

Adult Survivor Pensions – Police Pension Scheme 1987

Introduction

The 1987 Police Pension Scheme provides a pension for the widow, widower or civil partner of a police officer who dies. In common with most other public service pension schemes of that time, these benefits cease to be payable where the widow, widower or civil partner marries, remarries, forms a civil partnership, forms a subsequent civil partnership, or cohabits with another partner. If this marriage, civil partnership or cohabitation comes to an end, the original pension may be reinstated, on application, at the discretion of the police pension authority.

In recognition of the risks faced as an everyday part of policing, the Home Secretary announced in the House of Commons on 12 October 2015 that the 1987 Police Pension Scheme will be amended to allow widows, widowers and civil partners of police officers who died or die on duty and who either:

- were in receipt of an adult survivor benefit immediately before 1 April 2015 (including where this benefit had ceased but had been reinstated before 1 April 2015), or
- first qualified for an adult survivor benefit on or after 1 April 2015, or
- had their previously ceased (before 1 April 2015) adult survivor benefit reinstated on or after 1 April 2015 would continue to receive their adult survivor benefits for life regardless of future marriage, civil partnership or cohabitation.

This amendment applies to widows, widowers and civil partners of police officers who died or die on duty (and are in receipt of a special or augmented award under Regulations 13 and 14 of the Police (Injury Benefit) Regulations 2006 immediately before 1 April 2015, or have it reinstated after that date or who first qualify for such a pension on or after that date and who re-marries, marries, forms a civil partnership, forms a subsequent civil partnership, or cohabits with another partner. on or after 1 April 2015.

In keeping with the policy applied as part of the Armed Forces' changes announced in 2014, any pensions already surrendered before 1 April 2015 will not be reinstated as a result of this change. The police pension authority will continue to have the discretion to reinstate adult survivor benefits ceased before 1 April 2015 if the marriage, civil partnership, or cohabitation ends.

Definition of 'on duty'

On duty will include journeys to and from work. It also includes injuries the police officer would not have received had they not been known to be a constable, or in circumstances where the police pension authority are of the opinion that the preceding condition may be satisfied and that the injury should be treated as one received in the execution of duty.

Cessation of a relationship and formation of a new one

On and from 1 April 2015, provided that the officer in question died or dies on duty and the surviving spouse or civil partner was entitled to a special or augmented award, any adult survivor benefit which was surrendered before 1 April 2015 and which is reinstated

by the police pension authority will continue to be payable for life regardless of any further marriage, formation of civil partnership or cohabitation.

Changes for those in receipt of a special or augmented award under the Police (Injury) Benefit Regulations 2006

Amendments made to the Police Pensions Regulations 1987 are also reflected in the Police (Injury Benefit) Regulations 2006.

The Police Pensions and Police (Injury Benefits) (Amendment) Regulations 2015 were laid before Parliament on 18 December 2015 and will come into force on 18 January 2016.

The Home Office consulted with the Police Advisory Board of England and Wales (PABEW) and sought the views of the Northern Ireland Policing Board and the Police Association for Northern Ireland.

Further information

If you would like to discuss your pension options in further detail you may wish to contact your police pension administrator who should be able to provide further assistance. You can find a list of police pension administrators and their contact details at the following link:

https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/403860/2015_02_12_Police_Pension_Administrator_Contacts_England_and_Wales.pdf