

# Under Cover

NCOA: Protecting those who protect the public

Issue 20 / Spring 2024



## SHAMEFUL & SHAMBOLIC

YOUR COMMENTS ON THE 2022/23 PAY AWARD DEBACLE

BODY ARMOUR UPDATE ■ PENSION NEWS ■ WISDOM WELLBEING  
NCA VEHICLE FLEET ■ SAFETY FOR WOMEN AT WORK



# NCOA

National Crime Officers Association  
The Trade Union of the NCA

# INSURANCE BENEFITS TRUST

## 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 (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 7 nights	
Accident/incident/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.

**Under Cover Magazine**  
Editor – Simon Bashford

**Published by:**

NCOA  
1 Dundonald Avenue  
Stockton Heath  
Warrington, WA4 6JT  
Tel: 01925 214360  
E: [membership@ncoa.org.uk](mailto:membership@ncoa.org.uk)  
[www.ncoa.org.uk](http://www.ncoa.org.uk)

**Produced by:**

Chestnut Media  
25 Castle Street  
Barnstaple, Devon EX31 1DR  
Tel: 07903 304319  
E: [richard@chestnutmedia.co.uk](mailto:richard@chestnutmedia.co.uk)  
[www.chestnutmedia.co.uk](http://www.chestnutmedia.co.uk)

**Design:**

K&TP Design  
Tel: 07968 984048  
E: [kdpotter@ntlworld.com](mailto:kdpotter@ntlworld.com)

**Under Cover** is the official magazine of the National Crime Officers Association (NCOA), a trade union formed to focus on the needs of members of the National Crime Agency (NCA). Views expressed in this magazine are those of officers, committee members or representatives unless otherwise stated.

Contributions may be sent in confidence to the Editor at **Under Cover** Magazine, 1 Dundonald Avenue, Stockton Heath, Warrington, WA4 6JT

The Editor reserves the right to amend or edit all material as necessary, and where possible, with the consent of the contributor. **Under Cover** Magazine would like to thank everyone involved in producing this magazine, especially advertisers and those kind enough to make a contribution.

© The National Crime Officers Association, 2024; reproduction strictly forbidden unless by prior arrangement with the publishers.

## Here we are again...

As we welcome spring, it seems inevitable that we're talking about another seven-month NCA pay delay, and the almost year-long battle to challenge the Agency on meeting the annual August deadlines.

It's sad to yet again read the utter despair of some members over the debacle of the 2023/24 pay process and the 'promised' £1,500 cost-of-living award that should have accompanied it. The comments make uncomfortable reading, but far from us choosing the worst, the article reflects hundreds of comments from those who wanted to make their feelings clear. And trust me – many more were unprintable!

In fairness, three members did feel the result was fair and that the Agency had done its best in the circumstances. Interestingly, two members who did not and would not withdraw goodwill, thought that members working to contractual obligations was pointless as it would impact on their work. Indeed, it would – that was the point.

The ballot gave us added impetus to continue to engage counsel to explore a judicial review of a pay process that has left us all weary.



With pay and contract reform around the corner, we can only wonder what financial offer will be made in exchange for almost certain detrimental employment terms.

The Angiolini report highlights failings that allowed officers to serve who should never have been employed in law

enforcement, and should have been held to account for their conduct; it's grim reading. Our backing for the recommendations will see us actively support initiatives to root out all unacceptable behaviour, protect our c.1,500 female members and ensure they can work in a safe environment.

Finally, it wouldn't be an **Under Cover** publication without the heartwarming stories from yourselves. Sad, courageous and adventurous in equal measures sums up this edition's members section.

Please enjoy the read, let us know what you think, and as always, contribute to the next edition yourself. All correspondence to [membership@ncoa.org.uk](mailto:membership@ncoa.org.uk)

Simon Bashford

## Contents

■ News in Brief	4
■ Angiolini Inquiry	9
■ Property law	10
■ Pensions and overtime	11
■ Wisdom wellbeing	13
■ Ballot survey: members have their say	14
■ Fleet problems	20
■ Fire and rehire	21
■ Members' Stories	22
■ NCOA Officers and Reps	26

# 10 years on – a special meeting of minds

When NCOA reps and speakers assembled at the Nottingham ACAS offices in October 2023 to debate the many motions submitted on behalf of members, there were a few other special attendees.

