

Manchat

The Magazine of Greater Manchester Police Federation

Winter 2016

1,457 Police Officers were
assaulted on duty in Greater
Manchester **last year**

That's 4 a day



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New Data on Assaults



Chief constables will be expected to measure the true level of officers injured in assaults.

Policing Minister Brandon Lewis announced during a Parliamentary debate on police officer safety that forces will be expected to provide the data from next year.

The extent to which officers are assaulted while trying to serve the public has previously been recorded in different ways by different forces, with campaigners pointing out that this undermines the data.

■ See more on police officer assaults on page 5.



23,394

police officers assaulted in England and Wales over the last year



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... **64** a day

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Unacceptable Assaults



CHAIRMAN
Ian Hanson

Welcome to the latest edition of *Manchat*. There is much focus at the moment on the issue of police officer assaults and appropriate sentencing when someone attacks a police officer.

As the cover of this magazine so starkly indicates, **last year 1,457 police officers were assaulted on duty in Greater Manchester** – that is four police officers every day.

The whole policing family have been trying to get our political masters to wake up to this as it is getting worse every day.

If our communities expect police officers to stand between them and dangerous individuals, then those same police officers are entitled to be given the optimum protection from the Courts. This has never been more important, as that **danger is more prevalent than it ever has been because of the wholesale lack of police officers on the frontline.**

We have seen Greater Manchester lose in excess of 1,500 police officers – and that has to affect officer safety.

There are many things that forces can do to try and maximise safety in terms of equipment and the like, but at the end of the day **having enough boots on the ground at peak times when police officers are under threat is the most effective way of keeping police officers safe** – and for that matter keeping communities safe as well. If police officers aren't safe, then neither are our communities – and the Government needs to wake up to that reality.

I note that money has been found to recruit thousands more prison officers in response to prison disorder, but we also need more police officers. It is a positive step that the force is recruiting a significant number of new officers at the moment, but be under no illusion these are not additional colleagues. All they will do is try to keep us where we are now as the big intakes of the late 1980s are retiring in droves.

We can try and dress this up as much as we want with new policing models and changes to shifts – but the reality is that no model will work unless it is properly resourced and unless we can do that, all the great work we have done to improve policing and make our communities safer will simply be eroded over time.

Proper Deterrent

If somebody attacks a police officer then they should do so in complete certainty that they are going to lose their liberty. When we see horrendous attacks on police officers being dealt with by community sentences, or almost no sentence at all, then what sort of message does that send out to those who would be tempted to attack a police officer?

those fine words backed up by actions now.

I remember 29 years ago, when I joined the police service, if you attacked a police officer the starting point was prison and that sent a very strong message to those who were tempted to do that.

You knew that if you laid a hand on a police officer that you were going to lose your liberty and more than likely your job, and that meant that no

“If police officers aren't safe then neither are our communities and the Government needs to wake up to that reality”

I was really pleased to see that at the beginning of November a debate took place in the House of Commons on the topic of police officer safety, but we need more than words from our politicians.

We hear them regularly say that we have got the best police service in the world, but **let's see**

matter what sort of drunken state that person was in, the prospect of a prison sentence had the effect of making them think twice.

I have recently written to our local MPs asking them how they voted in November's debate over statutory sentencing for assaults on police officers, and invited them to set out their rationale for how they did so.

I would like to be able to develop a supportive debate among our sensible politicians around this issue, as opposed to the seeing the kind of GMP bashing we saw in the antics of one MP. As I said at the time, “we expect better of our MPs”.

1,457 Police Officers were assaulted on duty in Greater Manchester last year

That's 4 a day
We must Protect The Protectors



Proud Policing Tradition

The story around prisons gathered political and media attention at breakneck speed, and suddenly money was found from nowhere. Our politicians would be doing their communities a great service by taking that case to Government and by telling them that we as a society must protect the protectors – both in the Courts and by ensuring we are properly resourced so we can keep our communities safe.

We have a proud policing tradition in this country – one which is built on trust and consensus, and that trust is backed up by a unique social contract with our communities that those who run towards danger will be protected.

Local MPs have a pivotal part to play within that contract, both on behalf of those they represent and those who put themselves in danger every day.

I want to see every sensible MP who cares about policing, who cares about police officers, who cares about the communities, **join me in committing to support the police officers of Greater Manchester.**

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Charlotte Percy
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Our Privileged Position



**CHIEF
CONSTABLE**
Ian Hopkins

Being a police officer is a privileged position in society. We have significant powers that can deprive people of their liberty and this means people have high expectations of officers and their behaviour. It is something that becomes obvious when we put on the uniform and join the police.

As we are welcoming around 500 new recruits in the coming months, it is a point I have been raising with them. Around 200 that have already joined were already working within GMP as Special constables, PCSOs and police staff.

In January, we will be welcoming the first recruits to come from outside of GMP and we all need to make their arrival a positive experience.

