

Kent NARPO Welfare Booklet



**Kent
Police**



This booklet has been produced by all of the Kent NARPO Branches together with the Benevolent Fund. It is intended to help and guide you and your family members through a number of situations, provide contact details and signposting information to assist you in difficult times. Each Kent NARPO branch has members who deal with welfare matters and may be able to assist and support you.

It is hoped you will find this initial printed document helpful, we intend to have it published on each Branch website which will be updated on a regular basis for you to view, download and print should you wish .

Many Kent Police, Kent County Council and Medway departments and organisations have moved to working from home, have limited office time and utilise internet information and links. We felt it was important to update our current documents to reflect the new ways of accessing assistance.

Benevolent Fund



To provide support to serving and retired police officers, staff members and their families

Can we help you?

- Interest free loans
- A grant to assist with a medical consultation
- A grant of £2,500 for a bereavement
- A discretionary grant in cases of welfare need or hard

Please come and speak to the Benevolent Fund secretary about these and other membership benefits.

For more info

Call 01622 653066/
internal 19-3066

or visit

www.kpbf.org.uk

Membership of the Kent Police Benevolent Fund is open to serving and retired officers and the widows/widowers of those officers. The Fund can assist with all manner of welfare matters affecting members, their spouses/partners and any of their children under the age of 19. Not all retired officers are members of the Benevolent Fund, but If you were a member of the Benevolent Fund whilst a serving officer and were still a member at the time of your retirement, whether having served for a full 30+ years, a retirement on age or due to ill health, you will automatically have been updated as a pensioner member of the fund on retirement. If you still need to check if you are a member, do they send you a Christmas card? If they do, then you are, or email the fund staff office@kpbf.org.uk and they will be happy to confirm.

Pensioner members pay a reduced subscription deducted at source until they reach the age of 65. Thereafter they and their family if applicable, will remain members of the fund for the rest of their lives and there is no requirement for them to pay any further subscription payments. You may of course opt out of membership at any time. If you were not a member of the Benevolent Fund at the time you left the service, or, on leaving the service you were not immediately eligible to draw a police pension, you are not able to join at a later date.

Retired members of the fund receive the same benefits as serving officers. The Benevolent Fund can provide grants to members and their families to assist with costs in a wide variety of welfare situations. For example, the fund can assist with the cost of necessary medical equipment, which may not be readily available through the NHS or other funding streams, but commonly the fund is called upon when a member or one of their immediate family is sick or injured and is travelling to and from hospital to undertake urgent treatment/therapy or to have an operation. Whilst such grants are not intended for low value items or the odd trips to a local hospital, for those who are having to travel very regularly for their treatment often to specialist hospitals in London or elsewhere those costs can very quickly mount up and the fund is happy to make a contribution towards the costs that have been incurred. The fund cannot be called upon for assistance for legal fees, or anything connected to Private healthcare.

There are two specific exceptions with regards to private healthcare.

1. If a member is referred under the NHS to see a specialist AND they cannot see that specialist within 6 weeks, then upon confirmation of this delay, the fund may contribute towards the cost of a private consultation. Once authorized a sum of up to £250 can be contributed towards the cost. This cannot be done retrospectively.
2. If a member requires a diagnostic scan (e.g. MRI) and wishes to have this done privately the fund can, upon proof of payment, contribute up to £250 towards the total cost of an MRI/CT scan. Payments will vary in the case of other less costly scans.

Upon the death of a member a grant of £2,500 to assist with funeral expenses is normally paid to the next of kin, or the person responsible for dealing with the deceased members affairs. It can also be paid directly to the family's chosen funeral directors. This grant can also be paid to the member if his/her spouse/partner dies before them. The grant can also be paid in the event of the death of a dependent child. Each member can receive only one death grant from the fund. The Fund also provides a grant of £75 each Christmas to every child under the age of 18 of any member who has passed away under any circumstances. The Force Benevolent Fund secretary works closely with all the Kent NARPO branches so if you are not sure whether your situation is one where the fund may be able to assist you, contact your NARPO branch for advice. They may even be able to apply for a grant on your behalf.

In exceptional circumstances the Fund can provide a loan to members to deal with a welfare matter that is unmanageable by other means.

The fund has access to a small number of wheelchairs which can be loaned to members free of charge on a short-term basis. This is done on a first come first served basis and can be collected from The Federation Office at Maidstone. Members requiring such equipment on a longer term or permanent basis can apply for a grant towards costs. Wheelchairs or mobility scooters that are no longer required may be donated to the Benevolent Fund as they are needed on a regular basis so the more availability there is the better. Please contact the benevolent fund secretary if you have anything to donate.

If you are a member of the Benevolent Fund and also subscribe to Flint House, then should you attend and receive treatment at the facility, the Benevolent Fund can provide some travel expenses. The form for claiming these expenses can be found on the Benevolent Fund website. The management committee of the Fund includes two representatives from NARPO and at each AGM held by the Fund, representatives of all our Kent branches are invited to represent retired members. Any items for the AGM agenda can therefore be raised directly with the Benevolent Fund Secretary or via your NARPO branches. Members should check the Kent Police Benevolent Fund website for assistance with any out of pocket expenses they may be entitled to claim.

