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**2023 AFPA Pay
and Morale Survey**

**2023 AFPA
National Council**

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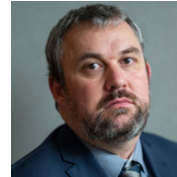


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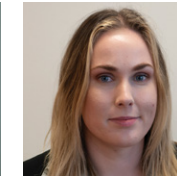
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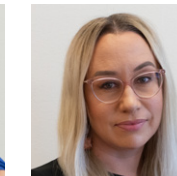
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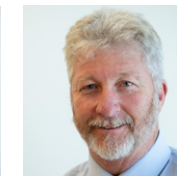
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A new podcast series to encourage life changing conversations



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2023 National Council

An overview of this year's constructive and enjoyable National Council



PRESIDENT'S REPORT

Alex Caruana, President

President
Alex Caruana

Regular Items

► Hello everyone, and welcome to the latest edition of our member magazine.

I would first like to extend my best wishes to Brevet Sergeants Ian Todd and Jordan Allely of South Australia Police after they were stabbed in the course of their duties. On behalf of the entire membership and AFPA staff, I sent a letter to the Police Association of South Australia's President Mark Carroll in solidarity and to thank his members for their service to the South Australian community.

This type of occupational violence is abhorrent. Despite the inherent risks of policing, there is no reason that there should be a resultant higher prevalence of members being attacked. The Police Federation of Australia and all of its branches, including the AFPA, are united in our push to have this addressed at a federal level.

NATIONAL COUNCIL

The AFPA's biennial National Council took place at the start of March and was held at the Realm Hotel in Barton, ACT.

This year's Council saw a lot of great debate and interaction between Delegates, Executive members, and AFPA staff.

Many great ideas were discussed and tabled, and we were grateful that Attorney-General Mark Dreyfus, Shadow Minister Karen Andrews, Senator for Tasmania Jacqui Lambie, Member for Macarthur Dr Mike Freelander, and Member for Bean David Smith were all able to attend. Mr Dreyfus and Ms Andrews both provided keynote speeches that were very well received by Council attendees.

More information, including photos from the two-day event, can be found on page 22.

THE RIGHT TO DISCONNECT

As I mentioned in the May AFPA Dispatch, the right to disconnect has become increasingly relevant in today's digital age, with many employers expecting employees to be available around the clock. I want to remind everyone that there is no obligation to answer

an email, text message, or phone call out of hours unless you are in receipt of an appropriate allowance. The right to disconnect recognises the importance of work-life balance and mental health. The AFPA will continue to advocate for boundaries between work and personal life. A previous article on the right to disconnect can be found in our [December 2022 issue of Blue Star \(page 8\)](#).

SUBMISSIONS

Over the last eight weeks, the AFPA has made several submissions to government at both a local and federal level:

National Firearms Register (federal). In response to an invitation from the Attorney-General's Department, the AFPA provided background context and an overall position on why a National Firearms Register is needed in Australia. A large focus of the submission was on the umbrella of crimes which could be prevented by legislative reform: rebirthing, illegal modifications/parts trafficking/grey market possession, and circumventing licensing suitability checks with respect to criminal history in different jurisdictions.

The AFPA has also received a commitment from Attorney-General Mark Dreyfus to effect real reform to firearms legislation in Australia. The letter from Mr Dreyfus has been reproduced on the next page.

Penalties for minor offences and vulnerable people (ACT). The ACT Justice and Community Safety Directorate has accepted the AFPA's submission on the suggested level of financial penalties imposed on vulnerable people who commit minor crimes. Any reference to "vulnerable people" must be clear and unambiguous, and the AFPA was very conscious to defer to community policing experiences in the ACT to inform this definition of a "vulnerable person". We also examined legislative reform in Canada and New Zealand to assess which measures were both effective in deterring crime while respecting vulnerable people's financial means and dignity – and which weren't.

Vaping (federal). I have been working together with the PFA to formulate a united voice to government detailing why and how vaping must be controlled. In direct conversation with members of the Joint Select Committee on Law Enforcement, the Minister

for Health and Aged Care, and Attorney-General Mark Dreyfus, our aims are to preclude organised criminal enterprises from profiting from a black market of vapes, and to otherwise prevent dangerous public health outcomes. Vapes must be regulated and taxed in the same way that tobacco and alcohol are in Australia.

Spithood ban (ACT/National). While the AFP withdrew the use of spithoods at a national level, the effect of this has been confined to the community policing environment. While the AFPA acknowledges the ban, we demand that the ACT government adopt the model legislation for mandatory blood and saliva testing of people who have spat on police. Other jurisdictions (NSW, WA, NT and SA) have introduced such legislation; however, ACTP members have no such protection and face waits of up to six months after being spat on before they receive the all-clear from their doctor.

In addition to this mandatory testing, the AFPA is strongly advocating for the adoption of other Use Of Force options in order to keep members safe.

We would like to see the subsumption of a “redirection strike” or “deterrent blow” into the techniques outlined in CO3 that officers could utilise where one reasonably presumed that they were about to be spat on or had already been spat at. This option already exists in some other police jurisdictions and should be adopted by the AFP nationally.

Since the ban was implemented, independent data obtained by the AFPA shows that spitting incidents in ACT watchhouses have tripled compared to the months before the ban. At the time of the ban, the AFP referred to “alternative techniques and equipment” that would be provided to members to lessen spitting incidents; the “deterrent blow” option is what the AFPA will advocate for.

I am continuing to engage with the AFP Executive about what these alternative training methods will ultimately be, and Media and Government Relations Manager Troy Roberts is working in the political sphere to push for mandatory testing legislation to be introduced in the ACT.

EA

The AFPA is ready to commence negotiations for the next Enterprise Agreement. However, before we can proceed, there are a few statutory hoops that the AFP needs to navigate.

The AFPA has been diligently working on a framework that fully addresses our members' concerns and aspirations. There are certain legal requirements and procedural obligations that the employer must fulfil before bargaining can officially commence. These include various consultations, notifications, and timelines prescribed by the government.

The AFPA is in constant communication with the AFP – urging them to expedite these necessary steps. We are calling for a prompt initiation of the bargaining process to minimise any delays and ensure that our members' interests are properly represented.

We understand our members' eagerness and anticipation to begin negotiations and finalise an agreement that addresses their needs and aspirations. We share this eagerness and anticipation.

We will keep you updated on the progress of the EA bargaining phase. We encourage you to stay engaged with the AFPA, attend our upcoming musters, and continue providing your valuable input and feedback to help shape the negotiation process.

Thank you for your ongoing support and patience during this crucial phase. We remain dedicated to achieving the best possible outcome for all our members.

UPCOMING MUSTERS (NATIONAL)

Member musters will be held over the next month to two months. I will be travelling around Australia with members of both the Membership and Legal teams to provide updates on the EA, as well as general AFPA business. There will be ample opportunity for members to ask any questions and provide feedback. Please make the time to attend your closest muster if at all possible – firm dates and locations will be disseminated via email in the leadup to the musters.

PAY AND MORALE SURVEY

In the lead-up to the recent National Council, the AFPA commissioned Essential Research to conduct an AFPA member-wide survey to gauge their overall satisfaction at work.

Over 1000 members participated in the survey, which we are very grateful for, and the findings of the survey were both educational yet unsurprising.

The full report is available publicly on our website at: <https://www.afpa.org.au/wp-content/uploads/2023/05/2782-AFPA-Pay-and-Morale-Survey-2023-Full-Report-V3-002.pdf>

For more information on our plans to utilise these findings, please read the article on page 14.

IN THIS ISSUE

The AFPA has recently employed two new Graduate Research Officers. We feature an introduction to Amelia O'Rourke and Emma Ramsay on page 32.

The Commonwealth Ombudsman's department has also provided an explanatory article on their role as relevant to AFPA members on page 16.

And Legal Manager Giles Snedker has prepared an update on the Board of Inquiry examining the *R v Lehrmann* mistrial on page 18.

As always, stay safe and do not hesitate to reach out to our membership team on (02) 62851677 if you need help at any time.

In solidarity,

Alex Caruana
President ◀



Attorney-General

Reference: MC23-001652

Mr Alex Caruana
President
Australian Federal Police Association
PO Box 4576
KINGSTON ACT 2604

By email: troy.roberts@afpa.org.au

Dear Mr Caruana

Thank you for your letter of 20 January 2023 regarding the implementation of a national firearms database and current controls on ammunition sales.

As you are likely aware, on 3 February 2023 the Prime Minister and First Ministers agreed to principles for a nationally coordinated approach to the management of firearms at National Cabinet, and tasked Police Ministers to report back to National Cabinet in mid-2023 on options to implement a national firearms register.

I am very focused on this important task, and will be working with Police Ministers on this as a priority. Police and other law enforcement officers have the right to go about their duties without being unduly exposed to risks of harm. A national firearms register would ensure police and other law enforcement agencies have the information they need to keep the Australian community safe.

Under the National Firearms Agreement, jurisdictions agreed to only allow the sale of ammunition for firearms for which the purchaser is licenced and to impose limits on the quantity of ammunition that may be purchased in a given period. It is the responsibility of states and territories to regulate the possession and sale of ammunition, and Commonwealth import laws ensure that a person who does not have authority to possess ammunition under state and territory law will also not have authority to import it.

The Commonwealth is working closely with states and territories through the Firearms and Weapons Policy Working Group to ensure greater consistency in regulation of ammunition.

Thank you for your invitation to meet. I understand my office has been in touch with Mr Troy Roberts to arrange a suitable time.

I trust this information is of assistance.

Yours sincerely

A handwritten signature in blue ink, appearing to read 'Mark Dreyfus'.

