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Everything we do is about you

By Geoff Bardell, chair of Hertfordshire Police Federation

t's been a year now since general secretary Al Wollaston and I were elected to our full-time Federation posts. If I had any doubts about what a challenging role I had taken on 12 months ago then I fully understand now.



When we took over, our main aim was to put the welfare of our members at the absolute forefront of everything we do. We saw that psychological illness was on the increase, such that late last year it made up more than 50 per cent of all sickness absence, and we wanted to do things that could make a difference.

We have started to look at what we could do with members' money, accumulated over the years, to go some way to addressing the ever-increasing pressures upon officers. Rather than re-invent the wheel, we looked at the practices of other Federation branches across the country and early proposals were to purchase our own respite home and to bring in a policy whereby the Federation would contribute towards the cost of team-building days.

I was pleased when both proposals were subsequently passed by our Branch Council and we have moved quickly to make these things happen.

Excellent progress was made by Al, new workplace representative Kelly Billington and the branch vice-chair, Luke Mitchell, to buy our respite home and it is already up and running. Al gives a full update on how this was achieved in his article on Pages 4 and 5.

Our first contribution to a team-building day was made in early May, so good progress in this area too.

Within the office, we are lucky still to have our treasurer and conduct lead, Paul Coxall, and full-time LPC representative and equality lead Danny Howe to give the stability and continuity required as we go forward.

Also within the office, we have outstanding support from Pauline Swain and Jane Gettings. Many of you will know what great service they provide when you call in or ring up; they are invaluable.

In fact, when we lost long-serving office manager Helen Beavis to retirement, they really rose to the challenge when we suggested a trial period whereby the two of them would take on extra work to see if it was feasible to manage Helen's departure without taking on a replacement. They have sure done that, and have saved members a substantial amount of money that we can now use for projects in the future. I think we are a good team.

As a result of the branch elections last year, we have many new workplace reps and it is great to see their enthusiasm. For example, new rep Mike Dring has taken on the role of the custody representative for Hertfordshire Police Federation, his experience of being a custody sergeant for many years is vital. We have been making sure the new reps get up to speed by getting them on training courses as quickly as possible.

Al and I bring more than 50 years of recent operational experience to the office and, as such, have an up to date understanding of most of the challenges our members face. We use this when consulting, negotiating and influencing senior managers around decisions and policies proposed. For example, we successfully argued that it would be better for the Force and officers if the half night shift was moved from 5pm - 2am to 7pm - 4am.

A current challenge we are working on concerns the difficulty officers have faced getting the annual leave they desperately deserve and are entitled to, and at a time to suit them. We will do our absolute best tackling this issue.

Going forward, I want to assure you we will continue with our ethos that everything we do is about you, the members. We will do our best to represent and support you through the incredible challenges that come from being in the modern police service where you are scrutinised, monitored, and 'filmed' like never before.

And, if you want to join us, look out for vacancies for new reps later in the year, it is tough but rewarding when you make a difference.

Stay safe.

We are here to advise, support and help members: our door is always open

By Al Wollaston, secretary of Hertfordshire Police Federation

aving taken over as secretary last year, I have spent a considerable amount of time trying to get up to speed with the many different aspects of this new role. This has been challenging but, at the same time, hugely rewarding especially



when I have been able to make a difference to members, be that representing them and ensuring they are being treated fairly through performance and conduct issues or offering them some help through the Force Welfare Fund through which we can support both current and retired officers who have specific needs for either themselves or family members.

Welfare is a real a passion of mine and I will do all I can to reduce the current sickness levels that are attributed to psychological issues and stress. At nearly 50 per cent, this is something I have raised

with the Force at Executive level and will continue to tackle until we see it reducing to a significantly lower level.

We must ensure our supervisors are given the training and support to be able to appropriately deal with officers suffering from stress. With the ever-increasing demands being put on officers, suitable support has to be available and signs that they are struggling have to be identified early so we can prevent them burning out.

As Federation chair Geoff Bardell has already mentioned in his column, with our combined operational experience, we are able to consult and negotiate with senior officers on a large range of issues. We do not always agree with them and we will challenge where it is for the welfare and benefit of our members.

One of our concerns that is a real issue at the moment is annual leave. We understand leave is an entitlement and that every officer must be able to take their full allocation in a 12-month period and, as part of that, you should all be able to get a period of leave over the summer period. We have also

66 Remember, we are here to be the voice of our members. If you are not happy with something at work and do not feel it is right, please come to talk to us and do not suffer in silence. 99

been told that all Christmas leave will have been sorted by the end of May. We have had meetings with senior officers and RMU to try to make it easier for leave to be booked and remove some of the bureaucracy.

