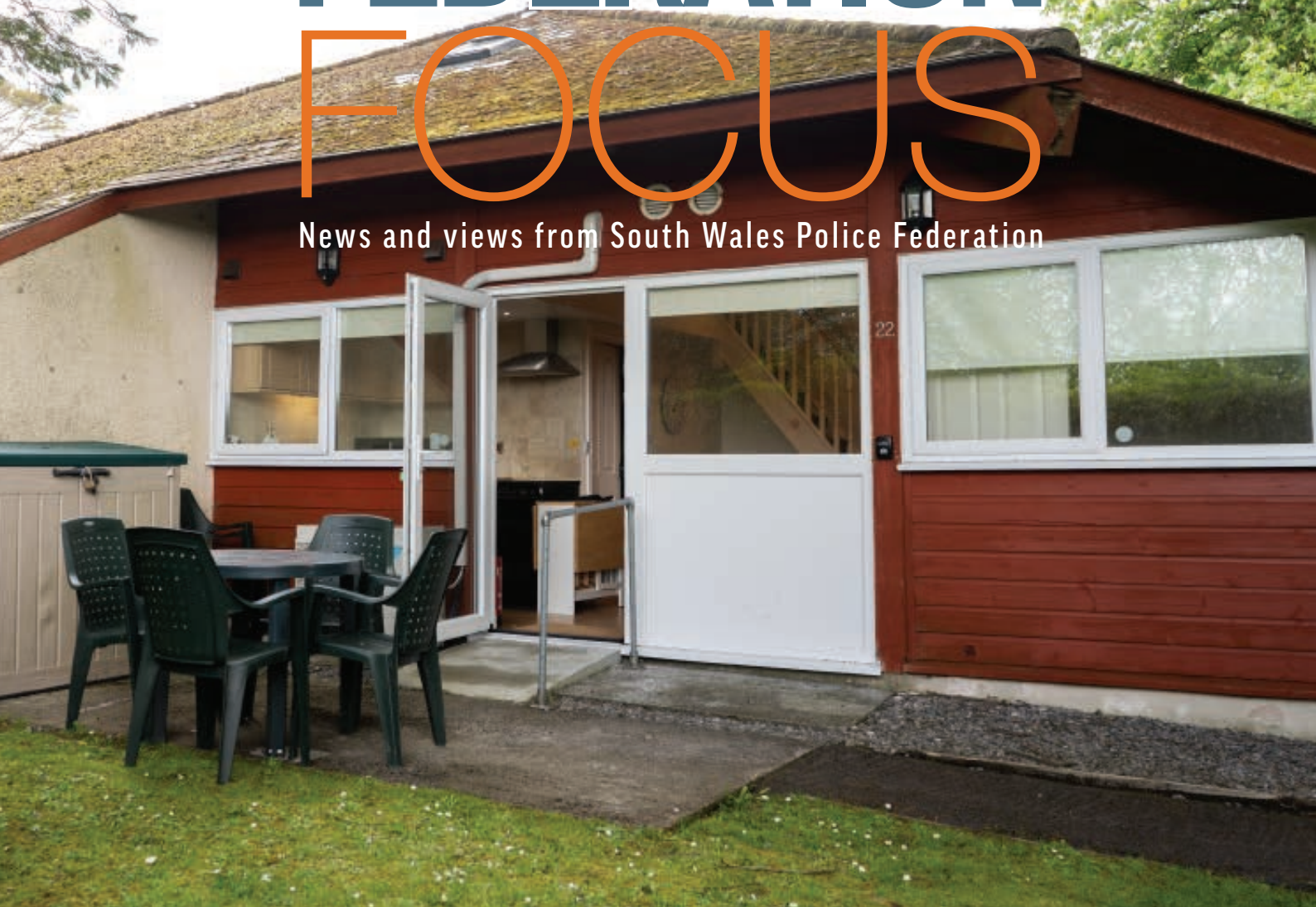


# FEDERATION FOCUS

News and views from South Wales Police Federation



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# Casey report is an opportunity to reset and improve



By Steve Treharne, chair of South Wales Police Federation.

While the Casey report focuses on the Met, much contained within the report will resonate throughout every police force in England and Wales. There will be areas that the media will focus on (and rightly so) but the details and depth of concerns raised throughout the report in many other aspects must not be lost against the bigger, headline grabbing stories.

Austerity has played a significant part in the problems that have beset policing. Forces have struggled financially against the backdrop of budget cuts which lead to dramatically reduced resources. This was against a tide of escalating crime and non-crime demand.