In 2013, just 10 NCA officers submitted their direct debit form to be a member of the newly formed National Crime Officers Association (NCOA). They had been necessary to justify to the Certification Office that the new formed trade union had members to qualify for trade union 'listing' – needed specifically to drive forward recruitment and member service provisions as a skeleton National Executive Committee while elections were undertaken 12 months later.

## Rightly proud

Today, the NCOA trade union, listing number 815T, can rightly be proud of its humble beginnings. Listed in 2013, certified as independent in 2014 and for several years the fastest growing UK trade union, the bravery and commitment



of those few has mushroomed to over 3,500 subscribing members of the NCA, with over 60% density at a time when civil service trade union membership is falling year on year.

Since our inaugural conference in 2014, almost everything has changed, from logos and databases to membership levels and the battlegrounds for representation and influence. Although some of the names may now be different, what hasn't changed is our strong cadre of like-minded and determined

reps, keen to make a difference and protect all our members daily.

Sadly, although founder member Dave Johnston died a few years ago, and Richard Murray-Jones had a family abstraction, eight of those pioneer NEC officers were all able to attend in person to witness what had grown from the seeds they sowed.

Pictured attending the 10-year anniversary are Simon Boon, Nicola Price, Simon Bashford, Henry Rocks, David Tattam, Derek Lloyd, Mark Sutton, and Andy Myers.

## In memory of courageous Kaz Tyrer

NCOA member Karen 'Kaz' Tyrer fought a courageous battle with cancer after her diagnosis in 2022, and was surrounded by her loved ones when she passed away on Friday, 22 December 2023.

Kaz had a full and varied career which began in 1986 when she joined the Army; she then went on to work for His Majesty's Prison and Probation Service as a Prison Officer, and in 2016, for Northwest Ambulance Service as an Emergency Medical Technician.

In November 2019, Kaz joined the NCA as an Initial Operational Training Programme (IOTP) Intelligence Officer. Kaz's stories of previous job and life experiences were always a highlight of her



colleagues' days, which was clear from the laughter that could be heard down the corridor.

Outside of work, Kaz was a massive Liverpool football fan who loved to go to Anfield with her season ticket and watch the matches. Kaz held a

black belt in martial arts, but mainly enjoyed a quieter life; walking, exploring new places and spending time with family.

Her selfless nature was apparent with the number of challenges she took part in to raise money for charities including Cancer Research UK and The Christie. These included cycling 100km in a day, the race for life and even roping in her adopted dog Mimi for a dog walking challenge of 60 miles in a month back in 2021.

Kaz was a much-loved team member. She will be sorely missed and fondly remembered by all her colleagues, friends and family. Kaz leaves behind her husband Paul and her children Katie and Tom.

# Unpopular ET fees look set to return

In January 2024, the Government opened a consultation on its proposals to reintroduce fees for bringing cases to an Employment Tribunal (ET) and Appeals Tribunal (EAT). Its intentions are to mirror the costs of using other courts services, which will generate in the region of £1.5m in the first 12 months.

Employment (formerly Industrial) Tribunals were set up in the 1970s to provide employees and workers with an informal and accessible forum for the enforcement of employment rights. At their inception, claimants using the tribunal system were not required to pay fees to bring about claims.

Tribunal fees were first introduced in July 2013 by the Employment Tribunals and the Employment Appeal Tribunal Fees Order 2013. The fees had an immediate impact and the number of cases dramatically fell to 28,000 cases from 59,000 pre-2013.

A Supreme Court decision in 2017 saw an end to the unpopular charges when a judge ruled them

discriminatory and unlawful which prevented access to justice. So what will change?

Under the new proposals, the Government claims ET fees will be:

- more straightforward – with a single fee at the start of the claim and no additional costs however long the case lasts
- modest – £55, compared with 2013-2017 rates of £390 for 'Type A' lower-level claims and £1,600 for 'Type B' claims involving complex issues such as discrimination elements
- the same for each ET and EAT claim submitted.

