Police service needs proper funding

By Steve Trigg, chairman of South Wales Police Federation

Conference season for the political parties goes largely unnoticed by most people but, with the Westminster elections looming, they present an opportunity for us to influence those who could form the next Government with responsibility for policing and setting the all-important budget that drives the service.

The austerity measures affecting us have resulted in a shrinking workforce and it is only through your continuing commitment that we have managed to maintain a service to the public.

Our future challenge will be to maintain that level of service, set against a backdrop of the evolving nature of crime that the internet age brings, as well as the threat to our communities from terrorist-related activity.

With this in mind, I want to reinforce the message that a properly-funded police service is essential if we are to be effective in keeping young and vulnerable individuals safe from the dangers of cyber-crime and radicalisation, as well as keeping on top of more traditional policing challenges.

Also on the political agenda is the seemingly inevitable move towards the devolution of policing powers to Wales and it’s interesting to hear how this is interpreted by the various parties. However, whatever the colour of the next Government, change is inevitable and with the potential for an all-Wales police service, as well as the abolition of PCCs still up for consideration, there are interesting times ahead for all of us.

Pensions! I share your frustration. Of all the issues we deal with, pensions, quite understandably, are among the most emotive. At the time of writing the Government had still not finalised the details of the new CARE scheme, meaning officers are unable to make informed decisions on their future and that of their families.

The Federation is working hard behind the scenes to check and double-check the actuary figures as they are provided from the Home Office which maintains that the scheme will be ready for roll-out in April.

Wayne Baker, our communications officer, has done a great job in putting together a Q & A document in this edition (see pages 10 - 13) which may answer some of the questions you have and, while we cannot give specific advice on individual financial circumstances, anyone considering moving from the new pension scheme would be best advised to wait for the definitive figures, obtain a personal forecast from the pension administrator and take sound independent financial advice before making any firm decision.

Finally, please take a look at the article on the Group Insurance Scheme on Page 19 which demonstrates what a great product it is and underlines the benefits of being part of the Fed family. It isn’t just about discipline, pay and pensions but gives you access to other benefits such as our holiday chalets, Flint House and staff discount schemes.

Let’s hope that whichever party or parties wins the election, they recognise that the police service in general, and South Wales in particular, does a great job but can’t continue to deliver more for less and properly invests in a service that we can all be proud to be a part of.

Stay safe out there.

I want to reinforce the message that a properly-funded police service is essential if we are to be effective in keeping young and vulnerable individuals safe from the dangers of cyber-crime and radicalisation.

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A special memorial service was held at Cardiff Bay Police Station to unveil a plaque in memory of a police constable who died in August 2003 when he was hit by a car as he chased after a burglar.

PC Andrew James was the last South Wales Police officer to be killed on duty.

Shortly after he died a memorial bench was placed by his colleagues in Cathays Park near Cardiff Central Police Station.

But it was decided to place a more permanent memorial to him in Cardiff Bay Police Station.

Speaking at the ceremony on 22 December, Chief Constable Peter Vaughan said: “The tragic events which took place in Liverpool and New York over the weekend served as a reminder of the dangers faced by police officers but also of the far reach of the police family.

“Andrew was an immensely proud member of South Wales Police and this dedication provides an enduring and poignant memory for the future generations of South Wales Police officers of Andrew’s life. It also acts as a sobering reminder of the risks faced by officers in their quest to provide the public of South Wales with safe communities.”

As well as members of PC James’ family, including his widow, daughter, stepdaughter and parents, members of his shift as well as other officers who had served with him also attended.

PC James died on Saturday 2 August 2003 during a foot pursuit of a burglar who was fleeing from The Welsh College of Music and Drama on North Road. He was struck by a passing car.

The Divisional Commander, Chief Superintendent Belinda Davies, said: “Andrew’s sacrifice has not, and will not be forgotten. The commemorative photographic plaque honours Andrew’s brave actions. It also serves as a permanent reminder to current and future officers of the unique significance of our role in serving the public.”

Drinkers are being encouraged to drink less and enjoy more as part of a new campaign backed by the Chief Constable and the Police and Crime Commissioner (PCC).

Chief Constable Peter Vaughan and PCC Alun Michael launched the Know the score - drink less, enjoy more campaign which seeks to encourage drinkers to moderate their drinking and avoid the embarrassing scenes of drunkenness so often depicted in the press.

In support of the campaign, Clare Biddlecombe, secretary of South Wales Police Federation, said: “Unfortunately, operational officers have to spend too much of their time in dealing with the effects of drinking excess alcohol and alcohol abuse.

“These effects range from the simply troublesome who think they’re being very jolly to those who become violent when drinking and others who suffer serious medical issues as a result of their excess.

“Many people are able to enjoy a drink without experiencing such problems but I’ve all too often seen those too drunk to stand and who are having anything but a good time. It’s particularly worrying when I see women who have made an effort with their appearance and who have gone out to enjoy themselves ending up, instead, sprawled in the gutter.

“Binge drinking fuels crime and clogs up our medical facilities. Someone always has to pay the price for those who drink too much so please drink less and enjoy yourself more.”
Challenging but rewarding

By Clare Biddlecombe, JBB secretary

I have now been in post for nearly 18 months and what a culture shock it’s been! I never realised that life would be so busy when working full-time for the Federation and, although it’s been a very challenging period, it’s also been tremendously rewarding.

I’ve been lucky to have been so well supported by the Joint Branch Board – all volunteers who take on their Federation duties in addition to their normal day jobs and who deserve great respect for putting themselves in that position. Without our Fed reps the job simply couldn’t be done so a huge thank you from me to all of you.

I would also like to thank our chair, Steve Trigg, who has to fit that role into his normal operational duties, our discipline liaison officer, Danny Ahearn, who is the only other full-time Fed rep in our Force, and the office staff who are there to answer and deal with your queries in relation to misconduct and performance, Flint House, our Group Insurance Scheme and keeping you constantly up to date with the latest news.

Of course, I should not forget you, the officers we all represent, since you provide me with the information that I need to take to the management and senior members of the ACPO team so that those issues can be addressed.

I’m grateful also for the support of the ACPO senior management team who have been prepared to engage with us to seek a resolution to many of the issues that affect you and, although we have to agree to disagree on some of the issues, we do, at least, have a trusting and meaningful relationship which allows matters to be aired both formally and informally.

