

# FEDERATION



West Midlands Police Federation

August/September 2026



## BRAVE OFFICER RECOGNISED AT NATIONAL AWARDS

Pages 9 to 11

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# WELCOME

Welcome to the August/September 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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# Warm words need to be followed by clear actions



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

**T**he Prime Minister has reportedly said he wouldn't forgive himself if he did not try to lessen the anguish of PC Andrew Harper's family and is said to be seeking to prevent the early release of his killers.

I think it's fair to say that police officers would not forgive him or his Government either – along with more than one million people who have signed a [change.org](https://www.change.org) petition calling on the Government to stop two men found guilty of PC Harper's manslaughter being freed early.

We welcome Andy Burnham's decision to ask the justice minister to find a way to keep these offenders in jail, but it seems incredible to me that just a few days after saying an exception could not be made, the Prime Minister has apparently done a u-turn.

Before it became clear he was backtracking, he said it was not possible, but then, after the strength of feeling of the public became apparent due to the petition, he seemed to be saying it was possible after all.

One of the solutions said to be on the table involves finding other ways of freeing up space in overcrowded prisons. Which begs the question, why were these options ruled out before?

PC Harper's death did not just shock the police service; it also shocked the nation. His widow, Lissie, successfully campaigned for a change in the law which means that anyone who kills an emergency worker while carrying out a crime faces a mandatory life sentence. Harper's Law should ensure that no other family should face the added, and considerable, anguish that PC Harper's family

have endured over the last few weeks.

But, for now, all we can do is stand with PC Harper's family to show that the police service is united in supporting them.

This whole debacle, it is fair to say, has just been another blow to everyone within the police service; another sign that successive governments have trotted out warm words of support for policing and yet been short of following up these words with actions.

Take for example, this year's pay award. The Government chose to ignore the recommendations of the supposedly independent Police Remuneration Review Body (PRRB). Officers will get a 3.5 per cent pay rise from 1 September this year even though PRRB recommended an increase of 3.9 per cent.

What is the point in PRRB considering evidence from stakeholders and putting forward what it considers to be a fair award, if the Government just goes ahead and ignores it? I am pretty sure politicians accept the findings of their own pay review body.

It's farcical really, and yet another slap in the face for officers who have suffered a 21 per

**“ PC HARPER'S DEATH DID NOT JUST SHOCK THE POLICE SERVICE; IT ALSO SHOCKED THE NATION. HIS WIDOW, LISSIE, SUCCESSFULLY CAMPAIGNED FOR A CHANGE IN THE LAW WHICH MEANS THAT ANYONE WHO KILLS AN EMERGENCY WORKER WHILE CARRYING OUT A CRIME FACES A MANDATORY LIFE SENTENCE. ”**

cent real terms reduction in their pay in the last 10 years.

This will do little to stem the recruitment and retention crisis that is already crippling the police service, something that is highlighted in the latest police workforce and wellbeing survey conducted by the National Police Wellbeing Service (Oscar Kilo) – details of which you can read on Page 25.

**“WHAT IS THE POINT IN PRRB CONSIDERING EVIDENCE FROM STAKEHOLDERS AND PUTTING FORWARD WHAT IT CONSIDERS TO BE A FAIR AWARD, IF THE GOVERNMENT JUST GOES AHEAD AND IGNORES IT? I AM PRETTY SURE POLITICIANS ACCEPT THE FINDINGS OF THEIR OWN PAY REVIEW BODY.**

These developments are all set against the backdrop of the annual Care of Police Survivors service of remembrance which was held at the National Memorial Arboretum in Staffordshire on Sunday 9 August.

This service, which is attended by the families of fallen officers, as well as officers of all ranks and representatives of the Home Office, local Government and policing bodies, honours the memory of colleagues who have lost their lives while serving their communities, showing them their sacrifice is not forgotten.



*The National Memorial Arboretum in Staffordshire.*

This service alone should be enough to demonstrate the unique role police officers play in society. All too often they give their lives while seeking to protect others and yet where is the protection and consideration that should be afforded to them as a result?

# Pay award: Government ignores review body recommendation

The Government's decision to ignore the recommendation of the independent police pay review body is another slap in the face for demoralised officers across England and Wales, according to West Midlands Police Federation chair Jess Davies.

Jess has spoken out after the Government announced officers would get a 3.5 per cent pay rise from 1 September this year despite the fact the Police Remuneration Review Body (PRRB) recommended an increase of 3.9 per cent.

“PRRB considers evidence from a wide range of sources before making its recommendations on police pay,” says Jess, “While the Federation has long been calling for a review of the whole pay review process, all parties should honour the system currently in place.

“The way in which the Government can just ignore PRRB's findings undermines that process and makes you question why it even bothers going through the motions of having a body in place to consider all the evidence if it is just going to ignore the recommendations and come up with its own figure.

“A 3.5 per cent pay rise will make little difference in officers' pockets when you consider inflation, higher pension payments

and the freeze on tax thresholds so this is going to do nothing to stem the current officer retention crisis that is crippling the police service at a time when the demands and challenges officers face just build and build.

“A week before this announcement, we celebrated the Police Bravery Awards, an event that throws a spotlight on the brave acts carried out by officers the length and breadth of the country as they go about their duties serving and protecting the public.

“We hear warm words of support from the Government, praising officers for their courage but these words seem hollow when ministers then preside over this flagrant disregard of a pay review process that is supposed to deliver a fair deal on police pay.”

In its submission to PRRB, the Police Federation of England and Wales had set out its case for a multi-year settlement, saying a single year award would not repair the damage of real-terms pay cuts.

It called for a minimum seven per cent consolidated pay award for 2026/2027, followed by seven per cent in each of the following two years.

[Read the full pay review report.](#)

[Read the Home Secretary's statement.](#)



# Could you be a Federation rep?

## There are vacancies on the West Midlands Police Federation Branch Council

**M**embers are being encouraged to consider putting themselves forward as Federation workplace representatives.

West Midlands Police Federation currently has a number of vacancies and will be holding elections in September.

Nominations open on 9 September and close on 23 September. Voting will take place between 25 September and 9 October.

"We would urge any member who is interested in becoming more involved with the Federation and in supporting their colleagues to get in touch as soon as possible," says Matt Manwaring, deputy secretary of the Federation branch.

"I can provide more details of what the role entails, the election process and the training that will be available to any new reps who are elected.

"Federation reps provide critical support for their colleagues and the role can be

incredibly rewarding. Just knowing that you have helped a colleague through a difficult time in their career is very satisfying.

"Being a workplace rep does, of course, also bring its challenges, not least because the role is voluntary and is therefore carried out alongside an officer's Force duties. That said, full training is given and the Federation's full-time officials are always on hand to offer support to the workplace rep team."

Three of the current workplace representatives have discussed their reasons for putting themselves forward for the role and the work involved. Read their case studies:

[Leon Allen](#)

[Chris Milburn](#)

[Pamy Sandhu](#)

Find out more about the [role of a Federation representative](#).

[Contact Matt](#) for more information and to express an interest in seeking election.

### Online Q and A sessions for members to find out more

All members interested in seeking election as a workplace representative are being invited to find out more at an online Q and A session.

Two dates are still available with the branch's full-time officials attending to answer any questions officers may have.

"We have already had a lot of interest from members considering putting themselves forward for election," says Matt Manwaring, branch deputy secretary, "But we are keen to hear from any other officers who might consider standing.

"The Q and A session will enable officers to find out more, ask any questions they might have and then make a final decision on whether they want to become a Federation rep.

**Q and A sessions will be held:**

- Friday 4 September - 1pm to 2pm.
- Thursday 10 September - 11am to 12 noon.

[Contact Matt](#) to get the Teams link, for more information and to express an interest in seeking election.

**“ FEDERATION REPS PROVIDE CRITICAL SUPPORT FOR THEIR COLLEAGUES AND THE ROLE CAN BE INCREDIBLY REWARDING. JUST KNOWING THAT YOU HAVE HELPED A COLLEAGUE THROUGH A DIFFICULT TIME IN THEIR CAREER IS VERY SATISFYING.**



# ‘Alarming rise in voluntary resignations must be tackled’

**M**ore work must be carried out to tackle the alarming increase in voluntary resignations from the Force, says West Midlands Police Federation chair Jess Davies.

According to the latest police workforce statistics released by the Government in July, 566 officers left the Force in the 12 months up until 31 March 2026, with 271 of those being voluntary resignations. In the 12 months up until 31 March 2021, 67 officers resigned voluntarily. This represents an increase of around 400 per cent over the five-year period.

“I am quite shocked at these figures,” says Jess, “For this number of officers to leave the police service, there are clearly issues and more work has to go into understanding what they are and then addressing them. We cannot just sit back and allow this to continue.”

“In the year ending 31 March this year, the most common reason for leaving the Force was voluntary resignation at 51.4 per cent.”

The Government figures show that 792 people joined the Force in the period covered by the bulletin and that overall the Force’s officer numbers increased by 2.3 per cent, the sixth highest for all forces across England and Wales, behind Cumbria, Dyfed Powys, Dorset, Northumbria and Staffordshire.

## Disturbing

However, there were disturbing figures in terms of the service profile of those leaving policing, with many having only a few years’ service.

Police officers voluntarily resigning from the service nationwide in the year to 31 March 2026 were more likely to be newer officers, with 60.6 per cent of all police officers voluntarily resigning having less than five years’ service. In addition, 17.2 per cent had

between five years and less than ten years’ service.

“We are in danger of slipping into a situation where there is an almost constant revolving door of officers coming in through one door just to leave pretty quickly through another,” says Jess.

“So, are we recruiting the wrong people or are we just not doing enough to ensure our young in service officers are adequately trained and supported during their first years within the Force? Perhaps they have unrealistic expectations of what modern day policing is like or maybe the demands and challenges of the role are too much.”

