



National Association of Retired Police Officers

(Founder Member of the Public Service Pensioners Council)

Summer Newsletter 2020



Message from the Chair

I trust that you are all keeping well and most importantly keeping safe during these unprecedented times, especially as many of the lock-down rules are now being relaxed. Let us hope that the continuing reductions in infections and more importantly, deaths, continues so that in the not too distant future our lives can return to something approaching normality.

Your committee are not due to meet until October but we are keeping an eye on things of interest and if we feel it is worthy of your note then we send out by email immediately and you can be assured that we are keeping a watch on matters of interest and working in the background.

One major initiative that has occurred during the past couple of months has been our recruitment campaign which has resulted in 50 new members bringing total branch membership to a handsome 939, though many are still missing out. We send all our new members a warm and genuine welcome and hope very much to meet you when our social events are able to resume. A warm welcome to all our new members.

Which brings me to Social Events. You will have noticed that the planned Summer Socials have had to be postponed. But, with a bit of luck we are hopeful of being able to arrange two very special events late this year or early next. We hold events in the North and South of the County hopefully to accommodate all our members.

David Drinkald, Chair

Branch Committee

- Chair - David Drinkald
- Secretary/Treasurer - Kate Rowley
- Vice Chair - Martin Pickering
- Dep Secretary/Treasurer - Adrian Mason

Committee - Jim Irving, Joe Bell, David Tweddle, Tony Scougal, Peter Berry, Gillian Shields, Jim Messenger, Terry O'Connell, Jim Wilson, Ali Dufty, Linda Maxwell, Dave Shirley, Kate Sutton, Paul Cox, Raymond Gregory, Lance Hindle, Bob Johnston
Accountant – James Mason

The next meeting of the committee is due to take place on **Wednesday 28th October 2020**, this may be subject to change.

Do we have your correct up-to-date contact details?

It is especially important at this time that we have your contact details. At the moment our records are up to date but they can become out of date very quickly. If you change you email address or telephone number please let the secretary know. When emails are sent out and occasionally some bounce back to me [kate] she will send out a postcard alerting you to the fact and ask you to send me an email so your record can be updated. Sometimes its as simple as a change of provider. If you joined NARPO before 2000, it is likely that your details are sparse.

If you are on the internet and do not receive this newsletter by email then either you have opted out OR we do not have your current email address.

If you have changed your contact details or address in the past or change in the future, please either send us an email, cumbria@narpo.org or contact one of the committee members or phone [number at the foot of this newsletter] the NARPO office to ensure your email, phone and even home addresses are all correct and up to date. We, in turn, can then keep you up to date with news, developments and offers.

Condolences

- 7th April Warwick Hall – Drug Squad, CID Uniform Sergeant, West Cumbria
- 8th Joan Owen, wife of John Owen
- 15th Matt Armstrong, Pooley Bridge and Maryport

18 th	John George Little 'Jack', Maryport, Hackthorpe, Wigton, Traffic and Police Launch
19 th	Caroline Hall, Wife of Warwick Hall who died 12 days after her husband
21 st	Tom Foster, Barrow, served in 3 Constabularies – Barrow Borough, Lancashire Constabulary and Cumbria Constabulary
24 th	Elaine Kitchen, wife of Iain Kitchen
29 th	Martin West, Civilian employee HQ
1 May	Alan Dodd, Brampton
3 rd	Norma Wilmot, Civilian employee, West Cumbria and force control room
13 th	Jeffrey Fawcett, Assistant Chief Constable
28 th	Constance 'Connie' Evelyn Park, wife of Sergeant Jim Park and mother to a further 2 generations of officers of the Constabulary
7 th June	John Arthur Bone GP and Police surgeon in Carlisle
9 TH	Martin Birchenough, Appleby and Penrith
24 TH	Eric Bell, Windermere

Obituaries were written at the time of death. If anyone would like to have sight of any of the obituaries for the above, please let me know and I will send to you.

Cumbria Narpo on behalf of the branch send a card expressing our sympathy to the family of those who have sadly left us.

As an Association we were not able to pay our respects to those who have died during the Coronavirus crisis. Cumbria Narpo will be arranging a memorial service to celebrate the lives and service of all those connected with the police family. An ecumenical service will be held to remember those colleagues. Details of the date and venue are yet to be fixed, as soon as this has been arranged, I will let you know.