THE HON MARK DREYFUS KC MP
19/3/2023

MEMBER SERVICES

Courtney Posantzis, Member Support Administrator



Member Support
Administrator
Courtney Posantzis

Regular Items

▶ As we head through the month of June and into the new financial year, I urge you to take advantage of the various partnerships that the AFPA has organised on your behalf. You will notice these popping up in the regular Dispatch articles we send out, social media posts, and by this very vehicle, the AFPA Bluestar Magazine!

A proud moment for the Membership team recently was the securing of a \$3 discount for our Melbourne-based members in Wilson Carparks (over \$700 per year saved simply by being an AFPA member). Members at other locations needn't worry – we are busily negotiating similar discounts on your behalf (this is a lengthy process, but so worth it when we have a mutual agreement between the Association and a parking provider!) If you would like to understand more, our friendly Membership team would love to walk you through the new partnership and how it works. Just contact us for more information.

This a timely reminder that the AFPA is a membership-based organisation – it's important that you make your membership work for you! The initial conversation about MLB parking (which sparked an Australia-wide conversation) came about thanks to wonderful Delegates in the area; if you, too, have an idea or discount that you would like the AFPA (me!) to explore, you can let your local AFPA Convenor or Delegate know, or reach directly out to the AFPA office (afpa@afpa.org.au).

The AFPA typically focuses on areas where we can make your life easier (personally and professionally). With this in mind, we have just finalised an arrangement with **ITP**, the tax professionals. As the saying goes, there are only two certainties in life – death and taxes. We all need to get our taxes done. We're excited to be working with Stephen Caie and the ITP team in the ACT to bring you some wonderful tax-time discounts; turn to page xx to learn how to take advantage of this AFPA-exclusive offer. It doesn't matter where you live in Australia – ITP can meet with you. If you are local to the ACT, you can pop in in person. Otherwise, the team are prepped to accommodate online appointments.

We have also brought on board **Hampers with Bite**, a fabulous hamper service delivering Australia-wide, full of all the choices, themes and budgets you could wish for. Use code **AFPA10** to access your premium hamper service (perfect for that last-minute or lovely long-distance gift).

Both of these partners are also proud supporters of our partner charity AUSPOL. The Membership team have busily been deploying

welfare to members in need, and we are grateful for our sponsors who help to make this possible.

Everyone will have a “moment” in their life. Sometimes this can manifest as financial distress, and in this current climate which is showing no signs of abating, the AFPA is always keen to provide assistance.

We understand that reaching out for the first time can be truly difficult; the fear of lengthy admin, uncomfortable conversations and questions can be daunting. With this in mind, the Membership team is always looking for ways to ensure that we give every member a seamless experience. We have set eligibility criteria that a member must meet in order for us to deploy these welfare benefits; compliance with these criteria while supporting our most vulnerable members is always a delicate balancing act.

The Membership team has recently moved to a new software programme, enabling us to cut our admin time in half and provide an impartial, deidentified financial assessment of the member in question. This facilitates a bespoke solution for each member, identifying the ways in which the AFPA can be of most assistance in each instance.

I would dearly love to encourage each member, delegate or colleague to reach out as early as possible to access any of the various welfare benefits. Whether on behalf of themselves or another AFPA member, the Membership Team will always take the time to discuss and deliver a custom-made welfare package.

As mentioned earlier, the AFPA is a membership-based organisation. We rely on our members to consider becoming a Zone Convenor or Delegate, suggesting new benefits or partnerships, and perhaps most importantly – keeping their contact details up to date.

It is my absolute pleasure to work with and speak to our members daily. Supporting our members at every stage of their professional careers (especially during those “moments”) is an opportunity that I will always be grateful for.

As always, please don't hesitate to reach out to our friendly Membership team if you would like to understand more about your AFPA Membership benefits. ◀



LEGAL AND INDUSTRIAL

Giles Snedker, Manager, Legal & Industrial

Manager,
Legal & Industrial
Giles Snedker

ENTERPRISE AGREEMENT NEGOTIATION AND FEDERAL POLICY

▶ The time has come again to prepare to negotiate for new Enterprise Agreements, as the current Agreements have passed their nominal expiry dates. Those dates were 24 May 2021 for the *Australian Federal Police Enterprise Agreement 2017 – 2020* (“**the EA**”) and 11 April 2021 for the *Australian Federal Police Executive Level Enterprise Agreement 2019 – 2021* (“**the ELEA**”). While the EA and the ELEA have both nominally expired, they continue to operate under the *Fair Work Act 2009* (“**the FW Act**”) until such time that either a new Enterprise Agreement replaces them, or the Fair Work Commission approves their termination. Until that time, all the terms and conditions contained in them will continue to apply to members.

In late 2019 and early 2020, the AFPA undertook significant work preparing to bargain for new agreements, given the history of excessive delays experienced while bargaining for the current agreements. Unfortunately, due to the COVID-19 pandemic, there was a realignment of priorities, in particular from the AFP. Further, in April 2020, the Federal Government implemented a six-month freeze on all public servants’ pay increases. This ultimately resulted in the AFP writing to the Australian Public Service Commission recommending the AFP, in lieu of bargaining, enter into a Determination pursuant to s27 of the *Australian Federal Police Act 1979*, under which the Commissioner can determine the terms and conditions, including remuneration, for AFP employees.

On 16 December 2020, the Commissioner signed *Determination 2 of 2020: Determination for the Australian Federal Police (Non-SES Employment) Increases to Salary and Specified Allowances* (“**The Determination**”). The Determination is not intended to replace the EA or ELEA and does not limit the continuing operation of those agreements. For members, it meant a continuation of all terms and conditions provided for under the EA while providing for three salary increases of 2%* each: 25 November 2021, 25 May 2022 and the final increase on 25 May 2023, respectively.

In terms of bargaining for a new agreement, regard now must be had to the *Australian Government Public Sector Workplace*

Relations Policy 2023 (“**the Policy**”), released on 28 March 2023. This replaced the *Public Sector Interim Workplace Arrangements 2022* (“**the Arrangement**”) enacted by the Government on 1 September 2022 and is the latest iteration in a series of similar bargaining policies in place since being introduced in 2014 by the then Abbott Government.

The Policy came into effect after the Determination, and while the Arrangement is still technically in force until 31 August 2023, the Policy will prevail to the extent of any inconsistency. While not as restrictive as the Arrangement, the Policy still puts certain conditions in place during the bargaining process, as well as limits how and when the AFP can engage in bargaining for a new Enterprise Agreement.

Fortunately, under the Policy, a previous cap on wage growth which limited annual pay increases to be in line with the wage price index of the private sector, has now been removed. However, like previous government policy, any increases in remuneration are to apply prospectively.

The stated objectives of the Policy are to provide operational flexibility, as required by the AFP and are also designed to make work arrangements more simple, clearer and easier to read. In formulating any proposed workplace arrangements, the parties must have regard to the Commonwealth APS bargaining position or the statement of common conditions.

REQUIREMENTS PRIOR TO NEGOTIATING

Prior to commencing any negotiations, the AFP is required, among other things, to:

- consult with the *Australian Public Service Commission* (“**APSC**”) and provide a summary of the bargaining position, which needs to be assessed and approved by the APSC;
- obtain approval from the APS commissioner before any proposed increases in remuneration or changes to conditions that have a financial impact are discussed with the bargaining representatives;

- provide the APSC with a signed funding and remuneration declaration; and
- provide a draft Enterprise Agreement to the APSC for approval prior to the AFP tabling in its final position with employees.

In line with the Policy, there are certain workplace arrangements that must or must not be included in any negotiated Enterprise Agreement. Any workplace arrangement must provide for the release of Defence Reservists; incorporate Family and Domestic Violence support; encourage the recognition of personal/carer's leave accrual across agencies; not allow for the cashing out of personal/carer's leave; long service leave may only be granted in blocks of at least seven calendar days of full pay or half pay per occasion and not to be broken by other forms of leave (unless required by legislation); and not provide for enhanced redundancy, redeployment or reduction entitlements.

Unlike the Arrangement and Determination 2 of 2020, the AFP cannot enter into a new Determination in lieu of bargaining for an Enterprise Agreement unless the APSC approves it to do so in special circumstances.

It is our view that while the new Policy is an improvement on the previous arrangement and removes some of the more abhorrent restrictions (such as a cap on wage increases), no real or meaningful change can occur to the current agreements through bargaining, without removal of the AFP from the Policy, which not only ties member's hands but similarly ties the AFP's hands in what they can offer members. As stated previously, prior approval from the APSC must be obtained before any proposed increases in remuneration or trading of conditions can be discussed. The AFPA has been pushing for some time for the AFP to be removed from the Policy.

We believe that you deserve better, but to date, we have seen no genuine agreement from the Federal Government and the APSC. We also need the AFP to support us in this fight, as fair working conditions are not only in our members' interests but those of the AFP as well. Currently, under the Policy, exemptions will only be considered in exceptional circumstances, and any application for exemption must be assessed by the APSC and is subject to endorsement by the portfolio Minister, as well as approval from the Minister for the Public Service. We, therefore, commit to continue to pressure the Ministers and the Federal Government as a whole to exempt the AFP from this Policy.

Under the FW Act, any negotiations for a new Enterprise Agreement must comply with the Good Faith Bargaining requirements of section 228. These requirements include participating in meetings at reasonable times; disclosing relevant information (excluding confidential or commercially sensitive information) in a timely manner; responding to proposals made by bargaining representatives in a timely manner; giving genuine consideration to the proposals of bargaining representatives and giving reasons for the responses to those proposals; refraining from capricious or unfair conduct that undermines freedom of association or collective bargaining; and recognising and bargaining with the other bargaining representatives for the agreement.


