review of the Police Federation: What is a number 2 account?

We look in detail at how your Merseyside Federation operates financially.

## What is a Federation?

Firstly, let's look at what a 'federation' is:

The formation of a political unity, with a central government, by a number of separate states, each of which retains control of its own internal affairs.

Or put simply, the centre comes out of the unity of the separate branches, which each retain control and autonomy. This includes the financial aspect.

The Merseyside Police Federation financial model has evolved with time. Our strategy is to deliver services to members that offer added value and well above what your Federation Subscription provides. We have to be able to operate independently. We do not get any financial support from the centre.

Income from member subscriptions alone is insufficient to allow us to provide the current level of service to members. Of your Federation subscription, 30% is retained locally, and 70% passed to the centre at Leatherhead. We need to generate additional income to allow us to operate at current levels.

Although not a business, we operate business principles to ensure we remain financially viable, and any surpluses or reserves remain the ownership of Merseyside members. We plan and we save as any responsible organisation should.

The additional benefits and services are provided via business activities called our 'Green Lane' account. This article highlights how this has evolved and operates, and hopefully puts this important area of work into context.

## History

Merseyside Police Federation was formed in 1974 at the inauguration of Merseyside Police. We were initially housed in an office

within a Police station at Lawrence Road, and latterly Admiral St.

The Branch Board at the time made a decision to acquire their own premises and agreement was reached with the national Police Federation to purchase the current premises at 'Malvern House' on our behalf. Malvern House was an old Victorian house being used as a builders merchants and required significant improvement work.

The Green Lane account was introduced to generate additional income, as income from subscriptions alone was insufficient to allow repayment to the national Federation. It enabled us to purchase the building from the national Federation. This is where ownership of the building initially lay. We then sold part ownership of the building to Police Credit Union, who are now 20% owners of the building.

## Ownership

All of the content of the Green Lane Account is written into trust, with the owners being present and past members of Merseyside Police Federation under the guardianship of our Trustees. We have three Trustees (one per rank) who are always locally elected Federation Representatives. Our legal trust deed documents clearly identify the owners of the trust.

## Development of Green Lane Trust

After the Green Lane account was introduced in the mid 1970's a number of insurance related schemes providing services and benefits to members were introduced. These schemes also generated a commission, enabling debts to the national Federation to be repaid as well as ensuring members and their families were adequately protected against most of the risks they faced as a Police Officer.

Federation employed staff provide most of the administration to these schemes

ensuring costs are kept to a minimum.

A very successful car and house insurance scheme was also introduced that was eventually taken over by a local insurance broker which is still running successfully to this day for both serving and retired members. The Green Lane account employed staff to run this scheme and these staff were TUPE transferred together with the book of insurance accounts to the broker.

The funds provided by the Green Lane account allow Merseyside Federation the financial flexibility to introduce and implement many areas of development and improvement that offer significant benefits to members. Areas such as the introduction of complex IT systems, and heavy investment in a vast member database made us far more efficient in dealing with individual member cases and this has been developed over the years with significant financial outlay.

Another area is the funding of a state of the art security and CCTV system offering protection to both the building, and sensitive member data.

In 2002 we had outgrown Malvern House. We had to regularly hold Federation meetings in local hotels at considerable expense. We looked at either moving premises, or significantly developing Green Lane, and the latter was chosen. Building development work was completed that provided full board room facilities and extra office space. This was totally funded from the Green Lane Account, and this added to the value of the building, saved money by not having to use hotel facilities for meeting, and generated revenue by way of hiring out conference facilities.

As time progressed via the Green Lane account, we invested heavily in website

development, and the provision in specialist training for Representatives in numerous areas.

The Trustees Act 2000 also placed a responsibility to invest member's money prudently, and we introduced an investment portfolio via St James Place, again managed by our Trustees.

Several high profile Police Federation events in London also mean we were able to hire a train to convey members (at no cost) to these events, and this was totally funded from the Green Lane account.

Volatility via the stock market crash resulted in us purchasing two holiday properties in two years in the Lake District. This provided capital investment and stability in a volatile financial climate, and an incredible discounted member service which has been massively used by members where prices have not been increased for four years, and most surplus rental income is reinvested into keeping the properties to a very high standard.

Under the terms of our Trust, our Trustees have also made decisions to reimburse funds to members where individual cases were declined by insurance companies. These cases are rare, but Trustees retain the right to do this.

#### Welfare Support

As Police budgets have been drastically reduced, the Police Federation has become the primary provider of welfare support to members, much of this funded from our Green Lane account, often including the provision of specialist training, such as suicide prevention and awareness, and specialist pension and equality training.

The Green Lane Account has enabled Merseyside Federation to make significant developments in the provision of welfare support to members. Some examples are:

- Provide the services of Chartered Accountants to look after members in financial difficulty – particularly relevant during incredibly difficult financial times, where debt problems have increased drastically.
- Provide the services of a care advisory

service (REDARC) offering support to members suffering serious illness and mental health issues.

- Fund legal advices and medical reports for members, which were not covered by Federation Fund Rules, and at the discretion of our Trustees. In numerous cases these actions have kept members jobs, and enabled a return to work.

A further development for us is a scoping exercise for the proposed development of Malvern House to include a facility for the provision of local physiotherapy (and possibly mental health support) to members provided by the Northwest Police Benevolent Fund, and better consultation room facilities. Early plans are in place, but these demonstrate our commitment to the welfare to our members, and the support we provide to Merseyside Police by facilitating our members back to work and full fitness.

#### 5 Year Business Plan

In 2010, just before there were massive cuts introduced to Police budgets, Merseyside Police Federation anticipated a significant reduction in income over the forthcoming years that presented a serious financial risk to maintaining current levels of service to members.

Trustees made a decision to invest in the services of a business management consultant to assist with the implementation of a five year financial business plan. Future financial scenarios were developed, and the worst case scenario occurred. Plans were put into place at that time that ensured the drastic reduction in member numbers across all of our schemes had a minimal financial impact on us. This was achieved with no cost to members, and was achieved by working with our insurers to widen the scope of our group scheme. A spend-to-save approach was taken that demonstrated that membership of the group scheme presented a significant saving to members, by introducing components such as motor breakdown and home emergency which enabled cancellation of more expensive products.

