

Police Mutual Coronavirus & Money

2nd edition

Across the UK, lockdown restrictions are in the process of being eased, although there are slightly different measures in England, Wales, Scotland and Northern Ireland, with social-distancing rules still applying everywhere. Some regions of England currently have different restrictions in place. Lockdown has fundamentally changed the way we live. It remains an anxious and upsetting time, and while the primary concerns are health and financial wellbeing, many people are also worried about travel, cancelled events, gym memberships, MOTs and more.

Changes seem to be happening on a daily basis and it's difficult to keep track of the most up to date guidance. This guide may already be out of date, so please check on [gov.uk](https://www.gov.uk) for the most up to date guidance in your area.

Some recent changes include the opening of 'non-essential' retailers, like car showrooms, book, clothes and furniture stores, plus hairdressers, beauty salons, gyms, pubs and restaurants are now open. Many other facilities including bowling alleys, skating rinks and casinos were due to be opening as of 1st August, this has now been delayed for at least 2 weeks.

In the majority of the country, two households can now meet indoors and even stay overnight. If meeting outdoors, eg, in a park or your own garden, you're now allowed up to six people from different households.

Public transport is now available to anyone, and not just for essential journeys, although you should still consider alternative methods of getting around if possible. It's compulsory to wear a 'face covering' on public transport and in shops and it is anticipated for the wearing of face coverings to become mandatory in more venues, such as cinemas.

For more guidance on wearing a face covering click [here](#).



More workplaces are opening, however if you are still working from home, get some general tips [here](#).



All of these changes mean that several people are now starting to get back to normal or at least a new normal, however, this isn't possible for many people for varying reasons, you may still be furloughed, have health conditions or feel anxious to leave the safety of your home.

Lockdown has been an anxious time for many people and coming out of lockdown may have the same effect on others, who may not feel ready to go back to 'normal'. It's important to look after your mental health as well as your physical health, if you are struggling with your mental health click [here](#) to read our guide.



Back in March in a response to the pandemic, the Government brought in the furlough scheme, to help employers pay their workers who couldn't work during lockdown.

Whilst many people are starting to go back to work, there are still a high percentage of the population that are still furloughed. The scheme is now closed to new entrants and is due to finish at the end of October. For more details on the furlough scheme click [here](#).

If you're been shielding because you're in a high-risk group, government advice has recently changed and is due to change again as of 1st August click [here](#) for more details.



It has recently been announced by the government that there will be a stamp duty holiday until 31 March 2021 for any buyer purchasing a property under £500,000, to find out more click [here](#).

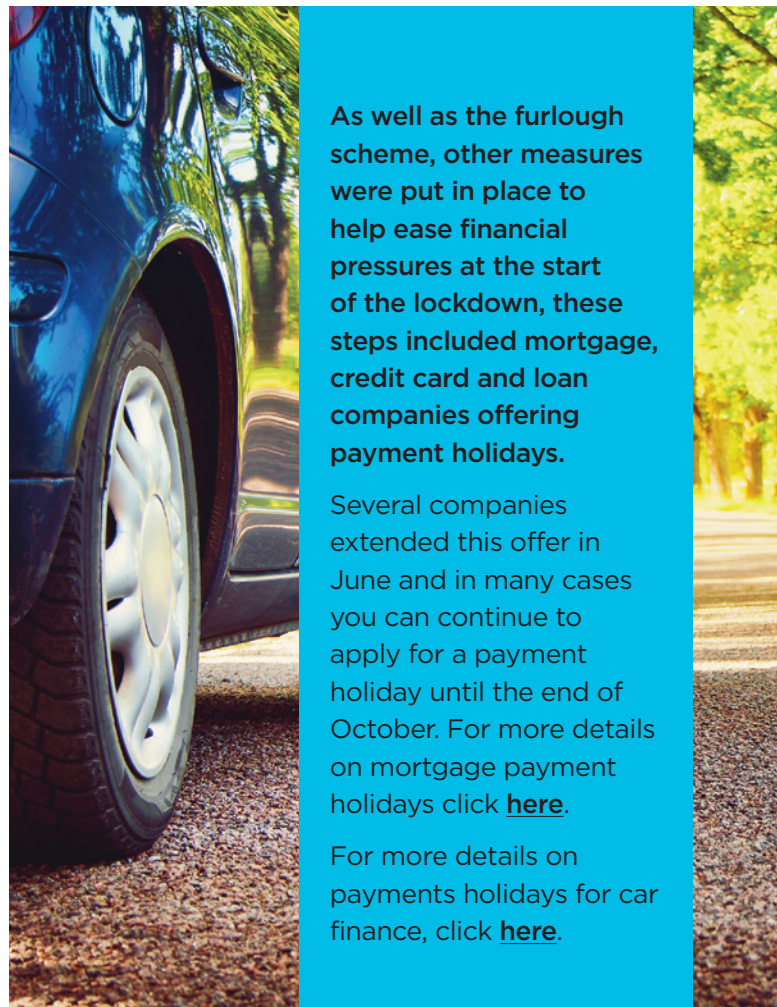
If this change has encouraged you to move house and you would like some help, please contact our FREE Mortgage Advice Service who can help you find the best possible deal, click [here](#) for more information.



As well as the furlough scheme, other measures were put in place to help ease financial pressures at the start of the lockdown, these steps included mortgage, credit card and loan companies offering payment holidays.

Several companies extended this offer in June and in many cases you can continue to apply for a payment holiday until the end of October. For more details on mortgage payment holidays click [here](#).

For more details on payments holidays for car finance, click [here](#).



If you are worried about your finances during this time, the following tips may help:

- If your household income has been adversely affected by the current situation you may want to use our [budget calculator here](#) to help you manage your money.
- **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.** Switching to Police Mutual Car insurance click [here](#) and Home Insurance click [here](#) could save you money.
- **Review your mortgage** – at Police Mutual we can offer free over the phone whole of market mortgage advice service 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.
- You may have **general financial concerns**, read [here](#) for more information with these issues.

You may have other financial concerns including holiday cancellation and travel insurance, read [here](#) for more information with these issues.

You may still be trying to obtain refunds from event cancellations, subscriptions, membership and other similar items. If you've bought a ticket for an event that has been cancelled, you should usually get a refund but you may be offered a voucher for a future event, so it's always best to check the terms and conditions. If you are a member of an organisation like the National Trust, or you have a Merlin pass or Cinema membership card you may be able to get a refund, an extension on your membership or discounts on renewal, check on the provider's website for more details.

Police Mutual Products & Services

Police Mutual offer a range of wellbeing support services, for more details check our website.

The Care Line Service provided by Health Assured can offer advice, information and counselling support 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:

<https://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.

They're able to advise you on a range of debt solutions suited to your individual circumstances, especially during this unprecedented time. Get free and confidential help to combat your debt, call [PayPlan](#) on **0800 197 8433** or use the live chat facility on their website.

For more information on how Police Mutual are supporting you during the coronavirus pandemic click [here](#).

Call us 01543 441630
Visit policemutual.co.uk

We're open from
9am - 5pm Mon - Fri

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