We should make sure this is the GMP we want where we support colleagues and work together as a team.

Although the new officers are not going to increase our numbers, they are essential in maintaining the current establishment figures.

More than that, they are also going to help us ensure we have a workforce that is more representative of our communities. If we can achieve that then **we can secure the legitimacy we have to police Greater Manchester and build a workforce for the future.**

Setting Standards

As the world and GMP is changing we need to ensure we keep a focus on standards and the Code of Ethics. We often get frustrated by media coverage, but some of this is fuelled by times when we fail to maintain those standards.

We can overcome this if we continue to raise the bar within everything we do from how we look to how we input data.

Raising standards will help us to provide the best possible service to the public as we have the right information, equipment and uniform for the job.

"We should make sure this is the GMP we want where we support colleagues and work together as a team"

Standards are important throughout all aspects of our lives both at work and at home. **As police officers we accept the burden of being in the spotlight every day so that we can help others.** The same is expected online as well as in the real world.

Social Media

We all use social media, and as a national lead for social media engagement, I have seen the great things that can be achieved through using new platforms. I also see the worst behaviour, the criminal activity and the abuse that takes place online. We must be aware of how to tackle the problem so we are able to help people who come to us in distress because of social media harassment.

We also need to recognise that even when using social media in a personal capacity we are representing the police service. **Whatever we do and say will be scrutinised not only by our peers but also by our communities.**

It is important that we challenge those that seek to unfairly tarnish the image of policing and of GMP; remaining silent can appear like a passive acceptance of the commentary. It is the reason why we regularly challenge the media for inaccurate or unfair reporting of events or issues involving GMP officers and staff.

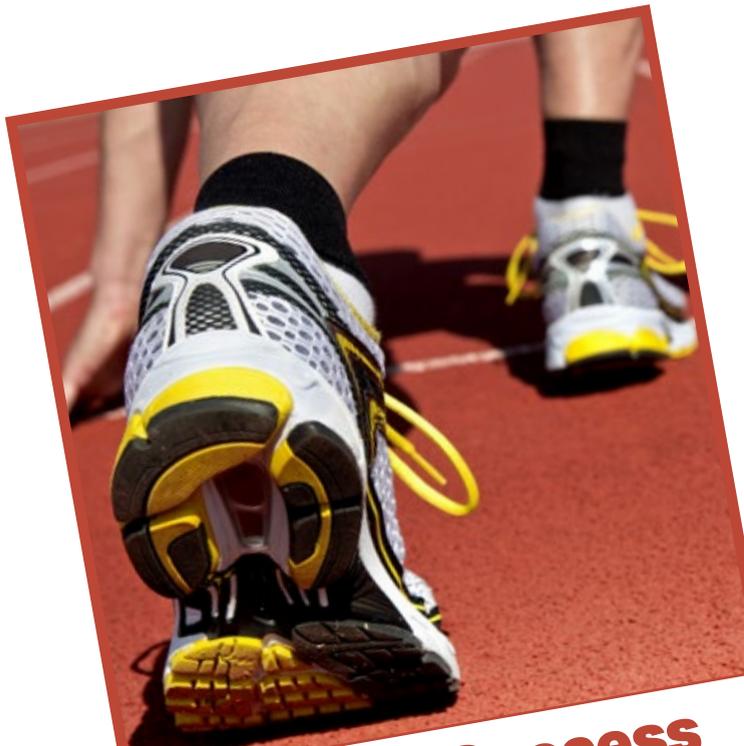
Celebrating Our Best

People have high expectations of police officers and staff, which has been evident throughout the years. They judge our actions, behaviour and comments from that position.

Whether it is online or in the real world, we need to keep raising the standards and showcasing the best of what we do.

I was proud to be able to recognise great work during the recent GMP STARS awards and I hope that you will look to nominate colleagues for next year's ceremony.

There is great work taking place every day and a lot of it goes unnoticed. **I will continue to find ways to highlight the best in what we do** and hope that you will do the same.



Fitness Success

Greater Manchester Police officers have a 98% pass rate in the Police Job Related Fitness test. A total of 4,838 officers took the test, with 4,741 passing. Across England and Wales, police officers have a 98% pass rate on their fitness tests. Last year, 93,956 officers in England and Wales took the test – 92,093 of them passed. A total of 23,154 female officers took the test, with 22,095 (95.4%) passing. While 67,376 male officers took part, with 66,619 (98.9%) passing.



Protect Our Police

The Government must do more to protect police officers from violence on duty, the Police Minister has been told. Holly Lynch, MP for Halifax, led a debate in the House of Commons after seeing first hand police officers being attacked. She called for an increase in resources to help protect officers, such as spit hoods and Tasers.

Ms Lynch saw a female officer headbutted and a male officer surrounded when she went on patrol with West Yorkshire Police. She was so concerned for his safety she called 999 for backup.

She told MPs: "An assault on a police officer is an assault on society."

