

# Police Pensions Regulations 2010

*Informal consolidation of SD 98/10 associated Regulations and amendments*

## **Editor's notes**

1. *This is a consolidation made for administrative purposes designed to bring together the Regulations that comprise the Scheme. The text and edits are not a legal document in their own right.*
2. *Editor's notes are in italics.*
3. *This edition brings together all successive Regulations that have been made and applied to-date.*
4. *Footnotes and endnotes have been removed for ease.*
5. *Tables have been added showing which Regulations have been applied, amended and omitted. The purpose of the table and chronology is to assist in tracking changes to the Scheme.*
6. *The Arrangement of Regulations (or, index to the principal Regulations) has been updated by the Editor.*
7. *The consolidation is complete at the time of publication E&OE.*

## **Chronology**

### **SD 98/10 Police Pension Regulations 2010**

*Applied with modifications*

SI 2006/3415 *The Police Pensions Regulations 2006*

SI 2009/2060 *The Police Pensions (Amendment) Regulations 2009*

### **SD 0604/12 Police Pensions (Amendment) Regulations 2012**

SI 2013/487 *The Police Pensions (Amendment) Regulations 2013*

SI 2014/381 *The Police Pensions (Amendment) (No. 2) Regulations 2014*

### **SD 0179/2013 Police Pensions (Amendment) Regulations 2013**

SI 2010/431 *The Police Pensions (Amendment) Regulations 2010*

### **SD 2017/0346 Police Pension (Amendment) Regulations 2017**

*Applied with modifications*

SI 2012/640 *The Police Pensions (Amendment) Regulations 2012*

SI 2012/2811 *The Police Pensions (Amendment No. 2) Regulations 2012*

SI 2012/3057 *The Police Pensions (Amendment No. 3) Regulations 2012*

### **Modifications and amendments not deemed to have been made to the Principal Regulations**

None

### **Transitional provisions**

#### **General modifications, (as amended by the Editor)**

*References to any Act of Parliament or statutory instrument (including the applied Regulations), or any provision of such an Act or instrument, applied to the Island by or under an Act of Tynwald, shall be read as references to the Act, instrument or provision as it has effect in the Island.*

#### **Regulations that run alongside (the extracted text is reproduced here)**

*SD 0604/12 in respect of Civil Partnerships (Edited)*

**3.** *Any reference to a spouse or surviving partner however expressed is to be construed as including a reference to a civil partner or surviving civil partner (as the case requires).*

**Table of applications and amendments**

Regulation	<ul style="list-style-type: none"> <li>• Regulations (SD)</li> <li>• Applied Regulations (SI)</li> <li>• Applied Regulations with Modifications (SI with M)</li> <li>• Regulations that Applied Regulations that have themselves been Modified – the effect being to amend the modification of the applied regulations (SD with M)</li> </ul>				
1	SD 98/10 SI 2006/3415 M				
2	SD 98/10 SI 2006/3415				
3	SD 98/10 SI 2006/3415 M SI 2009/2060 M				
4	SD 98/10 SI 2006/3415 SI 2009/2060 M				
5	SD 98/10 SI 2006/3415 M	SD 0179/2013 SI 2010/431 M			
6	SD 98/10 SI 2006/3415 M SI 2009/2060	SD 2017/0346 SI 2012/3057			
7	SD 98/10 SI 2006/3415	SD 0604/12 SI 2006/3415 M SI 2013/487 SI 2014/381	SD 2017/0346 SI 2012/640		
8	SD 98/10 SI 2006/3415 M	SD 2017/0346 SI 2012/3057			
9	SD 98/10 SI 2006/3415				
10	SD 98/10 SI 2006/3415 M	SD 0179/2013 SD 98/10 M			
11	SD 98/10 SI 2006/3415 M				
12	SD 98/10 SI 2006/3415 M				
13	SD 98/10 SI 2006/3415 M				
14	SD 98/10 SI 2006/3415				
15	SD 98/10 SI 2006/3415 M				
15A	SD 98/10	SD 2017/0346			
16	SD 98/10 SI 2006/3415				
17	SD 98/10 SI 2006/3415 M SI 2009/2060 M				
18	SD 98/10 SI 2006/3415 M SI 2009/2060 M	SD 0179/2013 SD 98/10 M			
19	SD 98/10 SI 2006/3415 M SI 2009/2060 M				

Regulation	<ul style="list-style-type: none"> <li>• Regulations (SD)</li> <li>• Applied Regulations (SI)</li> <li>• Applied Regulations with Modifications (SI with M)</li> <li>• Regulations that Applied Regulations that have themselves been Modified – the effect being to amend the modification of the applied regulations (SD with M)</li> </ul>				
20	SD 98/10 SI 2006/3415 M SI 2009/2060 M	SD 2017/0346 SI 2012/2811			
21	SD 98/10 SI 2006/3415				
22	SD 98/10 SI 2006/3415				
23	SD 98/10 SI 2006/3415 SI 2009/2060 M				
24	SD 98/10 SI 2006/3415 M	SD 0179/2013 SD 98/10 M			
25	SD 98/10 SI 2006/3415 M				
26	SD 98/10 SI 2006/3415 M	SD 0179/2013 SD 98/10 M			
27	SD 98/10 SI 2006/3415				
28	SD 98/10 SI 2006/3415 M	SD 2017/0346			
29	SD 98/10 SI 2006/3415				
30	SD 98/10 SI 2006/3415				
31	SD 98/10 SI 2006/3415				
32	SD 98/10 SI 2006/3415				
33	SD 98/10 SI 2006/3415				
34	SD 98/10 SI 2006/3415				
35	SD 98/10 SI 2006/3415 M				
36	SD 98/10 SI 2006/3415				
37	SD 98/10 SI 2006/3415				
38	SD 98/10 SI 2006/3415 M				
39	SD 98/10 SI 2006/3415				
40	SD 98/10 SI 2006/3415 M	SD 0179/2013 SD 98/10 M			
41	SD 98/10 SI 2006/3415 M	SD 0179/2013 SD 98/10 M			
42	SD 98/10 SI 2006/3415 M				

Regulation	<ul style="list-style-type: none"> <li>• Regulations (SD)</li> <li>• Applied Regulations (SI)</li> <li>• Applied Regulations with Modifications (SI with M)</li> <li>• Regulations that Applied Regulations that have themselves been Modified – the effect being to amend the modification of the applied regulations (SD with M)</li> </ul>				
43	SD 98/10 SI 2006/3415 M	SD 0179/2013 SD 98/10 M			
44	SD 98/10 SI 2006/3415				
45	SD 98/10 SI 2006/3415				
46	SD 98/10 SI 2006/3415 M	SD 0179/2013 SD 98/10 M			
47	SD 98/10 SI 2006/3415				
48	SD 98/10 SI 2006/3415				
49	SD 98/10 SI 2006/3415				
50	SD 98/10 SI 2006/3415 M				
51	SD 98/10 SI 2006/3415 M SI 2009/2060 M				
52	SD 98/10 SI 2006/3415 M SI 2009/2060 M				
53	SD 98/10 SI 2006/3415				
54	SD 98/10 SI 2006/3415				
55	SD 98/10 SI 2006/3415 M				
56	SD 98/10 SI 2006/3415				
57	SD 98/10 SI 2006/3415				
58	SD 98/10 SI 2006/3415				
59	SD 98/10 SI 2006/3415 M				
60	SD 98/10 SI 2006/3415 M				
61	SD 98/10 SI 2006/3415 M				
62	SD 98/10 SI 2006/3415 M				
63	SD 98/10 SI 2006/3415 M	SD 0179/2013 SD 98/10 M			
64	SD 98/10 SI 2006/3415 M				
65	SD 98/10				

Regulation	<ul style="list-style-type: none"> <li>• Regulations (SD)</li> <li>• Applied Regulations (SI)</li> <li>• Applied Regulations with Modifications (SI with M)</li> <li>• Regulations that Applied Regulations that have themselves been Modified – the effect being to amend the modification of the applied regulations (SD with M)</li> </ul>				
	SI 2006/3415				
66	SD 98/10 SI 2006/3415 M				
67	SD 98/10 SI 2006/3415 M				
68	SD 98/10 SI 2006/3415 M				
69	SD 98/10 SI 2006/3415				
70	SD 98/10 SI 2006/3415				
71	SD 98/10 SI 2006/3415 M				
72	SD 98/10 SI 2006/3415 M				
73	SD 98/10 SI 2006/3415 M				
74	SD 98/10 SI 2006/3415 M	SD 0179/2013 SI 2010/431			
75	SD 98/10 SI 2006/3415				
76	SD 98/10 SI 2006/3415 M				
77	SD 98/10 SI 2006/3415 M				
78	SD 98/10 SI 2006/3415 M				
79	SD 98/10 SI 2006/3415				
80	SD 98/10 SI 2006/3415 M				
81	SD 98/10 SI 2006/3415 M				
82	SD 98/10 SI 2006/3415				
83	SD 98/10 SI 2006/3415				
84	SD 98/10 SI 2006/3415 M				
85	SD 98/10 SI 2006/3415				
86	SD 98/10 SI 2006/3415 M				
87	SD 98/10 SI 2006/3415 M				
88	SD 98/10 SI 2006/3415 M				
89	SD 98/10				

Regulation	<ul style="list-style-type: none"> <li>• Regulations (SD)</li> <li>• Applied Regulations (SI)</li> <li>• Applied Regulations with Modifications (SI with M)</li> <li>• Regulations that Applied Regulations that have themselves been Modified – the effect being to amend the modification of the applied regulations (SD with M)</li> </ul>				
	SI 2006/3415				
<b>90</b>	SD 98/10 SI 2006/3415				
<b>91</b>	SD 98/10 SI 2006/3415				
<b>92</b>	SD 98/10 SI 2006/3415				
<b>93</b>	SD 98/10 SI 2006/3415 M				
<b>94</b>	SD 98/10 SI 2006/3415 M				
<b>95</b>	SD 98/10 SI 2006/3415 M				
<b>96</b>	SD 98/10 SI 2006/3415 M				
<b>97</b>	SD 98/10 SI 2006/3415 M				
<b>98</b>	SD 2017/0346				
<b>Schedule 1</b>	SD 98/10 SI 2006/3415 M SI 2009/2060 M	SD 0179/2013 SD 98/10 M	SD 2017/0346		
<b>Schedule 2</b>	SD 98/10 SI 2006/3415 M SI 2009/2060	SD 2017/0346 SI 2012/3057			
<b>Schedule 3</b>	SD 98/10 SI 2006/3415 M SI 2009/2060				
<b>Schedule 4</b>	SD 98/10 SI 2006/3415				
<b>Schedule 5</b>	SD 98/10 SI 2006/3415 M				

## ***Arrangement of Regulations***

### PART 1 GENERAL PROVISIONS

1. Citation, commencement and extent
2. Meaning of certain expressions and references - general provision
3. *Omitted*
4. Disablement
5. *Omitted*

### PART 2 ELIGIBILITY FOR PENSION AWARDS, PENSIONABLE SERVICE AND RETIREMENT

6. Application of Regulations
7. Pension contributions payable by regular police officers
8. Eligibility for pension awards payable on the ground of permanent disablement
9. Election not to pay pension contributions
10. Reckoning of pensionable service
11. Current service
12. Previous service reckonable without payment
13. Previous service reckonable on payment
14. Reckoning of part-time service
15. Service reckonable by reason of transfer value
- 15A Previous UK service reckonable in certain cases
16. Reckoning of service for purposes of awards
17. Retirement
18. Voluntary retirement
19. Compulsory retirement on account of age
20. Compulsory retirement on grounds of efficiency of the force
21. Compulsory retirement on the ground of disablement
22. Effective date of retirement

### PART 3 PENSIONABLE PAY AND CONTRIBUTIONS

23. Pensionable pay
24. Final pensionable pay
25. Average pensionable pay
26. Aggregate pension contributions for purposes of repayment

### PART 4 PENSION AWARDS

27. Police officer's ordinary pension



28. Calculation of ordinary pension
29. Police officer's ill-health pension
30. Calculation of standard ill-health pension
31. Calculation of enhanced top-up ill-health pension
32. Police officer's deferred pension
33. Early payment of deferred pension subject to actuarial reduction
34. Repayment of aggregate pension contributions
35. Deductions from awards under regulation 9(4) or 34
36. Pension debit members – personal awards
37. Exchange of lump sum for additional periodical payments
38. Commutation of small pension for lump sum
39. Survivors' pensions - general provision
40. Survivors
41. Calculation of adult survivors' pensions
42. Calculation of child survivors' pensions
43. Guaranteed minimum pension for the purposes of the Pension Schemes Act 1993
44. Death gratuities - dependants
45. Death gratuity - estate
46. Lump sum death grant
47. Nomination for lump sum death grant
48. Pension debit members – awards on death
49. Prevention of duplication
50. Increase of awards by reference to the Pensions (Increase) Acts
51. Review and cancellation of pensions payable on the ground of permanent disablement
52. Withdrawal of pension during service as a regular police officer
53. Reduction of pension in case of default
54. Withdrawal of early payment of deferred pension
55. Forfeiture of pension

#### PART 5

#### PURCHASE OF INCREASED BENEFITS

56. Election to purchase increased benefits
57. Acceptance and effect of elections
58. Lump sum payments
59. Payment by periodical contributions
60. Reckoning of increased benefits

#### PART 6

#### PENSION SHARING: PENSION CREDIT MEMBERS

61. Pension credit member's entitlement to pension
62. Commutation of the pension credit benefit on the ground of serious ill-health
63. Death grants where pension credit member dies before pension credit benefits payable
64. Application of general regulations

PART 7  
MEDICAL QUESTIONS AND APPEALS

- 65. Eligibility for awards - general
- 66. Appeal by a member of a home police force
- 67. *Omitted*
- 68. Limitations on appeals
- 69. Reference to selected medical practitioner - eligibility for pension awards payable on the ground of permanent disablement
- 70. Appeals against decisions on eligibility for pension awards payable on the ground of permanent disablement
- 71. Reference of medical questions - permanent disablement
- 72. Appeal to medical referee
- 73. Further reference to medical authority
- 74. Procedure and costs on appeals under regulation 72
- 75. Refusal to be medically examined

PART 8  
TRANSFER VALUES, PAYMENT, ETC

- 76. *Omitted*
- 77. *Omitted*
- 78. Transfer values payable on leaving the police service or ceasing to make pension contributions
- 79. Prohibition on accepting or paying transfer values for pension credit rights
- 80. Mis-sold pensions
- 81. Authorities responsible for payment of awards
- 82. Payment and duration of awards
- 83. Payment of awards otherwise than to beneficiary and application of payments
- 84. *Omitted*
- 85. Reduction of benefits where lifetime allowance charge payable

PART 9  
SPECIAL CASES

- 86. *Omitted*
- 87. *Omitted*
- 88. Interpretation
- 89. Awards to servicemen
- 90. Survivors' awards on death of servicemen
- 91. Prevention of duplication
- 92. Application of regulations 44, 45 and 46
- 93. Servicemen who do not resume service in their former force
- 94. Pensionable service and pension contributions
- 95. *Omitted*

- 96. *Omitted*
- 97. *Omitted*
- 98. Preferential Rejoin Scheme

#### SCHEDULES

- SCHEDULE 1 GLOSSARY OF EXPRESSIONS
- SCHEDULE 2 APPLICATION OF REGULATIONS TO OFFICERS TO WHOM REGULATION 6(2) AND (3) APPLIES
- SCHEDULE 3 TRANSFER ELECTIONS UNDER REGULATION 6(8)
- SCHEDULE 4 PROGRESSIVE MEDICAL CONDITIONS
- SCHEDULE 5 *Omitted*

PART 1  
GENERAL PROVISIONS

**Citation, commencement and extent**

- 1.—(1) These Regulations may be cited as the Police Pensions Regulations 2006.
- (2) These Regulations come into force on 1st February 2007 and have effect from 6th April 2006(4), subject to paragraph (3).
- (3) The following regulations have effect from 1st February 2007—
- (a) regulation 13(3) (b); and
  - (b) regulation 78(7).
- (4) These Regulations extend to England and Wales.

**Meaning of certain expressions and references - general provision**

2. In these Regulations, unless the context otherwise requires—
- (a) the expressions contained in the glossary set out in Schedule 1 shall be construed as provided in that Schedule;
  - (b) any reference to a member of a police force, however expressed, includes a reference to a person who has been such a member;
  - (c) any reference to an award, however expressed, is a reference to an award under these Regulations.

**Meaning of certain expressions in relation to persons who are not members of a home police force**

3. *Omitted*

**Disablement**

- 4.—(1) A reference in these Regulations to a person being permanently disabled is to be taken as a reference to that person being disabled at the time when the question arises for decision and to that disablement being at that time likely to be permanent.
- (2) For the purposes of deciding if a person's disablement is likely to be permanent, that person shall be assumed to receive normal appropriate medical treatment for his disablement, and in this paragraph "appropriate medical treatment" shall not include medical treatment that it is reasonable in the opinion of the police authority for that person to refuse.
- (3) Subject to paragraph (4), disablement means inability, occasioned by infirmity of mind or body, to perform the ordinary duties of a member of the police force or, as the case may be, to engage in any regular employment otherwise than as a regular police officer, except that in relation to a child survivor or an adult survivor of a member of a police force it means inability, occasioned by infirmity of mind or body, to earn a living.

(4) Where a person has retired or otherwise ceased to serve as a regular police officer before becoming disabled and the date on which he becomes disabled cannot be ascertained, it shall be taken to be the date on which the claim that he is disabled is first made to the police authority.

(5) In this regulation, “infirmity” means a disease, injury or medical condition, and includes a mental disorder, injury or condition.

## **Transfers**

### **5. Omitted**

PART 2  
ELIGIBILITY FOR PENSION AWARDS, PENSIONABLE SERVICE AND RETIREMENT  
*Eligibility for pension awards*

## **Application of Regulations**

**6.—**(1) These Regulations shall apply to a regular police officer who first became such on or after 1<sup>st</sup> April 2010.

(2) These Regulations shall also apply, subject to and in accordance with the provisions of Schedule 2, to a regular police officer who—

(a) first became such before 1<sup>st</sup> April 2010 and retired or otherwise ceased to serve—

(i) with no entitlement to an award under the 1987 Regulations;

(ii) with an entitlement to an award by way of repayment of his aggregate pension contributions under regulation B6 of those Regulations;

(iii) with an entitlement to an ordinary pension under regulation B1 of those Regulations, a short service award under regulation B2 of those Regulations or an entitlement to a deferred pension under regulation B5 of those Regulations and, in any of those cases, the award is in payment (otherwise than where the deferred pension is in payment due to permanent disablement);

(iv) with an entitlement to an ordinary pension under regulation B1 of those Regulations or a deferred pension under regulation B5 of those Regulations and in either case the pension is not in payment, or

(v) with an entitlement to an ill-health award under regulation B3 of those Regulations or with an entitlement to a deferred pension under regulation B5 of those Regulations where the pension is in payment due to permanent disablement (whether the deferred pension came into payment immediately on retirement or ceasing to serve or on some later date); and

(b) *omitted*

(c) has, on or after 1<sup>st</sup> April 2010, rejoined the police force, otherwise than—

- (i) pursuant to regulation K1 of the 1987 Regulations where he had not made an election under regulation G4 (1) of those Regulations which was in effect immediately before his retirement;
- (ii) pursuant to regulation K1 of the 1987 Regulations where he retired before 1<sup>st</sup> April 2010 and he had made an election under regulation G4(1) of those Regulations which had not been cancelled before his retirement; or
- (iii) upon reinstatement following a successful appeal against dismissal or requirement to resign where he had not made an election under regulation G4 (1) of the 1987 Regulations which was in effect immediately before his dismissal or requirement to resign.

(3) These Regulations shall also apply, subject to and in accordance with the provisions of paragraph (4), to a regular police officer who—

- (a) first became such before 1<sup>st</sup> April 2010;
- (b) was in service as such immediately before and on that date; and
- (c) either—
  - (i) had made an election under regulation G4 (1) of the 1987 Regulations (election not to pay pension contributions) which had not been cancelled before that date, or
  - (ii) on or after 1<sup>st</sup> April 2010 makes an election under that provision.

(4) In the case of an officer such as is mentioned in paragraph (3)—

- (a) the election mentioned in paragraph (3)(c)(i) shall, as from 1<sup>st</sup> April 2010, continue to have effect as if it had been made on that date under regulation 9(1) or, as the case may be,
- (b) the election mentioned in paragraph (3) (c) (ii) shall have effect from the date on which it is made as if it had been made under regulation 9(1),
- (c) in either case, he may accordingly cancel his election in accordance with regulation 9(5), in which case he shall become eligible for awards to be payable to or in respect of him under these Regulations, subject to paragraph 9 of Schedule 2. and
- (d) his election shall otherwise be cancelled in accordance with regulation 9(6), and he shall then become eligible for awards to be payable to or in respect of him under these Regulations, subject to paragraph 9 of Schedule 2.

(5) This paragraph applies to a regular police officer who cancels an election in the circumstances mentioned in paragraph (4) and who has an entitlement to an ordinary pension under regulation B1 of the 1987 Regulations or a deferred pension under regulation B5 of those Regulations and in either case the pension is not in payment.

(6) This paragraph applies to a regular police officer—

(a) by whom pension contributions were payable under regulation G2 of the 1987 Regulations as at 1<sup>st</sup> April 2010 (or would have been payable but for his dismissal or requirement to resign and subsequent reinstatement following a successful appeal against that dismissal or requirement to resign);

(b) who continues to serve as such during the period beginning on that date and ending on the date of his transfer election under paragraph (8) (or who would have continued to serve as such during that period but for his dismissal or requirement to resign and subsequent reinstatement following a successful appeal against that dismissal or requirement to resign); and

(c) who does not, during the period mentioned in sub-paragraph (b), make an election under regulation G4 (1) of the 1987 Regulations.