With further cuts ahead, we are again reviewing our business plan. We need to be able to look to the future to enable us to continuing to operate at current levels

and provide the same level of service to members. Our Green Lane Account enables us to do this, and underpins everything we do.

#### Conclusion

The ownership of Malvern House enables members often encountering difficult times to visit a very comfortable location away from Police premises. This is a very important issue for members, and positive feedback is often received. In such a facility, running costs are high, and developments and improvements are all funded from the Green Lane account.

However, the biggest investment is in the provision of highly trained Merseyside Police Federation employed staff, some of whom are funded from the Green Lane Account. They ensure members receive the highest level of assistance when members make contact.

The Green Lane Account totally underpins everything Merseyside Police Federation does.

It offers a total care package provided by our 'holy trinity of schemes'

1. Police Federation
2. Group Insurance Scheme
3. Northwest Police Benevolent Fund

It enables us to ensure that our role in the provision of a 'Federation' truly matches the definition of the word:

- Autonomous
- Responsible
- Successful

We would like to think that with over 99% of available Merseyside Officers belonging to Merseyside Police Federation is testament we are doing something right. We thank you for your support, and hope that this article informs you more about the way we operate.

The Normington report talks about 'No 2' accounts. Ours is a Merseyside Members Trust Account. Owned by you and for your benefit, under the stewardship of our Trustees. This is where it must stay. If we lose financially autonomy, we all stand to lose. We aim to influence the debate.

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# Section 69

## of the Enterprise & Regulatory Reform Act

New legislation came into effect on 1 October 2013 which removes the right to bring a civil claim for damages where there has been a breach of health and safety legislation.



By **Jonathan Belcham**,  
Litigation Executive,  
Personal Injury

**T**his change in the law has reversed the legal position that has been in place for over a century whereby an injured worker could claim damages for any injury caused to them by their employer's failure to comply with health and safety law.

The Enterprise & Regulatory Reform Act amends the Health & Safety at Work Act 1974 (which was applicable to Police Officers) so that now a claim for damages cannot be brought for a breach of health and safety laws unless the Regulations specifically permit such a claim. None of the existing health and safety Regulations state that they give rise to civil liability for damages if breached. Consequently, it is no longer possible to rely upon an employer's failure to comply with health and safety Regulations in personal injury claims.

Whilst claims can still be brought in

negligence, this change in the law will make it harder to recover damages for accidents at work and fewer and fewer will succeed than before. Statutory duties are more prescriptive than the common law duty of care that forms the basis of negligence claims. The Regulations focus on particular aspects of work or the workplace and generally impose a higher more clearly defined standard of care.

Health and safety Regulations have transformed safety standards in the workplace. They have compelled employers to carry out risk assessments and to take a pro-active approach to areas of work such as manual handling, the provision of protective equipment or working at height. In doing so they have fundamentally changed the approach of many employers to the health and wellbeing of their employees, have prevented accidents and saved lives.

The Courts will still be able to have regard for health and safety regulations when assessing whether an employer has been negligent and so it would be wrong to conclude that they will now be irrelevant in personal injury cases.

*...this significant change in the law will make it more difficult to assess the prospects of success for many cases brought by people injured at work.*

However, whilst some cases will still succeed as before, others will not. In many cases the relevant standard of care will be less certain and further guidance will be required from the Appeal Courts before these legal issues are settled. The inevitable legal uncertainty arising from this significant change in the law will make it more difficult to assess the prospects of success for many cases brought by people injured at work.

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# Robust management or Just!

Sean Bell looks at the varying management styles in managing absence from work.



By Sean Bell,  
Deputy Secretary  
Merseyside Branch  
Board

**M**anagement styles change with their environment and like most things where people are involved, fashions come and go. Some of us are better at adapting than others and some even relish the change. Those who remain in an organisation for a lengthy period often experience that 'deja vu' feeling where things turn full circle and it's here we go again.

The debate about what constitutes good management invariably leads to a conversation about leadership and what constitutes good leadership. Like management there are thousands of books written on the subject all hoping to improve the efficiency and effectiveness of organisations. Those who have been through promotion processes over the last few years have often referred to transformational leadership and transactional leadership styles; the former is about bringing people with you in a more open consultative manner and the latter a direct hierarchical style. Policing with its myriad of challenges from problem solving to public order will require leaders who can adapt to the circumstances and change their styles to meet the current policing demands.

Police officers face similar challenges from their first day on the beat; providing empathy to victims, encouragement to witnesses and being firm with offenders.

It is this grounding that provides the foundation on which leadership is built. It could be argued that the success of police leadership could be summed up as flexible or flexibility.

As stated above management responses and styles reflect their environment. A phrase that has come to the fore over recent months is 'robust management' which is used frequently when referring to sickness and attendance management. There is no doubt that sickness and attendance needs to be managed, as any absence has an impact on the individual, colleagues who are ensuring a service continues to be delivered and the organisation meeting public expectations. However, it could be argued that what is required is leadership not 'robust management'.

'Robust management' conjures up all types of thoughts and is open to very wide interpretation which could cause problems for supervisors and those they supervise. A trawl of dictionaries for the definition of robust doesn't paint a picture of an adjective suited to dealing with people especially if they are in a vulnerable position. The following are some of the definitions:

Business Dictionary: Product, process, or system designed for continuous operation with very low downtime, failure rate, variability and very high insensitivity to a continually changing external environment.

Oxford Dictionaries: strong and healthy; vigorous: (of a system, organization, etc.)

able to withstand or overcome adverse conditions: uncompromising and forceful:

Collins English Dictionary: Strong in constitution; hardy; vigorous sturdily built: Requiring or suited to physical strength: Having a rich full-bodied flavour: Rough or boisterous: (of thought, intellect, etc.) straightforward and imbued with common sense.

