



NCOA

National Crime *Officers* Association
The Trade Union of the NCA

**PROTECTING THOSE
WHO PROTECT
THE PUBLIC**

**WELCOME TO THE NCOA
MEMBERSHIP BENEFITS**

June 2019



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Standard Membership Package

- 24 hour access to fully trained representatives regarding workplace discipline, misconduct and grievance matters
- Legal assistance with regards to Contractual Employment Law
- Comprehensive Family Legal Expenses Insurance for on and off-duty incidents
- Personal Injury claims
- GP 24 offering 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.
- Member and Partner UK and European Motor Breakdown, including Roadside Assistance / Recovery and Home Assist
- £2000 death grant payable to any nominee

Associate Membership Package

- Legal assistance with regards to Contractual Employment Law
- Comprehensive Family Legal Expenses Insurance
- Personal Injury claims
- GP 24 offering 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.
- Member and Partner UK and European Motor Breakdown, including Roadside Assistance / Recovery and Home Assist

UK and European Motor Breakdown

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

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

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).

Any claim 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 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

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/>

Legal Expenses Insurance – Included in your NCOA Membership

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 www.ncoa.org.uk.

Beneficiary/Beneficiaries

In respect of Sections 3, 4, 11, 12, 13, 14 and 18 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, 19 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 and Coroners Inquests (£100,000)
13. Independent Office for Police Conduct investigations (IOPC), Police Ombudsman for Northern Ireland and (PONI) The Police Investigations and Review Commissioner (PIRC) Investigations (£100,000)
14. Bankruptcy and Debt Advice (£1,000)
15. Education (£100,000)
16. Taxation (£100,000)
17. Identity Theft (£100,000)
18. Police Medical Appeal Board/ My CSP Appeal Board
19. Assistance

Helplines

Legal Advice Helpline	01384 887 577
Criminal Matters	0800 908 977
ID Theft Helpline	01384 377 000
Debt Advice Helpline	01384 884 085.

Arranged by Legal Insurance Management Ltd.

Full policy wording and policy summary 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.ncoa.org.uk



Premium Package – NCOA Insurance Benefits Trust (Optional additional benefit)

In addition to the benefits afforded by the Standard Package, members can select upon payment of an additional subscription the below comprehensive package of insurance benefits.

Application forms are available at www.ncoa.org.uk.

SCHEME BENEFITS WITH EFFECT FROM 1 JUNE 2019

SERVING MEMBER TO AGE 65 BENEFITS

Life Insurance	£100,000
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
Permanent Total Disablement (due to accident)	£100,000
Accidental Loss of Use Benefit	£20,000
Critical Illness	£15,000
Child Critical Illness	£3,000
Child Death Grant	£2,000
Hospitalisation Benefit up to 5 nights	
Accident/incident/emergency admission	£50 per night
Planned admission after first 3 nights	£50 per night
Sick Pay Benefit (H.O. Condition 5 of Service)	
Half Pay up to 26 weeks	20% scale pay
No Pay up to 26 weeks	50% scale pay
Dental Emergency and Injury	Member & Partner
GP24	Family
Worldwide Travel Policy	Family
Mobile Phone Insurance	Member & Partner
Home Emergency Assistance	Included

CALENDAR MONTHLY SUBSCRIPTION

£31.95

COHABITING PARTNER TO AGE 65 OF MEMBER

Life Insurance	£50,000
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
Critical Illness	£7,500
Child Critical Illness	£1,500

CALENDAR MONTHLY SUBSCRIPTION

£9.95

*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.



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