(7) This paragraph applies to a regular police officer such as is mentioned in paragraph (5) who cancels an election in the circumstances mentioned in paragraph (4) on a date before the expiry of the period of three months determined by the Secretary of State under paragraph 1 of Schedule 3, or such longer period as the police authority may, by reason of exceptional circumstances in that officer's case, in their discretion allow.

(8) A regular police officer—

(a) to whom these Regulations apply by virtue of paragraph (2) (a) (ii), (2) (a) (iv) or (2) (a) (v),

(b) to whom paragraph (6) or (7) applies, or

(c) who, on or after 1<sup>st</sup> April 2010, rejoined the police force pursuant to regulation K1 of the 1987 Regulations and who either had not made an election under regulation G4 (1) of the 1987 Regulations which was in effect immediately before his retirement or who retired before 1<sup>st</sup> April 2010 and had made an election under regulation G4 (1) of the 1987 Regulations which had not been cancelled before his retirement,

may make an election for the pensionable service he is entitled to reckon under those Regulations to be reckoned as pensionable service for the purposes of these Regulations ("a transfer election") subject to and in accordance with the provisions of Schedule 3.

(9) Where a regular police officer to whom paragraph (6) applies or is such as is mentioned in paragraph (8)(c) makes a transfer election, these Regulations shall apply to him and he shall become eligible for awards to be payable to or in respect of him under these Regulations.

#### **Pension contributions payable by regular police officers**

7.—(1) Subject to paragraph (3), a regular police officer whose basic annual salary—

(a) is £27,000 or less shall pay to the police pension authority pension contributions at the rate of—

(i) in a case where he is ineligible under regulation 8 for a pension award payable on the ground of permanent disablement, 6.6 per cent of his pensionable pay; and

(ii) in any other case, 10.1 per cent of his pensionable pay;

(b) is more than £27,000 but less than £60,000 shall pay to the police pension authority pension contributions at the rate of—

(i) in a case where he is ineligible under regulation 8 for a pension award payable on the ground of permanent disablement, 7 per cent of his pensionable pay; and

(ii) in any other case, 10.5 per cent of his pensionable pay;

(c) is £60,000 or more shall pay to the police pension authority pension contributions at the rate of—

(i) in a case where he is ineligible under regulation 8 for a pension award payable on the ground of permanent disablement, 7.25 per cent of his pensionable pay; and

(ii) in any other case, 10.75 per cent of his pensionable pay.

(2) The pension contributions payable under paragraph (1) upon each instalment of pay shall fall due at the same time as the instalment and may, without prejudice to any other method of payment that may be agreed by the police pension authority in exceptional circumstances, be discharged by way of a reduction of the appropriate amount made by the police pension authority from the instalment.

(3) Paragraph (1) shall not apply in the case of a regular police officer who has made an election under regulation 9 which is, for the time being, in effect.

(4) For the purposes of this regulation “basic annual salary” means—

(a) in the case of a regular policeman in full-time service, the salary payable to that regular policeman in accordance with a determination made by the Secretary of State under regulation 24 or 27 of the Police Regulations 2003; and

(b) in the case of a regular policeman in part-time service, the salary that would be payable to that regular policeman in accordance with such a determination if he was in full-time service,

and does not include any bonus, weighting or other payment payable to the regular policeman in accordance with such a determination.

### **Eligibility for pension awards payable on the ground of permanent disablement**

**8.—(1)** This regulation applies to—

(a) a candidate for appointment to the police force, and



(b) a regular police officer whose election under regulation 9(1) is cancelled in accordance with regulation 9(5) or (6).

(2) A person to whom this regulation applies shall, if required by the police authority in question, submit to an examination by a duly qualified medical practitioner selected by the authority (“the selected medical practitioner”) in accordance with regulation 69 in order that the authority may determine his eligibility to receive pension awards payable on the ground of permanent disablement.

(3) The police authority shall determine, by applying the opinion of the selected medical practitioner as set out in his report and advice from the Scheme actuary, whether the risk presented by that person that he will retire on the ground that he is permanently disabled is such that the likely cost of providing him with benefits under these Regulations is disproportionately high.

(4) The determination of the police authority under paragraph (3) shall be subject to appeal by that person in accordance with regulation 70; and upon receipt of the final revised report or written statement of opinion prepared in accordance with that regulation, the police authority shall redetermine, by applying the opinion set out in the final revised report or written statement of opinion, and advice from the Scheme actuary, whether the risk presented by that person that he will retire on the ground that he is permanently disabled is such that the likely cost of providing him with benefits under these Regulations is disproportionately high.

(5) The likely cost of providing a person with benefits under these Regulations shall be assessed as disproportionately high if it is more than 50 per cent greater than the likely cost of providing such benefits to a person who does not have an identified risk of retirement on that ground.

(6) A person who it is determined under paragraph (3) or (4) presents such a risk shall, in accordance with these Regulations, be ineligible for pension awards payable on the ground of permanent disablement.

(7) A police authority may in accordance with this regulation determine the eligibility of a person—

(a) to whom this regulation applies by virtue of paragraph 1(a) who was previously ineligible for pension awards payable on the ground of permanent disablement under this regulation or under regulation G7 of the 1987 Regulations; or

(b) to whom this regulation applies by virtue of paragraph (1)(b) who was ineligible, under this regulation or regulation G7 of the 1987 Regulations, for pension awards payable on the ground of permanent disablement on the date of the election which is cancelled in accordance with regulation 9(5) or (6) of these Regulations,

to receive pension awards payable on the ground of permanent disablement; and in which case, the person concerned shall submit to an examination as set out in paragraph (2).

(8) If a person mentioned in paragraph (7) is eligible for pension awards following a determination of the police authority under paragraph (3) or (4) (as applicable), he shall be so eligible from the date of that determination:

Provided that—

(a) he shall only be so eligible in respect of his pensionable service from that date;

(b) regulation 29 shall apply to him from that date; and

(c) in calculating his entitlement to any standard ill-health pension or any enhanced top-up ill-health pension the pensionable service he is entitled to reckon as at the date of his retirement shall only comprise service from the date of the police authority's determination under paragraph (3) or (4) (as applicable).

(9) Where this regulation applies to a regular police officer by virtue of paragraph (1)(b), any fee payable in respect of an examination or report shall be paid by the regular police officer concerned.

(10) Where a regular police officer to whom this regulation applies by virtue of paragraph (1)(b) wilfully or negligently fails to submit to an examination by a selected medical practitioner as set out in paragraph (2), paragraphs (3), (5), (6), (7) and (8) shall apply with the modification that the police pension authority, in making its determination under paragraph (3) or (7), shall apply such evidence and medical advice, and advice from the Scheme actuary, as it, in its discretion, thinks necessary.

(11) Where a police pension authority makes a determination under paragraph (3) or (7) following a failure of a regular police officer to submit to an examination such as is mentioned in paragraph (10), and the officer subsequently submits to an examination, the authority shall re-determine the matter by applying the opinion of the selected medical practitioner as set out in the practitioner's report and advice from the Scheme actuary, and paragraphs (4), (5), (6), (8) and (9) shall apply in relation to the re-determination as if it was made under paragraph (3) or (7).

#### **Election not to pay pension contributions**

9.—(1) A regular police officer may at any time elect that regulation 7(1) shall not apply in his case by notice in writing given to the police authority.

(2) Subject to paragraph (3), the date on which an election under paragraph (1) takes effect shall be the date on which an instalment of pay next falls due to him after the receipt of notice under paragraph (1).

(3) In the case of a regular police officer who has given notice under paragraph (1) within three months of the date on which he last became such and to whom regulation 15 does not apply, his election under that paragraph shall be deemed to have taken effect on that date.

(4) In a case falling within paragraph (3), the police authority shall, subject to regulation 35, pay to the regular police officer in question a sum equal to the sum of the pension contributions paid by him since the date on which the election is deemed to have taken effect.

(5) A regular police officer who has made an election under paragraph (1) may cancel such election by notice in writing given to the police authority and the election shall cease to have effect as from the date on which an instalment of pay next falls due to him after the receipt of such notice:

Provided that—

(i) a regular police officer having cancelled his election under paragraph (1) and subsequently made a further election under paragraph (1) shall not be entitled to cancel the further election during the same period of service as a regular police officer;

(ii) a regular police officer shall not, if the police authority so resolve, be entitled to cancel his election under paragraph (1) unless he has undergone a medical examination in accordance with regulation 8 (and any fee payable in respect of such an examination and a report thereon shall be paid by the regular police officer concerned);

(iii) a regular police officer in respect of whom it is determined, following such a medical examination, that the likely cost of providing him with benefits under these Regulations is disproportionately high, shall (subject to any appeal under regulation 8(4)) be entitled to cancel his election under paragraph (1) only subject to the condition that he shall not be eligible to receive pension awards payable on the ground of permanent disablement; and

(iv) a regular police officer who was ineligible to receive pension awards payable on the ground of permanent disablement under regulation 8 on the date of his election under paragraph (1) shall upon cancellation of that election be ineligible to receive pension awards payable on the ground of permanent disablement.

#### *Pensionable service*

### **Reckoning of pensionable service**

**10.—(1)** The pensionable service reckonable by a regular police officer at any date (in these Regulations referred to as the “relevant date”) shall be determined in accordance with the succeeding provisions of these Regulations:

Provided that there shall not be reckonable by a regular police officer—

(a) any period of unpaid maternity leave (not being a period which falls within the first 26 weeks of any period of maternity leave taken by a person in respect of whom no election under regulation 9 was effective immediately before the commencement of that period of

unpaid maternity leave) or of unpaid parental leave in respect of which the conditions specified in paragraph (2) are not satisfied;

(b) any period of unpaid sick leave in respect of which the conditions specified in paragraph (2) and the additional condition specified in paragraph (3) are not satisfied;

(c) any other period of unpaid leave.

(2) The conditions referred to in sub-paragraphs (a) and (b) of the proviso to paragraph (1) are that the person concerned—

(a) was serving as a regular police officer during the period immediately preceding a period of maternity leave, parental leave or sick leave which includes the period of unpaid maternity leave, unpaid parental leave or unpaid sick leave in question and no election under regulation 9 was effective in respect of that person immediately before the commencement of that period of unpaid leave;

(b) in accordance with the provisions of paragraph (4) pays to the police authority a sum equal to the sum of the pension contributions which would have been payable for the period of unpaid maternity leave, unpaid paternity leave or unpaid sick leave in question if his notional pensionable pay during that period had been at the same rate as his pensionable pay (including any statutory maternity pay payable to a woman under the Social Security Contributions and Benefits Act 1992(6)) immediately before the commencement of the period of unpaid maternity leave, unpaid paternity leave or unpaid sick leave which constituted or included the period in question.

(3) The additional condition referred to in sub-paragraph (b) of the proviso to paragraph (1) is that the period of unpaid sick leave in question does not exceed six months and, when aggregated with any other period or periods of unpaid sick leave which fulfil, or all of which fulfil, the conditions specified in paragraph (2) (a) and (b), does not exceed twelve months.

(4) (a) The person concerned shall, by notice in writing given to the police authority within a period ending—

(i) three months after the day on which the period of leave which constitutes or includes the period of unpaid leave in question ended, or

(ii) on the day, if earlier, on which he last serves as a regular police officer,

inform the police authority that he wishes to make the payment referred to in paragraph (2) (b) and in respect of which period of leave, and which method of payment under sub-paragraph (c) he elects to use:

Provided that, where the person concerned dies before the end of the period specified in this sub-paragraph without having given such notice, notice shall be deemed to have been given in respect of any period of leave which would otherwise be reckonable by him under this regulation and the

person concerned shall be deemed to have elected to make payment by way of instalments under sub-paragraph (c).

(b) On receipt of the notice referred to in sub-paragraph (a) the police authority shall calculate the amount due under paragraph (2)(b) and give written notice of that amount to the person concerned.

(c) Payment under paragraph (2)(b) may be made by the person concerned either by way of a lump sum or by instalments on the same dates as pension contributions are payable by him under regulation 7:

Provided that where the person concerned has elected to make payment by way of instalments under this sub-paragraph, the balance due after the payment of any of those instalments may be paid by way of a lump sum equal to that balance at any time before the due date (as defined in sub-paragraph (d)).

(d) The total amount due under paragraph (2) (b) shall be paid no later than six months after the person concerned is notified by the police authority as to the amount payable or, if he retires or otherwise ceases to serve as a regular police officer before the expiry of that period, before the date on which he retires or so ceases to serve ("the due date"):

Provided that, in a case where the person concerned retires or otherwise ceases to serve as a regular police officer before the total amount due has been paid under this sub-paragraph, any lump-sum payment made within two months of retiring or so ceasing to serve or of receiving notification from the police authority as to the amount payable, whichever is the later, shall be deemed to have been made by the due date.

(e) Where the person concerned has not paid the full amount due in accordance with the foregoing provisions of this paragraph, the proportion of the unpaid leave in question which shall be reckonable as pensionable service shall be the same proportion as the amount which has been so paid bears to the total amount due:

Provided that where the person concerned dies before the due date there shall be reckonable the full period of unpaid leave in question notwithstanding that the amount due has, in full or in part, not been paid in accordance with the provisions of sub-paragraphs (c) and (d).

(f) A regular police officer shall be treated, for the purposes of calculating any award under these Regulations, as having made pension contributions throughout any period or periods of unpaid leave reckonable as pensionable service by virtue of payments made in accordance with this paragraph; and any such period or periods shall be treated for those purposes as part of a continuous period ending with the last day of unpaid leave during the period of service as a regular police officer of the person concerned.

### **Current service**

**11.—(1)** Subject to the provisions of these Regulations, there shall be reckonable as pensionable service by a regular police officer in respect of his service as such in the police force, being service since he last joined or rejoined that force before the relevant date, all such service:

Provided that no period of service shall be reckonable by a regular police officer during which pension contributions were not payable by him under regulation 7 and in respect of which no payment has been made under regulation 10(2) (b), except any period of unpaid maternity leave during the first 26 weeks of any period of maternity leave and any period during which pension contributions were not paid in the circumstances mentioned in the proviso to regulation 94(2).

(2) This regulation has effect subject to regulation 14.

### **Previous service reckonable without payment**

**12.—(1)** There shall be reckonable by a regular police officer as pensionable service—

(a) *omitted*

(b) where he previously retired from the police force upon becoming entitled to a pension on the ground of disablement under regulation 21 and, following termination of that pension under regulation 51(5), (6) or (7), has rejoined that force, any period of pensionable service which was reckonable by him immediately before he so retired;

(c) where he previously ceased to serve in the police force as a regular police officer with an entitlement to a deferred pension which has not come into payment and has subsequently rejoined that force, any period of pensionable service reckonable by him immediately before he so ceased to serve;

(d) where he previously ceased to serve in the police force as a regular police officer with an entitlement to a deferred pension which, in accordance with regulation 32, came into payment early on the ground of permanent disablement for engaging in any regular employment and his pension has been terminated upon his rejoining his force under regulation 51(5), any period of pensionable service reckonable by him immediately before he so ceased to serve:

Provided that, in a case such as is mentioned in the preceding sub-paragraphs, where he was during the period of pensionable service in question purchasing added years by periodical contributions, those added years shall be taken into account only to the extent that—

(i) *omitted*

(ii) in a case falling within sub-paragraph (b), they are reckonable by virtue of regulation 60(5), and

(iii) in a case falling within sub-paragraph (c), they were taken into account for the purposes of entitlement to the deferred pension mentioned in that sub-paragraph.

(2) In a case falling within paragraph (1) (c), the entitlement of the officer concerned to that deferred pension shall accordingly be relinquished.

(3) *Omitted*

(4) This regulation has effect subject to regulation 14.

#### **Previous service reckonable on payment**

**13.—**(1) There shall be reckonable by a regular police officer as pensionable service, in the circumstances specified in this regulation, the periods so specified before he last joined or rejoined the force before the relevant date, subject to his having made to the police authority the appropriate payment in accordance with the provisions of paragraph (4).

(2) Where he previously ceased to serve as a regular police officer without the payment of a pension or a transfer value (and without entitlement to a deferred pension) and has rejoined the police force the period shall be any period of pensionable service reckonable by him at the time he so ceased to serve.

(3) In a case falling within paragraph (2), the appropriate payment shall be—

(a) a sum equal to any award by way of repayment of aggregate pension contributions which he may have received on so ceasing to serve; and

(b) where the appropriate payment is made more than a year after receipt of any such award, interest from the date of receipt of the award calculated at the rate of 5 per cent per year, compounded with yearly rests.

(4) The person concerned shall, by notice in writing given to the police authority within a period ending—

(a) six months (or such longer period as the police authority in their discretion may allow) after the date on which he joined or rejoined the force, or

(b) on the day, if earlier, on which he last serves as a regular police officer,

inform the police authority that he wishes to make the payment referred to in paragraph (1):

Provided that, where the person concerned dies before the end of the period specified in this paragraph without having given such notice, he shall be deemed to have given such notice.

(5) On receipt of the notice referred to in paragraph (4) the police authority shall determine the amount due under paragraph (3) and give written notice of that amount to the person concerned.

(6) Where a regular police officer undertakes to make an appropriate payment in accordance with paragraph (1), payment shall be made by regular instalments of such amount that the payment of

the sum will be completed within a period of two years beginning with the date on which he receives the written notice referred to in paragraph (5), save that where the police authority are satisfied that completion of the payment within that period is causing, or is likely to cause, financial hardship they may allow such longer period as they may determine:

Provided that he may at any time discharge his liability under the undertaking, in whole or in part, by paying the whole or part of the balance of the sum then outstanding.

(7) Subject to paragraphs (8) and (9), any payment under this regulation shall be made by the police officer to the police authority of the force and, without prejudice to any other method of payment, the liability to make any such payment may be discharged by way of a deduction by the authority from his pay.

(8) If, before he has discharged his liability under the undertaking, a regular police officer retires under regulation 21 or dies, all further liability under that undertaking shall cease and his liability shall be deemed to have been fully discharged.

(9) If, before he has discharged his liability under the undertaking, a regular police officer retires otherwise than under regulation 21 with an award other than one of the amount of his aggregate pension contributions in respect of the relevant period of service, the police authority shall be empowered to deduct the balance of the sum then outstanding from payments on account of the award.

(10) This regulation has effect subject to regulation 14.

#### **Reckoning of part-time service**

**14.—**(1) In the case of a regular police officer who has spent one or more periods in part-time service, the number of days of pensionable service in any such period shall be calculated by the application of the following fraction—

$$(Ax7)/B$$

where A is the total number of determined hours of part-time service specified under the part-time appointment of the officer in the period in question and B is the number of hours per week if the service during that period were on a full-time basis.

(2) For the purposes of paragraph (1) a period of part-time service is to be taken to have ended and another such period to have begun on the occurrence of any change in that fraction.

#### **Service reckonable by reason of transfer value**

**15.—**(1) This regulation applies to a regular police officer—

(a) who before he last became a regular police officer before the relevant date was subject to pension arrangements in pursuance of which a transfer value may be paid to the police authority (“former pension arrangements”), and



(b) in respect of whom a transfer value has, in pursuance of his former pension arrangements, been paid to the police authority.

(2) There shall be reckonable by a regular police officer to whom this regulation applies, in respect of his former pension arrangements, a period of pensionable service calculated in accordance with tables and guidance issued for the purpose by the Scheme actuary, except that if the transfer value in question is paid and accepted under the public sector transfer arrangements, the period of pensionable service the officer concerned is entitled to reckon in respect of his former pension arrangements shall subject to regulation 15A be calculated in accordance with the rules applicable to those public sector transfer arrangements.

(3) Notwithstanding anything in this regulation, the provisions of this regulation shall not apply where the regular police officer concerned had a guaranteed minimum in relation to the pension provided by the former pension arrangements unless—

(a) the transfer value mentioned in paragraph (1) (b) is paid under the public sector transfer arrangements, or

(b) were the transfer value mentioned in paragraph (1) (b) to be paid, such part of it as relates to pension benefit accrual before 6th April 1997 is at least as great as the product of—

(A) the annual amount of the pension to which he would, if that transfer value were paid, be entitled under regulation 43, and

(B) the factor specified in column 2 of the following table opposite his age, as set out in column 1 of that table, as at the date when the police authority is requested to accept that transfer value:

<i>Age</i>	<i>Appropriate factor</i>
29 or under	8
30 to 39	9
40 to 49	10
50 or over	12

(4) In this regulation and regulation 15A, “the public sector transfer arrangements” means arrangements approved for the time being by the Minister for the Civil Service as providing reciprocal arrangements for the payment and receipt of transfer values for the purposes of these Regulations as they have effect in England and Wales to or from other occupational pension schemes.

#### **Previous UK service reckonable in certain cases**

**15A.** (1) This regulation applies to a regular Police Officer —

(a) who before he last became a regular police officer before the relevant date was in service in a police force in Great Britain (“former service”) and was subject to pension arrangements in pursuance of which a transfer value may be paid to the Police Authority (“former pension arrangements); and

(b) in respect of whom a transfer value relating to his former service has, under the public sector transfer arrangements, been paid to the Police Authority.

(2) There shall be reckonable service by a regular police officer to whom this regulation applies, in respect of his former pension arrangements, the period of pensionable service calculated by the Public Sector Pensions Authority;

(3) The Department may make a written request to the Public Sector Pensions Authority for the member to be entitled to the benefits calculated under Regulation 28 (1)

(4) Any approval of a request made under sub-paragraph (3) will be subject to:

(a) the receipt of a payment from the Department to cover the additional cost of permitting the entry of a new Member into these Regulations, having met the criteria set out in sub-paragraph (2), rather than the default Section for new Members;

(b) The Public Sector Pensions Authority, after receiving the advice of the PSPA Actuary, must determine the amount of additional contributions (if any) required, under (4)(a) above, to be paid by the Department.

