

NOVEMBER NEWSLETTER

Shift Change Consultation Survey Results

You will recall that your Federation recently launched a survey to gather the views of those officers affected by the proposed Shift Pattern changes so we could properly represent the views of our members. [Click here to read the Survey results.](#)

Forthcoming Surgeries

Your Federation continues to facilitate a variety of surgeries every month for the benefit of **both** Police Officers and Police Staff. These include **Mortgages, Wills, Pre-Retirement Financial Planning, Family Law as well as general Financial Advice.** All initial one hour sessions are **free of charge.** [Click here for details of forthcoming surgeries, including how to book.](#)

Pre-Retirement Courses and Seminars

Two Day Pre Retirement Courses delivered by Carss Financial Partners continue to be held at the [Beefeater Moor Farm, Annitsford.](#) All 2019 Courses are fully subscribed, but we now have dates for early 2020: **Thursday/Friday 30/31 January & Thursday/Friday 26/27 March.**

These Courses are *completely free of charge to our members* and cover such useful subjects as **Financial and Estate planning, Recruitment and CV preparation, as well as Mortgage/Property issues.** Duty time is afforded for all attendees and food and refreshments are provided.

If you are a subscribing Federation member within 18 months of retirement and would like to attend a Pre-Retirement Course, please email info@norpolfed.org.uk to register your interest in the first instance, stating your proposed retirement date.

'Top Up' Life Insurance for Group Insurance Scheme Members

Did you know that, if you are a member of our [Group Insurance Scheme](#), you can 'top up' your own life cover and that of your Spouse/Partner (if subscribing)?

The life cover element within our [Group Insurance Scheme](#) is currently £120,000, and Spouse/Partner life cover (available as an optional extra) is £60,000. There are 3 easy options to increase this cover, as follows:

- **£7.15 per month providing an additional £50,000 cover**
- **£9.65 per month providing an additional £75,000 cover**
- **£12.21 per month providing an additional £100,000 cover**

[Click here for Serving Officer Top Up Life Application](#)

[Click here for Partner Top Up Life Application](#)

Application forms should be completed and returned to the Federation Office in the first instance for onward transmission to our insurers. Subject to their approval, we will then confirm your cover by email.

If you are not yet a member of our [Group Insurance Scheme](#) and wish to join, [please click here for an application form](#) which should be completed and returned to the Federation Office for processing. **Please note applications are welcomed from both Police Officers and Police Staff.**

Are you entitled to a Tax Refund?

Over 1 in 3 taxpayers have paid more tax than they needed to after being given the wrong tax code by HMRC. If you know what to look for, you may be able to spot where HMRC has sent you or your employer the wrong codes and then sort the problem yourself. If not, [The Tax Refund Company](#) can do this all for you. To find out if you are due a refund please [click here](#)

Substantial Discounts on Alt-Berg Boots

Yorkshire bootmakers Alt-Berg offer substantial discounts across their range of boots to Police Federation members. [Click on this link to visit the Police Federations section of the Alt-Berg site.](#)
Username: police Password: federation

OUR HOLIDAY HOMES

As you know, we now own and manage four Holiday Homes, two for the benefit of our [Group Insurance Scheme Members](#) and two for the benefit of our [Healthcare Scheme Members](#). The purpose of these Holiday Homes is to offer high quality, affordable breaks to members of these schemes.

Holiday Lodge Windermere

Selected dates are still available from October 2020 onwards at our [Holiday Lodge in Windermere](#), at specially reduced prices for members of our [Group Insurance Scheme](#). [Click here for 2020 prices.](#)
[Click here to check availability and to submit a booking enquiry.](#)

The Old Byre, Wandylaw, Northumberland

[The Old Byre](#) (sleeps 5) is a three bedroomed stone-built barn conversion located less than half a mile from the A1, is within easy reach of Alnwick, Berwick and Edinburgh. It is available for hire at discounted prices by members of our [Group Insurance Scheme](#). [Click here for full details, prices and to access the online booking calendar, which now includes 2020 dates.](#)

The Stables and Wandylaw Cottage

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*. [Click here for full details, prices and to access the online booking calendar, which now includes 2020 dates.](#)

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 any specific queries, please contact your local Federation Representative(s).

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