

This Week's Reminder.....

**Is it time to upgrade your Group Insurance?
Do you have enough life cover for your needs?
Are you looking to move house and need more life
cover?**

**Did you know that Members can get up to £185k
worth of life cover with additional benefits included
And there is a supplementary insurance also
available once you have maximum top ups for a
further £50k or £75K**

**Critical illness can also be increased by either £30k
or £50k**

**See the attached Spend to Save Comparison Leaflet
Attached which tells you exactly what you are
paying for!**

**This Email has been copied to our Blog along with
the relevant forms that will enable you to apply for
upgrades to your insurance.**

***The St Georges Fund
Christmas Card Competition
Lovely Prizes for the winning entries
Get your child's entry to them before 31st
August***

***What else to do for free in the rain during the
school holidays?
Details attached***

St James Place Partnership – Phil Pearson – Wednesday 28th August

Phil Pearson of the St James's Place Partnership. Phil will be conducting the surgery on Wednesday, 28th August 2019 at the Federation Building at HQ. The first slot will commence at 10am and conclude by 2pm depending upon uptake. They specialise in the following;

- Money management and inflation
 - Investment strategy and risk
- Estate planning and wills (including 'power of attorney')
- Pensions and taxation (including Annual Allowance and Lifetime Allowance)
 - Preparing for retirement

Intended primarily for those members who are within five years of retirement. Call the Federation Office to secure a place by calling 01772 412520.

DRAYTON MANOR

Due to the success of our current offer we are delighted to extend this offer for arrivals until the 1st September 2019. All tickets for those aged 4 years and over are just £16.00! Toddler tickets for those aged 2 – 3 years are £7 and under 2's go free!

Take advantage of Drayton Manor's great book-in-advance exclusive ticket offer of just £16.00 for those ages over 4 years old! (when booked up until midnight the night before).

Join the fun at Drayton Manor until the 1st September and have a summer of fun, with over 100 rides and attractions including a 15-acre zoo. Drayton Manor have something for everyone, from family favourites The Bounty Pirate Ship and Accelerator, to rides that are all about the thrill such as Shockwave and Apocalypse - our jaw-dropping stand-up drop tower!

Don't forget that the theme park is also home to Europe's only Thomas Land, the perfect summer day out for younger children where you can meet Thomas and all his friends, and enjoy rides such as Harold's Helicopter Tours, Bertie Bus, Toby's Tram Express and so many more. Over 25 rides and attractions await your little engine in Thomas Land, so don't miss out and book in advance to make great savings.

https://tickets.draytonmanor.co.uk/WebStore/shop/ViewItems.aspx?CG=t119&C=t1&utm_source=LancashirePolice&utm_medium=Trade%20Tier

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Discount Code is LPF2019

Haven Holidays

Offer a great discount

You will often find that the already discounted offers get “double discount” with your code

Visit their website and use code EMB_POLICEFED

See what discount is relevant to your booking

Comes highly recommended

Surgeries in the Federation Office during the month of August

Family Law

WHN Solicitors – Thursday 29th August – Diane Matthews – First Hour Free

Diane Matthews is a member of the experienced Family Law team at WHN Solicitors. They are full service lawyers with seven offices in Lancashire, meaning that individual officers are never far from one of their branches. Diane specialises in Family Law and has wide experience in the complex field of resolving financial and property disputes for both the married and unmarried family. She has worked with Police Federation members in the past and is well placed to advise, clearly, on the impact of divorce on assets such as pensions. Diane is committed to a non-confrontational approach to help parties reach fair settlements. Although if the situation warrants it, she can adopt a more robust approach! WHN are pleased to offer discounted services to Police Federation members and they strive to provide a high quality, cost effective service. If you would like to fix an appointment to see Diane call us on 01772 412520 and we can slot you into her next surgery. Appointments are limited so book your appointment soon.

Financial Advice

PF Mortgages – Cathy Finch – Wednesday 21st August – Whole of Market Advice

Their next mortgage surgery with Police Federation Mortgages is coming up shortly.

Following on the recent alliance between PolFed Mortgage and Quilter Financial Ltd, they have more exclusive, not on the high street deals available for their members.