“But from my conversations with officers at the Federation roadshows around the Force area and engagement with members, I just don’t feel there is enough support offered to our new recruits and young in service officers, and I think some of our more experienced officers could also benefit from having access to extra support too.”

“Morale is low and the Federation’s Copped Enough campaign is highlighting the real pressures officers are facing: officers are 21 per cent worse off in real terms than they were in 2010, a third of officers are struggling to afford food, rent or heating, 86 officers are the victims of assaults every day and mental health crises are soaring.”

## Quality

Jess added: “I am not sure I have the answers but I am absolutely convinced that we need to do more to understand why so many people are leaving policing and why so many of our new recruits are not staying.”

“It is not cost-effective for the Force to invest in recruiting and training processes only for these officers to decide to quit in a

relatively short time.

“Our aim is to provide a quality policing service for our communities and, while we have a high turn-over of new recruits coupled with the loss of many of our more experienced officers due to retirement, that is going to be difficult to achieve.”

Within the 566 leavers, there were around 60 medical retirements and also 212 who left through normal retirement.

The proportion of officers leaving the service via normal retirement has also been decreasing since the year ending March 2018, from 63.3 per cent to 35.7 per cent in the year ending 31 March 2024. Since the year ending March 2024 the proportion of normal retirements has increased slightly each year to 37.7 per cent in the year ending 31 March 2026.

The Government figures showed the total paid police workforce nationally (including officers, staff, police community support officers (PCSOs) and designated officers) as at 31 March 2026, was 234,441 full-time equivalents (FTE), a decrease of 0.6 per cent (1,332 FTE) on the previous year (235,773 FTE).

Decreases were seen in all paid worker types, with police officers down 0.4 per cent (566 FTE), PCSOs down 0.8 per cent (55 FTE) and police staff and designated officers down 0.9 per cent (710 FTE).

Across England and Wales, 43,525 police officers (headcount) had less than five years of service as at 31 March 2026, which accounted for 29.4 per cent of all police officers.

The number and proportion of officers with less than five years’ service has been increasing from 14.4 per cent of all police officers in March 2016 (when data collection on length of service began), to 29.4 per cent of all police officers in the latest year.

[Read the full workforce statistics bulletin.](#)

- Government must fund reform, see Page 8.

“WE ARE IN DANGER OF SLIPPING INTO A SITUATION WHERE THERE IS AN ALMOST CONSTANT REVOLVING DOOR OF OFFICERS COMING IN THROUGH ONE DOOR JUST TO LEAVE PRETTY QUICKLY THROUGH ANOTHER.”



# Government must fund reform, says Federation chair

**P**olice needs a fundamental reset in how it recruits, develops and supports leaders, according to a new report.

The report comes from the Police Leadership Commission which is chaired by Lord Blunkett, a former Home Secretary, and Lord Herbert, a former police minister.

"This report backs up what the Police Federation has been saying for many years," says Jess Davies, chair of West Midlands Police Federation, "We are in the midst of an officer retention crisis which is seeing the police service losing years and years of experience. This has to be tackled as a matter of urgency and the Government must not only fund reform but also come up with a programme of sustained investment in policing that also puts a focus on leadership training.

"Among the experienced officers we are losing there will be many who could have been our senior officers and leaders in the future, but instead they are bowing out of the police service due to low morale, increased demand, a pay structure that has not kept pace with inflation and poor mental

health due to the pressures of the job.

"The number one priority of any Government has to be the safety and security of the public and we cannot have an effective and efficient 21st police service dependant on 20th century funding."

## Evidence

The report follows months of gathering evidence from across policing with submissions from the Police Federation and thousands of officers in forces across England and Wales.

Many of the report's conclusions, the national Federation believes, will be familiar to officers because they reflect long-standing concerns about excessive workloads, limited support and the growing challenge of retaining experienced personnel.

The review paints a picture of a service under considerable pressure, where supervisors are often overwhelmed by the



demands placed upon them, talented officers can struggle to progress, and experienced staff are leaving policing before reaching their full potential.

The Federation says decades of under-investment in leadership development have left policing without the support needed to nurture and retain effective leaders at every rank.

It has welcomed recommendations on improved leadership training, stronger supervision, fairer promotion processes and clearer opportunities for career development.

The organisation has also backed proposals aimed at recognising and retaining experienced frontline officers, increasing national investment in leadership development and introducing a new rank of senior constable.

The Federation is calling on the Home Office to provide the funding required to deliver the report's recommendations and ensure police forces are held accountable for putting reforms into practice.

[Read the report.](#)



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# Bravery awards: a day of lasting memories

**W**est Midlands Police Federation's nominee for this year's national Police Bravery Awards has spoken of his pride at being able to represent the brave men and women who day in, day out put their lives on the line to serve their communities at the prestigious annual event.

Sergeant Mitchell Bull attended the awards with his wife, Jessica, and their seven-month-old daughter, and said the highlight of two days in London was being able to get a photo with his family outside the famous black door of Number 10 Downing Street.

"I will never forget that moment as long as I live," he explained.

Mitchell said the whole experience of attending the awards, which are organised by the Police Federation of England and Wales and sponsored by Police Mutual, was highly enjoyable, adding that he was made to feel very welcome and appreciated and singling out Acting Chief Constable Scott Green for spending time with him and his wife during the awards night.

Arriving in the capital the day before the awards, Mitchell and West Midlands Police Federation branch chair Jess Davies attended an afternoon tea at the Houses of Parliament.

"We were given plenty of cakes and sandwiches while guest speakers relayed speeches of appreciation," Mitch explained, "We were made to feel like celebrities, it was very posh."

The next day Mitchell and his family joined other nominees at Downing Street which he said was a surreal experience: "It was very grand inside and out. The gardens where we had our second afternoon tea were stunning and the sun was shining throughout. A



*Brave Mitchell with his wife Jessica at the awards reception.*

selection of canapés were brought out regularly, so we were definitely well-fed! My baby was smitten with the famous Downing Street cat, Larry, so I think that was her highlight.

"While at Downing Street the Home Secretary Shabana Mahmood gave a really appreciative speech. We also met with the national chair of the Police Federation, Tiffany Lynch. Both were such nice people and very down to earth; they made us feel very welcome.

"Our little one met some other young friends while at Downing Street which kept her happy. There were at least two other babies present, and they were babbling away which was very cute."

During the evening reception, Mitchell and Jessica heard the inspiring stories of other brave officers from across England and Wales,

and he tried to congratulate as many of the winners as he could.

While awards were presented to winners in all seven regions as well as an overall winner, there were also awards for an Inspiration in Policing and the Heart of Policing during an evening which included a three-course meal.

"The food was exceptional," said Mitchell, "Having dinner with the Chief Constable was pretty surreal. He was really appreciative of my efforts and was very down to earth still thinking of himself as a street cop.

"It was great being able to speak with him regarding various topics and was very enlightening to hear what a typical day is like at that rank. I really appreciated the Chief Constable being there with my family. He made plenty of effort and showed a lot of interest in us all."

Mitchell concluded by remembering the incident that led to his nomination for the Police Bravery Awards.

"I just want to thank everybody again who helped me through the dark times that led to this award, their support was second to none and thank you to everybody involved in putting these award ceremonies together.

"It's a really nice way to celebrate the efforts of those involved when attending daunting and horrifying incidents.

"I am truly proud to have represented West Midlands Police at this year's national bravery awards, and I hope I have made my colleagues, family and friends, and the general public proud.

"Excellent work happens every day across the country by brave men and women wearing this uniform, it felt great to represent them."



*The nominees for the Police Bravery Awards 2026 with the Home Secretary Shabana Mahmood in the garden of No 10.*

## NATIONAL POLICE BRAVERY AWARDS

**M**itchell Bull went forward to the national Police Bravery Awards after winning the West Midlands Police Federation Bravery Award earlier this year.

As the overall winner, he was presented with the David Green Shield at the local awards which were sponsored by Slater and Gordon.

His nomination came after he and PCs Steven Kidd and Claire 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."



Jess Davies, chair of West Midlands Police Federation, with Mitchell and Jessica at the awards ceremony.

# 'This is the most traumatic incident I have had to deal with'

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.

"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.

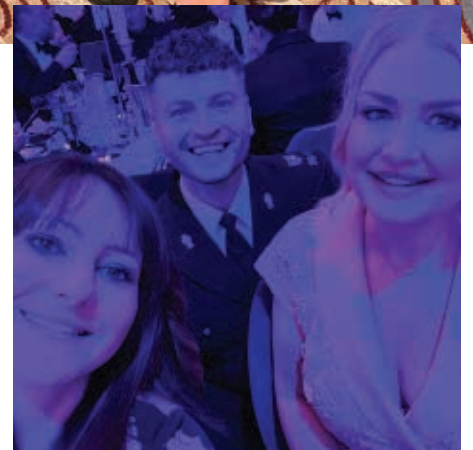
"My efforts within the vehicle were proving to be ineffective so I pleaded with the driver

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 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



Jess, Mitchell and Jessica during the presentation of the awards.

**“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.**

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.



Acting Chief Constable Scott Green spent the evening with Mitchell and Jessica.

## Met officers win national title

Three Metropolitan Police officers who tackled an armed man during an incident in which a schoolboy died and other members of the public were seriously injured won this year's Police Bravery Award.

Inspector Moloy Campbell, PC Yasmin Mechem-Whitfield and PC Cameron King were honoured for their response to the Hainault attacks in April 2024.

The trio had responded to an active and rapidly evolving incident during which the man had already fatally injured a schoolboy and attacked other people.

Equipped with only a Taser and PAVA spray, PC Mechem-Whitfield pursued the individual through nearby alleyways and was subjected to a violent attack by the suspect, sustaining severe and life-altering injuries, including a fractured skull and significant nerve damage.