A further significant factor is the wider public sector austerity, which resulted in policing having to pick up the pieces in areas such as public health concerns and mental health. Bulging workloads and pressure to deal with unrealistic workloads creates an environment of quickly wanting to deal with matters, so as not to drown under the ever-advancing avalanches of cases. Supervisory ratios to staff increased, leading to less scrutiny on standards due to the competing demands of dealing with demand

and supervising staff properly.

Burnt-out officers and staff felt abandoned with many having to log onto work equipment in their own time just to keep afloat. The culture to cope and not complain about workloads is endemic within policing.

The closure of policing estates distanced officers from their communities at the same time as officer welfare was forgotten as budgets continued to reduce. This was compounded by the closure of canteens, and under-investment in occupational health departments at a time when greater resources were needed due to the surge in demand on officers as their numbers fell.

Outside of the headline grabbers in the Casey report, there will be many aspects of discrimination that will be recognised in every force. While the stories of racism, sexism and homophobia are abhorrent, an equal, if not greater, concern is disability discrimination, which does not seem to attract much emphasis within the report. I will go as far as saying that disability discrimination is the largest area of discrimination in every police force. We need to address this.

Moving forward to the uplift programme, I believe that many of the issues raised within the report will continue to be magnified on the back of uplift. The surge of new recruits into policing over such a short timespan has brought us an inexperienced and young workforce.

So much experience has been lost since austerity kicked in, there are now whole teams of student officers trying to deal with complex and dynamic situations, trying their very best every single day. They are still very early into their learning but do not have the experience around them to guide and nurture them. The rush to get volumes in has led to issues with identifying sufficient and suitable tutors and we now have a generation of new officers who are being left behind due to the pressures of uplift. These new officers, in my view, are facing the most difficult introduction to policing than any time before.

There is now a focus on driving internal standards up and increasing confidence in

those seeking to raise concerns. This is starting to outstrip resilience within Professional Standards Departments as the investigators are consumed by an avalanche of cases. There is also an increasing drive to assessing misconduct upwards into gross misconduct. Investigators are juggling too many cases which will only serve to significantly increase the time taken for matters to reach an outcome.

Forces need to ensure that there is no knee-jerk approach to misconduct assessment and that assessments remain proportionate to the level of complaint or concern raised. Should this not be the case, those officers whose conduct makes them undeserving of their service will be retained in force and on the pay roll far longer than they should due to volume of conduct matters that are being rolled into gross misconduct. We have to make sure conduct is dealt with at its most appropriate level.

Simply put, we are at risk of a 'when everything is a priority, nothing is a priority' scenario and this will serve no one, certainly not victims and complainant and those who sit under the stress of gross misconduct for months on end only to have their conduct finally assessed at a much lower level. In many cases, these officers will be forever lost to policing, especially so for those where the allegations were without basis and malicious.

Of course, I can well understand that forces will want to be seen to using a sledgehammer to send a message on conduct, but in doing so they should be looking to double or even treble the size of their professional departments so that matters are dealt with expeditiously.

Police leaders up and down the country should consume every detail of this report. It is an upsetting read to see it in black and white but it is an opportunity to reset and make significant improvement; we owe it to our officers.

Government also has a responsibility to ensure police funds are adequate to provide a service that is befitting of its communities. Much of the issues that are within the report are a direct consequence of austerity and that also shouldn't be lost.



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# Officers need 17 per cent pay rise, says Federation

**P**olice Federation calls for a 17 per cent pay rise for members have been backed by South Wales branch chair Steve Treharne.

He said the pay offer had to reflect the cost of living crisis, soaring inflation and the real-terms reductions in police pay over the last 13 years.

He also highlighted the fact that other emergency service workers had taken industrial action to press home their demands for fair pay.

Steve said: "We have been campaigning for better pay and conditions for years now but, of course, do not have the right to withdraw our labour and have become the public sector's poor relations as a result of that strike ban.

"And for that reason our calls for a 17 per cent uplift are not unreasonable. Police pay should take into account the current cost of living crisis but other factors such as the decline in pay since 2000 and the fact we are unable to take industrial action must also be reflected.

"Our members deserve to be treated with respect and dignity and that begins with better pay.

"Police officers are routinely exposed to danger as part of their job and should be fairly compensated for the risks they take on a daily basis."

**"OUR MEMBERS DESERVE TO BE TREATED WITH RESPECT AND DIGNITY AND THAT BEGINS WITH BETTER PAY."**

The Police Federation issued its 17 per cent pay claim after a study by the Social Market Foundation (SMF) found wages had lagged almost 20 per cent behind inflation since 2000.

In that same period, protective services workers saw an average real-terms rise of 1

per cent while other public sector workers received 14 per cent. MPs' salaries went up by 4 per cent in real terms over the last 13 years.