Equally, however, I’m fully aware of the frustration that exists towards the Federation among our members and we’re constantly seeking to give you the information that you need to be able to make informed decisions. We strive to represent you on both a local and national stage on a daily basis and endeavour to make a difference. We don’t always achieve what we’d like but we certainly try our hardest.

I’ve taken on the role of JBB secretary at a difficult time for the Federation and our members. We have had to deal with the introduction of a new pension scheme which is, obviously, tremendously controversial and, as one of those who has no protection at all from the changes, I can assure you I feel the hurt as much as any of you out there.

Yes, the scheme is better than anything else currently available in the public sector but there’s no hiding from the fact that it’s considerably worse than the current scheme. My view is that if any changes were to be made, they should have applied to new recruits who knew what they were joining but the Home Secretary thought differently and, in fact, changed the law to allow her to implement the scheme.

Having said that, while the new scheme is certainly not as good as the 1987 scheme, the national Federation did secure the best possible deal that was available to them making the new CARE scheme the best available to the public sector.

In the summer of 2014, we had to deal with the numerous issues surrounding the NATO summit. There were well-documented problems with the planning of the summit from an officer perspective and confusion over what officers would be working, where they would be working, what their entitlements would be in relation to cancelled rest days and working on an annual leave day. We spent a huge amount of time in discussing these issues with the ACPO and planning teams but, when the summit started, there was still, unfortunately, a huge amount of confusion.

As a result of a determined effort on the part of both the Federation and the Force, we were able to resolve many of the queries but other issues, such as the payment of rest days attached to annual leave, will remain unresolved until the Home Secretary signs the PNB agreement which states that, under certain circumstances, such days should be treated as annual leave days.

When the agreement is finally signed off, officers will need to re-submit their claims for back-dated payment and the Force has acknowledged that this debt will need to be paid. It’s frustrating but the agreement cannot be enforced until it is signed by the Home Secretary.

Throughout 2014, we continued to seek a more efficient planning process that takes cognisance of known periods of exceptional demand and/or special event days and I’d like to thank the Force planning team and, in particular, the FIRMS management headed by Chief Inspector Steve Jones, for working with us to resolve some of the issues we face.

We will continue to seek a reasonable approach to your work-life balance but, ultimately, you will all be aware of the need for a 24/7 emergency service provision and our terms and conditions will always be subject to that policing imperative. It’s not right yet but we will continue to work together to get a

We strive to
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South Wales Police Federation www.swpf.org

South Wales bucks national trend with increase in numbers

Police officer numbers have fallen to their lowest figure since 2001 with the loss of 1,295 officers in the 12 months until 30 September 2014, according to the latest statistics released by the Home Office.

The total number of police in the forces across England and Wales at 30 September 2014 was 127,075, compared to 125,600 at the end of September 2001 and 128,370 in September 2013.

South Wales Police, however, bucked the trend and gained 19 officers (a rise of 0.7 per cent) in the 12 months to September 2014, in stark contrast to Gwent Police who lost 73 officers (5.3 per cent) in the same time period.

South Wales Police is one of only 12 forces to see an increase in their numbers over the 12 months – others were Cumbria (35), North Yorkshire (29), Lincolnshire (12), Bedfordshire (37), Cambridgeshire (2), Norfolk (21), the Met (952), Thames Valley (65), Devon and Cornwall (26), Dyfed Powys (63) and North Wales (23).

“Every officer we gain is a welcome boost to our force and the community,” says South Wales Police Federation chairman Steve Trigg.

“In spite of Government cuts to policing budgets, the Police and Crime Commissioner has dipped into Force reserves to pay for more officers because he clearly sees that it is vital that we have enough to meet the policing needs of the communities we serve.

“We appreciate his efforts. The reality of the Government’s austerity measures is that our resources, particularly the police officers and support staff, are being stretched. While nationally, numbers have fallen to their lowest in 14 years, there has been no less a demand for our services and, in fact, we are also having to fill gaps left in other services – such as mental health support and the ambulance service.”

Officer numbers in England and Wales hit a high of 144,353 in September 2009 but have been falling since with a sharp drop of more than 6,000 officers between September 2010 (141,850) and September 2011 (135,838).

Police officers, police staff, police community support officers, designated officers and traffic wardens, England and Wales, 30 September 2001 to 2014.

<table>
<thead>
<tr>
<th>End of September</th>
<th>Police officers¹</th>
<th>Police staff</th>
<th>PCSOs</th>
<th>Designated officers</th>
<th>Traffic wardens</th>
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<tr>
<td>2002</td>
<td>130,336</td>
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<tr>
<td>2003</td>
<td>135,938</td>
<td>65,480</td>
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<td>2004</td>
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<td>2005</td>
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<td>72,610</td>
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<td>77,972</td>
<td>15,737</td>
<td>2,192</td>
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<tr>
<td>2009</td>
<td>144,353</td>
<td>80,313</td>
<td>16,814</td>
<td>3,065</td>
<td>449</td>
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<tr>
<td>2010</td>
<td>141,850</td>
<td>78,227</td>
<td>16,377</td>
<td>3,524</td>
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<tr>
<td>2011</td>
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<td>69,398</td>
<td>15,481</td>
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<tr>
<td>2012¹</td>
<td>131,839</td>
<td>65,990</td>
<td>14,411</td>
<td>4,099</td>
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<td>2013</td>
<td>128,370</td>
<td>64,701</td>
<td>13,553</td>
<td>4,342</td>
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<td>2014</td>
<td>127,075</td>
<td>63,678</td>
<td>12,768</td>
<td>4,304</td>
<td>18</td>
</tr>
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</table>

Source: Home Office

¹ Excludes central service secondments
² Excludes the British Transport Police
³ These figures are presented to the nearest whole number
⁴ Includes estimates for officers on career breaks or maternity/paternity leave. These officers were excluded from the police office definition prior to 2003 but from 2003 onwards the definition was broadened to include these officers. Figures were collected on the basis of both definitions for 2002 and these were used to estimate the number of officers on career breaks or maternity/paternity leave in 2001.
⁵ The designated officers figure for 30 September 2012 excludes Northamptonshire.
⁶ Denotes data not available.
⁷ Denotes data not applicable.

Better process in place which allows you to know what you’ll be working with plenty of notice. This will include taking every precaution to avoid officers having to work past midnight on a cancelled rest day to ensure the duty requirement does not impact upon more than one rest day.

