



NCOA

National Crime Officers Association
The Trade Union of the NCA

**PROTECTING THOSE
WHO PROTECT
THE PUBLIC**

**WELCOME TO THE NCOA
MEMBERSHIP BENEFITS**

July 2023



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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 employment law claims against your employer
- Legal assistance and representation in relation to criminal prosecutions arising out of your duty related employment
- Legal assistance with regards to IOPC investigations (*Incl PONI/PIRC*)
- Personal Injury legal representation for you, or your family (*Spouse/Partner and dependent children living at home*)
- Personal Injury legal representation for you, or your family (*Spouse/Partner and dependent children living at home*)
- 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 employment law claims against your employer
- Legal assistance and representation in relation to criminal prosecutions arising out of your employment
- Legal assistance with regards to IOPC investigations (*Incl PONI/PIRC*)
- Personal Injury legal representation for you, or your family (*Spouse/Partner and dependent children living at home*)
- Personal Injury legal representation for you, or your family (*Spouse/Partner and dependent children living at home*)
- 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 **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.

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

+44 345 222 3736

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 Cover – Included in your NCOA Membership

The NCOA is focussed on providing you with bespoke legal cover which protects and supports you as a law enforcement professional working within the National Crime Agency. Some important facts about your access to qualified legal support is summarised below. NB This summary does not describe all the terms and conditions applicable to this cover. Further information on the terms and conditions applicable to the legal support provided by the NCOA can be found at www.ncoa.org.uk/membership.

Member Legal Cover

1. Employment Law

Assistance and representation.

A one hour meeting with a lawyer in respect of,
Grievance,
Misconduct,
Discrimination,
Disciplinary hearings,
Appeals against disciplinary outcomes,
Settlements and ACAS procedures.

2. Independent Office for Police Conduct, (IOPC/PONI/PIRC),

Assistance and representation.

3. Criminal Law,

Assistance and representation when arising out of your employment.

4. Personal Injury

If you, or your family (*Spouse/Partner and dependent children living at home*), require assistance in relation to lodging a claim for any Personal Injury, contact your local NCOA representative who will arrange access to a solicitor, and representation if appropriate.

Who is covered

Member – All eligible individuals who are members of the NCOA at the time at which an applicable event occurs and who have paid the relevant subscription.

Helpline

Immediate Criminal Law assistance
(i.e. *Police Station support*)

Tel: **0 7939 958767**

Legal assistance regarding IOPC or Employment Law issues can be secured through any NCOA Rep.

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 2023

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 (<i>due to accident</i>)	£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 (<i>dependent upon severity</i>) % Scale	Up to £50,000
Hospitalisation Benefit up to seven nights	
Accident/illness/emergency admission	£50 per night
Emergency Dental Treatment (<i>due to accident</i>)	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.



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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.

