

FEDERATION



West Midlands Police
Federation

June/July 2026



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WELCOME

Welcome to the June/July 2026 edition of **Federation** - the magazine for members of West Midlands Police Federation.

We are always on the look-out for good news stories so please get in touch if you have something to share with colleagues. It does not have to relate to your policing role - though we are definitely interested in hearing about what's going on around the Force. Do you have an interesting hobby or perhaps you are involved in sport locally, as a player, a manager, a coach?

Just get in touch and let us know.

We would also be interested to hear what you would like to see featured in your magazine.

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Bravery awards are highlight of the policing year



By **Jess Davies**, chair of West Midlands Police Federation

Each year, usually in July, around 70 to 80 officers descend on London for the national Police Bravery Awards.

Accompanied by a guest of their choice, once in the capital all the nominees attend a reception hosted by the Home Secretary of the day in the afternoon before an evening awards reception where regional winners are chosen ahead of the overall winner being named.

The awards are, for me, the highlight of the policing year, recognising the daily acts of bravery by officers the length and breadth of

the country who put their lives on the line while carrying out their duties, serving and protecting their communities.

The nominees themselves often play down their bravery, saying they were just doing their job and expressing their pride at being able to represent their force and their colleagues at the event.

Our own nominee for this year's awards – once again organised by the Police Federation of England and Wales – is Mitchell Bull (see Pages 8 and 9) and I am looking forward to joining him and his wife in London next month.

While the focus on the day is quite rightly on the officers and their brave acts, it is not unusual for details of our annual pay award to be announced around the time of the bravery awards – in fact, I think one year details were made public while the nominees were in Downing Street for the pre-event reception.

I am not sure of when we will get to hear what pay rise – if any – we can all expect from 1 September this year but, given the current

economic situation, I don't think the signs are very positive.

However, in March this year, the Police Federation of England and Wales (PFEW) put forward a case for officers to receive a minimum pay rise of seven per cent for the next three years.

It explained its rationale for sustained investment in officer pay in a report to the Police Remuneration Review Body (PRRB) on the back of the National Police Chiefs' Council (NPCC) calling for a fully funded 3.5 per cent pay rise from 1 September 2026 – or a 2.5 per cent uplift if not fully funded.

At the time, we argued that a rise of 3.5 per cent did not go far enough in helping stem the current officer retention crisis and pointed out that it would amount to another real terms pay cut for police officers, which is doubly galling given the seemingly never-ending increases to the cost of living.

This is not the only area in which we find ourselves disagreeing with the NPCC though.

Plans by police chiefs to reduce officers'

“ THE FEDERATION IS WARNING THAT A “BROKEN” POLICE SERVICE OF UNDERPAID, OVERWORKED AND UNDER THREAT PEOPLE RISKS A PUBLIC SAFETY CRISIS – WITH THE LOSS OF EXPERIENCED OFFICERS SET TO COST TAXPAYERS NEARLY £10 BILLION IN FIVE YEARS.

pay when they have to work on what would have been a rest day have prompted PFEW to launch a new campaign.

The Hands Off Our Rest Days initiative sits under the current Federation Copped Enough campaign for better pay, working conditions and support.

Officers are entitled to a minimum four hours' compensation at time and a half when they work on a cancelled rest day or bank holiday. This aims to recognise the disruption to their protected rest time and family commitments.

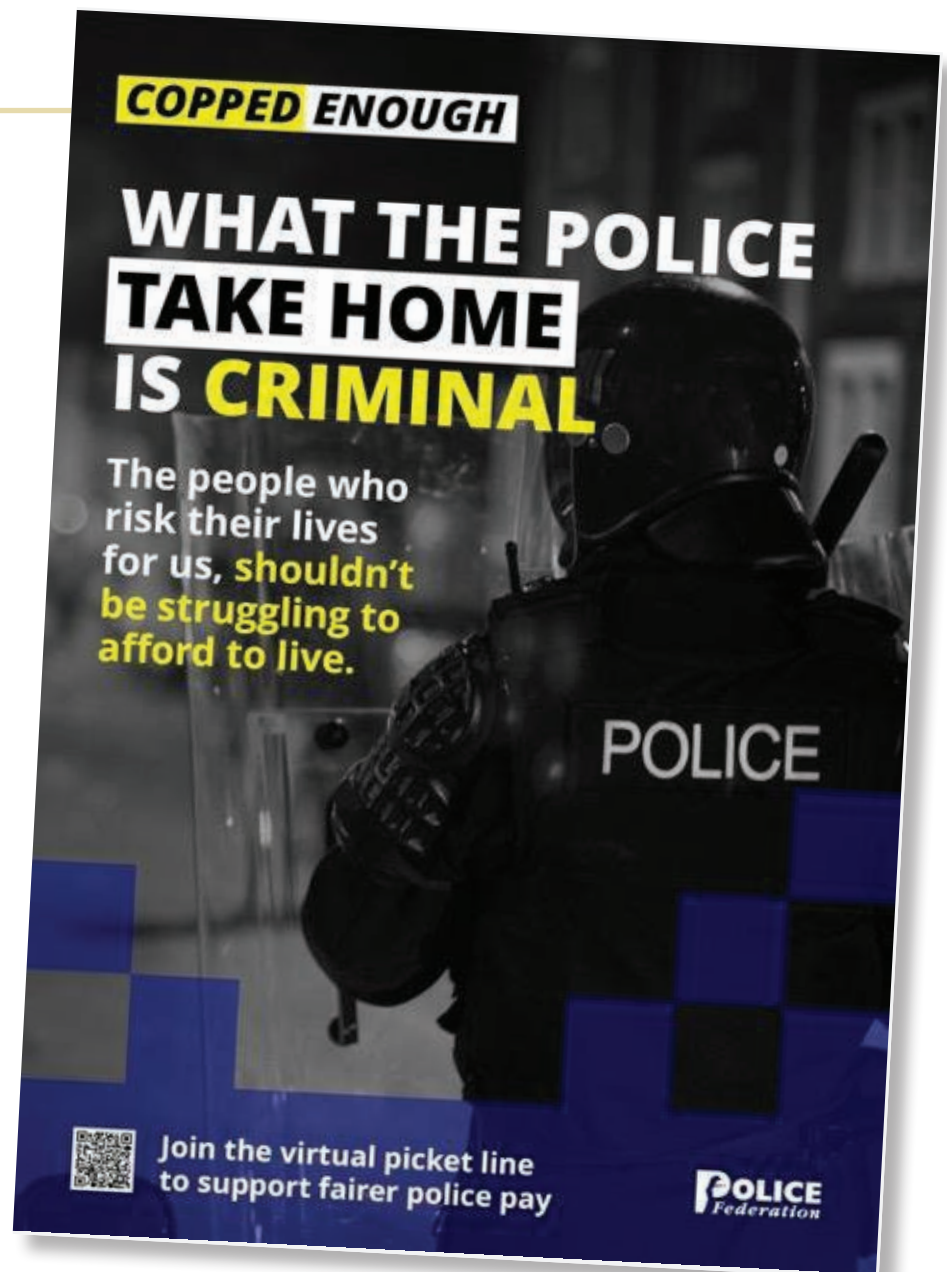
“ **NEW FIGURES HAVE SHOWN THAT FORCES ACROSS THE UK OWE OFFICERS NEARLY 820,000 REST DAYS WHILE OUR OWN FORCE OWES 59,983 REST DAYS, MAKING YOU QUESTION HOW IT'S EVER GOING TO BE POSSIBLE FOR OFFICERS TO GET THESE DAYS BACK.** ”

But the NPCC, in its annual submission to the PRRB, is proposing this is reduced to time and a third, calculated 15-minutes at a time for the exact period worked. It also wants to tighten the rules around the re-rostering of cancelled rest days.

A Federation poll revealed, perhaps unsurprisingly, 85 per cent of police officers who responded oppose such changes.

These proposals could further hit officer morale and add to the difficulties we are facing in terms of retaining our officers; an issue that is already crippling many forces.

The Federation is warning that a “broken” police service of underpaid, overworked and under threat people risks a public safety crisis – with the loss of experienced officers set to



cost taxpayers nearly £10 billion in five years.

I am at a loss to understand how members of the NPCC do not see that this could hit retention further at a time when we are actively recruiting new officers but barely managing to counter the numbers leaving.

New figures have shown that forces across the UK owe officers nearly 820,000 rest days while our own force owes 59,983 rest days, making you question how it's ever going to be possible for officers to get these days back.

The statistics show the scale of the

problem, but perhaps do not fully get over the fact that these owed rest days not only mean officers have missed out on time with their loved ones but also that they are not getting chance to get the rest they need, which will have an impact on their physical and mental health.

To ensure that we get our message across on this matter, the Federation is urging all officers to sign a digital picket line calling on the Government to take immediate action to pay police fairly, stop the mass exodus of experienced officers and protect police officers on the frontline.

If you haven't signed it yet, please do so – it only takes a couple of minutes and yet the more signatures we have the more powerful our message will be.

To make it even easier for members to get behind this campaign, deputy chair Mat Minton and I will be at Lloyd House on June, asking people to sign up and we will be visiting other venues across the Force area too with dates to be confirmed.

[Join the digital picket line.](#)



Travelling digital picket line will start at Lloyd House

With new figures revealing that forces across the UK owe officers nearly 820,000 rest days, West Midlands Police Federation is creating a travelling digital picket line to encourage more members to sign up in support of the Hands Off Our Rest Days campaign.

The Force, according to the new statistics, owes 59,983 rest days.

Jess Davies and Mat Minton, chair and deputy chair of the West Midlands Police Federation branch, will be at Lloyd House in Birmingham on 10 June for the first in a series of events at which officers will be able to find out more about the Federation campaign, and sign the digital picket line.

Crisis

“The true scale of the crisis facing frontline officers has been highlighted with the release of these new figures following a Freedom of Information request from Police Oracle,” says Jess.

“The fact that 820,000 rest days are owed is shocking in itself, but you also have to give those figures some perspective. In real terms, 820,000 rest days equates to 2,240 years of lost time with families but also lost recovery time and damage to officers’ wellbeing.

“These figures also clearly expose that the police service is running on the goodwill of exhausted officers and yet the National Police Chiefs’ Council (NPCC) is proposing to weaken the protections that exist for officers, which is indefensible.”

The Police Federation has intensified the Hands Off Our Rest Days campaign and is warning the Government that proposed changes to rest day protections would be a betrayal of a workforce already pushed beyond breaking point.

As of 1 March 2026, forces reported 817,884 outstanding rest days for constables,



sergeants, inspectors and chief inspectors. The real figure is likely to be higher, with four forces unable to provide data.

Disruption

Under current regulations, officers called in on a cancelled rest day are entitled to a minimum of four hours’ pay at time and a half, recognising the disruption to their lives.

But the NPCC has asked the Government to scrap that safeguard, replacing it with time

and one third, calculated in 15-minute increments, paid only for the exact minutes worked. Chiefs also want tighter rules on how rest days are re-rostered - despite widespread evidence that many forces already fail to return the time owed.