Despite Government claims that this is an affordable way for employees to address work-related issues, trade unions across the UK see this as an impediment to access to justice and merely a money-making exercise. The consultation concluded on 25 March, but despite any opposition which may be raised, is widely considered to become law later this year.



**EMPLOYMENT  
TRIBUNAL**

## Stalwarts Tim and Al wave goodbye the NCOA

Two NEC stalwarts have chosen to pick the same time to leave the NCA, and as such, the NCOA.

Speaking to **Under Cover** about his time in Customs and the Agency, Tim Field (right) said: "I've done and seen a lot and have a lot of good memories. Some of course are not so good, but that is why one of my first retirement gifts to myself will be a pair of rose-tinted spectacles!

"Soon after the bespoke NCOA came into being, my first thought when offered the chance to join this union was quite simply: 'What's not to like?' I not only joined the NCOA, I jumped at the chance to become a local representative and to do some good for my colleagues.

"When an officer is given a letter of investigation for a gross misconduct



issue, they will understandably be at their lowest ebb. There is no greater compliment than the fact that at that point they turn to you. Even more satisfying is that your efforts may save their job"

### Miss the opportunities

As an NEC officer, Tim helped to push through the Key Worker Housing Scheme to the benefit of many members struggling to get onto the property ladder. He will be waving farewell to the NCA later this year, and added: "By and large giving up the day job wasn't the hardest decision, but I will miss the opportunities the NCOA has given me. I would also urge you all to get more involved in the union and help to make a difference."

When Alan (Al) Goodwin rejoined from a previous police retirement in 2014, he sought new challenges in the NCA. High-profile, complex, challenging investigations were his mantra, and this continued in his role as an NCOA rep, as he prepared for his first case representing a member who had been arrested, prosecuted, and imprisoned!

Al told **Under Cover**: "This set the tone in terms of how vulnerable some of our members are and how you can actually achieve a decent outcome in what, on the face of it, appears to be a hopeless situation.

"There is no such thing as a lost cause. The emotional investment in all cases is massive and indicative that reps really do live and breathe the highs and lows of personal case representation."

### Feel privileged

Al (left) has presided over a number of high-profile member issues as NCOA rep, Northern Area Regional Coordinator and NEC member.

As retirement beckons, Al said: "On retirement, everyone I have spoken to says, 'you will know when the time is right', and I have to say that's so true! The time is right, and I can now look forward to more family time as well as reducing my golf handicap! I feel privileged to have been given this opportunity."

The NCOA would like to express our gratitude to both hard-working reps and wish them health and happiness in the future.

# Physically protecting those who protect the public

At the 2023 Annual Delegates Conference (ADC), the NEC brought a motion in relation to body armour. The NCOA was hearing members' concerns that some officers did not have access to body armour, either being deployed without essential PPE, or not being able to deploy. We also had reports of body armour not being available in gender-specific design, causing issues for our female officers.

Regulations also state that the use of PPE must not increase the overall level of risk, which may be argued means that by not providing female officers gender-specific kit, the Agency could be increasing risk to harm with inadequate kit. We do know that gender-specific body armour is available.

## Frustrating process

This was frustrating, as in 2018 the NEC brought a motion to the ADC in relation to body armour. We pushed the Agency for clear systems and processes, with a corporate approach ensuring all officers have body armour that is appropriate for their role and that these officers are clear in how they can acquire that body armour. After the 2018 ADC, the NEC challenged the Agency and positive action was taken. For a while, the Body Armour Working Group (BAWG) was active, and officers had access to body armour.

The recent issues raised to us by our members indicated that the focus on body armour had slipped again. The NCOA was aware that it took some time for the Agency to become aware of the body armour issues. As this is crucial PPE, we were concerned that the processes and governance within the Agency were not working. The BAWG did not report directly into any health and safety working groups or committees.

The NCOA challenged the Agency on this, stating that a robust governance process was crucial to ensure that our members are protected when deploying, and that body armour should be seen as a crucial part of PPE. The NCOA argued that body armour was a health and safety issue that should be monitored at a high strategic level, providing consistent oversight.