"It is totally unacceptable that a public servant, working in their communities, protecting people, helping the vulnerable should be assaulted as they go about their jobs. Being a punch bag should never be part of the job."

How Is Our Morale?

Our officers have had their say on pay and morale in a survey conducted by the Police Federation of England and Wales.

A total of **2,774** Greater Manchester Police officers responded to the survey.

Of those, 61.3% say their **morale is currently low**. And 76.6% said they **would not recommend joining the police** to others.

Overall, 71% of GMP officers said that they **did not feel valued** within the police.

A total of 13.1% say they intend to **leave the police service within two years**.

And 73.9% of GMP officers say they **do not feel fairly paid** for the responsibilities their job carries.



Cyclists Raise £4,000 In Memory Of Colleague

Police officers from Greater Manchester Police cycled from Manchester to Blackpool to raise £4,000 for a charity set up to honour a colleague who died earlier this year.

The 'Ride For Rick' bike ride was organised by officers from the GMP Dog Unit to raise funds in memory of PC Richard Kettle, known as Rick to his family and friends. He died in March following a heart attack. Richard died aged 34 and

served with the Bolton division from 2008 before transferring to Merseyside in 2015 to be closer to his wife, Hannah, and their sons Alfie, 3, Harley, 5 months.

PC Mark Gateley, from GMP, said: "It is our wish to remember Rick and help provide a period of enjoyment for his family, by raising funds on behalf of the 'Ride For Rick' and The Christie charity in his name."



'Right Amount Of Tasers'

Taser was one of the main topics of debate at the Greater Manchester Police Federation Open Meeting in October.

Chief Constable Ian Hopkins was quizzed on whether there were enough Tasers issued to Greater Manchester Police officers and whether they were currently being deployed, and are available in the right areas/divisions.

The meeting – held in a hotel in central Manchester – heard that there are currently around 600 Taser trained officers in GMP.

CC Hopkins told the meeting on Taser: "They are less lethal and not non-lethal weapons and our deployment has to be carefully considered".

He added that in his view, the threat and risk assessment does not currently stack up that every police officer should have a Taser and that he thinks there are about the right amount of Taser trained officers in GMP.

The meeting heard that there is a review ongoing in GMP of where the Tasers in Greater Manchester are deployed/what divisions and CC Hopkins told officers that body worn video is helping to reduce assaults on police officers.

There was also discussion and debate at the meeting around Police Federation reform and why it has taken so long to happen.

The Police Federation of England and Wales

General Secretary Andy Fittes said that a National Finance Director is coming in soon.

When asked about the potential of a subscriptions rebate for members, Mr Fittes said the finances of the organisation are being looked at – something the Finance Director will assist with.

He told the meeting that **PFEW Subscriptions**

police officers than we used to."

Mr Lloyd added: **"We know we need more police officers. Cuts in all other public services are also affecting policing."**

There was also some criticism levelled at the Independent Police Complaints Commission at the Open Meeting. Our Chairman Ian Hanson

'We are hearing horror stories about the numbers of officers on duty'

haven't increased for five years and won't be increased at next year's PFEW conference.

There was also a debate around flexible working in GMP – and the balance between operational requirements and flexible working plans.

And our Chairman Ian Hanson spoke out on resources. "We are hearing horror stories about local policing and the numbers of officers on duty," said Ian.

Both CC Hopkins and the Police and Crime Commissioner Tony Lloyd mentioned the demand being placed on police officers because of cuts to other public services.

"The demands on colleagues in GMP are unforgiving," said CC Hopkins. "We have 1,800 fewer

said: **"What level of incompetence has to be shown before something is done about the IPCC? They are not fit for purpose."**

Tony Lloyd described the organisation as "phenomenally slow" and "not fair to officers or complainants". CC Hopkins said: "We do need to be held to account." However he added: "I would echo about timeliness - IPCC seem to let investigations run for years."

The meeting concluded on Social Media and appropriate use by police officers. CC Hopkins said some use damages GMP and colleagues.

Colleagues were also told how MP Simon Danczuk – who has been critical of GMP – had declined an invitation to the meeting.

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Honouring Fallen Friends

National Police Memorial Day is one the most important things that the police family does.

That was the view of Greater Manchester Police Federation Chairman Ian Hanson, speaking at the event at St Paul's Cathedral in London.

Ian said: "The police family comes together to remember those who, when danger presented itself, ran towards the danger, and in doing so they made the ultimate sacrifice.

"The people who have died were someone's son, daughter, brother, father, mother.

"These are people with families, and yes the

publicity dies down and the service moves on, but it never moves on for those people who have lost a loved one.

"It's tremendously important that at events such as this we keep the memory alive for every single member of those families."

Attending the event alongside GMP Federation were the families of PCs Fiona Bone and Nicola Hughes, alongside relatives of Det Sgt Thomas McCarthy, PC Alison Armitage, PC John Egerton, Insp Ray Codling and PC Robert Nathans.