BEREAVEMENT BOOKLET

Sadly, over the past few months Cumbria branch have had several deaths of members or their spouses which has resulted in numerous enquiries regarding pensions and the correct authorities to be informed of the death.

It is often the case that one person in a household deals with the bills, SO's DD and other such authorities, but should that person be the one who dies unless there are clear instructions a family can be at a loss as to who to inform or what they may be entitled to.

Some profoundly deaf people find it difficult using a telephone or making communication, some do not know who to contact hopefully this booklet will make life a little easier for those left behind.

So, lockdown allowed Kate to look at what Narpo as an organisation and Cumbria in particular provide for our members should a death occur. Cumbria branch like many others throughout the country do not have dedicated welfare officers, our committee act as welfare officers and if wish can contact the family to help when a bereavement occurs. I therefore decided to pull together a booklet that can be sent to anyone in that situation. Or sent to anyone wishing the information the booklet contains, this can then be kept in a place where others dealing with a death can easily locate it, some call it my wishes folder.

Working on the most frequently asked questions Cumbria have a booklet, the wording is simple and easily understood.

The booklet is to be discussed at the next meetings of the National Executive Committee who have been very supportive of the design and content of the booklet. With slight alteration and the inclusion of all the pension providers (14 in all) the document can be generic for the whole of the membership of Narpo. I hope that if accepted by the NEC the booklet will be available to every member of Narpo nationally free of charge and free of charge to each branch. i.e. funded nationally.

For further information contact Kate on Cumbria@narpo.org

Coffin Drape

We have a drape which can be used to cover the coffin of any member of the Association, all you have to do is request the drape from the Secretary and it will be delivered to the preferred undertaker, its free of charge.

Lasting Powers of Attorney

We're all living longer which is good news, but it may also increase the possibility of losing capacity due in the main to dementia, stroke or coma. A Lasting Power of Attorney (LPA) enables you to appoint family or friends of your choosing to act for you should this happen. There are two LPAs, one to look after your health and care and another for financial matters. If you lose capacity without an LPA in place the Court of Protection steps in and appoints a Deputy for you. This is usually the local authority. To get a relative appointed as your Deputy can take 6 months and there could be a cost.

If you want help in this area you can create and register your LPAs yourself via the gov.uk website, however many find the process somewhat daunting. We have been contacted by a local firm who are willing to help, they are based in Brampton and called LPA Now, they will give advice over the phone, or corona virus permitting, by visiting you at home. Their website can be found at www.lpanow.com or by ringing 0345 230 0010. Malcolm Roberts, Beechwood Solutions Ltd T/as LPA Now, 17 High Cross Street, Brampton, CA8 1RP

Tradesman's list

You may remember we listed some tradespeople in the last newsletter, here is another for you. We only give the names of those who have been recommended by our members.

Need a Painter and decorator in the south of the county? Ring David Wilson 0772 476 1115

Past times remembered – Malcolm Young

I have wondered sometimes why receiving messages about the job always feels important. I think it is because, consciously or not, we think of ourselves as being one of a special group. Being a police officer, perhaps especially when having walked a beat at different hours of the day, it always set you apart from everyone else, because of the job you were doing. You were on your own. So, workmates were important and often became close like members of your family. You relied on them. They sometimes spent more time with you than your family did. You were interested to hear what they were doing and thinking. You got to know about their families too, Their wives and kids. Sometimes they had, or had had, a dad or granddad in the job, and you recognised their names from tales told you by other, older members. Other names mentioned were like legends; bobbies you never met but were talked of because of their exploits, strength, no-nonsense approach as supervisors, or dealing with local villains etc.

When postings took place new connections were made, but interest never left you in the old ones. Over the years some left the job, transferred, retired, or died while still serving. Somehow when your own retirement comes the close association you have shared over the years never seems to transfer to neighbours, or workmates in any new job. They had never lived the lifestyle, shared the same sort of incidents. The outcome is that any news of the police colleagues you knew, not just ones who shared a shift, car or office, and others too supervisors, maybe those who taught you on a training course etc all raise a particular interest with you. Interest in them never goes away however long it is.

Cumbria Lunches

Unfortunately, the Summer lunches at both Greenhills, Wigton and Bardsea have had to be cancelled due to the current situation. I have re booked both venues on the following dates:

BARDSEA THURSDAY 3RD DECEMBER 2020

GREENHILLS SUNDAY 13th DECEMBER 2020.

