

# National Crime Officers Association Retired Member Insurance Benefits Trust



Effective from 1 June 2019

## Retired member aged under 60

Life Insurance	£50,000
Terminal Prognosis Advance on Life Insurance	20% of sum insured
Permanent Total Disablement (due to accident)	£10,000
Accidental Loss of Use Benefit	£5,000
Critical Illness	£7,500
Child Critical Illness	£1,500
Dental Injury and Emergency	Member & Partner
GP24	Family
Worldwide Travel Policy	Family
Home Emergency Assistance	Included
Motor Breakdown Cover (UK & Europe)	Member & Partner
Mobile Phone Insurance	Member & Partner
Legal Expenses Insurance	Included
<b>CALENDAR MONTHLY SUBSCRIPTION</b>	<b>£42.45</b>

## Retired member aged 60–64 inclusive

Life Insurance	£25,000
Terminal Prognosis Advance on Life Insurance	20% of sum insured
Permanent Total Disablement (due to accident)	£10,000
Accidental Loss of Use Benefit	£5,000
Critical Illness	£3,750
Child Critical Illness	£750
Dental Injury and Emergency	Member & Partner
GP24	Family
Worldwide Travel Policy	Family
Home Emergency Assistance	Included
Motor Breakdown Cover (UK & Europe)	Member & Partner
Mobile Phone Insurance	Member & Partner
Legal Expenses Insurance	Included
<b>CALENDAR MONTHLY SUBSCRIPTION</b>	<b>£42.45</b>

## Retired member aged 65–69 inclusive

Life Insurance	£5,000
Dental Injury and Emergency	Member & Partner
GP24	Family
Worldwide Travel Policy	Family
Home Emergency Assistance	Included
Motor Breakdown Cover (UK & Europe)	Member & Partner
Mobile Phone Insurance	Member & Partner
Legal Expenses Insurance	Included
<b>CALENDAR MONTHLY SUBSCRIPTION</b>	<b>£42.45</b>

## Cohabiting partner aged under 60

Life Insurance	£25,000
Terminal Prognosis Advance on Life Insurance	20% of sum insured
<b>CALENDAR MONTHLY SUBSCRIPTION</b>	<b>£9.95</b>

## Cohabiting partner aged 60–64 inclusive

Life Insurance	£12,500
Terminal Prognosis Advance on Life Insurance	20% of sum insured
<b>CALENDAR MONTHLY SUBSCRIPTION</b>	<b>£9.95</b>

## Cohabiting partner aged 65–69 inclusive

Life Insurance	£2,500
<b>CALENDAR MONTHLY SUBSCRIPTION</b>	<b>£9.95</b>

\*Terminal Prognosis Advance only available for members aged 63 and under. The price includes an additional contribution to the Insurance Trusts to pay for administration of the scheme and other member benefits as determined by the Scheme Trustees.

# Important Information

**This booklet is a summary only.** The benefits are subject to certain exclusions and policy conditions not stated in this booklet which in the event of a claim will be applicable. The benefits are provided strictly under the terms of the insurance policies taken out by the trustees of the scheme. Subscription to the scheme entitles the member to the benefits provided by the scheme but confers no ownership of any of the underlying policies which are vested in the trustees. The Insurance Scheme is an Independent Trust managed by the Trustees. The Trustees pay the Federation for the Federation Staff/Office to administer the Insurance Scheme on their behalf. The trustees retain the full policy wording detailing all benefits and exclusions which may be viewed on request to the NCOA Office.

## **Cohabiting Partner Extensions**

Any cohabiting partner extension will cease when the member or cohabiting partner reach 70 years of age whichever is the sooner. Any cohabiting partner cover and/or extension will cease when the member ceases to be a member of the scheme.

## **Retirement from the NCOA**

Upon retirement members may remain in the scheme as a retired member providing they were a member for at least 12 months prior to retirement. This also applies to cohabiting partner cover.

Individuals are not eligible to join the scheme after their retirement date.

## **Subscription collection**

Subscriptions are collected monthly by Direct Debit.

## **Insurers**

A list of the insurers is available on request. Full policy wordings for certain policy sections are available to download via QR codes. These may also be available at the NCOA Office, on the NCOA Website or by visiting the Group Scheme section of [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk)

## **How to cancel your cover**

In the event that you need to cancel your cover, please contact Philip Williams and Company.