With the exception of the last definition from Collins '(of thought, intellect, etc.) straightforward and imbued with common sense'. It is difficult to see how any of those phrases can be applied to people who are physically or mentally unwell. Of course no one is suggesting that police officers should be subject to such mechanical, uncompromising, strenuous interventions when sick or on the road to recovery, but that is the danger when certain words and phrase are used it is unlikely that anyone hearing or using the phrase 'robust management' would describe it as '(of thought, intellect, etc) straightforward and imbued with common sense'.

However, of all the definitions above it is probably the most apt when dealing with people.

Taking the lead from the Chief Constables 'Just trilogy' of 'Just Think, Just Talk and Just Lead'. There is no better approach to address attendance management issues. Talk to the individual and understand the issues, ensure the officer is aware of the support available both from the Force and the Police Federation. Think, what are the

options available, what is the right thing to do considering all the circumstances. Leadership, make a decision that best meets the needs of the officer and the Force.

It is not always easy to do, some people are difficult to manage and maybe evasive but it is the responsibility of supervisors to ensure that they make regular contact with officers who are absent. It is proven that the longer someone is absent from the workplace the more difficult it is for them to return. Regular contact is valued by officers who are unwell and absent from the workplace. With regular communication, officers still feel as if they belong and the Force cares about them; thus making a speedy return to work more likely where there is the possibility of a prolonged absence.

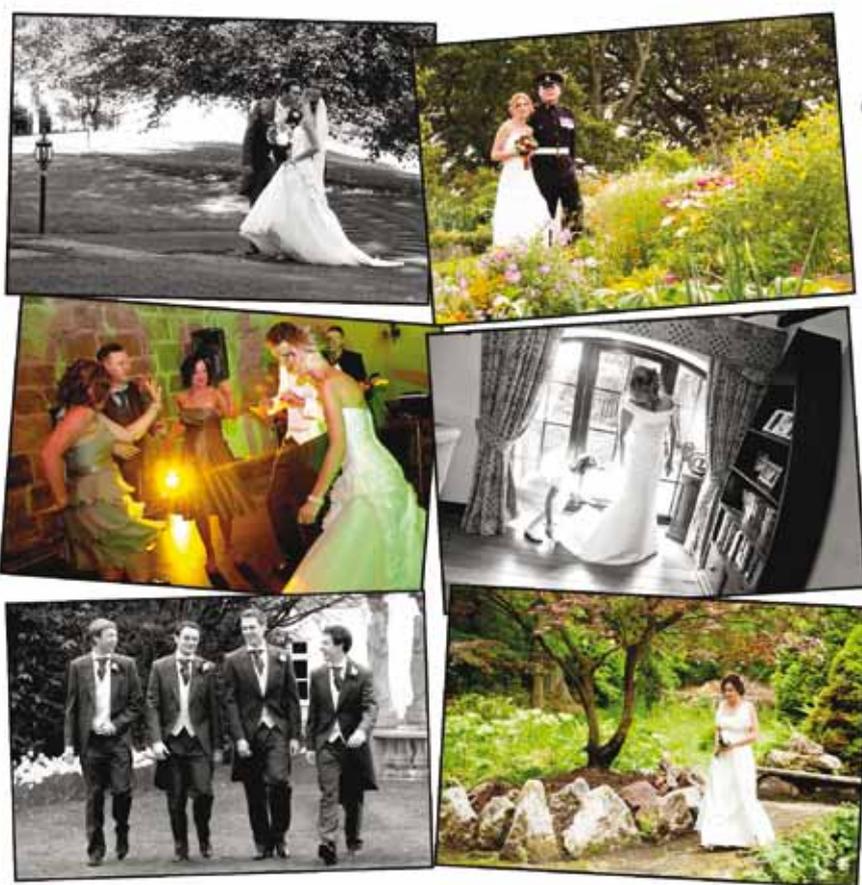
Incidents have been recorded at the

Federation Office where officers have stated some supervisors preferred means of contact is via a text message once a month enquiring where an officer's sick note is. Such methods don't comply with the Force Attendance Policy and are unlikely to provide the support that will assist officers back to work. On a positive note there are many examples of supervisors going the extra mile to support their colleagues as evidenced in the recent Just Talk Awards where Amanda Hamilton, Mike McFall, Julie Rigby and Andy Rankine were nominated by their teams 'for going the extra mile' with regards to the welfare of their colleagues.

Unfortunately, 'robust management' is also frequently used when discussing Unsatisfactory Attendance Procedures. This can create difficulties when assessing the suitability of UAP to address attendance issues. The

documentation is quite forthright in that it is the responsibility of the line manager having taken into consideration all the available information whether an officer is subject to a first stage meeting and if it is appropriate for a subsequent attendance plan. Following on from the above, once again the process should not be based on 'three strikes and you're out' which is frequently the case but based on all the available evidence and circumstances. Once again the Chief's 'Just trilogy' meets the bill and is a sound grounding in reaching the correct decision for all concerned.

So let's leave 'robust management' to mechanical processes and business models. Attendance management should be based on sound leadership and making good use of the principles of Just Talk, Just Think and Just Lead.



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# Life and critical illness

Philip Williams & Co are the brokers who manage our Group Insurance Scheme. They highlight the life insurance and critical illness components within the scheme.

**Y**our Group Insurance Scheme provides a package of insurance benefits that are specifically designed to reflect the risks faced by Police Officers and can provide essential support when problems arise.

A significant part of the support is the life, and critical illness benefits contained within the scheme and this article seeks to highlight the benefits in this area and the cover they provide.

## Life Insurance

Your Police Pension Scheme has a death in service benefit which will pay out a lump sum benefit following your death. Currently the benefit is twice salary for those in the 1987 scheme and three times salary for those in the 2006 scheme. This can be enhanced to five times salary if the death arises from an injury in the execution of duty. Your Group Insurance Scheme is designed to supplement this amount and has a basic life insurance benefit of £100,000 which becomes payable to your beneficiaries following death from any cause.