PC King, having witnessed the attack on his colleague, put himself between her and the suspect. This intervention, described by the judge as life-saving, was critical in preventing further injury and potential loss of life.

At the same time, Inspector Campbell demonstrated decisive leadership by engaging the suspect directly. Armed with only his baton, he placed himself between the attacker and other officers, attempting to subdue him.

During this confrontation, Insp Campbell sustained a serious injury to his hand, suffering a deep laceration that caused extensive damage to tendons, muscles and nerves. Despite this, he continued his efforts to detain the suspect, remaining focused on bringing the incident under control.

Through their actions, the three officers disrupted a violent and armed individual, preventing further harm to members of the public and protecting one another in the face of extreme danger.

Speaking on behalf of his team, PC King said: "To be recognised is incredible. It's important to also recognise the wider team. They played a massive part in it and we wouldn't have received the outcome we did without them."

Video footage of the ceremony will be available on the Federation YouTube channel after the event here: [Police Federation of England and Wales HQ - YouTube](#).

## 2027 Bravery Awards – nominate your colleagues

Plans are already taking shape for the West Midlands Police Federation Bravery Awards 2027.

The awards will be held in March next year, and nominations opened on 1 July.

"We are now just over halfway through the year so I would encourage all officers to look back on the last six months and consider incidents in which colleagues have shown outstanding bravery," says Jess Davies, chair of West Midlands Police Federation.

"Given the sheer number of incidents officers deal with on a daily basis, it can be hard to cast your mind back a full 12 months and remember these acts of courage so I would like to think officers will now start nominating colleagues involved in those jobs that really stand out in terms of them going above and beyond and putting their own lives at risk to help others."

The awards are largely split into geographical areas, with nominations sought for officers in the following policing units:

- Birmingham
- Coventry
- Dudley
- Sandwell
- Solihull
- Walsall and
- Wolverhampton.

This year for the first time there is an award category for specialist departments.

As with the previous awards, there will be an Inspiration in Policing Award presented in memory of former West Midlands Police Federation deputy chair Sam Hughes, who died in 2023.

The overall winner, chosen from the winners of all categories, is presented with the David Green Memorial Shield and also goes forward as the West Midlands Police Federation nominee for the national Police Bravery Awards held in London over the summer.

To find out more about nominating a colleague, please contact the Federation office, your local Federation reps or the full-time officials.

Contact details can be found on our [Meet the team page](#).

# 'You're joking, not another one?'

**J**ust days after the latest amendments to police conduct regulations came into force, the Home Office announced yet another review of police misconduct procedures. At what point do continual reforms stop improving the system and start undermining it?

West Midlands Police Federation conduct and performance lead Dave Hadley has written a blog setting out his views after the Home Office announced last month that it had launched an 'end-to-end' review into the police accountability system.

The review will be chaired by Dame Lynne Owens, a former Deputy Commissioner of the Metropolitan Police and a former Director General of the National Crime Agency, and Jason Beer KC who are expected to report back within six months.

It will look at how police officers are held to account, identify barriers that can delay outcomes, and consider how the system can be made faster, fairer and more effective.

Dave writes:

The disciplinary framework has become increasingly complex and prescriptive over the past decade, often without a clear evidential basis for the changes. To fully understand the issue, it's worth considering a timeline of regulatory changes since 2012.

## October 2012

New conduct regulations replaced those in place since 2008.

## March 2015

Amendments were made. Among other things, the power to chair hearings was taken away from chief officers and given to Legally Qualified Chairs (LQCs) and for the first time misconduct hearings would be conducted in public.

In answer to public concern about officers avoiding accountability by retiring before any disciplinary hearing could take place, a prohibition was placed on them retiring while subject to gross misconduct proceedings.

## December 2017

Within two years, the cost of compelling people to remain in service, when they would otherwise resign or retire was costing forces significant sums. The solution was to amend the regulations to allow officers to retire while facing gross misconduct proceedings. The safeguard enacted by the amendment was the creation of the 'barred' and 'advisory' lists.

## February 2020

A complete replacement of the regs in an attempt to move away from a culture of blame towards a culture of learning. It introduced provisions such as the reflective practice review process (RPRP) and attempted to



Conduct lead Dave Hadley.

provide a threshold for Appropriate Authorities to apply when considering misconduct.

The 2020 regs were amended shortly after enactment to address procedural issues relating to the Independent Office for Police Conduct (IOPC) that hadn't originally been included.

## May 2024

After significant political pressure from the National Police Chiefs' Council (NPCC), the power to chair conduct hearings was returned to chief officers.

## May 2025

Regulations were amended to create a presumption of dismissal for officers following a finding of gross misconduct.

As an aside, May 2025 also saw the enactment of vetting regulations, which although not technically 'conduct' related, do offer professional standards departments (PSDs) an alternative to dealing with potential misconduct via a route which is much faster, and arguably less fair, than an Accelerated Misconduct Hearing.

## June 2026

Regulations were further amended to clarify provisions relating to the test to be applied in use of force cases, following the W80 Supreme Court case and the Police Accountability Rapid Review, commissioned following concerns raised after the prosecution and subsequent acquittal of a Metropolitan Police firearms officer in the shooting of Chris Kaba.

## July 2026

Another amendment introduced revised provisions relating to suspension from duty, effectively restricting the decision-making in relation to suspension.

More recent reforms have been reactive responses to high-profile events rather than the product of long-term evaluation. Those high-profile incidents which directly instigated reform of the disciplinary regulation include the death of Sarah Everard at the hands of serving Metropolitan Police officer Wayne Couzens; the sexual offending of serving Met officer David Carrick; the issues at Charing Cross Police Station which became notorious following the findings of Operation Hotton, which uncovered officers exchanging racist, misogynistic, homophobic and discriminatory messages and raised serious concerns about culture and supervision within the Met.

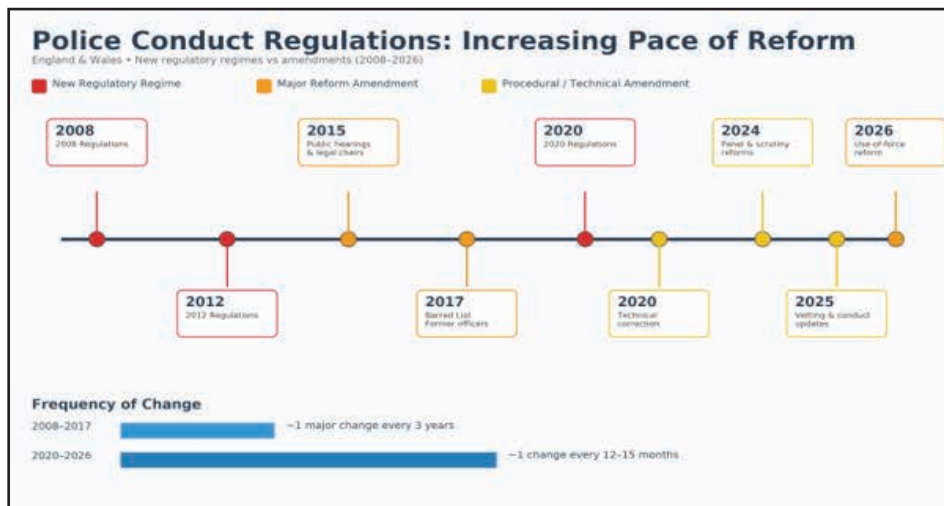
These incidents prompted the 2023 independent review into the standards of behaviour and internal culture of the Metropolitan Police Service by Baroness Casey. The problems were real, there was a loss of public confidence in light of these scandals, but the reforms which were enacted as solutions were not perhaps the best answer to them.

We should be concerned about politically driven reforms which are not predicated upon a sound evidential basis: 'Hard cases make bad law'.

Yet that is what has happened in relation to police disciplinary procedure reform. Prior to the amendments in 2024, the NPCC was able to convince the Home Office that the system of LQCs was to blame for the loss of public confidence in police disciplinary systems.<sup>[1]</sup> The problem with this was assertion was that the available evidence did not support the conclusion that LQCs were responsible for a decline in dismissals. The Home Office's own review of the LQC chaired provisions [**Home Office Review: The process of police officer dismissals, September 2023**] concluded: "the statistical evidence does not support an argument of systemic leniency" it went on to say that "the review has been provided anonymised case studies of where the LQC has decided an officer ought to be dismissed, but has been 'out-voted' by the other panel members and so a Final Written Warning was issued."

The review also found: "the evidence does not support an overall decline in either the volume or proportion of dismissals. Between the years ending 31 March 2017 and 31 March 2019, there has been a decline in dismissals at accelerated hearings, chaired by Chief Constables, where an increased proportion of officers had been found to have





committed gross misconduct, but issued with written warning rather than being dismissed."

The Police Federation described this as a "retrograde step," warning that it "could see a return to the "dark days" of "kangaroo courts". Even the IOPC had expressed public disapproval of the proposal. Yet, despite this, the Home Office amended the regulations, returning the power to chair hearings back to chief officers for the first time since 2012, regardless.

#### The rate of change

The frequency of changes being made to the police disciplinary regulatory framework has increased since 2020. You only have to consider the raft of changes and amendments in this decade to those in the previous decade to illustrate that point.

The rush to implement largely politically driven reforms has led to regulations which have required several amendments. It is argued that the rush to enact reform resulted in poor drafting which might have been avoided had the changes been subject to a more measured process of consultation and drafting.

The constant change means that amendments aren't afforded an appropriate amount of time to 'bed-in' before changes are applied; the ink isn't even dry on the latest amendments and yet here we are with yet another review; cue the "You're joking, not another one" memes.

Each successive amendment has further constrained the discretion available to decision-makers when determining a proportionate outcome. The cumulative effect of this is a system that is moving towards a prescribed process rather than one capable of

responding to the particular facts and circumstances of an individual case.