## **Complaints Procedure**

The NCOA Insurance Scheme is arranged on behalf of the trustees by Philip Williams and Company who are authorised and regulated by the Financial Conduct Authority (Registration Number 308860). The trustees are responsible for organising the policies and dealing with the insurance broker. Any complaints about any aspect of the scheme should in the first instance be directed to Philip Williams and Company on **01925 604 421**. The insurance broker will then be asked to investigate the complaint and resolve any matter either via the NCOA Office, directly with the member, or through the appropriate underwriting organisation. Therefore if you have any complaints please contact: The Trustees C/O Philip Williams and Company - Telephone **01925 604 421** Email [schemes@philipwilliams.co.uk](mailto:schemes@philipwilliams.co.uk). Or simply write, giving details of your complaint to: The Secretary, C/O Philip Williams and Company, 35 Walton Road, Stockton Heath, Warrington WA4 6NW

Should you remain dissatisfied then you may ask the Financial Ombudsman to investigate your complaint. Please contact the Financial Ombudsman Service by telephoning 0300 123 9123 or by downloading the complaint form from [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## **FINANCIAL SERVICES COMPENSATION SCHEME**

In the event that an insurer is unable to pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme if an insurer cannot meet its obligations. This depends on the type of insurance and the circumstances of the claim. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at [www.fscs.org.uk](http://www.fscs.org.uk)

# Explanation of Benefits

Benefits are in accordance to the applicable membership category.

## Life Insurance

On death of a member or subscribing cohabiting partner the cash benefit will be paid. The scheme is written in Trust so that if a member dies, the proceeds can be paid, by the Trustees, to the member's beneficiary quickly, free of tax and without having to wait for probate. Members should ensure that they have an up-to-date beneficiary nominated and have lodged the details with the Trustees in the event of a claim. If a member aged 63 or under receives a terminal prognosis of 12 months or less, they may apply to the Trustees for an advance of the life insurance of 20% of the relevant sum insured.

## Permanent Total Disablement

This benefit is provided should the member suffer an accident during the currency of this policy, resulting in total permanent and irreversible disability such that the benefit member is unable to perform any gainful employment and such that the member is unable to exist independently and requires continual supervision and frequent attention of a third party for activities of daily living. Such disabilities must be established for a continuous period of 12 calendar months before the benefit can be paid.

## Accidental Loss of Use Benefit

This benefit is payable should the member suffer a permanent loss of sight of one or both eyes, the use of one or more limbs at or above the wrist or ankle or the permanent total loss of hearing. This benefit is payable only if the loss of use occurs as the result of an accident occurring during the currency of this policy.

## Dental Injury & Emergency

This policy provides cover for Dental Expenses in the event of:

- Dental Injury
- Emergency Dental Treatment
- Dentist Call-out Fees
- Hospitalisation
- Mouth Cancer

Definitions are shown in the full policy wording.

## Making a claim

No prior authorisation is required. Undergo the treatment, pay the dentist direct, and subsequently submit a claim. Please ensure that proof of treatment and receipts of costs are obtained. Claim forms are available from Philip Williams and Company.



Full policy wording can be accessed either by downloading them from the QR reader (you can save a copy using the settings on your phone or tablet), online at [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk) or request details by contacting the NCOA Office

# Critical Illness

The benefit will be payable if a member, member's subscribing cohabiting partner or their dependant child, aged from 30 days to 17 years, suffers from an insured illness and survives for more than 14 days from the date of diagnosis or surgery.

- Alzheimers Disease
- Angioplasty
- Aorta Graft Surgery
- Aplastic Anaemia
- Bacterial Meningitis
- Benign Brain Tumour
- Blindness
- Cancer
- Cardiomyopathy
- Coma
- Coronary Artery By-pass Graft
- CJD
- Deafness
- Dementia/Pre-senile Dementia
- Encephalitis
- Heart Attack
- Heart Valve Replacement/Repair
- Hep B / HIV Infection
- Kidney Failure
- Liver Failure
- Loss of a Hand or Foot
- Loss of Speech
- Major Organ Transplant
- Motor Neurone Disease
- Multiple Sclerosis
- Paralysis of Limbs
- Parkinson's Disease
- Permanent Total Disablement
- Primary Pulmonary Hypertension
- Progressive Supranuclear Palsy
- Pulmonary Artery Surgery
- Respiratory Failure
- Rheumatoid Arthritis
- Stroke
- Terminal Illness
- Third Degree Burns
- Traumatic Head Injury

Please refer to the policy wording for full definitions of the illnesses covered.