The impact of the Policy on Good Faith Bargaining is that the Policy, with its rather inflexible approach to bargaining, actively restrains the AFP from giving genuine consideration in a timely manner to any claim made by bargaining representatives that may impact financially. On the one hand, it provides that the AFP should genuinely consider any claim and, at the same time, effectively prohibit them from doing so in a timely manner noting possible delays as a result of the requirement of the APS Commissioner to discuss it with the employees and the AFPA. Even under this Policy, the reality is that the AFP is ultimately not the decision maker, and any decision is, in fact, being made by the APS Commissioner, who has not participated in the process as a bargaining representative.

This Policy has the effect of extending the time frames of negotiations for any new Enterprise Agreement, noting that no new agreement can contain a provision for back pay. Experience with the last EAs has shown us that the previous policy was a major impediment to negotiation, with the process taking over two years and resulting in members not receiving a pay increase for over three years. Throughout those negotiations, the AFPA and other bargaining representatives experienced considerable delays as all claims made by bargaining representatives were required to be provided to the APSC, and the time taken to assess these claims by the APSC was significant.

The AFPA has for some time now been calling on the Federal Government to exclude the AFP entirely from the Policy (as the ADF are). We agreed with AFP's Lead EA Negotiator, Deputy Commissioner Neil Gaughan, when he stated in November 2020 in relation to the previous policy that *"the biggest impediment to significant industrial change (in the AFP) is the Workplace Bargaining Policy... The Enterprise Agreement itself is well over 20 years old. It's probably not fit for purpose in relation to the way the organisation has evolved."* The Policy is certainly not fit for a modern police force, and our members' industrial needs are vastly different from those of the broader public service.

Many members are rostered 24/7, rapidly respond to operational requirements, have a heightened risk of injury, and are subject to one of the most onerous standards of oversight.

Given the bargaining frameworks applicable to the state police forces are not as restrictive as those applying to the AFP, this inevitably leads to salaries and terms and conditions becoming less competitive with those jurisdictions and will only serve to disadvantage members and make recruitment more difficult for the AFP.

The AFPA is committed to negotiating strongly for new agreements and to lobbying hard for the AFP to be removed from the Policy. Only then will we be able to secure the pay and workplace conditions that our members so rightly deserve. 

*The 2% increase was subsequently amended to 3% as a result of the Australian Government Public Sector Workplace Relations Policy.



Everything you need to know about refinancing your home

Switching your home loan can be a great way to save money but knowing when and how to refinance can be crucial. Here is a guide to help you understand if refinancing makes sense for you, and how to go about it.

With official interest rates rising repeatedly and driving up home loan rates, mortgage refinancing has surged to record levels as Australian homeowners look for a way to manage their financial situation. Total refinancing for owner occupiers and investors in January alone amounted \$18.6 billion, according to the Australian Bureau of Statistics.[1]

If you are facing an escalation of home loan costs due to rising interest rates, you may be considering whether to switch. Here's a guide to help you understand if refinancing makes sense for you, and how to go about it.

WHAT IS A HOME LOAN REFINANCE?

In simple terms, refinancing involves moving from one loan to another, either with your current lender or a new one. The new loan would typically have a lower rate of interest or offer better features.

WHY WOULD I REFINANCE?

You may want to refinance because there has been a change in your personal circumstances, or because you simply want a better deal on your home loan. Refinancing can be an effective way of managing your money. It may allow you to secure a better interest rate on your mortgage, consolidate debts, pay off a mortgage faster, change your loan type (such as from fixed to floating) or unlock equity in your home.

It may also be that you switch in order to change lenders. When we first take out a home loan, few of us know what we're going to get. Refinancing can allow you to find a lender with lower interest rates or better customer service. Police Bank offers both.

HOW DOES REFINANCING WORK?

Once you've decided to switch, the process is usually relatively straightforward. After you've chosen a loan, submitted your application and been approved, your new lender will probably handle the rest. They will likely want to see proof of your income, living expenses, and a few of your latest loan statements. They'll likely also organise to have your home valued before you secure your new mortgage.

Assuming it all goes smoothly, your new and old lenders will arrange for your new loan to pay out your existing loan. From here, you start making repayments against your new loan.

6 FACTORS TO CONSIDER BEFORE YOU SWITCH

Before you refinance, work out whether you'll save money by refinancing your mortgage. To help with your decision, consider these factors, to ensure the benefits outweigh the costs:

Will your lender give you a better deal? Refinancing doesn't have to involve moving to another lender. Ask your lender if they can provide

Need to know about home loan

a better deal to keep you as a customer. Are there better offers on the market? Consider several lenders and compare their interest rates and other benefits. Once you have a short list of potential loans, it's important to also look at the costs involved for each.

WHAT ARE THE COSTS?

The cost of refinancing your home loan often depends on the arrangement you have with your existing lender and what your new lender is offering. For example, some lenders charge fees for ending a mortgage, which have to be balanced against the application and ongoing fees from the new lender.

Other costs include the fee for valuing your property, and if you're borrowing more than 80% of the value of your home, you're also legally required to pay Lender's Mortgage Insurance.

WHAT ARE THE SAVINGS?

Sometimes the savings you can make by switching lenders will offset the above fees. In other words, the long-term gains can outweigh the short-term costs. Using a mortgage calculator can help to determine how much you could save by switching to a lower rate loan.

Visit www.policebank.com.au, call **131 728** or head to your local Police Bank branch.

Police Bank also has a cash back offer of up to \$4,000⁺, which can help to cover some of the costs we've mentioned, such as exit fees. There are no monthly or annual fees, and a free offset account is available on variable rate loans, so you can pay your salary direct and save on interest costs. NSW Police members receive even further benefits by getting their pay direct debited a day early, saving even more.

SPEAK TO AN EXPERT

If you do your research, get organised, and know the costs involved, refinancing can be a smart way to save money or manage your finances. If you're not quite sure about any aspect of refinancing or how it may work in your circumstances, you can speak to a mortgage broker or someone on our team. We're here to help make the process easy.

Police Bank is a community-based bank started by Police for Police and we are here for you and the broader policing family. If you have any questions or are interested in how we can help you, please don't hesitate to speak to one of our team members in the Contact Centre on 131 728 Monday to Friday from 8am to 6pm, or visit www.policebank.com.au.

Police
Bank 



SURVEY RESULTS

Troy Roberts, Media and Government Relations Manager

Media and Government Relations Manager
Troy Roberts

SOME KEY INSIGHTS OBTAINED BY THE SURVEY INCLUDE:

News and Updates

PAY & COST OF LIVING

- Pay and remuneration is the top concern for members. Perceived low pay and insufficient increases to match cost of living expenses contribute to low morale, curtailed career intentions, stress and anxiety.
- Increases in cost of living affect almost all participants and most feel financially worse off than they did three years ago. The price of food, fuel, utilities and housing are seen as the major contributors to cost of living increases and most participants say their remuneration hasn't kept up with these price increases.
- To combat rising cost of living, members are cutting back on non-essentials. More concerning however, are members resorting to using savings and taking on extra debt to manage increased cost of living over the last 12 months.

MORALE

- There is low morale among members, and this has decreased since 2019, with pay and workload being the main contributing factors for decreasing morale.
- Issues such as over-work, poor management and organisational culture also contribute to low morale within the AFP.
- Despite most respondents indicating that they feel proud to work for the AFP, many do not feel valued by the AFP and would not recommend the AFP as an employer.
- Participants do not think members of the AFP are respected by the Government, but the perceived respect from the public is greater.

CAREER INTENTIONS AND OVERTIME

- There is extensive dissatisfaction among participants with their AFP career, but despite this, most members who took part in the research intend to stay with the AFP long term.
- For most participants, workload is 'too high' or 'about right', with the majority having to complete unpaid work in last 12 months with on average 80 hours a year being unpaid.
- As well as this unpaid work, most participants also worked overtime in the last year, with understaffing being the main cause.
- Members are likely to work overtime to support colleagues and to supplement basic wages. Not letting colleagues down and financial reasons were the top personal considerations for working overtime.

PHYSICAL AND MENTAL HEALTH

- Participants rate their physical health as generally good, however mental health is rated lower, with career uncertainty, high workload and poor relationships with colleagues the main causes of negative feelings at the job.
- Most members find their job stressful and over two-thirds of those with poor physical or mental health say their job has been a significant contributing factor to their poor physical/mental health.
- In the last 12 months, at least 70% of members have experienced disappointment, stress or low personal morale at the job. There are notable mentions of professional help and prescribed medication for a psychological condition in the past 12 months.

AFPA Pay and Morale Survey 2023

▶ In March 2023, the AFPA engaged Essential Research to undertake a 'Pay and Morale Survey' of the AFPA membership. The idea came from the Police Federation of England and Wales (PFEW), one of the largest associations in the United Kingdom, representing more than 130,000 rank-and-file officers.

Since 2018, the PFEW has conducted annual surveys and used the results in campaigns focusing on police wages and conditions. The decision for the AFPA to undertake a similar survey was made after many of the issues faced by police officers in England and Wales were highlighted as being almost identical to issues faced by police officers in the AFP. Some of the issues identified in a recent PFEW survey include:

- The vast majority (83 per cent) of police officers disclosed they were 'dissatisfied' or 'very dissatisfied' with their overall remuneration (including basic pay and allowances), while nearly one in five (19 per cent) of respondents reported 'never' or 'almost never' having enough money to cover all their essentials.
- Of 36,669 officers who responded, 95 per cent said their treatment by the Government harmed their morale, with 87 per cent saying the same for pay.
- More than nine in 10 respondents (94 per cent) said they did not feel respected by the Government, and three-quarters (70 per cent) said they would not recommend joining the police service to others.
- An overwhelming majority (94 per cent) said they were not paid fairly for the stresses and strains of the job, while 88 per cent said they are not paid fairly for the hazards they face in the line of duty, the highest levels reported since the first survey was undertaken in 2018.

These are similar issues to those that the AFPA has been hearing from the membership, highlighted during recent musters around Australia. We wanted to confirm our suspicions and acquire hard data to support the negotiation for the next enterprise agreement. The results of the AFPA survey weren't surprising and confirm what we've heard from all members across the AFP and its offices.