(5) If the Public Sector Pensions Authority approves a request received under sub-paragraph (4) above, it must admit the Member to these Regulations.

(6) If there is any doubt or dispute as to whether or not a person is or is not eligible for Active Membership of these Regulations, the decision of the Public Sector Pensions Authority, after consulting the Department, is final and binding on all parties.

#### **Reckoning of service for purposes of awards**

**16.—(1)** Notwithstanding any other provision of these Regulations, for the purposes of calculating all awards payable to or in respect of a regular police officer under these Regulations, the total service which may be reckoned as pensionable service by such an officer shall not exceed 35 years.

(2) For the purpose of calculating an award payable to or in respect of a regular police officer by reference to any period in years (including a period of pensionable service)—

(a) that period shall be reckoned in completed years and a fraction of a year;

(b) a part of a year shall be taken to be that fraction of a year whereof the denominator is 365 and the numerator is the number of completed days in that part and, accordingly, a part of a year which includes 29th February in a leap year and comprises 365 days shall be treated as a whole year.

## *Retirement*

### **Retirement**

**17.—(1)** Subject to paragraph (2), a reference in these Regulations to retirement includes a reference to retirement under regulation 18, 19, 20 or 21, but does not include a reference to—

(a) *omitted*

(b) *omitted*

(c) ceasing to serve as a regular police officer, otherwise than on retirement under regulation 21 (compulsory retirement on the ground of disablement), from a date before that on which the officer concerned attains the age of 55 years (whether he so ceases to serve voluntarily, upon the expiry without extension (or further extension) of the period of an appointment for a fixed term in accordance with regulation 13 of the Isle of Man Police Regulations 2000 or upon being dismissed or required to resign); or

(d) retirement in a case where, under section 2(5)(c) of the Police Act 1993 (an Act of Tynwald), the chief constable is required to retire before the date on which he attains the age of 55 years.

(2) A regular police officer who fulfils the qualifying service criterion and who is dismissed or required to resign, on or after the date on which he attains the age of 55 years, shall be deemed for the purposes of these Regulations to have retired under regulation 18 on the date his dismissal or resignation took effect, having given such notice to the police authority of his intention to retire as is mentioned in regulation 18(2) and with any necessary consent having been given under regulation 18(4).

(3) A regular police officer fulfils the qualifying service criterion if—

(a) he has at least two years' qualifying service; or

(b) regulation 15 applies to him.

(4) In paragraph (3), "two years' qualifying service" has the meaning assigned to it by section 71(7) of the 1993 Act.

### **Voluntary retirement**

**18.—(1)** Subject to paragraphs (2) to (4), a regular police officer may retire on or after the date on which he attains the age of 55 years.

(2) A regular police officer who intends to retire under this regulation shall give the police authority written notice of that intention at least three months before his intended date of retirement;

Provided that a police authority may, in their discretion, accept such shorter notice as they may determine.

(3) *Omitted*

(4) A regular police officer who is suspended under the Conduct Regulations may retire under this regulation only if consent to do so is given—

(a) by the police authority in the case of an officer falling within paragraph (2) (a), or

(b) by the chief officer of police in the case of an officer of any other rank.

#### **Compulsory retirement on account of age**

**19.**—(1) *Omitted*

(2) From 1<sup>st</sup> April 2010, subject to paragraph (3), every regular police officer shall be required to retire—

(a) if he is of the rank of Constable, Sergeant, Inspector or Chief Inspector, on attaining the age of 60 years,

(b) if he holds any higher rank, on attaining the age of 65 years.

(3) The time at which, under paragraph (2), a person shall be required to retire may be postponed, if the person concerned holds a rank above that of Superintendent, by the police authority, and, if he holds the rank of Superintendent or any lower rank, by the chief officer of police.

#### **Compulsory retirement on grounds of efficiency of the force**

**20.**—(1) This regulation applies to a regular police officer of the rank of Deputy Chief Constable, Superintendent, Chief Inspector, Inspector, Sergeant or Constable who is entitled to reckon 35 years' pensionable service (or would have been so entitled if he had not made an election under regulation 9).

(2) If the police authority determine that the retention in the force of a regular police officer to whom this regulation applies would not be in the general interests of efficiency, he may be required to retire on such date, on or after the date on which he attains the age of 55 years, as the police authority determine.

(2A) In making a determination under paragraph (2), a police pension authority shall take account of—

(a) the desirability of retaining in the force regular policemen who possess skills or knowledge of particular importance; and

(b) the standard or level to which the regular policeman in question has performed the duties of his rank or role.

#### **Compulsory retirement on the ground of disablement**

**21.**—(1) A police authority may require a regular police officer to retire on the date on which, having considered all the relevant circumstances, advice and information available to them, they determine

that he ought to retire on the ground that he is permanently disabled for the performance of the ordinary duties of a member of the police force:

Provided that a retirement under this paragraph shall be void if, after that date, on an appeal against the medical opinion on which the police authority acted in determining that he ought to retire, the appeal board decides that the appellant is not permanently so disabled.

(2) This paragraph applies to a regular police officer who is permanently disabled for the performance of the ordinary duties of a member of the police force but who, in accordance with a determination of the police authority in the circumstances of his case, continues to serve as such.

(3) The police authority for the force in which a police officer to whom paragraph (2) applies is serving may consider, at such times as they may in their discretion determine, whether the disablement has ceased, significantly worsened or significantly improved.

(4) If on any such consideration the police authority, having considered all the relevant circumstances, advice and information available to them, determine that the officer ought to retire on the ground that he is permanently disabled for the performance of the ordinary duties of a member of the police force they shall require him to retire under paragraph (1) (subject to the proviso to that paragraph).

#### **Effective date of retirement**

**22.** For the purposes of these Regulations—

(a) a regular police officer shall be taken to retire or cease to serve immediately following his last day of service, and

(b) a regular police officer required to retire under regulation 19, 20 or 21 shall be deemed to retire on the date on which he is so required to retire and his last day of service shall be the immediately preceding day.

### **PART 3**

#### **PENSIONABLE PAY AND CONTRIBUTIONS**

##### **Pensionable pay**

**23.** The pensionable pay of a regular police officer at any time means his pay at the rate to which he is or was then entitled, account being taken of any retrospective increase in that rate, except that during a period of part-time service it means so much of his pay at that rate as is attributable to his determined hours specified under his part-time appointment.

##### **Final pensionable pay**

**24.—(1)** The final pensionable pay of a regular police officer shall, subject to paragraphs (2) to (4), mean his average pensionable pay—

(a) in respect of the period of twelve months ending on the later of—

(i) the date of his last day of service in a period during which pension contributions were payable by him under regulation 7; or

(ii) the last day in respect of which payment has been made under regulation 10(2)(b); or

(b) in respect of either of the two periods of twelve months that immediately preceded the period mentioned in sub-paragraph (a); or

(c) taken as an annual average in respect of any three consecutive periods of twelve months, ending an exact number of years before the date mentioned in sub-paragraph (a), falling within the period of seven years that immediately preceded the earlier of the two periods mentioned in sub-paragraph (b),

whichever is the greatest.

(2) Subject to paragraph (3), where a regular police officer, having made an election under regulation 9, has, within the period of three years immediately preceding his last day of service as such and at a time when he had an entitlement to a deferred pension, cancelled that election in accordance with regulation 9(5), then his final pensionable pay shall be calculated—

(a) in respect of the period of pensionable service he was entitled to reckon as at the date on which the election took effect, in accordance with paragraph (1), which shall apply as if—

(i) for the purposes of paragraph (1) (a) (i) the date of his last day of service were the date on which the election took effect, and

(ii) paragraph (1)(a)(ii) applied only in respect of any payment in respect of a period of unpaid maternity leave, unpaid parental leave or unpaid sick leave taken in the period before the election took effect; and

(b) in respect of the period of pensionable service reckonable by reason of service beginning on the date on which the cancellation of his election took effect and ending on his last day of service (including any service reckonable by virtue of the receipt by the police authority during that period of a transfer value), in accordance with paragraph (1) without any such modification as is specified in sub-paragraph (a).

(3) In a case where a regular police officer's final pensionable pay is calculated in accordance with paragraph (2), for the purposes of calculating any award under Part 4, his final pensionable pay as calculated in accordance with sub-paragraphs (a) and (b) respectively shall be applied to the period of service mentioned in the sub-paragraph in question.

(4) Solely for the purpose of determining the greatest amount under paragraph (1) (including in cases where that paragraph applies as set out in paragraph (2)(a) and (b)), the amount of the average pensionable pay of a regular police officer in respect of any period of twelve months to which paragraph (1)(b) or (c) relates shall be treated as increased by the same amount as that by which an annual pension of an amount equal to that average pensionable pay would have been increased under the Pensions (Increase) Act 1974 (an Act of Tynwald) by the last day of the period referred to in paragraph (1)(a) (as modified, for cases within paragraph (2)(a)) if the said annual pension had come into payment on the day immediately following that on which the relevant period of twelve months to which paragraph (1)(b) or (c) relates ended.

### **Average pensionable pay**

**25.—**(1) Subject to paragraphs (2), (3) and (4), the average pensionable pay of a regular police officer in any of the periods of twelve months mentioned in regulation 24(1) shall be the aggregate of his pensionable pay in respect of the period in question:

Provided that where he is entitled to reckon less than twelve months pensionable service, that aggregate shall be multiplied by the reciprocal of the fraction of the twelve-month period during which he was entitled to pensionable pay.

(2) Where the amount of a regular police officer's average pensionable pay, determined in accordance with paragraph (1), is less than the amount it would have been had he not suffered a temporary stoppage or reduction in rate of pay by way of punishment or by reason of a period of sick leave, maternity leave, parental leave or any other period of leave which was unpaid or paid at a reduced rate being taken, it shall be increased by the difference between those two amounts.

(3) Where any period of twelve months mentioned in regulation 24(1) includes a period of unpaid maternity leave, unpaid parental leave or unpaid sick leave, in respect of which payment has been made under regulation 10(2)(b), the officer's pensionable pay during that period shall, for the purposes of determining average pensionable pay, be taken to be the pay to which he would have been entitled had the period of unpaid leave in question not been taken; and accordingly the aggregate of his pensionable pay in respect of that period shall not be taken to exceed the amount which he would have received had the period of unpaid leave in question not been taken.

(4) Where any period of twelve months mentioned in regulation 24(1) includes one or more periods of part-time service, for the purposes of determining average pensionable pay the officer's pensionable pay in respect of any such period, as determined in accordance with paragraphs (1) to (3), shall be taken to be the pay to which he would have been entitled if his part-time service had been full-time.

### **Aggregate pension contributions for purposes of repayment**

**26.—**(1) This paragraph applies for the purposes of calculating a payment under these Regulations by reference to the aggregate pension contributions of a regular police officer in respect of the relevant period of service.

(2) Where paragraph (1) applies, the relevant period of service shall be taken to be the period ending in the retirement or otherwise ceasing to serve as a regular police officer or the death, as the case may be, on which the award is payable and beginning with the date on which he became a regular police officer in the police force or, if he has more than once been a regular police officer in that force, the date on which he last joined that force:

Provided that, in the case of a regular police officer who has made an election under regulation 9, the relevant period of service shall be taken to be the period, or last period, during which pension contributions were continuously payable by him under regulation 7 since the date on which, had no such election been made, the relevant period of service would be taken to have begun.

(3) Where paragraph (1) applies, the aggregate pension contributions in respect of the relevant period of service shall be taken to be the sum of the following amounts—

(a) the aggregate of the pension contributions made in respect of that period by the person concerned to the police authority, including any payment made by that person under regulation 10(2)(b) in respect of a period of unpaid maternity leave, unpaid parental leave or unpaid sick leave;

(b) the amount of any sums paid by the person concerned to that police authority (including sums paid in pursuance of an undertaking) as a condition of being entitled to reckon pensionable service by reason of service before that period;

(c) *omitted*

(d) where the person concerned, while a member of the police force, became entitled, in the circumstances mentioned in regulation 15(1), to reckon pensionable service by reason of a period of previous service or employment otherwise than as a regular police officer, the amount of any award by way of return of contributions or of any analogous payment which would have been made to him at the end of that period of previous service or employment had he voluntarily ceased to serve or retired from employment in circumstances entitling him to such an award or payment under his former pension arrangements;

(e) where the person concerned previously retired with a pension on the ground of disablement under regulation 21 from the police force, that pension was terminated under regulation 52 and he rejoined the police force, any sum which would have been calculable under this paragraph as aggregate pension contributions at the time of the previous retirement; and

(f) all payments made by him to a police authority in accordance with an election under regulation 56 (election to purchase increased benefits).

(4) If the regular police officer is a pension debit member, the amount of his aggregate pension contributions under this regulation shall be reduced by such amount as is assessed in accordance with guidance issued by the Scheme actuary.

PART 4  
PENSION AWARDS  
*Personal pensions*

**Police officer's ordinary pension**

**27.—(1)** This regulation applies to a regular police officer who fulfils the qualifying service criterion and who retires or has retired in accordance with regulation 18, 19 or 20:

Provided that this regulation shall not apply to a regular police officer who has made an election under regulation 9 which had effect at the time of his retirement.



(2) Subject to the provisions of these Regulations, a regular police officer to whom this regulation applies shall be entitled to an ordinary pension of an amount calculated in accordance with regulation 28.

### **Calculation of ordinary pension**

**28.—**(1) For a regular police officer, whose Active Membership started on or before 31 March 2017, or to whom Regulation 15A (3) to (5) applies, their ordinary pension shall be—

(a) an annual sum payable for life calculated by multiplying an amount equal to one seventieth of his final pensionable pay by the number of years of pensionable service he is entitled to reckon; and

(b) a lump-sum payment calculated by multiplying an amount equal to four seventieths of his final pensionable pay by the number of years of pensionable service he is entitled to reckon:

Provided that a lump-sum payment payable to an officer who rejoined the police force having previously received a lump-sum payment by reason of entitlement to an ill-health pension under regulation 29 or to early payment of a deferred pension on the ground of permanent disablement under regulation 32 (where that pension has been terminated under regulation 51) shall be reduced by an amount equal to the amount of that previous lump-sum payment, increased by the same amount as that by which an annual pension of an amount equal to that previous lump-sum payment would have been increased under the Pensions (Increase) Act 1971 by the date on which the award comes into payment if that annual pension had come into payment on the day on which the previous lump-sum payment was made.

(1A) Subject to Regulation 15A, for a regular police officer, whose Active Membership started on or after 1 April 2017, their ordinary pension shall be—

(a). an annual sum payable for life calculated by multiplying an amount equal to one seventy fifth of his final pensionable pay by the number of years of pensionable service he is entitled to reckon; and

(b). a lump-sum payment calculated by multiplying an amount equal to four seventy fifths of his final pensionable pay by the number of years of pensionable service he is entitled to reckon

provided that a lump-sum payment payable to an officer who rejoined the police force having previously received a lump-sum payment by reason of entitlement to an ill-health pension under regulation 29 or to early payment of a deferred pension on the ground of permanent disablement under regulation 32 (where that pension has been terminated under regulation 51) shall be reduced by an amount equal to the amount of that previous lump-sum payment, increased by the same amount as that by which an annual pension of an amount equal to that previous lump-sum payment would have been increased under the Pensions (Increase) Act 1971 by the date on which the award comes into payment if that annual pension had come into payment on the day on which the previous lump-sum payment was made.

(2) Where a regular police officer has rejoined the police force more than once having previously received on more than one occasion a lump-sum payment by reason of entitlement to an ill-health pension under regulation 29 or to early payment of a deferred pension on the ground of permanent disablement under regulation 32 (where each pension has been terminated under regulation 51) the lump sum payment payable to the officer under paragraph (1)(b) shall be reduced in accordance with the proviso to paragraph (1) with references to a previous lump-sum payment being construed as references to the officer's most recent lump-sum payment, and of the amount it would have been if he had not prior to that received any lump-sum payment.

### **Police officer's ill-health pension**

**29.—(1)** This regulation applies to a regular police officer who retires or has retired under regulation 21 (compulsory retirement on the ground of disablement):

Provided that this regulation shall not apply to a regular police officer—

(a) who has made an election under regulation 9 which had effect at the time of his retirement,

(b) who under regulation 8 is ineligible for pension awards payable on the ground of permanent disablement, or

(c) who has attained the age of 55 at the time of his retirement, and in such a case that policeman shall be entitled to an ordinary pension under regulation 27 instead of an ill-health pension as provided in this regulation.

(2) Subject to the provisions of these Regulations, a regular police officer to whom this regulation applies shall be entitled to an ill-health pension as provided in this regulation.

(3) In the case of a regular police officer who, at the time of his retirement—

(a)(i) fulfils the qualifying service criterion, or

(ii) is disabled as the result of an injury received without his default in the execution of duty; and

(b) in either case, is permanently disabled for the performance of the ordinary duties of a member of the police force but is not permanently disabled for engaging in any regular employment otherwise than as a regular police officer,

the award under paragraph (2) shall be an ill-health pension calculated in accordance with regulation 30 ("a standard ill-health pension").

(4) In the case of a regular police officer who, at the time of his retirement, falls within paragraph (3)

(a) but is permanently disabled both for the performance of the ordinary duties of a member of the police force and for engaging in any regular employment otherwise than as a regular police officer, the award under paragraph (2) shall comprise—

(a) a standard ill-health pension, and

(b) an additional pension calculated in accordance with regulation 31 (“an enhanced top-up ill-health pension”).

### **Calculation of standard ill-health pension**

**30.** A police officer’s standard ill-health pension shall be an annual sum payable for life and a lump-sum payment, calculated in accordance with regulation 28 as if he had been entitled to an ordinary pension at the date of his retirement.

### **Calculation of enhanced top-up ill-health pension**

**31.—(1)** A police officer’s enhanced top-up ill-health pension shall be an annual sum payable for life and a lump-sum payment, calculated by deducting the annual sum and lump-sum payment payable as his standard ill-health pension from the annual sum and lump sum respectively as calculated in accordance with paragraphs (2) to (6) (“enhanced top-up totals”).

(2) A police officer’s enhanced top-up totals shall be calculated in accordance with regulation 28 as if he had been entitled to an ordinary pension at the date of his retirement, but for the purposes of that calculation the pensionable service the officer concerned is entitled to reckon as at the date of his retirement shall be treated as having been increased in accordance with the provisions of paragraphs (3) or (4), subject to paragraph (6), as the case may require.

(3) In the case of an officer entitled to reckon less than five years’ pensionable service as at the date of his retirement, either—

(a) the period of his pensionable service shall be multiplied by four, or

(b) there shall be added to that service a period equivalent to half of the pensionable service he would have become entitled to reckon in respect of the period beginning with the date of the officer’s retirement and ending on the day immediately before that on which he would attain the age of 55 years, had he continued to serve and to pay pension contributions in accordance with regulation 7 (“prospective service”),

whichever amounts to the lesser period.

(4) In the case of an officer entitled to reckon five or more years’ pensionable service as at the date of his retirement, there shall be added to that service a period equivalent to half of his prospective service.

(5) In the case of an officer who has spent one or more periods in part-time service as such, in determining the number of years of pensionable service that he is entitled to reckon as at the date of his retirement for the purposes of paragraphs (3) and (4), a period of service by virtue of which his pensionable service is reckonable is reckonable as if it were a period of full-time service (but this paragraph does not apply so as to affect any other references to pensionable service in paragraphs (3), (4) and (6)).

(6) In the case of an officer who has spent one or more periods in part-time service as such, the period of prospective service for the purposes of paragraph (3)(b) or (4), as the case may be, shall be calculated as if, during the period beginning with the date of the officer’s retirement and ending on

the day immediately before that on which he would attain the age of 55 years, he would have served part-time for the same proportion of that period as his total pensionable service before his retirement bears to the total pensionable service he would have been entitled to reckon before his retirement if all that service had been full-time.

(7) If in a case where any of the officer's service by virtue of which his pensionable service is reckonable was part-time service, the amount of the pension calculated in accordance with the preceding paragraphs would be less than it would have been if he had become entitled to receive the pension at an earlier date, then the pension shall be of that amount instead.

### **Police officer's deferred pension**

**32.—(1)** This regulation applies to a regular police officer who fulfils the qualifying service criterion and who—

(a) ceases to serve as such otherwise than on retirement under regulation 18, 19, 20 or 21, or

(b) makes an election under regulation 9,

in circumstances—

(i) in which no transfer value under regulation 78 has been, or is required to be, paid in respect of him, and

(ii) which do not entitle him to any pension award under any of the preceding provisions of this Part or regulation 43 (guaranteed minimum pension for the purposes of the Pension Schemes Act 1993).

(2) A regular police officer to whom this regulation applies shall, on so ceasing to serve or, as the case may be, on making such election, be entitled to a deferred pension as provided in this regulation.

(3) In the case of a regular police officer who falls within paragraph (1) (b) and who cancels his election in accordance with regulation 9(5) before his deferred pension has come into payment, his entitlement to that deferred pension shall be relinquished.

(4) A deferred pension shall be calculated in accordance with paragraph (5); but no payment shall be made on account of the pension in respect of the period before the officer in question attains the age of 65 years or, if he sooner becomes permanently disabled for engaging in any regular employment and he is not ineligible under regulation 8 for a pension award on the ground of permanent disablement, before he becomes so disabled (subject, however, to regulation 54).

(5) A police officer's deferred pension shall be an annual sum payable for life and a lump-sum payment, calculated as if the deferred pension were an ordinary pension calculated under regulation 28.

### **Early payment of deferred pension subject to actuarial reduction**

**33.**—(1) Subject to paragraphs (2) and (3), a regular police officer who is entitled to a deferred pension payable, in accordance with regulation 32(4), upon his attaining the age of 65, may elect for immediate payment of that pension subject to an actuarial reduction:

Provided that no payment shall be made in respect of the period before the officer concerned attains the age of 55 years.