When I came to the office to work we had, earlier that year, moved out of the old Federation office in Briton Ferry and are currently based above the police station in Skewen. This is a temporary situation and we will hope to move to a more central location soon. Many of you will know that the purchase and subsequent renovation of the office at Briton Ferry has faced considerable challenges and is currently subject to further legal advice but, over many months now, I’ve been working hard on resolving those issues and in limiting the impact on the Board and our membership. We will, hopefully, resettle in the near future and, when we do, I’ll ensure that all are made aware of our new location.

On top of this, we have had detailed discussions in relation to sickness management and we are continuing to ensure that your rights are preserved. It was a great loss to the Federation and the officers of South Wales when Jerry Taylor, our occupational health and welfare manager, suddenly passed away towards the end of last year. He has left a massive hole in our knowledge base and the service we strive to provide so it is with great appreciation, therefore, that we’ve welcomed Tony McConnon to the office as a temporary replacement. Tony is quickly learning the ropes and is proving himself to be a valued addition to the office environment. If you have any queries on sickness matters, please contact Tony on tmcconnon@swpf.polfed.org.

I will continue to deal with the issues that affect you and to represent you with the Force management teams as well as with the national Federation. You can rest assured that, whether it be the roll-out of Taser, overnight allowance, working on rest days, annual leave issues, part-time working, over-time or the countless issues which affect you on a daily basis, I will remain totally committed to representing you to the best of my ability. If you need any further information, please contact the Federation office on 59-762.
A tough journey – but you can get through it!

By Sergeant Mark Scurlock, South Wales Police

Mark Scurlock was diagnosed with Hodgkin’s Lymphoma in June 2014. He now wants to help other people who are diagnosed with cancer.

When I was diagnosed with cancer, the first thing I thought was ‘why me?’ Afterwards, I learnt that one in three people will be diagnosed with cancer at some time in their lives, so the question I should have asked was ‘why not me?’

In March last year, I found I had a swollen gland in my neck. It wasn’t badly swollen, it was just as it always was when I had a sore throat, so I was not concerned at all. I didn’t want to waste my doctor’s time, but after being urged by my fiancée to visit the GP, I was certainly glad I went.

He referred me immediately to the Ears, Nose and Throat clinic at Morriston Hospital, where I attended two ultrasounds to establish what was wrong.

On 22 April I was called back to the hospital by my consultant, who told me in plain-speaking terms that they had located cancer cells in my neck. I was in total shock, but at the same time I felt calm; I think this was because I had prepared myself for the worst. My fiancée, who went to the appointment with me, did not take it too well and broke down. I must say that the way we were told was not the best but thinking about it later, how do you tell someone they have cancer? Is there an easy way?

Two days later I underwent emergency surgery to remove my right tonsil and take numerous biopsies. These were all clear but around a week later, on 1 May, a painful core biopsy of the lymph gland in my neck was taken, with further surgery to remove it.

My recovery was good, which meant I was out of the hospital the day after the surgery. In fact, Chief Inspector James came to visit me and I’d already left!

I had internal stitches but, worst of all, I had nine metal staples to keep the wound together on the right side of my neck and I was due to get married at the end of May. I had informed medical staff of my impending nuptials so, luckily, my staples were removed. It made wedding photographs a little nicer but I did have to look the other way on a number of them!

I married my best friend on 24 May, 2014. I looked like something out of a ‘Frankenstein’ movie with a scar down my neck but my wife looked amazing. We honeymooned in Venice and Lake Garda, Italy, and found that during treatment, it is vital to do as much as you can to forget about what lay ahead.

Finally, on 13 June, it was confirmed that the cancer type was Hodgkin’s Lymphoma. This was great news to us as this is the easiest type to treat. A CT scan in Singleton Hospital, Swansea, showed no signs of further “hotspots” - suspicious areas. This is when I felt that this cancer could be beaten. It lifted my spirits and I think my wife Deena’s too.

An important thing to remember is that you must do everything you can to carry on with your life as normal as possible so, during treatment and after treatment, Deena and I made efforts to do something nice every other weekend and usually went away. This really does give you both the opportunity to relax and forget about things.

We visited the Police Federation chalet in Amroth, near Tenby. Another weekend away with my stepson this time, and another chance to forget and make happy memories before I started chemotherapy.

This was the worst part of the treatment to date. In my case I was sat in a comfy chair looking out at the scenery of Mumbles. I was connected up to a drip and, in addition, fitted into the drip was a “spider”. A “spider” allows the staff to pump more chemicals into your body at the same time.

This was the lowest time for me and this is when your attitude and your family support comes into play. You need to be strong and your family need to be even stronger. It’s tough for the

I am not telling this story for any other reason other than to maybe shed some light on what you can achieve with a positive attitude and to also give support to those who may be going through, or are about to start, treatment for this terrible disease.
person being treated but, looking back, it was even tougher for my family and, in particular, my wife, Deena, and my son, Joe.

What they say is that chemotherapy washes you out whereas the radiotherapy tires you out; it is a total drain on the system. Your immune system is wiped out and you feel terrible. I was lucky in that I had the support and understanding of my family. I was also lucky that the treatment was only for two months and not longer.

After finishing this, I began a course of radiotherapy on 22 September, my birthday. It wiped me out more than the chemotherapy, but two months later, and after various consultations with the medical teams, I was told that there were no signs of cancer! You can imagine what a relief hearing that news was. We had beaten it.

The follow-up treatment is still continuing and, a few weeks ago, I had a further check-up which was positive. I will be monitored on a regular basis and this will continue for a few years, but as far as I am concerned, it’s over.

I would like to say that the medical team and all involved in my treatment were amazing. It made me realise what a fantastic NHS we have and what a great job our doctors and nursing staff do. They were everything and more you would expect and they always had a smile on their face.

There are too many people for me to thank but you know who you are. My family and, in particular, my wife, Deena, my son, Joseph, and my stepson, Cullen, who had to put up with me - my moods, my up days, my down days - these were the ones who got me through all of this so a big thank you to all.

I am not telling this story for any other reason other than to maybe shed some light on what you can achieve with a positive attitude and to also give support to those who may be going through, or are about to start, treatment for this terrible disease.

If anyone needs to talk, please don’t hesitate to contact me. It’s good to talk and share your fears and concerns with someone who has been through something similar.