I would encourage every member to read the report, which can be found on the AFPA website at <https://www.afpa.org.au/wp-content/uploads/2023/05/2782-AFPA-Pay-and-Morale-Survey-2023-Full-Report-V3-002.pdf>.

Unfortunately, these key insights weren't surprising, and there were some even more concerning statistics later in the report.

To summarise, the AFP and Federal Government have a lot of work to do to improve workplace conditions and appointees' sentiment towards the organisation.

It is staggering that 50% of survey participants do not feel valued by the AFP, especially since the workforce is the most valuable asset the AFP has. Another important finding was that only 60% of participants felt proud to be a member of the AFP. Both statistics should be setting off alarm bells in the Edmund Barton Building.

Alarm bells should also be going off in Parliament House and the Attorney-General's office, as less than one-third of participants think they are respected by the broader Government (not just the AFP).

This is another damning result and demonstrates how policies from Government have a significant impact on the daily lives of members, especially with regards to wages and workplace conditions.

We have shared the survey results with the AFP Executive; in due course, we will also share them with Attorney-General (and Minister for the AFP) Mark Dreyfus and the Federal Government. For too long, the Federal Government has ignored the hard-working workforce of the AFP – it is as clear as day that more work needs to be done to support you and your colleagues.

The survey results represent data that we can use to fight for better pay and workplace conditions. We are hoping that this is the rocket that will make the Federal Government sit up and start caring about the AFP workforce.

It's disappointing that AFP members aren't treated with the same respect as ADF personnel.

It's disappointing that you may sustain mental health injuries because of your AFP employment, but if those injuries arise once you've retired, you're left behind to fend for yourself.

Armed with this information, we are hoping to pressure the Federal Government into providing you with more support while you protect Australia and Australians. ◀

The Office of the Commonwealth Ombudsman

The Office of the Commonwealth Ombudsman (the Office) is an independent and impartial integrity agency with many complaint and oversight functions, including in relation to the Australian Federal Police (AFP).



Iain Anderson,
Commonwealth
Ombudsman

▶ The Office of the Commonwealth Ombudsman (the Office) is an independent and impartial integrity agency with many complaint and oversight functions, including in relation to the Australian Federal Police (AFP).

The Commonwealth Ombudsman has a number of specialist roles including as the ACT Ombudsman, Law Enforcement Ombudsman and the Defence Force Ombudsman. We also have important roles under the Public Interest Disclosure (PID) Scheme and in the application of the Optional Protocol to the Convention against Torture and other Cruel, Inhuman or Degrading Treatment or Punishment (OPCAT) to people detained by the Commonwealth.

The current Commonwealth Ombudsman, Mr Iain Anderson, joined the Office in August 2022. Mr Anderson's experience extends across a variety of Commonwealth departments and agencies and across a wide range of legal and social policy areas. For further information about the Office and our various roles, please visit our website at www.ombudsman.gov.au.

COMPLAINT HANDLING

While the Office has a range of roles, our main purpose is to receive and consider complaints from people about Commonwealth and ACT government administration. By receiving and considering complaints, we enable individuals to have their concerns heard and we can provide assurance to the broader community and parliament that agencies are being appropriately held to account and are acting fairly and reasonably, including to resolve issues. In most cases we encourage contacting the specific body as the first step. We find that most complaints can be resolved by the agency without the need for our involvement. We can assist to resolve

your complaint by investigating the process if the agency does not change their decision or offer a better explanation of the decision.

We can take complaints about the AFP, which includes ACT Policing. When we receive these, our role is to consider whether the AFP acted within its powers and whether its actions were reasonable.

We do not investigate every complaint we receive. For example, we do not usually investigate complaints about an individual being arrested, fined or charged for an alleged criminal offence. However, we can investigate whether an AFP appointee engaged in conduct that goes against AFP Professional Standards. The use of force during an arrest is another issue that we might consider.

When we receive complaints, we might undertake research and ask questions of the AFP, including as part of an investigation, using our powers under the Ombudsman Act 1979. Other times, we might use our knowledge of AFP processes to resolve the complaint without the need to make further inquiries of the AFP.

OVERSIGHT OF THE AFP

You might come across us in your day-to-day work. In addition to our role receiving and investigating complaints about the AFP, the Office reviews and reports on the AFP's administration of complaint handling under Part V of the Australian Federal Police Act 1979 (the AFP Act). Part V of the AFP Act sets out how the AFP should deal with complaints about conduct and practices. These can be all kinds of things, from services issues to serious misconduct such as alleged criminal offences and corruption.

At least once every 12 months, we must inspect the AFP's records of how these issues were dealt with and report to Parliament about their comprehensiveness and adequacy. Our previous reports to Parliament included recommendations on these topics:

- Timeliness for resolving complaints.
- Conflict-of-interest declarations by complaint investigators.
- Communication issues with complainants relating to acknowledging complaints, providing updates, and clearly explaining outcomes.

We also oversee the AFP's use of covert or intrusive powers (such as telephone interception, surveillance devices and controlled operations) to ensure compliance with relevant legislation.

We do this by conducting onsite and remote inspections of records, reviewing AFP processes and systems and meeting with AFP compliance teams and investigators. After our inspections, we may make recommendations and suggestions for improvement in a report to the AFP. In some cases, our reports will then be tabled in Parliament.

We see these inspections as an important community safeguard. We know people are often unaware they are subject to the use of these powers. Because of this, they cannot make a complaint about or question the AFP's actions. We aim to make sure our inspections assist the AFP in applying sound and compliant administrative practices. Our latest [factsheet](#) is available online.

PUBLIC INTEREST DISCLOSURE (PID)

The Office is also responsible for overseeing the Commonwealth Public Interest Disclosure (PID) Scheme. The PID Scheme allows public officials to raise concerns of wrongdoing by a public official, Australian government agency or contracted service providers.

As a current or former member of the AFP you can make a disclosure under the PID Scheme to the AFP or to our Office, and there are protections for whistleblowers. The Public Disclosure Act 2013 offers protections from reprisals or threatened reprisals. You should know that it is a criminal offence for a person to take or threaten reprisal action against a discloser because of a PID.

If you are thinking of disclosing, you might want to know more about what you can expect from the process, and what types of protection and support are available to you. You can read more about the PID Scheme on the [AFP website](#). More information is also available on our website and you can always email our Office at PID@ombudsman.gov.au if you have questions.

INTERNATIONAL OBLIGATIONS: THE OPTIONAL PROTOCOL TO THE CONVENTION AGAINST TORTURE AND OTHER CRUEL, INHUMAN OR DEGRADING TREATMENT OR PUNISHMENT (OPCAT)

OPCAT is a United Nations' treaty which focuses on preventing torture and ill-treatment of people deprived of their liberty. It requires Australia to establish independent bodies known as National Preventive Mechanisms (NPM) to regularly visit places where people can be detained.

The Office is the NPM for places of detention under control of the Commonwealth Government, including detention facilities under the control of the AFP. These detention facilities include AFP holding cells on Christmas Island, and the ACT Policing Watchhouse.

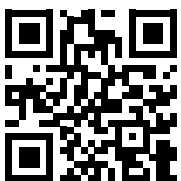
You might spot us during our visits to AFP detention facilities. While on inspections we look to identify any systemic issues that may increase the risk of mistreatment of people detained.

Importantly, we are interested in the experiences of staff and those in detention to ensure matters impacting wellbeing and health are appropriately addressed.

You can assist us in achieving the objectives of OPCAT by:

- talking to us when we visit places of detention you work in – it is important we hear your perspectives and ideas
- reaching out to us if you want to know more about our role
- raising awareness of OPCAT at your workplace
- continuing to consider how your work can contribute to improving the treatment and conditions of people in detention.

You can also read our latest report, which includes a brief section about our visit to AFP holding cells on Christmas Island in April 2022 (https://www.ombudsman.gov.au/data/assets/pdf_file/0022/290137/Commonwealth-NPM-Report.pdf). ◀



[ombudsman.gov.au](https://www.ombudsman.gov.au)



www.afp.gov.au



[Factsheet](#)



[Ombudsman Report](#)

Board of Inquiry Update

On 21 December 2022, the ACT Government announced the establishment of a Board of Inquiry into the ACT Criminal Justice System.

On 1 February 2023, this Board of Inquiry (established under the Inquiries Act 1991) commenced, being conducted by former Queensland Solicitor-General and retired judge of the Queensland Supreme Court and Court of Appeal, Mr Walter Sofronoff KC.

The Inquiry examined the conduct of criminal justice agencies involved in the trial of *R v Lehrmann*.

It is expected that the Inquiry will report to the Chief Minister in July 2023.

The Inquiry is conducted both public and private hearings. The AFPA wish to clarify that this Inquiry is not being held in relation to any alleged conduct of Mr Lehrmann. Mr Lehrmann maintains his innocence, and there have been no findings made against him.

The first day of public hearings commenced on Monday, 8 May, with DPP Drumgold being called for the entire five days.

Of significant importance for ACT Policing and our members as individuals is that Mr Drumgold withdrew his previous allegations of a deliberate conspiracy between politicians, the AFP Commissioner and ACT Policing.

Mr Drumgold's allegations were reduced to ACT Policing members suffering a "skills deficiency" and being "over-passionate" throughout their investigation.

Week 2 proceedings were held over two days only – Monday, 15 May and Tuesday, 16 May. The only witness called was Mr Lehrmann's defence lawyer in the original trial, Mr Steven Whybrow SC. Mr Whybrow gave evidence that he was angered by the claims made by the DPP during the trial, as well as the subsequent allegations that Senator Reynolds had sought transcripts of the trial from the defence to tailor her own evidence and was coaching the defence in its cross-examination.