A recent Federation poll showed 85 per cent of officers oppose the changes. Hands Off Our Rests Days forms part of the wider [Copped Enough](#) movement for fair pay and humane working conditions.

[Stand against this treatment. Join the campaign today. Take 10 seconds to add your name.](#)

The travelling digital picket line follows a series of Federation roadshows held across the Force area, with a Wolverhampton roadshow being held on 9 June.

“ THESE FIGURES ALSO CLEARLY EXPOSE THAT THE POLICE SERVICE IS RUNNING ON THE GOODWILL OF EXHAUSTED OFFICERS AND YET THE NATIONAL POLICE CHIEFS’ COUNCILS’ IS PROPOSING TO WEAKEN THE PROTECTIONS THAT EXIST FOR OFFICERS, WHICH IS INDEFENSIBLE.

Assaulted officer writes poem to help process trauma

One of four officers assaulted in a brutal and sustained attack while trying to detain a violent man has written a poem as a way of processing the mental toll the incident has had on her.

Their sergeant has praised the officers saying their performance was exemplary but said the attack had taken a toll on them physically, emotionally and psychologically.

“One of the officers has been having nightmares since and, when they couldn’t get back to sleep, they started writing to help them cope,” the Birmingham based sergeant explained.

“By the morning they had produced a poem I thought was disturbingly powerful and would resonate with a lot of people. I asked them if I could share it and they were happy for me to do so but wanted to remain anonymous.”

Jess Davies, chair of West Midlands Police Federation, also said the poem would resonate with many officers who have been

assaulted on duty.

“Many officers are left traumatised when they are assaulted,” she explained, “Quite often, the mental impact of these assaults lasts longer than the physical injuries and it can take time for officers to come to terms with what has happened to them.

“In this instance, I am pleased the officer involved was able to express her feelings in this way and I am sure many colleagues will relate to what she has written.

“I hope these four officers recover from the physical and mental impact of this horrendous incident.

“All too often police officers come under attack simply for doing their job. They are not society’s punchbags and those who attack police officers, and other emergency service workers, should feel the full weight of the law, so that they are adequately punished but also to act as a deterrent to others.”

“**QUITE OFTEN, THE MENTAL IMPACT OF THESE ASSAULTS LASTS LONGER THAN THE PHYSICAL INJURIES AND IT CAN TAKE TIME FOR OFFICERS TO COME TO TERMS WITH WHAT HAS HAPPENED TO THEM.**

The Door

It stands proudly before us,
As it guards the bad man’s arena.
Barricaded. Wedged.
The purpose will soon become clear.

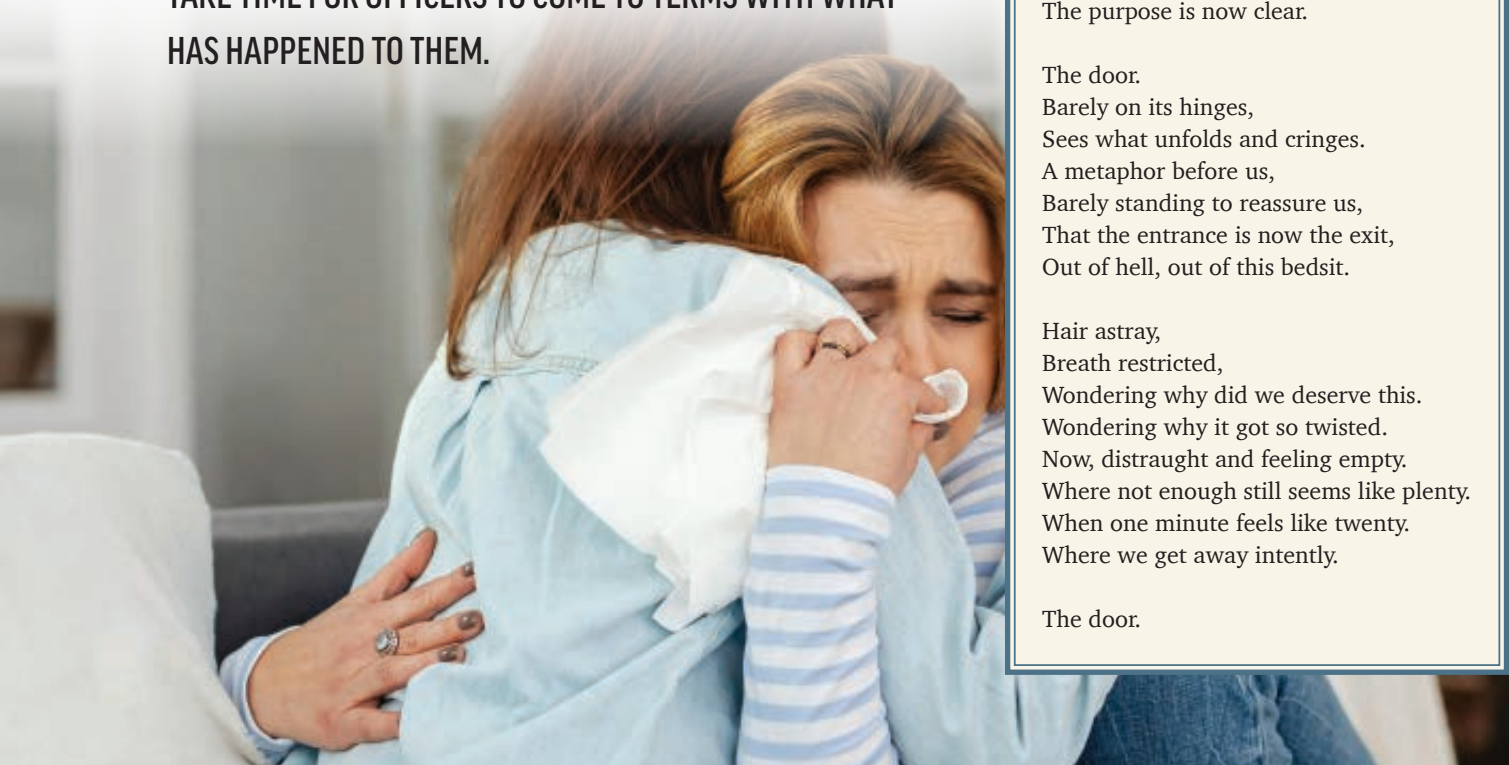
It’s tense.
We now have entry.
Broken glass and cutlery.
Blood-stained scissors on the carpet.
One objective.
Four targets.

In the corner of the room,
Evil eyes stare.
Pupils dilated.
Aware.
Welcome to the arena.
Hear screams of pain and fear.
As the bad man draws near.
He lashes out towards us,
He’s not interested in orders.
He says, this is my playground.
Only there is nothing fun in here.
I will drag you down for entering.
The purpose is now clear.

The door.
Barely on its hinges,
Sees what unfolds and cringes.
A metaphor before us,
Barely standing to reassure us,
That the entrance is now the exit,
Out of hell, out of this bedsit.

Hair astray,
Breath restricted,
Wondering why did we deserve this.
Wondering why it got so twisted.
Now, distraught and feeling empty.
Where not enough still seems like plenty.
When one minute feels like twenty.
Where we get away intently.

The door.



Mitchell's bravery will be recognised at awards ceremony

With only a few weeks before the big day, West Midlands Police Federation's nominee for the national Police Bravery Awards says he is really looking forward to the event and honoured to be representing the Force, his colleagues and all West Midlands Police officers.

In typically humble remarks, Sergeant Mitchell Bull also admits to feeling flattered to be in the company of all the other nominees from across England and Wales put forward for the awards which will be held in London on 9 July.

"I know a great deal of work goes into these types of events, so I am truly grateful to everybody involved in this process to make it happen," says Mitchell.

"I would like to thank my previous line manager - PS Jason Pinches - for nominating me for the West Midlands Police Federation Bravery Awards in the first place, that not only led to me winning the award for the Walsall LPA, but the Force as a whole and then going forward for the national awards.

"I would also like to thank him for his leadership on the day of the incident for which I was nominated.

"I also want to thank my brave colleagues PCs Steven Kidd and Claire Jevons for their assistance on that day. They were the officers I was crewed with and were some of the best I have ever worked with; their bravery was second-to-none. Lastly, I want to thank every colleague who was involved in the back-up shout and who was involved in the countless hours of over-time to help apprehend the offender, which led to their sentencing for several assaults against me and my colleague.

"This incident truly shows how dangerous our role can get in a moment's notice, and I am flattered to have received recognition for my actions on the day.

"I am mindful that officers across the country display acts of bravery every day and sometimes do not get the recognition they deserve. I will look forward to representing my Force of brave officers at this ceremony and am certain that the other nominees will feel the same way for their respective forces."

Mitchell was named as the overall winner of the West Midlands Police Federation Bravery Awards in January this year and, in addition to being put forward for the national



Sergeant Mitchell Bull and his wife, Jessica, with the David Green Shield presented to the overall winner at the West Midlands Police Federation Bravery Awards earlier this year.

awards, was presented with the David Green Shield.

The shield is named in honour of PC David Green, who was stabbed to death by a mob in Birmingham city centre when he was 20. In David's 15-month career, he was commended three times for his bravery.

Mitchell, who attended the West Midlands Federation awards with his wife, Jessica Newman-Bull, explained at the time: "To win the overall award was completely unexpected and I am overjoyed. I am so thankful for the

nomination and the vote of the relevant parties.

"A highlight of the evening was hearing first-hand the courageous acts the other nominees were recognised for; it made me feel proud to do the job I do.

"The evening was a great opportunity to highlight the positive work officers do each and every day and provided a positive spin of appreciation for often traumatic events.

"I spoke with a few of the nominees throughout the course of the evening and

congratulated them for their courageous acts.”

His nomination for the West Midlands Police Federation awards, which were sponsored by Slater and Gordon solicitors, came after he and PCs Kidd and Jevons came across a vehicle parked in Reservoir Place while they were conducting pro-active patrols in Walsall in February 2024.

The driver was present and appeared to be asleep. Mitchell, who noticed potential drug use forming grounds for a Section 23 search, explained: “I wanted to speak with the driver to ensure he was okay, and only suspected he was under the influence of illegal drugs when he woke up and put his window down.

“I suspected he presented a risk to the public if he was under the influence of an illegal substance in a motor vehicle.”

Mitchell, who is 32, remembers nodding to PC Kidd when he was not happy with the driver’s account and could see he was coming to his aid and getting out of the police vehicle, but his attention was then on the driver.

“ I WILL LOOK FORWARD TO REPRESENTING MY FORCE OF BRAVE OFFICERS AT THIS CEREMONY AND AM CERTAIN THAT THE OTHER NOMINEES WILL FEEL THE SAME WAY FOR THEIR RESPECTIVE FORCES.

“It was only when I tried detaining him and he had refused to place his hands in front of him that he accelerated forward trapping PC Kidd and my left leg got trapped in the driver’s door by the impact of the collision between the two vehicles. It was a surreal experience, and I felt completely helpless,” Mitchell continued.

