



NCOA

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

INSURANCE BENEFITS TRUST

Effective from 1st June 2023



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

Worldwide Travel Insurance	Policy Number 100758428BDN
Emergency Assistance	+44 (0)1243 621 066
Non-Emergency Travel Claims	01243 621 416
Motor Breakdown Cover	01206 714 325
	If you cannot connect call 01603 327 180
Mobile Phone Cover	0344 412 0982
Health Assured	0800 917 6470

Additional voluntary top-up insurance

Serving Members and their Partners who require higher levels of cover may take out additional life and/or critical illness cover. Premiums are payable by Direct Debit and cover ceases upon retirement or attaining age 70 if sooner.

Additional voluntary cover cost per calendar month:

£50,000 life cover	£5.50
£100,000 life cover	£8.50
£25,000 critical illness cover	£9.50
£50,000 critical illness cover	£15.50

Application Forms are available in your Group Scheme Section at www.philipwilliams.co.uk or by scanning the QR Code.

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.
Please Note: Our Privacy Notice can be viewed on our website at www.philipwilliams.co.uk



Serving Member

Serving Member aged under 70

Life Insurance	£100,000
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
Critical Illness	£12,500
Child Critical Illness	£2,500
Child Death Grant	£3,000
Permanent Total Disablement (due to accident)	£100,000
Accidental Loss of Use	
Total Loss of sight in one or both eyes	£50,000
Total Loss of one or more limbs	£50,000
Total Loss of hearing in both ears	£50,000
Total Loss of hearing in one ear	£12,500
Total Loss of speech	£50,000
Permanent Partial Disablement (dependent upon severity) % Scale	Up to £50,000
Hospitalisation Benefit up to seven nights	
Accident/illness/emergency admission	£50 per night
Emergency Dental Treatment (due to accident)	Up to £500
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
Health Assured	Family
CALENDAR MONTHLY SUBSCRIPTION	£31.95

Cohabiting Partner aged under 70

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 68 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
Worldwide Travel Policy	Family
Health Assured	Family
Motor Breakdown Cover (UK & Europe)	Member & Partner
Mobile Phone Insurance	Member & Partner

CALENDAR MONTHLY SUBSCRIPTION

£42.95

Retired member aged 60–64 inclusive

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

CALENDAR MONTHLY SUBSCRIPTION

£42.95

Retired member aged 65–69 inclusive

Life Insurance	£5,000
Worldwide Travel Policy	Family
Health Assured	Family
Motor Breakdown Cover (UK & Europe)	Member & Partner
Mobile Phone Insurance	Member & Partner

CALENDAR MONTHLY SUBSCRIPTION

£42.95

Retired member aged 70–74 inclusive

Worldwide Travel Policy	Family
Health Assured	Family
Motor Breakdown Cover (UK & Europe)	Member & Partner
Mobile Phone Insurance	Member & Partner

CALENDAR MONTHLY SUBSCRIPTION

£32.95

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. 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

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. 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

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

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 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.

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

Payable when a serving 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. Disablement must be established without interruption for 12 months from the date of accident.

Accidental loss of use

Variable benefits paid in the event of:-
– Total loss of sight in one or both eyes
– Total loss of use of one or more limbs
– Total loss of hearing in one or both ears
– Total loss of speech

Please refer to the policy wording for full details of policy terms, conditions and limits.

Hospitalisation Benefit

(unplanned Accident/Illness)

– Payable when admitted as an in-patient to hospital in the UK between midnight and 07.00

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.

The benefit is fixed at the level at the point of claim and will not be increased.



Emergency Dental Treatment due to Accident

If an **Accident** occurs and external oral impact results in dental injury (*including loss or damage to any prostheses e.g. dentures while in the mouth*), up to the amount shown in the tables for the treatment necessarily provided by a qualified dentist or Registered Qualified Medical Practitioner within 12 months from the date of the **Accident**. We will only pay for any bridgework crown or denture replaced which is similar type or quality to that which was damaged or lost as a direct result of the **Accident** and subsequent **Bodily Injury**.

Specific exclusions to Emergency Dental Treatment;

We will not pay any claim for:

- a) Dental Treatment as a result of wear and tear or ordinary deterioration;
- b) **Bodily Injury** caused by a foodstuff whilst the **Insured Person** was eating it;
- c) a claim for dental injury that has not been reported to Us within 30 days of the date of the **Accident** giving rise to the claim.

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.



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 **01206 714 325**

If you cannot connect call **01603 327 180**

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.

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 75 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

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.

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.



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 Likewise Insurance Services B.V. (UK Branch), Unit 2, Crewe Logistics Park, Jack Mills Way, Shavington, CW2 5XF

Telephone number **0344 412 0982**

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.

**As a member of the
Group Insurance Scheme,
Serving Members and their
partners are now entitled
to additional Life and
Critical Illness insurance**

This is optional cover and is available NOW!

Additional Life Cover	£50,000	£5.50 per month
Additional Life Cover	£100,000	£8.50 per month
Additional Critical Illness Cover	£25,000	£9.50 per month
Additional Critical Illness Cover	£50,000	£15.50 per month

Premiums are payable initially by credit card (first payment) and then by Direct Debit.

How do I apply?

Application Forms are available in your Group Scheme Section at www.philipwilliams.co.uk or by scanning the QR Code on the right. Register or Login to your Scheme where you will find an online application form. You will need to register on your first visit to the website.





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

Tel 01925 604 421

philipwilliams.co.uk

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Philip Williams (G Ins) Management Ltd is authorised and regulated by the Financial Conduct Authority, No. 827663, and registered in England and Wales, No. 11181168. Registered Office: 35 Walton Road, Stockton Heath, Warrington, Cheshire, WA4 6NW. Philip Williams (G Ins) Management Ltd is part of the Aston Lark Group.