As many of you will know, the South Wales Police Federation has bought two chalets in the beautiful area of Amroth in West Wales.

These superb chalets will sleep six people and offer a wonderful opportunity to explore the West Wales area. They are within easy reach of Tenby, Saundersfoot and such attractions as Oakwood Park and the Botanical Gardens in Carmarthen.

The chalets are available free of charge to police officers for recuperation and convalescence for one week at a time for those suffering from an illness or injury and requiring some non-medical recuperation.

The chalets are also available to rent at a much reduced cost when compared to the prices charged when renting similar chalets via the site administrators. This will enable officers to benefit from the investment even though they may enjoy perfect health.

Until now, the chalets have only been used by South Wales Police officers and, although very popular, there is inevitably some availability showing throughout the year. So, in a bid to ensure the chalets are fully used, for 2015 we will be opening them up to police staff where availability still exists within four weeks of the relevant dates.

Therefore, on the first day of each month, we will send out an email indicating which dates are still available for that coming month and both officers and staff will then be able to apply for them on a first-come, first-served basis.

When renting the properties, you can stay for one week from Friday to Friday, a weekend break from Friday to Monday or a midweek break from Monday to Friday. Prices vary depending on the time of year but range from just £125 for a weekend or midweek break in March to £375 for a week in the summer holidays.

These chalets really do provide a great respite, they’re within walking distance of the Amroth beach and are central for the attractions of West Wales.

To apply for a stay at the chalets or for more information please contact Kay at the Federation office on 01639 813569.
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Complaints up

The total number of complaints against South Wales Police officers increased by 15 per cent in 2013/2014 – the highest increase across the Welsh forces and the 14th highest across the 44 forces in England and Wales.

Nationally, the average increase was 15 per cent, taking the total number of complaints to 34,863, according to figures released by the Independent Police Complaints Commission (IPCC).

South Wales was subject to 721 complaints cases in 2013/2014, compared to 628 in 2012/2013 and 640 the previous year.

The majority of complaints recorded by the IPCC nationally related to neglect of duty, incivility, impoliteness and intolerance which amounted to 45 per cent of all cases.

“While we are in line with the national average, the increase in the number of complaints we have received is a concern to us,” says Steve Trigg, chairman of South Wales Police Federation.

“I do not feel that any officer sets out to provide a poor service or be rude to the public and victims of crime.

“An officer appearing rushed or distracted could be enough for a member of the public to feel that they are not getting the attention they deserve.

“Despite the pressures of budget cuts, a decrease in our numbers and no corresponding reduction in demand, we are still striving to bring the number of complaints down while maintaining a quality public service.”

Some of the overall increase in complaints during 2013/14 is due to the definition of a complaint being broadened beyond an officer’s conduct to include ‘direction and control’ matters to do with operational policing. A complaint case may have one or more allegations attached to it.

A total of 1,179 allegations were made against South Wales Police. Per 1,000 employees the Force recorded 224 allegations, compared to 251 for all forces in England and Wales.

A complainant has the right to appeal about the way in which a police force has handled their complaint.

A total of 43 per cent of appeals from the public against South Wales Police were upheld by the IPCC, compared with none being upheld when considered by the Force itself. The overall uphold rate by police forces in England and Wales is 20 per cent, compared with 46 per cent by the IPCC.

In 2013/14, South Wales finalised 577 complaint cases in an average of 140 working days, compared to an England and Wales average of 93 working days.

To read the full report, visit the IPCC website.

- Under the Police Reform Act 2002 (PRA 2002), police forces must record all complaints made by the public about the conduct of those serving with the police.

- The Police Reform and Social Responsibility Act 2011 (PRSRA 2011) broadened the definition of a complaint to include matters such as general policing policies, known as ‘direction and control’. The PRSRA also included changes to how appeals are handled. Previously, the IPCC was the relevant appeal body for all appeals. Appeals about the non-recording of a complaint are still dealt with solely by the IPCC. But, for all other appeals, there is now a test to decide if an appeal should be dealt with by the IPCC or the relevant chief officer.

While we are in line with the national average, the increase in the number of complaints received is a concern to us.

**Constables’ update**

_By Steve Oaten, chair of the Constables’ Branch Board_

I have been at Leatherhead this week and it appears that the Police Federation of England and Wales has for the last time submitted its collective thoughts and observations, whatever you want to call them, regarding the new pension regulations that will come into force in April.

Initially in the hundreds, there were still 40 odd recommendations or changes that the Federation felt needed to be made regarding the legislation due to be laid before Parliament on 5 March. It would appear the Government remains on course to introduce the new arrangements come April.

It is unfortunate, and it doesn’t really help, that due to the new arrangements it appears officers will no longer be able to contact their pension providers and be given accurate figures for their pension arrangements.

We, as a local Branch Board, have concerns that the whole process has been rushed through to the extent that we are forever asking questions but not many appear to have an answer, just an educated guess sometimes.

As I write this, it is the end of February and nobody really knows what the regulations are going to look like. As a result of this uncertainty it appears that some officers are experiencing difficulties when it comes to mortgage applications as they do not know what their pension is going to look like.

So much so that the PFEW is having to meet with the mortgage lenders to find out what the issues are and try to resolve them.

We also realise that this is a frustrating time for the officers we represent and hope that when the new arrangements start we will be better informed so that we can then answer questions you may have.

There is a lengthy question and answer document in this edition that might be able to answer a lot of the questions you have. Please be assured though that if you cannot find the answer within that document you can contact your local Federation representative who will get an answer for you.
The 2015 pension scheme – a summary

The new pension scheme is due to be implemented in April but, at the time of going to press, we still did not have the final regulations that relate to its provisions.

Despite repeated requests by the national federation, the Home Office has yet to sign-off on the final product and giving advice has therefore been very difficult. However, we believe a Home Office guidance document will be published soon and, when it is, we’ll circulate it.

You can read more detailed information on the scheme at http://www.swpf.org/pension_announcement4-9-12.html where the framework document together with several FAQs are available for download.

Capita, which administers the police pension scheme for South Wales Police, will not provide a forecast on the new scheme for a number of reasons. Firstly, the regulations have not yet been finalised so Capita will not, understandably, commit to an unknown product. Also, as the new scheme will be tied to the Consumer Price Index (CPI), no-one will be able to offer an accurate forecast as we’ll not know what the CPI will be in coming years and, therefore, the effect that it will have on your final entitlements under the scheme.