“As the car continued to rev, I felt the pressure getting tighter around my left leg, I thought PC Kidd, and I were in serious trouble.

“My efforts within the vehicle were proving to be ineffective so I pleaded with the driver and thankfully, after what felt like an eternity, he reversed the car dragging me with him.

“When I was laying in the road, I thought the car was going to run me over, so I limped to the pavement to get out of its way. When I could see the driver was struggling to move off, my instincts to apprehend him for several assaults and traffic offences kicked in. This was simply second nature, and I am sure the vast majority of officers would have done exactly the same.”

Mitchell tried to use his Taser but could only connect with the offender’s arm and



Last year’s West Midlands nominee for the national Police Bravery Awards Sergeant Paul Williams.

therefore did not incapacitate him, allowing him to get away.

Despite his own injuries, Mitchell limped over to see PC Kidd on the pavement in significant pain being helped by PC Jevons and helped with first aid while awaiting an ambulance.

Mitchell suffered ligament damage to his left leg and superficial grazes across his body, leading to him being off work for almost a month and then on restricted duties for several months while making a full recovery.

PC Kidd suffered serious injuries to both legs as well as mental trauma leading to time off work which significantly impacted his home life.

“This is the most traumatic incident I have dealt with as a police officer. What I initially deemed as a routine traffic stop turned into a high-risk traumatic incident that put the lives of several officers at risk. It shows how dangerous our jobs can be at a moment’s notice,” Mitchell said.

Luckily, the information the officers gathered for the major crime team and several

other supporting units helped locate the driver who has now been sentenced to a total of five years and seven months in prison for multiple counts of assault and drug supply offences.

Mitchell wanted to be a police officer from the age of 16 so he could help people in need and tackle serious criminality. He has served with West Midlands Police since April 2022, having joined the Metropolitan Police in November 2016, and has carried out various roles within the Force including being a constable on a priority crime team in Walsall prior to moving to the SOCEX team on the same LPA.

Mitchell acted up for more than six months while completing the promotion process and has now been posted as a supervisor to Stechford Response Team E where he is enjoying the variety the role provides.

On 9 July, he and Jessica, who is also a serving officer with the Force, will join other nominees for the Police Federation of England and Wales Police Bravery Awards night which is usually preceded by a Downing Street reception hosted by the Home Secretary.



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Force sees 39 per cent fall in knife robberies

A Government and police initiative has brought about a 39 per cent reduction in knife robberies in the Force area, the joint largest percentage fall across England and Wales.

The reduction in the West Midlands was only matched by British Transport Police, according to figures released as part of Knife Crime Awareness Week which ran from 18 May.

The new Home Office data shows that robberies involving a knife in the seven highest volume areas are now more than a fifth lower (21 per cent) than they were in June 2024. Offences fell from 15,918 in summer 2024 to 12,633 by March 2026.

"We very much welcome this drop in knife robberies," says Jess Davies, chair of West Midlands Police Federation, "Any initiative that successfully tackles this issue deserves to be recognised as do all those involved, such as our frontline police officers.

"Too many young people have lost their lives due to the scourge of knife crime, with their lives cut heartbreakingly short and their families and friends left to try to rebuild their own shattered lives.

"We now need to see a continued drive towards further reductions in these offences with sustained long-term investment in tackling and preventing knife crime. In order for this good work to be sustained, all roads lead to staffing levels. Policing is in crisis and that is affecting the safety of our frontline officers and the public we serve."

Jess added: "Of course, we have to get knives off our streets, but we also need to

develop a better understanding of why knife crime has become so prevalent; we are tackling crime, but we need to tackle the reasons for crime too."

Innovation

The Government says the figures demonstrate the impact of the innovation, collaboration and focusing on proven-to work tactics, that have come out of the Home Office-led Knife-Enabled Robbery Group set up in October 2024.

The Force is part of the group along with the Metropolitan, Greater Manchester, West Midlands, West Yorkshire, South Yorkshire, Avon and Somerset and British Transport Police forces allowing them to work together on tackling the issue.

It has helped forces make better use of intelligence and analysis to spot crime patterns early, strengthen investigations by improving how technology such as CCTV is used to identify suspects and build stronger cases. It has also tightened offender management by targeting repeat and high-harm offenders in hotspot areas and keeping closer grip on performance and outcomes.

Crime and policing minister Sarah Jones said: "These results show what can be achieved when we bring a clear focus and relentless grip to tackling knife crime, working hand in hand with the police and our frontline and grassroots partners.

"I know knife robbery has a devastating impact on victims and communities, so sustained reductions like this matter because they mean fewer people at risk of harm.

"I am determined to build on this progress as part of this Government's mission to halve knife crime, combining tough enforcement with early intervention and prevention to protect young people and keep communities safe."

Downward trend

The reductions are, the Government says, part of a wider and sustained downward trend in

knife crime. Recent figures show a 27 per cent fall in knife-related homicides, alongside an overall reduction in knife crime in England and Wales. A total of 63,611 knives have also been removed from the streets through police seizures, surrender schemes and border interventions.

Knife Crime Awareness Week is a national week of action and engagement led by organisations including the Ben Kinsella Trust. It puts a spotlight on the devastating impact of knife crime, while highlighting the action being taken across the Government, policing and communities to prevent violence, protect young people and save lives.

The reduction in knife robberies has been welcomed by Pooja Kanda, whose 16-year-old son, Ronan, was murdered close to his home in Wolverhampton after he visited a friend's house to buy a PlayStation controller in June 2022.

Pooja, founder of Justice for Ronan Kanda and a member of the Government's Coalition to Tackle Knife Crime, said: "We must remember that behind every statistic is a real child, a real family and a community affected by violence. These reductions show that working in partnership together, targeted policing and stronger prevention measures can make a real difference when action is sustained and coordinated.

"Knife Crime Awareness Week is not only about recognising progress, but about maintaining momentum. Through stronger laws such as [Ronan's Law](#), better education, earlier intervention and continued accountability around how weapons are sold, we can help protect future generations. The recent reduction in knife-related homicides is positive, but one young life lost is still one too many, and we must continue working together to build safer communities and lasting change."

“ ANY INITIATIVE THAT SUCCESSFULLY TACKLES THIS ISSUE DESERVES TO BE RECOGNISED AS DO ALL THOSE INVOLVED, SUCH AS OUR FRONTLINE POLICE OFFICERS.

Matt becomes branch deputy secretary

The new deputy secretary of West Midlands Police Federation says he is fully focussed on supporting members and wants to be an integral part of the transformation of the Police Federation of England and Wales so that it is truly fit for purpose in terms of representing the membership.

Matt Manwaring took up his new role in early May having been elected to succeed Chris James who is now branch secretary following the retirement of Tim Rogers.

While he believes there is a need for a change within the Federation nationally, Matt says he is proud to be a part of the West Midlands Federation team.

Supporting members

He explains: "I genuinely believe the West Midlands branch is in a great place and, having seen first-hand how it is run, can see that it is in a good position nationally and supports both West Midlands and regional members extremely well. To be a part of this team supporting great members is a true privilege that I am honoured to be able to perform.

"I had never envisaged taking on a full-time Federation official position but am humbled by the faith that the Branch Board and Branch Council have in me to fulfill the role. There is a lot for me to learn about the way the Federation functions but this is a challenge I am definitely willing to accomplish as quickly as possible to support members and the branch."

“ I GENUINELY BELIEVE THE WEST MIDLANDS BRANCH IS IN A GREAT PLACE AND, HAVING SEEN FIRST-HAND HOW IT IS RUN, CAN SEE THAT IT IS IN A GOOD POSITION NATIONALLY AND SUPPORTS BOTH WEST MIDLANDS AND REGIONAL MEMBERS EXTREMELY WELL. TO BE A PART OF THIS TEAM SUPPORTING GREAT MEMBERS IS A TRUE PRIVILEGE THAT I AM HONOURED TO BE ABLE TO PERFORM.



Matt Manwaring.

Matt joined the Force in 1997 and became a workplace Federation representative in December 2023 though initially only put himself forward when the current branch chair, Jess Davies, left Coventry where they were both based.

"After Jess moved to Solihull, there was no representation directly in Coventry, leaving a gap that was unfair on both Jess, who was still picking up all the support for Coventry, and the members who then did not have a local representative to talk to. I have always been a source of advice and support for colleagues and to become a trained Federation

representative just felt the right and appropriate thing to do to better support my colleagues," he says.

Specialist roles

Matt is a member of the branch Equality and Health, Safety & Wellbeing Committees, and has completed all the training associated with these specialist roles but also maintained his trauma risk management (TRiM) qualifications as both practitioner and manager.

He has completed mental health first aid and advocacy training and, having graduated in 2018 with a BSc (Honours) through an Open University course, enrolled on a Masters in leadership and management with Coventry University in January 2025 with an aim of completing this by next January.

"Having become a full-time rep, I have now signed up for unsatisfactory performance procedures (UPP) and conduct courses and will be completing my post-incident procedures course next month. These courses will enable me to provide wider support and fulfil the on-call function for members when needed," Matt explains.

Better service

"I put myself forward for the deputy secretary role as an extension of the work I had been doing as a workplace representative and to ensure I could offer the best possible support to colleagues with the training required to afford them a better service.

"I genuinely care about people which I have always tried to incorporate into my work as a police officer and my role as a leader in policing. Key to me becoming a representative was the wellbeing of members and ensuring the appropriate support is there for them when they need it."

Matt is involved in a number of charities, including Police Care UK and Thin Blue Line UK for whom he is a champion/ambassador to help provide extra external support for the police family and ensure they do not suffer in silence.

He has been the vice-chair of the board of trustees of the charity It Takes Balls To Talk (ITBTT) Foundation since its creation in 2015 off the back of the Mental Health Street Triage (MHST) project in Coventry and has incorporated its services in many policing events.

“ I GENUINELY CARE ABOUT PEOPLE WHICH I HAVE ALWAYS TRIED TO INCORPORATE INTO MY WORK AS A POLICE OFFICER AND MY ROLE AS A LEADER IN POLICING.

Matt has also previously organised annual emergency services days at Wasps Rugby when they were based in Coventry, which brought together and showcased all the emergency services, NHS and charities supporting the same.

Policing career

His policing career started on the M3 OCU in June 1997 where he worked with the Wyken neighbourhood team in Coventry. In 2000 he was given my first opportunity to act up as sergeant and continued to do this on and off for three years until he moved to the Central Motorway Police Group (CMPG) in 2003 where he spent just over four years, returning to Coventry at the end of 2007.

"I then joined a Neighbourhood Support Team which was ultimately a Response team of a different name and early the next year was seconded to Operation Scriber a corporate manslaughter inquiry within the Public Protection Unit in Coventry," Matt recalls.

"On the completion of that investigation, I returned to response policing in the new model

where the three OCUs of Coventry were merged to create one neighbouring policing unit working out of Coventry Central police station."