The independent SMF report said the decline in pay was likely to be linked to the restrictions on police officers right to strike, which puts them at a distinct disadvantage to all other workers including other emergency service workers.

A key factor in discussions of police pay is the "P-factor" which the SMF has suggested should be a figure offered in addition to its findings.

The report references the P-factor as an element of police pay that reflects the unique obligations and responsibilities police officers experience relative to other comparable roles.

This includes their unique risk of exposure to physical and psychological harm, alongside the restrictions that are placed upon their private lives.

The P-factor payment does not feature in the report highlighting that the actual

**“THE GOVERNMENT CAN NO LONGER SIT BY AND IGNORE OUR MEMBERS’ BASIC NEEDS AND MUST RECOGNISE THE IMPACT OF THIS INDEPENDENT RESEARCH.”**

figure of degradation of police pay is significantly higher.

Police Federation national chair Steve Hartshorn said the SMF research should act as a “wake-up call for policy-makers in the UK”.

He said: “Police officers put their lives on the line every day to serve and protect their communities.

“That is why our National Council has taken the decision to call for a minimum of 17 per cent increase in pay for our officers.

“The Government can no longer sit by and ignore our members’ basic needs and must recognise the impact of this independent research.

“In the context of ongoing inflation, indications of a police retention crisis, and reports of officers being forced to turn to food banks, the issue of police pay must be addressed now after more than a decade of being ignored.”

# ‘Today’s new recruits nearly £10,000 a year worse off’

**Steve Treharne has pointed out that new starter pay has fallen by almost £10,000 since 2010.**

The South Wales Police Federation chair tweeted a graphic setting out how pay for new starters had failed to keep up with inflation since the Conservatives have been in power at Westminster over the last 13 years.

New officers on the lower pay scale were getting £23,259 in 2010, compared to £23,556 today. Had starter pay kept pace with inflation, it would currently be £32,953 – this means a loss of £9,397 or £783 per calendar month, said Steve.

He explained: “Our demands for such a large pay increase for police officers will raise some eyebrows from the public, but anyone who looks at the context will see this is justified. New starters are today almost £10,000 worse off than 13 years ago. Or to put it another way, starting pay has risen by just £297 in 13 years!

“Police officers are treated far worse than other public sector colleagues. Why is this? I would say it is because we are not afforded industrial rights. Unlike nurses or teachers, who are also deserving cases, police officers cannot strike so it is a moral imperative that we be treated fairly by Government. This should mean an independent pay review body whose recommendations are binding.”

Steve’s comments on pay were echoed by Chief Constable BJ Harrington, of Essex Constabulary, who added his voice to calls for a pay increase in comments picked up

by the national media.

He said: “My colleagues are proud – they are not the kind to complain but someone has to speak up for them and their families. You can’t Taser the gas bill and you can’t handcuff the family food shop at Lidl. And you can’t arrest rising mortgage bills.”

