



## 02 – GIS Retired Member Newsletter

Well, nobody responded saying that they did not wish to receive any further newsletters so here is edition number 2!

We remain committed to ensure you are fully informed and ensure you are happy with this fantastic product that we firmly believe is still excellent value for money.

We still aim to reduce the carbon footprint and wherever possible send our comms to you by the quickest and cheapest means. From now on we will keep the website updated with these newsletters and hopefully after you have read our newsletter you can then browse our informative website with a host of information, deals and offers that you may never of known!

If you have any questions or queries please don't hesitate to call the office and speak to Ruth on **01522 305460** or drop her an email [ruth.fox@lincs.polfed.org](mailto:ruth.fox@lincs.polfed.org) or if you have time please could you complete the online feedback form [here](#) which we would very much welcome.

### MOBILE PHONE COVER

Just a reminder that you (the member) are covered against the repair or replacement of your mobile phone (must be no more than 8 years old at the time of an incident) in the event of theft, accidental loss, accidental damage or breakdown whilst in your possession. The **Excess** means the amount you must pay towards the cost of each and every successful claim – this is £75.00.

### MORE GIS FAQs RECEIVED IN THE OFFICE

- **I wish to submit a claim** – the claim process is all on line. If you follow the link to the Claims Settlement Agency [HERE](#) this will allow you to submit your details and request the relevant claim form.

- **What is my Policy Number? – CQ8460AHA235** is bespoke to the Lincolnshire Federation Group Insurance Scheme and is valid from 01/10/23 to 30/09/2024
- **What do I do if I wish to cancel my GIS?** Contact the office via email or phone and Ruth will make contact with your pension provider – it's as simple as that.
- **I have moved house and wish to inform the Federation** – Please contact the Branch office to obtain a Personal Data Agreement – email [office@lincs.polfed.org](mailto:office@lincs.polfed.org) and then send your completed form for the Branch Staff to update your record. This form is also to be used if you wish to amend your nominated beneficiary.
- **I am going on holiday for more than 60 days** – you will need to contact Philip Williams direct and pay for a “top up” of cover over the 60 day period. Please email them direct at [enquiries@philipwilliams.co.uk](mailto:enquiries@philipwilliams.co.uk) and they will be able to assist you.

### **FOR THOSE TRAVELLING ON CRUISES**

If you are travelling on a cruise this year you will need to make contact with Philip Williams at least 14 days prior to your holiday. If you email [enquiries@philipwilliams.co.uk](mailto:enquiries@philipwilliams.co.uk) you will need to give them the following information:

- Names of Passengers
- DOB of Passengers
- Home Address
- Name of Cruise Company
- Holiday Reference Number
- Dates of Cruise

Philip Williams will then issue you with a headed letter addressed to you at your home address to accompany your holiday travel policy.

Please be aware of the following exemptions:

*Please note your cover does not extend to provide specific Cruise Cover such as cover to re-join your cruise, missed port departure, itinerary change, unused excursions, confinement to cabin/stateroom/suite or cruise interruption all normally associated with a 'Cruise Insurance' policy. You could try Voyager on 01483 562662 who may be able to provide specific Cruise Insurance policies. It will however, cover Emergency Medical Evacuations, Medical Expenses relating to Covid and Repatriation, this is all covered under the Emergency Medical Expenses Section. Insurers have confirmed cover if you were to test Positive and unable to travel subject to evidence of a Positive test.*

### **SMARTDELAY PLUS**

**DON'T FORGET THIS EXCELLENT ADDITION TO THE TRAVEL POLICY**

We very much hope you don't have to use this benefit but it is extremely well worth registering prior to your holiday "*just in case*". SmartDelay Plus is a unique service that offers complimentary airport lounge access in the event of a flight delay.

Simply register your flight at least 24 hours before departure. If the airline announces a delay that exceeds 90 minutes you will receive a LoungeKey voucher that provides access to a lounge at the airport where you are delayed. LoungeKey gives you access to a network of over 1000 airport lounges worldwide. In the event that you experience a flight delay and an airport lounge is not available you will be compensated with a PayPal payout of £25 to use at your leisure. Millstream (your holiday insurers) will provide PayPal with your email address who will then credit your PayPal account with your compensation. If you do not have a PayPal account linked to your email address then PayPal will send you a link to register for an account.