In 2017, after continuing in acting and temporary sergeants' roles, Matt was substantively promoted in 2017, again covering response policing in Coventry and Solihull.

During this time he led the MHST team in Coventry a function partnered with mental health services providing emergency response to those suffering mental health crisis,

Peer support

Matt explains: "My work with the MHST provided me the opportunity to be trained in TRiM, a peer support system for colleagues exposed to trauma and reduce the risk of PTSD type issues following traumatic events.

"I also became part of the Coventry & Warwickshire Suicide Prevention (C & WSP) Network, an organisation made up of all public sector and third sector agencies monitoring and responding to suicide risk in the region. Following my work with MHST and the C&WSP network, I was invited to talk at national events and invited to be a guest lecturer and speaker at both Coventry University and University of Warwick."

In 2020 he left response policing and became a custody sergeant before passing his inspectors' exam that year and beginning a role as PACE inspector at Oldbury custody suite in early 2021.

Leaving custody again in April four years ago, Matt returned to Coventry where he worked as North East sector inspector, sector coordinator and fulfilled various roles until the Commonwealth Games where he was deployed to support the policing function in July 2022.

That August he became the partnerships team coordinator and helped with the South North West sector coordinator role in UNISON and the following January moved to the St Michael's sector as a coordinator, managing the serious youth violence and project guardian portfolios on top of his daily role.

Response team

In April 2023, following another Force reorganisation, Matt was moved to a response team inspector's role, moving a few months later to a resilience inspector role where he covered for response inspectors across all five Coventry response teams.

In October that year he took over another response team as an inspector during which time he offered his services as a Federation representative and then in January 2024 moved back to neighbourhood policing where he performed the role of a neighbourhood sergeant looking after three of the wards on the south of Coventry before two years later going back to where it all started covering Wyken on the North East of the city in January 2026.

'Wellbeing must mean something to officers'

Wellbeing support has to actually mean something to officers rather than simply being a box-ticking exercise, says West Midlands Police Federation's health, safety and wellbeing lead.

Ali Rowe was speaking as he set out his primary aims for the coming quarter which, as well as advocating for meaningful wellbeing provision, include ensuring the professional standards department and witness support officers fulfil their obligations to provide officers with the best possible service.

He is also making it a priority to tackle the stress caused by performance pressures.

"Much of this performance monitoring feels arbitrary and often detracts from doing the right thing for the public and the welfare of our members," Ali explains.

Ali, who has already pledged to improve conditions, wellbeing and support for all Federation members across the Force, is working with other branch officials and the Force to bring about change.

Wolverhampton to host Federation roadshow

West Midlands Police Federation has held a series of roadshows across the Force area.

The last roadshow of the current series will be held in Wolverhampton on 9 June and will run from 10am until 2pm.

The roadshows help showcase the work of the Federation in supporting and advising members with branch officials and workplace representatives on hand to answer any questions officers may have.

In addition to the Federation, the roadshows have been attended by representatives of Gallaghers, which provides the Group Insurance Scheme, Serve and Protect credit union, the Bluline health scheme, the West Midlands Police Benevolent Fund and the Force Sports and Social Club.

Uniform Mortgages, which offers independent mortgage advice and has worked with Federation branches for 23 years, will be at the Wolverhampton roadshow and is also offering a mortgage surgery for West Midlands Police officers and staff on 18 June. [Find out more.](#)

Earlier roadshows have been held at Perry Barr, Birmingham, Solihull, Sandwell, Coventry and Walsall.



Kit from the very first layer

By Jess Grace, marketing manager and sports bra fitter at [boobydoo](#).

Why sports bra fit matters under body armour

A sports bra should be considered an essential piece of kit for women in physically demanding roles, particularly in the emergency services where officers face unpredictable, high-impact situations. For female police officers, every element of kit contributes to operational effectiveness, including what is worn beneath body armour.

Long shifts, foot pursuits, public order deployments and rapidly evolving incidents place significant physical demands on the body. Without adequate breast support,

officers could face unnecessary discomfort, distraction and reduced tactical performance.

Treating a sports bra as essential operational kit - not an optional extra - is a simple but important step in supporting both officer wellbeing and performance. Kit from the very first layer is a crucial part of performing your job effectively.

Breaking the education barrier

Despite its importance, sports bra fit and education are often overlooked. A lack of accessible, specialist guidance means many women are unsure how to find the right size or style.

Research suggests that up to 80 per cent of women may be wearing the wrong bra size.

Poor fit can lead to shoulder and neck pain, skin irritation and ongoing discomfort, all of which are amplified during long, physically demanding shifts.

Improving awareness and access to expert advice is key to addressing this issue within policing.

Expert support and education

For more than 21 years, boobydoo has supported women in physically demanding roles. Their expertise is used across schools, elite sport and the Ministry of Defence, supplying new recruits in the British Army and Navy with appropriate support during training.

To improve education in this area, they developed a CPD-aligned Sports Bra Awareness Advocate Course, equipping individuals to lead conversations around breast health and correct support within their organisations.

A sports bra's primary role is to reduce breast movement during activity, but there is no one-size-fits-all solution. Every woman's body and preferences differ, and what works for one person may not work for another. As

“ AS POLICING CONTINUES TO FOCUS ON OFFICER WELLBEING AND PERFORMANCE, ATTENTION TO FOUNDATIONAL KIT, INCLUDING WHAT'S WORN BENEATH BODY ARMOUR, SHOULD NOT BE OVERLOOKED.

around 80 per cent of support comes from the band, a professional fitting is recommended to ensure the right foundation.

The operational challenge: wearing sports bras under PPE

For officers, the requirements go beyond a good supportive sports bra for a standard gym session, there are additional factors to consider. Will this sports bra be comfortable for a 12-hour shift? And crucially, is it suitable to be worn under PPE equipment such as stab vests?

A 2024 study by Canty, Mulloy, and Burbage, published in the ISBS Proceedings Archive, examined the effect of equipment and breast biomechanics. It revealed that underwire bras are particularly problematic under stab-proof vests, often leading to increased pain and pressure points. The study also revealed that a high-level support bra demonstrated the smallest range of motion.

Based on these findings, when selecting a style suitable to be worn under stab-proof vests, a high-impact non-wired option may be



Federation branch chair Jess Davies.



Proper fitting is crucial.

“ **SMALL CHANGES IN KIT CAN HAVE A SIGNIFICANT IMPACT. A PROPERLY FITTED SPORTS BRA CAN REDUCE DISTRACTION AND DISCOMFORT, SUPPORT MOBILITY DURING PURSUITS OR PHYSICAL INTERVENTIONS AND IMPROVE ENDURANCE ACROSS LONG SHIFTS.**

the most effective direction to take.

Choosing the right sports bra: quick checklist

When selecting a sports bra suitable for policing duties, look for:

- **High-impact support**, ideally tested to reduce breast movement, such as the [Shock Absorber Ultimate Run Bra](#)
- **Proper bra sizing** (e.g. 36 DD), rather than small/medium/large
- **A firm, well-fitting band** (this provides most of the support)
- **Non-wired construction** to avoid discomfort under PPE
- Reviews or guidance relevant to your cup size and activity level.

A professional fitting, whether in person or [virtual](#), can help ensure the correct size and style.

Why it matters

Small changes in kit can have a significant

impact. A properly fitted sports bra can reduce distraction and discomfort, support mobility during pursuits or physical interventions and improve endurance across long shifts. As policing continues to focus on officer wellbeing and performance, attention to foundational kit, including what's worn beneath body armour, should not be overlooked.

Further support

Specialist retailers such as [hoobydoo](#) offer guidance and virtual fittings for those unsure where to start. Access to accurate information and expert support can help officers make informed decisions about what works best for them.

References

Canty, A., Mulloy, F., & Burbage, L. (2024). The effect of equipment on breast biomechanics and the breast support requirements of female police officers. [Find out more.](#)

Federation condemns 'overnight' cut to pension lump sums

Police officers in the 1987 Police Pension Scheme are facing an immediate reduction in the lump sums they receive at retirement, following a sudden change to commutation factors introduced from 21 May.

The change was triggered by a Treasury decision to increase the Superannuation Contributions Adjusted for Past Experience (SCAPE) discount rate, with revised commutation factors issued on 21 May and applied with immediate effect.

New factors

Commutation factors determine how much cash an officer receives if they choose to give up part of their annual pension at retirement.

Under the new factors, officers retiring from today will receive a lump sum almost five per cent less for the same amount of pension surrendered than an officer retiring last week. That change is expected to cost police officers

thousands of pounds each.

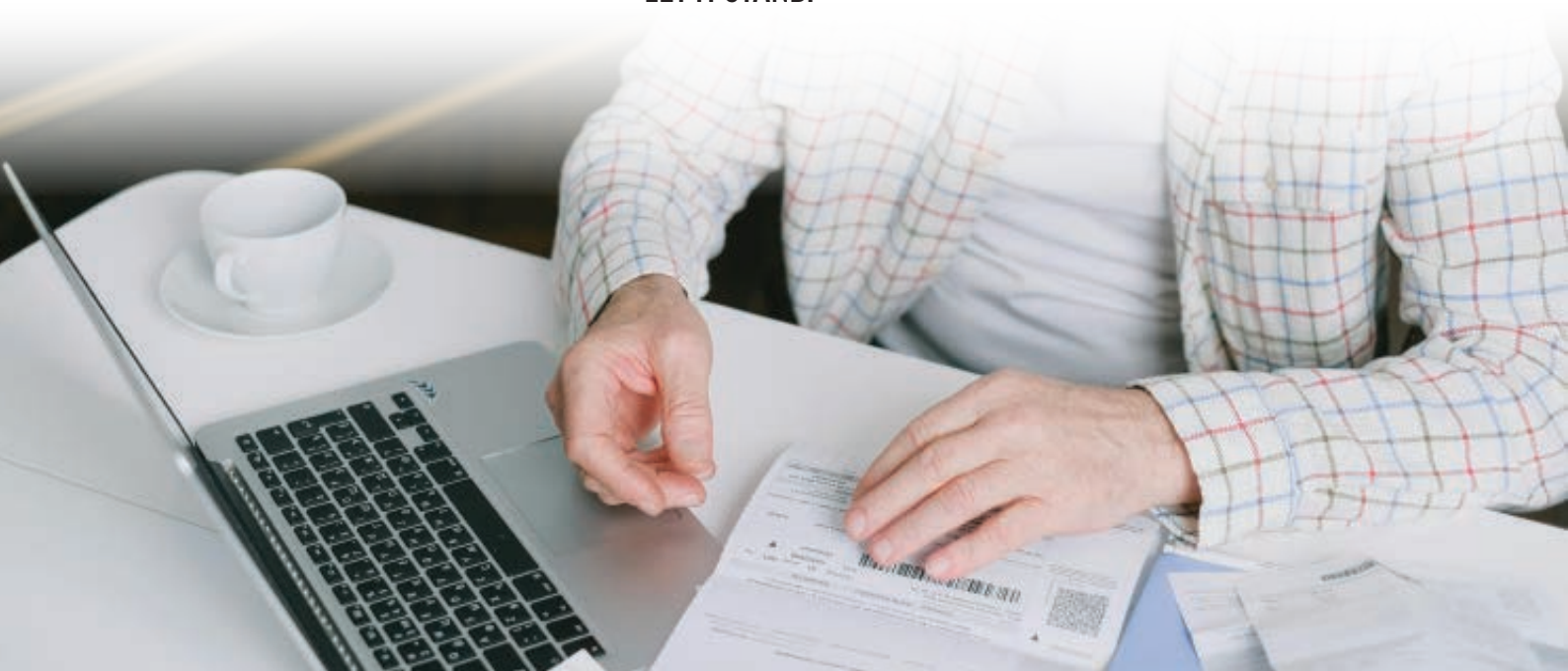
The Police Federation says the speed and timing of the change means some officers retiring now are being hit without warning, despite having received retirement quotations or benefit illustrations based on the previous factors only weeks earlier. That means officers may have already made financial decisions based on those figures.