(2) An election under paragraph (1) shall be made by giving written notice to the police authority at least one month before the date on which the officer concerned wishes such payment to commence.

(3) The actuarial reduction shall be calculated by the police authority in accordance with tables prepared by the Scheme actuary.

(4) Where a regular police officer who has made an election under paragraph (1) dies, any survivor's pension payable in respect of that officer shall be calculated as if no such election had been made.

### **Repayment of aggregate pension contributions**

**34.**—(1) This regulation applies to a regular police officer who—

(a) retires, ceases to serve as such or who makes an election under regulation 9 (other than as set out in regulation 9(3)), in circumstances—

(i) in which no transfer value under regulation 78 has been, or is required to be, paid in respect of him, and

(ii) which do not entitle him to a pension award under any of the preceding provisions of this Part.

(2) A regular police officer to whom this regulation applies shall be entitled to a lump sum payment of an amount equal to his aggregate pension contributions in respect of his relevant period of service, calculated in accordance with regulation 26.

### **Deductions from awards under regulation 9(4) or 34**

**35.** The police authority may deduct from any payment by way of an award under regulation 9(4) or 34—

(a) that part of any contributions equivalent premium paid in respect of the regular police officer as is permitted under section 61 of the 1993 Act;

### **Pension debit members – personal awards**

**36.** Where a pension debit member is entitled to an award under regulation 27 (an ordinary pension), 29 (an ill-health pension), 32 (a deferred pension) or 34 (repayment of aggregate pension contributions)—

(a) the award shall be calculated by reference to the member's rights under these Regulations as reduced by virtue of section 31 of the 1999 Act and in accordance with such tables and other guidance as are provided for the purpose by the Scheme actuary, and

(b) regulations 37 (exchange of lump sum for additional periodical payments) and 38 (commutation of small pension for lump sum) have effect accordingly.

#### **Exchange of lump sum for additional periodical payments**

**37.**—(1) This regulation applies to the lump-sum element of an ordinary pension or a deferred pension under this Part (which is not a deferred pension that becomes payable by reason of permanent disablement under regulation 32(4)), but in relation to a deferred pension to which this regulation applies, paragraphs (3), (4) and (5) shall have effect as if any reference in them to retirement or the date of retirement were a reference to the coming into payment of the pension or the date of that coming into payment.

(2) A regular police officer may, subject to and in accordance with this regulation, exchange for additional annual pension payments the whole or part of a lump-sum element to which this regulation applies to which he may become entitled.

(3) For the purpose of exchanging a portion of his pension in accordance with this regulation a person shall give notice in writing to the police authority before but not earlier than four months before his intended date of retirement of his wish to surrender and exchange for additional annual pension payments the whole or such part as he may specify of the lump-sum payment to which he would otherwise become entitled:

Provided that the notice of exchange shall not be effective if it was given more than four months before the date of his retirement.

(4) Where a person retires having given an effective notice of exchange, the police authority shall withhold the whole or the specified part of the lump-sum payment in accordance with the notice and shall pay to that person additional annual pension payments of such amount as represents the actuarial equivalent of the surrendered lump sum or portion of the lump sum at the date of his retirement, calculated from tables prepared by the Scheme actuary.

(5) Sums paid or payable as additional pension payments by virtue of an effective notice of exchange shall be disregarded for the purposes of the calculation of a survivor's pension under regulation 41 or 42.

#### **Commutation of small pension for lump sum**

**38.**—(1) Where the annual rate of any pension payable to or in respect of a regular police officer under this Part or regulation 61 does not exceed the small pensions commutation maximum, the police authority may pay the person entitled to the pension a lump sum of such an amount as the Scheme actuary advises represents the capital value of the pension if—

(a) that person consents, and

(b) in a case where the pension is payable to that person under the preceding provisions of this Part and is one which may not be less than that person's guaranteed minimum, he has reached state pension age.

(2) If—

(a) a person is entitled to more than one pension under the preceding provisions of this Part, or

(b) a person is entitled to more than one pension in respect of the same regular police officer, or

(c) a pension credit member is entitled—

(i) to more than one pension under regulation 61, or

(ii) to one or more pensions within sub-paragraph (a) in addition to one or more pensions under regulation 61,

those pensions may only be commuted under this regulation if they do not in aggregate exceed the amount that is permitted to be commuted under all the commutation requirements that apply in the circumstances in question.

(3) The payment of a lump sum under this regulation in respect of a pension discharges the police authority from all liability in respect of that pension.

(4) In this regulation—

“the small pensions commutation maximum” means the amount that is permitted to be commuted, having regard to all the commutation requirements that apply in the circumstances in question, and

“the commutation requirements” means requirements permitting the commutation of small pensions that are imposed—

(a) by regulation 19, 20 or 60 of the Occupational Pension Schemes (Contracting-out) Regulations 1996,

(b) *omitted*

(c) by regulation 3(2)(b) of the Pension Sharing (Pension Credit Benefit) Regulations 2000, or

(d) *omitted*

#### *Survivors' pensions*

#### **Survivors' pensions - general provision**

**39.** Subject to and in accordance with the provisions of these Regulations, where a regular police officer dies or has died—

(a) while he is in receipt of an ordinary pension, an ill-health pension or a deferred pension;

(b) after he has ceased to serve as such in circumstances where no transfer value was paid in respect of his service and he is entitled to a deferred pension, whether or not that pension has come into payment;

(c) while he is serving as such and he fulfils the qualifying service criterion and no election under regulation 9 has effect at the time of his death; or

(d) while he is serving as such and, having made an election under regulation 9 which has effect at the time of his death, he is entitled to a deferred pension,

a survivor such as is mentioned in regulation 40 shall be entitled to a pension calculated in the case of an adult survivor in accordance with regulation 41 and in the case of a child survivor in accordance with regulation 42.

### **Survivors**

**40.—(1)** For the purposes of regulation 39 a survivor shall mean—

(a) a person who at the time of the death of the officer concerned was his spouse, civil partner or, subject to paragraph (2), other adult partner (“an adult survivor”);

(b) a child (“a child survivor”) who is—

(i) a natural child, step-child or adopted child of the officer concerned (including a child conceived before the officer’s death and born after that death to a person mentioned in sub-paragraph (a)); or

(ii) any other child who at the time of the death of the officer concerned was substantially dependent, financially or by reason of permanent disablement, on him.

(2) An adult partner other than a spouse or civil partner shall not be entitled to a pension under these Regulations unless—

(a) the police officer concerned had made and sent to the police authority of the force in which he was then serving or by whom his pension was or would be payable a declaration, signed by the police officer and the adult partner concerned, that—

(i) the police officer and the adult partner concerned were cohabiting as partners in an exclusive, committed and long-term relationship;

(ii) the adult partner was financially dependent on the officer or they were financially interdependent;

(iii) the officer and the adult partner were both free to marry each other (where they are of opposite sexes) or to form a civil partnership with each other (where they are of the same sex);

(iv) the police officer acknowledged an obligation to send to the police authority a signed notice of revocation should the relationship terminate;



and had not revoked that declaration before his death; and

(b) the surviving adult partner has submitted a claim in writing to the police authority and satisfied the authority—

(i) that the circumstances mentioned in paragraphs (i), (ii) and (iii) of sub-paragraph (a) continued to subsist at the time of the officer's death, and

(ii) that the period of cohabitation mentioned in paragraph (i) of sub-paragraph (a) had been of at least two years' duration at the time of the officer's death.

(3) The police authority may in their discretion accept a shorter period of cohabitation than that mentioned in paragraph (2) (b) (ii) where they are satisfied, in the particular circumstances of the case, that it is likely that the police officer and the adult partner concerned would have cohabited as partners for at least two years had the police officer not died.

(4) Upon receipt of a declaration or notice of revocation of such a declaration made in accordance with paragraph (2) (a), the police authority shall forthwith send to the officer concerned a written notification of its receipt.

#### **Calculation of adult survivors' pensions**

**41.—**(1) An adult survivor's pension shall be calculated in accordance with the provisions of this regulation, subject to regulations 33(4) and 37(5).

(2) Subject to paragraphs (6) and (7), in a case where the police officer concerned died in the circumstances mentioned in regulation 39(a), (b) or (d), an adult survivor of that officer shall be entitled to an annual pension payable for life of an amount equivalent to half of the annual pension which was payable to the officer at the time of his death or, as the case may be, would have been payable to the officer if his deferred pension had come into payment immediately before his death.

(3) Subject to paragraphs (6) and (7), in a case where the police officer concerned died in the circumstances mentioned in regulation 39(c), an adult survivor of that officer shall be entitled to an annual pension payable for life of an amount equivalent to half of the annual sum that would have been payable to the officer if he had retired immediately before his death with an entitlement to both a standard and an enhanced top-up ill-health pension calculated in accordance with regulations 30 and 31.

(4) Where the police officer concerned was a pension debit member, an adult survivor's pension is calculated by reference to the member's rights under these Regulations as reduced by virtue of section 31 of the 1999 Act and in accordance with such tables and other guidance as are provided for the purpose by the Scheme actuary.

(5) An adult survivor's pension shall be calculated by reference to the annual pension which was payable or would have been payable to the police officer as mentioned in paragraph (2), or by reference to the annual sum that would have been payable to the police officer as mentioned in

paragraph (3), without taking account of any increase of that annual pension or annual sum in accordance with the Pensions (Increase) Acts.

(6) In the case of an adult survivor who was more than twelve years younger than the police officer concerned at the date of his death, the survivor's pension, as calculated in accordance with paragraph (2), (3) or (4), as the case may require, and paragraph (5), shall be reduced by 2.5 per cent in respect of each whole year and any additional part of a year in excess of twelve by which the survivor was younger than the officer:

Provided that no such reduction shall exceed 50 per cent of the pension that would otherwise be payable.

(7) In any case where the adult survivor is a surviving spouse and the marriage of the spouse and the officer concerned took place, , within the period of six months immediately preceding the officer's death, the police authority by whom the survivor's pension is payable may, in their discretion, withhold the pension.

(8) The amount of an adult survivor's pension, calculated in accordance with the preceding provisions of this regulation, shall be increased in accordance with regulation 50 (increase by reference to the Pensions (Increase) Acts).

#### **Calculation of child survivors' pensions**

**42.—**(1) Subject to the provisions of this regulation and regulations 33(4) and 37(5), a child survivor's pension shall be an annual amount equivalent to half of the pension which would be payable to any adult survivor as calculated in accordance with regulation 41(2) or (3), as the case may require, and regulation 41(5):

Provided that where three or more child survivors' pensions are for the time being payable in respect of the death of the same person, the pension payable to each child survivor shall be an annual amount equal to the pension which would be payable to an adult survivor as so calculated divided by the total number of child survivors' pensions so payable.

(2) Where a pension debit member dies leaving a child survivor, the reduction in his rights under these Regulations by virtue of section 31 of the 1999 Act is disregarded for the purposes of calculating any child survivor's award payable to that child under these Regulations.

(3) In a case where a child survivor is in full-time training for a trade, profession or calling or is employed and is in receipt of remuneration in respect of that training or employment, his child survivor's pension shall be withdrawn or reduced in accordance with paragraph (4).

(4) In the case of a child survivor such as is mentioned in paragraph (3)—

(a) if the annual amount of his child survivor's pension is greater than the amount of his excess remuneration (within the meaning of paragraph (5)), it shall be reduced by the amount of that excess remuneration, or

(b) if the amount of that excess remuneration is equal to or greater than the annual amount of the child survivor's pension which, but for this sub-paragraph, would be payable to him, the child survivor's pension shall not be payable.

(5) The excess remuneration referred to in paragraph (4) means the annual amount by which the annual rate of the relevant child survivor's remuneration exceeds the specified rate, where "specified rate" means a sum equivalent to the annual rate (rounded up to the nearest £1) of the applicable amount of personal allowance payable to a single claimant aged not less than 18 but less than 25 years, as specified in the Income Support (General) Regulations 1987 as uprated from time to time in accordance with an order under section 150(2) of the Social Security Administration Act 1992 (as that Act has effect in Great Britain).

(6) A child survivor's pension shall be payable—

(a) in a case where the child survivor was, in the opinion of the police authority, at the time of the police officer's death, dependent on him by reason of permanent disablement, for life;

(b) in a case where the child is in full-time education on a course of at least one year's duration, until he ceases to be in full-time education or attains the age of 23 years, whichever first occurs;

(c) in any other case, until the child survivor attains the age of 19 years.

(7) A child survivor's pension, calculated in accordance with this regulation, shall be increased in accordance with regulation 50.

#### *Guaranteed minimum pension*

#### **Guaranteed minimum pension for the purposes of the Pension Schemes Act 1993**

**43.—(1)** This paragraph applies in the case of a regular police officer who has a guaranteed minimum under section 14 of the 1993 Act in relation to his pension provided under these Regulations:

Provided that it shall not apply in the case of a regular police officer in respect of whom a transfer value has been, or is required to be, paid under regulation 78.

(2) A regular police officer to whom paragraph (1) applies shall be entitled to a pension payable for life of a weekly amount equal to his guaranteed minimum (increased in accordance with section 15 of the 1993 Act); but no payment shall be made on account of the pension—

(a) in respect of any period before the date on which he attains state pensionable age;

(b) if he is also entitled to a pension under the preceding provisions of this Part, in respect of any period for which that pension, together with any increase under the Pensions (Increase) Act 1974 (an Act of Tynwald), exceeds the pension which, disregarding this sub-paragraph, would be payable under this regulation, or

(c) in respect of any period following the date on which he attains state pensionable age during which he continues to be in service or employment (whether or not as a regular police officer) which commenced before he attained that age if—

(i) his service or employment is otherwise than as a regular police officer and he consents to postponement of his entitlement under this paragraph, or

(ii) he is entitled to an ordinary or deferred pension under these Regulations but for the period in question that pension has been withdrawn, in whole or in part, in pursuance of a decision taken by the police authority for the purposes of regulation 52 before he attained state pensionable age, or

(iii) his continued service is as a regular police officer and he has no entitlement to an ordinary or deferred pension under these Regulations:

Provided that where he continues to be in service or employment (whether or not as a regular police officer) for a period of five years following the date on which he attains state pensionable age and does not then leave it, the commencement of his entitlement to a guaranteed minimum pension may be further postponed only if he consents to such postponement.

(3) This paragraph applies in the case of a regular police officer who has ceased to be in service or employment that was contracted-out within the meaning of section 8(1) of the 1993 Act and either—

(a) all his entitlements to awards under these Regulations, except his rights in respect of his guaranteed minimum or his rights under section 9(2B) of the 1993 Act (“his contracting-out rights”) have been transferred under Part 8, or

(b) he has no entitlement to an award under these Regulations apart from his contracting-out rights.

(4) A regular police officer to whom paragraph (3) applies shall be entitled to—

(a) a pension payable for life as from the date on which he attains state pensionable age of a weekly amount equal to his guaranteed minimum, if any, and

(b) as from the date on which he attains the age of 55 a lump sum and pension in respect of his rights under section 9(2B) of the 1993 Act.

(5) In a case in which paragraph (1) or (3) applies, where the regular police officer dies or has died at any time leaving a surviving spouse or surviving civil partner then, unless any pension to which he has been entitled has been forfeited under regulation 55(2), the surviving spouse or surviving civil partner, as the case may be, shall be entitled to a pension of a weekly amount calculated in accordance with section 17(3) or (4) of the 1993 Act, as the case may require; but no payment shall be made on account of such pension if the surviving spouse or surviving civil partner is also entitled to a survivor’s pension under regulation 39 in respect of any period for which the amount of that survivor’s pension exceeds the pension which, disregarding this paragraph, would be payable under this regulation.

(6) Where a surviving spouse or surviving civil partner is entitled to both a survivor's pension under regulation 39 and a pension under paragraph (5) then, in respect of any period in respect of which a payment is made on account of the pension under paragraph (5), no payment shall be made to the surviving spouse or surviving civil partner on account of any such survivor's pension.

(7) For the purposes of this regulation, "state pensionable age" shall mean, in the case of a man, the age of 65 or, in the case of a woman, the age of 60.

(8) Regulation 55 (forfeiture of pension) shall apply in relation to a pension under paragraph (2), (4) or (5) as it applies to any other pension under this Part but as if paragraph (4) of that regulation were omitted.

(9) Save as provided in paragraph (2), (5), (6) or (8), nothing in any other regulation shall affect a person's entitlement to a pension under this regulation, the amount of such a pension or the circumstances in which it may be withdrawn or forfeited.

#### *Awards on death - additional provisions*

#### **Death gratuities - dependants**

**44.—**(1) This regulation applies in the case of a regular police officer who dies while in receipt of a pension or while entitled to a deferred pension, whether or not that pension has come into payment, if death—

(a) results from an injury received in the execution of his duty, or

(b) takes place within two years of his becoming entitled to his pension.

(2) In the case of such a regular police officer the police authority may, in their discretion, grant a gratuity to any person who was to any degree dependent on him, whether financially or by reason of disablement, at the time of his death; but the aggregate amount of any gratuities granted under this regulation shall not exceed the aggregate pension contributions in respect of the police officer's relevant period of service, calculated in accordance with regulation 26.

#### **Death gratuity - estate**

**45.—**(1) This regulation applies in the case of a regular police officer—

(a) who dies while in receipt of a pension or while entitled to a deferred pension, whether or not that pension has come into payment, or

(b) who dies while serving as such.

(2) If, in the case of such a police officer, the aggregate of—

(a) any payments made or due to him on account of his pension or by way of a lump sum under regulation 27 or 29 together with any increase under the Pensions (Increase) Acts;

(b) the capitalised value (calculated in accordance with tables prepared from time to time by the Scheme actuary) of any pension or allowance granted in respect of his death;

- (c) the actuarial value of any pension credit under Part 6 of these Regulations; and
- (d) any gratuity granted in respect of his death under regulation 44,

is less than his aggregate pension contributions in respect of his relevant period of service (calculated in accordance with regulation 26), the police authority shall pay a gratuity equal to the difference to his legal personal representative.

### **Lump sum death grant**

**46.—**(1) On the death of a person while serving as a regular police officer a lump sum death grant becomes payable unless an election under regulation 9 not to pay pension contributions had effect at the time of the death.

(2) The grant is payable whether or not any adult survivor's pension or death gratuity to a dependant of the officer or his estate is payable under regulation 39, 44 or 45 respectively.

(3) The amount of the grant is three times that of the deceased officer's pensionable pay, expressed as an annual rate—

- (a) at the time of death, or
- (b) if he was then absent from duty without pay, immediately before that absence began.

(4) The grant is to be paid—

- (a) to any surviving spouse or surviving civil partner who qualifies for it; or
- (b) if no person is qualified under sub-paragraph (a), and if the police authority in their discretion so decide, to a surviving adult partner where the requirements of regulation 40(2) (a) and (b) are met; or
- (c) if no payment is made under sub-paragraph (a) or (b), and if the police authority in their discretion so decide, to a person in respect of whom a nomination by the officer in accordance with regulation 47 had effect at the time of his death; or
- (d) otherwise, if the police authority in their discretion so decide, to his legal personal representative.

(5) A surviving spouse or surviving civil partner qualifies for the grant unless at the time of the death—

- (a) the deceased officer and his spouse or, as the case may be, civil partner were separated by an order or decree of a competent court, and
- (b) the deceased was not required by such an order to contribute, and was not in fact regularly contributing, to the support of the spouse or civil partner or to the spouse or civil partner for the support of a child of the spouse or civil partner.

### **Nomination for lump sum death grant**

**47.—**(1) A regular police officer may, subject to paragraph (2), nominate a person to receive any lump sum death grant which may become payable under regulation 46(4)(c).

(2) Such nomination shall not have effect unless—

(a) it was signed by the officer concerned and sent, before any award under these Regulations other than a pension credit has come into payment, to the police authority of the force in which he was serving at the time of his death or by whom his pension was or would be payable; and

(b) it has not been revoked by written notice to that police authority.

(3) Upon receipt of a nomination or notice of revocation of such a nomination made in accordance with paragraph (2), the police authority shall forthwith send to the officer concerned a written notification of its receipt.

### **Pension debit members – awards on death**

**48.** Where a pension debit member dies any award in respect of him under regulation 44 or 45 (death gratuities) or 46 (lump sum death grant) is calculated by reference to the member's rights under these Regulations as reduced by virtue of section 31 of the 1999 Act and in accordance with such tables and other guidance as are provided for the purpose by the Scheme actuary.

### **Prevention of duplication**

**49.—**(1) Subject to paragraph (2), where, but for this regulation, a person would be entitled to receive, in respect of any particular period, payments on account of more than one award in respect of the death of the same person, each of the awards being a survivor's pension under regulation 39 or an award under regulation 6, 13, 14, 17, 18, 20 or 21 of the Police (Injury Benefit) Regulations 2006, he shall be entitled to receive, in respect of that period, payment on account of one only of those awards; and the award payable shall be that from time to time selected by the person concerned or, in default of such selection where one award is for the time being greater than any other such award, the award which is for the time being the greater.

(2) Nothing in paragraph (1) shall prevent a person from being entitled to receive more than one such pension if the awards in question are calculated, directly or indirectly, by reference to different periods of pensionable service.

### **Increase of awards by reference to the Pensions (Increase) Acts**

**50.—**(1) Where it is provided that, for the purpose of calculating an award by way of periodical payments or a gratuity ("the relevant award"), an amount shall be increased in accordance with this regulation, it shall be increased by the amount, if any, by which a corresponding pension, within the meaning of the Pensions (Increase) Act 1974 (an Act of Tynwald), of the amount first mentioned would from time to time be increased under the Pensions (Increase) Acts if—

(a) it were payable to the person entitled to the relevant award and, in relation thereto, he had the like guaranteed minimum pension (if any) as he has in relation to the relevant award;

(b) it were one of the pensions specified in paragraph 6 of Part I of Schedule 2 to the Pensions Increase Act 1974 (an Act of Tynwald); and

(c) *omitted*

(d) it began, within the meaning of that Act, and became payable when the relevant award so began and became payable.