The amount of life insurance that individuals require does vary dependent upon personal circumstances. If you have debts, a mortgage, children or other financial commitments, having additional life insurance cover could be vital to enable your loved ones to manage financially. The Group Insurance

Scheme has a very cost effective option to purchase additional life insurance cover on an individual basis and up to £50,000 worth of cover can be added for just £4.33 per month.

The Life Insurance scheme is written in Trust so that if a member dies, the proceeds can be paid, by the Trustees, to the member's beneficiary quickly, free of tax and without having to wait for probate. Members should ensure that they have an up-to-date beneficiary nominated and have logged the details with the Federation Office, to assist the Trustees in the event of a claim.

No one likes to think about life insurance as it makes you face your own mortality and leaving loved ones behind. However, it is a sad fact that the worse can and does happen and since 2010 the Merseyside Group Insurance Scheme has paid out £1,195,000 following the death of serving officer's and £835,000 to retired beneficiaries.

If a beneficiary aged 63 or under receives a terminal prognosis of 12 months or less, they may apply to the Trustees for an advance of the life insurance of 20% of the relevant sum insured.

## Critical Illness

The diagnosis of a critical illness can not only be worrying but can also have

a significant impact on family finances. Your Trustees have therefore arranged the payment of a benefit of £10,000 to be paid following a diagnosis of any of the critical illnesses listed in your scheme documents. The payment is made in the event of a member surviving 28 days after the date of diagnosis or undergoing surgery; provided that at the date of diagnosis or undergoing surgery the claimant was an Eligible Beneficiary.

Since 2010 this element of the scheme has paid out £280,000 to serving members and £140,000 to retired members.

## Partner Cover

The scheme also provides for an optional cost effective addition with £50,000 life cover available for just £5.50, which also includes critical illness cover of £5,000.

There is also the ability to increase this amount by £12,500 for £1.08 and £25,000 for £2.17.

Should you wish to join the Group Insurance Scheme or amend the levels of cover please contact Collettek@merseyside.polfed.org for an application form.



# Merseyside Police Federation insurance scheme

## SCHEME BENEFITS with effect from 1st April 2014

### Serving Member

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

### CALENDAR MONTHLY SUBSCRIPTION

Weeks of service 1-104

**£26.35**

£Nil

### COHABITING PARTNER OF SERVING MEMBER

Life insurance  
Terminal prognosis advance on life insurance  
Critical illness

£50,000  
20% of sum insured  
£5,000

### CALENDAR MONTHLY SUBSCRIPTION

**£5.50**

The first 104 weeks of service are free of charge to both new Student Officer members and cohabiting partners.

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

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



# YOUR local Federation

This article explains how your local federation office has assisted you in the last 12 months, and the importance of your local office.

**W**hen our Representatives deal with members, in many cases this will relate to informal advice, guidance or action that will be dealt with quickly. This will often require no further action. In many other cases however, this will involve much more detailed and protracted work for both our representatives and our staff at Green Lane.

Unlike many other local Police Federations we are able to deal with these matters very promptly and in-house. We produce for you an analysis of the more protracted cases processed and dealt with by our staff at Green Lane. Our analysis shows you the number of cases dealt with and also where relevant, the amount recovered (or claimed) for our members.

There are many other cases dealt with locally by our reps but hopefully the chart produced below shows the extent of 'added value' services provided by your local Federation

As most of you will know the Police Federation nationally has commissioned a review into our structure, the way we work and operate and the way we are financed. Elsewhere in this issue you will see a summary of the recommendations of that review but as far as the Federation team here in Merseyside is concerned its business as usual.

While it is true there will be slight changes to the way we are structured



Your Federation Staff at Green Lane.

when it comes to meetings, the numbers of Federation officials and how we are elected into some Federation roles, we don't believe there will be much difference to how we operate here, that is largely due to the fact we have operated as a rank-less Federation for years now, as on Merseyside it was recognised many years ago that it's not the rank of a Fed rep that counts but their training, experience and commitment to help their colleagues that counts. We have always tried to be open and transparent with you the federated ranks of Merseyside.

So what has Merseyside Fed done this year? Most reps contact with members

takes the form of informal advice, guidance or local assistance in resolving problems at BCU or Department level. Sometimes however, a case involves more detailed and protracted work and while some of this is still dealt with by our local reps, staff here at Green Lane have processed a number of cases on behalf of you, the members. Well the table on opposite page gives a breakdown of some of the work done here at Green Lane. Please note this table does not include the hundreds of local issues that have been dealt with by our Area and Departmental Reps.

A quick glance shows we have supported 113 civil claims which resulted in over

£1,138,000 being paid to our members. The Benevolent Fund assisted 27 members resulting in over £64,000 in loans and grants when members were really in need of help. There were 103 legal advice files for misconduct cases and over 300 courses of treatment via the Benevolent Fund at either the Treatment Centres at Harrogate and Auchterarder or Physiotherapy at HQ. The Group Insurance scheme has resulted in £71,000 being paid for a variety of claims, not including £6,950 for hospital claims and over £2,000 for emergency dental cases.

Sadly the Group Insurance also paid out over £819,000 in death benefits last year, a sad reminder of the colleagues and ex-colleagues we have lost. There was £354,000 paid for CICA claims, and a number of other areas of claim. Remember the table opposite is just a summary of the 765 cases successfully completed by the staff at Green Lane.

We try to keep you informed of the issues that affect you and your terms and conditions and we ask you of your thoughts and comments when we can.

The difficulty is how we do that as we are aware that everyone gets hundreds of emails each week so we try not to suffocate you with individual emails. However on important issues we do email each one of you with news and

 *We try to keep you informed of the issues that affect you and your terms and conditions and we ask you of your thoughts and comments when we can.*

Files dealt with at Green Lane in 2013		
File type	Numbers	Amount Recovered
Benevolent Fund	27	£64,516.46
Criminal Injuries claim	30	£354,035.00
Civil Claim	113	£1,138,889.06
Claims for Critical Illness	37	£189,000.00
Death Benefit	14	£819,000.00
Dental Benefit Claims	19	£2,183.70
Group Insurance	44	£71,262.00
Hospital Benefit	42	£6,950.00
Industrial Tribunal File	1	
Legal Claim	6	
Misconduct File	103	
Pension Appeal	2	
Terminal Prognosis	2	£30,000.00
Treatment / Rehabilitation	307	
	<b>747</b>	<b>£2,675,836.22</b>

information. We have encouraged members to participate in national surveys and we have asked for feedback when we have conducted local reviews via our own surveys.