Details are below so please register with the peace of mind that you and your cohabiting spouse/partner can use this added benefit of the Scheme if needed.

### SmartDelay Plus

This section provides a benefit entitling you to airport lounge access in the event that your registered flight is delayed or a cash sum of £25 if there is no lounge available. For cover to apply you must register each and every flight via the registration platform. You are unable to claim for both benefits.



It only takes a couple of minutes to register and all you need to do is visit [cloud.sdxmessaging.com/vault/philipwilliams/benefits.html](https://cloud.sdxmessaging.com/vault/philipwilliams/benefits.html) You'll need to use the **PIN code 3454** to access the page.

Alternatively scan the QR code below to register. We recommend you register your flight as soon as you book your trip.

### ADDITIONAL INFORMATION FOR YOU

We have recently been contacted by a few Retired members querying the Scheme Sanction Charge so we wanted to publish the following for you all to be aware of:

#### **Scheme Sanction Charge & Unauthorised Payment Surcharge**

The Scheme Sanction Charge is a charge related to an unauthorised payment. An unauthorised payment happens when a commutation lump sum is above the Pension

Commencement Lump Sum (PCLS) threshold. Unauthorised payments have been happening since 2011 when commutation factors rose and the size of the lump sum increased.

There is a member charge of 40% of the unauthorised payment, and a 15% charge known as scheme sanction charge, which should be paid by the scheme, but some scheme managers have been passing this charge to the member.

As background to this issue-

- In 2010 the commutation factors changed to above 20, that breached the HMRC maximum limit introducing the unauthorised payment charges, and with them the scheme sanction charge.
- Neither Home Office or HMRC were able to advise scheme managers on how to treat scheme sanction charges and who should pay these.
- Scheme managers are responsible for managing, administering and governing the scheme.
- Scheme managers who took the decision to pass the charge to the member should have an audit as to why the charge would be passed to the member, and their reasoning.
- Since 2021 when a national pension team was established within NPCC, advice has been given on the matter of the scheme sanction charge.

The charge should not be passed to the member, because the scheme rules do not allow it. The finance act 2004, says in section 239 paragraph 2 that the person liable to the scheme sanction charge is the scheme administrator. To clarify for the purposes of the term 'scheme administrator' they mean the scheme manager - Finance Act 2004 (legislation.gov.uk). Therefore, the person liable is the scheme, and the scheme sanction charge is not chargeable to the member if the pension scheme rules do not allow for it, the 1987 regulations have never been amended to allow the scheme to deduct the tax charge from the member. Retired officers who paid tax on their commutation should have received information from the Force. In that information it would state if a Scheme Sanction Charge had been applied.

If an officer chooses the maximum lump sum commutation from the 1987 pension and has not reached 62 years and 2 months, then there is a tax implication as it breaches scheme rules. The HMRC then levy a Scheme Sanction Charge for the breach of scheme rules.

*Lincolnshire Federation has raised this matter locally with Nick Ward from Finance and we have received assurances that the force has never passed on the Sanction Charge.*

### **Unauthorised Payment Surcharge**

This is a tax separate to SCC and is deducted from the lump sum only with the agreement from the individual.

## **KELLING HEATH HOLIDAY HOME**

We have just held our recent Branch Board meeting and another Retired GIS member has been drawn as the 3<sup>rd</sup> lucky recipient to take a free welfare break at our holiday home in Norfolk. We continue to run with this draw at our Board meetings and hopefully next time “It could be you”!

We will also keep you updated if the holiday home becomes available for paid bookings – this is something that the GIS Trustees will consider and of course you will be the first to know if this is voted in.

Wishing you all the very best as we find ourselves nearly in Spring.

A handwritten signature in black ink, appearing to read "Gary Anderson". The signature is written in a cursive style with a large initial 'G'.

Gary Anderson  
Secretary Lincolnshire Branch Federation

14<sup>th</sup> March 2024