(2) The Pensions Increase Act 1974 (an Act of Tynwald) as applied by paragraph (1) shall have effect as if section 3 were omitted from the that Act and, accordingly, the amount first mentioned in paragraph (1) shall be increased so long as the pension is payable.

#### *Revision and withdrawal or forfeiture of awards*

### **Review and cancellation of pensions payable on the ground of permanent disablement**

**51.—(1)** As long as a person—

(a) is in receipt of a standard ill-health pension and has not attained the age of 55 years, or

(b) is in receipt of an enhanced top-up ill-health pension or a deferred pension which, in accordance with regulation 32, came into payment early on the ground of permanent disablement for engaging in any regular employment, and in either case has not attained the age of 65 years,

the police authority may, if they wish to exercise the powers conferred by this regulation, consider, at such times as are specified in paragraph (2), whether his disablement has ceased, significantly worsened (in the case of a person such as is mentioned in paragraph (1) (a)) or significantly improved (in the case of a person such as is mentioned in paragraph (1) (b)).

(2) The times mentioned in paragraph (1) are such times as the police authority may in their discretion determine—

(a) in the case of a person such as is mentioned in paragraph (1) (a), until the person concerned attains the age of 55 years; and

(b) in the case of a person such as is mentioned in paragraph (1) (b), at intervals of no less than five years until the person concerned attains the age of 65 years.

(3) If on any such consideration it is found, in respect of a person who is in receipt of a standard ill-health pension or an enhanced top-up ill-health pension and who has not attained the age of 55 years, that his disablement for the performance of the ordinary duties of a member of the police force has ceased, the police authority may give the person concerned notice that if he wishes to rejoin the force as a regular police officer within a period of not less than three months from the date on which he has been given such notice he will be permitted to do so.



(4) If the person concerned within the period referred to in paragraph (3) offers to rejoin the force as a regular police officer, he shall be permitted to do so in a rank not lower than that which he held immediately before he retired with the ill-health pension.

(5) On the person concerned rejoining the force as mentioned in paragraph (4), or where in any other circumstances a person who is in receipt of either—

(a) an ill-health pension; or

(b) a deferred pension which came into payment early on the ground of permanent disablement for engaging in any regular employment,

rejoins the force or joins a police force in Great Britain, then, upon his rejoining or joining such force, payment of his pension shall be terminated by the police authority.

(6) Where the person concerned does not offer to rejoin the force as mentioned in paragraph (4) within the period referred to in paragraph (3), at the end of that period payment of his ill-health pension shall be terminated by the police authority.

(7) If on any such consideration it is found, in respect of a person who is in receipt of an ill-health pension and who has not attained the age of 55 years—

(a) that his disablement for the performance of the ordinary duties of a member of the police force would have been expected to have ceased by reason of his having received normal appropriate medical treatment (and in this sub-paragraph “appropriate medical treatment” shall not include medical treatment that it is reasonable in the opinion of the police authority for that person to refuse);

(b) that he is not receiving, or has not received, as the case may be, such medical treatment;

(c) that his failure to receive it is attributable to his wilfulness or negligence; and

(d) that he has persisted in that failure after receiving both—

(i) a written notice from the selected medical practitioner that in his opinion sub-paragraphs (a) and (b) apply in that person’s case, and

(ii) written notice from the police authority that in their opinion sub-paragraph (c) applies in his case and of their powers under this paragraph,

then, if he wilfully or negligently persists in his failure to receive the appropriate medical treatment, payment of his ill-health pension may be terminated by the police authority.

(8) If on any such consideration it is found, in respect of a person who has not attained the age of 65 years and who is in receipt of—

(a) an enhanced top-up ill-health pension, or

(b) a deferred pension which came into payment early on the ground of permanent disablement for engaging in any regular employment,

that his disablement for engaging in any regular employment has ceased, then—

(c) in such a case as is mentioned in sub-paragraph (a), except where the police authority have given notice to the person concerned under paragraph (3), his entitlement to his enhanced top-up ill-health pension shall cease and he shall remain entitled to payment of his standard ill-health pension; and

(d) in such a case as is mentioned in sub-paragraph (b), the police authority shall cease to make early payments of his deferred pension.

(9) Subject to paragraph (11), if on any such consideration it is found, in respect of a person in receipt of a standard ill-health pension, that his disablement has worsened to the extent that he has become disabled for engaging in any regular employment, he shall become entitled to an enhanced top-up ill-health pension, calculated in accordance with regulation 31 and payable in accordance with paragraph (10):

Provided that such enhanced top-up ill-health pension shall not entitle him to any lump-sum payment additional to that paid in respect of the standard ill-health pension.

(10) An enhanced top-up ill-health pension to which entitlement arises under paragraph (9) shall be payable as from the date on which the claim by the person concerned that his disablement had worsened which led to the consideration referred to in paragraph (9) was notified to the police authority (or, where the police authority referred the matter for decision under regulation 71(2) of their own motion in the absence of such a claim, as from the date on which they so referred the matter for decision).

(11) Paragraph (9) shall apply only if the claim that a person's disablement had worsened which led to the consideration referred to in that paragraph was made within the period of five years beginning with the date on which the person concerned retired:

Provided that no such time limit shall apply in a case where the disablement of the person concerned is attributable to a progressive medical condition specified in Schedule 4 which, of its nature, could have been expected, as at the time of his retirement, to affect him with increasing severity.

(12) Where payment of a person's ill-health pension is terminated under paragraph (6), but he is not entitled to a deferred pension under regulation 32, then, if the aggregate of—

(a) the sums paid in respect of the pension, and

(b) the actuarial value, determined in accordance with tables prepared by the Scheme actuary, of any pension to which he is entitled under regulation 43 (guaranteed minimum pension for the purposes of the Pension Schemes Act 1993)

is less than his aggregate pension contributions in respect of the relevant period of service, the police authority shall pay the difference to the person concerned.

(13) Where payment of—

(a) a person's ill-health pension; or

(b) a person's deferred pension which came into payment early on the ground of permanent disablement for engaging in any regular employment

is terminated under this regulation he shall retain any lump-sum payment he received by way of such pension, but subject to the proviso to regulation 28(1) (b) and regulation 28(2).

#### **Withdrawal of pension during service as a regular police officer**

**52.**—(1) Subject to paragraph (2), the police authority may, in their discretion, withdraw the whole or any part of a pension payable under this Part for any period during which the pensioner is serving as a regular police officer in a police force in the United Kingdom; and, where they have done so, they shall be discharged from all actual or contingent liability in respect of the pension or the part of it withdrawn for the period in question.

(2) This regulation does not apply to a pension under regulation 39 (survivors' pensions) or a pension credit under regulation 61.

#### **Reduction of pension in case of default**

**53.** Where a regular police officer or a former regular police officer becomes permanently disabled and has brought about or substantially contributed to the disablement by his own default, the police authority may reduce the amount of any—

(a) ill-health pension, or

(b) deferred pension which comes into payment early on the ground of permanent disablement for engaging in any regular employment,

payable to him by them by an amount not exceeding a half of that to which he would otherwise be entitled:

Provided that—

(a) this regulation shall not apply where the person concerned—

(i) is in receipt of a standard ill-health pension and has attained the age of 55 years, or

(ii) is in receipt of a deferred pension and has attained the age of 65 years; and

(b) where the pension of a regular police officer has been reduced under this regulation, then if when he attains the age of 65 years the reduced pension is less than the amount of the deferred pension which would have been payable on his attaining that age had he been granted such a pension on the date of his ceasing to serve it shall be increased to that amount.

### **Withdrawal of early payment of deferred pension**

**54.** In a case where a person to whom regulation 32 applies ceased to serve by reason of dismissal or requirement to resign under the Conduct Regulations and was permanently disabled for engaging in any regular employment at the time when he so ceased to serve or becomes so disabled before he attains the age of 65 years, no payment shall be made on account of the pension in respect of the period before he attains the age of 65 years unless the police authority in the exercise of their discretion determine to make such payment.

### **Forfeiture of pension**

**55.—**(1) This regulation applies to a pension payable—

- (a) under this Part, to a regular police officer or former regular police officer;
- (b) under regulation 39, to a survivor of such a police officer; and
- (c) under Part 6, to a pension credit member.

(2) A police authority responsible for payment of a pension to which this regulation applies may determine that the pension be forfeited, in whole or in part and permanently or temporarily as they may specify, if the pensioner has been convicted of an offence mentioned in paragraph (3) and, in the case of an adult survivor's pension, that offence was committed after the death of the police officer in respect of whom the pension is payable.

(3) The offences referred to in paragraph (2) are—

- (a) an offence of treason;
- (b) one or more offences under the Official Secrets Acts 1911 to 1989 for which the grantee has been sentenced on the same occasion to a term of imprisonment of, or to two or more consecutive terms amounting in the aggregate to, at least ten years.

(4) The police authority may determine that a pension to which this regulation applies may determine that the pension be forfeited, in whole or in part and permanently or temporarily as they may specify, if the grantee has been convicted of an offence committed in connection with his service as a member of a police force which is certified by the police authority either to have been gravely injurious to the interests of the State or to be liable to lead to serious loss of confidence in the public service.

(5) The police authority may, to such extent as they at any time in their discretion think fit—

- (a) apply for the benefit of any adult or child survivor of the grantee of the pension; or
- (b) restore to the grantee of the pension,

any amount or amounts of any pension that has or have been forfeited under this regulation.

(6) To the extent to which a pension is forfeited under this regulation, the police authority shall be discharged from all actual or contingent liability in respect of it.

(7) This regulation has effect subject to regulation 43(8).

PART 5  
PURCHASE OF INCREASED BENEFITS

**Election to purchase increased benefits**

**56.—**(1) This paragraph applies to a regular police officer by whom contributions are for the time being payable under regulation 7.

(2) Subject to the following provisions of this regulation, a police officer to whom paragraph (1) applies may at any time, for the purpose of reckoning additional pensionable service (“added years”) in calculating the awards payable to, or in respect of, him under Part 4, elect to make payment to the police authority in accordance with the following provisions of this Part.

(3) Such an election is to be made by giving written notice to the police authority for the force in which the officer in question is serving, and that notice is to specify—

(a) the number of added years to be purchased,

(b) the date, no earlier than that on which the officer will attain the age of 55 years nor later than that on which he could be required to retire under regulation 19(1) or (2) if he continued to serve without change of rank, when he wishes the added years so purchased to become reckonable for the purpose of calculating awards, and

(c) whether payment is to be made by way of a lump sum in accordance with regulation 58 or periodical contributions in accordance with regulation 59.

(4) The total number of added years that may be purchased in accordance with regulations 58 and 59 by virtue of such an election shall not exceed five or such lesser number as would entitle the officer, if he were to serve continuously as a full-time member of the force from the date of his election under paragraph (2) until the date specified in accordance with paragraph (3) (b), to reckon a total of 35 years’ pensionable service as at the date so specified.

(5) A pension debit member may not replace any rights debited to him as a consequence of a pension sharing order with any rights which he would not have been able to acquire (in addition to the debited rights) had the order not been made.

**Acceptance and effect of elections**

**57.—**(1) The police authority may refuse to accept an election to make payment by periodical contributions unless the regular police officer in question has undergone a medical examination and satisfied the authority as to his good health; and any fee payable in respect of that examination shall be paid by him.

(2) An election made under regulation 56(2) to purchase added years by way of periodical contributions shall take effect from the date on which the periodical contributions commence in accordance with regulation 59(1).

(3) Subject to regulation 59(4), an election under regulation 56(2) shall be irrevocable, save that where the police authority are satisfied that the payment of periodical contributions in accordance with such an election is causing, or is likely to cause, financial hardship they may consent to the discontinuance of such contributions for such period as they think fit.

(4) When a regular police officer who has made an election under regulation 56(2) has not retired by the date specified in the notice of election in accordance with regulation 56(3) (b), then, notwithstanding that he may derive no benefit from his election, his liability to make payment in accordance with the following provisions of this Part shall not be affected and he shall not be entitled to the repayment of any lump sum or contribution so paid.

### **Lump sum payments**

**58.—**(1) A regular police officer to whom regulation 56(1) applies may, within twelve months of the date when he last began to serve as such, elect under that regulation to make payment by a lump sum of such amount calculated by the police authority, in accordance with tables prepared by the Scheme actuary, as is necessary to purchase the added years specified in the notice of election.

(2) A lump sum payment under this regulation shall be made within three months of the date on which the notice of election is given and, if it is not so made, the election shall be deemed for the purposes of these Regulations never to have been made.

(3) A sum held in another pension scheme may not be used to purchase added years under this regulation.

### **Payment by periodical contributions**

**59.—**(1) Subject to the following provisions of this regulation, where a regular police officer elects to make payment under this regulation, the periodical contributions shall be made as from the date of his birthday falling within the year beginning with the date of his election and shall continue, subject to any discontinuance on the ground of financial hardship in accordance with regulation 57(3), until the date—

(a) specified in the notice of election in accordance with regulation 56(3) (b),

(b) on which any election made by him under regulation 9 takes effect,

(c) on which he retires under regulation 18, 19 or 20, as the case may be, or otherwise ceases to serve as a regular police officer, or

(d) subject to paragraph (7), on which he retires under regulation 21,

whichever is the earliest.

(2) All contributions under this regulation shall be deducted by the police authority from the pay of the officer concerned.

(3) Such contributions shall be of such amount, calculated by the police authority in accordance with tables prepared by the Scheme actuary, as is necessary to purchase the added years specified in the notice of election.

Provided that in a case where the officer makes an election to pay by periodical contributions while he is in part-time service, he shall specify whether—

(i) the payments payable by him shall be calculated as if he were in full-time service and his pensionable pay were the amount that would be his pensionable pay if he were in such service, or

(ii) those payments are to be payable in accordance with paragraph (6).

(4) An officer who made an election under regulation 56(2) at a time when he was a full-time member of the police force and has subsequently begun to serve on a part-time basis may vary that election within the period of three months from the date on which he began to serve on a part-time basis.

(5) Variation of an election in accordance with paragraph (4) shall be made by giving written notice to the police authority specifying that the police officer in part-time service concerned wishes the payments payable by him to be payable in accordance with paragraph (6) and takes effect on the date of that notice.

(6) Where a regular police officer who is in part-time service—

(a) makes an election under regulation 56(2), or

(b) varies such an election in accordance with paragraphs (4) and (5),

specifying that the payments which are payable by him are to be payable in accordance with this paragraph, then the payments payable by him by periodical payments shall be payable at the same percentage of his pay as if he were in full-time service.

(7) In a case of a regular police officer who has retired with an entitlement to an ill-health pension but has subsequently rejoined the police force in accordance with regulation 51, his periodical contributions shall again become payable as provided in paragraph (1).

(8) A sum held in another pension scheme may not be used to purchase added years under this regulation.

### **Reckoning of increased benefits**

**60.**—(1) Subject to the following provisions of this regulation, for the purposes of calculating any award under Part 4 to or in respect of a regular police officer, added years purchased in pursuance of an election under regulation 56(2) shall be reckonable in the same way as other pensionable service reckonable by him.

(2) Subject to regulation 58(2), in a case where a regular police officer elects under regulation 56(3)(c) to make payments by way of a lump sum, he shall be entitled to reckon the number of added years specified in his notice of election under regulation 56(3)(a).

(3) In a case where a regular police officer elects under regulation 56(3)(c) to make payments by way of periodical contributions, he shall be entitled to reckon the number of added years determined in accordance with the following provisions of this regulation.

(4) Unless a regular police officer is in part-time service and has elected to pay contributions at the same percentage of his pensionable pay as if he were in full-time service as in regulation 59(6), in a case where the periodical contributions continue in payment until the date specified in the notice of election, the officer will be entitled to reckon the number of added years specified in his notice of election under regulation 56(3) (a).

(5) This paragraph applies where a regular police officer has commenced payment of periodical contributions in accordance with an election under regulation 56(2) and dies in service or retires with an entitlement to an ill-health pension under regulation 29.

(6) In a case in which paragraph (5) applies, the officer concerned shall, subject to paragraph (8), be entitled to reckon all the added years specified in his notice of election under regulation 56(3)(a), save that where—

(a) he had discontinued payment of periodical contributions on the grounds of financial hardship under regulation 57(3), or

(b) he was an officer with part-time service and had elected to pay contributions at the same percentage of his pensionable pay as if he were in full-time service as in regulation 59(6),

he shall be entitled to reckon a proportion of such benefits, determined in accordance with the formula set out in paragraph (7).

(7) The formula referred to in paragraph (6) is  $(AY \times PM)/PD$

where—

AY is the number of added years specified in the notice of election in accordance with regulation 56(3) (a),

PM is the aggregate length of the periods during which periodical contributions were made calculated in accordance with paragraph (13), where applicable, and

PD is the length of the period beginning with the date on which the election under regulation 56(2) took effect and ending on the date on which the officer concerned died or retired on the ground of disablement, as the case may be.

(8) In a case in which the officer concerned retired with—

(a) an entitlement to a standard ill-health pension and that entitlement ceases in accordance with regulation 51, or

(b) an entitlement to an enhanced top-up ill-health pension and that entitlement ceases in accordance with regulation 51 in circumstances where he does not then remain entitled to a standard ill-health pension under paragraph (8)(c) of that regulation,

then (whether or not he rejoins the police force), his entitlement under paragraph (6) to reckon all or a proportion of the number of added years specified in his notice of election under regulation 56(3) (a) shall cease, but for the purposes of this regulation he will be deemed to have made the



periodical contributions which, but for his retirement, would have fallen due during the period of that retirement.

Provided that where at the time of his retirement on the ground of disablement he was entitled to reckon the proportion of the added years which he elected to purchase given in paragraph (7) he shall be deemed to have made a proportion of such periodical contributions, determined in accordance with the formula set out in paragraph (9).

(9) The formula referred to in paragraph (8) is  $(PN \times PM) / PD$

where PN is the length of the period beginning with the date on which the officer retired on the ground of disablement and ending on the date on which entitlement to the ill-health pension in question ceased, and PM and PD have the same meaning as in paragraph (7).

(10) This paragraph applies to a regular police officer in respect of whom—

(a) periodical contributions continue to be payable until the date specified in the notice of election, but had been discontinued for a period on the grounds of financial hardship under regulation 57(3), whether or not they were so discontinued at the date specified in the notice of election, or

(b) periodical payments continue to be payable until the date specified in the notice of election, but he is an officer in part-time service and has elected to pay contributions payable at the same percentage of his pensionable pay as if he were in full-time service as in regulation 59(6), or

(c) periodical contributions ceased in accordance with regulation 59(1)(b) on the date on which any election made by him under regulation 9 takes effect, or

(d) periodical contributions ceased in accordance with regulation 59(1)(c) on the date on which he retired under regulation 18, 19 or 20, as the case may be, or otherwise ceased to serve as a regular police officer.

(11) In a case in which paragraph (10) applies, the officer shall be entitled to reckon a proportion of the number of added years specified in his notice of election under regulation 56(3)(a), determined in accordance with the formula set out in paragraph (12).

(12) The formula referred to in paragraph (11) is  $AY \times (PM / PE)$

where—

AY is the number of added years specified in the notice of election in accordance with regulation 56(3) (a),

PM is the aggregate length in years of the period during which periodical contributions were paid, or deemed to have been paid, subject to paragraph (13), and

PE is the length of the period beginning with the date on which the election under regulation 56(2) took effect and ending on the date specified in the notice of election in accordance with regulation 56(3)(b).

(13) In the case of a police officer with part-time service who elected to pay contributions at the same percentage of his pensionable pay as if he were in full-time service as in regulation 59(6), the number of days for which he is deemed to have paid periodical contributions during a period of part-time service is calculated by the application of the fraction specified in regulation 14(1).

## PART 6

### PENSION SHARING: PENSION CREDIT MEMBERS

#### **Pension credit member's entitlement to pension**

**61.**—(1) Subject to regulation 62, a pension credit member is entitled to a pension, of an amount calculated in accordance with paragraphs (3), (4) and (5), which becomes payable—

- (a) when he attains normal benefit age, or
- (b) if it is later, when the pension sharing order under which he is entitled to the pension credit takes effect.

(2) In this Part “normal benefit age” means the age of 65.

(3) A pension credit member's pension shall be—

- (a) an annual sum payable for life, and
- (b) subject to paragraph (4), a lump sum payment of an amount equal to that annual sum as at the time when the pension first becomes payable, multiplied by four.

(4) *Omitted*

(5) The total pension under paragraph (3) must be of such an amount that its actuarial value is equal to the member's pension credit, as calculated from tables prepared by the Scheme actuary and in accordance with regulations made under paragraph 5(b) of Schedule 5 to the 1999 Act.

#### **Commutation of the pension credit benefit on the ground of serious ill-health**

**62.**—(1) If a pension credit member is suffering from serious ill-health before he attains normal benefit age, the police authority may commute the whole of the pension to which he is entitled under regulation 61 for a lump sum of an amount equal to the annual rate of the pension to which the member would have been entitled under regulation 61(3)(a) if he had attained normal benefit age on the date when the lump sum is paid (as calculated in accordance with guidance prepared by the Scheme actuary), multiplied by five.

(2) Where a pension is commuted under paragraph (1), the payment of the lump sum discharges the police authority from all liability in respect of benefits payable to or in respect of the pension credit member.

(3) In this regulation, “serious ill-health” means ill-health giving rise to a life expectancy of less than one year from the date on which commutation is applied for.

### **Death grants where pension credit member dies before pension credit benefits payable**

**63.**—(1) If a pension credit member dies before any pension credit benefits have become payable to him under these Regulations, a lump sum death grant is to be paid of an amount equal to the annual rate of the pension to which the member would have been entitled under regulation 61(3) (a) if he had attained normal benefit age on the date of his death (as calculated in accordance with guidance prepared by the Scheme actuary), multiplied by three.