"We must do this every year," added Ian. "We've seen a lot of things cut back in policing over the

last few years, but the one thing we have got to do is remember those who were there when their communities needed them, and to give the families, the friends and the colleagues the opportunity to show how much they loved them.

"What it shows to the wider world is that we're people. We're people who care deeply about each other.

"We would urge everybody in the wider community to get behind events like this and show the police family and the rest of the communities that they too bear the pain of those families who remember their loved ones today."

A Marathon Effort by PCs

PCs Jenni Harlow-Smith and Stuart Rostron were among the GMP officers taking part in the New York Marathon in early November to raise money for the PC Nicola Hughes Memorial Fund. Jenni finished the race in 3hrs 59min, with Stuart following in 4hrs 22mins. Stuart said: "As officers we worked in Mottram after Nicola and Fiona were tragically killed and, afterwards, we both felt we wanted to help in any way that we could." The pair have raised more than £3,000 and you can still sponsor them via their fundraising webpage at www.justgiving.com/jenniandstu.



Award For PC Who Chased Gunman

PC Robert Shakespeare has been awarded a GMP STARS bravery award after chasing and arresting a teenage gunman who robbed a takeaway.



Cadets On Patrol

Greater Manchester Police welcomed 80 police college cadets from Qatar, who spent six weeks with the force observing frontline officers around the clock to see how they deal with the community.

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Couple's Commendation

Two senior Greater Manchester Police officers have received long service awards from the Deputy Chief Constable.

Ch Insp James Troisi and wife Det Sgt Alison Troisi joined GMP in 1996 where they met during their uniform fitting.

Six months later, as soon as they had completed

their police training, they were engaged.

They were both presented with their long service awards by Deputy Chief Constable Ian Pilling at a ceremony held at the Hough End Centre in September.

James said: "When I first met Alison it was love at first sight, but I assumed she was out of my league.

Alison said: "To get this far in our career and to be awarded together is very special. Starting a career in the police was very daunting but having my best friend with me throughout has made it easy."

'Policing Is About Helping People'



A GREATER Manchester Police officer has helped a vulnerable man publish a book of his poems to help raise awareness about mental health issues.

PC Paul Davies met Oliver Moran after he went missing last year.

He helped Oliver publish 'Out of my mind. The muses of an unlikely poet', which is available now from Amazon and www.pdavies.co.uk priced at £5.99.

PC Davies said: "Policing isn't just about fighting crime but helping people in the community too."

Bike Challenge



A GMP officer has taken on a mammoth cycle ride to raise money to help a disabled colleague.

Det Sgt Paul Rees from the Serious Crime Co-ordination Unit cycled 1,300 miles over 22 days to raise funds to help Chris Bibby make house adaptations after he was diagnosed with multiple sclerosis. The money raised will go towards the conversion of Chris's garage so he will have an accessible bedroom and wet room and the lowering of his windows.

Det Sgt Rees said: "Chris is one of the most positive people I have met and is an inspiration to people because of the way he copes with his illness. This is the least that I can do to help him."

Does the common law spouse exist?

Charlotte Percy, Associate in family law at Slater and Gordon

Common-law marriage hasn't existed in Britain since 1753, yet the belief that it does is widespread. No one acquires rights over someone else's property simply by living with them, so it is important to consider your position before you decide to cohabit. Below is a short guide for anybody planning to move in with their partner:

Joint tenants or tenants in common?

If you own the property as joint tenants, the property is held in equal shares – one tenant cannot have a larger ownership than another. A key concept in joint tenancies is the right of survivorship. This means that if any one of the joint tenants dies, the remainder of the property transfers automatically to the survivor/s. The transfer happens even if the joint tenant provides for something different to happen with his or her property in a Will.

If you own the property as tenants in common, the property does not have to be held in equal shares. For example, one tenant in common can own 75% of the property and the other 25%. There is also no right of survivorship for tenants in common and should one tenant in common die, his or her share of the property passes under the terms of any Will, or on the intestacy rules.

Do I need a deed of trust?

A Deed of Trust (also known as a Declaration of Trust) is a legal agreement that can be used to specify how a property is held between joint owners. They can include specific information such as each party's contributions towards the purchase price or their respective shares in the property, for example.

Moving in with a partner who owns property in their sole name or jointly with another?

- Consider what will happen if the relationship breaks down
- Does the legal title need changing?
- Will you be making financial contributions towards the property and will these constitute as an interest? If there is no

financial contribution, it is unlikely that you will be able to establish any legal interest

- Do you have children with your partner? Will it be possible to bring an application for the benefit of the children upon separation, if no agreement can be reached?
- Is there anything else about the property that you need to know? This is particularly important if the property is held in joint names with a third party, such as a former partner or spouse

Many people also ask whether there are any other financial claims upon separation? If there are children of the relationship, child maintenance will be payable by the 'non-resident' parent. Other than this, it is doubtful. The rules for separating cohabitants are very different to divorcing couples. Generally you will only be looking at assets held in joint names and claims are limited to those under the laws of property and trusts.