The Merseyside Federation website is updated regularly with links to national sites or sources as well as our own information pages. You are reading our Insight magazine, another way we keep in touch, while we also have Facebook and Twitter accounts – although we usually only ‘Tweet’ when there is something of special interest or to highlight a particular issue. There is also the national Police magazine that is produced by the national office.

At Green Lane we have held open days for members to visit and see what we do and we welcome visitors to call in and see us here. Our area and Department reps update literature and noticeboards in stations across the force and this magazine and the website has all our

contact details both at Green Lane and in Area and Departments.

With all the changes that have been imposed on us all from Whitehall over the last 2 ½ years there is no doubt that terms, conditions and pensions have changed for all of us. A lot of these reforms have been complicated and needed careful negotiation and clarification at national level. However the issues are now nearing their conclusions and when we have a clear picture of the details we will be holding roadshows in each area of the force and inviting you all to attend and speak to Fed reps from Green Lane as well as your local representatives.

Finally we would like to remind all our members that we are always open to suggestions as to how we can improve our service to you, which can be done via your area or department representatives or directly to the staff at Green Lane.

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# Pensions and Divorce – Your Questions Answered

On a daily basis, the family law team at Slater & Gordon receive calls from police officers desperately concerned about the impact divorce will have upon their pension rights.



By **Amanda McAlister**,  
Family Law  
Representative

**A**s most solicitors don't represent police officers on a daily basis, some of the arguments submitted to protect the pension are unknown. I would urge any police officer facing a divorce to ensure that the solicitor with conduct of his case has expert knowledge so that a fair settlement is achieved.

How will the court value my pension?

Very often, police officers are of the initial view that the court will only have regard to their pension lump sum; however, this is not the case. The court will value all of the pension benefits which include the lump sum and pension income. The figure that is taken into account for divorce purposes is the Cash Equivalent Transfer Value (CETV). This is the value of your pension at the date you make the request and the value that the pension would be given if you were able to transfer it to a new pension scheme.

If your pension is already in payment then you will need to obtain a Cash Equivalent Benefit Statement from your pension provider as well as providing your lawyer with three of your most recent payment slips. Due to the fact that police pensions are accrued over a 30 year period the CETV value of the pension can be considerable and often can mislead parties to believe that the pension is worth more than it actually is. Any Police Officer who is facing a separation should contact the pension department immediately and obtain a CETV.

A CETV is free of charge for police officers who are in service. Retired police officers will have to pay a fee for their valuation.

#### **Will my pension valuation be treated 'like for like' with the other capital assets?**

For example, if the police officer's CETV is £460,000, often lawyers and district judges who are unfamiliar with police pensions will include this figure within the asset schedule available for division. This approach would be totally contrary to case law and if allowed to proceed will leave the police officer with a desperately unfair financial settlement.

#### **Could I trade my share of the house and keep my pension?**

This certainly is an option if there is sufficient capital to 'buy out' pensions claims. The advantage of this option is that it is a very clean approach, does not involve the pension administrators and will allow one party and usually the children to stay in situ. When considering this option we advise police officers that they need to consider their own capital position as invariably their need for a capital deposit is often similar to that of their spouse.

#### **I have been married for 5 years but have 20 years' service. Can my spouse claim upon the entirety of my pension?**

This is a very common question as in a significant number of marriages there will be pre marital and post marital service. Whether the court will treat pension assets acquired outside of the marriage differently to those accumulated during the period of the marriage will very much depend on the circumstances of the case. If the officer had a small amount of pre-marital service and

has gone on to have a long marriage where children have been born it is highly unlikely that the court will ring fence the pre marital service.

However, if there has been a substantial amount of pre marital or post marital service and the needs of the parties can be met through the division of other resources then it should be possible to persuade a court that the pension accrued outside of the marriage should be treated differently.

#### **Will my spouse's pension be taken into account?**

Certainly; this is not 'one way traffic' and both parties' pensions will be taken into account.

#### **Can I be forced to retire?**

No, you can't. When considering value of pension, the court will have regard to when the police officer envisages that he/she will retire. If a police officer states that they are retiring at age 50 then their pension will be worth considerably more than if he/she retires at age 60. The date that a police officer retires cannot be forced upon him by legal advisors or indeed the court.

To discuss anything mentioned in the above article please contact Amanda McAlister, the family law representative for Merseyside Police Federation. Amanda has over 16 years' experience of police divorce cases and offers free family law consultations at our London office or alternatively would be happy to advise over the phone.

T: 0808 175 7710

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# Substance Misuse

Do you know what you are really taking?



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

**W**hat does a 100 metre sprinter, a cyclist and baseball player all have in common? The answer - all have had high profile icons of their sport, banned as a result of the use of performance enhancing drugs.

The use of performance enhancing drugs dates as far back to the original Olympic Games, and attempts to increase testosterone were documented as early as 776 BC. These ancient athletes ingested sheep's testicles, which they knew to be a source of testosterone. Although it might seem extreme to us now, this was a small price to pay for the prizes of the time. These athletes did not compete for medals, or for the love of the game. They didn't practice long hours for national pride, or to feel the championship wreath atop their heads. Much like those of today, they competed for the two things that (allegedly) matter most - money and prestige.

The Merseyside Police Substance Misuse Policy states that misuse of any drug can lead to reduced efficiency, increased risk of accidents, increased sick leave, potential misconduct and criminality. This can have serious consequences for individuals, their families and the wider police family.

The policy, which is accessible from the force intranet, clearly sets out the roles and posts that attract random testing and there is also the 'with cause' test.