The Federation has confirmed it is seeking independent actuarial and legal advice on the

scale and justification for the change, and on whether those who received recent quotations could take legal action because of financial detriment.

Police Federation national secretary John Partington said: "After decades of service, the 'thanks' retiring officers get is this: government quietly shaving cash off a hard-earned retirement overnight. It's a blatant case of picking the pockets of police pensioners, and we will not let it stand."

“AFTER DECADES OF SERVICE, THE 'THANKS' RETIRING OFFICERS GET IS THIS: GOVERNMENT QUIETLY SHAVING CASH OFF A HARD-EARNED RETIREMENT OVERNIGHT. IT'S A BLATANT CASE OF PICKING THE POCKETS OF POLICE PENSIONERS, AND WE WILL NOT LET IT STAND.



What has changed, and what does it mean?

The Police Federation of England and Wales (PFEW) issued more details after its initial reaction to the news that there would be cuts to the lump sum payable to some officers through the 1987 Police Pension Scheme.

The Federation statement says:

The Government has undertaken a periodic exercise to adjust a financial calculation that affects how much tax-free cash lump sum officers under the 1987 Police Pension Scheme (PPS) can take when they retire. Your annual pension, which is the monthly income you receive for life, has not been cut and remains fully protected by law.

These changes do not affect officers in the 2006 and 2015 pension schemes.

Only officers in the 1987 Police Pension Scheme who choose to commute part of their pension for a lump sum, and only those under this legacy scheme, retiring on or after 21 May 2026, are affected.

Please be assured that your accrued pension rights are protected by statute. The Government cannot reduce the annual pension you have already earned. If you do not take any lump sum at all, nothing changes for you.

What changed?

On 19 May 2026, HM Treasury updated an economic formula of the 1987 PPS called the Superannuation Contributions Adjusted for Past Experience (SCAPE) discount rate, which is a technical setting used to put a present-day value on future pension payments. It went up from the previous rate of CPI + 1.7 per cent, last revised in March 2023, to CPI + 2.0 per cent.

ONLY OFFICERS IN THE
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When this rate goes up, the Government Actuary's Department (GAD) must lower the commutation factors. The actual effect depends on a member's individual circumstances. It ranges from four per cent to around two per cent of the maximum commutation payable. If you choose the maximum tax-free option, it is one per cent of the commutation and one per cent of the annual pension.

From 21 May 2026, new, lower exchange rates came into force only for those officers under the 1987 scheme.

Who is affected and who is not?

Affected: circa four per cent reduction in lump sum tax-free cash

- PPS 1987 members retiring after 21 May 2026 who take a lump sum
- McCloud remedy officers who choose legacy 1987 benefits for the 2015-2022 period.

Not affected: no change whatsoever in commutation rates

- All PPS 2006 members (flat 4x lump sum rule remains unchanged)
- All PPS 2015 CARE members (fixed 1:12 rate set in law remains unchanged)
- Annual pension income for everyone in every scheme
- Survivor and spouse benefits (these are not reduced).

Why were pension quotes paused?

Pension administrators briefly suspended retirement quotations after 19 May 2026. This was a routine precaution, not a sign of any problem, to stop incorrect figures being issued while their systems were updated with the new GAD tables. Issuance of quotes is resuming as systems are updated. If you have any issues with calculations for an imminent retirement, please contact your local Federation branch.

What to do next?

1. Check your scheme. If you are in PPS 2006 or PPS 2015, this change does not affect your lump sum calculation at all.
2. If you are in PPS 1987 and close to retirement, contact your force's pension administrator and request an updated retirement quotation using the new GAD factors.

3. If you have a McCloud remedy choice to make, take specialist advice before deciding, as choosing 1987 legacy benefits for the remedy period will interact with the new factors. Independent financial advice can be claimed via the compensation framework.
4. Speak to an independent financial adviser specialising in public sector pensions if you are within two years of your planned retirement date.
5. Contact your Federation rep if you have questions or concerns. We are monitoring this issue closely.

In summary:

The Government has changed the commutation factors which will reduce the amount of cash you can commute from your pension at retirement. This affects only those officers under the 1987 scheme who are opting for converting a part of their pension into tax-free cash lump sum (reduction of four per cent). Your pension itself is not being cut. The income you have earned through years of service is guaranteed, protected by law and linked to inflation.

Get an up-to-date forecast from your force pension administrator. Take proper professional advice, if needed, and do not make any decisions based on canteen rumour.

There will be further actuarial revisions in the coming weeks and we will update members as soon as we are made aware of the changes.

PFEW is taking legal and actuarial advice on the changes to scope whether there are any avenues of challenge.

This document is for general information only and does not constitute financial advice. Members should contact their force pension administrator for an official forecast and seek independent financial advice for personal retirement decisions.

Sources:

[HM Treasury SCAPE rate update](#) (19 May 2026)

[GAD revised commutation factors](#) (effective 21 May 2026)

[New factors](#)

[National Police Chiefs' Council \(NPCC\) FAQs.](#)



Giving members a voice

With a dual role as a Federation representative and the vice-chair of West Midlands Black and Asian Police Association (BAPA), Aaron Bell feels he is ideally placed to give the members he represents a voice.

A West Midlands Federation workplace rep for a number of years before taking on a regional role last year giving him responsibility for representing members in the

neighbouring Staffordshire, West Mercia and Warwickshire forces as well as his own, Aaron became a member of BAPA almost as soon as he joined the Force around 24 years ago, signing up to the staff association for exactly the same reasons as he became a police officer in the first place.

“In my first days within the Force, someone from BAPA came to give an input to us as new recruits and I decided to become a

member. I joined policing to help protect those who couldn't protect themselves and to help others, and I believe BAPA is just the same. My family instilled in me a belief that if you can help someone you should,” Aaron explains.

“If you want to bring about change, you can't sit on the sidelines and moan, you have to get involved, you have to speak up and you have to help those who are unable to speak up for themselves.”

“WE ENSURE THAT OUR MEMBERS NEVER FEEL THEY ARE ALONE WHEN THEY ARE FACING AN ISSUE AT WORK. OFTEN, THEY JUST WANT TO BE HEARD, AND WE CAN MAKE SURE THAT THEY ARE AND THAT THEY KNOW THEY ARE NOT BEING JUDGED EITHER. WE GIVE THEM A SENSE OF BELONGING.

Aaron is a firm believer that his own experiences mean he has the knowledge and experience to help BAPA members with any issues they come to him with. He also appreciates this also makes him more approachable for members therefore making it easier for officers to talk to him.

“Growing up in the 1980s in South Yorkshire, racism was clear and open, it was not hidden at all, and the support wasn't always there as there was no formal way to record it,” Aaron recalls, “We knew it wasn't right, but we couldn't change it.

“Thankfully, things have now changed and there have clearly been many improvements, but further progress is still needed and that is what I am trying to do both within the Federation and BAPA.

“Racism is something I witnessed and experienced first-hand from quite a young age, both personally and with how my sisters were treated.

“I also remember in my late teens or early 20s leaving a nightclub with my girlfriend – now my wife – seeing the police as we walked out and then, after a six or seven-minute walk, getting into my car to drive home and almost immediately being pulled over by those same police officers.

“I was told it was the manner of my driving and yet I had only just pulled off so that couldn't have been the case.” However, Aaron felt that was no recourse for his frustrations at that time.

“Policing, I am pleased to say has moved on since then but there are still minority groups within the communities we police who feel that the police are not there for them and we have to work to improve that,” he adds.

“Equally, we have to continue to strive for fairness and equality of opportunity within the Force too.”

BAPA aims to support and inspire its members as well as increase representation with an overall objective of ensuring fairness for all.

In terms of more specific improvements, Aaron wants to see across the Force, he outlines three key aims:

- **The removal of the requirement for line managers to approve applications for promotion**



- **More time being invested in instigating mediation at an early time – something he believes would go a long way to resolving matters far more quickly**
- **Better communication of the support available.**

He points to the Force's Say and Stay initiative, designed to allow officers thinking of quitting the Force to explain why they want to leave to see if any issues they are facing can be addressed with the end result being them staying in policing.

“I know of officers who have engaged with Say and Stay and have had a favourable outcome, not just for them personally but also for the Force,” says Aaron, “It is a facility available to all officers and yet I am not sure if everyone is aware it exists.

“We have massively moved forward during my time in the Force; its objectives and ideals are good but there is still work to do. Sometimes it's just as simple as thinking about the language we use. People involved in a grievance might get defensive and say

something like – ‘Oh, I didn't mean that and sorry you feel’. They could resolve the issue far better for actually saying ‘I am sorry I made you feel like that, it was not my intent’ before holding an honest conversation.

“Sadly, within policing we are very good at setting measures and measuring performance related matters, but we don't measure how people feel at all and that is something that is incredibly important.

“I also find it interesting – and perhaps a little frustrating – that many BAPA members do not want it to be known that they are part of our association as they are fearful of repercussions; something that echoes the feelings when the association first started. I do understand their reasons and my frustration is not with them, but with the fact they still feel this way in 2026.

“As it stands, as an organisation, we don't release any of our membership numbers nor details to the Force.”

The BAPA executive meets regularly and communicates weekly, and its committee meets every few months. Members are able to raise any issues they have with the BAPA officials and there is regular dialogue between them and the Federation branch.

“We ensure that our members never feel they are alone when they are facing an issue at work. Often, they just want to be heard, and we can make sure that they are and that they know they are not being judged either. We give them a sense of belonging.

“Quite regularly, they don't even want BAPA to do anything more than just listen to them. They tell us they don't feel supported when raising issues or when seeking promotion and our own research shows they are most likely to feel unsupported when raising issues.

“All BAPA really wants is for its members to be treated fairly and for barriers not to be put in their way. We are making improvements, but more needs to be done.”

To this aim Aaron is keen for more people to join, but also for allies, those not from minority backgrounds, to join too in order to be a part of the positive change BAPA and the Federation want to bring about.

