



# NCOA

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

## PROTECTING THOSE WHO PROTECT THE PUBLIC

## WELCOME TO THE NCOA MEMBERSHIP BENEFITS

June 2020



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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

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## UK and European Motor Breakdown

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

### Covered Individuals

- Member
- Cohabiting Partner

### 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 UK registered car, motorcycle, campervan, motorhome, domestic vans, or car-derived vans all up to 3.5 tonnes, which a covered individual is 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](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 or the prescription emailed direct to a nominated pharmacy. 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.

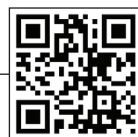
To book a GP consultation 24/7 please call:

**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
- Message Dr
- Request an appointment
- Health information
- Services near you
- Store your medical notes
- Medi-Smart, medication advice-line

\*\*Excluding UK bank holidays

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/>

\*Open Private Referrals

Within your appointment, the GP will recommend the best course of treatment / action. Should they feel you would benefit from a specialist assessment or further treatment they can provide you with an open private referral letter. This referral is for Private Medical Care only and will not be accepted for services in the NHS. Referral letters can be posted or emailed directly to you.

Please note the private referral is not a claims authorisation and you will need to speak to your Private Medical Insurance company prior to receiving any treatment, unless you will be funding this yourself.

## Legal Expenses Insurance – Included in your NCOA Membership

Some important facts about your Professional Fees policy are summarised below. This summary does not describe all the terms and conditions of the policy. References to the cover provided are contained within the full policy wording which is available upon request from the Federation Office, by visiting the Group Scheme section of our website [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk) or, by scanning the QR code at the bottom of the page.

### Sections of cover

#### MEMBER ONLY

1. Home Rights (£100,000)
2. Fund Trustee Defence (£100,000)
3. Representation at Public Enquiries (£100,000)
4. Independent Office for Police Conduct (£100,000)
5. Disciplinary Hearings (£20,000)
6. Bankruptcy Assistance (£1,000)
7. Pension Medical Appeals / My CSP Appeal Board (£3,000)

#### MEMBER & COHABITING PARTNER

8. Education (£100,000)
9. Probate (£100,000)
10. Criminal Prosecution Defence (£185,000)

#### MEMBER & COHABITING FAMILY

11. Personal Injury (£100,000)
12. Clinical Negligence (£100,000)
13. Consumer Protection (£100,000)
14. Taxation (£100,000)
15. Discrimination (£1,000)
16. Employment (Excluding claims arising from activities as a Police Officer) (£100,000)
17. Data Protection (£100,000)
18. Uninsured Loss Recovery & Motor Prosecution Defence (£100,000 but limited to £2,500 in providing representation Following the seizure of the vehicle as a result of incorrect Information being on the Motor Insurance Database and £10,000 for Motor Prosecution Defence claims)
19. Identity Theft

### Legal Document Service

Create your own legal documents to assist in a range of potential disputes or legal situations that you may encounter.

<https://police-MLB.legalim.co.uk>

Please use the access code **NCOA**

### Definition of Beneficiary/beneficiaries

**Member** - All eligible individuals who are members of the relevant Federation at the time at which the insured event occurs and who have paid the relevant subscription.

**Partner** - The member's cohabiting partner. This does not include any business partner or associates

**Family** - The member and:

The member's cohabiting partner. This does not include any business partner or associates.

The member's children including stepchildren, adopted children, foster children and grandchildren normally resident with the member.

The parents and grandparents of the member and the member's cohabiting partner, normally resident with the member.

### Helplines

Legal Advice Helpline **01384 887 577**

Criminal Matters **01384 885733**

ID Theft Helpline **01384 397 757**

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](http://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](http://www.ncoa.org.uk).

### SCHEME BENEFITS WITH EFFECT FROM 1 JUNE 2020

#### 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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