A positive test will result in a regulation 15 notice for Gross Misconduct. It will,

more than likely, also get you suspended from duty. The issue of misuse of steroids today is a huge concern in the police service. There is a link with gyms of all descriptions and there is the risk of where officers may be purchasing the substances from. They may be linked to criminality and this potentially leaves the officer open to corruption allegations.

ACPO's lead on professional standards, in January this year, was quoted as saying the problems caused by officers taking steroids were a significant threat to the integrity and professionalism of the police service. Almost all 43 forces were investigating police officers involved in bodybuilding, who had formed inappropriate relationships with people supplying the drugs. If only investigations were this simple!

Merseyside Police Federation has been involved in representation of a number of officers recently with regards to positive samples. In order to provide the best representation possible for the officers concerned, Merseyside Police Federation has sought expert advice on the issue of positive samples for steroids. We have discovered from these investigations and having been advised by expert witnesses that potentially harmful and indeed banned substances may be included within legally purchased training supplements, also known as dietary supplements. This is a multi-million pound industry and there may be unscrupulous businesses or individuals who are involved in the "doctoring" of these so called training supplements.

Recently when we spoke with the expert we enquired if there was any way of knowing if legally purchased training supplements contained illegal steroids to which we were informed the only way to be 100% certain would be to get the

*... the message is clear - if you take various supplements/training aids, the onus is on you to ensure that what you are taking is legal.*

supplement tested by someone such as the World Doping Agency. Even googling the ingredients on the container will not identify if they obtain something that may provide a positive sample during a drug test by the force!

The force has recently put an Intouch out, with regard to this and the only advice the federation can give regarding the use of such supplements is that you are using these supplements at your own risk. Providing a positive drugs test in work is not the only risk, there are also a number of very unpleasant side effects. Some obvious visible characteristics are more rapid weight gain through muscle, increased greasiness of the skin or hair, sudden mood changes, increase in aggressive behaviour, not to mention the serious health implications.

So the message is clear - if you take various supplements/training aids, the onus is on you to ensure that what you are taking is legal. It is a lawful order for you to be required to provide a sample, either as part of random testing or "with cause". A refusal to provide will also generate a Regulation 15 notice for Gross Misconduct being served and you would be dealt with in the same way as a positive sample.

Linder Myers offers discounted legal services to Merseyside Police Federation members, staff and their families.



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# Roland Smith

## Home & Car Insurance

The UK has experienced some turbulent winter storms over recent months. We hope our members haven't been impacted by recent events, but as a Roland Smith car and home insurance member, you can rest assured in the event that you need to make a claim, we'll do everything we can to help you get back to normal fast.

**W**e've had over 200 claims as a result of the October 'St. Jude' storm and the December 'Xavier' storm\*. The majority of these claims were damaged roof tiles/conservatory roof claims, greenhouses, and fallen trees.

Our claims manager Sharon Brown wants to remind our home insurance members about the benefits their Home Emergency cover provides. 'Some of our members were unaware that the Home Emergency cover is there to assist them in an emergency situation. So in the event our office is closed, the helpline is there for you to call on'.

Remember, all our home insurance policies come with Home Emergency cover as standard - up to £500 per claim. Cover is provided 24 hours a day, 365 days a year for call out charges, labour, parts and materials and alternative accommodation. It covers such emergencies as plumbing and drainage problems, loss of domestic power supply, and roof damage. Certain terms and conditions apply.

**Get the level of cover, with the service you deserve**

We know how important it is for you to have the right insurance – and the cost of not having the right cover. We price specifically for members of the Police

family, and we'll always do our best to get you a competitive quote.

That's why we don't use price comparison sites, so it pays to check with Roland Smith direct when you're looking to buy insurance.

In 2013, Police colleagues and their families who switched to us on average saved £105\*.

Plus, all our policies have no hidden costs or admin fees for changes and have interest free monthly payment options.

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

"May I thank you for your services and add that I recommend you regularly to friends and colleagues. It is a sad fact that professional companies such as Roland Smith are quite rare these days, therefore you should be congratulated for not only offering a professional response to customers, but also for offering very competitive rates. "  
(Mrs H)

**Join the thousands of your Police colleagues who have switched**

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.

We're also pleased to be able to offer our outstanding service and great products to your family members. This means partners; brothers and sisters, grandchildren and children can enjoy the benefits of Roland Smith car and home insurance.

### Home insurance Q&A

Understanding what level of home insurance cover you'll need can be confusing. Our insurance expert, Phil Hall, explains how to navigate some common home insurance terms and work out what level of cover might be right for you.

### How do I work out what cover I'll need?

There are two types of home insurance: buildings and contents cover.

Buildings cover refers to any permanent fixtures and fittings like bathrooms and fitted kitchens, as well as the structure of your home including any outbuildings such as garages and sheds.

You'll need to work out how much it would cost to rebuild your home, which is not the same as the market value of your property. Consider things such as

demolition costs, surveyor's fees and the actual cost to rebuild your home. Our home insurance policies provide £500,000 buildings cover as standard, including any outbuildings.

If you're a tenant you won't normally need to take out buildings insurance as this is your landlord's responsibility – but remember, it will only protect the structure of the building, along with its permanent fixtures and fittings.

Contents means the things you use to furnish your home, such as carpets and furniture, as well as all your personal belongings – essentially, all the things that would fall out if you turned your house upside down. Everyone should consider contents cover to protect their personal belongings, whether you own the property or are renting.

You should think about how much it would cost to replace as new all the things you've got in your home – you might be surprised at how much it adds up to! There's a useful contents calculator on our website, [policemutual.co.uk/forms/homeinsurance-calculator](http://policemutual.co.uk/forms/homeinsurance-calculator), which allows you to take a quick tour around a virtual home and calculate the value of all your belongings.

We provide £60,000 contents cover as standard, including any contents kept in outbuildings.

#### How do I cover any items I take away from my home?

Personal items like jewellery, mobile phones and cameras can be added to

the personal possession section of your contents quote, which offers worldwide cover against accidental loss, damage or theft outside the home.

Our minimum cover is £2,000, with no single item worth more than £2,000. If you have a single item worth more than this amount, you'll need to specify this on your policy, which you can do when you get a quote.