So where does that leave us? Well, there’s a great deal of myth and rumour out there so hopefully we can lay some of those to rest and offer some clarity on the current position as we know it.

It is vitally important for you to understand, though, that the Police Federation in South Wales is not authorised to provide financial advice, that this article is a guide only and the facts below may change when the regulations are published so the South Wales Police Federation accepts no responsibility for any inaccuracies as a result. You must seek independent financial advice from a suitably qualified financial adviser before making any decisions on your pension plans.

What’s the difference between the old scheme and the new scheme? The 1987 and 2006 schemes are both final salary pension schemes. This means that your pension entitlement is based on your final salary when you approach retirement – in fact, it relates to the best 365 days in the last three years (last 10 years in the 2006 scheme) of your service. This means that a promotion late in service could have a big impact on your pension entitlement. The 2015 scheme is a Career Average Revalued Earnings (CARE) scheme where your pension entitlement is based on your career average earnings. Promotions late in service under a CARE scheme have a much smaller impact on your entitlements.

I thought they couldn’t change an existing pension scheme to the detriment of current members? They couldn’t but, when this was pointed out, the Home Secretary, Theresa May, decided that she would change the law! This was done in the Public Service Pensions Act 2013 and allows a detrimental scheme to be imposed on current members of the scheme.

Will everyone have to move to the new scheme? No. Those outside the full protection, as outlined below, will be moved automatically over to the new scheme either on 1 April or, if subject to the tapering process, when that tapering ends.

Full protection is offered to several groups who are closer to their expected retirement date as follows. These officers will automatically remain in their current scheme and do not have to elect to stay in that scheme.

These groups will be able to retire on the date expected and receive the amount they anticipate:

- a) Under the 2006 scheme, if you were at or over the age of 45 as of 1 April 2012;
- b) Under the 1987 scheme, those who are over the age of 45 as of 1 April 2012;
- c) Under the 1987 scheme, those who have 20 or more years’ pensionable service as of 1 April 2012 and are over the age of 38.

What about those just missing out on these criteria? Although the Home Office originally wanted a cliff-face cut-off, representations made by the Federation introduced a tapering process in the following circumstances.

If you were within four years of any of the relevant criteria as of 1 April 2012, you will be subject to the tapering process. This means that you will get additional days before having to change over to the 2015 scheme from the 1987 or 2006 scheme.

This tapering process will allow varying protection from pretty good for those close to the cut-offs to very little for those further away.

So what does this tapering process actually mean for officers then? In other words, if you had 19 years’ service in the 1987 scheme on 1 April 2012, you will see an impact on your pension entitlement but it will be much less than someone who has no tapering protection. The reason for this is that you will have moved over to the 2015 scheme later in service and will have therefore stayed in the 1987 scheme for more years. Under the tapering process, every month above 16 years’ service as of 1 April 2012 will add around 53 days to your service before you have to move over to the 2015 scheme.

So what does that mean in practice? Well, if you had 19 years’ service under the 1987 scheme on 1 April, 2012, you would have 36 months in excess of the...
16-year cut-off point so you would add 36 (the number of months) x 53 (the number of days) to your transfer date (1 April 2015) which means that you would have an additional 1,908 days (or just over five years) extra service in the 1987 scheme before being moved over to the 2015 scheme. This means that you’ll have much longer in the 1987 scheme and will, therefore, experience greater entitlements under that scheme.

Likewise, if you had 16½ years’ service on 1 April 2012, you will see a much greater impact on your pension entitlement as you will only be able to add six (the number of months above 16 years’ service) x 53 which equals 318 days or less than a year extra on the 1987 scheme.

The 2015 scheme is a career average scheme so the amount you pay in over the years affects your pension entitlement and it is not based on a small period of contribution increases. Basically, you pay in your contributions (around 13.7%) and the Government pays in its employees’ contributions (14.3 per cent). That all goes into a pension pot for that year and that pot will then increase year-on-year by the re-evaluation rate of the CPI + 1.25 per cent.

The process repeats for the following and subsequent years. In doing this, you build up a large pension pot made of up each year’s contributions from both the officer and employer and topped up with the CPI + 1.25 per cent for each year in the scheme. You continue to do this until you’re 60 to attract your pension and the total amount in the pension pot at that age will provide you with your pension entitlement (subject to an option to commute for a lump sum). If you retire between the ages of 55 and 60, you will see an actuarial reduction in your entitlement of around five per cent per year below the age of 60 to reflect your early retirement.

I’ve seen something about 1/55.3th. What’s that all about?

The accrual rate under the 1987 scheme was 1/60th for each year up to 20 years’ service and 2/60th for the next 10 years (referred to as double accrual – see below). This would give you a maximum accrual rate over the term of your service of 40/60th. You’d then multiply that by your final salary to get your pension entitlement.

In the new police pension scheme from 2015, the Government is proposing a provisional accrual rate of 1/55.3th, with a revaluation rate for active members based on the Consumer Prices Index (CPI) + 1.25 per cent.

In a career average scheme, this means that you build up a pension pot of 1/55.3th of your pensionable earnings for each year you are a member of the pension scheme. Each of these annual pension elements would then be uprated in line with CPI + 1.25 per cent, for active scheme members, and in line with prices (currently CPI) after the member leaves the scheme.

For example, if in a given year you are earning £28,000, your pot for that year’s membership of the new pension scheme will initially be: 1/55.3th x £28,000 = £506 of annual pension.

The pot will increase year on year by the rate of CPI + 1.25 per cent until you retire and your pension comes into payment. So, if it is 10 years until you retire, and assuming that CPI is around two per cent per year, that year’s pot would be worth £675 per year at the time you retire.

Your total pension from the new scheme is calculated by adding up the individual pension pots you earn from each year of membership in the new scheme.

This would apply equally to part-time workers so you will pay in the same way but, of course, 1/55.3th of your wage will provide less of a pension pot than someone working full hours.

What about the double accrual I would have had under the 1987 scheme?

To ensure that you don’t lose out on the double accrual that applies under the current 1987 scheme, those officers who are not subject to the full protection will benefit from weighted accrual. This works by applying an accrual rate of 1/45 for each year in the 1987 scheme and amounts to the same average career accrual rate as previously - ie instead of 40/60th you’d get an average accrual rate of 30/45th.