- **If you are looking to buy a house and have 15% deposit, exclusive rate with NATWEST at 2.07%, £250 cashback on completion and a free property valuation.**
- **Or, exclusive with SAINSBURYS, 2.24%, with £500 cashback, again with a free valuation.**
- **For 85% re-mortgage, the HALIFAX exclusive is still come out as the most cost effective deal over 2 years, at 1.90%, no valuation fee and legal costs paid.**

On top of this they still have access to the whole of the mortgage market if these exclusive rates don't match your mortgage needs.

As usual, if you can't make the next surgery date, you can always check out the best buys section of their website, - <http://www.polfedmortgages.co.uk/services/best-mortgage-deals/> - or call the North West team directly on 01204 563941 and speak to Cathy, Leanne or Lesley.'

Remember, you can ring Police Federation mortgages for help and advice at any time – you don't have to wait until you need a mortgage. As independent adviser they are not restricted to one lender but can source the whole of the mortgage market

Invest Protect Insure – Lee Hughes – Tuesday 27th August – Pensions, Financial Planning and Ring fencing

We are pleased to announce a link up with Invest Protect Insure Ltd to give financial advice to serving police officers and support staff and their families.

Invest Protect Insure Ltd specialise in investment and pension planning. If you are within 6 months of retirement, and want to discuss your plans and make sure you have all your bases covered, or if you have an old pension or existing investments that you don't understand, a meeting with Lee Hughes of Invest Protect Insure Ltd could help. These appointments are limited and free of charge.

Lee Hughes DipFA MLIB of Invest Protect Insure Ltd Will be holding monthly surgeries at the police federation offices. There will only be 5 appointment slots available and these are expected to fill quickly and will be given on a first come first serve basis, so if you are interested then reserve your place now by calling 01772 412520.

Personal Injury Clinic – Slater Gordon – Paul McBeth Thursday 22nd August

What is a Personal Injury Claim? A personal injury claim is a legal process used to recover financial compensation for anyone who has suffered a personal injury through no fault of their own. There are many different types of personal injury claims – including those arising from road traffic accidents, whiplash injuries, accidents at work or in public places, slips and trips and accidents abroad or on holiday. If you have suffered a personal injury through no fault of your own, you may be able to claim two types of compensation. These are known as general damages and special damages.

What are General Damages? General damages are paid as a lump sum to compensate you for the pain, suffering and loss of amenity suffered by you as a result of your accident. The actual amount you may receive is decided by the court and depends on how much of an impact your accident has had upon your life in terms of the severity of your injuries and the extent of your symptoms or disability.

What are Special Damages?

Special damages account for any proven past and future expenses you may have incurred as a direct consequence of your accident. These commonly include loss of earnings as well as any medical and rehabilitation treatment, care and medication costs, travel expenditure, vehicle repairs and damage to clothing or personal belongings.

Who can make a Personal Injury Claim?

You can make a personal injury claim if you have been injured in an accident that was caused as a result of someone else's negligence, or a breach of their statutory duty. With respect to personal injury claims by people under 18, the courts will appoint what is known as a 'litigation friend' to claim on that person's behalf. In fatal accident claims, the deceased's financial dependents or personal representatives can claim for loss of dependency, for example if the family's sole breadwinner has died.

When can I make a Personal Injury Claim

There are various strict time limits within which you must begin legal action in a personal injury claim. These time limits vary and can depend on the accident circumstances and the nature of your injuries. This is why it is so important to **contact a personal injury solicitor as soon as possible** following an accident or injury. Your solicitor will be able to advise you on which time limits apply to your claim.

The Slater Gordon Personal Injury Clinic will be taking place at the Federation Office on Thursday 22nd August – if you would like an appointment to see Paul McBeth to discuss a possible claim call us on 01772 412520 to fix a time. If

you are not available to come in you can contact them direct by calling the number above or going online.

Wills

Harvey Howell Wills and Powers of Attorney – call them 0151 928 8597 or email federation@harveyhowell.co.uk to arrange a consultation

Please contact Police Federation on 01772 412520 to arrange your appointment.

That's it for this week.