The Agency accepted the challenge and body armour updates are now provided at Health, Safety, Wellbeing Working Group (HSWWG) and the Health, Safety and Wellbeing Committee (HSWC). This means that now, where issues are identified, they will be picked up more quickly and will be dealt with at Director level should it be needed. The NCOA has a seat at both meetings and will be ensuring that body armour remains a key focus for the Agency.

## Some progress

There has been some progress regarding the purchasing of body armour and the processes being put in place. Commercial have started to push for a better deal from our suppliers and will be looking to establish a Commercial Framework around the purchase of body armour. This should give the Agency more opportunities to purchase armour in a timelier manner moving forwards.

The long overdue body armour that was requested in May last year will be with us shortly. The Agency has also purchased additional sets of body armour in the most ordered sizes, meaning that there will be additional stock on the shelves to access as and when it is needed. In February, a further order was collated and Body Armour Spocs have been provided training to enable them to accurately measure and inspect body armour.

However, the Agency has some way to go to reassure the NCOA that they have robust processes in place. The BAWG has not met for some time, and to our knowledge, the Terms of Reference for the BAWG have not been updated to include reporting into the HSWWG or HSWC. The Operating Procedure is still in draft format, and there is no clear ownership or responsibility for body armour within the Agency. This presents a risk that previous problems accessing body armour will resurface in the future.

Your NEC will continue to challenge the Agency until we are satisfied that our members are able to access appropriate body armour, including gender-specific body armour – a key element of recommendation 16 of the Angiolini Inquiry.

# McALISTER

FAMILY LAW

FIXED FEES AND  
DISCOUNTED RATES  
FOR NCOA MEMBERS.

## NCOA

### DIVORCE AND CHILDREN LAW SPECIALISTS

McAlister Family Law is the country's leading provider of NCOA divorce and family services. Whether you are facing divorce and are worried about the impact on your pension or are seeking contact with your children or any other family law dispute, we are here to help.

#### FIXED FEE DIVORCE

**£350** + VAT\*

FREE FIRST APPOINTMENT

\*Conditions apply. Please see website for details.

- Leaders in NCOA divorce and children cases.
- Over 20 years' experience in representing NCOA members facing divorce and children disputes.
- Experts in NCOA pensions and divorce.

**0333 202 6433**



Amanda McAlister

MANAGING PARTNER

FAMILY AND CHILD LAW SPECIALISTS

#### McAlister Family Law

1st Floor, York House, 23 Kingsway, London WC2B 6UJ

2nd Floor, Commercial Wharf, 6 Commercial Street, Manchester M15 4PZ

[mcalisterfamilylaw.co.uk](http://mcalisterfamilylaw.co.uk)

**BE**

a BEYOND GROUP company

[beyondgrp.co.uk](http://beyondgrp.co.uk)



# Angiolini delivers impetus for change

We all remember the horrific and brutal kidnap, rape and murder of Sarah Everard by serving Met Police Officer Wayne Couzens that took place on 3 March 2021. It's fair to say it shook the very foundations of law enforcement, with the realisation that someone entrusted to protect the public did the opposite, abusing his position of trust.

Part 1 of the Rt Hon Lady Elish Angiolini Inquiry was commissioned in late 2021, by the Home Secretary, to establish a definitive account of Couzens' career and conduct. The Part 1 Report, published on 29 February 2024, is an in-depth report focusing on how he was able to use his powers to commit this horrific crime, and whether opportunities had been missed to prevent his actions.

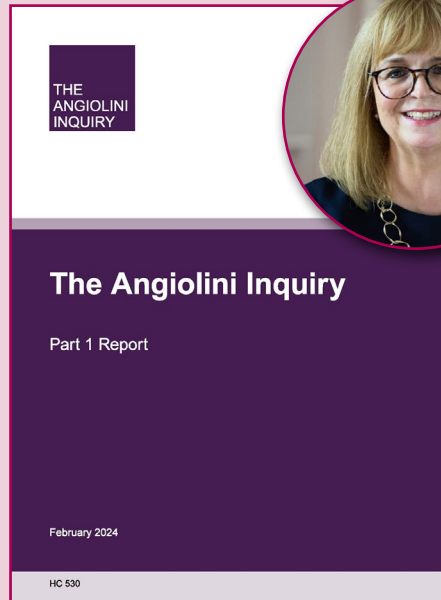
The report is shocking, and highlights multiple factors that, if taken seriously, would have meant Couzens would not have been in this position of trust.