A pre-existing conditions exclusion applies together with other terms and conditions. Critical illness benefit is payable once only in respect of conditions in a common group. Some illnesses may belong to more than one group, as shown above and in the full policy wording.



*Full policy wording can be accessed either by downloading them from the QR reader (you can save a copy using the settings on your phone or tablet), online at [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk) or request details by contacting the NCOA Office*

# GP24

The GP24 service provides you with unlimited 24/7 access to a practising UK-based GP from wherever you are in the world. Consultations are available 24/7 by phone or by video consultation. Includes cohabitating family.

Our experienced GPs are able to provide diagnosis, advice, reassurance or a second opinion. Should the GP feel you would benefit from prescription medication they can arrange and electronically authorise private prescription medication, where the medication will be delivered to you at any UK based address the next working day. The cost of the drugs are chargeable at wholesale rates which will be told to you before they are issued. Where appropriate the GPs can issue private Open Referral letters and Private Fit Notes. Each consultation is secure and confidential and there is no limit to the number or length of consultations. Please note that some employers may not accept Private Fit Notes.

To book a GP Consultation 24/7 please call:

**0345 222 3736**

or if overseas

**+44 (0)161 468 3789**

Or access services via the web app: <http://philipwilliams.gp24.co> or via QR Code



Services available in the web app:

- 24/7 GP telephone consultation service
- Video Consultation service  
Open 7 days a week, GMT:  
Monday\* – Friday: 08:00 – 22:00  
Saturday: 08:00 – 20:00  
Sunday: 10:00 – 18:00  
\*Excluding UK bank holidays
- Message Dr
- Request an Appointment
- Health Information
- Services near you
- Store your medical notes

How to save the web app:



## iOS Device

In the Safari web browser navigate to the web app link above. Then click the icon shown left and select 'Add to Home Screen' and then 'Add'.



## Android Device

In the web browser navigate to the web app link above. Then click the icon shown left and select 'Add to Home Screen'.



## Laptop/Desktop - PC

Right click with the mouse to display the menu and select 'Create Shortcut'.



GP24 is provided to you by Medical Solutions UK Ltd. Specialists in 24/7 private GP services with over 20 years of experience.

For more information on our prescribing and referral processes, including example medication and postage and packaging costs please visit: <https://www.medicalsolutions-uk.com/prescriptions-and-referrals/>

Consultation Terms and Conditions: <https://www.medicalsolutions-uk.com/gp-consultation-terms/>

Privacy Policy: <https://www.medicalsolutions-uk.com/privacypolicy/>

# Worldwide Travel Policy

This policy covers the member, their cohabiting partner and any number of their unmarried dependant children aged up to 23 years if in full time education all normally resident in the family home, for any number of trips in any year up to 60 days per trip. It covers travel worldwide and in the United Kingdom.

The main sections of cover are:

- Cancellation and curtailment up to £5,000
- Emergency medical expenses up to £10,000,000
- Personal Baggage up to £1,500
- Personal Money up to £500
- Public liability up to £2,000,000
- Personal Accident up to £20,000.

Other benefits are included. Please see travel policy for full details.

In the case of a medical emergency please contact our nominated emergency service, Emergency Assistance Facilities, on +44 (0) 203 829 6745

They are open 24 hours a day, 7 days a week, 365 days a year. Please quote RTAEP/40064-05/2019

Other claims should be reported to Claims Settlement Agencies Ltd  
01702 553 443 - Email: [info@csal.co.uk](mailto:info@csal.co.uk)

To download a claim form please visit [www.csal.co.uk](http://www.csal.co.uk) 308 London Road, Hadleigh, Benfleet, Essex, SS7 2DD We are now able to offer you the facility to submit your claim online which is the fastest and easiest way to make a claim at: [www.submitclaim.co.uk/ncoa](http://www.submitclaim.co.uk/ncoa)

The process should take approximately 10–15 minutes to complete (depending on the type of claim), but before continuing you should

ensure you have your policy number, trip dates, supporting documentation and details of the incident.