#### What do insurers mean when they talk about 'valuables'?

When we refer to 'valuables' we mean pictures and other works of art, items of gold, silver or any other precious metal, jewellery, furs and stamp, coin or medal collections.

#### What is domestic emergency cover?

Domestic emergency cover provides immediate assistance for a number of domestic emergencies. 'Emergency' situations would include for example the breakdown of your main heating supply, plumbing and drainage problems, loss of domestic power supply and damage to the roof.

Our home insurance policies include domestic emergency cover as standard. Cover is provided 24 hours a day, 365 days a year and will pay up to £500 for parts, materials and labour charges.

#### Can I cover my children's things while they're away at university?

We automatically provide cover up to £5,000 for your child's belongings kept

within temporary accommodation while they're at university. Cover can also be extended to outside their accommodation if you choose personal belongings cover.

#### What are buildings or contents pairs, sets and suites?

We give you the option to upgrade your cover to ensure that if part of a pair, set or suite is damaged, lost or stolen, we will pay the cost of replacing any undamaged items if they cannot be matched. Under the buildings section this would cover your bathroom and kitchen. The contents section will include items such as a three piece suite or dining room furniture.

#### What's the difference between standard and accidental damage?

Standard cover insures against the main perils such as fire, theft and escape of water.

Under buildings insurance, we automatically include accidental damage to sanitary fixtures, fixed glass and underground pipes and cables.

Under contents insurance, we automatically include accidental damage to audio/visual equipment including TVs, stereos and desk top computers.

Extended accidental damage is available as an extra under both buildings and contents insurance to cover any damage that you or your family might cause, such as putting a nail in a wall and bursting a pipe, or spilling wine or paint on your carpet.

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

\*Includes all storm related claims lodged from 28 October – 5 January 2014.

\*Average premium savings of £105 on 33% of members who provided their existing premium and switched their car/home insurance in 2013.

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# Charitable Trust Dinner 2013

We recently held our Charitable Trust charity dinner at The Hilton Hotel in Liverpool, raising thousands of pounds for local charities.

**O**ur host for the evening was the Chief Constable Jon Murphy, supported by our Police and Crime Commissioner Jane Kennedy.

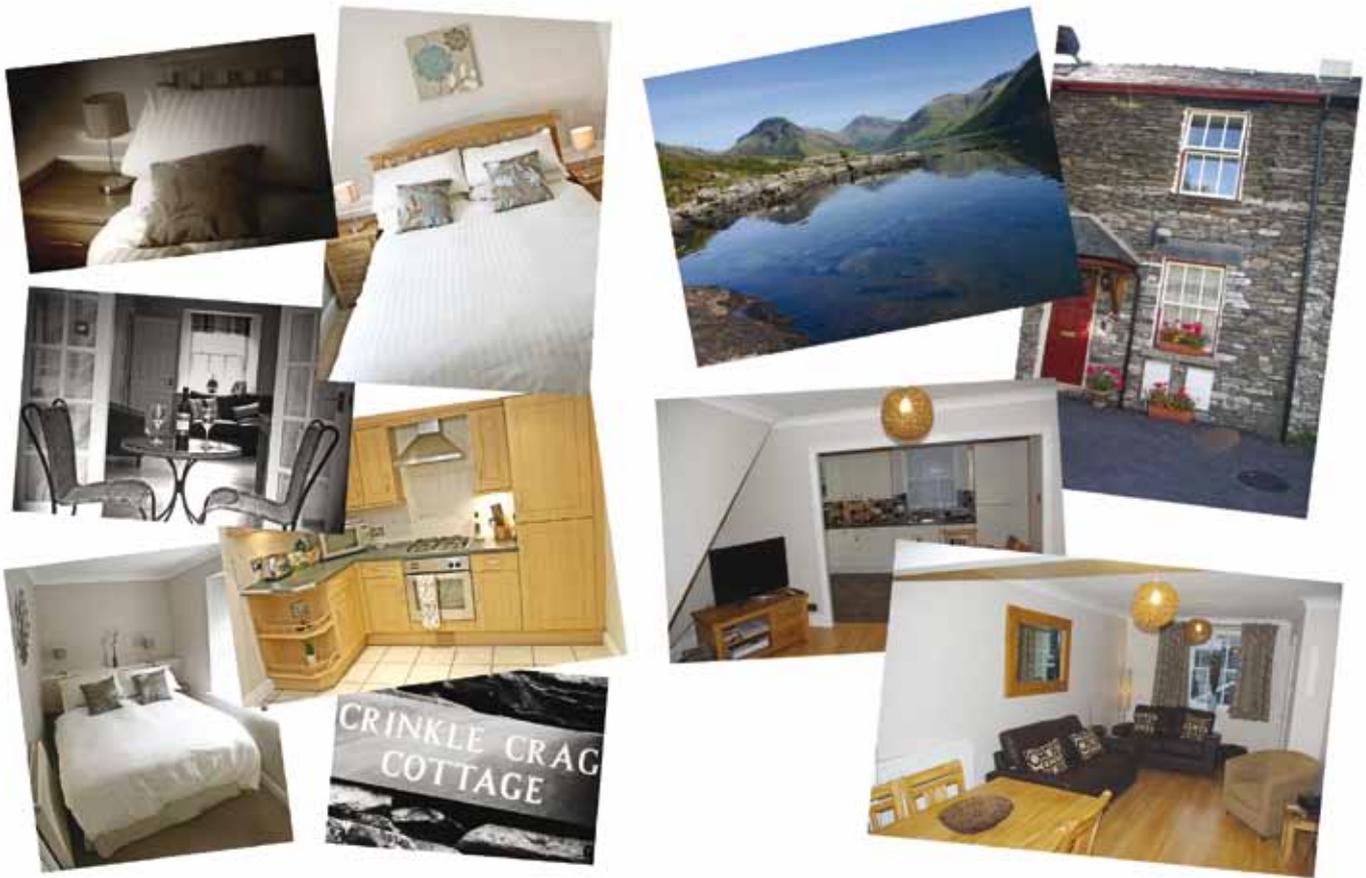
The event is primarily attended by our service providers and local businesses, and we are very grateful to them for supporting us and our charitable causes. Since we registered as a charity in 2007, we have donated over £170,000 to local charities, individuals and causes.