**“The report is shocking, highlighting multiple factors that, if taken seriously, would have meant Couzens would not have been in this position of trust.”**

While much of the report focuses on vetting procedures, it also focuses on the lack of training for investigating sexual offences such as indecent exposure, and the fact that women are not taken seriously when reporting such crimes.

In Couzens' case, incidents were not investigated as they should have been, which will sadly be no surprise to many women. Too often women's experiences are minimised, and this isn't limited to members of the public; the report criticises the misogynistic culture where Couzens was known by some colleagues to hold vile views on women.

Part 1 also touches on the multiple sexual assaults that another Met



officer, David Carrick, committed through a shocking pattern of domestic abuse towards his partners. Following his sentencing in February 2023, the Inquiry continues to examine the Carrick case to establish an understanding of his career and previous conduct. Part 2 of the

Inquiry will also address broader issues raised by both cases and other tragedies in respect of policing and the protection of women.

As a law enforcement trade union the NCOA has a female membership of almost 1,500 officers. While we don't investigate crimes reported by the public, we cannot ignore the importance of this Inquiry and the impact it has on every one of us.

The Agency does have thorough vetting procedures, but there's more we can do. We need to ensure that we create a safe environment for our female officers. We need to ensure we listen to what women are saying when they feel uncomfortable with the culture in which they work.



Our male officers need to be allies and challenge when they witness misogynistic behaviour, even if this does not take place around women. It can be exhausting for women to continually confront unacceptable behaviour and often need their male colleagues to step up and call it out. While the NCOA understands the importance of good relationships with our colleagues and a sense of humour, we need to stop labelling misogyny as 'banter'.

While the Inquiry is not targeted specifically at the NCA, in response to the Part 1 recommendations, the NCOA will be looking to secure high-level engagement with the Agency to understand how they are responding to the Inquiry's 16 recommendations, and what else they are doing to make the Agency a safe and comfortable working environment for women.

We will continue to support our female members who experience unacceptable behaviour, and we are considering what further steps we can take, as a trade union, to ensure women feel safe in the workplace.

This article should end by remembering Sarah Everard and what she meant to her family. She was a dearly loved daughter, sister and friend to many.

To read Part 1 of the Inquiry report visit [www.angiolini.independent-inquiry.uk/](http://www.angiolini.independent-inquiry.uk/). If you have been affected by the issues raised in this article and would like further support, you can contact the Survivors Trust ([thesurvivorstrust.org](http://thesurvivorstrust.org)) via their Helpline – 0808 801 0818.

Clare's Law, also known as the Domestic Violence Disclosure Scheme (DVDS), is a policy giving people the right to know if their current or ex-partner has any previous history of violence or abuse. You can read more about this at [clares-law.com/](http://clares-law.com/).

# Unmarried members with their own house

George Wilson of McAlister Family Law explains the complexities that surround a property following a break up



There is a long-entrenched myth that couples who cohabit, or have been together for a long time, are 'common law spouses'. Unfortunately, and much to the shock of many separating partners, there is no such thing as a 'common law spouse' and couples who are not married, and end up separating, are not offered the same protection as married couples – including when considering a property (or properties) they might own together. Essentially, there is no guarantee that couples who are not married will be treated "fairly" upon the breakdown of their relationship.

Property can be owned by partners in different ways. Ultimately, when co-owners (two or more) own a property, property law outlines that the property will be owned in one of two ways – either as joint tenants or tenants in common.

## Significant effects

In both cases, the owner(s) will appear on the title deeds (different to the mortgage agreement). However, the two different ways of owning a property with someone else (or more than one other person) have significant effects when one (or all) of the other owners die. For the below examples, we are assuming that the property is owned between an unmarried couple (A and B).