One of the myths I would like to dispel is that you only need the Federation when you are in trouble and have had papers served on you. This is far from the truth. We are here to advise and provide support on a whole range of issues, be that performance and attendance right through to fairness at work. We will always try to get matters dealt with at the lowest level by making representations on officers' behalf to line managers and, if need be, senior officers. Our door is always open so please pop in when you are at HQ for a chat and a cup of tea or coffee, we even have biscuits!

As I have already said, the welfare of officers is paramount and, as Geoff has stated, we have bought a respite home in Norfolk for members' use. This a three bedroom caravan on the Hopton Haven Village site just outside Great Yarmouth. This fantastic property is available for officers to rent as well being used specifically for welfare cases. You can see from the pictures (right and below) that it is a beautiful property and, if it is successful, we will look to buy another for members' use.

We continue to offer the Group Insurance

Scheme provided by George Burrows. This really is an excellent product with numerous benefits including life cover, RAC, mobile phone and gadget insurance as well as many other products.

Remember, we are here to be the voice of our members. If you are not happy with something at work and do not feel it is right, please come to talk to us and do not suffer in silence. We are here to advise, support and help in all areas.

Stay safe out there, you all do an amazing job and make a difference to the people living, working and visiting Hertfordshire.





We must embrace a learning and development approach to conduct issues

nless the ethos of the new police conduct regulations are fully adopted by forces and the Independent Office for Police Conduct officers will continue to suffer as a result of long, drawn out investigations, according to Hertfordshire Police Federation conduct lead Paul Covall

Paul was speaking ahead of new legislation, due to be passed later this year or early next, aimed at embedding a learning and development approach to conduct matters rather than sanctions

"The ethos of the 2008 Taylor Regulations was also about learning and development rather than blame and punishment," he explains, "But I do not think that was fully achieved and my concern is that the conduct to be assessed is still a subjective matter. I have read the letter to the various forces and heads of professional standards departments which requests the adoption of a learning culture and I'm hopeful that we will be moving in that direction."

While acknowledging that few officers are probably aware the new conduct regulations will soon be coming into effect, he is optimistic they will see a change of approach.

"The main thing for me is that there is an intention to deal with certain behaviour or performance at a lower level to improve individual and therefore organisational performance. The intention is that only the most serious misconduct will result in misconduct proceedings being instigated," Paul says.

"Here in Hertfordshire, both the Force and professional standards have confirmed they have already adopted the ethos and new practices and I have seen some evidence of that so let's hope it continues."

In a career spanning 25 years, Paul has seen many changes in policing but also in the conduct arena where, he believes, one of the biggest challenges has come from the increasing intervention of the former Independent Police Complaints Commission (IPCC) now the Independent Office for Police Conduct (IOPC).

"As well as creating suspicion and nervousness within the rank and file, the involvement of the IOPC in a greater number of cases, especially DSI matters, causes officers uncertainty around their careers, work-related stress and affects their lives both at home and at work," he says.

So far, the IOPC, which was launched at the start of 2018, has not, in Paul's experience, made investigations any more timely, with its investigations been drawn out to such an extent that they too have caused extra anxiety for officers and their families, which then has a knockon effect for the Force.

"I think with both the IOPC and the new conduct regulations only time will tell but let's hope we finally see a substantial shift towards learning and development rather than punishment for the benefit of officers, the Force and the communities we serve – these long, drawn-out investigations are serving no one well," he says.

66 Both the Force and professional standards have confirmed they have already adopted the ethos and new practices and I have seen some evidence of that so let's hope it continues. 59

Critical for members to have support

Paul Coxall joined Cleveland Constabulary in 1994. Having trained at Durham Police Training Centre, he was first posted to Hartlepool.

"I remember when I first started, I was issued with a short wooden truncheon with a leather strap and uniform trousers that had



a very long pocket to place it in. We had no body armour and the pool radio that we booked out each shift would often come with a dodgy battery," Paul recalls.

"Just in my time, resourcing in particular has changed beyond recognition. Having transferred to Hertfordshire in 1997, I was posted to St Albans (F) Division on Group 1. St Albans had a superintendent, three chief inspectors, a CID full of detectives, uniform had four shifts, each with an inspector, three sergeants and around 14 constables.