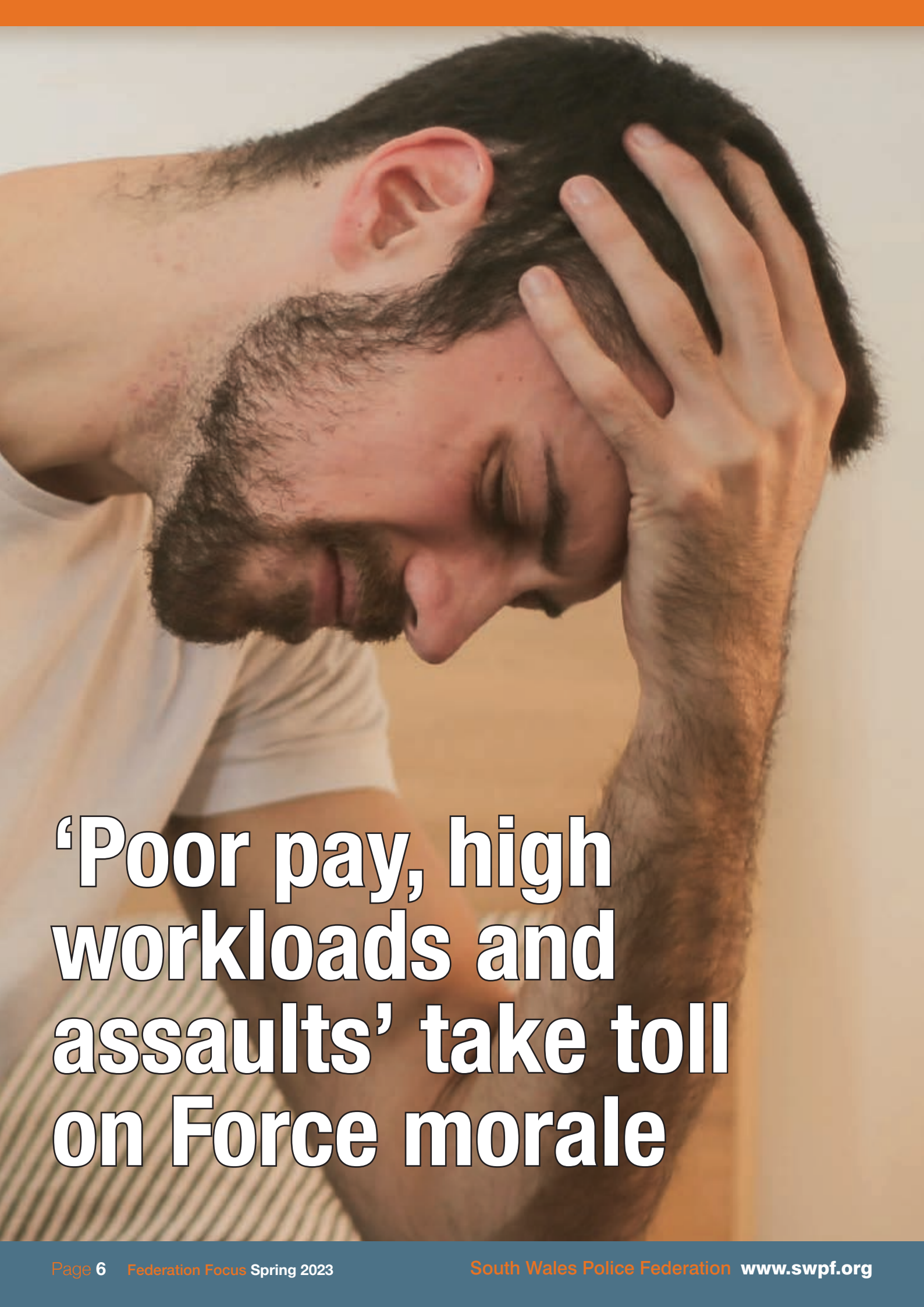
Essex Constabulary is continuing to lose experienced officers, said Mr Harrington, including a recently promoted sergeant who resigned soon after passing national investigation exams, and a policeman with a new baby on the way who quit to earn £250 a day as a scaffolder.

The Chief Constable also shared images from a foodbank in one of his stations, run by colleagues to ensure their fellow officers have something to eat, and pointed out that the police benevolent fund has handed out almost a quarter of a million pounds in the last two years.

“It breaks my heart that people who have put themselves in harm’s way to catch the worst criminals are having to rely on their mates so they can go home to a hot meal at the end of their shift,” said Mr Harrington.







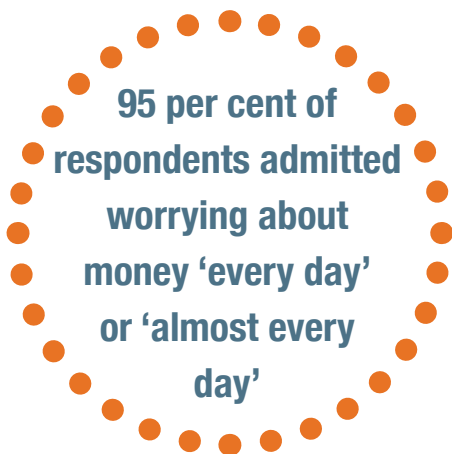
# **‘Poor pay, high workloads and assaults’ take toll on Force morale**

**The number of South Wales Police officers who believe they are worse off than they were five years ago has risen sharply.**

Responding to a question about their personal finances, in the Police Federation's annual nationwide pay and morale survey, 82 per cent of the Force's Federation members said they felt poorer – up 13 per cent on 2021.

And an alarming 70 per cent of respondents admitted they worry about money 'every day' or 'almost every day', with 95 per cent also of the opinion that they are not paid enough for the stresses and strains of their job.

Steve Treharne, chair of South Wales Police Federation, said: "The results of our latest survey clearly show that inflation is having a damaging effect on our members' finances. Almost all reported rising food bills and paying more for gas, electricity and petrol. And 41 per cent have had an increase in their rent or mortgage payments.



"Policing is highly demanding and stressful job as it is, without the added pressure of worrying about making ends meet. The survey found that 17 per cent of officers don't even have enough money to cover the household essentials every month. What a shocking indictment of the way society treats emergency workers in 2023."