The Benevolent Fund website address is www.kpbf.org.uk The site contains further details about the fund including a link to a donation page and a testimonial page where members who have received support have been willing to share their stories.

Please note that all monetary values quoted in this section are correct as of 01/01/2023, and subject to regular review.

Flint House - Retired Officers

If you are a former officer with a police pension or medical pension you can apply for treatment. A donation of £5 per month gives access to the same clinical services as serving police officers. It offers physical rehabilitation and mental health support – www.flinthouse.co.uk

Police Mutual Foundation

Nominations for respite care can be made to the Police Mutual Foundation by NARPO, Chair, Secretary or welfare officers of your local branch – www.policemutual.co.uk

Critical/Life limiting or Terminal Illness diagnosis

At this time you will probably be experiencing shock and bewilderment at any news received by you and your family. There are many organisations available to assist with care requirements, financial planning, emotional support and websites/charities covering conditions.

We have listed a few of the areas you might wish to consider and there maybe others pertinent to you that are not included here.

Upon receipt of a diagnosis it is well worth revisiting the following issues.

Have you made a Will detailing your wishes? If you have a Will, is it current and reflecting your wishes? This will enable your family to carry out your choices after your death and is an important legal document. If you are not legally married or in a civil partnership make sure your wishes are recorded in a lasting will and testament.

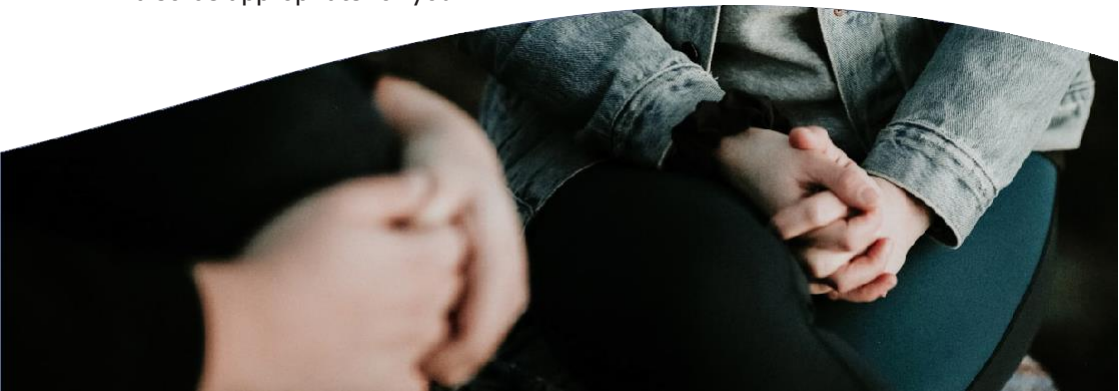
Consider Power of Attorney for health and wellbeing and financial affairs. These are two separate applications. These arrangements will ensure nominated person(s) can act on your behalf. Information regarding this can be found on line and you can complete the forms and pay the fees yourself or contact a solicitor/will writer to do this for you at your cost –

www.gov.uk/power-of-attorney

You may wish to consider the following;

- Review your bank accounts and financial matters to ensure a smooth transition for the surviving partner. Consider closing any unused or unnecessary accounts. If you are unsure of how many accounts you may have check – www.mylostaccount.org.uk

- Any Premium Bond, National Savings and investments can be checked via www.nsandi.com
- Consider revisiting utility accounts and transferring them into one name and register for their vulnerability procedure to ensure prompt delivery of service in emergency situations.
- Contact the relevant support group or charity for the illness diagnosed as they will be able to support you, offer advice and be a valuable resource.
- Apply for the benefits you are entitled to when in a caring role. There are numerous organisations that will be able to do a home visit and assist you with filling forms out. Age UK – www.ageuk.org.uk, Citizens Advice – www.citizensadvice.org.uk
- Depending on the nature of any benefits received your local council may have a scheme where your Council Tax obligation is reviewed and your banding is set at a lower level. Information regarding this will be on your relevant local authorities website on the Council Tax information pages.
- Depending on the nature of the condition diagnosed DVLA may need to be notified. Your Doctors may advise on this and it is important to check out your responsibilities with regard to insurance – www.gov.uk/driving-medical-conditions
- Travel insurance policies will need to be reviewed to ensure adequate cover.
- Respite Care – depending upon your situation you may be eligible for respite care to enable a carer to have a break or for example to cover when a hospital procedure may be required.
- Social Services – Adult social services in your area may be able to offer support.
- Access and Personal Security. Consider the use of a personal, home fire alarm, CO2 alarm, house alarm. A keysafe and/or medic-alert bracelet may also be appropriate for you.



What to do when someone dies

A death must be registered by law in the district in which the death has occurred.

In the case of a death that is expected, a doctor's certificate giving the cause of death is issued by the attending Doctor either at home or in hospital or care setting.

When a death is reported to HM Coroner it is usually because it is sudden or unexpected, when a Doctor cannot state the cause of death or issue a death certificate due to several factors.