"It was an eight-hour pattern, working seven days in a row. Each shift would put out three double-crewed Yankee (area) cars, with around five Golf (patrol cars). The bar was open at the end of most late turns which finished at 10pm... different times."

A highlight in his career was receiving a commendation in Hartlepool for chasing a suspect for a considerable distance across difficult terrain and then arresting him. The suspect had a large amount of Class A amphetamines (approximately £40,000 street value).

But there have also been low points, notably attending sudden deaths and dealing with child protection matters, and Paul says one of the most difficult times in his career was providing welfare support to a colleague dying of cancer.

Paul has been a Federation representative for 11 years, the last six as branch treasurer, deputy secretary and conduct lead.

"Being a rep is rewarding and I believe it is

critical for officers to have support during difficult and stressful events in their lives.

"As a Fed rep, you must be mindful that not only do you have the members' best interests at heart but also that we are charged with maintaining the efficiency of the Force," he explains.

"It can be quite difficult delivering messages to the membership which might not always be what they want to hear. However, I believe members appreciate an honest, independent view so as to maintain credibility with the officer."

66 Being a rep is rewarding and I believe it is critical for officers to have support during difficult and stressful events in their lives. As a Fed rep, you must be mindful that not only do you have the members' best interests at heart but also that we are charged with maintaining the efficiency of the Force. 99

As with many Federation reps, he has had experience of being subject to conduct proceedings.

"Around 13 years ago, while serving on the child abuse investigation unity at South Oxhey, I was served four Regulation 9s (16s now) after a complaint from a male I had investigated. The male eventually received a custodial sentence, and the PSD DI who investigated the matter found no case to answer without referral to formal proceedings," Paul says.

"I remember receiving very little support from an experienced Fed rep at the time which left me feeling quite anxious, even though I had done nothing wrong. The support that I received, or more to the point, didn't receive, has helped me see

Continued overleaf

Critical support

Continued from Page 7

things from a different perspective and tailor my support accordingly."

He has, in turn, supported many officers through difficult times but one case that stands out involved a suspect who had allegedly swallowed drugs.

"A number of officers were subject to a lengthy IOPC gross misconduct investigation in which a misconduct meeting was ultimately convened for two of the officers," says Paul, "The chair of

the proceedings found no case to answer and commended them for their conduct and behaviour during and following the incident throughout the investigation.

"Another notable case was an officer suffering from a long-term medical condition that affected their performance at work on a day to day basis. The officer was subject to both UAP and UPP over the years which I supported them through. They eventually became a detective in the crime department without further issues."

Menopause survey results revealed

More than four out of five (84 per cent) members of Hertfordshire Constabulary to respond to a nationwide survey said the symptoms of the menopause were either moderately or extremely problematic at work.

The Hertfordshire figure was higher than the national average of 76 per cent.

Almost a third (30 per cent) said they had thought of quitting, compared to a fifth (20 per cent) nationally with 31 per cent (21 per cent nationally) saying they felt the menopause had negatively affected their manager's or colleagues' views on their competence at work. Almost half (48 per cent) of Hertfordshire respondents said they felt their job performance has been negatively affected by the menopause, compared to 46 per cent nationally.

The figures were revealed following the EveryonePause survey carried out by the Police Federation of England and Wales last year. In the first survey of its kind in policing, police officers and staff were asked questions to examine their experiences and awareness of the menopause in policing.

In particular, it looked at the experiences of those who had either gone through or were going through the menopause as well as the experiences and awareness of managers and supervisors in terms of supporting people during this period of their lives.

"This survey was a really important piece of work," says Hertfordshire Police Federation equality lead Danny Howe. "There needs to be greater awareness generally of the effects of the menopause but also more needs to be done to ensure support is available. It is essential that all managers and supervisors receive training so they are better able to help women during the menopause."

The survey was carried out for six weeks from the middle of October 2018. There were 69 responses from Hertfordshire Constabulary – 52 per cent from police officers and 48 per cent from staff. Most completed questions about their experiences of the menopause at work while around a quarter answered questions relevant to line managers and supervisors. A smaller number responded to both sets of questions.

The aspects of working that made coping with the symptoms of the menopause moderately or extremely difficult identified by Hertfordshire respondents were:

- The temperature of the working environment –
 72 per cent (61 per cent nationally)
- Inadequate opportunity to control ventilation -62 per cent (57 per cent nationally)
- Recalling detailed information 47 per cent (50 per cent nationally)
- Workload 37 per cent (38 per cent nationally)
- The pressure of tight deadlines 36 per cent (32 per cent nationally)
- Working shifts 29 per cent (33 per cent nationally), and
- Shared offices and work spaces 28 per cent (27 per cent nationally).