On workloads, 67 per cent of 805 South Wales Police respondents said they felt they were being asked to do too much, and 34 per cent complained of pressure to work long hours. Nearly half of officers suffered verbal abuse 'at least once a week' and 15 per cent reported being assaulted every week and this included incidents involving

**"WHEN YOU TAKE THE FACTORS OF POOR PAY, HIGH WORKLOADS, AND THE CONSTANT THREAT OF PHYSICAL VIOLENCE THAT MY COLLEAGUES FACE EVERY DAY, IT IS LITTLE WONDER THAT 53 PER CENT ARE TELLING US THEY HAVE LOW MORALE."**

## REASONS FOR LOW MORALE

	South Wales Police %	England and Wales %
Pay	85	87
Workload and responsibilities	69	64
How the police are treated by the Government	96	95
How the police are treated by the public	83	81
Your pension	73	68
Opportunities for development and promotion	30	39

## ATTITUDES TOWARDS WORKING IN THE POLICE

	2022 %	2021 %
I would not recommend joining the police to others	65	68
I do not feel valued in the police	66	69

## OFFICERS' TREATMENT IN THE POLICE

	2022		2021	
	'Agree' or 'Strongly agree' %	'Disagree' or 'Strongly disagree' %	'Agree' or 'Strongly agree' %	'Disagree' or 'Strongly disagree' %
I am respected by the Government	1	94	1	95
I am respected by the public	5	83	5	86
I am treated fairly	29	43	27	45

hitting, kicking, wrestling and struggling to get free.

Steve added: "When you take the factors of poor pay, high workloads, and the constant threat of physical violence that my colleagues face every day, it is little wonder that 53 per cent are telling us they have low morale. Two thirds say they do not feel valued within the police and would not recommend a career in policing to other people.

"Some 14 per cent of South Wales officers are saying they intend to leave within the next two years, which is above the Welsh average, and this is something the Force and the politicians need to take seriously. There's not much point in having a recruitment drive if we cannot hold on to the experienced officers we have got."

Key findings included:

- **53 per cent of respondents say their morale is currently low**
- **85 per cent believe morale is low in the Force**

- **94 per cent do not feel respected by the government.**
- **66 per cent do not feel valued within the police**
- **81 per cent feel 'dissatisfied' or 'very dissatisfied' with their overall remuneration**
- **20 per cent required medical attention after work-related violence in the last year**
- **29 per cent were 'dissatisfied' or 'very dissatisfied' with opportunities for training**
- **28 per cent have access to double crewing 'at all times' on duty**
- **83 per cent indicated that they had experienced feelings of stress, low mood, anxiety, or other difficulties with their health and wellbeing over the last 12 months.**

Three out of four officers reported their health to be 'good' or 'very good'. Some 44 per cent had experienced one or more sick days in the previous year, and 38 per cent indicated that at least one day of their sickness absence was due to stress, depression or anxiety.

Steve said the results of the survey would influence conversations the Federation has with police leaders and politicians to evidence the need for better pay and conditions for members.

[Read the full report.](#)



# Detective warns of CID recruitment and retention crisis

**A** veteran detective has warned of a growing recruitment and retention crisis with young officers opting to stay in uniform rather than making the transfer to CID.

Detective Sergeant Dave Rich said changes in police procedures meant officers were left lacking the experience and confidence to become detectives.

And with the pay disparity between detectives and their uniformed colleagues plus the issues around disclosure and redaction, he said making the switch was no longer an attractive choice.

Dave, who served with Barry CID for 20 years before becoming a full-time Fed rep earlier this month, said: "I started trying to raise awareness about this around 2015 but I think the problems around recruitment and, even more importantly, retention probably date back even further than that."

He warned the Force was struggling to replace long-serving detectives and felt the creation of investigation hubs was behind a lot of the issues because their introduction had made it more difficult for young officers to gain valuable experience.

"I worked in a department where the majority of us had been there for years and years so it was a strong team of really experienced detectives with a considerable amount of time on the CID and response time before that," he said.

"But then over the course of a couple of years everyone started to leave and when it came to replace them we found there were very few officers with that sort of experience.

"I put it down to the creation of the investigation hubs. They were brought in with good intent but it meant that officers, especially on response, don't deal with their own files anymore.

"Officers don't really investigate crime. They might arrest someone and take a statement but they will then hand a file over to the hub which then deals with it.

"So, we have officers who are not interviewing, not investigating things at source and then putting their files in so they never get that vital experience.

"It's become almost like an administration job and I think that puts a lot of officers off from becoming detectives.

"They call it an investigation hub but it's more like an admin process where someone picks up a package with a statement and hands it over to the CPS and as a result young officers are not picking up the experience of investigating, dealing with something from beginning to end, going to court - all those things are being missed out."

The crisis around the recruitment and retention of detectives was highlighted by the chair of the Police Federation National



*Chair of the Police Federation National Detectives' Forum Ben Hudson.*

Detectives' Forum Ben Hudson when he appeared on TalkTV during the channel's Police Week.