## Main Conditions and Exclusions

The policy will not cover you if any of the following apply to you or travelling companion at the policy start date and each time you make arrangements for a trip.

1. You/they were travelling against the advice of a medical practitioner or in order to get medical treatment abroad.
  2. You/they have been diagnosed as having a terminal illness unless declared to us
  3. You/they are on a waiting list for surgery, treatment or investigation at a hospital or are awaiting the results of hospital tests or investigations
- Unless declared and accepted by us.

If there is any change in a person's health between the date the policy is issued and the start date of a trip you must still comply with the important conditions relating to health. If you are unsure please notify Voyager Insurance on 01483 806816 immediately."

An excess of £50 is applicable for most policy sections. The excess is payable per person, per section, per insured incident subject to a maximum of £100.

There are significant limitations and exclusions of cover for property, including valuables and money, that is left unattended or out of your immediate control and supervision. Please also note the requirements for notifications of loss/theft and the need for reports.

Full policy terms and conditions have been made available. If you require further copies please contact the Federation Office.



Full policy wording can be accessed either by downloading them from the QR reader (you can save a copy using the settings on your phone or tablet), online at [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk) or request details by contacting the NCOA Office

# Home Emergency Assistance

**With one call an approved contractor will come to your home and make emergency repairs.**

Cover is provided 24 hours a day, 365 days a year:

## **Claim Limit(s)**

The amount We will pay in respect of any one claim and during any one Period of Insurance. For Emergency Work the cost shall be limited (inclusive of VAT) to:

- i) The Contractors call-out charge
- ii) The Contractors labour up to a maximum of three hours
- iii) Parts and materials up to £150
- iv) Contribution to alternative heating purchased or hired up to £50
- v) Alternative Accommodation up to £250
- vi) Boiler replacement contribution up to £150

Subject to a maximum Claim Limit of £1,000 for each claim related by time or original cause.

## **Emergency**

A sudden and unforeseen situation which if not dealt with quickly would:

- i) render the property unsafe or insecure; or
- ii) damage or cause further damage to the property; or
- iii) cause significant discomfort, risk or difficulties for or to You

Claims Helpline 01384 884 041

Please note that if you live in rented accommodation, it is the Landlord's responsibility to conduct emergency repairs. This insurance is not intended to cover rented properties as this can lead to conflicts with the property owner and liability issues.

## **Emergency Repairs**

Work undertaken by the Contractor to resolve an Emergency by completing a Temporary Repair (or a Permanent Repair where this can be done at a similar cost) in respect of the occurrences covered by this insurance subject to the Claim Limits under the policy. In relation to Pests, this shall mean the removal or control thereof.

## **Insured events**

Cover is provided for the following domestic emergencies:

- Plumbing and drainage
- Internal Electricity, Gas, and Water Supplies
- Security
- Lost Key
- Primary Heating System
- Pest Infestation
- Roofing
- Boiler Replacement Contribution
- Overnight Accommodation

Please note that boilers must be under 15 years old to be eligible for cover.



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## UK and European Motor Breakdown

Comprehensive motor breakdown cover for you and your cohabiting partner including:

- Roadside Assistance/Recovery
- Caravans, Motorhomes & Trailers
- Lack of Fuel
- Emergency Overnight Accommodation
- Home Assist
- Keys
- Message Service
- Misfuel Assist
- Alternative Travel
- European Assurances

### Your Cover

Your Cover

If a Vehicle in which you or your cohabiting partner are travelling suffers a Breakdown due to a mechanical or electrical failure, flat tyre, lack of fuel, misfuel, Accident, theft, vandalism or fire, service will be provided. We will provide cover for any Breakdown in accordance with the policy wording.

### How to make a claim

Call the 24 hour Control Centre on **01384 884 079**

For assistance in mainland Europe please call **+44 1384 884 079**

Please have the name of the covered member, your return telephone number, vehicle registration number and precise location available when requesting assistance.