You can read the survey report on the survey hub page of the **www.polfed.org** website, under the Our work tab.

Tim welcomed to occ health role

ertfordshire Police Federation has welcomed the arrival of a new psychological health advisor to the occupational health, safety and wellbeing unit.

Tim Hooper comes to the joint Bedfordshire, Cambridgeshire and Hertfordshire occupational health team having built up experience as a counsellor and an HR improvement consultant.

"We very much welcome Tim to the team and look forward to working with him for the benefit of our members," says Hertfordshire Police Federation chair Geoff Bardell.

"As a Federation, we are committed to improving officers' wellbeing and acknowledge the Force's efforts to offer support to those struggling with the stresses and strains of the job.

"Police officers join the Force to serve their communities but that is becoming harder and harder as they see their numbers fall and yet experience no corresponding reduction in demand. This puts them under enormous pressure as they try to do more with less and all too often it is their

health that suffers."

Tim has already spoken to the Hertfordshire Police Federation team and is keen to introduce a number of initiatives aimed at getting the occupational health department and the Federation working more closely.

He sees the Federation as a valuable asset to be offered to officers looking for help with the stresses of the job and welcomes the fact that because the Federation is managed by police officers, they are able to offer real life experience of the role as well as a wealth of procedural and welfare knowledge.

Tim and his colleagues are hoping to provide enhanced services such as drop-in 'listening ear' sessions as well as increased visibility in vulnerable, high pressure units such as safeguarding and roads policing.

He says: "So far the signs are positive that we can all work together to offer an enhanced service to our officers. Policing has never been harder, so the need for excellent welfare care has equally never been so important."

Response drivers

A Home Office Written Ministerial Statement has confirmed plans to change the law to give police drivers better protection from prosecution.

Tim Rogers, the Federation's national response driving lead, who led the campaign for legislative change, welcomed the news.

"For far too long, police officers have faced conduct proceedings and criminal prosecution for simply doing their job; a situation putting them, and their families, through stressful investigations and often taking them from their roles serving their communities." said Tim.

"It is clearly absurd that a trained police driver is currently judged by the standards of the careful and competent member of the public in terms of their driving.

"This change in the law will enable officers to protect their communities without fear of prosecution just for doing their jobs."

Cyber attacks

Hertfordshire Police Federation has thanked members for their patience during the disruption to services after the cyber attacks on the Police Federation of England and Wales.

The branch's IT systems – along with those of the national Federation and other branches - were hit at the end of March after a string of cyber attacks.

"We worked hard to keep a 'business as usual' approach but appreciate that it was a difficult time for members seeking help and support from the branch," says chair Geoff Bardell.

"We are now getting back to normal but want to thank members for their patience and understanding."

As a result of the cyber attacks, the annual national Federation conference, due to be held in Birmingham on 11 and 12 June, was cancelled.

More than just physio

ach year, Flint House, the police rehabilitation centre, helps more than 3,300 officers get back to full operational health.

Last year, they included several from Hertfordshire, yet latest figures (for September 2018) show that only 58 per cent of our officers subscribe to the centre – despite the requested donation being just £1.70 per week.

Based in Goring on Thames in Oxfordshire, the centre uses a specialised programme of treatment and therapies to get subscribing officers fit for duty as quickly as possible.

Flint House has a highly-skilled team of physiotherapists, mental health practitioners and registered nurses and is available for officers who have been injured on or off duty.

Treatments range from physiotherapy to



Olympic champion re-opens gym

Dame Kelly Holmes DBE, OLY, pictured taking part in a lower limb rehabilitation session, cut the ribbon at the official opening of the refurbished and extended gym at Flint House.

The opening, in mid-May, followed a £750,000 programme to improve the facilities offered to serving and retired officers.

Double gold medal winner Dame Kelly has a particular interest in both mental illness and physical injury due to her own well documented problems with injury.



stress counselling, from hydrotherapy to sleep and relaxation.

Al Wollaston, secretary of Hertfordshire Police Federation, is urging any officer not subscribing to Flint House to re-consider their decision.

"It really is a fantastic facility and can make such a difference in terms of getting an officer back to full duties whether they have a physical injury or they are suffering from stress or mental ill-health," he explains.