If we are clear to go ahead, I will circulate the menu for each lunch in the October newsletter.

NATIONAL NEWS

Conference 2020

The Narpo Conference 2020 which was due to take place in Plymouth this year was cancelled due to the situation regarding Coronavirus. Any business requiring attention from the NEC is being dealt with via Teams

(not an easy matter) but any conference business will be carried over until next year when we are to meet for our conference in Llandudno.

Remote working

One effect of the virus is that the NARPO office is closed and the staff are working from home. They are doing an excellent job in difficult circumstances and providing a first-class service to members. They can still be contacted by telephone and email in the normal way. However, working from home inevitably results in delays to mail being received or sent out. Our thanks to all members of staff and officers of the Association

Widows Pensions for Life

One important matter that remains outstanding is our long-term campaign, "Widows Pensions for Life" which rumbles on. Despite the current situation our legal team are still in the process of instituting legal proceedings against the Government. You can be assured we are determined to end this unfairness.

Married Womens' State Pension

Hundreds of thousands of married women who reached state pension age before April 2016 could be missing out on extra state pension – and can now claim. That's because if their basic state pension is less than 60% of their husband's, they may be due a top up to that amount, but many didn't get it either due to a computer glitch, or because they didn't know they had to claim. This can be a substantial amount of money.

When the state pension was first set up after the Second World War, as men were the primary earners, and women didn't work as many years as men so married women were given a proportion of their husband's pension and they paid less in national insurance contributions because of it.

That state pension system was in place until 6 April 2016, when it was changed. So those who hit state pension age before then could be entitled to a boosted pension amount. Yet many married women either:

- didn't know they had to claim 60% of their husband's basic state pension entitlement, or
- those whose husbands retired after 16 March 2008 should've been given the boost automatically, but a Government computer glitch meant it never happened.

Years counted on your NI record are usually built up from being in work, and paying NI contributions, or sometimes while caring for a child or others. To qualify for the full state pension, you would need 30 'qualifying years' of national insurance (NI) record if you retired between April 2010 and April 2016, or 38 qualifying years before that date.

So, you could be owed money if:

- You are a woman married to a man (note civil partnerships and same-sex marriages are excluded).
- You reached pension age before 6 April 2016.
Your basic weekly state pension is less than 60% of his basic weekly amount.

What exactly should have happened then depends on the date your husband reached his state pension age.

- If your husband reached state pension age on or after 17 March 2008 and if you missed out, it can be backdated all the way.
- If your husband reached state pension age before 17 March 2008 – it can be backdated one year. If you're not getting at least £80.45, it's due to a DWP error. But the boosted payment was not automatic, you need to claim.

You and your husband both need to check your annual state pension statements, specifically the bit listing the amount of basic state pension (not the total, as that may include payments such as the second state pension or pension credit). If you don't have this information, or if you think your state pension is lower than you should be receiving you should contact the [Pension Service](#).

QUICK CHECK IS TO LOOK AT YOUR PENSION ADVICE AND IF YOU RECEIVE £80 OR THEREABOUTS THEN ITS WORTH A TELEPHONE CALL 0800 7310469

The following message was sent out by email on 2.7.20 but we felt it was important that ALL Cumbria members had sight of the information and not just those on email therefore the message has been repeated below

Local MP calls for more support for retired police officers

Bishop Auckland MP, Dehenna Davison has recently put on record her commitment to support the mental health of retired police officers, after a meeting with the National Association of Retired Police Officers (NARPO).

Davison, who is a member of the Home Affairs Select Committee, met with NARPO to find out more about their work and was interested to learn about what support is available to officers after they leave the force.

In April 2019, the Government announced £7.5m to fund the development of a National Police Wellbeing Service and have recently been progressing a Police Covenant which looks to recognise the service and sacrifice of those who work in policing and to deliver the practical support they need. The intended key areas of focus will be physical protection, health and wellbeing and support for families.

During their meeting, NARPO explained to Ms Davison that they have been actively campaigning for the Police Covenant to be extended to retired police officers, in the same way that the Armed Forces Covenant covers veterans. They also shared results of a survey of NARPO members, conducted by De Montfort University in 2018, which found some concerning results, including that half of retired police officers feel that their careers had affected their mental health.