A misconduct system should command public confidence, but it should also retain the flexibility to distinguish between differing levels of culpability and harm. Where discretion is progressively removed, there is a danger that outcomes become driven less by the specific circumstances of a case and more by a desire to demonstrate a hard line on discipline.

There is a tendency to focus almost exclusively on dismissal statistics as a measure of systemic success; dismissal figures start to look like a measurable performance target, and most serving officers will recognise the distortive effect that targets have on policing activities, for good or ill. In focussing on dismissals as an outcome, proportionality is the casualty.

Dismissal carries significant consequences, not only for the individual concerned but also for the wider service and the public purse. The immediate loss of employment, the long-term impact on pension provision, restrictions on future employment opportunities and the reputational effects of a gross misconduct finding are all profound.

There is also increasing recognition of the strain that misconduct investigations can place on officers' wellbeing and mental health. For example, suicide rates among serving police officers is a national concern. The percentage of those suicides where a live PSD investigation was present has been estimated by the Police Federation of England and Wales (PFEW) to be around 70 per cent.[2] While the existence of an investigation cannot be assumed to be the cause of such outcomes, the data nevertheless

demonstrates the significant pressures that disciplinary proceedings may place on some officers.

The financial implications should also not be overlooked. Considerable public resources are invested in recruiting, vetting, training and developing police officers. Where dismissal is the appropriate outcome, those costs are an unavoidable consequence. However, where a proportionate alternative is available, the loss of that investment is a legitimate consideration.

It is reasonable to ask whether the public would invariably expect dismissal in every case where gross misconduct has been found. It is far from clear that an informed and fair-minded member of the public would always favour dismissal once they understood the circumstances of an individual case, the impact on the officer concerned and the wider costs involved. This is especially true at a time when in the West Midlands we can't afford to empty the bins regularly.

Nobody would sensibly argue that misconduct should go unaddressed. Rather, it is suggested that the system as a whole should retain sufficient flexibility to deal with cases quickly, effectively and proportionately. A re-calibration is required: written warnings, final written warnings, misconduct meetings and RPRP all exist for a reason. Properly understood and consistently applied, they provide an ability to address many forms of misconduct without resorting to a career-ending sanction in circumstances where a lesser outcome may better serve the interests of justice, proportionality and the public.

The 2020 reforms promised to deliver a sensible, proportionate approach to misconduct procedures; a cultural change from one which focusses on blame, to one which encourages transparency with learning at its heart. West Midlands Police Federation calls for these aims to be finally realised for the benefit of officers, forces and the public.

The reforms to the conduct system in 2020 were supposed to move policing from blame to learning. Six years later, we have moved from learning back to punishment. Before we rewrite the rules again, we should ask whether constant reform is solving the problem or becoming part of it.

#### Causes of delay

My view is that the following are the main causes of delay in conduct cases:

**The chronic under-funding of the police service**, which impacts up PSD like every other department. There are not enough staff to investigate matters thoroughly and in good time; further there is insufficient capacity to ensure hearings are held in a timely manner.

**The lack of any meaningful timescales** applied to PSD investigations. PFEW has long campaigned to introduce a 12-month time limit

“THE CONSTANT CHANGE MEANS THAT AMENDMENTS AREN'T AFFORDED AN APPROPRIATE AMOUNT OF TIME TO 'BED-IN' BEFORE CHANGES ARE APPLIED; THE INK ISN'T EVEN DRY ON THE LATEST AMENDMENTS AND YET HERE WE ARE WITH YET ANOTHER REVIEW.

Feature continued on Page 14

Continued on Page 13

on investigations.[3] The only concession to this by the Home Office has been the inclusion of a Regulation 19 'timeliness report' which, to be frank, is a relatively meaningless provision; it doesn't enforce timeliness and does not provide any consequences which arise from investigative tardiness.

The long *delays in the courts* which leave misconduct matters unable to be addressed because of the convention against considering matters which are sub judice. We are currently listing cases into the summer of 2029. That's three years during which a suspended officer must be retained on full pay, waiting for their opportunity to clear their name, before misconduct processes can be held.

The *risk averse nature of forces* which are primarily, and perhaps understandably, concerned with avoiding reputational damage in light of high-profile scandals in policing. If evidence of a loss of proportionality needs illustrating, it can be found in the falling number of misconduct meetings, with a rise in the use of misconduct hearings and accelerated hearings. There is a lack of operational understanding and use of reflective practice among supervisors; it is still erroneously viewed as a sanction by many officers. If employed properly many instances of misconduct might never occur, either because they would be dealt

“THE 2020 REFORMS PROMISED TO DELIVER A SENSIBLE, PROPORTIONATE APPROACH TO MISCONDUCT PROCEDURES; A CULTURAL CHANGE FROM ONE WHICH FOCUSSES ON BLAME, TO ONE WHICH ENCOURAGES TRANSPARENCY WITH LEARNING AT ITS HEART. WEST MIDLANDS POLICE FEDERATION CALLS FOR THESE AIMS TO BE FINALLY REALISED FOR THE BENEFIT OF OFFICERS, FORCES AND THE PUBLIC.

with expeditiously by local supervision, or future instances of misconduct would be far less likely to occur following the reflection and learning that was had in more minor incidents.

The 2024 enacted '*presumption of dismissal*'. Supporters of the reforms would argue that the public expects officers found guilty of gross misconduct to be dismissed and that previous systems were insufficiently robust. However, it is argued to be counter-productive by making it less likely that an officer will admit their wrong-doing, leading to a backlog log of contested hearings.

#### Chair backs conduct lead

Jess Davies, chair of West Midlands Police Federation, supports the views of the branch

conduct lead.

She says: "For many years now there has been little to no opportunities for learning and reflection, rather a default position to dismiss. This is not in the spirit of what the modern conduct regulations were designed for in my opinion.

"While there are, of course, matters that are only suitable for dismissal, there are also numerous cases where there is an opportunity for an officer to reflect, learn and become a better officer for it. This links into the recent release of the Government's police workforce statistics which show there has in the last four years been a concerning and significant rise in officer dismissals."

## Birmingham MP remains as Home Secretary

The new Prime Minister's decision to leave Shabana Mahmood as Home Secretary in his new Cabinet has been welcomed by West Midlands Police Federation deputy chair Mat Minton.

Ms Mahmood, Labour MP for Birmingham Ladywood, has been in her post since September last year but had been widely tipped to be appointed as Andy Burnham's Chancellor of the Exchequer when he took over at No 10. However, that post was handed to John Healey.

"Shabana Mahmood is already the 10th politician to hold the post of Home Secretary since 2016 and has only been in post since September last year," says Mat, "As a Federation, we did not relish the prospect of yet another change at the top of the Home Office.

"While we are not yet in a position to fully endorse the police reform programme as we await further details and clarification, what we do need to see is some consistency and continuity. With Ms Mahmood and policing minister Sarah Jones still in the positions they held under Sir Keir Starmer, we can at least avoid having to undergo further disruption.



Home Secretary Shabana Mahmood.

"That said, what we do need to see is a real commitment to long-term and sustained investment in policing so we look forward to hearing more about Mr Burnham's plans."

Before the new PM took office it was reported in The Telegraph that Ms Mahmood's plans for force mergers could be put at risk by Andy Burnham's Government.

"We are just going to have to wait to see how this all unfolds," says Mat, "But let's hope that the new Prime Minister recognises the police service is in crisis and that urgent investment is needed if we are to provide effective policing for the communities we serve.

"We fully understand that there are many competing demands for funding, but the number one priority of any Government has to be the safety and security of its people. A police service stretched to its limits, struggling to retain officers and inadequately funded cannot help the Government meet that priority.

"Force mergers will be hugely expensive and you do have to question if that is going to be money well spent. To me, time and money should first go into overhauling the police pay review process for the benefit of everyone working in policing and into measures that will help tackle the officer retention crisis that is currently crippling forces across England and Wales."



# Officer assault: chair welcomes jail sentence

The jailing of a man who threw boiling water over a police officer leaving her with life-changing injuries has been welcomed by the chair of West Midlands Police Federation.

Jess Davies says the 14 and a half-year jail sentence handed down to John Davies not only punishes him for the attack in Winson Green but should also act as a deterrent to others.

"Sadly, we are seeing the number of violent attacks being levelled at our officers escalating. Nationwide 86 officers are being assaulted each day," says Jess, "No one should be assaulted for doing their job and no police officer should go to work expecting to be attacked in this way, but it is becoming so common that officers are almost accepting it as part of their role. This cannot be allowed to continue; police officers are not society's punchbags.

"By the very nature of policing, we appreciate that officers are dealing with people in highly stressful and volatile situations, but we are not talking about a minor tussle in a

heated moment, we are talking about deliberate, sustained and horrendous attacks on police officers who are trying to serve and protect the public."

Jess believes the fact that police officer numbers have not kept pace with the demands placed on policing has also had an impact on the safety of frontline officers.

"Officer numbers fell during the years of austerity when police budgets were cut," she explained, "While numbers have increased in recent years due to the Police Uplift Programme, for example, we are still seeing a revolving door whereby almost as fast as we bring in new recruits we are losing officers who are simply leaving or retiring, taking years of experience with them.

"Some are leaving because police pay has not kept pace with increases to the cost of living and yet they are facing more and more dangers as they go about their duties.

"This means that the thin blue line is getting thinner and officers who find themselves needing back-up can often find there are just no colleagues available to come

to their assistance.

"We need to see sustained investment in policing and a police pay review system that is truly fit for purpose if we are to not just recruit more officers but also retain them once they join the service."

The Police Federation's Copped Enough campaign highlights:

- Police officers are 21 per cent worse off in real terms than they were in 2010
- A third of officers struggle to afford food, rent, or heating
- There are 31,368 assaults on the police nationwide in a year
- Mental health crises are soaring, with policing now the profession with the highest mental health-related sickness rates.