For more information scan the QR code.



“ALL BAPA REALLY WANTS IS FOR ITS MEMBERS TO BE TREATED FAIRLY AND FOR BARRIERS NOT TO BE PUT IN THEIR WAY. WE ARE MAKING IMPROVEMENTS, BUT MORE NEEDS TO BE DONE.

Fallen officers will be remembered at COPS service

Police officers, representatives of other policing bodies and cyclists taking part in the annual Police Unity Tour (PUT) will join the families of fallen officers at this year's Care of Police Survivors (COPS) Service of Remembrance.

The service will be held at the National Memorial Arboretum in Alrewas, Staffordshire on Sunday 9 August.

Ahead of the service, cyclists taking part in the three-day PUT will ride into the arboretum to conclude a three-day journey aimed at raising awareness of officers who have died in the line of duty and boosting the funds of COPS, the charity dedicated to supporting their families. They are led into the arboretum by the Blue Knights motorcycle club.

The service, which features music from the West Midlands Police Brass Band, includes wreath-laying and moving inputs from a number of family members who talk about the impact of losing their loved ones. The president and chair of the COPS trustees also address the congregation.

At the end of the service, everyone makes their way to 'The Beat', an avenue of trees each dedicated to forces nationwide and to police officers and staff who have died on duty to lay wreaths and individual red roses.



COPS cares for survivor relatives in a variety of ways, including by bringing them together with other grieving families through peer support opportunities and by offering access to counselling and specialist bereavement services.

The charity was founded in 2003 by survivor Christine Fulton MBE and the late Jim McNulty, a Strathclyde Police detective.

The first COPS Survivor Weekend was held at Lichfield, Staffordshire that year. Sixty-four survivors came to the weekend and one Chief Constable attended the Sunday service.

From there, the event has grown with the annual survivor weekend, which leads into the Sunday service, being held each year and the service attracting hundreds of guests.



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Fundraising takes off for running duo

Two Birmingham Airport based officers have embarked on a marathon effort to boost the funds of the Motor Neurone Disease Association (MNDA) and raise awareness of the impact of the disease.

Rich Bird and Rob Fletcher decided to run three half marathons, plus an eight-mile fun run, to raise money for the charity after former colleague Steve Knight was diagnosed with MND. Steve served as an officer with the Force for 30 years and retired around 10 years ago.

The duo have already overtaken their £1,000 fundraising total, with their JustGiving page attracting more than £3,500 in donations to date.

"We are both keen runners who have run multiple half marathons before but personally the last one I had run was in 2017. However, Rob is a show off who still runs regularly, and he has even run at least one full one, which is something I have never done," said Rich, who has been with the Force for nearly 28 years.

“THE RUN WENT REALLY WELL. WE BOTH RAN RESPECTABLY.

"I started running regularly about 15 years ago and have run a number of half marathons, but I have not run regularly for about five years. Rob is a keen runner and even represents the Force at running. The run for me is purely to raise money for and awareness of MND.

"I have been following a training programme which started in the dark, cold nights of February but the training has been a breeze for Rob."

Rich and Rob, who has been with the Force since 2004, took part in the first of the three half marathons in Magaluf on 18 April.

"The run went really well, despite the 25 degrees heat. We both ran respectfully. I completed the distance in 1hr 53 and Rob 1hr 57. Then just over two weeks later we both improved our times in the Birmingham



Fundraisers Rich (left) and Rob.

Half Marathon – I did it in 1hr 50 and Rob did it in 1 hr 53," says Rich.

Their next event was the Sutton Coldfield eight-mile fun run on 31 May and then they will complete their challenge by taking part in the Black Country Marathon on 4 July which is run alongside the canals from Wolverhampton to central Birmingham finishing in Brindley Place for a well-deserved beer.

While he may not have done as much distance running as Rob, Rich has some fundraising experience. In July last year, he joined a national campaign to raise money for MND, running a 100km in July, raising nearly £3,000 and a charity golf day in October 2024 also raised another £2,000 for Steve.

In addition to Rich and Rob's fundraising drive, Steve's son, Daniel, is also taking part in an Iron Man competition in September and has already raised more than £9,000. Steve and his wife Sam have three other children – Philip, Rebekah and Leah.

Rich and Rob just want to do all they can to support the family and boost the funds of the MNDA.

"The fundraising is going well, better than I expected to be honest. Now that we have beaten our target we just want to raise as much as we possibly can for MNDA, which is such a deserving cause since the charity does so much to support Steve and his family and others affected by this awful disease," Rich adds.

[Support the fundraising.](#)

Belfast will host National Police Memorial Day

With the West Midlands having hosted National Police Memorial Day 2025, the event this year moves from England to Northern Ireland.

This year's service will be held at Belfast's Waterfront Hall on Sunday 27 September. West Midlands Police Federation will be represented at the service by Jess Davies, branch chair.

"Last year's memorial day service was my first as chair so it was extra special that it was held in Coventry Cathedral, being so close to home," she explained.

"The service was really moving and the cathedral provided the ideal venue for an event that honours our fallen colleagues and allows us to stand by their family members to show them that their sacrifice is never forgotten.



Last year's service was held in Coventry.

"I believe that all officers should try to attend at least one memorial day service during their policing careers so would urge anyone interested in attending to sign up now as places will be limited."

Fallen officers' deaths were largely unrecognised until Joe Holness set up the National Police Memorial Day after his Kent Police colleague, Jon Odell, was brutally killed in Margate in December 2000. The first service was held in London in 2004.

The memorial service is held each year on the nearest Sunday to 29 September, which is St Michael's Day with St Michael being the patron saint of police officers.

It rotates around the four nations of the United Kingdom. In the past, when the service has come to England it has been held in London but in 2021 it moved to Lincoln Cathedral and in 2025 to Coventry.

The memorial day aims to:

- Remember police officers who have been killed or died on duty
- Demonstrate to relatives, friends and colleagues of fallen officers that their sacrifice is not forgotten
- Recognise annually the dedication to duty and courage displayed by police officers.

The service is attended by chief officers, politicians and civic dignitaries as well as representatives of Police Federation branches across England and Wales but the focus is very much on the families of fallen officers.

A roll of honour is read out giving the names of officers who have died in the 12 months since the last memorial day service and a candle is lit by a family member of a fallen officer from each of the four countries of the UK.



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In the latest in a series of features putting the focus on Police Regulations, we turn to changes of location - changes of shift or shift pattern. Remember you can find the answers to many of your queries about regulations [on our website](#).

Changes of shift or shift pattern

Q I am being told my shift/shift pattern is being changed, is that allowed?

A You should be given at least 90 days' notice of a change to your shift. Unless there is an exigency of duty which necessitates a change of shift with less than 90 days' notice. Any changes to shifts inside of 90 days where there is no exigency of duty are purely voluntary. However, we would encourage members to be flexible where possible.

The term 'exigencies of duty', should be interpreted as relating to situations where a pressing demand, need or requirement is perceived that is not reasonably avoidable and necessitates a change of shift. In this context the word, pressing, relates to the expected situation at the time when the duty is to be performed rather than the time when the shift is changed, ie the reasons for a change may be known many months in advance but may still be pressing.

When a shift is changed, consideration should be given to the shifts either side to ensure you are given the requisite 11 hours of rest.

Please note: The regulations do not require rosters to be published for inspectors or above. They also do not benefit from a required notice period for changes of duty.

Q I was told I had to start my shift earlier than scheduled, what can I claim?

A You are only required to start early if there is an exigency of duty, unless you have been given 90 days' notice.

- If your new start time is eight hours or less from the time you are informed and is advanced into a day you have already worked. Then you are not only entitled to over-time for the hours you start early but this also counts towards your tour of duty for that day. If you are then retained on duty for more than the number of hours you were due to work then the regulations around extended hours apply
- If you are given more than eight hours' notice of the duty change then your working day merely starts at the new time. If the time you are brought on at is before 7am following a period of rest days then you will be eligible to claim a minimum of four hours' payment or TOIL (your choice) at time and a half.

Q I applied for a promotion/new role, am I still entitled to 90 days' notice?

A As the change of shift pattern is something you would have known about during the process, you are not entitled to 90 days' notice. However, we would always advise a reasonable notice period to allow the individual to make suitable arrangements.

For further information please refer to:

[Annex E - Duty](#)
[New shift pattern checklist](#)

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Running up the miles for children's cancer charity

Regardless of the distance he has set out to cover Temporary Inspector Louie Maddox always hits a mental block about a third of the way through any run he tackles.

So, he is fully aware that when he competes in the Berlin Marathon at the end of September this year, he is going to struggle when he is nearing the eight to nine-mile marker.

Louie, who is a response inspector at Bournville Police Station, explains: "There's a real mental battle that goes on with me, no matter the distance, and during the middle third of the race, I want to give up, I talk myself down, I battle gremlins."

"But I am raising funds for the Kids Cancer Charity which does some fantastic work. It's a smaller charity so every penny counts, and the work they do for children with cancer and their families is honourable;

it's about making lives easier when they're ultimately at their most difficult.

"I have set myself a target of raising £2,250 and would really like to surpass that so I hope colleagues will support my efforts."

Louie joined the Force in April 2021 having previously served with the Metropolitan Police and then spending two and a half years working in the private sector, before deciding to get back into policing.

First marathon

Although a keen and regular runner, he only completed his first marathon - in Manchester - in April this year.

Louie explains: "I do run a lot - marathons were always the unknown but, after Manchester, I think they're a great event. The community feel is amazing."

So much so that he quickly signed up for the Berlin event: "I love running, and I love travelling, so this was a great way to combine

both, while raising money for a great cause.

Benchmark

"Training has been tough, but enjoyable - I've been running park runs dressed as a banana which has been very hot, and the Manchester Marathon was a great test, allowing me to set a personal benchmark, and a time to beat in Berlin - 3 hours 33 minutes.

"There have been gruelling runs - running routes with over 300m of elevation, very hot mornings dressed as a banana, endless blisters and knee, back and foot pain."

On the day in Berlin, he will be spurred on by his partner, Max, who is also taking part, and by the knowledge that he is raising funds for charity.

"The thought that my fundraising efforts will be helping families in real need, and seeing my loved ones at the finish line will keep me going - plus the fact that I will be able to eat whatever I want afterwards, and have a truly German beer," Louie says.

"I have been to Berlin before, but it was a birthday trip a few years ago - very peaceful and full of German markets at Christmas, so this will be a totally different vibe."

[Support Louie's fundraising.](#)

“ I LOVE RUNNING, AND I LOVE TRAVELLING, SO THIS WAS A GREAT WAY TO COMBINE BOTH, WHILE RAISING MONEY FOR A GREAT CAUSE.

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GUARDIAN PROTECT

We have you covered

The West Midlands Police Federation Group Insurance Scheme – soon to be re-launched as Guardian Protect – represents value for its subscribing members by providing a range of cover, including RAC motor breakdown, worldwide family travel cover plus critical illness insurance - and all at a competitive price.