"It's one of those things where you think 'well, it won't happen to me, I'll be all right' but you just never know what is going to happen and for the cost of what amounts to less than a cup of coffee at a high street café I think it's well worth having the back-up of Flint House."

All 158 bedrooms at the centre are fully en suite with Freeview TV and tea and coffee making facilities. Communal areas include a fully licensed

bar, Sky TV lounge and quiet rooms as well as a restaurant offering high quality cuisine daily.

A newly extended gym, complete with all the latest equipment, has now been officially opened and there is also an outside gym.

A swimming pool, exercise and relaxation classes are available too.

Flint House is a registered charity and relies on the donations of serving officers to continue its work. At a time of decreasing officer numbers, this is now a significant challenge and Flint House would wish to encourage all officers to donate; not only for their own peace of mind but possibly that of a colleague.

For more information about Flint House please contact the Federation office. If you are a serving officer who wants to sign up to Flint House, you can sign up via the Force through payroll GAYE giving.

'Flint House got me well again'

When Donna Quinton first joined the Force in 2014, she opted not to sign up to Flint House, the police rehabilitation centre.

But two years ago, having listened to colleagues talk about the great physiotherapy they had received there, she decided to start subscribing 'just in case I got injured'.

It was a change of heart that proved incredibly fortunate for her.

Back in March, Donna attended Flint House but not for treatment for a physical injury. Instead she took part in the two-week mental health and wellbeing course offered by the centre and tailored to officers' needs.

"The course was one of the best things I have ever done in my life," she says now.

An incident Donna had attended around two and a half years ago had left her depressed and anxious but initially she was unaware that Flint House might be able to help.

"I just didn't realise that they offered support for mental health issues," she explains, "But when someone suggested I attended the course I didn't hesitate and I feel so much better for it."

Before attending, Donna had a telephone assessment with one of the Flint House team who needed to find out if she was suitable for the course.

Once at the centre, she found herself with officers suffering through a range of issues – some had PTSD, others had problems with stress and some had personal matters, such as bereavement, to come to terms with.

"We were encouraged to use the gym, attend Pilates classes, use the swimming pool, try the outdoor gym and walk in the grounds of Flint House and beyond," Donna says.

Donna has applied much of what she learned back at home – keeping up the gym sessions and the healthy eating habits – but also wants other officers to make sure they sign up for Flint House.

"It's a great facility, it got me well again and, for such a small subscription, offers incredible value for money," she explains.



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Assaults up

Assaults on Hertfordshire Police officers have continued to rise.

In the year from April 2018 to the end of March 2019, 813 officers were assaulted, resulting in 209 injuries.

The year before there were 713 assaults.

"It is shocking to think that each and every day an average of more than two officers are assaulted while serving their communities," says Al Wollaston, secretary of Hertfordshire Police Federation.

"While, as a result of the Police Federation's Protect the Protectors campaign, tougher sentences can now be handed out to those who attack police officers and other emergency service workers, we now need to see the courts make full use of the powers available to them.

"No one should accept that being assaulted is just part of their job and those who think it's OK to assault police officers should feel the full weight of the law."



Pay and morale: have your say

All Federation members are being urged to complete a survey on pay and conditions and officer morale.

The Police Federation of England and Wales conducts a national survey on these issues each year with the findings being used as evidence in its submission to the Pay Review Remuneration Body (PRRB).

"It is really important that Federation members complete this survey," says Geoff Bardell, chair of Herts Police Federation, "It should only take around 20 minutes to fill out but the findings may have an impact on officers' pay and conditions in the years ahead. We need a good return rate to add weight to the evidence we submit to the PRRB."

The survey will close on Monday 29 July.

Contact the Federation office at PoliceFederation@Herts.pnn.police.uk for a link to the survey.

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Dave and Finn go down in history – and wow BGT judges

Pritain's Got Talent judge Simon Cowell and presenter Ant McPartlin were reduced to tears by a star performance from Hertfordshire PC Dave Wardell and his heroic police dog Finn.

Having already successfully campaigned for a change in the law which will see service animals better protected in law, Dave impressed the BGT judges and audience with a mind-reading act which took them through to the final of the popular TV talent show.

Dave began a petition for new legislation following an incident in Stevenage in October 2016. He and Finn, who is now retired from service with the Bedfordshire, Cambridgeshire and Hertfordshire Dog Unit, had been called to reports of a robbery.