It is calling for:

- Fair pay: urgent action on pay to recognise the unique demands of policing
- Support for frontline risks: including an army-style P-Factor allowance recognising the dangers officers face
- Retention not just recruitment: a real plan to keep experienced officers on the beat
- Better protection and mental health support: so officers are not forced to suffer in silence.

**“SADLY, WE ARE SEEING THE NUMBER OF VIOLENT ATTACKS BEING LEVELLED AT OUR OFFICERS ESCALATING. NATIONWIDE 86 OFFICERS ARE BEING ASSAULTED EACH DAY.**



## RECOGNITION

The Elizabeth Emblem is a lasting national recognition of those who have given their lives in public service and of their families who have carried the weight of that loss ever since.

Police Constable Robert Dallow

West Midlands Police

17<sup>th</sup> December 1997



Heather Dallow with a display table honouring her husband Robert at Salford Priors Warm Hub.

# Robert Dallow is honoured with Elizabeth Emblem

**T**hirty years after he died in the line of duty West Midlands PC Robert Dallow has been recognised and honoured with the Elizabeth Emblem.

His widow, Heather, has written her own account of receiving this recognition.

### 'A life given in service'

My name is Heather Dallow, the widow of PC Robert John Dallow who tragically died on 17 December 1995.

Robert joined West Midlands Police on 3 February 1975 and prior to joining the Force was a laboratory technician in the rheumatology and allergy research unit at the University of Birmingham. He was also a drummer in a professional jazz group.

Robert definitely had a calling to go in another direction and serve the public as a police officer. But he never wanted promotion and was very specific about that.

He died during a high-speed pursuit while an observer in the passenger seat of the police car. A member of the public was also sadly killed during the pursuit and the police driver of the vehicle that night served a prison sentence after being found guilty of causing death by



dangerous driving.

Some might ask why in these circumstances have I received the Elizabeth Emblem in recognition of my husband's death?

But I would say unequivocally that the emblem seeks to recognise that officers strive to give of themselves for others, very often putting themselves in perilous danger while doing that and seeking to maintain law and order.

Robert himself very often said to me that he felt it was extraordinary really that officers put on a dark blue outfit and suddenly had to do very dangerous things that they wouldn't naturally do in their normal everyday clothes.

In 1975, I remember very formal police uniforms, the blue shirts for PCs, the wooden truncheons, cloaks with numbers on the collars, clipboards that were taken to people's doors as a form of protection and officers patrolling areas with shops checking the doors were locked securely.

Society changed dramatically during Robert's 20-year service and perhaps something that officers don't talk about is at times being scared and frightened as I know Robert was towards the end of those years of service.

**“ I TRULY COULDN'T HAVE HAD A MORE SPECIAL MORNING. THIS WAS ALL DONE ON WHAT WOULD HAVE BEEN ROBERT'S BIRTHDAY, 16 JULY. IT WAS JUST FANTASTIC AND SO PERSONALLY SPECIAL FOR ME.**

Not long before he died, Robert had sent away for Open University study manuals on computing and had told me of his decision to study so that he could get a qualification in this area so he could 'call it a day' with his police career.

Those manuals arrived after his death, a life given in service publicly recognised with the award of the Elizabeth Emblem.

#### **The right choice for me**

I am sure some might think it unusual that my emblem was non-police presented but for me that was the right choice.

I had initially started to attend the Salford Priors Warm Hub each Thursday to help my mother, Edna, who is 100-years-old, combat social isolation but we soon found a community of friends who have given support and friendship to us both.

Others I know have been presented with the emblem by Royalty and at various other venues by the King's representatives, but I wanted to receive this honour from someone who actually knows me and, alongside the Warm Hub team of Jan, Rosemary and Ed,



*Councillor Kim James presents the Elizabeth Emblem to Heather Dallow.*

Councillor Kim James was the person I wanted to present me with the emblem.

Cllr James and the rest of the team show the same selfless qualities I know Robert had. The Salford Priors Warm Hub has made an immense difference to the wellbeing of both me and my mother and we are so grateful for the kindness they show week after week and their hard work providing tea, food and company. They are truly very special people.

On presenting the emblem to me in the presence of my mother, my sister, Julie, the hub team and regular attendees, Councillor James said: "Heather, no award can ever replace the husband you lost, nor erase the pain that your family has endured. We hope, however, that this emblem serves as a visible expression of the nation's gratitude and as a reminder that Robert's courage, commitment and selfless service continues to be remembered with the deepest of respect."

He said: "It is my great privilege and honour to have been asked to present you with the Elizabeth Emblem in memory of Police Constable Robert Dallow. May it stand as an enduring symbol of a grateful nation's appreciation for Robert's service and sacrifice."

Following the presentation, everyone had lunch thoughtfully prepared by the Warm Hub team. I was wished well by toastmaster Reuben Lynch and everyone raised a glass.

I was presented with the most beautiful arrangement of flowers as part of my special day. I gave a short talk about Robert and took along a few items of interest including his police helmet.

The hub had also projected a large photo of Robert on to a large screen as a backdrop. I truly couldn't have had a more special morning.



*Heather (right) with her sister Julie and mum Edna.*

This was all done on what would have been Robert's birthday, 16 July. It was just fantastic and so personally special for me.

I would advise others who are awarded the Elizabeth Emblem to really think about how they want to receive it and make it relevant to who they are especially as time goes on as in my case police colleagues have retired and have in many instances moved away.

#### **About the Elizabeth Emblem**

The Government announced the introduction of the Elizabeth Emblem, named in honour of Queen Elizabeth II, in March 2024.

It is awarded as a mark of recognition to the next of kin of those who lost their lives in the course of undertaking eligible public service.

The first recipients named publicly included Greater Manchester PCs Nicola Hughes and Fiona Bone who were ambushed and killed as they responded to a hoax 999 call in September 2012.

In 2021 Nicola's father, Bryn Hughes, joined with the Police Federation of England and Wales to launch the 'Medals For Heroes' campaign calling for formal state recognition for emergency service workers who lose their lives while protecting others.

The emblem features a Tudor crown and a rosemary wreath. The inscription reads 'For A Life Given In Service' and the recipient's name is engraved on the back.

It was announced in January this year that the emblem had been awarded to the families of four West Midlands Police officers – PCs Philip Sanderson, who died on 10 August 1978, Gavin Carlton who died on 19 December 1988, Robert Dallow, who died on 17 December 1995, and DC Michael Swindells who died on 21 May 2004.

[Find out more about the Elizabeth Emblem.](#)



# COPS service honours fallen colleagues

**H**undreds of people gathered at the National Memorial Arboretum in full sunshine and soaring temperatures for the annual Care of Police Survivors (COPS) Service of Remembrance.

In stark contrast to the years when the service has been affected by rain – sometimes quite heavy – this year organisers laid on water dispensers to help people cope with the heat.

Among those at the arboretum was Matt Manwaring, deputy secretary of West Midlands Police Federation, who was attending the service for the first time.

“I was honoured to be able to represent the branch and our members and to stand with the families of our fallen colleagues to show them that their loved ones are never forgotten and that they too remain part of the policing family,” Matt explains.

“The service itself was incredibly moving and poignant, serving as a reminder of the unique role of police officers in our communities and the sad reality that some leave home to start their shift but then never return to their families again.

“It also highlights the incredible work of the COPS charity which provides critical support to fallen officers’ families as they seek to rebuild their lives.”

The service, on Sunday 9 August, was opened by Gill Marshall, national president of COPS and herself a police widow of 20 years, who said that the annual event provided a unique opportunity to reflect and remember. She told the congregation that while ‘life does indeed go on, the loss remains’, with grief and joy co-existing.

In addition to welcoming everyone to the service, Gill read out the names of officers who had been added to the roll of honour since last year’s service at the start of August:

**PC Marcus Bennett** of the Civil Nuclear Constabulary who died on 30 January 2025.

**PC Francis Hawkins** of the Metropolitan Police who died on 11 February 2025.

**PC Ian Minnett** of Gloucestershire Constabulary who died on 21 June 2025.

**PC Faizaan Najeef** of Northamptonshire Police who died on 26 September 2025.



*Matt Manwaring joined families and the Acting Chief Constable at the West Midlands Police tree on The Beat at the arboretum.*

**PC Mathew Parker** of Essex Police who died on 19 November 2025.

**PC Bradley Corke** of Kent Police who died on 21 March 2026.

**PC Mark Chester** of the Ministry of Defence Police who died on 2 May 2026.

**PC Jess Turnbull** of Northumbria Police who died on 10 June 2026, and

**PC Alice Slominska** of Bedfordshire Police who died on 17 July 2026.

As ever, the service featured inputs from a member of three different families who had lost a police officer in the line of duty.

The first to speak this year was Katie Hull, daughter of Hertfordshire PC Ronald Hull. PC Hull (35) was helping an Army ambulance crew



*A wreath laid by Matt Manwaring on behalf of West Midlands Police Federation.*

at the scene of a serious collision in thick fog in Royston when he was hit by another car. The accident happened on 21 November 1989 when Katie was eight.

Katie, who has since followed her Dad into policing and was assigned his collar number, spoke movingly about her Dad, paying tribute to his kindness and professionalism and also giving an insight into the impact his death had on her, her two siblings and her Mum who was



left to bring up three children alone.

She said her family had benefited incredibly from the support available through COPS and the other families who turned to the charity for help.

After Katie had addressed the service West Midlands Police Chief Superintendent Sam Batey sang 'You Raise Me Up' accompanied by the West Midlands Police Brass Band which also played as the congregation took their seats.