It is vital that careful thought is given to the above matters prior to cohabitation. Whilst it may be 'unromantic' to plan for a possible separation, more couples are acknowledging that it is something of a necessary evil. It is far better to agree your respective intentions and plans from the outset, than to separate and face legal intervention and costly court proceedings.

The best way to ensure that you are protected when considering cohabitation is to:

- Consider the above points carefully and ensure you have frank discussions with your partner
- Consider entering into a cohabitation agreement which can detail how the property is to be dealt with both during the relationship and upon separation
- Prepare a will
- It's always best to seek legal advice

For an initial consultation please call Slater and Gordon Lawyers on Freephone 0808 175 7710 or contact us online and we'll be happy to help. Alternatively you can contact us via your local federation.



Our Scheme Helping You



TREASURER
Craig Lippitt

In this edition of Manchat I'd like to very briefly talk about the Insurance Benefit Trust. This is the scheme that runs the Group Insurance, which covers you for travel insurance, critical illness/life cover, off-duty legal assistance, motor breakdown and home emergency, just to name a few of the important areas it covers.

The decision to award the insurance scheme to the providers is made every three years. This year, we chose to remain with Police Mutual, who had taken over Forces Financial, who provided the cover for the previous three years. **Police Mutual is a non-profit-making mutual society – they do not pay anything to shareholders.** If the company makes a profit, then, because they are a mutual, the money gets ploughed back into the company to improve service/reduce costs to us.

We get a very small levy from this – equating to less than 40p per person who has the group/life insurance with us. It reduced further this month, as the Government increased insurance premium tax by 0.5% and **we unanimously agreed to absorb that cost and not pass it on to policy holders.**

The small amount we make from the levy is used by the Trustees to assist subscribing members



“The small amount we make from the levy is used by the Trustees to assist subscribing members and their families”

and their families when they are in hardship or have unforeseen circumstances that fall outside the remit of the cover. **We regularly pay out thousands of pounds a year to help colleagues through a massively wide range of circumstances.** Over the last three years, we have paid out more than £150,000 to officers and their families, often for heartbreaking events. We are not for profit – everything ultimately goes back to members of the scheme.

We also pay up to three months' subscriptions for officers who go on zero pay during maternity/

paternity leave so they don't have to worry about this at a time when finances may be tight.

As for staffing, we have one member of staff at Progress House who is partially funded by the Insurance Benefit Trust levy. No one else is salaried and no dividends are paid to anyone.

I hope this sheds some light on the extra work we do within the Insurance Benefit Trust. If you'd like to know more, contact me on clippitt@gmpf.polfed.org. Full details of the Group Insurance scheme with PMAS can be found on our website at www.gmpfederation.com in the download section.

How To Avoid Near Misses

LOCAL GMP Federation reps are working hard to monitor any increase in 'near miss' reports that are being reported to the Force, *writes Health and Safety Deputy Lead Martin Lally.*

Reps from across the Force have asked the Health and Safety Team at GMP Federation to determine a plan of how to make the force aware of the impact of day-to-day working by operational staff.

A 'near miss' can be defined as any incident that had the potential to cause injury to persons or loss or

damage to equipment or property but on that occasion harm did not occur.

A near miss doesn't mean that only five officers paraded on duty for example.

If someone could have been hurt at an actual incident that occurred because only five officers paraded on duty and no-one could get to them to back them up, then that may be a near miss.

If there was a matter where officers actually could have got hurt, there must be a circumstance behind the incident that will then equate to a near miss.

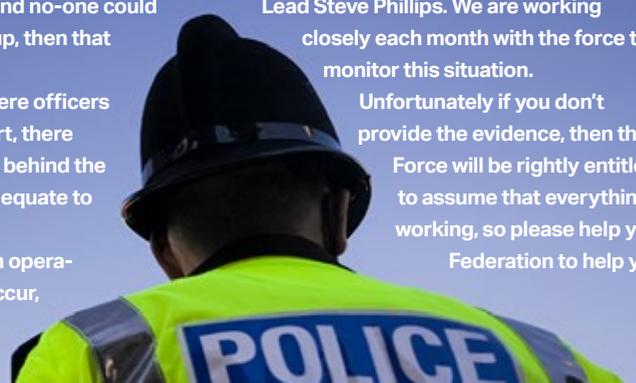
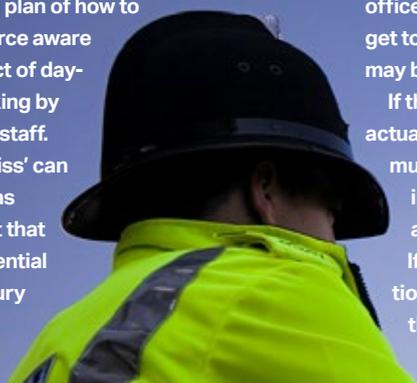
If an actual injury or an operational near miss does occur, then please ensure that the 700B

accident report form is completed.