Mr Whybrow told the Inquiry it was an appalling mischaracterisation of what had occurred and that he had emailed Mr Drumgold midway through the original trial to object to Mr Drumgold making such assertions in court. Mr Whybrow further stated that the DPP was "not the solicitor for the complainant" and that "he is supposed to be the objective minister of justice."

Mr Whybrow's submissions highlighted the professional conduct of AFP members involved in the Lehrmann investigation; he said he had no hesitation in attacking police in his clients' defence when warranted, however, in *R v Lehrmann*, there was no such need.

Mr Whybrow said that police explored all lines of inquiry in the case, whether favourable to the prosecution or not.

Several AFPA members have now given evidence. The AFPA maintains its full support of all AFP members who have been involved in this matter, and at the beginning of the Inquiry the AFPA engaged Calvin Gnech from Gnech and Associates to assist members of the AFPA throughout the duration of the Inquiry.

Calvin has extensive experience as a criminal and professional misconduct defence lawyer and has appeared before the Queensland Flood Inquiry, Federal Royal Commission into Institutional Responses to Child Sexual Abuse, and Queensland DNA Inquiry. The AFPA has also engaged a barrister, Mr Matt Black, to advocate for our members during the upcoming public hearings of AFP members.

We will keep all members apprised of any developments as and when they occur. ◀

If any member requires any further information, please contact the AFPA at afpa@afpa.org.au.

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Why is having a Will so important?



Gillian Kirwan
(Associate)

Regardless of how old you are, if you have any property or possessions, it is important you have a Will. A Will allows your family to deal with your assets on your death. This is even more important when you have family members who are financially dependent on you.

A Will gives you the opportunity to leave your whole estate to someone of your choosing, or multiple people, or, if there are items you own that you wish to be inherited by someone in particular, a Will gives you the opportunity to do that too. Each State has their own legislation which sets out the criteria which must be met in order to have a valid Will¹.

If you die without a Will, the relevant State's legislation will determine the distribution of your estate². This can add unnecessary stress to your loved ones. Also, the administration of an estate where there is no Will, means that the process can be lengthy and unnecessarily expensive. The distribution of your estate is dependent on your personal circumstances, such as whether there is a spouse, de facto partner, children, parents and siblings who survive you. The manner of the distribution of your estate in accordance with the relevant State's legislation may not represent your wishes and could also lead to disputes in the family. This is not the legacy you wish to leave behind.

For those with assets in the ACT (for the purpose of providing some examples) and you did not have a Will, if you did not have a spouse but you had children, your assets would be inherited equally by those children. But what happens if you were estranged from one child - do you really want that estranged child inheriting an equal share of your estate or all your estate if that estranged child was your sole child?

A few other examples according to the ACT legislation:

1. If your partner/spouse survives you and there are no children, your partner/spouse will inherit your estate³.
2. If your partner/spouse survives you and there are children:
 - a. if your estate is worth less than \$200,000, your partner/spouse will inherit the whole of your estate;
 - b. if your estate is worth more than \$200,000, there is a set formula for how much your partner/spouse and children will receive⁴ (\$200,000 plus interest (currently 8%) on that sum from the date of your death to the date the sum is paid, plus one half of the value of the balance of your estate if you have one child, or one third if you have more children).
3. If you did not have a partner/spouse or children, your parents will inherit. If your parents are deceased, then your siblings, then grandparents, then aunts/uncles, then cousins.

If no other relatives remain, the estate will be distributed to Government.

You really need to consider what would happen if you were estranged from a child or a family member and they were the next in line to benefit from your estate. You may need to consider if you have a child with severe disability or is at risk from bankruptcy, or has addiction issues, or family law issues, and whether their inheritance should be protected by way of a testamentary trust in your Will.

It may be the case that you are happy for one of the above examples to occur and therefore you think you don't need to prepare a Will but you should consider the unnecessary stress (and cost) this roundabout way of dealing with your estate will have on your family as they will be the ones dealing with the extra work required to achieve the desired outcome. The Court must be sure you did not have a Will stored with a law firm, bank or hidden at home and that the person claiming to be the beneficiary is the proper person to inherit your estate. Providing this evidence to the Court takes time and money, all of which could be avoided by having a valid Will.

The above situation may also occur where there is a Will but all of your assets were not effectively disposed of under that Will. This is known as 'partial intestacy' in so far as the assets that were not effectively disposed of under that Will. This is an example of why you should seek the advice from a solicitor who specialises in preparing Wills so the Will is drafted and finalised properly rather than attempting to complete a "do it yourself" Will.

Solicitors who specialise in Wills consider everything, especially those things you would not normally think of or would not consider necessary to include in your Will. They will consider situations where there is a potential opportunity for someone to challenge your Will and how to deal with estrangements or guardianship of your minor children; what happens if you are gifting property that



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doesn't actually belong to you, for example, you own that property as a "joint tenant" or as a trustee of a trust?

One of the reasons people finally get their Will done, is because someone close to them dies without a Will and they see the mess and legal expenses it has created. It is one of the most important documents and should be treated as a priority and put in place should the unthinkable happen, regardless of how old or young you are.

We provide a simple, seamless process guiding you along the way. We have a great team at Carroll & O'Dea who can help you, without fuss and within a short time frame. For any further information, please contact Gillian Kirwan, Associate, on 02 8226 7321. Carroll & O'Dea Lawyers can prepare Wills and other estate documents for NSW, ACT, and Victoria.

ⁱSuccession Act 2006 (NSW); Wills Act 1968 (ACT); Wills Act 1997 (VIC); Succession Act 1981 (QLD); Wills Act 1936 (SA); Wills Act 2008 (TAS); Wills Act 1970 (WA); Wills Act 2000 (NT)

ⁱⁱSuccession Act 2006 (NSW) Ch 4; Administration and Probate Act 1929 (ACT) Part 3A; Administration and Probate 1958 (VIC) Part IA; Succession Act 1981 (QLD) Part 3; Administration and Probate Act 1919 (SA) Part 3A; Intestacy Act 2010 (TAS); Administration Act 1903 (WA) Part II; Wills Act 2000 (NT) Division 4

ⁱⁱⁱSchedule 6, Administration and Probate Act 1929 (ACT)

^{iv}Schedule 6, Administration and Probate Act 1929 (ACT)

For all matters including personal injury and workers compensation, please complete our enquiry registration
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2023 AFPA National Council

► This year's National Council proved to be a typically constructive and enjoyable event. Over the course of two days, AFPA Delegates and the Executive discussed proposed rule amendments and changes to the Zone structure, as well as other general discussions (most notably concerning the next EA).

This article features an overview of the two-day program, as well as summaries of all changes agreed on by the attendees.

Day 1 culminated in a fantastic dinner, supported by the (magician) Magic Mike.

Again, I would like to thank everyone who attended this year's Council.

Alex ◀



2023 Biennial National Council Meeting

Wednesday 8 March 2023 - Thursday 9 March 2023
Venue: Realm Hotel, Barton ACT

GUESTS		
The Hon Mark	Dreyfus QC MP	Attorney-General of Australia
The Hon Karen	Andrews MP	Shadow Minister for Home Affairs
Reece	Kershaw APM	AFP Commissioner
Chris	Hayes	Former Member for Fowler; Australian Labour Party
D/Sgt Vince	Pannell	Heart to Heart Walk
Peter	Remfrey	Police Bank
Denis	Fuelling	Police Bank
Boyd	Stewart	Police Bank
Scott	Williams	Police Health
Scott	Weber	Police Federation Australia
Hanaan	Indari	Carroll & O'Dea
Gillian	Kirwan	Carroll & O'Dea
Rena	Logothetis	Alpha Pi
John	Livanas	Alpha Pi
Robert	Macaulay	Greyhounds Racing NSW
PFA Branch Presidents And Representatives		

AFPA STAFF		
Eric	Davies	Acting General Manager
Giles	Snedker	Manager, Legal and Industrial
Ashlea	Cameron	Senior Industrial Officer
Megan	Wardle	Industrial Officer
Wendy	Black	Industrial Officer
Maria	Nazir	Industrial Officer
Rachel	Ferguson	Graduate Industrial Officer
Brian	McIver	Communications Advisor
Chris	Chilcott	Advisor to the President
Annie	Swaker	Reception & Administration Officer
Sai	Poosarla	IT Projects Officer
Courtney	Posantzis	Membership Services Administrator
Gerry	O'Connor	Membership Support Officer

AGENDA

Wednesday 8 March 2023

TIME	SESSION DETAILS	SESSION LEADER(S)
8:55am – 9:00am	Welcome to Country	General Manager
9:00am – 9:05am	General Manager's Welcome	General Manager
9:05 – 9:10am	Police Ode	Vice-President
9:25am – 9:40am	Mr Chris Hayes Former Member for Fowler Australian Labour Party	President
9:40am – 10:10am	The Hon Karen Andrews MP (incl. Q&A) Shadow Minister for Home Affairs Member for McPherson	President
10:40am – 11:10am	The Hon Mark Dreyfus KC MP Attorney General of Australia Member for Isaacs	President
11:10am – 12:00pm	AFP Commissioner Kershaw APM (incl. Q&A)	President
1:30pm – 1:45pm	Police Bank - Financial Wellbeing	General Manager
1:45pm – 2:00pm	Police Health - Private Health Insurance Update	General Manager
2:30pm – 4:30pm	AFPA National Council Minutes and Agenda Items	General Manager
	Minutes of Biennial National Council – 24 & 25 March 2021	President
	AFPA Agenda Item 1 (summary later in article) AFPA Zone Structure	
	AFPA Agenda Item 2 (summary later in article) AFPA Rule Changes	
	AFPA Agenda Item 3 - Secondary Employment Approval	
4:30pm	Close of Day One	
7:00pm – 10:30pm	Biennial National Council Dinner - Hotel Realm Ballroom	President

Thursday 9 March 2023

TIME	SESSION DETAILS	SESSION LEADER(S)
9:00am – 9:05am	Welcome	President
9:05am – 9:30am	AFPA Legal and Industrial Update	Manager, Legal and Industrial
9:30am – 10:30am	EA/ELEA - Session Update	EAC Committee
11:00am – 11:15am	Police Federation Australia (PFA) Update	General Manager; Scott Weber, CEO PFA
11:15am – 11:30am	AFPA Media and Communications Update AFPA Pay and Morale Survey Findings	President
11:30am – 11:45am	D/Sgt Vince Pannell APM Heart to Heart Walk	President
11:45am – 12:00pm	Carroll & O'Dea Information session	Hanaan Indari, Managing Partner Carroll O'Dea
1:00pm – 1:15pm	Alpha Pi - Holo Lens Demonstration	Rena Logothetis, CEO Alpha Pi
1:15pm – 1:30pm	Greyhound Racing New South Wales	Robert Macaulay, CEO GRNSW
1:30pm – 2:00pm	AFPA Membership Update	Member Services Administrator
2:30pm – 2:40pm	AFPA President's Closing Remarks	President
2:40pm	Close of Council	

AFPA Zone Structure

At the February 2022 National Executive meeting, the National Executive endorsed the establishment of an AFPA Zone and Rules Advisory Committee. The purpose of the Committee was to examine the current Zone structure and inform a discussion paper for the National Executive.