**“ I WAS HONoured TO BE ABLE TO REPRESENT THE BRANCH AND OUR MEMBERS AND TO STAND WITH THE FAMILIES OF OUR FALLEN COLLEAGUES TO SHOW THEM THAT THEIR LOVED ONES ARE NEVER FORGOTTEN AND THAT THEY TOO REMAIN PART OF THE POLICING FAMILY,**

This was followed by Joanne Woodward, the sister of South Wales officer Mark Woodhead (30) who just weeks before his death in a motorbike accident on 14 June 2002 had been promoted to sergeant, talking about his life and his love of policing but highlighting that she found it impossible to put into words what it meant for her to have found support from COPS.

A great family man, Joanne said his absence was felt at every family occasion, but that to him South Wales Police was his second family.

Gill then read the roll of honour, before there was a minute's silence and wreaths were laid by various organisations linked to policing,

The Police Unity Tour cyclists arrive at the arboretum.



such as the College of Policing, COPS, His Majesty's Inspectorate of Constabulary and Fire & Rescue Services and the National Police Chiefs' Council, but also the Office of the Lieutenancy, the High Sheriff's Office.

Sam Batey then sang 'Bridge Over Troubled Water' again accompanied by the Force's brass band.

The final relative to address the service was Ella Dent who was just six-years-old when her stepdad PC Chris Dent died in a motorbike crash as he travelled home after his shift on 22 April 2009. He was 36.

She spoke about the way in which she had been helped to build on her memories of him through attending the family weekends organised by COPS where she met other children navigating their own losses.

The service was closed by West Yorkshire Chief Constable Sir John Robins QPM DL, the chair of the COPS trustees who explained that the event was dedicated to remembrance and care, saying everyone in attendance was collectively remembering those who had died but that they had come together to care for

police survivors.

Ahead of the service, crowds gathered on the main avenues through the arboretum to welcome the arrival of the hundreds of cyclists who had completed this year's Police Unity Tour (PUT).

Cyclists representing police forces from across England and Wales including riders from West Midlands Police, took part in the tour, an annual three-day, 180-mile trip to raise awareness of fallen officers and raise funds for COPS.

The tour started on the Friday morning, with those taking part leaving from their own force areas and then meeting at Drayton Manor on the Saturday evening so they could all ride into the arboretum together on the Sunday morning accompanied by motorcyclists from the Blue Knights.

West Midlands PC Ben Keepax and Special Constable Sean Walker – son of the late West Midlands officer Malcolm (Mac) Walker - joined colleagues from the Staffordshire, Warwickshire and West Mercia forces in cycling as part of the West Midlands Chapter of the tour while Sergeant Dave Jephcott, for around the sixth year, was part of the support team.

The West Midlands Chapter of 13 riders and 5 support team members was led by Jon Strelitz, a member of police staff at West Mercia Police.

Each cyclist on the PUT tour wears a wristband inscribed with the name of a fallen officer. At the end of the ride, the wristband is presented to the families of these officers.

The West Midlands Chapter's riders wore wristbands for the following officers from the Force: David Brennan, Robert Dallow, Keith Dobson, Paul Frear, Deborah Harman-Burton, Valroy O'Neil Hodgson, Ryan Hunt, Andrew LeComte, Robert Ling, Phillip Sanderson, Michael Swindells and Mac Walker. In added poignancy, Mac's wristband was worn by his son, Sean.



The West Midlands Police Brass Band.





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**Good news - this is already included as part of your Group Insurance Scheme Policy.**

**Please Note - A £40 excess applies to most sections of the policy. Full terms, conditions, exclusions, and limitations are detailed in the policy wording.**

\*Cover is automatically provided for trips up to 31 days. Trip extensions for up to 183 days are available. To extend your trip coverage, contact Gallagher on 01403 327719.

\*\* The policy includes automatic cover for any number of dependent children or grandchildren up to the age of 18 (or 23 if in full-time education).



**West Midlands  
Police Federation**

*Supporting our members in everything we do*

West Midlands Police Federation is an Appointed Representative of Arthur J. Gallagher Insurance Brokers Limited. Arthur J. Gallagher Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority. Registered Office: Spectrum Building, 55 Blythwood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number: SC108909

# Booking a holiday? Insurance scheme has you covered

**T**he West Midlands Police Federation Group Insurance Scheme provides comprehensive cover for its subscribers and includes worldwide travel insurance.

The travel insurance policy covers the member and their spouse or cohabiting partner, and any number of dependent children and grandchildren under the age of 23 who are living with them and in full-time education for any number of trips a year, up to 31 days each trip.

Trip duration can be extended to a maximum of 183 days on request and by payment of an additional premium. Extensions must be arranged before you travel and full details of your travel plans provided.

Please call Gallagher on **01403 327719** to arrange a travel extension.

Cover includes trips in the United Kingdom provided overnight accommodation has been booked and paid for. A wide range of leisure activities such as scuba diving to 30 metres, banana boating, body boarding, canoeing and winter sports are covered at no extra charge.

Please refer to the travel policy (linked below) for the full list of activities included. Cover may be available at an additional

premium for activities not listed, please contact Gallagher for details.

Extensions can be arranged to include cover for children of extended family or friends under the age of 18 who are travelling with the member by contacting Gallagher and on payment of an additional premium.

While the policy covers subscribers for all the common features of travel insurance, there are also some less well-known benefits.

For example, if your holiday rental vehicle rented under a licensed rental vehicle agreement from a licensed rental vehicle company is lost, stolen or damaged, you will be reimbursed for any excess or deductible you become legally liable to pay under a rental vehicle insurance policy as a result. This cover is for one claim per period of insurance for all insured persons.

There is also cover for clothing for cruise holidays.

If during your trip and during the operative time and period of insurance:

- **Your cruise attire is lost, stolen or damaged, the insurance company will, at its sole discretion either replace or repair or reimburse the cost, for the loss of, theft of or damage to your cruise attire.**

- **Your cruise attire is delayed due to an error or omission by your cruise or travel operator or transport provider so you do not have access to it at the time you depart on your cruise from the first departure port, the insurance company will pay you the amount shown in the policy schedule. The maximum it will pay per insured person per claim is stated in the policy schedule (see link below).**

**Important information:** Health restrictions apply to some sections of the policy. Prior to booking a holiday, please ensure you read the 'Pre-existing Medical Conditions' wording which can be found in the policy document.

#### **Making a claim**

Call **01908 302 235** as soon as possible on returning to the UK to make a claim or email: [Everestuk@crowco.co.uk](mailto:Everestuk@crowco.co.uk)

Overseas assistance: **+44 (0) 1243 975385**, you will need to quote policy number: 458366/01/2026. A £40 excess applies to most policy sections, along with other terms and conditions.

Full details of cover including the limitations, exclusions and terms and conditions can be found in the policy wording (linked below), which should be read carefully, in particular the exclusions and limitations.

[Policy schedule.](#)

COVER INCLUDES  
TRIPS IN THE UNITED  
KINGDOM PROVIDED  
OVERNIGHT ACCOMMODATION  
HAS BEEN BOOKED  
AND PAID FOR



# Survey shows a third want to leave policing within a year

**A**lmost a third of people who took part in a national police workforce and wellbeing survey said they may leave their force or policing altogether within a year due to work-life balance, pay and benefits or issues with leadership.

The survey, the largest of its kind ever conducted, was run independently by Leapwise on behalf of Oscar Kilo, the National Police Wellbeing Service.

"Sadly, I am not surprised at the results of this survey but they do concern me. We are already seeing more and more officers leaving policing, with a high percentage of them leaving with less than five years' service," says Jess Davies, chair of West Midlands Police Federation.

"The overall wellbeing of police officers,

police staff and the whole police family has to be prioritised if we are to stop this exodus.

Forces cannot effectively serve their communities if they are not looking after the people who deliver policing.

"I would like to think the results of this survey will be a wake-up call to senior officers, politicians and the Government but time and time again officers' views seem to fall on deaf ears."

The survey attracted a record 55,602 responses – equivalent to one in five of the entire workforce – from police officers, Police Community Support Officers, staff, Specials and volunteers from every rank and role, across 33 of the 43 regional territorial police forces across England and Wales – so it provides the most comprehensive picture of wellbeing in

policing to date.

The results showed:

- **More than half of respondents (56 per cent) regularly feel physically exhausted**
- **45 per cent regularly feel burnt out, and**
- **Nearly two thirds (63 per cent) regularly work beyond their contracted hours - rising to 72 per cent among officers. The most commonly cited cause is consistent and clear: not enough people or cover to meet demand, and with the load falling heaviest on frontline and operational roles.**
- **Almost half of respondents (47 per cent) plan to stay in policing for at least three years, above all, because they enjoy the role.**
- **Three in ten people say they may leave their force, or policing altogether, within a year**



Uniform Mortgages are running an independent, no obligation mortgage advice clinic to help you secure a competitive rate.

We can also secure a rate up to 6 months in advance - so if you have a mortgage now and your fixed rate will be expiring within 6-7 months then please contact us to speak to a Mortgage Advisor today with your requested date, time and best contact number.

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**Email [info@uniformmortgages.co.uk](mailto:info@uniformmortgages.co.uk)**

## NEARLY TWO THIRDS OF RESPONDENTS REGULARLY WORK BEYOND THEIR CONTRACTED HOURS

- citing work-life balance, pay and benefits, or issues with leadership.

Yet, despite the worrying results, the survey also reflects a workforce that believes in the job. Almost nine in ten (89 per cent) say they have the skills and experience to do it, and a similar amount (82 per cent) say their team works together to improve the service they provide.

[Read the full report.](#)

## 'Change is needed now more than ever'

The director of the National Police Wellbeing Service says the results of the survey show change is needed now more than ever.

Responding to the findings, Andy Rhodes said: "First of all, as always, I want to thank every single person who took the time to complete the survey. You're busy but taking the time to tell us what's really going on is really important to do.

"Working in policing can be tough as it is, but if our officers and staff are telling us they are exhausted and burnt out, we need to listen and act now.