Ben said there was a shortfall in detective numbers across England and Wales and that uniformed colleagues no longer jumped at the chance of a transfer.

He said: "Becoming a detective requires an additional exam and sometimes that from an educational perspective will put people off.

"But also, to be a detective you are roughly taking a £1,200 pay cut because of the difference in not working nights and the shift allowance you get for that as a uniformed cop.

"One of the things we are looking to address nationally is pay parity so we can try to ensure we can keep people interested in becoming a detective.

"There are not enough detectives across the country. We can't attract people to move from their uniformed roles into detective jobs."



# Fed chair adds voice to praise for Specials

**S**outh Wales Police Federation has echoed the comments of Welsh lead Nicky Ryan who has been singing the praises of the Special Constabulary.

Nicky, who is also Police Federation Specials lead, was speaking on TalkTV as part of the channel's Police Week.

She described the volunteers as an "amazing asset" to policing and said the key roles they play should be properly acknowledged.

The Special Constabulary dates as far back as 1831 but Specials were only allowed to join the Police Federation last summer.

South Wales branch chair Steve Treharne said: "It was a historic moment and the culmination of a decade of campaigning when the Police Federation welcomed Special Constables into its membership last summer.

"Specials give their time to work alongside regular officers and face the same risks, but had never been fully represented in terms of regulations, formal negotiations, and discussions with key policy and decision-makers.

"Thankfully, that all changed last year because we have always felt they should be entitled to support and advice from our reps and should be able to call on expert advice and representation whenever they need it."

Nicky told TalkTV she did not feel the value of Specials was always fully appreciated.

She said: "We need to acknowledge that day in, day out there are Special Constables up and down the country that are carrying out front line duties, detective roles, fighting cybercrime, roads policing - they cover the whole range of duties.

"The skills that policing gets from them can't be quantified. They are an amazing asset. We have career Specials with 25 or 30 years' service and they have so much knowledge and experience."

Nicky said some people joined the Special Constabulary as a route into a career in policing while others chose to sign up because they wanted to serve their community.

She said several current Chief Constables and senior officers had begun their policing careers as Specials.

"We have 7,401 Special Constables in England and Wales and last year they volunteered more than 2.5 million hours to policing which equates to just over £61.5 million," she told TalkTV.

"Special Constables can and do perform most of the same duties as their paid colleagues.

"They wear the same uniform, they have the same policing powers and they are expected to perform to the same high standards - performance wise and ethics wise - as paid officers. The only difference is they are volunteers."

Nicky said Specials were not paid but were reimbursed for any expenses and often volunteered through a strong sense of community and commitment.

"We have all sorts of people, airline pilots, young mums, students - we have a whole range of people from different backgrounds," she said.

"People do it for a variety of different reasons and we get to utilise their skills and they learn new skills from policing.

"There are all sorts of areas of policing that are opening up to Specials because we now acknowledge the skills and depth of experience that they have.

"We have people from the banking sector, people from the cyber world with a range of skills that far surpasses what we have in policing."



**"SPECIAL CONSTABLES CAN AND DO PERFORM MOST OF THE SAME DUTIES AS THEIR PAID COLLEAGUES. THEY WEAR THE SAME UNIFORM, THEY HAVE THE SAME POLICING POWERS AND THEY ARE EXPECTED TO PERFORM TO THE SAME HIGH STANDARDS - PERFORMANCE WISE AND ETHICS WISE - AS PAID OFFICERS. THE ONLY DIFFERENCE IS THEY ARE VOLUNTEERS."**

*Police Federation Specials lead Nicky Ryan.*

# Calls for a return to community policing

National Federation deputy chair Tiff Lynch.

**F**ederation national deputy chair Tiff Lynch has made a passionate plea for an urgent return to community policing.

"Police officers are not out there doing what they are employed to do and what they want to do in terms of helping society," says Tiff.

"What we have not got is officers out there on the street, mixing with the community and talking to the community. We need them listening to the community and finding out the root problems that are happening. This would enable them to be better equipped to both solve and deter crime.

"We need to bring back neighbourhood policing. It's the bedrock of policing and the root of all policing because we are there in the communities we serve.

"From there, it will help us support all other areas of crime."

Tiff's comments were welcomed by South Wales Police Federation chair Steve Treharne who said a return to community policing was essential.

He said: "We have to accept that public confidence and trust in policing has fallen

in recent years. A lot of that is down to negative headlines but also to the idea that we have become almost detached from the communities we serve.

"It is vital that we start to re-engage with those communities and get back to the sort of policing that the people of South Wales can relate to.

"That means a visible police presence, it means forging relationships in our neighbourhoods and it means getting back into the heart of the community.