(2) The lump sum is payable—

(a) if the member is survived by a spouse or civil partner who is not ineligible under paragraph (3), to that spouse or civil partner, or

(b) if there is no person such as is mentioned in sub-paragraph (a), if the police authority in their discretion so decide, to the member's personal representatives.

(3) A spouse or, as the case may be, civil partner is ineligible for the purposes of paragraph (2) if—

(a) the deceased and the spouse or civil partner in question were separated by an order or decree of a competent court at the time of the member's death, and

(b) the deceased was not required by such an order to contribute, and was not in fact regularly contributing, to the support of the spouse or civil partner or to the spouse or civil partner for the support of a child of the spouse or civil partner in question.

### **Application of general regulations**

**64.**—(1) The provisions specified in paragraph (2) apply to pension credit members and awards payable to or in respect of them, but apart from where provision is made by this Part or a contrary intention is otherwise indicated—

(a) these Regulations do not apply to pension credit members as such or to benefits payable to or in respect of them as such,

(b) the benefits payable to or in respect of pension credit members as such are not aggregated for any purpose with benefits payable to or in respect of those persons in any other capacity, and

(c) the benefits payable to or in respect of pension credit members deriving their pension credit benefits from one pension debit member are not aggregated for any purpose with benefits payable to or in respect of those persons as pension credit members deriving their pension credit benefits from any other pension debit member.

(2) Those provisions are regulation 66 (appeal by a member of a home police force) and 68 (limitations on appeals).

(3) In the application of regulations 66 and 68 by virtue of this regulation—

(a) *omitted*

(b) the reference in regulation 66 to a person claiming an award in respect of a member of a particular description to whom that regulation applies includes a reference to a pension credit member whose pension credit is derived from the rights of a pension debit member of that description.

PART 7  
MEDICAL QUESTIONS AND APPEALS  
*Eligibility for awards - general*

**Eligibility for awards - general**

**65.** Subject to the following provisions of this Part, the question whether a person is entitled to any, and if so what, awards under these Regulations shall be determined in the first instance by the police authority.

*Appeals*

**Appeal by a member of a home police force**

**66.** Where a member of the police force, or a person claiming an award in respect of such a member, is aggrieved by—

- (a) the refusal of the police authority to admit a claim to receive as of right an award or a larger award than that granted,
- (b) a decision of the police authority as to whether a refusal to accept medical treatment is reasonable for the purposes of regulation 4,
- (c) the reduction under regulation 53 by the police authority of the amount of any pension payable to such a member, or
- (d) the forfeiture under regulation 55 by the police authority of any award granted to or in respect of such a member,

he may, subject to regulation 68, appeal to the High Court of Justice of the Isle of Man, and that court, after enquiring into the case, may make such order in the matter as appears to it to be just.

**Appeal by inspector of constabulary or police officer engaged on relevant service**

**67.** *Omitted*

**Limitations on appeals**

**68.—(1)** An appeal shall not lie under regulation 66 against anything done by a police authority in the exercise of a power conferred by these Regulations which is expressly declared by the Regulations to be a power which they are to exercise in their discretion.

(2) Subject to regulation 73(2), in any proceedings under regulation 66 the court or tribunal shall be bound by any final decision of a medical authority within the meaning of regulation 73.

**Reference to selected medical practitioner - eligibility for pension awards payable on the ground of permanent disablement**

**69.**—(1) For the purposes of a determination by the police authority of a person’s eligibility to receive pension awards payable on the ground of permanent disablement in pursuance of regulation 8, the selected medical practitioner shall report to the police authority his opinion on the likelihood and likely timing of that person becoming permanently disabled for the performance of the ordinary duties of a member of the police force, and such a report shall, subject to an appeal under regulation 70, be final.

(2) A copy of any such report shall be supplied to the person who is the subject of that report.

**Appeals against decisions on eligibility for pension awards payable on the ground of permanent disablement**

**70.**—(1) A person in respect of whom it has been determined under regulation 8(3) that the risk presented by him that he will retire on the ground that he is permanently disabled is such that the likely cost of providing him with benefits under these Regulations is disproportionately high, who is dissatisfied with the opinion of the selected medical practitioner may appeal against the practitioner’s report if—

(a) within 28 days of receiving notice of the police authority’s decision under regulation 8(3) he gives notice that he intends to make such an appeal, and

(b) within two months (or such longer period as may be agreed by the police authority) of receiving notice of the police authority’s decision he supplies evidence that a registered medical practitioner (“the appellant’s practitioner”) has examined him and disagrees with the selected medical practitioner’s opinion on the likelihood or likely timing (or both) of that person becoming permanently disabled for the performance of the ordinary duties of a member of the police force.

(2) The police authority shall ask the selected medical practitioner to reconsider his report in the light of that evidence and, if necessary, to produce a revised report on the likelihood and likely timing of that person becoming permanently disabled for the performance of the ordinary duties of a member of the police force.

(3) In any case in which, following such reconsideration, the person concerned remains dissatisfied with the opinion of the selected medical practitioner, the authority shall arrange for a third registered medical practitioner to examine the person; and in any other case, any revised report produced in accordance with paragraph (2) shall be final.

(4) The third medical practitioner shall be acceptable to the selected medical practitioner and to the appellant’s practitioner, except that in the event of a failure to agree, the police authority may appoint such third medical practitioner as it considers appropriate.

The third medical practitioner shall supply the police authority and the appellant with a written statement of his opinion, which, if it disagrees with any part of the report of the selected medical

practitioner, shall take the form of a revised report on the likelihood and likely timing of that person becoming permanently disabled for the performance of his duty, which shall be final.

*Medical questions - permanent disablement*

**Reference of medical questions - permanent disablement**

**71.—(1)** Where the police authority are considering for the purposes of these Regulations whether a person is permanently disabled, they shall refer for decision to a duly qualified medical practitioner selected by them the following questions—

- (a) whether the person concerned is disabled for the performance of the ordinary duties of a member of the police force;
- (b) whether any such disablement as is mentioned in sub-paragraph (a) is likely to be permanent;
- (c) whether the person concerned is also disabled for engaging in any regular employment otherwise than as a regular police officer; and
- (d) whether any such disablement as is mentioned in sub-paragraph (c) is likely to be permanent.

(2) Where the police authority are considering whether the disablement of a person such as is mentioned in regulation 21(2) or 51(1)(a) has ceased, significantly worsened or significantly improved, they shall refer for decision to a duly qualified medical practitioner selected by them the following questions—

- (a) whether the person concerned continues to be disabled for the performance of the ordinary duties of a member of the police force; if so,
- (b) whether the person concerned is also disabled for engaging in any regular employment; and
- (c) whether any such disablement as is mentioned in sub-paragraph (b) is likely to be permanent.

(3) Where the police authority are considering whether the disablement of a person such as is mentioned in regulation 51(1)(b) has ceased or significantly improved, they shall refer for decision to a duly qualified medical practitioner selected by them the following questions—

- (a) whether the person concerned continues to be disabled for engaging in any regular employment; and, if not,
- (b) whether the person concerned continues to be disabled for the performance of the ordinary duties of a member of the police force.

(4) Where, in pursuance of a reference under paragraph (2) or (3), the selected medical practitioner decides that the question mentioned in paragraph (2) (a) or either of the questions referred to in

paragraph (3) (a) and (b), as the case may be, is to be answered in the affirmative, no question as to the likelihood of such disablement continuing permanently is to be considered by him.

(5) Where the police authority are considering the exercise of their powers under regulation 53 (reduction of pension in case of default), they shall refer for decision to a duly qualified medical practitioner selected by them the question whether the person concerned has brought about or substantially contributed to the disablement by his own default.

(6) *omitted*

(7) The decision of the selected medical practitioner on the question or questions referred to him under this regulation shall be expressed in the form of a report and shall, subject to regulations 72 and 73, be final.

(8) Where, in pursuance of a reference under paragraph (2) or (3), the selected medical practitioner is of the opinion that sub-paragraphs (a) and (b) of regulation 51(7) apply in the case of the person concerned, he shall give written notice of that opinion to the person concerned in accordance with regulation 51(7)(d)(i) and inform the police authority of such opinion in his report; and in such a case the opinion to which the notice relates shall be treated for the purposes of paragraph (7) as if it were a decision on a question referred to him under this regulation.

(9) A copy of any such report shall be supplied to the person who is the subject of that report.

#### **Appeal to medical referee**

**72.—**(1) Where a person is dissatisfied with the decision of the selected medical practitioner on the question or questions referred to him as set out in a report under regulation 71(7) he may, within 28 days after he has received a copy of that report or such longer period as the police authority may allow, and subject to and in accordance with the provisions of regulation 74, give notice to the police authority that he appeals against that decision.

(2) In any case where within a further 28 days of that notice being received (or such longer period as the police authority may allow) that person has supplied to the police authority a statement of the grounds of his appeal, the police authority shall, except in a case where the person concerned and the police authority agree to a further reference to the selected medical practitioner in accordance with regulation 73(1), notify the Governor accordingly, and the Governor shall appoint an independent person or persons (hereafter in these Regulations referred to as the “medical referee”) to decide the appeal.

(3) The decision of the medical referee shall, if he disagrees with any part of the certificate of the selected medical practitioner, be expressed in the form of a certificate of his discretion on any of the questions referred to the selected medical practitioner on which he disagrees with the latter’s decision, and the decision of the medical referee shall, subject to the provisions of regulation 73, be final.

#### **Further reference to medical authority**

**73.—**(1) The police authority and the person in respect of whom a final decision of a medical authority has been given (“the claimant”) may, by agreement, refer such decision to the medical

authority for reconsideration, and he or, as the case may be, it, shall accordingly reconsider the decision and, if necessary, issue a fresh report, which, subject to—

(a) any further reconsideration under this paragraph or paragraph (2) or

(b) an appeal, where the claimant requests that the appeal of which he has given notice (before referral of the decision under this paragraph) be notified to the Governor and referred to a medical referee,

shall be final.

(2) A court hearing an appeal under regulation 66 may, if they consider that the evidence before the medical authority who has given the final decision was inaccurate or inadequate, refer the decision of that authority to him for reconsideration in the light of such facts as the court may direct, and the medical authority shall accordingly reconsider that decision and, if necessary, issue a fresh report which, subject to any further reconsideration under this paragraph, shall be final.

(3) If a claimant and the police authority agree, or a court decide, to refer a decision to the medical authority for reconsideration under this regulation and that medical authority is unable or unwilling to act, the decision may be referred to a duly qualified medical practitioner agreed upon by the claimant and the police authority or, as the case may be, selected by the court, and his decision shall have effect as if it were that of the medical authority who gave the decision which is to be reconsidered.

(4) In this regulation –

“final decision” means –

- (a) a decision of the selected medical practitioner, if the time for appeal from his decision has expired without an appeal to a medical referee being made or if, following a notice of appeal to the police authority, the police authority have not yet notified the Governor of the appeal, and
- (b) a decision of the medical referee, if there has been such an appeal;

“medical authority” means the selected medical practitioner or a medical referee.

### **Procedure and costs on appeals under regulation 72**

**74.—**(1) Every notice of appeal under regulation 72(1) and statement of grounds under regulation 72(2) shall be in writing.

(2) On receiving a notice of appeal against a decision made under regulation 71(7) and the appellant’s statement of grounds for appeal, the police authority, unless regulation 73(1) applies, shall forward to the governor and the medical referee copies of those documents and all other documents determined as necessary by the Governor.

(3) *omitted*

(4) The medical referee shall appoint a time and place for hearing the appeal, at which he may interview or examine the appellant, and for any such further hearings as he may consider necessary,



and shall give not less than two months' notice, or such shorter period as the police authority and appellant may agree, of the hearing to the appellant and police authority ("the parties to the appeal").

(5) The parties to the appeal shall, not less than 35 days (including weekends and public holidays) before the date appointed for the hearing, inform the appeal board whether they intend to be represented at the hearing.

(6) (a) Where either party to the appeal intends to submit written evidence or a written statement at a hearing arranged under paragraph (4), that party shall, subject to sub-paragraph (b), submit it to the appeal board and the other party not less than 35 days before the date appointed for the hearing.

(b) Where any written evidence or statement has been submitted under sub-paragraph (a), any written evidence or statement in response may be submitted by the other party to the appeal board and the party submitting the first-mentioned evidence or statement at any time not less than seven days before the date appointed for the hearing.

(c) The medical referee may postpone or adjourn the date appointed for the hearing where any written evidence or statement is submitted in contravention of sub-paragraphs (a) and (b) or it appears necessary to do so for the proper determination of the appeal.

(d) References in sub-paragraphs (a) and (b) to periods of days shall include weekends and public holidays.

(7) Any hearing (including any medical examination) may be attended by—

(a) the selected medical practitioner or, in his absence, a duly qualified medical practitioner appointed for the purpose by the police authority, and

(b) a duly qualified medical practitioner appointed for the purpose by the appellant,

although they may only observe any examination; and if any hearing includes a medical examination then only medical practitioners may be present for that part of the hearing.

(8) The medical referee shall supply the police authority, the appellant and the Governor with a written statement of its decision. Where the medical referee disagrees with any part of the selected medical practitioner's report, the medical referee shall supply a revised report.

(9) There shall be paid to the medical referee—

(a) such fees as are determined in accordance with arrangements made by the Treasury, or

(b) where no such arrangements have been made, such fees and allowances as the Treasury may from time to time determine;

and any fees or allowances so payable shall, subject to paragraph (10) (c) and (e), be paid by the police authority and shall be treated as part of the expenses of the police authority for the purposes of this regulation.

(10) (a) Subject to the following provisions of this paragraph, the expenses of each party to the appeal shall be borne by that party.

(b) Where a hearing has been cancelled, adjourned or postponed at the request of, or due to the actions or omissions of, the police authority less than 22 days (including weekends and public holidays) before the date appointed for the hearing, the medical referee shall require the police authority to pay to the appellant any expenses actually and reasonably incurred by him in respect of attending or arranging to attend the cancelled, adjourned or postponed hearing, as the case may be.

(c) If the medical referee determines that a hearing has been cancelled, adjourned or postponed at the request of, or due to the actions or omissions of, the appellant less than 11 days (excluding weekends and public holidays) before the date appointed for the hearing the police authority may, subject to sub-paragraph (d), require the appellant to pay towards the cost of the cancellation, adjournment or postponement, as the case may be, such sum not exceeding the total costs of the cancellation, adjournment or postponement, as the case may be, as the authority thinks fit.

(d) If the medical referee, after taking account of any representations from either party, decides that the cancellation, adjournment or postponement, as the case may be, was not due to any fault on the part of the appellant and the appellant should not pay towards the cost of the cancellation, adjournment or postponement, he shall state that this is the case and the police authority shall not require the payment of any such costs.

(e) Where the medical referee decides in favour of the police authority and reports that in its opinion the appeal was frivolous or vexatious, the authority may, subject to sub-paragraph (f), require the appellant to pay towards the cost of the appeal such sum not exceeding the total fees and allowances of the members of the appeal board as the authority thinks fit.

(f) If the medical referee, after taking account of any representations from either party, decides there are exceptional reasons why the appellant should not pay towards the cost of the appeal, it shall state that this is the case and the police authority shall not require the payment of any such costs.

(g) Where the medical referee decides in favour of the appellant, the police authority shall refund to the appellant any expenses actually and reasonably incurred by the appellant in respect of attending any such hearing as is mentioned in paragraph (4).

### **Refusal to be medically examined**

**75.** If a question is referred to a medical authority under regulation 71, 72 or 73 and the person concerned wilfully or negligently fails to submit himself to such medical examination or to attend such interviews as the medical authority may consider necessary in order to enable him to make his decision, then—

(a) if the question arises otherwise than on an appeal under regulation 72, the police authority may make their determination on such evidence and medical advice as they in their discretion think necessary;

(b) if the question arises on an appeal under regulation 72, the appeal shall be deemed to be withdrawn.

PART 8  
TRANSFER VALUES, PAYMENT, ETC  
*Interpretation*

**Interpretation**

**76.** *omitted*

*Certificates of pensionable service on transfer between forces or rejoining the police service*

**Certificates of pensionable service**

**77.** *omitted*

*Transfer values payable on leaving the police service or ceasing to make pension contributions*

**Transfer values payable on leaving the police service or ceasing to make pension contributions**

**78.—**(1) Subject to paragraph (8), this regulation applies to a regular police officer who, before he attains the age of 64 years—

- (a) ceases to serve as a regular police officer, or
- (b) makes or has made an election under regulation 9,

and who, in either case, satisfies the conditions specified in paragraph (2).

(2) The conditions mentioned in paragraph (1) are—

- (a) that he subsequently becomes subject to new pension arrangements which are contained within—
  - (i) a public service pension scheme within the meaning of section 1(1) of the 1993 Act (as it has effect in the United Kingdom or the Isle of Man); or
  - (ii) any other pension scheme which is approved under the Income Tax (Retirement benefit) Schemes) Act 1978 (an Act of Tynwald)
  - (iii) *omitted*

(b) that his pensionable service satisfies the three month condition within the meaning of section 101AA (2) of the 1993 Act;

(c) that he is not entitled to a pension under Part 4 or, if he is so entitled, it is not yet payable;

(d) that he has not received any award by way of repayment of his aggregate pension contributions, and

(e) that he has, on or before the date on which he attains the age of 64 years, or within such longer period as the police authority may allow in the circumstances of the particular case, given written notice to the police authority of his desire that this regulation should apply in his case.

(3) A regular police officer who has given notice in accordance with paragraph (2)(e) may, without prejudice to the giving of another such notice, withdraw that notice by giving written notice to that effect to the police authority under this paragraph:

Provided that notice under this paragraph shall be of no effect if it is given at a time when the police authority have already entered into an agreement with a third party to pay a transfer value under paragraph (4) in respect of him.

(4) Subject to paragraph (8), where this regulation applies the police authority shall, within 12 months of receipt of notice given in accordance with paragraph (2)(e) or, if earlier, by the date on which the regular police officer concerned attains the age of 65 years, pay a transfer value calculated, subject to paragraph (5), in accordance with tables and guidance issued for the purpose by the Scheme actuary to the authority or person empowered to receive such payments for the purposes of the new pension arrangements to which the regular police officer becomes subject:

Provided that if proceedings before a court have been commenced against the regular police officer concerned within 12 months of the date on which contributions under regulation 8 ceased to be payable in respect of him and it appears to the police authority that the proceedings may lead to the forfeiture of any pension, entitlement to which arises as a result of the payment of such contributions, the period within which payment under this paragraph is to be made shall be—

(a) that specified in the foregoing provisions of this paragraph, or

(b) three months from the conclusion of those proceedings (including any proceedings on appeal),

whichever ends later.

(5) In the case of a transfer value paid under the public sector transfer arrangements, paragraph (4) shall have effect as if, for the words from “subject to paragraph (5)” to “actuary” there were substituted the words “in accordance with the rules of the public sector transfer arrangements”; and for these purposes, “the public sector transfer arrangements” has the same meaning as that given in regulation 15(4).

(6) In the case of a regular police officer who has received such an award as is mentioned in paragraph (2)(d) but has, within six months of becoming subject to new pension arrangements, or within such longer period as the police authority may allow in the circumstances of his case, paid to that authority an amount equal to that of the award (plus interest, where payable in accordance with paragraph (7)), paragraph (2) shall have effect as if sub-paragraph (d) were omitted:

Provided that, in the case of a regular police officer who is becoming subject to new pension arrangements such as are specified in paragraph (2)(a)(i), this paragraph shall have effect as if for “six months” there were substituted “12 months”.

(7) For the purposes of paragraph (6)—

(a) interest shall be payable where payment is made under that paragraph more than a year after receipt of the award as mentioned in paragraph 2(d); and

(b) any such interest shall be calculated at the rate of 5 per cent per year, compounded with yearly rests.

(8) Where a pension debit exists under Part 6, the amount of any transfer value payable under this regulation shall be decreased by the actuarial value of that debit.

### **Prohibition on accepting or paying transfer values for pension credit rights**

**79.** A transfer value may not be accepted or paid in respect of any pension credit rights under Part 6.

### *Mis-sold pensions*

#### **Mis-sold pensions**

**80.—**(1) This regulation applies to a regular police officer who—

(a) opted or transferred out, and

(b) has suffered loss as a result of a contravention which would be actionable in England and Wales under section 62 of the Financial Services Act 1986 or section 150 of the Financial Services and Markets Act 2000 (actions for damages in respect of contravention of rules etc made under the Act).

(2) A regular police officer to whom this regulation applies may give notice in writing to the police authority that he wishes the authority to accept payment of a transfer value in order to create or restore pensionable service, and such notice shall be treated as cancelling, with effect from the date on which an instalment of pay next falls due to him, any election that is in force under regulation 9 in respect of that police officer.

(3) Where a regular police officer has given notice under paragraph (2), but before the payment has been accepted and pensionable service created or restored he either—

(a) dies while serving as a member of a police force, or

(b) becomes entitled to an award under these Regulations,

paragraph (4) shall continue to apply in his case.

(4) Where a transfer value in relation to a regular police officer who has given notice under paragraph (2) is paid to a police authority before the expiry of the period of 12 months beginning with the date on which the police officer gives such notice, or such longer period as the police authority may allow, the police authority—

(a) shall, if satisfied that the transfer value has been calculated in a manner consistent with the methods adopted and assumptions made by them in determining the restitution

payment, accept the payment and treat the relevant period as pensionable service reckonable by the officer concerned; and

(b) may, if not so satisfied, but if satisfied that the transfer value represents, by reference to those methods and assumptions, a length of service not exceeding the relevant period, accept the payment and treat that length of service as pensionable service reckonable by the officer concerned,

and the police officer shall be treated for the purpose of calculating any award under these Regulations as having made pension contributions throughout the period of pensionable service credited under this paragraph.