Pursuing the suspect, Dave released Finn with a command to detain the suspect. But the suspect stabbed Finn in the head and chest and

Dave suffered an injury to his hand. Finn held the suspect until other officers arrived and arrested him.

Finn, whose actions protected Dave's life that night, almost died from his injuries. However, he did make a miraculous recovery and was back on active duty just 11 weeks later. He retired in March 2017.

The 16-year-old offender was charged with criminal damage to Finn and an offence of

ABH for the injuries caused to Dave.

In 2017 Sir Oliver Heald QC MP brought the Animal Services Bill (Finn's Law) to Parliament meaning it is now an offence to cause unnecessary



Dave comforts Finn during his recovery.

Finn.

suffering to a service animal.

Dave has admitted to feeling a 'little emotional' about the success of the campaign but happy Finn has gone down in history.

"What a legacy for the job he absolutely loved doing every day of his career," he said.
"This has been an amazing journey and such a positive campaign to be part of. All this

positivity came from such a negative event.

"Finn has attended every stage through Parliament and is quite a feature there now.

"I would like to thank every single person who has supported us through this. I can't believe we've made history."



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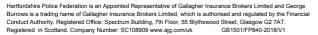
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^{*} Full details are available from the Federation or George Burrows. Terms and conditions apply.

Is travel insurance worthwhile?

ne of the most important reasons to have travel insurance is to ensure you are covered against potentially costly medical care bills should you suffer a medical emergency while abroad. Travel insurance can cover your medical expenses and the cost of getting you home, without it you are likely to have to pay the costs yourself.

Did you know that when travelling in Europe with an EHIC card, valid in all EEA countries and Switzerland, you can get the same level of state provided medical care as someone who lives in the country you are visiting? It could mean you having to pay for part of your bills if that's how the local system works and it won't cover the costs of getting you back home, which after a medical emergency on holiday could be very costly.

As a member of the Hertfordshire Police Federation group travel insurance scheme, this is something you won't need to worry about as the policy includes up to £10 million cover* for medical and emergency travel expenses.

The worldwide multi-trip policy insures you, your spouse or co-habiting partner and your resident children up to the age of 23 (if they are still in education) for up to 31 days, each trip, and you can each travel independently. With up to £5,000 cancellation/curtailment costs per person, the comprehensive range of benefits now includes up to £1,000 rental vehicle excess cover, so it can even help reduce your insurance costs if you rent a car while you're away!*

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Insurance Scheme. With roadside, recovery, at home and onward travel covered, it won't be your transport that's holding you back!

Over the last 12 months the RAC attended 574 breakdown calls from Hertfordshire members. They permanently fixed 88 per cent of the vehicles, saving members money. A total of 75 vehicles had to be recovered with an average recovery distance mileage of 40 miles. Surveys taken at the breakdown scenes resulted in an overall satisfaction rating of no less than 96 per cent**.

So, if you're a driver and you like to travel then the Hertfordshire Police Federation Group Insurance Scheme* has got it covered!

Arranged by our insurance partners George Burrows, for more details about the Group Insurance Scheme contact the Federation office on 01707 638096 or visit our website www.polfed.org/herts

*Terms and conditions apply. Full details of cover including the limitations, exclusions and terms and conditions can be found in the policy wordings, which should be read carefully.

**The scheme performance statistics have been provided by RAC.

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Does the common law spouse exist?

By Hannah Cornish, head of family law at Slater and Gordon

ommon law marriage hasn't existed in Britain since 1753, yet the belief that it does is widespread. No one acquires rights over someone else's property simply by living with them, so it's important to consider your



position before you decide to co-habit. Below is a short guide for anybody planning to move in with their partner:

Joint tenants or tenants in common?

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

If you own the property as tenants in common, the property doesn't have to be held in equal shares. For example, one tenant in common can own 75 per cent of the property and the other 25 per cent. There's also no right of survivorship for tenants in common and should one tenant in common die, their share of the property passes under the terms of any will, or the intestacy rules.

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

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

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

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

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

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

The best way to ensure that you're protected when considering co-habitation is to:

- Consider the above points carefully and ensure you have frank discussions with your partner
- Consider entering into a co-habitation agreement which can detail how the property is to be dealt with both during the relationship and upon separation
- Prepare a will
- It's always best to seek legal advice.
 For an initial consultation, please call Slater and Gordon Lawyers on Freephone 0808 175 7710 or contact us online and we'll be happy to help.
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