After the meeting the local MP tabled a question to the Home Office to ask what steps the Government is taking to support the mental health and wellbeing of retired police officers.

Speaking on the issue, Dehenna Davison MP said:

"Our police officers dedicate their lives to protecting us and the challenges of their work will often stay with them long after they retire. I believe it is vital we do all we can in return to protect them with support for their mental health. I welcome the Government's commitment of £7.5 million and would now ask that they consider extending this funding to retired police officers, who often have to rely on charities for mental health and wellbeing support.

The Government is leading the way in this area already and it's important we progress the Police Covenant as soon as possible. I look forward to seeing what support is made available through this."

Following their meeting Steve Edwards, CEO, NARPO said:

"We're incredibly grateful for the support of MPs such as Ms Davison for this important cause.

Mental health and wellbeing support has improved drastically in recent years for police officers. This is an important and welcome move but as soon as a police officer retires, this support stops. For many retired police officers, it is only after they retire that issues around mental health and wellbeing emerge.

We look forward to more information on the Police Covenant and welcome the news that mental health and wellbeing support specifically for retired officers will be considered."

ANNUAL TRAVEL INSURANCE

These are challenging and uncertain times and AXA PPP healthcare are committed to pulling together with members, partners and colleagues to find the right way through for all of us. With that in mind, you will need to consider whether our annual travel insurance meets your travel needs for the coming year. In response to the current circumstances we've set out some additional options and specific considerations for you to think about.

If you cancelled your policy after the 16th March 2020 you can take out a new policy within 3 months of your cancellation date, or by no later than 1st August 2020 – whichever is the later date. You may review your level of cover to ensure it meets your needs, for example by reducing to Europe and UK only. Please call on 01892 504 444 **before 1st August 2020** when you are ready to take out cover.

If you have a current policy and wish to cancel now and take out a policy again later:

1. Currently, the provider is not offering any new travel insurance - which means that if you choose not to renew your cover at this renewal, you will only be able to re-join within 3 months of your cover ending.
2. If you do choose to cancel your policy for a period of up to 3 months, they will give you a pro rata refund of the annual premium. This option is available if you've not claimed after renewal and you don't wish to retain cancellation cover due to COVID-19 for any existing trip you booked before 14th March 2020.

3. You can then take out a new policy up to 3 months from the date of the cancellation.
4. Please email: travelrefunds@axa-ppp.co.uk to cancel your cover, giving your name, full address including postcode, and your policy number. Please also supply a contact telephone number in case we need to get in touch.
5. Please bear with the provider as it may take up to 6 weeks to process your refund as they are experiencing high volumes of customer contacts at present

HOT OFF THE PRESS – AXA PPP

Coronavirus (COVID-19) has been classed as a pandemic – it is no longer viewed as an unforeseen event.

AXA PPP healthcare travel insurance will not cover any cancellation claims in relation to coronavirus (COVID-19) for either UK based, or international trips booked or if travel insurance was purchased after 9am on 14th March 2020. This is because COVID-19 was something members would have known about prior to booking a holiday or purchasing travel insurance.

<https://www.gov.uk/foreign-travel-advice>

some frequently asked questions and the response from AXA in relation to Coronavirus - 19

Q I have an upcoming trip

I am unable to travel due to the most recent update from the government. What should I do?

You should first ask your airline or travel provider to postpone your trip or arrange a refund, this applies for trips abroad and if you have 2 or more nights pre-booked accommodation in the UK. If you are unable to get a refund through these channels your credit card or debit card provider may be able to provide a refund. Once this is done, you can contact us for any unrecovered costs.

The advice was issued by the Foreign & Commonwealth Office (FCO) on the 17 March 2020 and remains in place.

Q What cover is there if I have a trip booked in the UK?

If you have 2 or more nights pre-booked accommodation within the UK, so long as government guidelines remains essential travel only, and if you are unable to obtain a refund from any other source, then you can contact us for unrecovered costs.

Q If I postpone my trip or change my destination will my insurance still cover me?

If your transport provider or tour operator moves your trip destination or dates due to COVID-19, then we will class your original booking date as your booking date, therefore this will not be classed as a newly booked trip. You will need to ensure that your policy is renewed, with the appropriate level of cover, if the new trip dates are after your travel plan renews.

