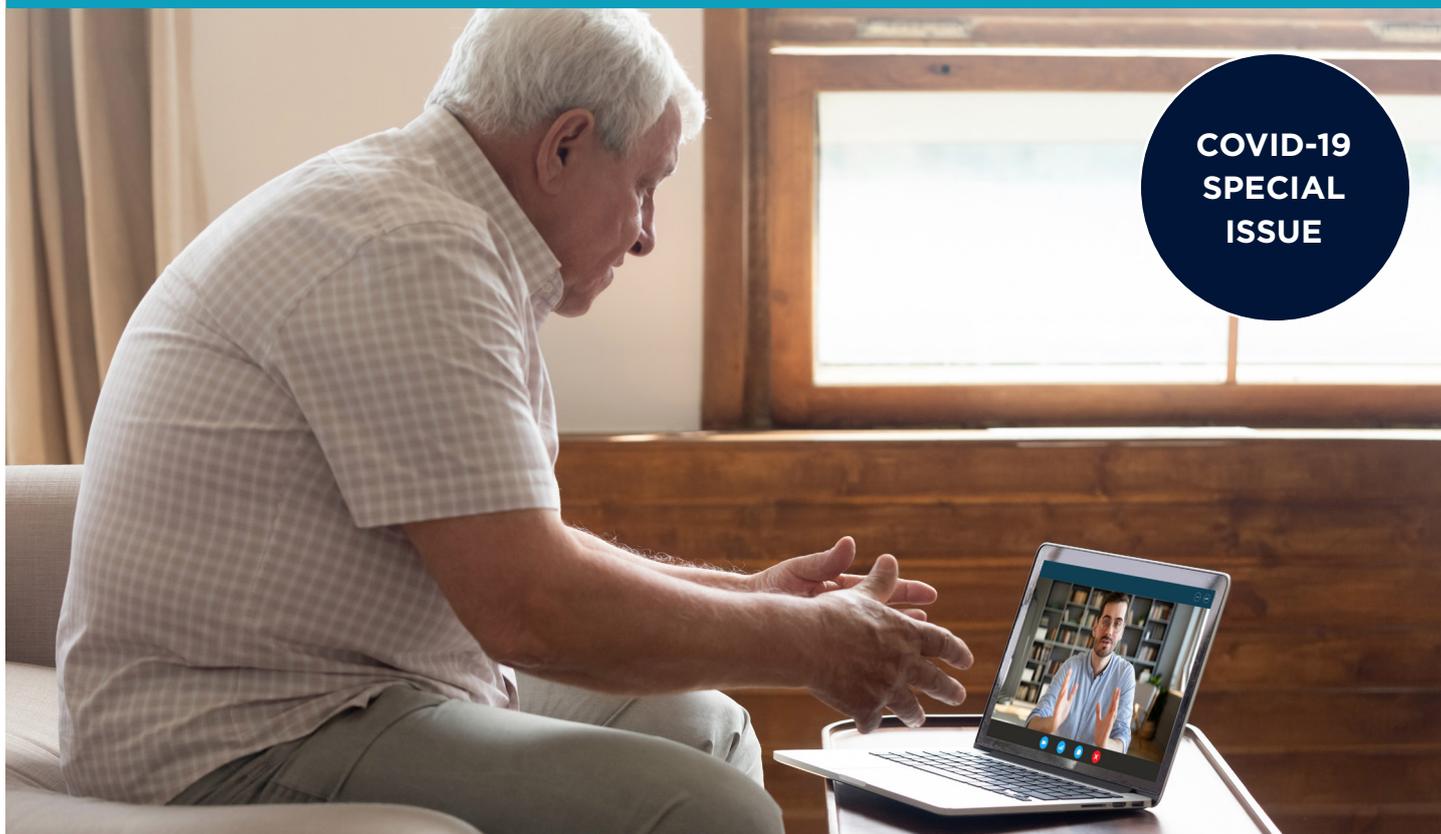


CORONAVIRUS

The impact of coronavirus is being felt right across the world and we hope that you, your family and your friends remain safe and well.



COVID-19
SPECIAL
ISSUE

With coronavirus continuing to dominate news and social media, we understand there are many concerns and much uncertainty about the virus, it's real and potential impacts. It's a worrying time for many people especially those with elderly family members, an underlying health condition or those still continuing to serve the public.

As the outbreak continues to take its toll on life and the economy you may be worrying about what the financial impact is for you or your family members. The government is putting lots of measures in place to help ease financial pressures at this time, steps include:

- Interest rates have been reduced and many providers are offering a 3 month mortgage break.
- 80% of income protected up to a max £2,500 per month for employees. Whilst this might not directly apply to you it may apply to friends and family.
- Many credit card companies are offering payment holidays.

