



FEBRUARY 2019 NEWSLETTER

PFEW Briefing Paper – Pensions Ruling

Our Head Office have recently issued a briefing paper around the Judges' and Fire Fighters' Pensions' Challenges, The Court of Appeal Ruling and Background. [Click here to read this.](#)

Move to Monthly Pay and Subscriptions

As you are aware, the Force is changing to Monthly Pay with effect from **15 April 2019**.

We would like to assure all our members that there will be no increase in Federation, Group Insurance or Healthcare subscriptions as a result of this transition, and that we will simply be adjusting the relevant deduction amounts to reflect the change from 13 to 12 pay dates.

e.g. Federation Subscriptions: 13 x £19.92 = 12 x £21.58 (N.B. Federation subscriptions remain the same as 2011 rates).

February Surgeries

Northumbria Police Federation continue to facilitate a variety of surgeries every month for eligible officers and police staff. These include Mortgages, Wills, Pre Retirement Financial Planning, Family Law, Debt Management as well as general Financial Advice. All initial one hour sessions are free of charge. [Click here for details of our February Surgeries, including how to book.](#)

Pre-Retirement Financial Investment Seminars

Northumbria Police Federation also facilitate Pre Retirement Financial Advice Seminars, hosted by [Police Money Matters](#), who have developed an excellent reputation and level of trust within the Police Family throughout the UK. **Please note these Seminars are IN ADDITION to our 2 Day Pre Retirement Courses held at the Beefeater in Annitsford.**

One of the aims of these Seminars is to ease officers into retirement by enabling them to effectively go from a full salary to a pension income without changing their lifestyles, from the point of retirement right up to state pension and beyond. [Click here for more information](#)

The following are the dates of our forthcoming Seminars, all to be held at the [Badger in Ponteland](#), running from **9.30 am to 12.30 pm** with complimentary tea, coffee and a buffet lunch provided:

Wednesday 20 February
Wednesday 3 April
Wednesday 5 June

Wednesday 4 September
Wednesday 6 November
Wednesday 4 December

To book a place on one of these Seminars, or for more information, please email Lee Clements at the Federation Office: lclements@npf.polfed.org.

IMPORTANT - Please Update your Group Insurance Scheme Beneficiary Details

Serving officers who are members of our [Group Insurance Scheme](#) currently enjoy life cover of **£120,000**, which your nominated beneficiary will receive in the event of your death. It is therefore *very important* that the beneficiary information we hold for you is *current* and *accurate* ensuring there is no confusion as to your wishes, or delay in the relevant payment.

[Please click here to download a Beneficiary Form](#) which should be completed and returned by email to info@norpolfed.org.uk or by internal mail to the Federation Office.

Just a reminder that our [Group Insurance Scheme](#) is an 8 part Scheme offering **LIFE, PERSONAL ACCIDENT, SICK PAY, TRAVEL AND LEGAL EXPENSES INSURANCE, UK AND EUROPEAN MOTOR BREAKDOWN AND MOBILE PHONE/GADGET COVER, PLUS ACCESS TO A 24 HOUR COUNSELLING HELPLINE & SUPPORT SERVICE** all for around **60p** per day!

If you are not yet a member and wish to join, [please click here for an application form](#) which should be completed and returned to the Federation Office for processing.

Northumbria Police Wellbeing Conference – Tuesday 5 March 2019

The Force is holding a Wellbeing Conference on **Tuesday 5 March 2019** at the [Grand Gosforth Park Hotel, Newcastle](#) which your Federation are sponsoring and supporting for the benefit of our members. The event will run from **0900 to 1615** with refreshments (*including breakfast and lunch*) provided from **0800**, and is open to Police Officers, Staff and Volunteers.

A number of high profile speakers from throughout the country will be attending, including [John Sutherland](#), author of the bestselling book '[Blue](#)', Chief Constable Andy Rhodes, the National Lead on Wellbeing and Joanna Young from [Wildgeese Leadership, Personal Resilience and Wellbeing](#). In addition, a number of speakers will provide short inputs on the support networks available to the workforce.

Alongside the Conference, a wide range of service providers and support associations will be available to offer advice, guidance and information to attendees. Your Federation will also be running *free prize draws* on the day, with a wide range of *complimentary items* to take away.

