

National Crime Officers Association Retired Member Insurance Benefits Trust



Effective from 1 June 2021

Retired member aged under 60

Life Insurance	£50,000
Terminal Prognosis Advance on Life Insurance	20% of sum insured
GP24	Family
Worldwide Travel Policy	Family
Home Emergency Assistance	Included
Health Assured	Family
Motor Breakdown Cover (UK & Europe)	Member & Partner
Mobile Phone Insurance	Member & Partner
Legal Expenses Insurance	Included

CALENDAR MONTHLY SUBSCRIPTION

£42.45

Retired member aged 60–64 inclusive

Life Insurance	£25,000
Terminal Prognosis Advance on Life Insurance	20% of sum insured
GP24	Family
Worldwide Travel Policy	Family
Home Emergency Assistance	Included
Health Assured	Family
Motor Breakdown Cover (UK & Europe)	Member & Partner
Mobile Phone Insurance	Member & Partner
Legal Expenses Insurance	Included

CALENDAR MONTHLY SUBSCRIPTION

£42.45

Retired member aged 65–69 inclusive

Life Insurance	£5,000
GP24	Family
Worldwide Travel Policy	Family
Home Emergency Assistance	Included
Health Assured	Family
Motor Breakdown Cover (UK & Europe)	Member & Partner
Mobile Phone Insurance	Member & Partner
Legal Expenses Insurance	Included

CALENDAR MONTHLY SUBSCRIPTION

£42.45

Cohabiting partner aged under 60

Life Insurance	£25,000
Terminal Prognosis Advance on Life Insurance	20% of sum insured

CALENDAR MONTHLY SUBSCRIPTION

£9.95

Cohabiting partner aged 60–64 inclusive

Life Insurance	£12,500
Terminal Prognosis Advance on Life Insurance	20% of sum insured

CALENDAR MONTHLY SUBSCRIPTION

£9.95

Cohabiting partner aged 65–69 inclusive

Life Insurance	£2,500
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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.



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 NCOA for the NCOA 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

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. 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 0234 567 or by downloading the complaint form from 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

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.

Claims Procedure:

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 must be directed to the NCOA Office.

Policy Documents are available for download at www.philipwilliams.co.uk in the Group Schemes section.

Alternatively you can download them by scanning the QR code.



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
- **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 Health Hero. 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 www.healthhero.com/medication-and-delivery-charges/ Consultation Terms and Conditions www.healthhero.com/terms-and-conditions/ Privacy Policy www.healthhero.com/privacy-policy/

*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. If you do not have Private Medical Insurance, you will need to fund the consultation yourself. There is no cover under this Group Insurance Scheme to pay for Private Consultations.



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 RTCEP/40064-05/2021

Other claims should be reported to
Claims Settlement Agencies Ltd
9am–5pm Monday to Friday

01702 553 443 - Email: info@csal.co.uk

To download a claim form please visit 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

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 806 816** 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 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.



UK and European Motor Breakdown

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



Mobile Phone Cover

Covered Individuals

This cover is provided for:

– Retired 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.

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.

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.

If you have a complaint about a claim please refer to the Complaints procedure in the relevant section of the Policy.



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 NCOA Office, by visiting the Group Scheme section of our website www.philip-williams.co.uk or, by scanning the QR code on page 3.

EFFECTIVE 1 JUN 21

Covered Member

Retired Group Scheme Members

COVER SECTIONS:

MEMBER ONLY

1. Home Rights
2. Fund Trustee Defence
3. Representation at public enquires
4. IOPC/PIRC/PONI
5. Bankruptcy Assistance
6. Criminal Prosecution Defence

MEMBER & PARTNER

7. Education
8. Probate

MEMBER & FAMILY

9. Personal Injury
10. Clinical Negligence
11. Consumer Protection
12. Taxation
13. Discrimination
14. Data Protection
15. Uninsured Loss & Motor Prosecution Defence
16. 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 NCOA 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.