In June 2022, the Committee held its first meeting, discussing the general focus of the Committee and identifying any information that Committee members would require. In addition, information was requested from other Australian police associations and unions about their zone structures, including a summary of any changes made to them over time.

After this initial preparatory work, the Committee held a half-day workshop in July 2022.

At the meeting, the following recommendations were agreed to unanimously:

1. The Zones and Rules Advisory Committee were satisfied that the AFPA rules remained appropriate and suitable for allocating members to Zones and determining the number of Delegates assigned to each Zone.
2. The following Zones were identified as not needing any further changes:
 - New South Wales Zone
 - Victoria/Tasmania Zone
 - Queensland Zone
 - South Australia Zone
 - Western Australia Zone
 - Northern Territory Zone
 - Canberra Zone
 - Forensics Zone
 - Protective Service Officers Zone

3. The Committee recommended that the Intelligence Canberra Zone be disbanded. It was suggested that existing members within that Zone would most likely be re-assigned to the Canberra Zone unless they were designated as a Protective Service Officer, in which case they would be assigned to the Protective Service Officer Zone.
4. The Committee recommended that the 'Community Policing Zone' be changed to the 'ACT Policing Zone,' and the Committee confirmed that the 'Community Policing Zone' did not require any further amendment.
5. The Committee recommended that the 'Specialist Response Group Zone' be renamed the 'Specialist Operations Zone.' The Committee also recommended further investigation into what functions would be included within this Zone.
6. The 'Executive and International Zone' was recommended to be split into an 'Executive Zone' and an 'International Zone.'
7. The Committee would explore whether Inspectors should be included within the new 'Executive Zone', noting the intent to make Inspectors commissioned officers.
8. The Committee recommended that the 'International Zone' be restricted to those working within the international network, not those temporarily assigned duties overseas for a short period.
9. The Committee requested that a draft Zone Structure document be crafted for consideration.



Result: The National Executive **endorsed** the above recommendations and will continue to be updated by the AFPA Zone and Rules Advisory Committee over 2023. This is expected to culminate in changes to the AFPA Zones if endorsed by the National Executive as recommended by the AFPA Zone and Rules Advisory Committee.



AFPA Rule Changes

A Special National Council endorsed the current AFPA Rules held in November 2016 and subsequently amended them at the 2017 National Council. Another Special National Council was held in June 2020, and the rules were further amended.

▶ Since the June 2020 Special National Council, administrative changes to the rules have been identified as being necessary. The specific recommended changes are listed below:

1. Part D; Chapter 1, Rule 53 (2) – Minor Grammatical Change
2. Part D; Chapter 1, Rule 53 (3) – Minor Grammatical Change
3. Part D; Chapter 1, Rule 55 (7) – Minor Grammatical Changes
4. Part D; Chapter 1, Rule 55 (9) – Minor Grammatical Changes
5. Part D; Chapter 1, Rule 57 (1) (e) – Minor Grammatical Change
6. Part D; Chapter 1, Rule 57 (1) (j) – Minor Grammatical Change
7. Part D; Chapter 1, Rule 57 (1) (m) – Minor Grammatical Changes
8. Part D; Chapter 1, Rule 57 (1) (p) – Minor Grammatical Change
9. Part D; Chapter 1, Rule 57 (1) (w) – Minor Grammatical Change
10. Part D; Chapter 2, Rule 61 (1) (a) – Minor Grammatical Changes
11. Part D; Chapter 2, Rule 61 (3) (b) – Minor Grammatical Change
12. Part D; Chapter 2, Rule 61 (3) (c) – Minor Grammatical Change
13. Part D; Chapter 2, Rule 63 (1) – Minor Grammatical Change
14. Part D; Chapter 2, Rule 63 (3) – Correction to the Rule Change
15. Part D; Chapter 2, Rule 65 (2) – Minor Grammatical Change
16. Part D; Chapter 2, Rule 68 (1) (i) – Minor Grammatical Change
17. Part D; Chapter 3, Division 1, Rule 70 (1) – Minor Grammatical Change
18. Part D; Chapter 3, Division 1, Rule 70 (3) (b) (i) – Minor Grammatical Change
19. Part D; Chapter 3, Division 1, Rule 70 (8) – Minor Grammatical Changes
20. Part D; Chapter 3, Division 1, Rule 70 (9) – Minor Grammatical Change
21. Part D; Chapter 3, Division 1, Rule 70 (10) – Minor Grammatical Change
22. Part D; Chapter 3, Division 2, Rule 72 (1) (d) – Minor Grammatical Change
23. Part D; Chapter 3, Division 2, Rule 72 (5) – Minor Grammatical Change
24. Part D; Chapter 3, Division 2, Rule 72 (7) – Minor Grammatical Changes
25. Part D; Chapter 3, Division 2, Rule 72 (8) – Minor Grammatical Changes
26. Part D; Chapter 3, Division 2, Rule 72 (10) – Minor Grammatical Change
27. Part D; Chapter 3, Division 2, Rule 72 (11) – Minor Grammatical Change
28. Part D; Chapter 3, Division 2, Rule 72 (11) (a) – Minor Grammatical Change
29. Part D; Chapter 3, Division 2, Rule 72 (11) (b) – Minor Grammatical Changes
30. Part D; Chapter 3, Division 3, Rule 75 (6) – Minor Grammatical Change
31. Part D; Chapter 3, Division 3, Rule 79 (1) – Minor Grammatical Change
32. Part D; Chapter 3, Division 3, Rule 79 (4) (a) – Minor Grammatical Change
33. Part D; Chapter 3, Division 3, Rule 79 (4) (b) – Minor Grammatical Change
34. Part D; Chapter 3, Division 3, Rule 79 (5) – Minor Grammatical Change
35. Part D; Chapter 3, Division 4, Rule 80 (2) (c) – Minor Grammatical Change
36. Part D; Chapter 3, Division 4, Rule 81 (2) – Minor Grammatical Change
37. Part D; Chapter 3, Division 4, Rule 81 (3) (a) – Minor Grammatical Change
38. Part D; Chapter 3, Division 4, Rule 81 (3) (b) – Minor Grammatical Change
39. Part D; Chapter 3, Division 4, Rule 81 (6) – Minor Grammatical Changes
40. Part D; Chapter 3, Division 4, Rule 83 (1) (a) – Minor Grammatical Change
41. Part D; Chapter 3, Division 4, Rule 83 (2) – Minor Grammatical Changes
42. Part D; Chapter 3, Division 5, Rule 85 (1) – Minor Grammatical Change

