

INJURY AWARD

If, as a result of an injury on duty, you are permanently disabled from performing the ordinary duties of a police officer you will receive an injury award of a gratuity and a pension.

The gratuity and pension are based on length of service and the degree to which your earning capacity has been affected - see table on next page.

- The injury pension is payable on the basis that it is a "minimum income guarantee". The injury pension will therefore be reduced to take account of three quarters of any other police pension and of certain social security (DSS) benefits awarded to you in respect of the same injury.
- If you are entitled to DSS benefits which are deductible from the injury pension, the police authority will make the appropriate deductions whether you claim the benefit or not. ***It is therefore important that you should claim any benefits you are entitled to.***
- The degree of disablement in the context of the PPS means the extent to which your earning capacity has been affected by the relevant injury. This is why your injury pension is in the form of a "minimum income guarantee".

Re-assessment of injury pension

An injury pension may be revised up or down after your retirement in accordance with a change in the degree of your disablement.

Total and permanent disablement

If, within 12 months of an injury on duty, you are totally and permanently disabled so that you are unable to earn any money in any employment, you will be entitled to a disablement gratuity under the provisions of the Police (Injury Benefit) Regulations 1987.

- The gratuity is the lesser of (a) five times the annual rate of your pensionable pay on the last day of service or (b) four times your total remuneration during the 12 months ending with the last day of service together with your total pension contributions.
- The gratuity is reduced by the amount of any other gratuity payable under the Police Pensions Regulations and takes account of damages or compensation recovered in respect of the disability.

TABLE OF INJURY AWARDS

<i>Degree of disablement</i>	<i>Gratuity expressed as %</i>	<i>Minimum income guarantee expressed as % of average pensionable pay</i>			
	<i>of average pensionable pay</i>	<i>Less than 5 years' service</i>	<i>5 or more but less than 15 years' service</i>	<i>15 or more but less than 25 years' service</i>	<i>25 or more years' service</i>
25% or less (slight disablement)	12.5%	15%	30%	45%	60%
More than 25% but not more than 50% (minor disablement)	25%	40%	50%	60%	70%
More than 50% but not more than 75% (major disablement)	37.5%	65%	70%	75%	80%
More than 75% (severe disablement)	50%	85%	85%	85%	85%

Notes:

- In order to assess the "degree of disablement" the medical authority will need to consider (by reference to the police officer's background, skills, qualifications, etc) what kind of employment the officer could undertake, allowing for the particular effects of the qualifying injury. The medical authority may seek information from the police authority to help with this assessment. There would then need to be a direct comparison between your earnings when employed as a

police officer and your potential earnings in an outside job. If you have actually found another job at the time of the assessment, the expectation is that the medical authority will take this factor into account, although it is not necessary for you to have found work for an assessment to be made of "earning capacity".

- A medical practitioner may have difficulty in putting an exact figure on the extent to which your earning capacity has been affected by the qualifying injury, particularly as the criteria are totally different to those applying to DSS awards (where it is only the extent of the physical or mental disablement as a percentage of "normal" functioning which is relevant). The task is made slightly easier by the fact that the "degree of disablement" column is divided into 4 bands - slight, minor, major and severe. Percentage differences within these bands do not affect the award.
- If you are disabled partly on account of a qualifying injury, and partly because of age and/or any other or the same medical condition which has not been occasioned by a qualifying injury, the degree of your disablement must be assessed on the basis of an apportionment of the disablement to take account only of the qualifying injury.