"Our people are telling us they want more time to recover, and we are treating that as a national call to action. Releasing the pressure on the workforce requires a national solution and the findings of this survey will feed directly into the national wellbeing standards work with the Chief Medical Officer for Policing, and into all our workstreams, including those around trauma, fatigue and early intervention.

"It is what the workforce has told us in these surveys in recent years, that has led to the increased investment in police wellbeing and the introduction of mandatory wellbeing standards - so that good support no longer depends on where someone works or what role they serve in.

"The results show that change is needed now more than ever. Wellbeing is a legal, and moral duty of care, not a nice-to-have - it's operational, not optional - and it's our commitment, as the National Police Wellbeing Service, to help forces meet it."

- Government investing £2.4 million in police wellbeing - see Page 24

## NATIONAL POLICE WORKFORCE AND WELLBEING SURVEY 2026



LEAPWISE



### POLICING'S GREATEST STRENGTH: OUR PEOPLE

### THE PRESSURE IS REAL



### RETENTION REMAINS A KEY CHALLENGE

### TRUSTED AND SUPPORTED

### SUPPORT HELPS WHEN PEOPLE CAN REACH IT



Our people are telling us they want more time to recover, and we need to respond to that as a national call to action.



# Government investing £2.4 million in police wellbeing

Officers are going to be given access to a new sleep, fatigue and recovery App as part of a £2.4 million Government investment in extra police support services.

The funding will allow the ResetU initiative to be made available to all forces and will also ensure the confidential and urgent support offered through the Mental Health Crisis Line can continue.

As part of the wellbeing measures in the Government's Police Reform White Paper, the National Police Wellbeing Service (NPWS) will lead the delivery of the support services to ensure consistency nationwide.

## Confidential

Andy Rhodes, chief executive at the NPWS,

explained: "Policing asks a huge amount of the people who serve the public. Officers and staff work in high-pressure environments, are repeatedly exposed to trauma, risk and fatigue, and often carry the impact long after an incident has ended. They deserve support that is practical, confidential and available before problems reach crisis point.

"This police reform funding is a significant step in strengthening that support across England and Wales. Through the National Police Wellbeing Service, it will help expand access to psychological health checks, trauma tracking, ResetU and the Mental Health Crisis Line, giving officers and staff more ways to understand their

wellbeing, manage the demands of the job and get the right help earlier.

"Our focus is prevention and early intervention. By identifying need sooner and helping people access the right support at the right time, we can reduce the risk of issues escalating into crisis, while also easing pressure on forces, occupational health teams and other support services."

Jess Davies, chair of West Midlands Police Federation, has welcomed the investment in police wellbeing, but said it needs to be sustained if officers and staff are to be properly supported throughout their careers.

## Breaking point

"As a branch, we are grateful that West Midlands Police already helps and supports its staff with this App being rolled out and already available to them and we recognise the importance the Force is putting on staff wellbeing," Jess explains. "The very nature of policing means that officers and staff are dealing with traumatic incidents on a daily basis and, with the increased demands placed on them in recent years, this repeat exposure can build up and take them to breaking point."

"Mental health crises among police officers are soaring, with policing now the profession with the highest mental health-related sickness rates. As part of our Copped Enough campaign, the Federation has been calling for better protection and mental health support, so officers aren't forced to suffer in silence.

"All too often the police service has almost had to wait until someone is broken before measures are put in place to try to fix them, but this can be too late, with devastating effects for the individuals involved, their families, their colleagues and forces.

"The availability of the mental health crisis line and the ResetU App could make a difference to officers and staff. For them just to know they can access confidential support if they are struggling could be life-saving.

"However, this cannot just be a short-term fix, the Government needs to commit to long-term investment in policing as a whole but specifically the wellbeing of those who put their lives on the line to serve their communities."

The funding will mean 150,000 clinical psychological risk assessments and 'lighter touch' mental health checks will be available each year for officers and staff in operational roles, signposting them quickly to the best support when they need it most.

New guidance will help forces to roll out trauma tracking systems to record officer and staff exposure to traumatic incidents.



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Here for **you**  
and your  
**family**

When your family is going through challenging times, legal and financial expertise can make all the difference.

As leading experts in police divorce, finances and children matters, we understand the specific pressures and concerns you may be facing.

With a wealth of knowledge dealing with police matters, we know to include pensions as part of financial proceedings, and the impact of shift patterns to child arrangement disputes.

Where necessary, we work closely with other specialists, such as pension, tax and financial advisors, to deliver the very best results for you.

### For members of the police force we offer:

- A free initial consultation
- Up to 10% discount on all fees
- Fixed fee divorce service
- Price certainty options.

### Our experts:

To speak to a specialist member of our team, please call Clare, Lucy or Daniel for an initial chat:



#### Clare Wiseman

Partner and Head of International Family Desk

✉ clare.wiseman@irwinmitchell.com  
☎ +44 (0)7525 911 737



#### Lucy Todd

Associate Solicitor

✉ lucy.todd@irwinmitchell.com  
☎ +44 (0)7592 121 001



#### Daniel Moreton

Solicitor

✉ daniel.moreton@irwinmitchell.com  
☎ +44 (0)7795 916 127

# Sports & Wellbeing Association offers a wide range of benefits

**F**or the cost of just two large coffees in a high street coffee shop members of the West Midlands Police Sports & Wellbeing Association can gain access to a wide range of sporting activities but also a wealth of discounts on days out, theatre trips, city breaks, holidays and much, much more.

Yet, not everyone eligible to subscribe to the club for just £6.90 per month is doing so.

"There really is a lot on offer through the Sports & Wellbeing Association and we just want to get that message out to people," says Tammy Dibb, membership development and sales executive at the association.

"People can see the subscription as an additional cost, something else that goes out of their bank account, but if you look at it in terms of what you can save through being a member then to me it is a bit of a no-brainer."

Details of the member benefits are listed on the association's website, along with the latest offers, but full access to the site is limited to subscribing members only.

By way of an overview, the association is home to 39 different sports sections covering everything you would expect – athletics, aquatics, boxing, golf, cycling, hockey – men's, ladies and mixed, netball, rounders, snooker, table tennis, tennis, basketball and women's football.

But there are perhaps a few covering sports you would less expect such as clay pigeon shooting, equestrianism, grappling, wrestling and judo, motorsports, sea angling and walking.

If your sport is not covered, the association is willing to set up a new sporting section, as long as a minimum of 10 people are interested and 3 people can take on running the group.

"For the sporting sections, the association pays towards kit for competitions as well as contributing towards the cost of travel and accommodation so it is very supportive," says Tammy, "It can also give members access to discounted tickets for some sporting events, such as cricket, football and rugby matches."

Whether you are sporty or not, the association aims to offer something for everyone and seeks to appeal to members of all ages.

To cater for families, the association has bought family day passes for a list of popular attractions which members can use free of charge. These are for:

- **Dudley Zoo**
- **Twycross Zoo**
- **Ironbridge – these expire at the end of the year when the National Trust takes over the management of this attraction**
- **Conkers**
- **The Wave**
- **Matlock Farm Park**
- **All Things Wild**
- **Coventry Blaze Hockey Team**
- **Crich Tramway Village**
- **The Botanical Gardens, and**
- **Compton Verney Art Gallery and Park.**

There are also more than 500 local and national discounts available from restaurants, hotels and spas, motoring, days outs, ticketed events, tradesmen, retail and more.

In addition, the association organises coach trips – with some city day outs costing just £5 per person and others involving a trip to London for a show and an overnight stay with the costs largely discounted.

"There is always something going on for members to sign up to; it's just a case of checking the website for offers," says Tammy, "While we do send out newsletters to members promoting the latest offers often details of the trips are spread word of mouth."

"Last year, we organised a trip to a mystery destination and that was popular so we will look to do that again and we are always happy to hear suggestions from members too."

There are also holidays abroad offered in conjunction with a corporate partner with Jamaica, New York and Abu Dhabi Grand Prix having proved popular destinations as well as discounts on holiday homes on two Haven sites and an apartment in Woolacombe.

Included within the £6.90 monthly subscription is the chance to have a free entry to a monthly draw with various prizes available and for an extra £4.35 you can take part in a monthly lottery draw with 12 winners a month and top prizes of £5,000 and £2,500.

Membership is open to police officers and staff, who can carry on their membership into retirement, and the association is also open to other emergency service workers in the West Midlands, from ambulance, to fire and NHS. Associate membership is also available to family members and friends, subject to certain criteria.

There are currently 5,498 police officer members, and 636 staff so if you are one of the minority not to have signed up, maybe now is the time to consider joining – after all what else could give you such a good return on a £6.90 outlay?

**WHETHER YOU ARE  
SPORTY OR NOT, THE  
ASSOCIATION AIMS TO  
OFFER SOMETHING FOR  
EVERYONE AND SEEKS TO  
APPEAL TO MEMBERS  
OF ALL AGES**





# Maximising compensation for officers

## Accessing our in-house rehabilitation team at Slater and Gordon

Kirsty Richards is one of our in-house rehabilitation co-ordinators, providing dedicated support to Police Federation members who have experienced serious or life-changing injuries.



At Slater and Gordon, our role extends beyond legal representation. We help members manage the practical, emotional and logistical challenges that follow a major event, ensuring members never feel they have to face things alone.

Kirsty works closely with members to explain the support available, create tailored plans based on individual needs and advocate for timely assistance. Her focus is on giving

members clarity, confidence and reassurance during an incredibly difficult time.

As Kirsty explains: "From experience working with major trauma patients and their families, I have seen firsthand that the impact of serious injury goes far beyond the injury itself. In my role as rehabilitation co-ordinator, I work with officers to understand their individual rehabilitation needs and assist with finding the next step forwards."

Kirsty and the team also connect members and their families with charities, voluntary organisations and community groups, recognising how valuable wider support can be when life has been turned upside down. By understanding each person's physical, emotional and practical needs, Kirsty and the team at Slater and Gordon provide steady, compassionate support for Police Federation members at every stage.