(5) Where a regular police officer is credited under paragraph (4) with a period of pensionable service that is shorter than the relevant period, the period of service credited shall be treated for the purpose of any award under these Regulations as being a continuous period with the same concluding date as the relevant period.

(6) Where a regular police officer who is being credited under paragraph (4) with a period of pensionable service has previously been credited with an additional period of pensionable service calculated in accordance with regulation 15(2) or regulation 78(4) in respect of the relevant period, the police authority may adjust the transfer value which they accept under this regulation to ensure that no part of the additional period of pensionable service which was previously credited is included in the period of pensionable service credited under paragraph (4).

(7) In this regulation—

“the assumed calculation date” means the date on which it is assumed, for the purpose of calculating a restitution payment, that a transfer value will be paid to the police authority;

“the material date” means the date on which the police authority is asked to provide the calculation of the restitution payment;

“personal pension scheme” and “public service pension scheme” have the meanings given by section 1(1) of the 1993 Act;

“the relevant period”, in relation to a regular police officer, means the total of any periods of opted out and transferred out service;

“restitution payment”, in relation to a regular police officer, means an amount equal to the sum of—

(a) the capitalised value at the material date, determined by the police authority in accordance with methods and assumptions notified to them by the Scheme actuary for cash equivalent transfer values from occupational pension schemes (other than public service pension schemes), which would produce a service credit equal to his total period of opted out service, including the capitalised value of any rights under the Pensions (Increase) Acts; and

(b) the greater of—

(i) any transfer value paid to a personal pension scheme in respect of that police officer's transferred out service by a police authority under regulation 78(4), increased by interest calculated at a rate approved by the Scheme actuary over the period from the date of payment of that transfer value to the assumed calculation date; and

(ii) the cash equivalent transfer value which would be payable by the police authority in respect of that transferred out service if the police authority were to pay a cash equivalent transfer value in respect of that service determined in accordance with methods and assumptions, notified to them by the Scheme actuary, applicable immediately after the assumed calculation date.

(8) For the purposes of this regulation, a regular police officer shall be taken—

(a) to have opted out if, for any period during which he is a member of a police force, he does not make contributions (including any additional or further contributions which he had previously elected to make) in respect of police pension rights but instead makes contributions to a personal pension scheme; and

(b) to have transferred out if a transfer value is paid in respect of him by a police authority to a personal pension scheme,

and "opted out service" and "transferred out service" are to be construed accordingly.

#### *Payment of awards*

#### **Authorities responsible for payment of awards**

**81.**—(1) An award which is payable to or in respect of a person by reason of his having served as a regular police officer shall be payable by the police authority.

(2) An award which is payable to or in respect of a pension credit member under Part 6, and any sum paid in commutation of such an award, is payable by the police authority.

#### **Payment and duration of awards**

**82.**—(1) Subject to the provisions of these Regulations, in particular of—

(a) regulation 32(4) (restriction on payment of deferred pension before the age of 65 years);

(b) regulation 33 (early payment of deferred pension subject to actuarial reduction),

(c) regulation 43 (guaranteed minimum pension), and

(d) regulations 51 to 55 (revision and withdrawal or forfeiture of awards),

the pension of a regular police officer shall be payable in respect of each month as from the date of his retirement.

(2) Subject to the provisions of these Regulations, a survivor's pension shall be payable in respect of each month as from the death of the police officer in respect of whom the award is payable or, in the case of a posthumous child such as is mentioned in regulation 40(1)(b)(i), as from the birth of the child, except where the police officer in respect of whom the award is payable was in receipt of a pension and dies during a period in respect of which he has already received his pension, in which case the survivor's pension shall not be payable before the end of that period.

(3) Subject to the provisions of these Regulations, in particular of—

(a) regulation 42(6) (b) and (c) (limitation on payment of child survivors' pensions),

(b) regulation 43 (guaranteed minimum pension), and

(c) regulations 51 to 55 (revision and withdrawal or forfeiture of awards),

a pension shall be payable for life and shall be discharged by payments in advance at such reasonable intervals as the police authority may, in their discretion, determine, except that payment on account of a pension may be delayed, in whole or in part, pending the determination of any question as to the liability of the police authority in respect of the pension, including any question as to the continuance of that liability.

(4) Where a person dies after receiving a sum paid in advance on account of a pension, neither that sum nor any part of it shall be recoverable although referable to a period after his death.

(5) Subject to the provisions of these Regulations, a gratuity or award by way of repayment of aggregate pension contributions shall become payable as soon as the entitlement to it arises and shall be paid forthwith in one sum, and a lump sum payable upon the retirement of a regular police officer shall be paid within three months from the date of retirement, except that—

(a) any such payment may be delayed, in whole or in part, pending the determination of any question as to the liability of the police authority to pay it, and

(b) where the police authority are satisfied that it would be for the advantage of the beneficiary to pay a gratuity in instalments, they may pay it in instalments of such reasonable amounts and over such reasonable period as they think fit.

### **Payment of awards otherwise than to beneficiary and application of payments**

**83.—**(1) This regulation applies to the payment of any award to or in respect of a regular police officer or a pension credit member (whether a pension, gratuity or other award) and any reference in this regulation to the beneficiary is a reference to the person to whom, this regulation apart, the award is payable.

(2) Subject to the provisions of these Regulations, and in particular the following provisions of this regulation, an award shall be payable only to the beneficiary.

(3) Where the beneficiary is a minor the police authority may, if they think fit, in lieu of paying any sum on account of an award to the minor, pay it to such other person as they may determine; and a



person who receives any sum in pursuance of this paragraph shall, subject to and in accordance with any directions of the police authority, apply that sum for the benefit of the minor.

(4) On the death of the beneficiary to whom a sum is due on account of an award which does not exceed £5,000 or such higher amount as may from time to time be prescribed for the purposes of section 6 of the Administration of Estates (Small Payments) Act 1965, the police authority may, without probate, confirmation or any other formality or proof of title, pay the sum to the persons appearing to the authority to be beneficially entitled to the personal estate of the deceased or, as the authority think fit, pay the sum to one or more of those persons or distribute it among all or any of those persons in such proportions as the authority may determine.

(5) Where it appears to the police authority that a beneficiary is by reason of mental disorder or otherwise incapable of managing his affairs, in lieu of paying any sum on account of an award to that beneficiary—

(a) they may, in their discretion, pay it in whole or in part to a person having the care of the beneficiary or such other person as they may determine, and

(b) in so far as they do not so discharge their liability in respect of that sum, the authority shall apply it in such manner as they think fit for the benefit of the beneficiary or his dependants;

and a person who receives any sum in pursuance of sub-paragraph (a) shall, subject to and in accordance with any directions of the police authority, apply it for the benefit of the beneficiary or his dependants.

(6) Where, as a result of any fraud, theft or negligence on the part of a regular police officer in connection with his service as such, a loss has occurred to the fund out of which an award is payable to him, in lieu of paying the whole or any part of any sum on account of the award to that beneficiary, the police authority may, if they think fit but subject to paragraph (7), apply it in making good the loss by retaining it in that fund:

Provided that the aggregate amount retained in pursuance of this paragraph shall not exceed whichever is the less of the following amounts, namely—

(a) the amount which is the actuarial value, at the time of the first retention, of the sums then or prospectively due to the regular police officer on account of the award, and

(b) the amount of the loss,

and, in the event of any dispute as to the amount of that loss, the power conferred by this paragraph shall not be exercisable save to the extent of any sum adjudged due to the police authority in respect of the loss by an order of a competent court.

(7) Where the police authority exercise the power conferred by paragraph (6) they shall furnish the regular police officer concerned with a certificate showing the amount retained and the effect on the award; and, where the regular police officer is entitled to reckon pensionable service otherwise than by reason of service as a member of a police force, only the following proportion of any sum due on account of the award may be so retained and applied, that is to say, the proportion which his

pensionable service reckonable by reason of service as a member of a police force bears to his total pensionable service.

(8) A police authority shall obtain a good discharge by paying or applying any sum in the manner provided by this regulation.

#### **Payment on behalf of officers of lifetime allowance charge**

**84.** *Omitted*

#### **Reduction of benefits where lifetime allowance charge payable**

**85.**—(1) This regulation applies if—

(a) an event that is a benefit crystallisation event listed in the table in section 216(1) of the Finance Act 2004 occurs in relation to a regular police officer,

(b) the officer and police authority are jointly and severally liable in relation to that event, and

(c) no request has been duly made under regulation 84 in relation to the event or, if such a request has been made, the authority is prevented from complying with it by paragraph (3) of that regulation.

(2) Where this regulation applies—

(a) the police authority shall pay any of the tax payable on the event;

(b) the benefits payable to or in respect of the officer, or the transfer payment in the case of event 8 in the table in section 216(1) of the Finance Act 2004, shall be reduced to reflect fully the amount of tax payable;

(c) the amount of the reduction shall be determined in accordance with guidance provided by the Secretary of State and, in the case of any reduction to pension benefits, consistent with normal actuarial practice.

### PART 9

#### SPECIAL CASES

##### *Alterations in police areas*

#### **Alterations in police areas**

**86.** *Omitted*

#### **Chief officers of police affected by alterations in police areas**

**87.** *omitted*

## *Servicemen*

### **Interpretation**

**88.** In regulations 89 to 94—

“relevant service in the reserve forces” means service in pursuance of a training obligation under sections 38, 40 and 41 of the Reserve Forces Act 1980 or Part III of the Reserve Forces Act 1996 or by virtue of a call out for permanent service or a recall under the Reserve Forces Act 1980 or Part VII of the Reserve Forces Act 1996;

“the reserve forces” means those forces specified in section 1(2) of the Reserve Forces Act 1996;

“serviceman” means a person who immediately before undertaking a period of relevant service in the reserve forces was a regular police officer.

references to the Reserve Forces Act 1980 and the Reserve Forces Act 1996 are to those Acts as they have effect in the Isle of Man.

### **Awards to servicemen**

**89.**—(1) Subject to regulation 94, this regulation applies to a serviceman who at the end of his period of relevant service in the reserve forces is or was permanently disabled for the performance of the ordinary duties of a member of the police force.

(2) A serviceman to whom this regulation applies shall be entitled—

(a) to an ill-health pension under regulation 29 on the same conditions in all respects as if he were such a regular police officer as is mentioned in paragraph (1) of that regulation, or

(b) where he does not meet the condition specified in regulation 29(3) (a) (i), to an award by way of repayment of his aggregate pension contributions under regulation 34.

### **Survivors' awards on death of servicemen**

**90.** Subject to regulations 91 and 95, if a serviceman who fulfils the qualifying service criterion—

(a) dies or has died during his period of relevant service in the reserve forces, or

(b) having been permanently disabled for the performance of the ordinary duties of a member of the police force at the end of that period (without any intervening period of service as such) dies or has died while in receipt of a pension granted in pursuance of regulation 89(2)(a),

then—

(c) an adult survivor of that serviceman (had he been a regular police officer) such as is mentioned in regulation 40(1) (a) shall be entitled to an adult survivor's pension, and

(d) a child survivor of that serviceman (had he been a regular police officer) such as is mentioned in regulation 40(1) (b) shall be entitled to a child survivor's pension,

under regulation 39, on the same conditions in all respects as if he had been a regular police officer who had died in the circumstances mentioned in that regulation.

### **Prevention of duplication**

**91.** Regulation 49 shall apply in relation to a pension in pursuance of regulation 90 as if, after the words "under regulation 39" in regulation 49, there were inserted the words "or regulation 90".

### **Application of regulations 44, 45 and 46**

**92.** In the case of a serviceman—

(a) who dies while in receipt of a pension or while entitled to a deferred pension, whether or not that pension has come into payment, and whose death results from an injury received during his period of relevant service in the reserve forces, regulation 44 (death gratuities - dependants) shall apply as it applies in the case of a regular police officer who so dies and whose death results from an injury received in the execution of his duty;

(b) who dies during his period of relevant service in the reserve forces, regulations 45 (death gratuity - estate) and 46 (lump sum death grant) shall apply as they apply in the case of a regular police officer who dies while serving as such.

### **Servicemen who do not resume service in their former force**

**93.** Where a serviceman who ceased to serve as a regular police officer in order to undertake a period of relevant service in the reserve forces does not or did not resume service in the police force within a month of the end of that period, he shall be treated for the purposes of these Regulations as having ceased to serve as a regular police officer in that force as from the end of his period of relevant service in the reserve forces.

### **Pensionable service and pension contributions**

**94.—(1)** A serviceman who ceased to serve as a regular police officer in order to undertake a period of relevant service in the reserve forces shall be entitled to reckon that period as pensionable service in the police force, subject, however, to paragraph (2).

(2) Regulations 89, 90 and 92 shall have effect in the case of a serviceman who ceased to serve as a regular police officer in order to undertake a period of relevant service in the reserve forces only if he pays or has paid pension contributions (other than additional or further pension contributions) to the police authority, as though he had remained a regular police officer in the police force, in respect of his period of relevant service in the reserve forces:

Provided that those regulations shall have effect notwithstanding that pension contributions are not or have not been paid as aforesaid by a serviceman in respect of any period during which his service pay is less than his pensionable pay.

(3) In the case of a serviceman who ceased to serve as a regular police officer in order to undertake a period of relevant service in the reserve forces and who immediately before he so ceased to serve was making periodical contributions in accordance with an election under regulation 56 (election to purchase increased benefits)—

(a) his liability to make those contributions to the police authority shall continue during such period of relevant service in the reserve forces, and

(b) regulation 60 shall apply as if, after the words “Part 4” in paragraph (1) of that regulation, there were inserted the words “or Part 9 (servicemen)”

as though he had remained a regular police officer in the police force.

*Former members of a Scottish police force or the Police Service of Northern Ireland*

#### **Former members of a Scottish police force or the Police Service of Northern Ireland**

95. *omitted*

#### **Transfer of regular police officer to a Scottish police force or the Police Service of Northern Ireland**

96. *omitted*

#### **Amendment of the Police (Injury Benefit) Regulations 2006**

97. *omitted*

#### **Preferential Rejoin Scheme**

98. (1) For the purpose of determining entitlement to payment of benefits to or in respect of a member of these Regulations, subject to paragraph (2), the member is taken to be a deferred members of these Regulations during an absence covered by the Preferential Rejoin Scheme;

(2) A Member who was in pensionable service before beginning an absence covered by the Preferential Rejoin Scheme is taken to re-enter pensionable service under these Regulations, when returning to a pensionable post within the Constabulary and in accordance with the terms of the Preferential Rejoin Scheme;

(3) For those Members to whom paragraph (2) applies their benefits will be subject to, and calculated in accordance with, the provisions of these Regulations that would apply to that member had they not had a period of absence;

(4) any period of absence covered by the Preferential Rejoin Scheme shall not count as reckonable service; and

(5) A Member who returns following an absence covered by the Preferential Rejoin Scheme will not be permitted to pay any unpaid contributions for or during the period of absence covered by the Preferential Rejoin Scheme;

SCHEDULE 1  
GLOSSARY OF EXPRESSIONS

In these Regulations, unless the context otherwise requires—

“the 1987 Regulations” means the Police Pensions Regulations 1987

“the 1993 Act” means the Pension Schemes Act 1993;

“the 1999 Act” means the Welfare Reform and Pensions Act 1999;

“added years” has the meaning assigned to it by regulation 56(2);

“adult survivor” has the meaning assigned to it by regulation 40(1) (a);

“aggregate pension contributions”, for the purpose of calculating an award, has the meaning assigned to it by regulation 26;

“appellant’s practitioner” shall be construed in accordance with regulation 70(1) (b);

“ceasing to serve” includes—

(a) voluntarily ceasing to serve as a regular police officer;

(b) resignation from a police force upon being required to resign, and

(c) dismissal,

in each case with effect from a date before that on which the person concerned attains the age of 55 years;

“chief officer of police” means the Chief Constable;

“child survivor” (without regard to age) has the meaning assigned to it by regulation 40(1) (b);

“contracting-out rights” shall be construed in accordance with regulation 43(3) (a);

“Conduct Regulations” means the Isle of Man Police Discipline (Senior Officers) Regulations 1980 or the Isle of Man Discipline Regulations 1995, as the case may be;

“disablement” and cognate expressions have the meanings assigned to them by regulation 4;

“enhanced top-up ill-health pension” has the meaning assigned to it by regulation 29(4) (b);

“enhanced top-up totals” has the meaning assigned to it by regulation 31(1).

“final pensionable pay” has the meaning assigned to it by regulation 24;

“former force”, in relation to a serviceman, means the police force in which he was serving immediately before undertaking a period of relevant service in the reserve forces;

“former pension arrangements” shall be construed in accordance with regulation 15(1) (a);

“guaranteed minimum” and “guaranteed minimum pension” have the meanings which they have for the purposes of the 1993 Act; and “guaranteed minimum”, in relation to a pension under a pension scheme at a particular time, means the amount certified by the Department of Social Care as that minimum at that time;

“infirmity” has the meaning assigned to it by regulation 4(5);

“injury” includes any injury or disease, whether of body or of mind;

“injury received in the execution of duty” and “the result of an injury” have the same meanings as they have in the 1987 Regulations;

“maternity leave” has the meaning given by regulation 37(1) of the Isle of Man Police Regulations 2000;

“medical authority who has given a final decision” has the meaning assigned to it by regulation 73(4);

“normal benefit age” has the meaning assigned to it by regulation 61(2);

“parties to the appeal” shall be construed in accordance with regulation 74(4);

“part-time service” means service as a regular police officer performed pursuant to an appointment under regulation 6 of the Isle of Man Police Regulations 2000;

“paternity leave” means leave granted in accordance with regulation 38 of the Isle of Man Police Regulations 2000;

“pension credit” means a credit under section 29(1) (b) of the 1999 Act including a credit under corresponding Northern Ireland legislation;

“pension credit benefit” has the meaning given by section 101B of the 1993 Act;

“pension credit member” has the meaning given by section 124(1) of the Pensions Act 1995;

“pension credit rights” means rights to future benefits under these Regulations which are attributable to a pension credit;

“pension debit” means a debit under section 29(1) (a) of the 1999 Act;

“pension debit member” means a person whose benefits or future benefits under these Regulations have been reduced under section 31 of the 1999 Act;

“pension sharing order” means any order or provision which is mentioned in section 28(1) of or Part 4 of Schedule 5 to the Civil Partnership Act 2011 (c.2),

“pensionable pay” has the meaning assigned to it by regulation 23;

“pensionable service” shall be construed in accordance with regulation 10;

“the Pensions (Increase) Acts” means the Pensions (Increase) Act 1974 (an Act of Tynwald);

“the police authority” means the Department of Home Affairs;

“the police force” means the Isle of Man Constabulary;

“Preferential Rejoin Scheme”, in relation to a member of these Regulations, means a period of absence not exceeding 5 years which is agreed by the Constabulary in accordance with Isle of Man Constabulary Preferential Rejoin Scheme;

“prospective service” shall be construed in accordance with regulation 31(3);

“public holiday” means Christmas Day, the 26th December (if it falls on a Saturday or Sunday), the 1st January (if it so falls), Good Friday or a bank holiday within the meaning of the Bank Holidays Act 1989 (an Act of Tynwald);

“the public sector transfer arrangements” has the meaning assigned to it by regulation 15(4);

“public service pension scheme” has the meaning given by section 1(1) of the 1993 Act;

“the qualifying service criterion” shall be construed in accordance with regulation 17(3) and (4);

“regular employment” means employment for an annual average of at least 30 hours per week;

“regular police officer” means a member of the police force;

“relevant award” shall be construed in accordance with regulation 50(1);

“relevant date” shall be construed in accordance with regulation 10(1);

“relevant service in the reserve forces” has the meaning assigned to it by regulation 88;

“reserve forces” has the meaning assigned to it by regulation 88;

“retirement” and cognate expressions shall be construed in accordance with regulation 17;

“the Scheme actuary” means the actuary for the time being appointed by the police authority to provide a consulting service on actuarial matters relevant to these Regulations;

“selected medical practitioner” shall be construed in accordance with regulation 8(2);

“serious ill-health”, in relation to commutation under Part 6, has the meaning assigned to it by regulation 62(3);

“serviceman” has the meaning assigned to it by regulation 88;

“sick leave” means leave taken in accordance with regulation 35 of the Isle of Man Police Regulations 2000;



“standard ill-health pension” has the meaning assigned to it by regulation 29(3);

“state pensionable age” has the meaning assigned to it by regulation 43(7);

“tax year” means the 12 months beginning with 6th April in any year;

“transfer”, except in the expression “transfer election”, shall be construed in accordance with regulation 5;

“transfer election” has the meaning assigned to it by regulation 6(8); and

“Treasury” means the Treasury of the Isle of Man;

Regulation 6(2), (3) and (4)

## SCHEDULE 2

### APPLICATION OF REGULATIONS TO OFFICERS TO WHOM REGULATION 6(2) AND (3) APPLIES

1. This paragraph applies to a regular police officer to whom these Regulations apply by virtue of regulation 6(2) (a) (ii).
2. This paragraph applies to a regular police officer to whom these Regulations apply by virtue of regulation 6(2) (a) (iii).
3. This paragraph applies to a regular police officer to whom these Regulations apply by virtue of regulation 6(2) (a) (iv) or (v).
4. An officer to whom paragraph 3 applies may, instead of retaining his entitlement to his ordinary pension under regulation B1 of the 1987 Regulations or, as the case may be, his deferred pension under regulation B5 of those Regulations, elect to relinquish his entitlement to the ordinary or deferred pension and to reckon as pensionable service for the purposes of these Regulations the pensionable service he was entitled to reckon under the 1987 Regulations at the time of his retirement with an entitlement to the ordinary or deferred pension.
5. An election under paragraph 4 shall be made by the officer concerned in the form of a transfer election in accordance with the provisions of Schedule 3.
6. An officer to whom paragraph 1 applies may elect to pay to the police authority of the force in which he is then serving a sum equal to the amount of his award by way of repayment of his aggregate pension contributions under regulation B6 of the 1987 Regulations and to reckon as pensionable service for the purposes of these Regulations the pensionable service he was entitled to reckon under the 1987 Regulations at the time of his retirement with an entitlement to the award.
7. An election under paragraph 6 shall be made by the officer concerned in the form of a transfer election in accordance with the provisions of Schedule 3.
8. Subject to the following provisions of this Schedule, where a regular police officer to whom these Regulations apply by virtue of regulation 6(2) pays pension contributions under regulation 7(1), he shall be eligible for awards to be payable to or in respect of him under these Regulations.