You can also report near misses using the Police Federation app, which can be downloaded for free from the App Store.

This report will go direct to the Health and Safety Unit, myself and Health and Safety Lead Steve Phillips. We are working closely each month with the force to monitor this situation.

Unfortunately if you don't provide the evidence, then the Force will be rightly entitled to assume that everything is working, so please help your Federation to help you.





PRESENTING THE LOTTERY

Your credit union is proud to support the Friends of the No1 CopperPot Credit Union Lottery which gives away prizes each month to members.

Each month there are many winners, prizes range from **£50 up to £2,000**. As a special prize every 6 months there is a draw for a member to **WIN A BRAND NEW CAR!**

The money raised is used to assist our credit union to grow and develop and to provide an improved service to you, the member.

Monthly winners will be announced on the website and will be contacted directly. Each member is entitled to a maximum of 10 chances at the lottery per month.

The lottery will be witnessed by a member of the Friends of No1 CopperPot Credit Union Lottery Committee.

For ONLY £1 a go, deducted straight from your account, you could be a **WINNER!**



To apply visit: www.no1copperpot.com

Resolving Difficulties



SECRETARY
Karl Thurogood

The new Local Policing model (or old section as I like to call it) is a strategy, and every strategy is implemented through a series of tactics, but not all strategies and tactics are created equal.

Born out of necessity, it aimed to maintain basic service delivery with the resources available after five years of staffing famine (CSR). From the availability of resources – human, operational, and financial – GMP had to choose among several strategies, and then choose among the tactics available to execute the most important strategy.

However, realising that **doing more or even the same with less was impossible**, the other facet of the LP model was to reduce calls for service, by refusing to deal with non-police incidents, or redirecting them to more appropriate assistance. It was acknowledged that the LP would fail unless demand was reduced.

We are sorry to report that **the anticipated and necessary demand reductions are yet to be realised**, and unless they do, LP will fail.

Officers must be robust in challenging and rejecting non-policing activity, managers need to support their staff's decisions and encourage proportionality of action and investigation, and senior leaders are required to remove the blockages that prevent this from happening. Equivocation is not an option, risk aversion is not an option, and neither is weakness.

Insurance Products

An alternative insurance product aimed to cover what the Police Federation of England and Wales

Any alternative products are run for profit, unlike PFEW and ourselves which are not. When you are a member of GMP Federation you have access to our fantastic Group Insurance Scheme. However, you also have access to local Federation representatives who are provided by PFEW to assist you when you need it.

Pay

So what's going on in payroll? Three pay slips in one week, officers paid at pay point 9 which no

"Officers must be robust in challenging and rejecting non-policing activity"

(PFEW) and our own Group Insurance Scheme do has been launched.

We have completed a side-by-side comparison table, which we shall be circulating shortly to you directly. PFEW membership plus our own Group Insurance Scheme membership works out cheaper than this alternative when you take account of tax relief on PFEW subscriptions.

PFEW subscriptions are income tax exempt 'professional subscriptions', which HMRC gives an allowance in your tax code for. Should you stop subscribing to PFEW you must immediately inform HMRC so they can adjust your tax code accordingly.

longer exists, and don't mention all the unlawful deductions from wages.

We are having meetings with force representatives to try and resolve this matter. However, we have set a timescale for this resolution and if not resolved by then we will be seeking your assistance to pursue a legal remedy.

Finally, can I remind you that **when rest days are rostered, to comply with regulations they must be just that – rostered, not hours put on a card**. Officers on 10 hour shifts will lose out unless they insist on having their days rostered, as the Duty Management System will only give them 8 hours for a day, rather than a day.

"We are sorry to report that the anticipated and necessary demand reductions are yet to be realised, and unless they do, the Local Policing model will fail"

ARE YOU PREPARED FOR THE CHANGES AHEAD?

In the current climate of uncertainty, it is important to seek face-to-face financial advice.

The United Kingdom's vote to leave the European Union brings a 43-year association to its end. Parts of the transition period are likely to continue to be volatile for investors, and markets will not be fully at ease until there is more certainty about the timing and nature of the UK's exit, and the details of its future trading agreements are known.

Global markets have been turbulent since the referendum, while the pound has come under pressure, and there is no denying that the Brexit result will continue to create disruption in the short term. But putting aside the recent volatility and taking a long-term view will help people plan more confidently for the future.

"At times like this, it pays to keep calm when all around are losing control," says Neil Woodford, a selected fund manager for St. James's Place. "This doesn't change anything fundamental. I don't think the prospects of the businesses I have invested in have deteriorated at all as a result of Brexit."

Whilst there are also fresh political risks for people to consider, the referendum result does at least remove the largest domestic uncertainty that had been troubling markets.

As markets look ahead, the very slowness of exit negotiations should enable sentiment to settle and investors' focus to turn to the future and explore their options carefully.