- 43. Part D; Chapter 3, Division 5, Rule 86 – Minor Grammatical Changes
- 44. Part D; Chapter 3, Division 7, Rule 92 (1) – Minor Grammatical Changes
- 45. Part D; Chapter 3, Division 7, Rule 92 (2) – Minor Grammatical Changes
- 46. Part D; Chapter 3, Division 7, Rule 92 (4) – Minor Grammatical Change
- 47. Part D; Chapter 3, Division 7, Rule 93 (2) – Minor Grammatical Change
- 48. Part D; Chapter 4, Division 7, Rule 94 (1) (a) – Minor Grammatical Changes
- 49. Part D; Chapter 4, Division 7, Rule 94 (1) (b) – Minor Grammatical Changes
- 50. Part D; Chapter 4, Division 7, Rule 94 (1) (d) – Minor Grammatical Changes
- 51. Part D; Chapter 4, Division 7, Rule 94 (2) (a) – Minor Grammatical Changes
- 52. Part D; Chapter 4, Division 7, Rule 94 (3) (a) – Minor Grammatical Changes
- 53. Part D; Chapter 4, Division 7, Rule 94 (3) (j) (A) – Minor Grammatical Change
- 54. Part D; Chapter 4, Division 7, Rule 94 (4) (a) – Minor Grammatical Changes
- 55. Part D; Chapter 4, Division 7, Rule 94 (4) (a) (i) – Minor Grammatical Change
- 56. Part D; Chapter 4, Division 7, Rule 94 (4) (c) – Minor Grammatical Changes
- 57. Part D; Chapter 4, Division 7, Rule 94 (6) – Minor Grammatical Changes
- 58. Part D; Chapter 4, Division 7, Rule 94 (6) (a) – Minor Grammatical Change
- 59. Part D; Chapter 4, Division 7, Rule 94 (6) (b) (ii) – Minor Grammatical Change
- 60. Part D; Chapter 4, Division 7, Rule 95 (2) – Minor Grammatical Change
- 61. Part D; Chapter 4, Division 7, Rule 95 (3) – Minor Grammatical Change
- 62. Part D; Chapter 4, Division 7, Rule 95 (5) (j) – Minor Grammatical Changes
- 63. Part D; Chapter 4, Division 7, Rule 95 (5) (n) – Minor Grammatical Changes
- 64. Part D; Chapter 4, Division 7, Rule 95 (5) (o) – Minor Grammatical Changes
- 65. Part D; Chapter 4, Division 7, Rule 95 (5) (p) – Minor Grammatical Change
- 66. Part D; Chapter 4, Division 7, Rule 95 (5) (t) – Minor Grammatical Changes
- 67. Part D; Chapter 4, Division 7, Rule 95 (5) (u) – Minor Grammatical Changes
- 68. Part D; Chapter 4, Division 7, Rule 95 (5) (v) – Minor Grammatical Changes
- 69. Part D; Chapter 4, Division 7, Rule 95 (5) (w) – Minor Grammatical Changes
- 70. Part D; Chapter 4, Division 7, Rule 95 (5) (y) – Minor Grammatical Change
- 71. Part D; Chapter 4, Division 7, Rule 95 (7) (a) – Minor Grammatical Changes
- 72. Part D; Chapter 4, Division 7, Rule 95 (7) (b) (i) – Minor Grammatical Change
- 73. Part D; Chapter 4, Division 7, Rule 95 (7) (b) (ii) – Minor Grammatical Change
- 74. Part D; Chapter 4, Division 7, Rule 96 (1) – Minor Grammatical Changes
- 75. Part D; Chapter 4, Division 7, Rule 96 (2) (a) – Minor Grammatical Change
- 76. Part D; Chapter 4, Division 7, Rule 96 (3) – Minor Grammatical Change
- 77. Part D; Chapter 5, Division 7, Rule 99 (1) (b) – Minor Grammatical Change
- 78. Part D; Chapter 5, Division 7, Rule 100 (3) – Minor Grammatical Changes
- 79. Part D; Chapter 6, Division 7, Rule 101 (3) – Minor Grammatical Changes
- 80. Part D; Chapter 6, Division 7, Rule 101 (4) – Minor Grammatical Changes
- 81. Part D; Chapter 7, Division 7, Rule 102 (1) – Minor Grammatical Changes
- 82. Part D; Chapter 7, Division 7, Rule 107 (2) – Minor Grammatical Changes

Resolutions: The 2023 National Council **agreed** to endorse the recommended amendments to the rules as proposed by the National Executive.





Preventative care pays off, why private health cover is worth its weight

With increasing pressure on hip pockets, scaling down your private health cover may have crossed your mind – but buyer be warned, that approach may only erode your value for money and return on investment. No one wants to be paying good money (even if it's a bit less money) for cover that doesn't give back in benefits when you need it.

So, consider this instead...

As an AFPA Member you're eligible to join a health fund with a unique structure. Police Health has been designed with only 3 top-level product options tailored to the needs of first responders and their families. By only offering a choice of top-tier Extras, Hospital or Combined (and being the only fund in Australia to limit their offering in this way) they're able to maintain a more balanced claiming profile – resulting in comprehensive cover at extremely competitive prices for members. And that's where true value is found.

When you hold cover with such generous and comprehensive benefits, it's not hard to recoup the cost of your premiums over the course of a year, whether through

an ambulance call-out, or through family visits to the dentist, optometrist, psychologist, or physio – so you're able to make your health a priority while benefiting your hip pocket long term.

Plus, they're the only fund with a permanent Rollover Benefit as part of their Extras cover, giving you the ability to roll over unclaimed annual maximums from one calendar year to the next – so you don't lose benefits if you don't use them within 12 months*.

You also get the peace of mind of knowing you're covered for the unforeseen, with ultimate choice around who treats you and where*. As public hospital waiting lists continue to blow-out, that's got to be a weight off anyone's mind.

While the not-for-profit fund is relatively unknown to the average consumer, it's been around for nearly 90 years and consistently puts some of the big players to shame in industry research. For instance, it currently holds the title as the #1 Health Fund for 'Quality', 'Rebates', 'Service', and 'Trust' according to the most recent 'Healthcare & Insurance Australia' report by IPSOS¹.

The fund has maintained a member satisfaction rating of 98% or above for the past 18 years running².

And, as the only health fund guaranteeing a 0% premium increase this year against an industry average increase of 2.9%³, that member satisfaction score is likely to keep.

Of course, there's a catch, or two....

1. It's a restricted access fund, meaning you need to meet eligibility criteria to join – whether through their Police Health brand, or their Emergency Services Health brand. Specifically, you need to be a past or present worker or volunteer within Police, Fire, State Emergency, Water Response & Recovery, or Medical Response & Recovery (including anyone registered with the Australian Health Practitioners Regulation Agency (AHPRA).

Close relations of anyone matching that criteria are also able to take out their own policies, and this extends to parents, siblings, adult children, and adult grandchildren.

2. If you currently hold a basic or mid-level of health insurance, it's going to seem expensive on the surface because you'll be comparing low level cover to top level. But don't let that put you off. Do the maths. Unless you hold cover purely for the tax benefits, the value of the benefits may well outweigh the cost for you and your family in the long term.

As a final piece of good news, the process of switching insurers is easier than you might think, and any waiting periods already served through your current cover will switch with you.

To join more than 65,000 other members of Australia's police community already enjoying peace-of-mind from Police Health's gold-tier insurance, call **1800 603 603** or visit **policehealth.com.au**.

If you're new to health insurance the process is still easy but waiting periods will apply - so the sooner you act the better.

The right health cover really can be worth its weight in gold. Just ask Police colleagues Ash Huth and David Winter, who recently won Police Health's annual referral competition:

For your own peace of mind, visit policehealth.com.au

- * Waiting periods and other terms and conditions apply
- 1 IPSOS Healthcare & Insurance Australia Survey 2021; research conducted every 2 years
- 2 Discovery Research, Member Satisfaction
- 3 Department of Health & Aged Care

I first became a Police Health member around 18 years ago, and I've always been happy with the cover. Health insurance is a real priority for many police officers and their families – and it is for me. The quality of the cover and the service are particularly vital – and it's also got to be good value for money.”

Ash Huth, QLD Police

I'd been with Medibank for over 30 years, most recently with their Silver combined cover, but I'd heard good things from a number of colleagues about the quality and value of Police Health's insurance. Encouraged by Ash – who I worked with last year at the Police Service Academy – my wife Belinda and I decided to find out more. We were really impressed, not only by the value of Police Health's Gold Combined cover, but also by the prompt, professional and friendly way in which the customer call centre handled our application. We're delighted to be Police Health members.”

David Winter, QLD Police

Please note: some information in this article has been compiled from material obtained externally. Although we make every effort to ensure information is correct at the time of publication, we accept no responsibility for its accuracy. Health-related articles are intended for general information only and should not be interpreted as medical advice. Please consult your doctor. The views expressed in articles are not necessarily those of Police Health.





New AFPA staff

The AFPA would like to welcome two new Graduate Research Officers, Emma Ramsay and Amelia O'Rourke. Emma and Amelia will join the Legal and Industrial team, and their commencement will significantly increase the AFPA's capacity for legal and industrial research.

▶ AFPA Legal and Industrial Manager Giles Snedker said he was extremely pleased to have both new research officers onboard and that their skillsets would benefit the AFPA membership immeasurably.

"As well as assistance relating to specific member matters, the AFPA regularly makes submissions to the government about new and revised legislation affecting or involving (either directly or indirectly) AFP appointees and the wider community. These submissions, as well as other research-related tasks, will be that much stronger with two new dedicated researchers."

AFPA Senior Industrial Officer Ashlea Cameron said that one of the core strengths of the AFPA has always been the provision of highly-specialised knowledge and advice.

"Members benefit from being advised by lawyers and industrial staff who understand the intricacies of the AFP, the Enterprise Agreement, and the Better Practice Guides. I'm excited about the ways in which we will underpin our work with critical research moving forward."

More background on Amelia and Emma is provided below:

Amelia O'Rourke

Amelia is a Canberra local and attended the Australian National University. Amelia graduated at the end of 2022 with a degree in International Relations and Political Science.

"The opening at the AFPA really caught my attention. At uni, I learnt about the history of trade unionism in Australia and the important role unions played in advocating for better working conditions.

"Not only is this role relevant to my degree, but I see that the AFPA is campaigning for important issues such as the implementation of an anti-corruption commission, stronger firearm regulations, improved support for officers suffering from PTSD, and more funding to those that are at the forefront of keeping Australia free from crime.

"I am excited for the opportunity to be working for the AFPA and representing those who keep our community safe."

Emma Ramsay

Emma hails from Dunedin on the South Island of New Zealand, where she studied Politics and Philosophy before going on to complete a Master of Politics.

"Once I had finished studying, I went on to work in the public sector for a time before relocating to Canberra, where I am excited to now be part of a great team here at the AFPA.

"During the completion of my master's degree, I had the opportunity to study the global history of unions and associations in considerable detail. My lecturer was also my dissertation supervisor. Through discussions I had with him outside of the lecture hall environment, in his role as my supervisor, I became increasingly interested in the work of unions.

"When I saw the advertisement for this position, I saw an opportunity to get real-world experience in an area of work I had connected with strongly while studying the theory."

AFPA President Alex Caruana echoed the welcome to Amelia and Emma. ◀

"It's great to see the growth in capacity for the AFPA to conduct research, but it's also nice to have two such lovely people join our team. I welcome Amelia and Emma to the AFPA family and look forward to working with them!"