You or your family members may be worrying about how this directly affects you, these worries may include:

- What are your rights if you become ill and can't work, or for family members who are self employed or their employer is no longer open for business, for the latest employment and financial advice click [here](#).
- You may have general financial concerns, read [here](#) for more information with these issues.
- Other worries may involve travel insurance and holiday cancellation, speak to your insurer or check the website of the holiday provider or booking agent.
- For more tips and advice look at these websites: www.moneysavingexpert.com
www.nhs.co.uk
www.gov.uk

If you're having to self-isolate and have some spare time on your hands, then you may wish to use this time to review your finances.



**Police
Mutual**

Top Tips for keeping your finances in check during this time

- **Use our budget calculator [here](#)** to help you manage your money, if you think your household income may be adversely affected by the current situation.
- **Check your bank balance** regularly so there are no nasty surprises. Consider using an app.
- **If you're looking to make savings** - check that you're not overpaying for your utilities and other bills, where can you make savings, for more information use the link [here](#).
- **Look at your general insurance** - Police Mutual are here to help, click [here](#) for our Car insurance and click [here](#) for our Home insurance, we may be able to save you money.
- **Review your mortgage** - at Police Mutual we can offer free, over the phone, whole of market mortgage advice, click [here](#).
- **Keep up to date** - for all the latest updates from the government on coronavirus click [here](#).
- **PM Fitness checker** - are you financially fit? Click [here](#) and complete the Police Mutual Financial Fitness Plan.
- **Money Advice Service** - for free and impartial money advice call **0800 138 7777**.
- **Check your credit score** - using one of the various companies available online including, Experian, Equifax or CallCredit.
- **Paying for goods & services** - consider using bank transfers or contactless payments instead of cash to reduce the chance of spreading of the virus.

Don't get caught out by scams



Some criminals are using the coronavirus outbreak as an opportunity to defraud customers. This includes people being targeted with malicious emails and the elderly are being conned out of their money by thieves offering to do their shopping, as they self-isolate.

It's important to remain vigilant, some tips can be found below:

- **Stay up to date** with the latest information on fraud and security from your own bank.
- **Only ask friends or family** to get your shopping for you.
- **If you think an email maybe a scam think before you click.** You can then examine the link by hovering your mouse over it, to reveal the full address, which can expose signs of fraud. Also, don't open attachments.
- **Guard your financial information.** Be wary of emails asking for account numbers, credit card numbers, wire transfers, and failed transactions. There's no reason to share such info via message or an unsecure site.
- **Turn on auto updates.** This goes for your computer, smartphone, and tablets.
- **Use security tools.** Install an antivirus program on your device, and keep it up to date.

Looking after your physical and mental health

- **Keep active** – exercise helps both your physical and mental health, if you can go outside, go for a regular walk.
- **Do something you're good at** – doing something you enjoy and you are good at can give you the 'feel good' boost that everyone needs.
- **Keep calm** – There is a lot of noise out there and it can be overwhelming, in order to manage any feelings of anxiety consider coming off social media and only listening to the news once a day.
- **Keep learning new things** – this is a great time to learn a new language or try a new craft.
- **Think of all the good things in the world** and what you're grateful for.
- **Ask for help** – sometimes you need help from others, so don't be afraid to ask for this help.



Looking after and supporting other people

- **Connect with other people**, check in with friends and family by phone, Skype, text or write them letters.
- **Ask others how they are feeling**, listen and don't judge.
- **Give back** - don't forget little gestures can have a big impact – this may just be asking them if they need some shopping or just a chat. If you are collecting shopping for someone, drop it on their doorstep rather than seeing them in person. **Remember we are all in this together.**
- **Check in on the most vulnerable**, pass on the latest information and advice from the government.
- Think about ways you can pull together as a community at this time.

How Police Mutual is supporting you during the coronavirus pandemic

We have been considering the increasing concern surrounding coronavirus COVID-19, and we want to assure you that Police Mutual is committed to maintaining our high service standards for you, through all our teams around the country.

We are naturally doing everything we can to ensure the safety and wellbeing of our colleagues and, at the same time, focusing on maintaining the service we provide to you, our Members and customers.

For more information on how we will be supporting you directly click [here](#).



Police Mutual is here to help

Police Mutual offer a range of wellbeing support services, for more details check out the For You pages on our website at <https://www.policemutual.co.uk/why-us/for-you/care-line/>

The **Care Line Service** provided by Health Assured can offer advice, information and counselling at the end of a phone, helping with a range of concerns including emotional support. To talk to someone please call **0800 028 1708** or take a look at the e-portal.

Health & Wellbeing e-portal:
www.healthassuredeap.co.uk

Username: policemutual

Password: careline

We've teamed up with **PayPlan**, one of the UK's leading free debt advice providers, who offer free and confidential advice to anyone in serious financial difficulties.

For free and confidential help call **PayPlan** on **0800 197 8433** or contact them by livechat on their website www.payplan.com

If you are concerned about the effect of coronavirus on your finances click [here](#) for help.

Click [here](#) to find out what your local Narpo Branch is doing to support its members during the coronavirus emergency.

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