The funds we receive come from both our charity evening and the lottery we run; where the funds come directly from our members pay packets.

Our main beneficiary for the evening was Stick'n'Step who are a locally based charity supporting cerebral palsy sufferers and their families. They have received £15,000 from the proceeds of our charity evening; we hope you agree, a genuine good news story.

 *Since we registered as a charity in 2007, we have donated over £170,000 to local charities, individuals and causes.*





# These are owned by YOU!

If you have not been before, have a look at our fabulous three bedroomed luxury cottages situated in the heart of Windermere.

**W**e purchased Lakestone Cottage in 2009 and Crinkle Crag in 2010.

We have not increased the prices for three years and we have invested heavily in keeping both updated and equipped to the highest possible standards. In the last 12 months we have replaced both central heating boilers, carpeting fully in both cottages, replaced all TVs in Lakestone to flat screen integrated DVD players and the sofas in Lakestone.

There is still plenty of availability in

both cottages throughout the year and you can book short breaks to fit in with your shifts. Both cottages have their own allocated parking space, free Wi-Fi and satellite TV (Sky).

The cottages are owned by Merseyside Federation members. Make sure you use them!

Have a look at the availability and rates at [www.crinklecragcottage.co.uk/booking.html](http://www.crinklecragcottage.co.uk/booking.html)

**“** *There is still plenty of availability in both cottages throughout the year and you can book short breaks to fit in with your shifts.*

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**Life Cover\*** at no extra cost

Loan Type	Representative fixed APR	Min Value	Max Value	Term (months)	Detail
Starter	12.7%	£1,000	£1,999	6-24	Easy to apply, up to £1,999 for up to 2 years.
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.

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

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# Police Credit Union

## celebrate successful year

Peter Evans highlights a particularly successful year for Police Credit Union.



By Peter Evans,  
Chief Executive PCU

For many organisations January has become a time of gloomy reflection on falling sales and decreasing profits but for one financial organisation its philosophy of focusing on its members' needs has seen it enjoy a superb year.

At its AGM, the Police Credit Union reported asset growth of 17% to near the £60m mark making it the third largest credit union in the country. It has enjoyed a steady increase in membership numbers both from police officers and through expansion into the wider law enforcement community such as prison officers. Its cash inflow has continued to grow with £20 million invested and its savings portfolio has increased from £31.5m in 2010 to £51.2m today.

Chief Executive Peter Evans explains that moving to a capacity-based lending model, together with competitive rates of interest, has helped to attract new members. He said: "Traditionally, credit union members could only borrow after they had been members for a certain period of time and the amount they could borrow was linked to savings. We have moved to a model based on the person's ability to pay back the loan."

The Union's success has largely been built on its ability to listen to its members, understand their needs and innovate accordingly. It has introduced an online survey to ensure that its operation

continues to meet their needs both now and in the future and is utilising social media to talk directly to members and enhance its customer service.

For the first time, branches remained open over the Christmas and New Year period allowing members to conduct their financial affairs in person over the festive break.

It restructured its loan portfolio in response to a changing market, with products performing well across the board by Christmas. Part of this restructure saw the introduction of a new loan 'The Helper' a short term loan with an interest rate of 25% pa it has been designed to provide a much cheaper alternative to pay day lenders, although Peter is very clear that they have not entered the pay day loan market.

He said: "The problem with payday loans is that what seems like a quick solution to tide you over until payday can easily mount up due to exorbitant interest rates. The Helper is our 'fair alternative to a pay day loan'.

"It reflects all of the key pillars of 'mutual society' operation. It's designed to meet a real need of responsible people; it's offered to serving and retired law enforcement officers; it's prudently organised and it's set up at a rate that's fair to the borrower and fair to other members whose savings have provided the capital."

This appetite for innovation has continued behind the scenes too. The Police Credit Union has implemented a new HR structure to allow it to support its continued growth and the organisation is looking to invest in a new IT system,

which will increase efficiency and improve service. It has also undertaken appraisals and benchmarking exercises to ensure performance is rewarded and that there is fair pay for all.

The Police Credit Union remains committed to giving back to the community to which it owes its success. It has continued to undertake police related sports sponsorship and its 10th anniversary Bond-themed dinner raised £7007 for Children Today, taking the total raised for the charity to £137,000.

It is also involved in Government backed Credit Union Expansion Programme to develop the credit union sector and Peter represents the credit union sector on the advisory panels with both regulators, the Prudential Regulation Authority and the Financial Conduct Authority.

Peter explains that 2014 looks set to be an equally exciting year for the Police Credit Union. "We are already exploring the potential of developing our product portfolio, possibly by expanding on our traditional easy access savings and unsecured lending offering.

"Ultimately, by responding to our members' needs, we have managed sustainable growth that will provide a springboard for the next phase of our development – something that can only benefit our existing members through our dividends, which were consistently higher than those of similar high street products."

For more information about how to join the Police Credit Union visit your local branch at Liverpool, telephone 0845 241 7504 or visit [www.policecu.co.uk](http://www.policecu.co.uk).

# Merseyside Police Federation

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### Joint Branch Board Full Time



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Tony Barton



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Sean Bell



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Ian McKay

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Linda Curry

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Groundsman  
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MOBILE: 07751 743881

**TONY FAIRCLOUGH (1142)**  
WIRRAL TACTICAL TEAM, WALLASEY  
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OTU MARSH LANE (ATTACH TO SDD, HQ)  
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**STUART ROUTLEDGE (1392)**  
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**STEPHEN POTTER (8301)**  
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Our Car and Home Insurance is provided by RSA Insurance Group plc.

\*Where members have disclosed their existing premium, on average we have saved them £105. Based on 45% of members who provided their existing premium and switched their Car Insurance between 1 January and 10 May 2013.

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