REQUEST FOR BADGE BOARDS

Members who leave the AFP and are AFPA members may be entitled to financial support by the AFPA to contribute to a Badge Board. The amount of the contribution by the AFPA is dependent on the length of time the person has been an AFPA member using the scale below:

(0-5 YEARS)	BRONZE: up to value of \$150.00
(5-15 YEARS)	SILVER: up to the value of \$250.00
(15-25 YEARS)	GOLD: up to the value of \$400.00
(25+ YEARS)	PLATINUM: up to the value of \$600.00

To obtain approval from the AFPA for a financial contribution, initially YOU must obtain a quote from the business responsible for assembling the badge board, who should then forward the quote to the AFPA for consideration and approval.

Once the quote is received, the AFPA will consider the request for financial support taking into account the members eligibility. Once approved, the AFPA will advise you of the AFPA contribution based on the scale above and will make a direct payment to the business for this amount only.

All remaining costs are the responsibility of the member/requester.

**Quotes should be sent to afpa@afpa.org.au.
For further information please contact the
Membership Services Officer
on 02 6285 1677.**



Building connection and comradery

RUOK PODCAST REVIEW (ARE THEY TRIPLE OK?)

R U OK? has launched a new podcast series to encourage life changing conversations, early intervention and supportive behaviour amongst the peers, family and friends of those who work and volunteer in the police and emergency services.

Genre: mental health

► The **'Are They Triple OK? podcast'** features personal stories and practical tools to increase social support for emergency services personnel and build a mentally healthy workplace. It also includes tips on how to ask, 'are you OK?' and navigate a conversation if someone is not OK.

Episode one features James Maskey, a retired front-line Queensland Police Officer. In 2013, James was diagnosed with Post Traumatic Stress Disorder.

"As first responders historically, we talk about everything except for mental health and, importantly, suicidal thoughts," said Mr Maskey. "Either because we didn't have the confidence to have that conversation, or we were worried about the impacts of having that chat. And when I say we, I'm talking about me. Certainly, that was my experience."

Mr Maskey says frontline first responders, in the fire truck, in the ambulance, in the

patrol car, have a unique opportunity to get to know their colleagues.

"You know what they like to eat, their coffee order and what their family and their children are up to," he said. "You know the intimate details of their lives because you've got a long time in the car sitting side by side to share so many experiences."

Mr Maskey is now the National Sector Specialist at Fortem Australia, and is





passionate about enhancing the mental, physical and social well-being of the first responder community.

“My advice to the emergency services community is to learn how to have an R U OK? Conversation and start having them,” he said. “If someone is struggling, reaching out for help can feel like a heavy thing to do, it can be a hard task and it can feel overwhelming. But when you take the time to ask someone how they’re travelling, you can take some of the weight off and some of the burden away. People are often relieved to have a conversation and feel that level of camaraderie.”

The **‘Are They Triple OK? podcast’** is hosted by Matt Newlands, R U OK? Community Ambassador and former police officer and is one of a suite of free resources available from R U OK? for those who work

in the police and emergency services, their families and friends. The podcast and resources including a conversation guide and personal stories that demonstrate the life changing impact of an R U OK? conversation can be found at ruok.org.au. The **‘Are They Triple OK? podcast’** will also be available for download on a range of streaming services, including Apple Podcasts, Spotify, Google Play and Audible.

‘Are They Triple OK?’ was developed in response to the Beyond Blue nationwide ‘Answering the call’ survey[1] which found more than half of all police and emergency services employees indicated they had experienced a traumatic event that had deeply affected them during the course of their work. Positively, personnel with higher levels of social support and resilience reported lower levels of suicidal thoughts and behaviours.

“The results from ‘Answering the Call’ showed us that the support of peers, family and friends does make a difference for those who work in frontline services. It’s OK to not be OK. It’s OK to lean on each other, and it’s OK to retire that unhelpful stereotype of being that six-foot bulletproof superhero,” said Maskey.

“I would urge leaders to explore vulnerability to share their own story if they have one, or to support others to share their own story as well. We know that this helps in demystifying mental health.”

If you’re worried about someone and feel they need professional support, encourage them to contact their Employee Assistance Program (EAP), appropriate agency support service or connect with a trusted health professional, like their local doctor. ◀

PODCAST NOW STREAMING

RU OK?
A conversation could change a life.

ARE THEY TRIPLE OK?

The R U OK? Are They Triple OK podcast shares insights from emergency services personnel with practical tools and tips on how to support a peer or loved one who might be struggling with life’s ups and downs.

RU OK?
A conversation could change a life.



PODCAST REVIEW



Inside the NSW Police podcast

The 'Inside NSW Police Force' podcast, sponsored by Police Bank, follows true stories from all aspects of policing in New South Wales, from a day in the life of the force's top cops to the nitty-gritty of the state's most notorious cases.

Genre: police procedural, true crime, cold case, NSWPF

▶ Weekly episodes will take listeners on a journey from a day in the life of the force's top police to the nitty-gritty of the state's most notorious cases.

With more than 1.2 million downloads, the series also drew information that led to the solution of an 80-year cold case and created other leads for police.

The series is inspired by the NSW State Crime Command Podcast, a pilot series that had an average of 30,000 listeners per episode.

Inside the NSW Police Force will have an expanded remit and will cover all facets of policing in NSW, including live and cold cases in every command.

PILOT SEASON

The NSW State Crime Command Podcast won awards for Best Branded Podcast at the Australian Podcast Awards and the Australian Commercial Radio Awards in 2021.

The podcast is produced by Adam Shand, an author and journalist who began his career in journalism at The Australian newspaper before joining the Nine Television Network. ◀



[Listen to the podcast here](#)



Available on Apple and Spotify, or just search 'Inside NSW Police Podcast' on wherever you like to listen to your podcasts.



There are **no** laws, policies or Better Practice Guides which prevent you from utilising your AFPA membership to take advantage of discounts - especially on First Responder Day.



Merchandise Order Form

▶ AFP/AFPA MERCHANDISE



SECTION 1: PERSONAL DETAILS

First Name:	Surname:
Position:	Team/Area:
Phone:	Email:
Billing Address:	
Postal Address:	
Send via: <input type="checkbox"/> Internal Mail <input type="checkbox"/> Express Post (Cost \$20 incl. GST for max 5kg) <input type="checkbox"/> Hold for Collection	

SECTION 2: ORDER DETAILS

Item	Cost inc. GST (\$ incl. GST)	Qty	Total (\$ incl. GST)
AFP Coloured Shield Plaque	\$70		
AFP Australia Plaque	\$70		
AFP Plaque (Glass)	\$70		
AFP Plaque (Pewter)	\$70		
AFP Coaster Set	\$40		
AFP Cuff Links	\$25		
AFP Gloss Mug	\$15		
AFP Pen	\$20		
AFP Key Ring	\$18		
AFP Stubby Holder	\$10		
AFP Tie Tac (coloured, silver, gold)	\$10		
PWF Plaque (Glass)	\$85		
AFPA Tie	\$25		
AFPA Tie Bar	\$12		
AFPA Lapel Pin	\$7		
AFPA Stubby Holder	\$7		
		Subtotal (\$):	
		Express Post (\$):	
		Total (\$):	

SECTION 3: PAYMENT DETAILS

Payment Type: <input type="checkbox"/> Visa <input type="checkbox"/> Mastercard	
Card Number:	Name on Card:
Expiry:	CCV:

OFFICE USE | Processed by

Name:

Date:

Invoice Number:

Please return completed order forms to the AFPA by email: afpa@afpa.org.au

Catalogue 2019

▶ AFP/AFPA MERCHANDISE



AFPA
Australian Federal
Police Association

AFP Merchandise items



Coloured Shield Plaque | \$70.00



Australia Plaque | \$70.00



AFP Plaque (Glass) | \$70.00



AFP Plaque (Pewter) | \$70.00



Coaster Set | \$40.00



Cuff Links | \$25.00



Gloss Mug | \$15.00



Pen | \$20.00



Key Ring | \$18.00



Stubby Holder | \$10.00



Tie Tac (coloured, silver, gold) | \$10.00

AFPA Merchandise items



AFPA Pen | \$10.00 each



AFPA Silk Woven Tie | \$25.00



AFPA Tie Bar | \$12.00



AFPA Lapel Pin | \$7.00



AFPA Stubby Holder | \$7.00



AFPA Plaque (Glass) | \$85.00

See over the page for the
Merchandise order form

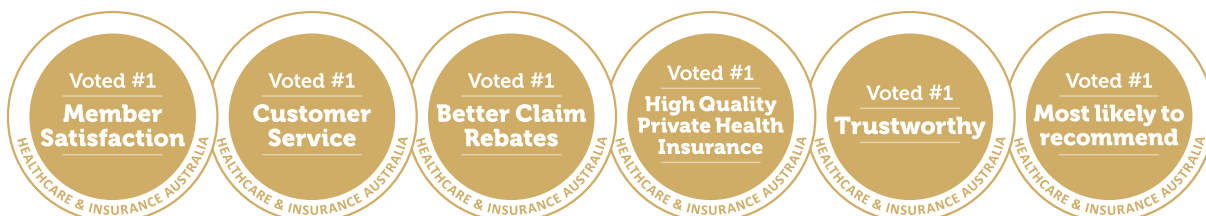
WE PUT MEMBERS BEFORE PROFIT

"MEMBERS ARE TREATED WITH GREAT RESPECT AND AS PEOPLE. LESS OUT OF POCKET EXPENSES WITH GAP FEES. HIGH LEVEL OF TRUST AND INTEGRITY."

Jacqueline, VIC

We believe we're the best health insurer for Police Officers and their families.

As a not-for-profit provider we only specialise in top-level cover, providing great value for money and complete peace of mind. Our fund was voted #1 of all private health funds in Australia in these categories*.



And with Health insurance premiums going up by an average of 2.9% across the industry this year, we're putting our members first and can confirm a **0% increase applies to all our policies**[#].



Our cover is like no other!
Scan the QR code to compare our cover
or call us today on **1800 603 603**

