

## **Legal Expenses Cover from your local Police Federation**

Most of you will be aware that your Federation subscriptions provide invaluable legal protection in respect of any allegations that arise from your duty as a Police Constable. Each year we advise and represent many officers who are subject to such allegations, through both criminal proceedings and the misconduct process. The cover provided by the Federation gives members access to specialist solicitors and barristers, experienced in police matters, who will provide advice and representation as required at either criminal court or misconduct hearings, including investigations led by the IPCC.

What some of you may not realise is that the cover provided by Federation subscriptions is only in relation to matters that arise on duty and in relation to your duties in the Office of Constable. Each year there are many instances where funding cannot be provided by the Federation. Probably one of the most common examples being an investigation arising from an off-duty incident, whether that is a criminal allegation or an internal gross misconduct enquiry. Although this situation can be just as job threatening as an on-duty incident, and lead to a criminal trial and/or a gross misconduct hearing, Federation Fund Rules preclude providing funding for representation at either the court or panel hearing, even if the member refutes what is alleged. In such circumstances the costs of representation would normally be met by the individual officer which can amount to a significant sum of money.

The costs of legal representation have spiralled in recent years and, even if acquitted, an individual cannot always recover the costs. This can leave you out of pocket to the tune of many thousands of pounds and we therefore firmly believe that it is vital that you have the cover for both on duty and off duty matters. West Midlands Police Federation has therefore decided to provide for an additional legal expenses policy arranged through Legal Insurance Management Company which is specifically designed to “dovetail” with Federation subscriptions. In the event of funding not being available through the Federation, this is automatically picked up by the legal expenses policy and gives you the peace of mind that you have access to the same panel of specialist, experienced solicitors and barristers on a 24/7 basis.

The provision of this cover also means that you do not have to take out separate legal expenses insurance through either your home or motor insurance policy. Unlike the West Midlands Policy, these policies are not specifically designed to cover police-related matters and will not cover you for internal misconduct. When you renew your home or motor insurance, please ensure you are not paying for additional legal expenses. Legal Expenses cover is often added to the policies and costs in the region of £25.00 per year for each policy, so ask and ensure you are not paying extra for this cover.

The West Midlands Federation policy is written on a "claims made" basis. This means that the timing of the event leading to a claim occurring is irrelevant, and a member can be supported in any investigation, even those which pre-date the individual joining the police. The only caveat to this is that there is no cover for claims that a member was aware of prior to taking out the policy.

Legal Insurance Management are leading providers to the Police Market with over 20 years' experience advising officers across the country. They are a privately owned company and have a flexible "can do" culture; their experience means they have complete authorisation from their insurers to manage all claims in-house. This ensures that all decision making is handled quickly and efficiently, which is vital given the inevitable worry and stress caused during an investigation. We have seen LIM take a very flexible approach to the provision of cover, they employ a number of qualified legal advisers who can provide advice and guidance on a whole range of matters. The cover is available to you as a member, also any family members with whom you live. As well as the vital support for misconduct, IPCC and criminal allegations, advice and representation is provided for a whole range of legal matters. Full details of the cover are available on the West Midlands Police Federation Web site or you can contact the Federation Office for further details and advice.