PEOPLE NEED TO TAKE A LONG-TERM VIEW WITH THEIR INVESTMENT PLANNING.

Chris Ralph, Chief Investment Officer at St. James's Place says, "The short term noise in markets is not always easy to resist. It is important to always maintain a long-term view and, whilst the referendum result may yet alter a great deal about the UK, it does not alter the principles of investing or people's need to build and protect their financial future."

It is highly recommended that people seek face-to-face financial advice, so they can gain a clear perspective on the challenges and opportunities that exist in the current climate.

For further information, or to arrange a meeting, please contact Pearson Financial



Based in Tarporley, **Pearson Financial Management** are inviting readers of **Manchat** to discover the simple yet highly effective steps you can take to protect your wealth and stay in control.

Call **01829 732450** for more information or your complimentary guide to wealth management.



Management of St. James's Place Wealth Management. They can be contacted by phone on 01829 732450 or by email at ann.pearson@sjpp.co.uk.

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The Partner Practice represents only St. James's Place Wealth Management plc (which is authorised and regulated by the Financial Conduct Authority) for the purpose of advising solely on the Group's wealth management products and services, more details of which are set out on the Group's website www.sjpp.co.uk/products. The title 'Partner Practice' is the marketing term used to describe St. James's Place representatives.

Finding The Right Balance



CONDUCT
Mike Peake and
Lance Thomas

Many police officers in GMP will have now received their personal issue work smart mobile phones, which will improve their capabilities to carry out their day-to-day policing functions. In the previous edition of Manchat we warned officers about adhering to appropriate usage of those devices and that advice will

when off duty. For example: "Will I have to respond to an email marked urgent when I am not in work, and if I don't will I get criticised or even in trouble?". The short answer is: "No".

The smart mobile phones have been issued by GMP for work purposes, but GMP are happy for officers to use them for appropriate personal use.

This does not mean that there is an expectation by GMP for officers to carry out any work via their mobile devices while they are not in work. **GMP Federation believes that it is important for officers to have a work/life balance and use their days off as a break in between working.** No officer should or could be criticised for not responding to a work communication via their GMP issue device when not in work. There are already existing processes in place for DRMUs and supervision when urgent contact for officers is necessary.

behaviour and gives advice on how to avoid this. The presentation is quite impactful and is designed to focus officers' minds. **The Federation nationally spends around £4m a year representing police officers (subscribing members) during criminal investigations and gross misconduct proceedings.**

We would like to welcome all the new recruits and hope that they have a long and happy career serving as police officers in GMP.

Advice On Declaring A Secondary Income

GMP has in place a Business Interest for Police Officers policy, so that consideration on application can be given to allow (or not) an officer to have a secondary income that does not conflict with the work of the police or adversely affect the reputation of the individual, GMP or the wider service.

It is a gross misconduct breach to fail to declare

"Do I have to respond to an email marked urgent when I am not in work, and if I don't will I get in trouble? The short answer is No."

always remain vital in order to reduce the risk of officers falling foul of any misuse issues.

Since the rollout started, **we have been asked questions around officers needing to respond to work-related communications, emails or phone calls**

Keep Personal Personal

While on the subject of mobile phones: a proportion of police officers get into difficulty or cause operational problems by giving out their personal mobile numbers to people outside of GMP when dealing with work matters.

Although many officers do this in the belief that it makes life easier or even helps 'the job', they actually risk compromising themselves and in some cases compromising the operational effectiveness of GMP. The rollout of work mobile phones should negate the perceived need to do this, but please protect yourselves and **do not give out your personal mobile phone numbers in connection with your work.**

New Recruits

For the first time in a number of years, we have had the pleasure of talking to three intakes of new GMP srecruits.

These are made up of transferees from other police forces and most recently as a result of an internal recruitment process. As part of the talk we delivered a presentation, which many of you will have seen, on 'how to keep you safe'. This highlights the common ways in which officers breach the standards of professional be-

a business interest, but it is so easily avoidable by submitting an application (GMP Form: 01 19R) and waiting for approval before beginning the work or receiving an income. Complete the application form and submit it to your line manager, who will then pass it on to your divisional commander before it is submitted to the professional standards branch.

Definition Of Business Interests

(a) Being a member of a police force, the person holds any office or employment for hire or gain (otherwise than as a member of a police force) or carries on any business; or
(b) being a member of a police force or a relative of a member, the person holds or possesses a pecuniary interest in a licence or permit granted in pursuance of the law relating to alcohol licensing, refreshment houses or betting and gaming or regulating places of entertainment in the area of the police force in question."

Common examples of when the policy is applicable and when an application is required are:

- Rental of property, even if the income does not make a profit;
- If you intend to take a career break and wish to undertake employment during the break;
- If you have a family member who has a licensed premises within the GMP area (as per (b) above).

For full details and guidance please view the complete Business Interest for Police Officers policy on the GMP Force Intranet.