"A lot has changed in policing in recent years but there will always be a role for the local officer who knows their patch inside out and if we can re-establish that then I think the positive results will start to speak for themselves when it comes to reducing crime and anti-social behaviour and restoring lost trust."

The role of the police in the community has been heavily featured in the media agenda of late and was again highlighted when shadow home secretary Yvette Cooper said Labour would recruit 13,000 more neighbourhood police, with a named officer for each community, if the party wins the next election.

The plans would be supported by new legislation which would guarantee more community patrols to tackle anti-social behaviour and crime.

Ms Cooper told the BBC: "Too often neighbourhood policing has been seen as a Cinderella service in many forces - always the one that gets squeezed or cut back if there are budget cuts or if there are pressures elsewhere."

Tiff says that a dereliction of community policing over the past few years has led to a distrust of the service, in certain areas, that needs to be built up again as soon as possible.

"It's fair to say that policing is through the floor in terms of public trust in the whole service. That doesn't, however, mean that every single police officer should not be trusted," added Tiff.

"With ever-increasing levels of cyber-crime and other specialist crime departments needed, our chief constables need to move people around. Every single department will say they are more important than the next, but one thing that doesn't change is our neighbourhoods, because that is where people live and congregate and that's where people talk.

"We need to know who the criminals are and we need to know the people that are having the crimes committed against them. We can only do that by being active in the communities in which they live."

[Watch Tiff's interview.](#)

Tiff also told her [personal story](#) as part of International Women's Day.

**"WE NEED TO BRING BACK NEIGHBOURHOOD POLICING. IT'S THE BEDROCK OF POLICING AND THE ROOT OF ALL POLICING BECAUSE WE ARE THERE IN THE COMMUNITIES WE SERVE. FROM THERE, IT WILL HELP US SUPPORT ALL OTHER AREAS OF CRIME."**



# Preparing for maternity leave?

## READ THE FEDERATION GUIDE



### Officers planning to take maternity leave can work out their maternity pay with the help of the Police Federation's new pay calculator.

The calculator is part of a new [Maternity Guide](#) the Federation has created to ensure members get accurate information about their pay and entitlements.

The guide highlights what to expect during pregnancy, while on maternity leave and when returning to work.

Steve Treharne, chair of South Wales Police Federation, said: "The Federation has produced this guide to ensure members feel supported at a time when they'll want to put all of their focus into their new baby.

"It's important they can enjoy being a new parent without having to worry about their pay and entitlements."

He continued: "The new guide provides members with information on what to

expect during their maternity leave and when they return to work - and the new calculator will enable them to accurately work out their pay.

"For instance, if an officer takes maternity leave early, it can become complicated in working out what their pay is and sometimes forces can get it wrong.

"The new calculator will help those officers find out exactly what they're entitled to by entering key pieces of information on dates.

"There's also an option to put in different dates for different scenarios, such as longer leave for a premature birth or pregnancy-related illness.

"We hope members find it useful and supportive. And the Federation is also here to help."

[Read the Maternity Guide and use the maternity calculator.](#)

## Struggling financially? Help is at hand

South Wales Police Federation members can get advice on improving their financial wellbeing and support for debt issues via a free new factsheet.

Police Mutual, which provides financial services and welfare support to the police service, produced the guide to mark Debt Awareness Week, which took place in March.

The factsheet provides tips to improve your financial wellbeing, including how to budget, understanding your spending and how to save.

South Wales Police Federation chair Steve Treharne said: "We know from our recent pay and morale survey that the cost of living crisis is having an impact on many of our members, and we're doing all we can to fight for improved pay and conditions.

"Debt and money worries can have a huge impact on our health and mental wellbeing. They can keep you awake at night, and cause anxiety and stress. But there is help available."

[Read the factsheet now](#), for advice on improving your financial wellbeing or to find help and support.

## Mental health funding

South Wales Police Federation has welcomed Home Office investment for dedicated mental health resources to take pressure off the Force and allow officers time to focus on their core roles.

Chair Steve Treharne explained: "The Home Secretary has written to the Chief Constable and the Police and Crime Commissioner (PCC) to confirm there will be Government funding for specialised mental health ambulances, crisis response infrastructure, and safe spaces. This is very good news for policing, and long overdue.

"If someone is vulnerable and experiencing a mental health crisis then they should be seen by the appropriate service. All too often, it is police officers who are having to fill the gaps in health and social services. My colleagues do their best, but they are not mental health professionals or social workers, they are police officers."

The Government will provide £150 million of capital investment to improve the mental health crisis care response across England and Wales. It includes £7 million for specialised mental health ambulances.