Specifically developed for those working within the Force – serving officers, police staff and members of the Special Constabulary, as well as retired officers - it is designed to protect you when you need it most.

Serving officers – and Specials – pay £32.17 per month to subscribe to the scheme, with partner cover costing an extra £11 per month.

Police staff (under the age of 70) can subscribe for a wide range of cover for £36.18 a month, and add a partner (up to the age of 70) for £11.50 monthly.

Retired officers aged 65 to 69 pay £27.19 a month, with retirees under 65 paying £38.82. They can pay extra for partner cover too.

The package includes the following cover* - with full details available on our Group Insurance Scheme pages of the branch website.

- [Care on Demand](#)
- [Life assurance including terminal illness benefit and Child Death Grant](#)
- [Additional life insurance option](#)
- [Critical illness with the option for additional cover for an added monthly cost](#)
- [RED ARC](#)
- [RAC motor breakdown](#)
- [Legal expenses](#)
- [Personal accident](#)
- ['Best Doctors'](#)
- [Regulation 28 - sickness insurance](#)
- [Worldwide family travel insurance**](#)
- [Gadget insurance.](#)

* Policy limits and exclusions may apply, please see policy wording for full terms and conditions.

Not available on the Police Staff Group Insurance Scheme.

** Pre-existing medical conditions with regard to worldwide family travel insurance are detailed on our website.

Benefit levels and premium rates change on retirement. Life cover ceases at age 70. Partner benefit levels depend on the age of the officer. If you wish to join the scheme, please complete an application form available from the [Group Insurance Scheme documents page](#) and return it to us at

Guardians House, 2111 Coventry Road, Sheldon, Birmingham, B26 3EA or email us at admin@guardianprotectinsurance.org

If there is any change of circumstances it is vital you contact the Federation as soon as possible to check your beneficiary is up to date. Failure to do this can affect any claims.

You can download a serving officer beneficiary form in the [Group Insurance Scheme documents page](#), just complete (you can type in the form before you print), sign and send back to the Federation office via email to admin@guardianprotectinsurance.org or post back to us.

The package includes:

- Life assurance including terminal illness benefit and child death grant*
- Critical illness cover*
- RAC motor breakdown cover*
- Personal accident cover*
- Best Doctors cover*
- GP Care on Demand
- Reduced pay sickness insurance*
- Worldwide family travel insurance*
- Legal expenses insurance*
- Gadget insurance*
- Care First counselling service*.

*Policy limits and exclusions may apply,



please see policy wording for full terms and conditions.

Life cover changes at age 65. Partner benefit levels depend on the age of the member.

For details please download the booklet on the [Group Insurance Scheme documents page](#) police staff section.

The application forms to join this scheme can be found in the [Group Insurance Scheme documents page](#) police staff section.

If there is any change of circumstances it is vital you contact the Federation as soon as possible to check your beneficiary is up to date. Failure to do this can affect any claims.

You can download a police staff beneficiary nomination form on the [Group Insurance Scheme documents page](#) police staff section, just complete (you can type in the form before you print), sign and send back to the Federation office via email to admin@guardianprotectinsurance.org or by post.

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e-mail police-divorce@gorvins.com
or visit us at www.gorvins.com




Legal Services for West Midlands Police

With over 20 years' experience of working with police, Gorvins have been a leading provider of legal services in all matters arising from relationship breakdowns and disputes concerning children. We understand the importance of family and the impact that a family breakdown can have upon all of those closely concerned and that is why our service (with discounted fees) is offered not just to serving and retired police officers and police staff, but also to their partners and immediate family members.

Part of our commitment to supporting those whose vital work supports us all includes a prompt initial consultation – free of charge.

We also supply our legal advice to you at a discounted rate and are able to offer a fixed-fee divorce process.

Our family and divorce law specialists understand the aspects that particularly impact upon the police with reference to pensions in divorce cases and shift patterns in relation to arrangement for children.

Other Legal Services

- Family Law
- Police Crime & Misconduct Defence
- Wills Trust & Probate
- Residential Property
- Employment Advice
- Media Defamation & Privacy
- Commercial Property



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Your home may be repossessed if you do not keep up the repayments on your mortgage.



Your mental health matters to us

Everyone can experience a deterioration in their mental health at some point in their life.

Mental Health Awareness Week was acknowledged in May and this year's theme, set by the Mental Health Foundation, focused on "Action".

"Action for yourself, action for others and action for all".

In support of last month's "Action", we want to remind members about the help you can receive from our charity.

Our "Action" to support you

We delivered approximately 5,000 'Before you go home - Are you OK?' postcards through officer and staff lockers.

You may have noticed one sticking out of your locker or perhaps you were handed one at a recent wellbeing event held across the Force.

The postcards feature the Oscar Kilo checklist created by the National Police Wellbeing Service as well as details about the Benevolent Fund and its benefits.

We hope the cards provide a gentle reminder that we're here to support the physical and emotional wellbeing of our members by:

- Providing access to **grants and interest-free loans** in times of hardship or distress or if an unexpected life event is negatively impacting your life and subsequently your mental health.
- **Counselling sessions** from a professional team of psychotherapists at St Michael's Lodge - members can receive up to eight online sessions. They are trained in many areas of counselling, including: **cognitive**

behavioural therapy (CBT), person centred therapy and bereavement counselling.

We operate a self-referral system that means there's no need to go through your line manager at work. Your application will be made **directly through us**, ensuring your self-referral remains totally anonymous. The team of dedicated counsellors will be in touch to discuss the best course of treatment or therapy. Once you are assessed, you will receive the psychotherapist most appropriate.

PLEASE NOTE: You MUST be a member for at least six months in order to apply.

- **We offer a five-day residential wellbeing break.** This is tailored to meet the individual needs of members. The programme includes meditation classes, holistic treatments and classes run by a fitness trainer at St Michael's Lodge, including stretch, Pilates and aqua. Additional holistic treatments include mindfulness, massage, Ai Chi and alternative therapies.
- Our **sickness voucher scheme** - Don't forget if you're currently off sick due to illness or injury or have just returned back to work after a period of absence you can claim for sickness vouchers. You must be off for 21 consecutive days and be a member for at least 6 months before applying.

- If **financial worries and mounting debt** is affecting your mental health you may find it helpful to speak to our partners, PayPlan. You can speak to them for free - each one of their advisers have been trained to spot the signs of mental health problems and support mental health wellbeing. They are also experienced in providing practical solutions to problems with debt.

Call them on **0800 072 1206**. They're open from 8am - 8pm Monday to Friday and 9am - 3pm on Saturdays. Alternatively, you can visit our www.payplan.com/westmidlandspbfc to speak to them via live chat or for more information.

For more information or help, you can visit websites such as [Anxiety UK](http://AnxietyUK), Mind, CALM and the Samaritans who each provide support to anyone experiencing mental health problems.

Please don't suffer alone, take "Action" today.

For more details about the West Midlands Police Benevolent Fund, including our membership benefits visit www.wmpben.co.uk

Please get in touch if you wish to change your beneficiary nomination or to update your personal details. If you're not currently a member of the fund you can join our charity online www.wmpben.co.uk



Free Wills for all West Midlands Police Officers and Staff

This essential service is open to all serving Police Officers and Police Staff

- Protect your children's inheritance
- Appoint guardians for young children
- Protect vulnerable beneficiaries
- Plan ahead to minimise losses due to Inheritance Tax
- Plan ahead to minimise losses due to care fees
- State your funeral wishes
- Exclude unwanted beneficiaries (estranged family members)



To arrange your free consultation

Email: police@accordwills.co.uk Call: 01744 807048



Have you made a will?

Accord offers free service

Accord Legal Services are led by CEO and company solicitor Sarah Williams LLB TEP F.NALP who has more than 20 years' experience in private client law.

Sarah is passionate about educating people and dispelling common myths around estate planning, and raising awareness of how important it is to have the right Will in place having witnessed firsthand what can (and does) go wrong when someone passes away either without a Will in place or with the wrong Will in place.

Accord are a national provider of estate planning services and are the market leader in providing free of charge fully consulted Will writing services to serving and retired police officers, police staff and Federation staff.

Accord have worked closely with the police for many years and understand the challenges that police officers face on a daily basis and, for this reason, are fully committed to supporting you with their offering so that you have peace of mind when carrying out your daily duties. They are passionate about helping as many police officers as possible to get their affairs in order.

What services can you access through the Federation?

- Free, fully consulted Will writing service (telephone, video or home visits)
- Inheritance tax advice
- Care fee planning advice
- Free practical bereavement support
- Existing will reviews.

Why make a Will?

- **If we die in the UK without a valid Will (intestate) the law decides who should inherit from our estate. This could be someone that we would not chose to benefit from our estate or in some cases it could be paid to the Crown. By making a Will you can ensure that everything that you have worked hard for goes to those you choose. A common misconception is that your spouse or partner will inherit outright, so why make a Will? Unfortunately, this is not always the case.**
- **It is vitally important that co-habiting partners have the correct Will in place to ensure that if one of them passes suddenly the survivor is not made homeless and left with a large tax bill to pay.**

- **Those in blended families need the correct Will to ensure that their children will one day receive some inheritance and not be disinherited.**
- **Correct provisions must be made for those with disabled, vulnerable or beneficiaries claiming means-tested benefits.**

Free practical bereavement support and advice

We are pleased to announce our bereavement support service is now available free of charge. If you or a family member are navigating the estate administration/probate process at what is a very difficult time, our friendly team are on hand to offer practical next step advice.

To apply for your free will or if you would like to access our bereavement advice service complete the form here:

[Free, fully advised will writing service to all police officers - Accord](#)

Or call our booking team direct on **01744 807048** and quote: **West Mids Police**

ACCORD
LEGAL SERVICES LTD

Injured on or off duty?

Expert legal support and specialist rehabilitation for Police Federation members

Police officers work in some of the most challenging and unpredictable environments in the country. When a serious injury affects your health, your home life, or your ability to serve, you deserve support from a team that understands the realities of policing and can guide you through your recovery with expertise and compassion.

At Slater and Gordon, we've been trusted by the Police Federation for decades. Our experience means we understand the pressures you face, the risks you manage every day, and the impact an injury can have on your wellbeing, confidence, and career. Serious injuries often require a tailored, strategic approach so we combine specialist legal expertise and when required, access to our dedicated in-house rehabilitation team, ensuring your recovery is prioritised from the very beginning.

Matthew Tomlinson, principal lawyer and head of serious injury at Slater and Gordon, explains: "I work closely with injured officers and understand the unique pressures of policing, the responsibility you carry, the impact an injury can have on your work, your health, and your family. My approach is proactive and focused on securing the right outcome for every client."



"Over the course of my career in personal injury, I've developed specialist expertise in workplace-related harm, illness and occupational stress, enabling me to guide officers through some of the most challenging moments of their lives with clarity, care and determination."

Matthew leads the Slater and Gordon national serious Injury team, providing strategic oversight and ensuring every client receives the highest level of support during their recovery and claim journey.