To Cohabit or not to Cohabit – a legal problem



The Office for National Statistics states that 42% of marriages end in divorce, but the fastest growing type of family in the UK is cohabiting couples. If you are interested in statistics, in the 10 years since 2004, the number of couples cohabiting grew by 29.7%.

Unfortunately whilst social attitudes have changed, the law has not kept up with the changes. More than half of those asked in a recent survey, believed that couples who cohabit have a “common law” marriage. This is a myth. Cohabiting couples do not have the same legal protection as those who are married. There is a Cohabitation Rights Bill going through Parliament at the moment, but this is yet to be made law which means couples who cohabit have little legal protection.

There are many situations where cohabiting couples have resorted to the Courts to sort out the issues between them. This is not only emotionally draining, but very costly.

Examples of some of the more common problems are:

- where one party owns the property, the other party has moved in and paid a contribution towards living expenses and repairs believing that they have a share in the property. This would not necessarily be the case for couples who cohabit.
- where one party has given up work to look after children, but on separation finds they are not entitled to maintenance for themselves only the children.
- where one party dies without a Will believing their partner would be provided for. This is not the case, as the Intestacy Rules (where a person dies without a Will) only provides for a spouse and not a cohabiting partner.
- where a pension scheme will not pay out to a cohabitee as the scheme rules only recognise spouses.

There is no easy solution to this problem. Although it may not be romantic, one option is to sign a Cohabitation Agreement. An agreement will cover the issues which could arise if the relationship breaks down. Whilst a Cohabitation Agreement may not cover all eventualities, it can reduce the potential for conflict. Both parties must have separate legal advice, and the agreement can be tailor made to individual circumstances.

It is also important to make a Will so that the problems which can arise on Intestacy are avoided.

At Linder Myers, we recognise that many of our clients could benefit from a Cohabitation Agreement and believe this to be such an important issue that we offer a fixed price to members of the Police Federation and their families to draft one. If you would like further information or have any questions please give me a call.

Best wishes,

Bernard Seymour
Consultant, Linder Myers

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North West Police Benevolent Fund



Are you a member?

Many officers are not aware of the actual cost for such fantastic facilities and service available through the North West Police Benevolent Fund. Whilst you will see a monthly figure for membership for serving officers of £5.46 (£4.00 for retired officers), the actual cost to members who donate via payroll or pension deduction is less due to it being a charitable donation. For a 20% tax payer the amount for serving officers reduces to £4.37 (£3.20 for retired officers), and for a 40% tax payer £3.28 (£2.40 for retired officers).

So what is available.....?



Physiotherapy treatment available locally on a day-patient basis at GMP, Cheshire HQ, Merseyside HQ and St Michael's Lodge, Lancashire. This service is free to members.



Fantastic holiday lodges based in Carnforth in Lancashire and Windermere in Cumbria. These are available to members for both holidays at subsidised rates and also for convalescence breaks, which are supplied free of charge. Members who are ill or injured can access the convalescence lodges subject to a medical form being completed by a medical practitioner.



St Michael's Lodge hotel based in the beautiful Ribble Valley area of Langho in Lancashire is available for short breaks, as a meeting venue and also for convalescence breaks. St Michael's Lodge is an adult only facility.

Death Benefit — In the event of the death of a serving Police Officer, the sum of £5,000 is paid.

Financial Assistance — Members who are in a condition of need, hardship or distress can make application to the fund for financial assistance and could be helped by way of a discretionary grant or interest free loan. To satisfy the requirements of the Charity Commission we have to ensure any assistance from the fund is a last resort when all other financial options have been explored.

Wheelchair Loan — The Fund has a number of both manual and motorised wheelchairs which are available on a short term loan basis following injury, surgery, or for mobility issues etc.

Counselling Service — A new Counselling service is now available to members on a self-referral confidential basis. We have had many requests for this service and this will be another benefit available to you as a member of the Fund.

Expansion plans to St Michael's Lodge currently underway — The new centre will be able to provide an holistic approach to our members' requirements. The new centre will continue to provide physiotherapy treatment both on an out-patient basis or short residential basis depending on the medical need of the individual member. The counselling service will be increased to deal with the ever increasing requirement for stress and anxiety issues our members are going through. There is nothing available specifically for Police Officers/Law Enforcement Officers (both serving and retired) to access for a longer term counselling programmes and it is hoped that this centre will provide a full holistic approach in treatment for both physical and mental issues. Alternative therapy will also be available, including a variety of classes to complement and enhance the treatment programmes set for the individual members. The centre will be fully equipped with a gym, treatment rooms, swimming pool, hydrotherapy pool, hot tub, meeting/counselling rooms, lounge areas, games room, 30 en-suite bedrooms including adapted rooms for disabled use, and dining facilities. This will be a fantastic asset to the Benevolent Fund and our members.

www.nwpcf.org—Registered charity number 503045

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