## Help for injured officers

Plans to create a new service offering support, help and advice to injured police officers have taken another step forward after a successful second virtual focus group meeting.

Wounded Blue Line will be a one-stop shop which provides injured frontline workers with vital information and guidance on issues such as benefit entitlement, what they can claim while off work, what help is available to them and how it can be accessed.

The project is being spearheaded by Police Federation national wellbeing lead Belinda Goodwin and her Staffordshire branch colleague Claire Bond who hosted the most recent online event.

They want the network to become a safe environment for injured officers and their families to talk openly about their own experiences, setbacks and goals so invited guest speakers to share their stories.

## Health and wellbeing app

South Wales Police Federation members can now access a new Health Assured app offering tips and support on improving physical and mental health.

The My Healthy Advantage app provides tools and engaging features including four-week plans to support quitting smoking, losing weight and coping with pressures.

There are also mini health checks covering topics such as height, weight, sleep, and mental health, as well as a weekly wellness mood tracker.

Branch chair Steve Treharne said: "At this time of year so many people are trying to make lifestyle changes to boost their health and wellbeing so this app might just help with that.

"But even if you have not made a health-related New Year's resolution, I am sure there are tips and advice that could be of interest to members."

[Find out more.](#)



# Your Lawyers for Life

JNP Legal specialise in a wide range of legal services including:

- Post Incident Procedures;
- Coronial Proceedings;
- Misconduct Investigations and Proceedings;
- Criminal Investigations and Proceedings;
- Buying, Selling and Remortgaging Property;
- Wills, Trusts and Estate Planning;
- Lasting Powers of Attorney;
- Probate;
- Family Law;
- Personal Injury & Medical Negligence;
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## Wills – why Lifetime Planning is so important.



**WE DISCUSS WITH RACHAEL MCCARTHYJONES,  
ASSOCIATE SOLICITOR, TEP**

### **Tell us about your firm...**

JNP Legal Solicitors has been serving clients and local communities across South Wales for over 40 years.

We have been assisting South Wales Police Federation members for more than a decade. As a firm, we focus on law for individuals, with services including Wills and probate, lasting powers of attorney, estate administration, crime, residential property, family law, children law, civil litigation and personal injury. We also regularly represent officers in post incident procedures, coronial proceedings, and criminal and misconduct investigations and proceedings.

The team at JNP Legal is a collective of experienced, dedicated and professional solicitors and support staff, who are passionate about delivering exceptional service and value for money.

### **Why would you recommend that people don't delay when it comes to making their Wills?**

If you do not have a Will, the intestacy rules determine who inherits your estate. This may result in your estate passing to people that you did not intend to provide for. It is a common misconception that a co-habiting couple will automatically inherit from one another. This is not the case under the intestacy rules. Furthermore the intestacy rules only recognise biological and legally adopted children. Therefore if you wish to provide for a co-habiting partner or step-child it is important that you make a Will. If someone is unmarried and has no living relatives, with no valid Will in place, their estate could pass to the Crown. By having a Will in place, it will be both clear who is to inherit and what they are to receive, whether it is money, property or other possessions. This should not only offer peace of mind but also avoid uncertainty, which is often the catalyst for arguments that arise between family members after a death.

### **What advice would you give those who are looking to sort out their Wills?**

Whilst the thought of making a will might be a daunting prospect for some, the pros of doing so greatly outweigh any cons. All adults should make a Will, and should review it to consider if it needs updating. We never know when life can change unexpectedly, and it is important and reassuring to have your affairs in order. Some people prefer to opt for 'do it yourself Wills' rather than instruct solicitors. However the laws and regulatory requirements surrounding the making of a Will can be complex. By instructing a solicitor you will have peace of mind that your Will is an accurate legal document devoid of the errors that can lead to disputes and costly legal arguments.

**JNP Legal provides reduced rates to South Wales Police Federation members for all Lifetime Planning Services.**

*Lifetime Planning Team*



Offices at: Merthyr Tydfil • Cardiff • Nelson



# Book at stay at one of our chalets

**T**wo chalets at the Llanteglos Chalet Park in Amroth, West Wales are available for holiday breaks for members of the South Wales Police Federation Group Insurance Scheme.

The chalets were bought in 2006 to allow South Wales Police officers to take a free, non-medically supervised recuperation or convalescent break and facilitate their swift return to the workplace, if absent on the grounds of sickness.

This differs from the rehabilitation centre at Flint House which is a medically supervised facility.

But when the chalets are not booked for welfare breaks, they are available for GIS members to book, at rates around half the commercial charges for similar accommodation in the park.

To find out more and apply for a stay contact Kay at the Federation office on **01656 869900** or email [kbennett@swpf.polfed.org](mailto:kbennett@swpf.polfed.org)