The Force will be emailing details on how to register your interest in attending imminently.

The Stables and Wandylaw Cottage

As you may be aware, members of our [Healthcare Scheme](#) can book a break in one of our two luxury barn conversions in Wandylaw, Near Chathill, Northumberland at *very competitive prices*. We still have availability for several 7 night breaks during 2019. [Click here for full details of The Stables/Wandylaw Cottage including prices and to access the booking calendar](#)

Injuries on Duty

Should you be involved in an Accident or Injury on duty, it is *vital* that the circumstances are recorded on the Force's Accident Reporting system in order for you to receive appropriate advice and support both from the Force and your Federation. **Please ensure that your first line supervision records any duty related accident/injury as soon as possible, giving a *full* and *comprehensive* account of the incident. Failure to do so may affect your entitlements under Police Pension Regulations, [Police \(Injury Benefit\) Regulations 2006](#) and/or any claim for associated Department of Work & Pensions benefits.**

Support options following accidents/injuries include registering the incident with the [Department of Work & Pensions](#), making a Criminal Injuries Compensation or a [Civil Claim](#), claiming under the Personal Accident element of the [Group Insurance Scheme](#) (*if subscribing*) or submitting an application to attend [The Police Treatment Centres](#) (*again if subscribing*).

In addition, if you are subscribing to [Northumbria Police Benevolent Fund \(Lilian Eve\)](#), in certain circumstances, the Committee can consider offering recuperative breaks at their Lodge in the Lake District.

[The Blue Lamp Foundation](#) - founded by the late PC David Rathband – provides a range of Grants to Emergency Services personnel who have been injured in the course of duty. [Click here for more details and to apply for one of their Grants, if applicable](#)

Reclaim of Prescription/Medical Expenses linked to Injuries on Duty

[Police Regulations](#) state that, if a member of a Police Force is injured in the execution of their duty, expenses incurred for any associated treatment/prescriptions (including dental) shall be reimbursed by the Force (**Regulation 35, Annex V, Expenses/Reimbursement of Medical Charges refers**). Claims should be made on a [Fin 7 Miscellaneous Claim Form](#) and accompanied by a covering note (*maximum one side of A4*), detailing the incident/injury and any medical treatment provided.

[Fin 7s](#) must be accompanied by receipts and be authorised by line supervision. All claims must be submitted within 3 months of the expenditure being incurred. Historic claims will need to be authorised by Area Commander / Head of Department level and evidence provided to substantiate the claim. Completed documents should be forwarded to **Exchequer Services, Finance Department, Forth Banks** for payment, which will be made directly into individual bank accounts.

Tax Relief on Federation Subscriptions

Every officer paying Federation Subscriptions (*currently £19.92 per lunar month*) is eligible to claim tax relief on these from the Inland Revenue. [Click here to read more.](#)

You can also claim tax relief on your [Flat Rate Expense Allowance](#) (*currently £140 per annum*) which covers general laundry expenses for uniform. If you have never made a claim, you can back claim up to 6 years. For your convenience, we have prepared a template letter which can be sent directly to the Inland Revenue. [Click here to download a tax reclaim letter.](#)

Are you entitled to a Tax Refund?

2,159 of our Members have already applied to have their Tax Codes checked by tax code experts at The Tax Refund Company since they first offered this service in 2001. Over 50% of these discovered they had paid too much tax, with the average refund being £177.90. Click [here](#) to find out if you are entitled to a refund.

Reintroducing 'Club Nissan'

The [Club Nissan](#) programme continues to offer Northumbria Police Federation members and now **retired members** *exclusive* discounts across a range of new Nissan and INFINITI vehicles. These discounts are not available to the general public and could save you thousands of pounds on a brand new Nissan, with great offers to help make your dream new car a reality! [Click here for full details including how to register \(if you haven't already done so\)](#)

Know Your Rights

Not all officers are aware of their basic entitlements under [Police Regulations](#), and we are keen to spread awareness of these and the support available to our members. [Click here to read a Quick Reference Guide re your main Terms and Conditions.](#) If you have specific questions regarding your conditions, please contact your [local Federation Representative\(s\)](#).

Jim Gray
Northumbria Police Federation Chairman

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