For example, an officer who works full-time throughout their service and who joins the 2015 scheme after 18 years’ service in the 1987 scheme and who remains in the 2015 scheme for at least 12 years (to have completed 30 years’ service), will be entitled to a 1987 scheme pension calculated as 18/45ths of their final salary, as opposed to the 18/60ths which they would have received without weighted accrual. That would be in addition to their 2015 scheme pension.

How will part-time pensionable service be calculated for the purposes of the protected criteria?

Part-time service for the purposes of full and tapered protection will be treated on a pro-rata basis without discriminating against you for working part-time. In other words, if at 1 April 2012 you had worked for 24 years at 75 per cent hours, you will fall into the protected category (because you’d have less than 10 years to go before being eligible to claim your pension under current rules) but your pension...
entitlement will be based on the number of pensionable years’ service. So if you stayed on 75 per cent hours until you had 30 years in the service, you would receive a pro-rata 75 per cent pension entitlement after 30 years as is currently the case.

For those who do not fall within the full protection, an officer who at 1 April 2012 had eight years’ full-time service and 10 years’ part-time service would fall into tapering protection on the basis of 18 years’ service. (If their part-time service averaged 20 hours a week they would have 13 years’ pensionable service at 1 April 2012.) So although you may have 13 years’ pensionable service, your overall service (18 years) would place you in the tapering process. Part-time officers who do not fall within the criteria for full protection will benefit from weighted accrual in the same way they would have done if that service had been full-time.

For those officers who are in tapering protection, how will the protected period work if an officer is working part-time?
No adjustment will be made for part-time officers. This means that if an officer is entitled under tapering protection to remain in the PPS 1987 or NPPS 2006 for two years after 1 April 2015, protection will end on 1 April 2017, regardless of whether the officer works part-time or not. We argued that this was not fair for part-time officers and that, for example, an officer who was entitled to remain in PPS 1987 or NPPS 2006 for two years who worked 20 hours per week should be entitled to remain in the old scheme for four years, in order to accrue two additional years’ pensionable service in that old scheme. The Home Office rejected that argument.

Will I still be able to retire after 30 years’ service if I was originally in the 1987 scheme?
Yes. You can retire after 30 years with your 1987 scheme pension entitlements if you currently contribute to the 1987 scheme and continue to contribute to the police pension (ie you don’t opt-out) but, if you’re below the age of 55 at retirement, your 2015 scheme benefits will be deferred to the state pension age. Under the 1987 scheme, if you have more than 25 years’ service but are below the age of 50, you can retire and access your entitlements at the age of 50 (again subject to not opting-out of the pension scheme). However, this may have a substantial impact on your entitlements so, again, you must seek independent financial advice before making any decisions. Your pension entitlement will be based on your pensionable pay when you actually retire – not when you move over to the 2015 scheme.

What about the 2006 scheme?
The normal retirement age under the 2006 scheme is 55 and you will need to work to that age before you can access your 2006 entitlements.

What if I’m age 55 or over when I retire?
If you’re over 55 when you retire, you will be able to access your 1987 or 2006 scheme entitlements and your 2015 entitlements immediately. However, your 2015 entitlements will be actuarially reduced to take account of your ‘early retirement’. This is because you would be expected to draw the benefits of the

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The 2015 pension scheme – a summary

Continued from Page 11
pension over a longer period and is intended to provide equity with someone who draws their pension later in life (aged 60). Under normal circumstances, full benefits under the 2015 scheme are payable at the age of 60 but it’s likely they’ll be reduced by around five per cent for each year below the age of 60. There is no maximum service limit on your pension entitlement but you do have a normal retirement age under the scheme of 60 years of age. If you exceeded that age (for operational reasons etc) then you would continue to accrue entitlements under the 2015 scheme.

What if I have to retire on the grounds of ill-health?
The framework document states that this will follow the procedure set out by the 2006 scheme. This is too complex to set out here but you can view a comprehensive guide to the 2006 scheme here – http://swpf.org/pdf/pensions/2006guide.pdf

Will future pay rises affect my 1987 and 2006 scheme entitlements?
Yes. Your final salary pension scheme will be based on the pensionable salary you actually retire on which is why it’s referred to as your final salary. If you qualify for the transitional protection or tapering arrangements and you opt out during the period in which you are covered by them, you will lose any future protection. If you then wanted to re-join the scheme you would be enrolled into the 2015 scheme.

You will also need to start paying tax on the elements of your salary that you previously paid as contributions, and you will need to pay a higher rate of national insurance as you will be contracted back into the state second pension. You would also lose the benefit of your employer’s contribution to your pension.

Before making final decisions about whether to remain in or opt out of any pension scheme, individuals are encouraged to seek their own independent financial advice, based on their own personal situation.

If I stopped paying into the pension, would I be able to withdraw my contributions to allow me to invest in property instead?
No. Under the 1987 and 2006 scheme, if you leave the service within your first two years, you can choose to receive a refund of your contributions less deduction of tax. If you have more than two years’ service, you have the option of deferring the entitlement to the age of 60 (under the 1987 scheme) or transferring the entitlement to any other pension scheme which is registered with HM Revenue and Customs (which can include a personal pension plan). Under the 2006 scheme, your deferred benefits would be available at the age of 65 instead. From 1 April 2015, you may not be able to transfer your pension to another Home Office approved scheme but we’ll keep you updated on that.

If I pull out of the current pension scheme, will I still get a lump sum when I eventually get my pension?
Yes. You may commute up to a quarter of your pension if you receive, under the 1987 scheme “a deferred pension on coming into payment”. Therefore, yes, you can attract a lump sum if you opt out of the 1987 police pension and take a deferred pension instead which is payable at 60 years of age. Remember though that this will not be based on your final final salary or benefit from weighted accrual.

Under the 2006 scheme, your pension is deferred to the age of 65 when you will be able to attract a lump sum which will be calculated as normal.

How much will the death grant be if a member dies while a member of the CARE 2015 scheme?
It will be three times that of the deceased officer’s pensionable pay. Under the 1987 scheme, it is twice the officer’s pensionable pay but five times if killed on duty.

What if I have a pension from a previous employer?
If you are a member who has worked outside the police, then you may be able to transfer in those pension rights to your existing police pension scheme (PPS or NPPS). This may enable you to get transitional protection if you were not entitled to it before, or to get an improved level of transitional protection. This will benefit you financially but you must inform Capita by 31 March 2015 (or the date you expect to move over to the 2015 scheme). If you’ve already transferred a previous pension in, you do not have to do it again but, if in doubt, ring Capita.

