

# National Crime Officers Association Insurance Benefits Trust (IBT)

Effective from 1 June 2020



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

---

## **Serving Member aged under 65**

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 five nights	
Accident/incident/emergency admission	£50 per night
Planned admission after first three nights	£50 per night
Sick Pay Benefit	
Half Pay up to 26 weeks	20% Scale Pay
No Pay up to 26 weeks	50% Scale Pay
Worldwide Travel Policy	Family
Mobile Phone Insurance	Member & Partner
Dental Injury and Emergency	Member & Partner
Home Emergency Assistance	Included
<b>CALENDAR MONTHLY SUBSCRIPTION</b>	<b>£31.95</b>

---

## **Cohabiting Partner aged under 65**

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

## Applying to Join

Serving officers can apply to join the scheme at any time by completing a medical underwriting application form which is available from the NCOA Office or by visiting [www.ncoa.org.uk](http://www.ncoa.org.uk). The first three monthly subscriptions are free of charge when joining the scheme for the first time. New recruits and transferees receive cover for the first six months of service free of charge. The NCOA and/or Philip Williams & Co reserve the right to decline any applications.

## Cohabiting Partner Extensions

Any cohabiting partner extension will cease when the member or cohabiting partner reach 65 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.

## Career breaks, maternity leave, secondment or living overseas

Those going on a career break, maternity leave, secondment or are living overseas must contact the NCOA Office to identify if cover can be maintained.

## 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. Retired members subscriptions are made by direct debit. Please contact Philip Williams and Company if a direct debit form is required.

## Transfer, resignation or dismissal

Members who transfer, resign or are dismissed are not eligible to remain in the scheme and all membership and benefits will cease including any cohabiting partner extension.

## Subscription collection

Subscriptions are collected monthly by payroll deduction unless alternative arrangements have been agreed.

## 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 the NCOA Office.

## Complaints Procedure

The Insurance Scheme is arranged on behalf of the trustees by Philip Williams (G Ins) Management Ltd, trading as Philip Williams & Co Insurance Management who are authorised and regulated by the Financial Conduct Authority (Registration Number 827663). 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 0800 023 4567 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

### Life Insurance

On death of a member or subscribing cohabiting partner the cash benefit will be paid. The policy is written in Trust so that if a member dies, the proceeds can be paid, by the Trustees, to the member's dependants 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 NCOA Office, to assist 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 death benefit as detailed in the tables.

### Child Death Grant

This benefit is paid upon the death of a dependant child of a member, aged between 6 months and 17 years.

### Permanent total disablement (any occupation)

Payable when a member is unable to perform any gainful employment and is unable to exist independently, requiring continual supervision for activities of daily living, as a result of an accident. Injury must be established for 12 months before benefit is payable.

### Accidental Loss of Use Benefit

Benefits paid in the event of:-

- Permanent loss of sight in one or both eyes
- Permanent loss of use of one or more limbs
- Permanent total loss of hearing in both ears

### Hospitalisation Benefit

Payable when admitted as an in-patient to hospital in the UK between midnight and 07.00

- Unplanned admission arising from accident or emergency, payable from first night
- Planned admission payable after three nights

### Sick Pay Benefit

If a member suffers a pay cut under regulations or terms of employment, the benefits illustrated on the scheme benefits table will become payable after 26 weeks absence.

The benefit ceases on return to work or if the member retires, resigns, is discharged from the National Crime Agency, or fails to pay the monthly scheme subscription. In addition the benefit shall not be payable if the member has been offered reasonable adjusted duties with a return to full pay and has declined such duties without reasonable cause.

*Any overpayment due to a reversal in the decision by the employer which results in a resumption of pay (including any back payment) or due to a failure by the member to inform the insurers of a return to work must be repaid in a prompt and timely manner.*

## 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 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

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 Disability
- 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

# 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  
9am–5pm Monday to Friday

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 your 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



# Mobile Phone Cover

## Covered Individuals

This cover is provided for:

- Serving 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 £1,500 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

# 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**

**A £25 excess applies per claim.**

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.



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



# 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, Genetics, Trade Union Membership, Politics, 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 1113**

## Data Controller

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

## Contact for queries

Data Protection Manager  
01925 604 421  
[dataprotection@philipwilliams.co.uk](mailto:dataprotection@philipwilliams.co.uk)



## Notes





# Claims Procedures

All Death claims should be notified as soon as is practical to the NCOA Office who will arrange for a claim form to be completed. Please note that an original death certificate or original coroners certificate will be required.

For Terminal Prognosis Advance & Critical Illness claims please contact the NCOA Office as soon as is practical who will provide you with the required form for completion.

Any queries should be directed to Philip Williams and Company.

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

<b>Worldwide Travel Insurance</b>	Policy Number RTAEP/40064-05/2019
<b>Emergency Assistance</b>	+44 (0) 203 829 6745
<b>Non-Emergency Travel Claims</b>	01702 553 443
.....	
<b>Mobile Phone Cover</b>	0344 412 0982
.....	
<b>Home Emergency</b>	01384 884 041
.....	



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

Tel. 01925 604 421  
[www.philipwilliams.co.uk](http://www.philipwilliams.co.uk)



Philip Williams & Co Insurance Management is the trading name of Philip Williams (G ins) Management Ltd.  
Registered office: 35 Walton Road, Stockton Heath, Warrington, WA4 6NW.  
Registered in England and Wales company number 11181168  
Authorised and regulated by the Financial Conduct Authority  
Registration number 827663