If your trip is cancelled and you book a new or alternative trip, then your policy will not cover cancellation related to Coronavirus. Please also remember that the general rules regarding FCO advice and travel restrictions will continue to apply.

Q I am due to make my next payment on my holiday, should I make the payment?

If your holiday balance is due or your next instalment is due then you need to speak to your provider, as your contract of payment is with them.

STILL LOOKING FOR COVER

Another travel company that has been recommended to us by a member is Staysure tel 08082810974

Remembrance Day Parade

The Royal British Legion is planning to hold the Ex-Service and Civilian Contingents attending the Parade and Service at the Cenotaph, Whitehall, on Remembrance Sunday, 8th November 2020. This will be subject to any Government restrictions due to COVID-19.

As last year, we will place a wreath on the Town Hall Cenotaph in Carlisle. This year the wreath will be placed there by Bob Johnston. If there is any member who would wish to attend the Parade at the Cenotaph, Whitehall on Remembrance Sunday 2021 I am happy to make application for their attendance. Please let the Secretary know.

I expect that the security measures the Metropolitan Police need to conduct on all those attending both this year and next will continue for some time so therefore if anyone wishes to attend details will have to be provided in advance for each applicant.

Lock-Down Survey Results

In conjunction with our Later Life Ambitions partners we produce the results of a survey regarding reactions to Corona Virus. We had 3171 responses in total, 30.5% of those who answered were aged 71-80 and nearly 82% were male.

A majority of respondents felt either affected (43 %) or severely affected (18.86%) by coronavirus;

Nearly 90% of respondents highlighted an inability to see friends and family as the biggest challenge that they're facing, the second largest challenge was increased difficulty with completing daily tasks such as shopping and the third largest was boredom;

Mental Health

Nearly 80% of respondents have used DIY/gardening to fill their time;

The internet was the most used resource during lockdown, with 93.5% of respondents using it. TV was the second most used resource, with 89.5% of respondents using it;

69.9% of respondents have been using video calling platforms throughout lockdown;

32% of respondents said that in general they have felt anxious or concerned.

Finances

Thankfully, 74.8% of respondents have not suffered with reduced income or increased costs as a result of coronavirus;

Of those who have been affected economically, it was often due to higher prices as a result of shopping online or shopping more frequently. Others cited their income being reduced as a result of being self-employed;

One respondent said their income from self-employment had "*reduced considerably.*" Another said, "*matters are made worse due to my not being eligible for Government assistance.*"

32.7% of respondents said they had lost savings and investments, such as a private pension, due to the outbreak.

Social Care

More than 40% of respondents rely on friends/family to provide their social

Looking ahead

TV is the medium most relied on to receive information on the coronavirus crisis – with more than half of respondents (53%) saying it is the medium they use most;

Respondents prioritised economic stability (48.5%) as the most important things for the government to focus on, over other issues such as public health (40%) and social care (5%);

42% of respondents found LLA or their associations' email updates the most useful. There were also positive responses for website updates and social media.

Police Mutual and Royal London

Just to note that it is planned for Police Mutual to be taken over by Royal London. Current customers of Police Mutual should have received a full explanation, by post, with full details of the plan and for the future.

Back to School – Can You Help?

I circulated this request by email but there may be some member not on the email system who would consider the employment and I have therefore copied the request below

Many employed caretakers have been unable to return to work due to the virus and this has left a number of schools in serious difficulty. Retired police officers with DIY skills in the Cumbria area are urgently needed to help.

The caretaker role is more important than ever to ensure the hygiene, safety and security of pupils and staff. Some schools just require part time help maybe 2-3 days each week whereas others need full time weekday cover, they always try to match up assignments with people.

Tasks vary and might include; security, checking premises, alarm tests, supervising cleaning staff, driving, portering, minor repairs and maintenance. Full training provided on site for each job. Retired officers looking to support local schools in the Cumbria area just need to register on our website, we will then notify them when schools need help: <https://helpdesk.tibservices.co.uk/caretakers>.

NARPO WEBSITE

You can find more details and keep up to date by visiting the NARPO website. Special offers, the NARPO shop, jobs, opportunities, TV appearances all covered under our objectives LIFE, WORK, LEISURE after the Police.

There is so much more information of all our special offers, services, news and much more on the NARPO website: www.narpo.org

...but most of all - KEEP SAFE