9. The pensionable service reckonable by an officer—

(a) to whom paragraph 1 applies and who has made an election in accordance with paragraphs 6 and 7,

(b) to whom paragraph 2 applies,

(c) to whom paragraph 3 applies and who—

(i) has made an election in accordance with paragraphs 4 and 5, or

(ii) has not made an election in accordance with those paragraphs or under regulation 6(8), but is entitled to reckon at least 30 years' pensionable service under the 1987 Regulations at the date of retiring or otherwise ceasing to serve (and for this purpose account shall be taken of any pensionable service the officer would have been entitled to reckon had any transfer value not been paid under regulation F10 of the 1987 Regulations); or

(d) such as is mentioned in regulation 6(3), who cancels his election in the circumstances mentioned in regulation 6(4) but does not make a transfer election under regulation 6(8),

shall be determined in accordance with regulations 10 to 16, except that regulation 16 (reckoning of service for purposes of awards) shall have effect as if—

(e) there were inserted in paragraph (1) after the words "35 years" the words—

"less the total pensionable service he was entitled to reckon under the 1987 Regulations, calculated in accordance with paragraphs (3) and (4), at the applicable time",

(ea) there were added after paragraph (1) the following paragraph—

"(1A) (a) For the purposes of this regulation, the "applicable time" shall be determined in accordance with this paragraph."

(b) In a case falling within paragraph 9(a) to (c) of Schedule 2—

(i) subject to sub-paragraph (ii), the applicable time is the time of his retirement with an entitlement to—

(aa) an ordinary pension under regulation B1; or, as the case may be,

(bb) a short service award under regulation B2;

(cc) an ill-health pension under regulation B3;

(dd) a deferred pension under regulation B5;

(ee) an award by way of repayment of aggregate pension contributions under regulation B6

of the 1987 Regulations,

(ii) where he has retired with an entitlement mentioned in sub-paragraph (i) and before retiring he had made an election under regulation G4(1) of the 1987 Regulations (election not to pay pension contributions) which had not been cancelled before retiring, the applicable time is the time when he made that election.

(c) In a case falling within paragraph 9(d) of Schedule 2, the applicable time is the time when he made his election under regulation G4(1) of the 1987 Regulations.”

(f) there were added at the end the following paragraphs—

“(3) For the purposes of paragraph (1), the total pensionable service which a regular police officer was entitled to reckon at the applicable time shall be calculated by the police authority as the sum of—

(a) the pensionable service he was entitled to reckon under Part F of the 1987 Regulations at that time multiplied by the appropriate conversion factor—

(i) where he has not yet attained the age of 55 years, applicable to his age next birthday at the notional commencement of pension contributions under the 1987 Regulations, or

(ii) where he has attained the age of 55 years, applicable to the number of years’ qualifying service as a regular police officer he had completed at the applicable time,

given in the following table—

TABLE OF CONVERSION FACTORS

<i><u>If under age 55</u></i>	<i><u>If aged 55 or above</u></i>	Periods with full spouse benefit	For female officers, periods with no spouse benefit
Age next birthday at notional commencement of pension contributions under 1987 Regulations	Number of years’ qualifying service completed at the applicable time		
25 and below	30	7/6ths	113%
26	29	115%	111%
27	28	113%	109%
28	27	111%	107%
29	26	108%	104%
30	25	105%	104%
31	24	102%	98%
32	23	99%	95%
33	22	96%	92%

34	21	92%	88%
35 and above	20 or fewer	88%	84%

and

(b) in the case of a regular police officer such as is mentioned in paragraph 9(c) of Schedule 2 who had elected to purchase increased benefits in accordance with the Police Pensions (Purchase of Increased Benefits) Regulations 1987, such additional sixtieths as he was entitled to reckon under regulation 8(2) of the Police Pensions (Purchase of Increased Benefits) Regulations 1987 immediately before his retirement, multiplied by the conversion factor of 88%.

(4) For the purposes of paragraph (3)—

(a) “age next birthday at the notional commencement of pension contributions under the 1987 Regulations”, in relation to a regular police officer, means the age he would attain on the birthday following the date on which he would have attained an exact age determined by subtracting the length of his qualifying service under the 1987 Regulations from his exact age on the date when he commenced paying contributions under these Regulations; and

(b) “qualifying service” and “qualifying service under the 1987 Regulations” mean the period in years he was entitled to reckon as pensionable service under the 1987 Regulations, except that where some or all of the service he was so entitled to reckon was part-time service it means the period in years he would have been entitled to reckon as pensionable service if in any period of part-time service he had served full-time.”

**10.** In the case of a regular police officer to whom paragraph 1 applies and who has made an election in accordance with paragraphs 6 and 7 or to whom paragraph 3 applies and who has made an election in accordance with paragraphs 4 and 5—

(a) the pensionable service he is entitled to reckon, in accordance with regulations 10 to 16, shall include the pensionable service he was entitled to reckon under the 1987 Regulations at the time of his retirement with an entitlement to an award by way of repayment of aggregate pension contributions under regulation B6 of those Regulations, an ordinary pension under regulation B1 of those Regulations or, as the case may be, a deferred pension under regulation B5 of those Regulations, and

(b) for the purposes of sub-paragraph (a), the pensionable service he was so entitled to reckon shall be such as is calculated by the police authority in accordance with the provisions of Schedule 3.

**11.** In the case of a regular police officer to whom paragraph 1 or 3 applies, for the purposes of regulation 24 (final pensionable pay), paragraph (1) (b) and (c) of that regulation shall not have

effect unless the periods of twelve months mentioned in that paragraph began on or after the date when pension contributions were first paid by him under regulation 7(1).

**12.** A regular police officer to whom these Regulations apply by virtue of regulation 6(2) and who has begun to pay contributions under regulation 7(1) may no longer pay pension contributions under the 1987 Regulations.

**13.** In the case of—

(a) an officer to whom regulation 6(2) (a) (v) applies who is in receipt of an ill-health pension under regulation B3 of the 1987 Regulations, or

(b) an officer to whom regulation 6(2) (a) (v) applies who is in receipt of a deferred pension under regulation B5 of the 1987 Regulations,

and who, in either case, has on or after 1<sup>st</sup> April 2010 rejoined the police force (otherwise than in the circumstances set out in regulation 6(2)(c)(i), (ii) or (iii)), regulation 51 shall apply in relation to his ill-health pension as if it were a standard ill-health pension under regulation 29 or in relation to his deferred pension as if it were a deferred pension which came into payment early on the ground of permanent disablement for engaging in any regular employment under regulation 32 (as the case may be); and if a portion of his pension was commuted for a lump sum under regulation B7 of the 1987 Regulations, the proviso to regulation 28(1)(b) and regulation 28(2) shall have effect as if references to the previous lump-sum payment (in the proviso to regulation 28(1)(b)) and to the most recent lump sum payment (in regulation 28(2)) included references to the lump sum paid by way of commutation.

**14.** References in the foregoing paragraphs to retirement with an entitlement to an award under the 1987 Regulations shall be construed as including a reference to ceasing to serve, otherwise than upon retirement, with such an entitlement.

Regulation 6(8)

### SCHEDULE 3

#### TRANSFER ELECTIONS UNDER REGULATION 6(8)

**1.** Where a regular police officer wishes to make a transfer election in accordance with regulation 6(8) he shall do so by giving written notice to the police authority—

(a) in the case of an officer to whom these Regulations apply by virtue of regulation 6(2)(a)(iv) or (v), or to whom regulation 6(6) or (7) applies, or is such as is mentioned in regulation 6(8)(c), within such period of three months beginning no later than 1<sup>st</sup> January 2011 as the police authority may determine, or such longer period as the police authority may, by reason of exceptional circumstances in that officer's case, in their discretion allow, or

(b) in the case of an officer—

(i) to whom these Regulations apply by virtue of regulation 6(2) (a) (ii),

(ii) to whom these Regulations apply by virtue of regulation 6(2) (a) (iv) or (v) and who re-joined his force or joined another force on a date after that on which the period of three months mentioned in sub-paragraph (a) commenced,

(iii) who, for the purposes of regulation 6(6)(b), is treated as continuing to serve notwithstanding his dismissal or requirement to resign and whose reinstatement following a successful appeal occurs on a date after that on which the period of three months mentioned in sub-paragraph (a) commenced, or

(iv) who is such as is mentioned in regulation 6(8) (c), and who rejoined his force on a date after that on which the period of three months mentioned in sub-paragraph (a) commenced,

within the period of three months beginning on the date on which he first so rejoined the police force or, as the case may be, was reinstated (or such longer period as the police authority may, by reason of exceptional circumstances in that officer's case, in their discretion allow).

**2.** A transfer election made in accordance with regulation 6(8) within the period of three months mentioned in sub-paragraph (a) of paragraph 1 (or such longer period as the police authority may allow in accordance with that sub-paragraph) shall, in the case of an officer to whom regulation 6(6) applies, take effect as from 1<sup>st</sup> April 2010; but in the case of—

(a) such a transfer made by any other officer to whom paragraph 1(a) applies, or

(b) an officer such as is mentioned in paragraph 1(b),

the transfer election shall take immediate effect unless—

(c) in a case falling within paragraph 1(a), regulation 6(7) applies to the officer and he has made a transfer election before the cancellation of the election to stop paying contributions has come into effect, in which case the transfer election takes effect at the same time as the cancellation, or

(d) in a case falling within paragraph 9(b) (i), regulation 6(2) (a) (ii) applies to the officer, in which case the transfer election takes effect in accordance with paragraph 9.

**3.** A regular police officer who makes such a transfer election shall, no later than the last day of the period of three months mentioned in paragraph 1(a) or (b), as the case may be (or such longer period as the police authority may allow in accordance with paragraph 1), pay all pension contributions then payable by him under the 1987 Regulations, including any payment he has undertaken to make under regulation F4 or F5 (previous service reckonable on payment) of those Regulations, and all periodical contributions then payable by him under the Police Pensions (Purchase of Increased Benefits) Regulations 1987.

**4.** As from the date on which a regular police officer's transfer election takes effect, he may no longer pay pension contributions under the 1987 Regulations.

**5.** As from the date on which such a transfer election takes effect, the total pensionable service the regular police officer concerned was entitled to reckon under the 1987 Regulations immediately

before that date, calculated in accordance with paragraphs 6, 7 and 9, shall be reckonable as pensionable service for the purposes of these Regulations.

6. For the purposes of paragraph 5, the total pensionable service which a regular police officer was entitled to reckon immediately before that date shall be calculated by the police authority as the sum of—

(a) the pensionable service he was entitled to reckon under Part F of the 1987 Regulations at that time, multiplied by the appropriate conversion factor—

(i) where he has not yet attained the age of 55 years, applicable to his age next birthday at the notional commencement of pension contributions under the 1987 Regulations, or

(ii) where he has attained the age of 55 years, applicable to the number of years' qualifying service as a regular police officer he has completed as at the date on which his transfer election takes effect,

given in the following table—

TABLE OF CONVERSION FACTORS

<i>If under age 55</i>	<i>If aged 55 or above</i>	Periods with full spouse benefit	For female officers, periods with no spouse benefit
Age next birthday at notional commencement of pension contributions under 1987 Regulations	Number of years' qualifying service completed immediately before the date on which the transfer election takes effect		
25 and below	30	7/6ths	113%
26	29	115%	111%
27	28	113%	109%
28	27	111%	107%
29	26	108%	104%
30	25	105%	101%
31	24	102%	98%
32	23	99%	95%
33	22	96%	92%
34	21	92%	88%
35 and above	20 or fewer	88%	84%

and

(b) in the case of a regular police officer who had elected to purchase increased benefits in accordance with the Police Pensions (Purchase of Increased Benefits) Regulations 1987, such

additional sixtieths as he would have been entitled to reckon under regulation 8(2) of the Police Pensions (Purchase of Increased Benefits) Regulations 1987 if, immediately before the date on which his transfer election takes effect, he had made an election under regulation G4 of the 1987 Regulations, multiplied by the conversion factor of 88%:

Provided that—

(a) where a regular police officer has not paid the full amount due in accordance with paragraph 3 before the expiry of the period mentioned in that paragraph, the pensionable service he was entitled to reckon under the 1987 Regulations in respect of the period of service to which the contributions in question relate shall be the same proportion of that period of service as the amount which has been so paid bears to the total amount due; except that where the person concerned dies before the expiry of that period there shall be reckonable the full period of his pensionable service to which the amount due relates notwithstanding that the amount due has, in full or in part, not been paid in accordance with paragraph 3;

(b) in the case of a pension debit member, his pension debit under the 1987 Regulations shall be multiplied by the conversion factor of 105% and shall be treated as a pension debit under regulation 36; and

(c) for the purposes of these Regulations, the total pensionable service he was entitled to reckon under the 1987 Regulations shall not exceed 35 years.

7. In paragraph 6—

(a) “age next birthday at the notional commencement of pension contributions under the 1987 Regulations”, in relation to a regular police officer, means the age he would attain on the birthday following the date on which he would have attained an exact age determined by subtracting the length of his qualifying service under the 1987 Regulations from his exact age on the date when he commenced paying contributions under these Regulations, where—

(b) “qualifying service” and “qualifying service under the 1987 Regulations” mean the period in years he was entitled to reckon as pensionable service under the 1987 Regulations, except that where some or all of the service he was so entitled to reckon was part-time service it means the period in years he would have been entitled to reckon as pensionable service if in any period of part-time service he had served full-time.

8.—(1) A regular police officer to whom—

(a) regulation 6(2)(a)(iv) or (v), (6), (7) or (8)(c) applies and who does not make a transfer election within the period mentioned in paragraph 1 (a) or (b), as the case may be, or

(b) regulation 6(5) applies, and

(c) who, in either case, is entitled to a deferred pension under regulation B5 of the 1987 Regulations,



and who does not make a transfer election within the period mentioned in paragraph 1(a) or (b), as the case may be, may make a transfer election by giving written notice to the police authority at any time before his retirement.

(2) In such a case, the pensionable service he was entitled to reckon under the 1987 Regulations which is to be reckoned as pensionable service for the purposes of these Regulations shall be calculated and credited by the police authority in accordance with tables and guidance issued for the purpose by the Scheme actuary, as if a transfer value had been received under regulation 15(1).

**9.** In the case of a regular police officer who, after making a transfer election in accordance with paragraph 1(b), makes an appropriate payment in accordance with regulation 13(1) in respect of a period of service as a regular police officer which ceased before the date on which that transfer election took effect, he shall be entitled to reckon as pensionable service for the purposes of these Regulations a period calculated by the police authority by multiplying the period of pensionable service to which the appropriate payment relates by the appropriate conversion factor applicable to his age next birthday at the notional commencement of pension contributions under the 1987 Regulations, given in the table set out in paragraph 6.

**10.** In the case of a regular police officer whose transfer election has taken effect, regulation 26 (aggregate pension contributions for the purposes of repayment) shall have effect as if, in paragraph (2), for the words “he became a regular police officer” to the end, there were substituted the words “on which a transfer election made by him in accordance with the provisions of Schedule 3 took effect”.

**11.** In the case of a regular police officer who had allocated a portion of any pension to which he might become entitled in accordance with regulation B9 of the 1987 Regulations, such allocation shall have no further effect as from the date on which his transfer election takes effect.

**12.** As from the date on which a transfer election made by a regular police officer takes effect, entitlement to awards to or in respect of him under the 1987 Regulations shall cease, except for entitlement to pension credit benefits.

**13.** In relation to a regular police officer who makes a transfer election, regulation 58 (lump sum payments) shall have effect as if, for the words “he last began to serve as such” in paragraph (1) there were substituted the words “he made his transfer election under regulation 6(8)”.

**14.** A regular police officer by whom pension contributions are payable under regulation G2 (1) of the 1987 Regulations may make a provisional declaration for the purposes of regulation 40(2) which shall be—

(a) submitted to the police authority of the force in which he is serving, no later than—

(i) the expiry of the last day of the period of three months mentioned in paragraph 1(a) (or of such longer period as the police authority may allow in accordance with that paragraph), or

(ii) the day immediately before that on which he makes his transfer election,

whichever shall first occur; and

(b) be in the form specified in regulation 40(2).

**15.** A provisional declaration made in accordance with paragraph 14 shall, as from the date on which the transfer election in question takes effect, take effect as if it had been made on that date pursuant to regulation 40(2):

Provided that if a regular police officer who has made a provisional declaration in accordance with paragraph 14 does not make a transfer election within the period of three months mentioned in paragraph 1(a) (or such longer period as the police authority may allow under paragraph 1) the provisional declaration shall cease to have effect as from the end of that period.

**16.** In the case of a regular police officer—

(a) to whom these Regulations apply by virtue of regulation 6(2) (a) (v); or

(b) to whom regulation 6(8) (c) applies,

and whose transfer election has taken effect, if a portion of his ill-health pension or deferred pension was commuted for a lump sum under regulation B7 of the 1987 Regulations, the proviso to regulation 28(1)(b) and regulation 28(2) shall have effect as if references to the previous lump sum payment (in the proviso to regulation 28(1)(b)) and to the most recent lump sum payment (in regulation 28(2)) included references to the lump sum paid by way of commutation.

**17.—(1)** If a regular police officer is ineligible for pension awards payable on the ground of permanent disablement under regulation G7 of the 1987 Regulations and is an officer to whom regulation 6(5), (6) or (7) applies, he may at the time of making his transfer election request by notice in writing given to the police authority that his eligibility for pension awards payable on the ground of permanent disablement be redetermined by the police authority in accordance with regulation 8.

(2) Where a regular police officer gives such notice as is mentioned in sub-paragraph (1), regulation 8 shall apply to him and his eligibility for pension awards payable on the ground of permanent disablement shall be determined by the police authority in accordance with that regulation, subject to any appeal in accordance with regulation 70; and if the police authority determine under regulation 8(3) or 8(4) (as applicable) that the risk presented by that officer that he will retire on the ground that he is permanently disabled is such that the likely cost of providing him with benefits under these Regulations is not disproportionately high he shall be eligible for pension awards payable on the ground of permanent disablement from the date on which his transfer election took effect but only in respect of his pensionable service from that date.

(3) Where a regular police officer is eligible for pension awards payable on the ground of permanent disablement in accordance with sub-paragraph (2)—

(a) regulation 29 shall apply to him from the date on which his transfer election took effect; and

(b) in calculating his entitlement to any standard ill-health pension or any enhanced top-up ill-health pension the pensionable service he is entitled to reckon as at the date of his

retirement shall only comprise service from the date on which his transfer election took effect.

(4) If, as a result of a determination and any appeal following that determination under sub-paragraph (2), the officer is ineligible for pension awards payable on the ground of permanent disablement for the purposes of these Regulations he may within 28 days of receiving notice of such ineligibility, elect to cancel his transfer election by notice in writing given to the police authority.

(5) Where a regular police officer has elected to cancel his transfer election in accordance with paragraph (4), he shall be treated for all purposes as if the transfer election had not been made.

**18.—**(1) This sub-paragraph applies to a regular police officer who has made a transfer election in accordance with regulation 6(8) and who was ineligible for pension awards payable on the ground of permanent disablement under regulation G7 of the 1987 Regulations.

(2) A regular police officer to whom sub-paragraph (1) applies shall be ineligible for pension awards payable on the ground of permanent disablement in respect of the pensionable service he is entitled to reckon for the purposes of these Regulations under paragraphs 5 or 8, as applicable; and he shall remain so ineligible in respect of such pensionable service even if he subsequently makes an election under regulation 9(1) which is later cancelled under regulation 9(5) or he retires or otherwise ceases to serve and subsequently rejoins his force or joins another force.

(3) Subject to paragraph 17, a regular police officer to whom sub-paragraph (1) applies shall also be ineligible for pension awards payable on the ground of permanent disablement for the purposes of these Regulations, as if he were so ineligible under regulation 8(5).

**19.—**(1) Subject to sub-paragraph (2), this paragraph applies to a regular police officer whose transfer election has taken effect and in respect of whom a transfer value has been paid under regulation F10 of the 1987 Regulations.

(2) This paragraph does not apply to a regular police officer who falls within paragraph 9(a) to (d) of Schedule 2

(3) Regulation 16 (reckoning of service for purposes of awards) shall have effect subject to the modifications set out in paragraph 9 of Schedule 2, except that the modification in paragraph 9(ea) shall not apply and instead regulation 16 shall have effect as if there were added after paragraph (1) the following paragraph—

“(1A) For the purposes of this regulation, the “applicable time” means the time when the regular police officer made an election under regulation G4(1) of the 1987 Regulations.”

Regulation 51(11)

#### SCHEDULE 4 PROGRESSIVE MEDICAL CONDITIONS

The progressive medical conditions mentioned in regulation 51(11) are:

AIDS

Alzheimer's disease;

Cancer;  
Creutzfeld-Jacob disease;  
Huntington's chorea;  
Motor neurone disease;  
Multiple sclerosis;  
Nieman Pick disease;  
Non-variant Creutzfeld-Jacob disease;  
Parkinson's disease; and  
Variant Creutzfeld-Jacob disease.

Regulation 97

SCHEDULE 5  
AMENDMENT OF THE POLICE (INJURY BENEFIT) REGULATIONS 2006

*Omitted*