

SUGGESTED COURSE OF ACTION

If you receive notification indicating that you have been '*overpaid*' in your Police Pension or Injury Award **DO NOT** make any agreement to repay the monies without first being fully aware of the nature of the *overpayments*.

You should initially write to the Administrators requesting that they outline exactly what the *overpayments* are in relation to and the period of time over which the *overpayment* has been made.

Once the response is received from the Administrator you should be able to identify if they are correct in their assumption that you have been overpaid. If the deduction they propose to make is correct then, they have the right to do so from now onwards in accordance with the Regulations.

If they are requesting repayment of any monies overpaid in the past then please refer to our website in relation to overpayments, again **DO NOT** agree to repay the monies at this stage.

If the mistake is purely one made by the Administrators or if you can show via correspondence or otherwise that the Administrators were fully aware or ought to have been aware of the amount you should have been receiving you should write to them and point out this fact indicating that the *overpayments* have been made as a result of their '*maladministration*' of the scheme and as such they should agree to 'write off' the monies owed to them.

At the same time you should request a copy of the 'Internal Dispute Resolution Procedure' [IDRP] and any guidance notes.

If the Administrators refuse to *write off* the debt you should then consider utilising the IDRP pointing out that the mistake is as a result of their *maladministration* and not of your making.

The IDRP is normally a two stage process and once this has been exhausted there is a right to make a complaint to The Pensions Ombudsman which should be pursued. You can obtain assistance in submitting your complaint from The Pensions Advisory Service.

Links to both the Pensions Ombudsman and The Pensions Advisory Service can be found on the Links page of our website under Advice websites.

IF THE OVERPAYMENT IS EVENTUALLY ENFORCED IT IS REASONABLE TO REPAY IT OVER THE SAME LENGTH OF TIME THAT THE OVERPAYMENT WAS MADE.

Please contact NARPO HQ if you have any queries regarding this matter.