Contact Matthew on matthew.c.tomlinson@slatertomlinson.co.uk or 0330 995 5737.

Why specialist support matters for police officers

Injury claims arising from policing can often involve complex circumstances. If you have been injured due to someone else's negligence, Slater and Gordon can help you.

Our experts can help with a range of areas including:

- Road traffic accidents
- Accidents at work
- Accidents and injuries abroad
- Injuries in a public place
- Industrial disease.

We take the time to understand not only how the injury occurred, but how it affects your ability to perform your role, manage your responsibilities, and maintain your long-term health and career outlook.

Our specialist lawyers, like Matthew, have supported hundreds of officers and members in securing compensation they deserve after serious injury. With focus on early rehabilitation and access to support, our industry-leading team are here to help when you need us most.



Your case is our cause

Slater and Gordon has worked alongside Police federations for over 70 years. Our legal experts understand the challenges associated with the work you do, and provide specialist legal support to police officers and families across the region.

Slater and Gordon can assist police officers, members and personnel on areas including:

- Family Law
- Personal Injury
- Clinical Negligence
- Wills, Trusts and Probate
- Employment

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Have your say on wellbeing in Oscar Kilo survey

Federation members are being urged to take part in a nationwide police workforce and wellbeing survey.

The survey, which is carried out annually by Oscar Kilo, the National Police Wellbeing Service, was launched at the start of June and will close on 22 June.

"Last year 40,000 people from 33 forces took part in the survey, providing a valuable snapshot of wellbeing across the police service and showing the pressures that people are facing," says Jess Davies, chair of West Midlands Police Federation.

"But the report from the survey would be even more powerful if more police officers, police staff and Specials take part this year.

"The results from this year's survey will be compared with the findings from 2025 and will give an insight into whether there have been any improvements."

In last year's survey

- Almost half (45 per cent) of respondents reported often feeling burnt out
- More than half (55 per cent) said they experience persistent physical fatigue
- One in three reported experiencing a physical assault in the past year
- Officers working in high-risk roles (e.g. response, CID, public protection) showed higher levels of emotional exhaustion and lower wellbeing
- 58 per cent of those who had experienced discrimination didn't report it
- 60 per cent found it difficult to take enough breaks.

But it also identified some strengths:

- Four out of five (80 per cent) of respondents said their team pulls together to get the job done
- Slightly more (81 per cent) felt trusted to do their job
- Almost nine out of ten (89 per cent) feel confident in their knowledge, skills and experience to do their job

- 67 per cent continue to feel proud of the work they do
- 65 per cent identified their line manager as their most trusted support pathway
- 67 per cent know how to access health and wellbeing support should they need it.

The findings helped shape work on problem issues including sleep, fatigue and recovery, informed wider discussions on policing reform, and led to deeper analysis of cultural issues such as psychological safety.

There has been targeted work in key areas with the National Police Wellbeing Survey already providing programmes, tools, and support that directly tackle some of the challenges raised:

- Continuing its investment in mental health and suicide prevention, including the new national [Mental Health Crisis Line](#), plus work with forces on self-assessing against the [national suicide action plan](#)
- Launching the ResetU app this autumn to address [fatigue, sleep, and recovery](#), alongside national fatigue risk management training
- Scaling up the national trauma support model, including tools for high-risk roles and early intervention systems
- Peer debriefing and supervisor support courses and support for robust [peer support](#) models
- Providing national guidance and leadership support through the [National Police Health and Wellbeing Strategy](#) and [Workforce Prioritisation Guidance](#)
- Strengthening the [OK Family Life Toolkit](#), which provides direct support to officers, staff and their families.

But there is more to do, and Oscar Kilo is committed to continuing this work alongside the College of Policing and the National Police Chiefs' Council.

The survey explores workforce experience, including workload and demand, leadership and

culture, team environment, organisational support and personal wellbeing.

Following input directly from forces, the survey has been renamed this year to reflect a much broader focus on workforce experience, and the question set has also been improved.

And, for the first time, officers and staff whose forces are not participating in or promoting the survey locally, can participate independently through the [Oscar Kilo website](#), helping to ensure as many voices as possible contribute to the overall national picture.

Andy Rhodes, service director of the National Police Wellbeing Service, said: "Last year, over 40,000 people across policing took the time to tell us what the job really feels like. That mattered - and it has already led to real action. The findings have helped shape national wellbeing work, informed reform discussions, and supported deeper work on issues like psychological safety, fatigue and the drivers of wellbeing."

Chief Constable Sir Andy Marsh, chief executive officer of the College of Policing, added: "Policing is a job like no other. We ask a great deal of our people who do it, often in demanding, unpredictable and deeply challenging circumstances.

"This is why must listen carefully to those on the frontline. This survey gives officers and staff the opportunity to speak honestly about their experiences of working in policing and helps leaders better understand what support colleagues need to do their best work.

"The stronger our understanding, the better placed we are to shape workplaces which are healthier, more supportive and more effective."

The National Police Workforce and Wellbeing Survey 2026 is mobile-friendly and can be completed on any device. Further information is available on the intranet and on the [Oscar Kilo website](#).

NATIONAL ASSOCIATION OF RETIRED POLICE OFFICERS



NARPO is a rank-free association of retired police officers, dedicated to improving benefits for its members.

NARPO has Branches across West Midlands:- Birmingham, Coventry, Dudley, Walsall, and Wolverhampton.

- **FREE ADVICE** – Pensions, Benefits, Computing, Taxation;
- **MEMBER SERVICES** – Welfare Support, Car, Health and Travel Insurance, Car Purchase, Domestic Appliances, Trusted Legal Advisors, Mobile Phones, Travel Discounts, Job Opportunities + National/Local Websites, National Magazine, Branch Newsletters;
- **SOCIAL EVENTS** – Keep in touch with old friends and colleagues.

Annual membership fee deducted from pension:- £26.76 in 2025.

ARE YOU RETIRING SOON?

Join on-line www.NARPO.org, or for more information, contact the secretary of your preferred Branch:-

Birmingham, Coventry, Dudley, Walsall:-
Wolverhampton:-

www.NARPOWestMidlands.org
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Myth busting: Common misunderstandings about debt

Debt can feel complicated enough without myths, assumptions or misinformation getting in the way. These myths can increase stress, cause confusion and even stop people from getting the help they need, according to PayPlan.

This guide breaks down some of the most common debt myths with clear explanations so you can feel confident about the facts and understand your options.

Myth 1: "If I live with my partner, I'm responsible for their debts"

Living with someone doesn't make you legally responsible for their borrowing.

The facts:

- You're only responsible for debts that are in your name.
- If your partner has debts in their own name, they alone are liable – even if you share a home or living costs.
- You can support them emotionally or practically, but responsibility for their debt doesn't transfer to you.

Myth 2: "With joint debts, I only owe my half"

Many people believe joint borrowing means a 50/50 split. In reality, joint debts work differently.

The facts:

- When you take out a joint debt, you're each responsible for the full balance. This is known as Joint & Several Liability.
- If the other person doesn't pay, the lender can legally ask you to repay the entire amount.
- If you share borrowing, make sure you both have a clear plan for managing repayments.

Myth 3: "My debts will pass to my family when I die"

This myth causes unnecessary worry, especially for people concerned about their loved ones' financial stability.

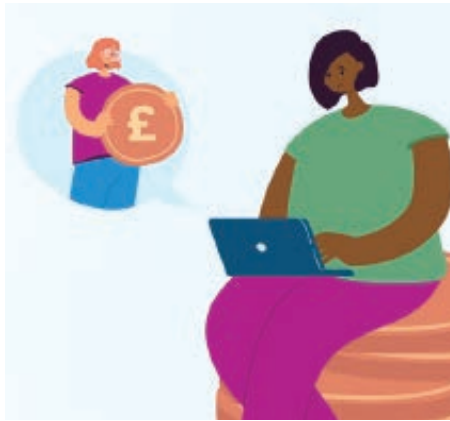
The facts:

- Personal debts don't pass to your family unless the debt is in joint names.

In some cases, repayments may come from your estate (for example, home equity), but your family won't personally inherit your debt.

Myth 4: "My water supply can be cut off if I fall behind on bills"

With rising living costs, fear of losing essential services is understandable – but this worry is based on a misunderstanding.



The facts:

- Water companies aren't allowed to disconnect your home due to unpaid bills.
- This rule is different to gas and electricity, where disconnection is possible in some circumstances.
- Your supply can only be turned off for maintenance or emergency repairs – not because of debt.

Myth 5: "Debt collectors and bailiffs are the same"

These two roles are often confused, but they have very different powers.

The facts:

- **Debt collectors** have *no legal powers*. They can't take goods, enter your home, or force you to make a payment.
- They may visit your home to ask you about repayment, but you don't have to let them in.

Bailiffs (also called enforcement agents) work under a court order and follow strict rules.

Myth 6: "Bailiffs can force their way into my home"

This is one of the most worrying myths, but bailiffs can't force entry for most debts.

The facts:

- Bailiffs can only force entry in very limited circumstances, such as criminal fines or certain tax debts, and only with a warrant.
- For common debts like council tax or parking fines, they can only enter peacefully, such as through an unlocked door.
- They can't force entry if the only person home is under 16.

PayPlan is there to help

If you are struggling with debts call PayPlan on 0800 072 1206. They are open from 8am – 8pm Monday to Friday and 9am – 3pm on Saturdays. Alternatively, you can visit the [PayPlan website](https://www.payplan.org.uk) to speak to them via live chat or WhatsApp.

About PayPlan

PayPlan works with West Midlands Police Federation to provide free comprehensive advice, guidance and support for anyone struggling with their finances. Its purpose is to help you take back control of your money.

Money worries are constantly on the minds of many, and the stress of having to cope with this – coupled with the effect it can have on work, family life, health and relationships – can be all-consuming. Sharing these concerns with the people closest to you isn't always an option for everyone, but ignoring these worries can make things worse.

PayPlan has more than 20 years' experience helping people resolve their financial difficulties with free debt advice. Every year, it offers guidance on a wide range of debt solutions to more than 80,000 people who are struggling with debts.

Visit the [PayPlan website](https://www.payplan.org.uk) or call **0800 009 4146** for free, confidential advice.

Get free debt advice

PayPlan offers free and confidential advice to find a solution that is tailored towards your needs. See PayPlan's [debt advice leaflet](#) for more information.

PayPlan free downloadable documents Moneywise – A quick guide to managing your money

Assess what you owe – Instructions to set up your own income and expenditure statement

Debt solutions in brief – A simple guide to debt solutions

Preparing for a telephone consultation with PayPlan.

For more information and to contact us

You'll find our team of trained advisers understanding of your situation and always on hand to help you find a solution that fits your life. They will never tell you what to do, but they will offer you best advice, share their experience and help you every step of the way.

For free, confidential and impartial money advice, you can call PayPlan on **0800 009 4146** or visit the [PayPlan website](https://www.payplan.org.uk).

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More than debt advice



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