Caveat
Please remember the caveat that this information is based on the Government’s framework document and FAQ and is intended as a guide only. The facts outlined above may change when the final regulations are published. You must seek independent financial advice before making any decisions which affect your pension plans or any other financial considerations.
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Federation seeks ‘realistic’ pay increase for officers

Police officers should receive a one per cent pay rise – the limit set by the Government – in the next financial year, according to the Police Federation of England and Wales (PFEW).

The Federation has explained in detail why it feels officers should receive the full one per cent in a submission to the Police Remuneration Review Body (PRRB), the organisation that has taken over from the Police Negotiating Board and now considers police pay.

It has also asked that the Home Office sets out what it intends the remuneration system should achieve, and measures the extent to which it meets its aims.

“Our submission takes a long-term approach with the PRRB – showing us to be a credible, fair and responsible staff association, providing strong, transparent and reliable evidence now and for the long-term,” says Andy Fittes, general secretary of PFEW, in an open letter published after the submission was made.

He goes on to explain: “We appreciate that there may be some officers who feel we should have asked for more but we have a responsibility to be realistic about what may be achieved. We have a responsibility to get for them the best possible deal, taking into account the current economic climate and the requirements set out in the remit letter to the PRRB.

“It would be pointless to ask for something we know we cannot get, only to find that we receive less than the maximum average award percentage set out in the remit letter, on the basis that the PRRB knows we will be disappointed anyway.”

The Federation is asking for the rise to be paid to all officers including those who receive an increment in basic pay, existing regional allowances and all allowances normally included in uplifts such as dog handlers’ allowance.

The general secretary continues: “Not only does this take account of our recognition of the public sector austerity measures set by Government but it addresses our primary concern that there should be no further divisive pay changes.”

And he adds: “Officers have had to endure much turbulence to their pay and allowances in recent years as a result of the Winsor review and we are asking that there be no further piecemeal change to pay and conditions without proper long-term evidence of its impact.”

Over time, we also recommend that the economic data we have provided in our submission be considered at the earliest opportunity by the PRRB in future pay uplifts to ensure that police officers are not left behind when the UK economy is more buoyant.”

Home Secretary Theresa May had asked the bodies that make up the PRRB to make recommendations on pay increases for 2015/2016; the retention of the London Lead and on different pay at regional and local level. They were also asked for their views on the PRRB remit for the next five years.

PFEW is recommending that:

- the current regional allowances should be retained until an evaluation is undertaken
- the Home Office takes measures to identify the impact of any unplanned regionalisation, such as Scotland or Wales setting their own pay
- an uplift of one per cent, commensurate with the overall uplift.

The Home Office has set out its five-year priorities, which includes those issues deferred by the Winsor review for the PRRB to consider.

Andy Fittes says: “These are not set in stone: the PRRB is open to suggestion from all parties.”

And he promises: “We will be engaging with the PRRB over the coming months in order to influence the future remit.”

You can read the full Police Federation of England and Wales submission at http://www.polfed.org/fedatwork/reports.aspx

Sergeants’ update

By PS Ian Cameron chair, Sergeants’ Branch Board

The new issue facing sergeants is the Defining and Assessing Competence (DAC).

This is the new competency introduced under Winsor whereby officers will have to undergo continual assessment to go up the pay scales.

South Wales Police has been chosen as one of the pilot forces to trial the scheme. A number of sergeants in the Force have already been identified as assessors and will hopefully receive the necessary training to undertake this role.

These sergeants will be the voice for all officers and any feedback will determine the future of this scheme, its shape and the ultimate national roll-out.

The pilot will firstly focus on constables and the sergeants will be assessing them but the aim is for it to apply to all ranks up to chief superintendent.

According to the College of Policing and Winsor, it will support the professionalisation of policing.

The assessments are designed to ensure that all officers, no matter what role they perform within the service, are able to undertake the core role of a constable.

They are hoping this scheme will develop all officers within it and that all officers, through continuous professional development, will deliver a consistently high level of service to the public.

Hopefully, if the scheme is administered properly, all officers nationally will be working to the same standard and will have the same core basic skills.

Problems will arise with not enough assessors trained to the level that is required to do the assessing. Another concern is the appeals process - if assessments are not agreed by the officer and assessor, what structure is in place for this to be appealed by the officer?

One piece of good news is that no financial penalty will come into being until at least after 2020. It’s a bit of ‘watch this space’ but if you are a sergeant and having issues with this during the pilot, please contact your local sergeant rep and guidance will be sought to help you.
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Help on hand in your hour of need

RED ARC is one of the key, but probably least understood, components of our Group Insurance Scheme (GIS).

While a number of members have used the service, and have given us fantastic feedback about the service they received, we want to use this article to raise awareness of the support that is available to all GIS members as and when you may need it.

Please remember that this is a family benefit and the service is available to you, and your immediate family and dependents.

About RED ARC
RED ARC was established in 1997 as an independent care advisory service, providing practical advice and emotional support for people suffering a serious illness, bereavement or long-term disability at different life stages.

The advice and support it provides is totally confidential and no information or details will be passed to the Force, Federation or even contained within your NHS records. No-one will know you have called except you and your nurse advisor at RED ARC.

Why is there a need for these services?
Mainstream services such as the NHS and Social Services are coming under increasing strain to deliver on targets such as waiting lists. As a result, patients’ expectations with regards to the service they should receive cannot always be met.

The reality is that there is little time for the patient, especially in the ‘softer skills’ of listening, reassuring and informing. This shortfall can cause real distress at times of serious illness, or at the onset of a chronic condition or disability that is affecting you and your family.

The specialist nurse advisors are focussed only on you and the time they can spend talking to you is dependent wholly upon your needs.

How the service works
As well as critical illness support, our scheme provides support for a wide range of conditions including mental health problems, work related stress and muscular-skeletal problems.

Patients are automatically referred as the result of a critical illness claim through the GIS provider, or can make contact themselves as a member of the GIS for support on any other health related matter.

When necessary, and with your specific consent and permission, your Federation representative can even make that initial call for you and ask a nurse advisor to contact you.

