

UPDATE REPORT
INJURY PENSIONS

Background

The Firefighters' Compensation Scheme Order provides for additional benefits to be paid to a member of the Firefighters' Pensions Schemes, where it has been deemed that they will retire on the grounds of ill health and their disability can be attributed to a qualifying injury.

A qualifying injury is defined as an injury that has been received by the individual in the exercise of their duties, unless the injury is wholly or mainly due to his/her own serious and culpable negligence or misconduct.

The injury award comprises of 2 parts: an injury gratuity; or lump sum and an annual injury pension.

The calculation of the benefits payable to the individual is based on assessment of the degree of disablement that the individual has suffered as a result of the qualifying injury.

The degree of disablement of calculated with reference to the degree in which their future earnings capacity has been affected by the qualifying injury.

The injury gratuity and injury pension is calculated in accordance with the degree of disablement and the individual's service as per the table below:

Degree of disablement	Gratuity as % of pensionable pay	Pension as a percentage of average pensionable pay			
		under 5 yrs	5 to 15yrs	15 to 25yrs	25yrs or more
25% or less	12.5	15	30	45	60
25-50%	25.0	40	50	60	70
50-75%	37.5	65	70	75	80
Over 75%	50.0	85	85	85	85

(part time service is pro rata)

The injury pension is paid as a tax free payment but is offset by the amount of any benefits that the individual is receiving in relation to the injury from the Department for Work and Pensions.

Current Situation at Humberside Fire & Rescue

Since 1974 HFRS has awarded 61 injury pensions to firefighters who have suffered a qualifying injury.

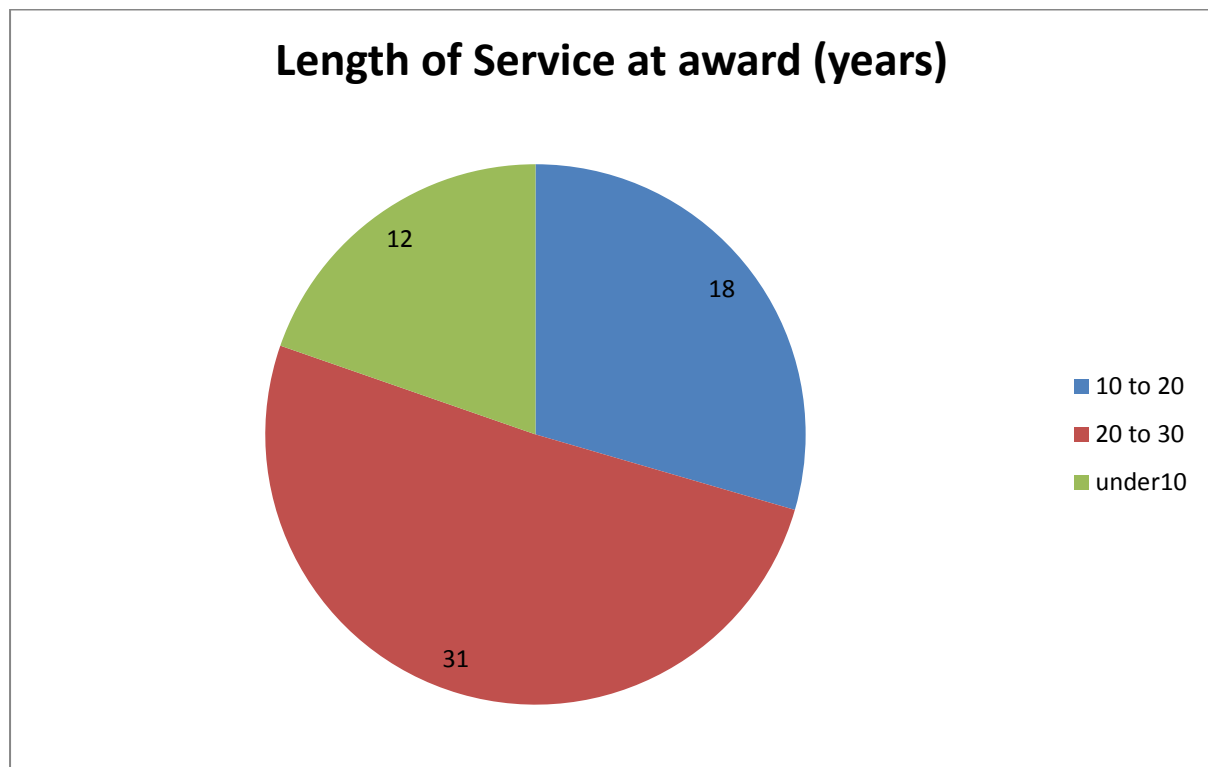
The vast majority (57/61) of the injury pensions in payment were awarded prior to 2006. Only 4 have been awarded since 2006 with 3 in 2013 and 1 in 2014.

West Yorkshire pension fund have recently carried out a review of the injury pensions in payment and made any necessary adjustments to the amount in payment following clarifications of any benefits that the individuals are in receipt of.

Where an individual is in receipt of an injury pension award the Authority shall at such intervals that it deems fit, consider whether the degree of disablement has substantially altered, and reassess the injury pension in payment.

The legislation provides for the Fire Authority to cease injury pensions reviews if they so resolve after a period of 5 years.

The Injury Pension Review policy is being reviewed and currently updated to reflect the new ways of working and the 4 individuals who have been awarded an injury pension since 2006 are in the process of being reassessed by the Occupational Health Section.



Current Age Profile