### Covered Vehicle

The car, motorcycle, campervan, motorhome (including domestic vans up to 3.5 tonnes), or car derived van which You or your cohabiting partner are travelling in/on at the time of the Breakdown including any towed caravan or trailer of a proprietary make which is fitted with a standard towing hitch and doesn't exceed 7 metres/23 feet (not including the length of the A-frame and hitch).

Claims will be validated with the NCOA, with costs for claims from non-eligible persons being the responsibility of the claimant. Cover will apply during the period of insurance and within the territorial limits. There is no age limit to the vehicle for breakdowns occurring in the UK. A vehicle age limit of ten years applies outside the UK.



*Full policy wording can be accessed either by downloading them from the QR reader (you can save a copy using the settings on your phone or tablet), online at [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk) or request details by contacting the NCOA Office*

# Mobile Phone Cover

## Covered Individuals

This cover is provided for:

- Members and their cohabiting partners

Please note that this policy does not cover mobile phones used by members' or partners' children, even if the bill is paid by the member or partner.

Cover applies to UK residents only.

## Claims notification

If you need to make a claim please contact Brightstar Insurance Services B.V. (UK Branch), Weston Road, Crewe, CW1 6BU.

Telephone number 03444 120 982

Please refer to full policy terms and conditions prior to making a claim.

Your mobile phone is covered against the repair or replacement cost of your mobile phone in the event of:

- theft
- accidental loss
- accidental damage
- breakdown whilst in your possession

The liability of the insurer in respect of any one claim and in aggregate for any 12 month period will be the repair or replacement cost of the mobile phone and in any event shall not exceed a total claim cost up to a maximum of £1000 including VAT.

**A £75 excess is payable per claim.**

The mobile phone should have a fully functioning SIM card and be no more than eight years old at the time of the incident as evidenced by the relevant proof of ownership. Upon acceptance of a claim, the insurer may at its discretion repair or replace your mobile phone. Replacement may be with a refurbished unit or a functionally equivalent product. This is NOT a new for old policy.

If the claims administrator replaces your mobile phone, your original item becomes the insurer's property and the replacement mobile phone is your property, with coverage for that item continuing for the remaining period of insurance.

The maximum liability limit includes cover of up to £750 including VAT for unauthorised data usage for a period of up to 24 hour directly following a valid theft or accidental loss claim.

Please note any claim involving theft or accidental loss must be reported to the appropriate police authorities within 48 hours.

In addition to proof of ownership, verification of membership will be required before a claim can be progressed.



*Full policy wording can be accessed either by downloading them from the QR reader (you can save a copy using the settings on your phone or tablet), online at [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk) or request details by contacting the NCOA Office*

## Legal Expenses

Some important facts about the Professional Fees policy are summarised below. This summary does not describe all of the terms and conditions of the policy. All references to the cover provided are contained within the full policy wording. Please note that a full policy wording is available for your inspection at the Federation Office upon request.

### Beneficiary/beneficiaries

In respect of Sections 3, 4, 11, 12, 13, and 14 the Member

In respect of Section 1, 9 and 15 the Member and the Member's cohabiting partner

In respect of Sections 2, 5, 6, 7, 8, 10, 16, 17, and 18 the Member and:

i) the Member's cohabiting partner

ii) children including stepchildren adopted children foster children and grandchildren normally resident with the Member

iii) the parents and grandparents of the Member and the Member's cohabiting partner normally resident with the Member.

### Section of cover

1. Criminal Prosecution Defence

(£185,000)

2. Personal Injury

(£100,000)

3. Residential Protection

(£100,000)

4. Peaceful Occupation

(£100,000)

5. Consumer Protection

(£100,000)

6. Data Protection

(£100,000)

7. Uninsured Loss Recovery & Motor Prosecution

Defence (£100,000 but limited to £2,500 in providing representation following the seizure of a vehicle as a result of incorrect information being on the Motor Insurance Database and £10,000 for Motor Defence claims)

8. Discrimination

(£100,000)

9. Probate

(£100,000)

10. Employment

(£100,000)

11. Fund Trustee Defence

(£100,000)

12. Representation at Public Enquiries

(£100,000)

13. Independent Office for Police

Conduct investigations

(£100,000)

14. Bankruptcy and Debt Advice

(£1,000)

15. Education

(£100,000)

16. Taxation

(£100,000)

17. Identity Theft

(£100,000)

18. Assistance

### Legal helpline

There is a 24 hour legal helpline and this can be contacted on **01384 887 577** for initial advice and further instructions in how to make a claim.