However the initial contact is made, the process is the same:

- **A personal nurse adviser calls**
The initial call introduces the nurse and explains exactly how the service can help. If contact can’t be made, then a letter is sent explaining what the service offers and assuring you of the confidentiality of the service.

- **Ongoing support**
Following the initial call, the nurse takes time to listen and understand how they can help both emotionally and practically. Regular support calls are put in place and, in many cases, this relationship continues for several years – remember this is focussed on your needs and each of us is different.

- **Additional help**
Where clinically appropriate, at their discretion, your nurse advisor may identify extra support or therapy that could help to speed up recovery or make life more comfortable.

They can organise a very wide range of additional help e.g. a one-off specialist nurse visit, counselling, specialised physiotherapy, speech and language therapy, complementary therapies, specialist equipment, the list is wide and varied.

In addition, the nurses regularly supply CDs, DVDs, books, leaflets, factsheets and health related books including some specifically designed for children.

The RED ARC ethos is all about being creative in helping people when they need it most.

Your personal nurse advisor will be available to you by telephone in normal business hours and can provide information and support for as long as you need it.

RED ARC can also provide information about charities specialising in your particular health condition, and can often direct you to self-help groups that will help you come to terms, and cope better, with your problem.

Home adaptation and special equipment to aid everyday living are other important areas where we can provide guidance.

The RED ARC service is included as part of your GIS package. The service they provide will not cost you anything further and is totally confidential.

If you feel that they could support and help you or your family you should ring RED ARC on 01244 625183 in normal business hours.
# Group Insurance Scheme

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**Specifically designed for those working in law enforcement**

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<thead>
<tr>
<th>COVER</th>
<th>TYPICAL ANNUAL HIGH STREET PRICE</th>
<th>GROUP INSURANCE SCHEME</th>
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<td>Critical Illness £10,000</td>
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**NOW AVAILABLE TO POLICE STAFF**

If you’re not already in the scheme, contact the Federation Office to join on 01639 813 569
Improved cover brings increase in Group Insurance subs

Subscriptions to the South Wales Group Insurance Trust increased from 1 March 2015.

But there have been a number of additions to the cover:
- The motor breakdown policy will now include European cover and campervans;
- Mobile phone protection is extended to spouses/partners; and
- The bankruptcy cover is enhanced.

South Wales Police Federation announced monthly subscriptions to its Group Insurance Trust would increase from £22.85 for a serving officer and staff to £24.99. The retired member scheme increased from £25.65 to £27.03 for those under 65 and to £27.44 for those below 70.

The Group Insurance Trust for serving officers and staff includes full worldwide family travel insurance, life insurance, breakdown cover and other elements such as home emergency cover, mobile phone insurance, emergency dental cover, hospitalisation benefit and other health and legal provisions. If you’re not sure what cover you have under the scheme, please take a look at the benefits by visiting http://swpf.org/insurance.html.

There are two reasons for the increases:
- Firstly, some of the insurance business areas covered under the scheme have been experiencing a high demand and this needs to be stabilised to ensure sustainability. For instance, the average claim under the travel insurance policy has increased from £480 in 2012 to £697 in 2014 – largely due to inflation and increased medical costs.
- Secondly, we have managed to negotiate improvements to the scheme which, if you currently pay for these elements elsewhere, will enable you to save up to £900 or more by cancelling unwanted cover with third parties. See our comparison table for more figures.

Public protection putting pressure on forces

An increasing amount of police time is being spent protecting the public through managing high-risk offenders or protecting victims who are at risk and often vulnerable, according to a new study published by the College of Policing.

The report, Estimating demand on the police service, aims to give the first national picture of the breadth and complexity of the work undertaken by officers with analysis showing the incoming and ongoing work of the police.

College of Policing chief executive officer Chief Constable Alex Marshall said: “The role of the College of Policing is to provide the people who work in policing with the knowledge and the skills they need to protect the public, cut crime and catch criminals.

“This work presents a clear picture of what the police are doing on a daily basis in local communities. In every force decisions have to be made about priorities and where to place resources. This analysis will assist in that decision making.

“The evidence shows that while the number of crimes may have fallen, the level of demand on police resources has not reduced in the same way. The changing mix of crime means that over the past 10 years, investigating and preventing crime has become more complex, and the costs of crime for the police have not fallen as much as overall numbers of crimes. Complex crimes such as child abuse and domestic violence are also understandably taking up more police time.”

Support widows’ pensions campaign

Kate Hall, the widow of a West Midlands Police officer, is asking serving and retired officers, police widows, police support staff and members of the general public to write to the police minister to help convince the Government that it needs to allow police pensions under the 1987 rules to be paid to widows even if they co-habit with a new partner or marry.

Police minister Mike Penning has said campaigners would need to provide ‘compelling and clear’ arguments for the scheme to be changed but also confirmed the Home Secretary has asked officials to look into the feasibility and affordability of allowing pensions for police widows to be paid for life.

MP Richard Graham secured an Adjournment Debate on the police widows’ pensions on 25 February with about 25 of the campaign supporters visiting Parliament to meet Mr Graham, Mr Penning and Winchester MP Steve Brine, who has supported the campaign.

Letters should be attached to an email and sent to mike@penning4hemel.com, please also send a copy marked ‘evidence’ to CathrynHall@outlook.com

More Tasers?

The Police Federation of England and Wales is supporting a policy that all operational police officers who wish to volunteer should have the opportunity to successfully complete Taser training and be issued and authorised to carry the devices.

The Federation also agreed to support the action of the National Armed Policing and Less Lethal Weapons Working Group/Secretariat in asking forces to conduct a Strategic Threat and Risk Assessment of current Taser capability and capacity provision to gain evidence in support of a wider roll-out to more operational police officers.

The matter was discussed by all 26 members of the Federation’s Interim National Board (the former Joint Central Committee) who voted unanimously for officers to have increased access to Taser and suitable training.
The Philip Williams Bupa Healthcare Scheme offers significantly discounted rates for Police Officers, Police Staff and their families.

- provides full cancer cover
- provides full cardiology cover
- fully insured benefits
- does not have a waiting period to access consultations and treatment
- provides a nationwide network of over 180 Bupa accredited hospitals
- specialist cancer centres

<table>
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<th>Age</th>
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<th>Couple</th>
<th>Family</th>
<th>Single Parent Family</th>
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These rates are inclusive of Insurance Premium Tax and are valid from 01/12/14 to 30/11/15