### Maximising compensation for officers

Your claim is assessed with consideration of:

- Pain, suffering, and long-term symptoms
- Loss of over-time, specialist duties, and allowances
- Impact on operational capability and career progression
- Ongoing treatment and rehabilitation needs
- Disruption to home and family life.

### Our commitment to Police Federation members

We recognise the pride, professionalism, and dedication with which officers carry out their duties and we're committed to offering the same dedication in return.

When you work with Slater and Gordon you receive:

- A highly skilled and experienced lawyer overseeing your case
- Support from our in-house rehabilitation team when required
- A legal team experienced in on and off duty injuries and serious injury claims
- Compassionate, clear guidance throughout your recovery
- A partner who protects your rights and champions your wellbeing.

### Speak to our serious injury team

Your case is our cause. Scan the QR code to get in touch, or email

[matthew.c.tomlinson@slatergordon.uk](mailto:matthew.c.tomlinson@slatergordon.uk) or via our page on the [Federation website](https://www.slatergordon.co.uk/police-federation).

Please quote Police Federation in any email or website enquiry form.



## 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

[slatergordon.co.uk](https://www.slatergordon.co.uk)

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# Offering amazing value and peace of mind

**V**alue for money and peace of mind aren't the only things West Midlands Police Benevolent Fund can offer its members. The charity has been supporting serving and retired officers, police staff and their families for more than 50 years and provides incredible support and a wide range of benefits for its £2 monthly subscription fee.

With more than 10,000 members, the Benevolent Fund is committed to providing substantial support and attractive membership benefits while keeping its subscription fee as low as possible.

Here's a summary of what members are entitled to:

**Full members (serving officer or police staff employee)**

Subscription per month is £2. You can apply for these benefits:

- Access to Interest-free loans and grants in times of hardship or distress, should the unforeseen or unexpected happen
- £35 in e-vouchers (sickness vouchers) if a member is unable to work for more than 21 consecutive days due to sickness of injury. A further £35 can be applied for a sickness period extending four months or more
- Residential physiotherapy and wellbeing breaks at St Michael's Lodge Treatment Centre
- Death in service grants of £4,000 to a nominated person
- £25 per week to children (up to the age of 18 years) of deceased officer or police staff employee
- Discounted holidays at the fund's holiday properties in Dartmouth and Dorset
- A FREE wil-writing service
- Debt advice through our partners PayPlan
- Exclusive rewards scheme offering a range of discounts on retail, family days out, UK holidays, groceries, gifts and much more.

**Retired officer or police staff employees**

Subscription per month is £1. You can apply for the same benefits as a serving member except for the death in service grant and orphan payments.

**West Midlands Police Benevolent Fund Charity**

Scan here to join online

**Exclusive Reward Scheme**

**Discounted Holidays**

**Free Will Writing Service**

**All for just £2 per month!**

**Additional benefits include:**  
Grants and interest-free loans in times of hardship, sickness vouchers, residential physiotherapy and wellbeing, online counselling, death grant, family events.

Support to members injured on duty. Grant for bathroom modifications following Gareth's lengthy stay in hospital.

Creating special memories - Family Fun Day events bringing members of the Ben Fund together. Financial assistance to police widows and orphans.

Discounted holidays at our seaside properties in Weymouth and Dartmouth. Family holiday given by the Fund for Dog Handler PC Dan Thomas after being injured on duty.

**Join Today!**

**www.wmpben.co.uk**

For full details of membership benefits visit [www.wmpben.co.uk](http://www.wmpben.co.uk)

Not a member of the Benevolent Fund? Protect yourself, your immediate family as well as helping fellow police colleagues by joining today. Scan the QR code to join online.





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need back up...



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or visit us at [www.gorvins.com](http://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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☎ 01452 547783



### FEE FREE INDEPENDENT MORTGAGE ADVICE

We believe that you shouldn't have to pay to get the best mortgage advice. That's why we offer our services completely free.



### EXPERT GUIDANCE AND SUPPORT

Our expert guidance is built on over 25 years of experience! Wherever you are in your home-owner journey, you can rely on us to offer the specific support you need.



**SCAN TO DOWNLOAD  
OUR APP!**

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

## Budget feeling stretched?

Planning now can help reduce stress and unexpected costs later on.



# Review your budget and get ahead for Christmas

If you've felt like your money isn't stretching as far lately, taking a step back and reviewing your budget can make a big difference. With less than four months to go until Christmas, now is a good time to refocus and put a plan in place, according to PayPlan.

### Start with a budget review

Look at your current income and outgoings and check to see:

- Have any bills increased recently?
- Are you relying on credit more than before?
- Are there subscriptions or expenses you could reduce?

Once you've worked out how much disposable income you've left at the end of the month you can make a plan.

Even small changes such as cancelling unused services or switching utilities providers can free up money each month.

### Start a savings plan for Christmas

Christmas can be expensive, but spreading the cost over several months makes it much more manageable.

You could try:

- Setting a realistic budget for Christmas, making sure you're comfortable spending that amount
- Dividing that amount by the number of months left and try to save this amount per month

- Some supermarkets offer savings schemes such as Asda's Christmas Cash Pot and at others, like Tesco, so you can build up loyalty points to convert to vouchers.

### Start planning gifts

Making a list now of who you need to buy for can help stop you overspending and panic buying later.

Think about:

- Who you need to buy for
- Setting spending limits per person
- Looking out for sales throughout the year
- Considering alternatives like homemade gifts or shared experiences.

### Prepare for the winter months

As we head towards the latter end of the year it's not just Christmas that costs money, winter also brings higher energy bills and additional household expenses.

If possible:

- Start building a small emergency fund
- Check if you're eligible for support (such as energy schemes or benefits)
- Review your energy usage and tariffs.

### We're here to help

If you are struggling with debts call us on **0800 072 1206**. We're open from 8am – 8pm Monday to Friday and 9am – 3pm on Saturdays.

Alternatively, you can visit [www.payplan.com/westmidlandspolfed](http://www.payplan.com/westmidlandspolfed) to speak to us 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](http://PayPlan website) 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](http://PayPlan website).

**PayPlan**  
More than debt advice



## 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](mailto:police@accordwills.co.uk) **Call:** 01744 807048

# Retirement seminars: 2027 dates now available

Dates have been announced for the 2027 programme of West Midlands Police Federation retirement seminars.

The one-day seminars will be held on the following dates next year:

**14 January**

**18 February**

**8 April**

**20 May**

**1 July**

**12 August**

**23 September**

**4 November**

**16 December.**

There are still some dates available for the remainder of this year too:

**24 September**

**15 October**

**19 November**

**17 December.**

The seminars are for members who are within three years of finishing their service. Please note that currently we are not allowing non-Force partners to attend.

Among the topics covered are:

- **Police Pension Schemes**
- **How to retire**
- **Post-retirement schemes for police officers (West Midlands Police Federation Group Insurance Scheme, the Benevolent Fund, NARPO)**
- **Next steps (CV writing, transferable skills, starting a business)**
- **Taxation/state pension**
- **Investments and financial planning**
- **Asset protection (will and estate planning).**

Places are limited so officers are urged to book as soon as possible by emailing the Federation office, putting 'Retirement Seminar' and the date you wish to attend in the subject line. Also include:

- **Your name**
- **Work email address**
- **Personal email address**
- **Personal phone number**
- **Proposed retirement date**
- **Any specific dietary requirements.**

The seminars are held at the Federation



office: **West Midlands Police Federation, Guardians House, 2111 Coventry Road, Sheldon B26 3EA.**

Coffee and registration is between 8.30am and 8.45am with the seminar starting at 9am and ending at 4pm. A meal deal lunch is provided.

## 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.**

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

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[www.NARPOWestMidlands.org](http://www.NARPOWestMidlands.org)  
[www.NARPO-Wolverhampton.co.uk](http://www.NARPO-Wolverhampton.co.uk)



# Tie sales will help Benevolent Fund

Officers who have worked on Force OSU can now buy a new tie commissioned specifically for them and at the same time boost the funds of the West Midlands Police Benevolent Fund.

The ties were ordered through retired Force chief inspector Dennis Dixon who has already worked with former colleagues to organise two reunions one for retired C Division officers and police staff and one for Force-wide serving and former personnel. All proceeds of the reunions were donated to the Ben Fund.

Dennis was at the time asked to source Birmingham City Police ties and later some for the Force, with the Chief Constable giving permission for the Force crest to be featured. Ties were available for £13 and scarves for £17.

More recently, he was approached by a newly retired officer who had served on the OSU and asked if Dennis could get ties for the unit manufactured to a design he provided.

These ties are now available to buy and will be also be priced at £13 each, plus £3 post and packing, with all the money raised going to the Ben Fund again.

If you would like to order a tie, please [email Dennis](#).



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Details of what's on offer can be found on our website but you can click on the categories below to help you search.

For example, some of our Member Service partners hold regular surgeries to enable members to get advice and support on legal matters and for mortgages. Dates are listed on the website and we also promote these surgeries on social media.

If you are looking for clothing or footwear – notably work boots – then make sure you take a look on the deals available through Member Service providers.

Equally, don't book a holiday without first checking if there are discounts available to you. Maybe you fancy a stay in a Lake District Cottage or a visit to one of Lovat's holiday parks – either way please visit our holidays section before booking.

But, if you have already taken a holiday and are looking for a new vehicle to buy or secure on a lease, then our vehicles section should be your first stop.

Click on the categories below for specific offers:

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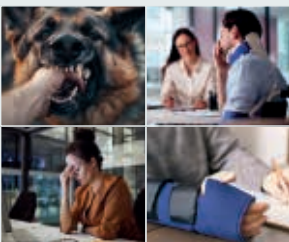
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