When considering how this applies to couple A and B, it's important to draw a distinction between the two mechanisms of ownership. If A and B own the property as joint tenants, and A dies, the property automatically passes to B, regardless of what A's Will says should happen to their share of the property. Known as the right of survivorship, this is the most common way a property is owned between couples, or spouses. If one of the couple dies

the other would automatically own the property, and would simply need to send a copy of the death certificate to the Land Registry to have the property transferred into their own name.

If A and B own the property as tenants in common, and A dies, the property doesn't automatically pass to B, but will pass according to A's Will; essentially, there is no right of survivorship.

A 'Declaration of Trust' (sometimes referred to as a 'Deed of Trust') is a legally binding document made at the time of purchasing a property and is often used or considered when multiple people are looking to pool their hard-earned funds to buy a property. Although the terms Declaration of Trust and Deed of Trust are often used interchangeably, there are some minor distinctions in cases where one is considered a more informal document that only records how shares in a property are split, without any further clauses in relation to provisions for sale.

The Declaration of Trust will clearly outline each buyer's stake in the property and what would happen to the same upon the occurrence of several events – for example, if the property is ever sold or one buyer wants to purchase another's share.

A Declaration of Trust can include the amount each person has contributed towards the deposit of the property and towards mortgage payments, the percentage of the property each person will ultimately own, how the property will be valued before a sale, and how much each person will get from that sale.

If couple A and B purchase a property together and want to clearly define their respective ownership of the property – and what should happen if it was sold – they could seek a Declaration

of Trust; this could for example, state that A has a 60% stake in the property, and B a 40% stake. If the couple's relationship breaks down, and they decide to sell the property, A and B should be able to rely on the Declaration of Trust to outline how the future proceeds of the sale should be distributed.

## Awkward discussions

A Declaration of Trust not only removes any guesswork when considering what should happen to each share of the property when the separating couple look to sell, but can also avoid awkward discussions, arguments, or litigation risks if the couple cannot agree what happens to the property. It can prevent uncertainty and turmoil by specifying who will be entitled to what if the relationship ends.

A Declaration of Trust can help a couple plan for the worst of times during what is often one of the more exciting times in their relationship – buying a home together. Not every couple will have the foresight to seek a Declaration of Trust and, ultimately, it can be challenged.

If an unmarried couple who own property together are trying to decide how to deal with the division of property upon the breakdown of the relationship, it can be stressful, confusing, and often litigious. It is essential that separating parties take independent legal advice before making any decisions, so that they are fully informed of any issues arising from the relationship breakdown.

Litigation involving property owned between a couple who are not married is complex and needs to be carefully managed. Such litigation also carries a risk of costs and, as such, it is essential that expert legal advice is sought.

# Have you previously **worked overtime** on a **non-scheduled** working day?

Following a ruling by The Pensions Ombudsman on 13 June 2022, the Civil Service Scheme Administrator in the Cabinet Office upheld an appeal by an NCOA member and former NCA employee that:

“Pensionable Earnings under the 1972 (Classic) section of the Principal Civil Service Pension Scheme (PCSPS), under Annex 10B from the Employer’s Pension Guide (EPG) to Civil Service Pensions applies to members of the Classic Pension Scheme in overtime grades (up to and including G3) the plain time element of payments received for non-rostered additional attendance at weekends and bank holidays is pensionable and confirmed in PCSPS – Section II (The 1972 Section), Appendix 1, Paragraph 2(ii).”

The Scheme Administrator went on to state: “Civil Service Pensions are not the owners of your pay or employment records, and do not have access to this information; other than what has been provided by the NCA for the purposes of administering your pension.

“It is the responsibility of participating employers to ensure the information they provide to the scheme is accurate and timely. The NCA are also responsible for identifying which elements of your pay and reward package are pensionable, and for ensuring the correct contributions are deducted from your pay.”

## Escalate the issue internally

On 24 January 2024, the NCOA received confirmation from the Agency that they approved pensionable overtime payments from 1 October 2023. The NCOA does not believe that this response fully resolves the matter and has escalated the issue internally.

