

NCOA Membership Scheme Policy Schedule

Agent:	Philip Williams & Co. 35 Walton Road Stockton Heath Warrington WA4 6NW
Policyholder:	The Trustees of the NCOA Insurance Scheme
Member:	All eligible members of the NCOA at the time at which the Insured Event occurs and who have paid the relevant subscription.
Period of Insurance:	From: 01/06/2021 To: 31/05/2022
Insurer	Royal & Sun Alliance Insurance plc St. Mark's Court Chart Way Horsham West Sussex RH12 1XL

Legal Expenses

Policy Number:	LES/256/2459
Policy Limits:	Section 5 Only Any one Insured Incident £1,000 Any one Period of Insurance £100,000
	Section 6 Only Any one Insured Incident £4,500 Any one Period of Insurance £4,500
	Section 7 Only Any one Insured Incident £1,000 Any one Period of Insurance £1,000
	Section 8 Only (excluding sub section 2. Overseas Legal Assistance which is limited to £2,500) Any one Insured Incident £185,000 Any one Period of Insurance £185,000
	Section 16 Only Any one Insured Incident £1,000 Any one Period of Insurance £100,000
	All Other Sections Any one Insured Incident £100,000 Any one Period of Insurance £100,000
Assistance Helplines	Legal Advice Helpline 01384 887577
	Debt Advice Helpline 01384 884085
	Identity Theft Helpline 01384 377000
	Criminal Advice Helpline 01384 885733

**Legal Document
Service**

Access Code NCOA

Vehicle Breakdown

Policy Number:	LES/256/2460
Level of Cover:	Violet – European Cover
Policy Limits:	Alternative Travel UK Claims £250 towards the cost of alternative transport European Claims £750 towards the cost of alternative transport
	Emergency Overnight Accommodation Lone Traveller £150 per night Group Travellers £75 per person per night Any one Insured Incident £500
	Misfuel Assist Any one Insured Incident £250
	Any one Period of Insurance Six call-outs up to £15,000 total
	European Claims The maximum age of vehicles is limited to 10 years.
Assistance Helpline:	UK Helpline 01384 884079 European Helpline 00 44 1384 884079