

# Police Pension Overpayments

It has come to our notice that throughout England and Wales as Forces outsource their Pension Administrators to external or other providers, a large number of anomalies are arising; which have resulted in them identifying that a number of Pensions have been paid incorrectly, for a variety of reasons.

This has led to the Pensioners having been underpaid or overpaid for a number of years. In the event that you have been underpaid, the monies owed should be paid to you as soon as possible; if the Administrator is indicating that you have been overpaid it is important that you DO NOT agree to repay any monies; at least until you have established the exact reason for the overpayment.

Most of these overpayments will have been made as a result of 'mistakes' or 'errors' by the Pension Administrator.

However, the person receiving the overpayments must have acted in good faith and the does not cover where a person knew the payments were not allowed and ought to have made further enquiries as to the overpayments.

The Pensions Ombudsman has indicated that an overpaid member must show that they were not aware of the error when they received the overpayment, and has emphasised in a number of determinations that the recipient of an overpayment should not benefit where:

it was obvious at the time of payment that 'something was amiss'

a reasonable person in the place of the recipient would have realised a mistake was being made (e.g. where the discrepancy is a large and noticeable one), or

the recipient was 'heedless' as to whether or not a mistake was being made

The Ombudsman is also less likely to hold that a member has acted in good faith if the member fails to make enquiries about errors in a benefit statement or member communication.

Use these links for our recommendations on what course of action to take next:

- [Overpayments process doc for suggested course of action](#)
- [Recovery of Overpayments – the process and what to do resource](#)
- [Pension Advisory Service Advice](#)