It is the NCOA’s clear view that both past and present employees of the NCA, who have already taken, will or may choose to take all or some of their pension in retirement under the Civil Service Classic Pension Scheme, have or could have suffered a detriment in their pension value.

The implications of this ruling could be important for a significant number of officers and former NCOA members. The NCOA has challenged the NCA to identify these officers and provide them with revised pension figures, considering the previously unaccounted premium or duty pay for the applicable period (as defined within the pension scheme for calculation of benefits).

Swift action now by the Agency will enable officers to make a choice depending upon their individual circumstances, to have their premium duty pay as pensionable earnings. The NCOA advocates that as a matter of urgency, the Agency publishes information on this finding and the implications for those affected.

The Agency should explain its rationale for an implementation date of 1 October 2023, given the previous agreement that overtime pay accrued on a rest day or bank holiday should have been pensionable since 8 October 2013. The NCOA has engaged its lawyers to ascertain for what redress the NCA should be held accountable.





# Protect what matters with...

**Police Mutual Car Insurance**  
**Police Mutual Rescue**

The Police family which includes **NCOA Members**, have been trusting us to help them with their car insurance needs for over 40 years.

You won't find us on price comparison sites - because you can only get covered through us if you're part of the Police family.

To give you extra reassurance for the road ahead, we are pleased to offer **Police Mutual Rescue** (Breakdown Cover) with UK cover for vehicles under 10 years old, from £61.60 per year.

Police Mutual Car Insurance and Police Mutual Rescue are separate policies and can be purchased independently of each other, at any time.

Find out more today.

**Call 0151 242 7640**

**Lines are open:** Mon - Fri 9am - 5pm

Get a quote or request a call back at  
**[policemutual.co.uk](http://policemutual.co.uk)**

Or scan this QR code :



Police Mutual Car Insurance is provided by ERS.

Police Mutual Rescue (Breakdown Cover) is provided by ERS.

PMGI Limited, trading as Police Mutual is authorised and regulated by the Financial Conduct Authority. Financial Services Register No. 114942. Registered in England & Wales No.1073408. Registered office: 80 Fenchurch Street, London, EC3M 4BY. For your security, all telephone calls are recorded and may be monitored.



# Wisdom app is the way forward for NCOA members' health and wellbeing

On Friday, 1 March 2024, Health Assured said goodbye to the My Healthy Advantage app and the Online Portal, and activated the new and improved Wisdom app.

Wisdom is the brand-new app that has replaced My Healthy Advantage as the industry-leading health and wellbeing platform for organisations and individuals of which the NCOA is associated as a member service provider.

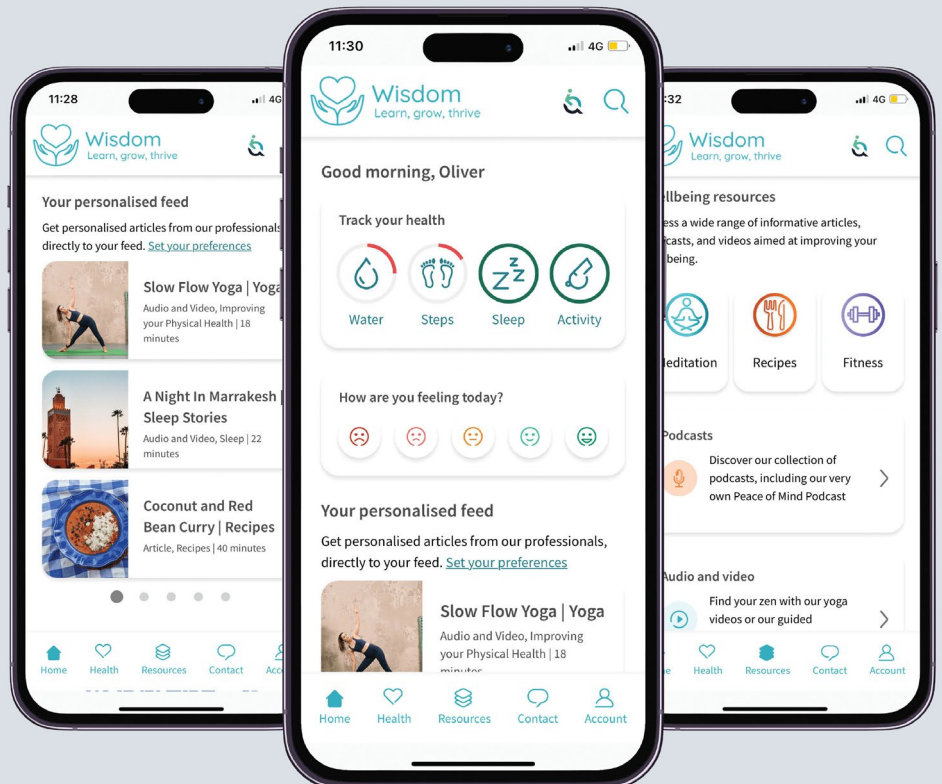
Those NCOA members who have previously used the free member services of the Health Assured community will understand how the revitalised app will help track your wellness, improve your mental health, and help you to stay resilient during tough times.