For criminal matters, call Slater Gordon **0800 908 977**

Identity Theft Assistance and Claims **01384 377000**

Debt Advice Helpline **01384 884085**

*Arranged by Legal Insurance Management Ltd.*



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# Privacy Notice

(also known as “Fair Processing Notice”)

## How will we use the information you give us?

We will only use your information on the basis that it is necessary to administer your insurance contract or help you make a claim.

Where we need to pass information to other firms, it will only be for that purpose. These firms will be Insurers, other insurance brokers, firms handling claims, finance providers and firms that process or administer our records, including Federations/Trust Administrators.

When we contact you, it will either be for the above reason, or because we have a legitimate interest in marketing related products. For any other marketing it will only be with your consent and you will be able to withdraw your consent or unsubscribe easily at any time.

If we have to transfer information to a third country outside the EU, we will only do so if a similar level of protection applies. If we need to obtain information which is by nature sensitive, we will only do so on the basis that it is in the public interest - for example to fight crime, prevent fraud or to make sure insurance is available.

## What type of personal information do we need?

- We may need personal details which might include details of lifestyle, family, finances, business or education.
- We will only collect what is necessary and will only keep it for as long as we are required to do in line with our data retention policy.

## What other types of information do we need?

- Under certain circumstances we may also need to obtain information about Race or Origin, Gender, Religion, Health, Politics, Genetics, Trade Union Membership, Sex or Sexual Orientation.
- We might also need details of criminal convictions.
- We will only collect what is necessary and protect it with appropriate security measures.

## How do we obtain your information?

- We may gather it from information you submit to a website, by telephone, mail, face to face or by email.
- We may receive it from insurers, other insurance brokers, firms handling claims, finance providers and firms that process or store our records, including Federations/Trust Administrators.

## What are my legal rights?

- You can obtain a copy of your personal information from us without charge by contacting us at the address above. This may include the right to transfer information to other providers.
- You have the right to ask us to correct information.
- You have the right to ask us to delete your information or stop using it, unless it is necessary for us to retain it for insurance or financial purposes as set out in our document retention policy.
- You may have the right to object if decisions about you are made solely by a computer.
- You have the right to complain to the Information Commissioner at [www.ico.org.uk](http://www.ico.org.uk)

Telephone number **0303 123 11132**

## Data Controller

Philip Williams & Company  
35 Walton Road  
Stockton Heath  
Warrington WA4 6NW

## Contact for queries

Janice Dunkerley  
01925 604421  
[janiced@philipwilliams.co.uk](mailto:janiced@philipwilliams.co.uk)

Privacy Notice Apr2018 v2

# Claims Procedures

Claims should be reported as soon as is practical and if possible within 30 days of the incident/diagnosis. If claims are not reported within 90 days of the date of the incident/diagnosis they may not be met. The onus is on the member to notify a claim and it is not the responsibility of the NCOA or Philip Williams and Company to make a member aware of their entitlement to claim.

## USEFUL TELEPHONE NUMBERS

**Worldwide Travel Insurance  
Emergency Assistance  
Non-Emergency Travel Claims**

Policy Number RTAEP/40064-05/2019  
+44 (0) 203 829 6745  
01702 553 443

**GP24  
or if overseas**

0345 222 3736  
+44 (0) 161 468 3789

**Motor Breakdown Cover (UK)  
(EUROPE)**

01384 884 079  
+44 1384 884 079

**Mobile Phone Cover**

0344 412 0982

**Home Emergency**

01384 884 041

**Legal Helpline**

For criminal matters, call Slater Gordon

01384 887 577  
0800 908 977

**ID Theft Helpline**

01384 377 000

**Debt Advice Helpline**

01384 884 085



35 Walton Road, Stockton Heath,  
Warrington, Cheshire WA4 6NW

Tel 01925 604 421

Fax 01925 861 351

[www.philipwilliams.co.uk](http://www.philipwilliams.co.uk)



Philip Williams and Company are authorised  
and regulated by the Financial Conduct Authority.