Health Assured

Covered Individuals

Member, cohabiting partner and any number of dependant children (aged over 16 years) residing in the family home.

Mental Health and Bereavement

Your call will be handled by a qualified counsellor, who will offer confidential support and information in a friendly, non-judgemental manner.

- 24/7/365 counselling and information telephone service
- In the moment emotional support
- If clinically appropriate, access to structured telephone, online or face to face counselling
- Access to further wellbeing resources via an online health portal and the My Healthy Advantage app

Reasons to call the service, but not limited to:

- Stress and anxiety
- Family Issues
- Relationship advice
- Alcohol and drug issues
- Financial wellbeing
- Bereavement
- Domestic abuse
- Retirement

Medical information

The medical information line is available Monday-Friday 9am to 5pm and is available for you to discuss medical concerns such as:

- Paediatrics - feeding problems, crying, teething, nappy rash, congenital disorders etc
- Typical childhood illnesses such as measles, chickenpox, meningitis, tonsillitis, and also allergies
- Adolescent related issues such as, drugs and alcohol, anorexia, bulimia, glandular fever and dyslexia
- Information and guidance on a range of professional welfare organisations and societies
- First aid advice
- Elderly/dependant life stage care
- Assistance with planning care for the elderly
- Suitability of medicines by age/condition
- Suitability of treatment and alternative therapies
- Common/routine medical conditions
- Orthopaedics
- Prevention of injuries

TO CONTACT HEALTH ASSURED PLEASE CALL 0800 917 6470

Digital support

Health Assured believes that you should benefit from their services in the most convenient way to you.

That's why, as well as their phone-based counselling and legal guidance they've developed an online portal and smartphone app accessible whenever you like, wherever you might be.

Online health & wellbeing portal

Their online portal features a comprehensive library of wellbeing information, which you can access easily via any web browser on your computer, smartphone or tablet. Access interactive health assessments, lifestyle advice, coaching tools, and more:

- Life Support: legal & financial information, assessments, and family/relationship resources.
- Work Life: guidance on achieving a good work-life balance, progressing in your career and asserting your rights.
- Physical Health: information and articles on keeping yourself fit and active, losing weight and maintaining good exercise habits.
- Emotional Health: articles on maintaining good mental health, lowering stress and recognising symptoms of ill-health.

You'll also find a host of resources including webinars, well-being videos, four-week programmes, interactive health checks and links to trusted sources. All available whenever you need it.

Username: **wellbeing**

Password: **GrowWallLake1**

My Healthy Advantage smartphone app.

My Healthy Advantage offers a variety of bespoke wellbeing features. Within the app, users will have access to a library of learning materials personalised to their preferences, including:

Interactive weekly mood tracker: You will receive weekly prompts to track your mood in relation to emotional, physical and financial wellbeing. In tracking trends from the last five weeks, you will be able to reflect on—and spot areas for improvement in—your wellbeing.

Four week health plans: The app will support you in your health goals, whether that be quitting smoking, losing weight or coping with pressure. Reflect on your progress and input diary entries at the end of each week.

Mini health checks: Covering topics such as height & weight, sleep and mental health, our health checks support you to assess key areas of wellbeing and offer helpful tips.

Support: Contact Health Assured confidentially via phone, callback request, email or manned live chat within the app. If requesting contact, you have the option to choose how you would like to be reached.

Please use code **MHA173846** for the My Healthy Advantage App.



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 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 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

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

Privacy Notice Apr2018 v2

Claims Procedures

Claims should be reported as soon as is practical and if possible within 30 days of the incident. 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

Alternatively, you can use our online claims system to submit your claim www.submitclaim.co.uk/ncoa

Policy Number RTCEP/40064-05/2021

+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

01384 887 577

Criminal Matters

01384 885733

ID Theft Helpline

01384 397 757

Debt Advice Helpline

01384 884 085

Health Assured

0800 917 6470



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

Tel. 01925 604 421

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