



NCOA

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

**PROTECTING THOSE
WHO PROTECT
THE PUBLIC**

**WELCOME TO THE NCOA
MEMBERSHIP BENEFITS**

June 2022



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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
- Health Assured - offering confidential counselling and mental health services

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
- Health Assured - offering confidential counselling and mental health services

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.

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.

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 or, by scanning the QR code on page 8.

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/ PIRC/PONI (£100,000)
5. Bankruptcy Assistance (£1,000)
6. Pension Medical Appeals/My CSP Appeal Board (£4,500)
7. Legal Opinion (Employment or Discipline £1,000)
8. Criminal Prosecution Defence (£185,000)
9. Employment (£100,000)

MEMBER & COHABITING PARTNER

10. Education (£100,000)
11. Probate (£100,000)

MEMBER & COHABITING FAMILY

12. Personal Injury (£100,000)
13. Clinical Negligence (£100,000)
14. Consumer Protection (£100,000)
15. Taxation (£100,000)
16. Discrimination (£1,000)
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.

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.

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 2021

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	£12,500
Child Critical Illness	£2,500
Child Death Grant	£3,000
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
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
CALENDAR MONTHLY SUBSCRIPTION	£10.95

*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.

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.



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