The Coroners officers are tasked on behalf of the Coroner to ascertain more information and it may be necessary for a post mortem examination to be carried out.

The Coroners officers will guide the family through the process, provide information and assist with the documentation required to register the death.

Information regarding what to do when someone dies can be found on the www.gov.uk website and locally on the Kent County Council and Medway sites.

- www.kent.gov.uk/births-ceremonies-and-deaths/deaths/register-a-death
- www.medway.gov.uk/info/200157/deaths/40/register_a_death

Registering the death

Information regarding this is available on line, however it is helpful to have the following information available:

- Full name of the deceased
- Date and place of birth – certificate required
- Date and place of death – certificate required
- Marriage status of deceased – certificate of marriage, civil partnership, divorce required
- Home address of the deceased – utility bill or proof of residence
- Previous or present occupation of the deceased

The registrar of deaths will issue a Green certificate which will be required by the funeral director to make arrangements. Further copies of the death certificate will be offered at this time. It is suggested that 5 copies should suffice. They will be useful to provide for probate if required, banking, insurance claims etc. It is easier to obtain them in the first instance rather than at cost later.

Upon registering the death the “Tell Us Once” scheme will be offered, or you can apply direct, in order to report the death to relevant government organisations, eg state pension, passport office. Further information is available on www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell

To stop unwanted direct mail to the deceased, you can apply online via www.thebereavementregister.org.uk

Once a Funeral Director has been appointed they are a good source of further information.

Other organisations will need to be informed. Examples are;

- Additional pension providers
- Insurance companies
- Banks
- Mortgage provider housing association or council housing office
- Utility companies
- Medical providers eg GP

Actions required by Kent Police

If the deceased person is a serving officer, police pensioner or a widow/widower, the next of kin, nominated family member or solicitor of the deceased should notify Kent Police via email to obituary.notification@kent.police.uk

Kent Police will deal with the death administration by notifying NARPO of the death, NARPO, once officially notified by Kent Police, circulate details of the death and any arrangements to friends and colleagues by social media and e-mail notification.

In some instances friends sometimes with the families consent publish on social media information regarding a death prior to a NARPO circulation. There have however been instances when information is shared without the families consent and this has in the past caused distress. NARPO do endeavour, with the Administrators of police linked social media websites, to discourage this from happening and request the posts be removed. Bereaved families are, should they wish, introduced to the website's administrators so they can be given a profile to then view tributes and posts about their family members once it has been officially circulated.

Kent Police will cascade the information to XPS Administration who will then commence any new payments to the surviving spouse or partner if appropriate. The deceased person's pension will be paid in full for three months after the death until an adjusted amount is calculated and administered. It is important that any documents submitted to Kent Police or XPS Administration are checked for accuracy as any errors could delay payment. There is a cut-off date each month for pension submissions, so please bear this in mind.

Contact with XPS Administration is available via email penmail@xpsgroup.com or 0330 054 5552.

Correspondence should be addressed to:

**XPS Administration,
PO Box 485,
Middlesbrough,
TS1 9EE**

Kent Police will notify the Benevolent Fund as there may be a Death Grant payable. Please refer to the Benevolent Fund information in paragraph one.



Personal information

It is a good idea to record your personal information or wishes now. You can record you information with the help of Allied Luptons Financial Advisors and Octopus Investments [here](#).

This is a useful document where you can detail your wishes and personal bank/ investment details.

You can also use the page opposite to record important details such as:

- Full name (including previous names)
- Date of birth
- Force served in and service record number
- Year of joining force
- Year of retirement
- Rank upon retirement
- Service history including last station served at.



A series of 18 horizontal teal lines are spaced evenly down the page, providing a template for handwriting practice.

Funeral wishes

Would the force drape be requested to cover the coffin at the funeral?

Would they like a uniform police officer representative at the funeral service?

Out of county residents may qualify for the above 2 services.

The relative will be asked about funeral arrangements, either at the time of notification or when arrangements are known as to whether they would like former colleagues to attend. Any wake arrangements can be circulated when known.

Floral tributes are offered by Kent Police.



Useful organisations

Some NARPO branches have their own bereavement support group. For further information contact your local branch – www.narpo.org

AgeUK– www.ageuk.org.uk

Samaritans – www.samaritans.org

Cancer Research – www.cancerresearchuk.org

Cruse Bereavement counselling; – www.cruse.org.uk

Red Cross – www.redcross.org.uk

Macmillan Cancer Support – www.macmillan.org.uk

British Lung Foundation – www.asthmaandlung.org.uk

Release the pressure – www.kent.gov.uk/social-care-and-health/health/release-the-pressure

Premium bond prize checker – www.nsandi.com/prize-checker

Lost bank account or savings – www.mylostaccount.org.uk

Find pension details – www.gov.uk/find-pension-contact-details

Medway Council – www.medway.gov.uk

Kent County Council – www.kent.gov.uk

The Government website, www.gov.uk, contains a multitude of information which will always be up to date within the following headings: Pensions , Benefits, Deaths, Coroners, Probate, Disability, Housing, Tax, Land Registry, Power of Attorney, Money, Tax and Inheritance Tax.





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