



# NCOA

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

## INSURANCE BENEFITS TRUST

Effective from 1st June 2022



# 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 100758428BDN
<b>Emergency Assistance</b>	+44 (0)1243 621 066
<b>Non-Emergency Travel Claims</b>	01243 621 416
.....	
<b>GP24</b>	0345 222 3736
<b>or if overseas</b>	+44 (0) 161 468 3789
.....	
<b>Motor Breakdown Cover (UK)</b>	01384 884 079
<b>(EUROPE)</b>	+44 1384 884 079
.....	
<b>Mobile Phone Cover</b>	0344 412 0982
.....	
<b>Home Emergency</b>	01384 884 041
.....	
<b>Legal Helpline</b>	01384 887 577
.....	
<b>Criminal Matters</b>	01384 885 733
.....	
<b>ID Theft Helpline</b>	01384 397 757
.....	
<b>Debt Advice Helpline</b>	01384 884 085
.....	
<b>Health Assured</b>	0800 917 6470
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Policy Documents are available for download at [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk) in the Group Schemes section.

Alternatively you can download them by scanning the QR code.





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## Serving Member

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### **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	£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
<b>CALENDAR MONTHLY SUBSCRIPTION</b>	<b>£31.95</b>

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### **Cohabiting Partner aged under 65**

Life Insurance	£50,000
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
Critical Illness	£7,500
<b>CALENDAR MONTHLY SUBSCRIPTION</b>	<b>£10.95</b>

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\*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.

# Retired Member

## 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.

## 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 attain the maximum age under the scheme. 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.

## Subscription collection

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

## 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.

## 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.

## 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.

## 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 or 22 weeks absence depending upon your Contract of Employment.

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 (initial appointment only)
- 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.



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## 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.

**Please note that this cover is provided for Serving Members under the NCOA Union membership package and for Retired Members under the Insurance Benefits Trust.**

# 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
- Message Dr
- Video consultation service
- Request an appointment
- Open 7 days a week, GMT:
- Health information
- Monday\*\* – Friday: 08:00 – 22:00
- Services near you
- Saturday: 08:00 – 20:00
- Store your medical notes
- Sunday: 10:00 – 18:00

\*\*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 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/](http://www.healthhero.com/medication-and-delivery-charges/) Consultation Terms and Conditions [www.healthhero.com/terms-and-conditions/](http://www.healthhero.com/terms-and-conditions/) Privacy Policy [www.healthhero.com/privacy-policy/](http://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.**

**Please note that this cover is provided for Serving Members under the NCOA Union membership package and for Retired Members under the Insurance Benefits Trust.**





## 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. Please note this benefit is applicable for serving members only and not available into retirement.

- 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.

**(only applicable for Serving Members and partners  
whom the additional subscription is paid)**

# Worldwide Travel Policy

## Insured Persons

Cover applies to you and your spouse or permanent partner if you are both under 70 at the date the trip commences. It also includes all cohabiting children who are aged under 23 years, (at the date the trip commences).

You and all the people listed must permanently live together and permanently reside in the United Kingdom. Your partner and/or children can travel separately and still be covered by this policy.

**The policy covers travel worldwide and in the United Kingdom for any number of trips in any year up to 60 days per trip to a maximum of 180 days per year.**

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 £2,000
- Personal Money up to £1,000
- Personal liability up to £2,000,000
- Personal Accident up to £25,000.

Other benefits are included. Please see travel policy for full details. An excess of £50 applies to most policy sections.

**In the case of medical emergency please contact our nominated emergency service, on +44 (0)1243 621 066**

**Please quote 100758428BDN**

**Other claims should be reported on 01243 621 416 (9am–5pm Mon–Fri)**

## Pre-Existing Medical Conditions

This policy will not cover you for any claims arising from Pre-existing Medical Conditions as set out below:-

(a) Any claims made under the Cancellation, Curtailment or Change of Itinerary and/or Medical & Emergency Travel Expenses section of this policy as a result of any Pre-existing Medical Condition where a Qualified Medical Practitioner has not permitted the Insured Person to travel.

- (b) Any claims under the Cancellation, Curtailment or Change of Itinerary section of this policy as a result of any Pre-existing Medical Condition where the Insured Person is on a waiting list for in-patient treatment.
- (c) Any claims made under the Cancellation, Curtailment or Change of Itinerary and/or Medical & Emergency Travel Expenses section of this policy where you are travelling for the purpose of obtaining medical treatment abroad.
- (d) Any claims made under the Cancellation, Curtailment or Change of Itinerary and/or Medical & Emergency Travel Expenses section of this policy where you have been given a terminal prognosis.
- (e) Purchase of any prescription medicines relating to a Pre-existing Condition.
- (f) If an Insured Person or Close Relative has suffered a Pre-existing Medical Condition that You could have reasonably foreseen would have given rise to a Cancellation or Curtailment or Change of Itinerary claim under the Cancellation, Curtailment or Change of Itinerary section of this policy.

If You are unsure if these Medical Conditions apply to you or wish clarification, please contact Philip Williams and Company on 01925 604421 during office hours or email [enquiries@philipwilliams.co.uk](mailto:enquiries@philipwilliams.co.uk)

There are significant limitations and exclusions of cover for property, including valuables and money. Please also note the requirements for notifications of loss/theft and the need for reports. Full policy terms and conditions are available. If you require further copies please contact Philip Williams and Company.

**If you need to speak to a GP whilst abroad, remember to use the GP24 Service as detailed on page 8**



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# 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.

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.



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# 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.

# 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.

# Legal Expenses - Including

## 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 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.

**Please note that this cover is provided for Serving Members under the NCOA Union membership package and for Retired Members under the Insurance Benefits Trust.**

# 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, 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 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)



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

Tel 01925 604 421

[www.philipwilliams.co.uk](http://www.philipwilliams.co.uk)

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Registration number 827663