## Enhanced resources

Designed to be more engaging and accessible, Wisdom complements the programme and provides an enhanced set of wellbeing tools and resources to improve the user's physical and mental health.

New and improved health and wellbeing features include:

- wellbeing trackers
- four-week health plans
- mini health checks
- yoga, meditation, and breathing exercises
- access to hundreds of wellbeing resources
- live chat available 24/7, 365



“Designed to be more engaging and accessible, Wisdom complements the programme and provides an enhanced set of wellbeing tools and resources to improve the user's physical and mental health.”

days a year

- exclusive perks and discounts with Bright Exchange
- Wisdom AI.

The Wisdom app is available on mobile, tablet or access Wisdom via

desktop at Wisdom (healthassured.org); alternatively visit the NCOA website at [www.ncoa.org.uk/proud-to-be-associated-with/](http://www.ncoa.org.uk/proud-to-be-associated-with/) and follow the Health Assured link.



wisdom AI  
hope courage thrive

health assured

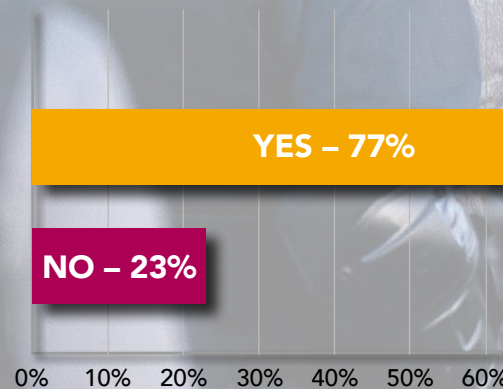
# ‘Shameful’, ‘farcical’ and – you have your say on

Following the delayed 2023 pay award, we refreshed our ballot to understand the sense of feeling given the second successive six-month delay. Here’s what you had to say.

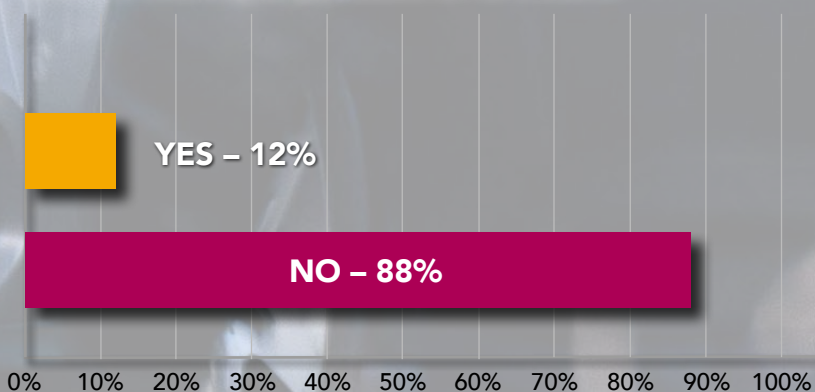
**Q1: Have you withdrawn at any stage of the 2023/24 pay process?**



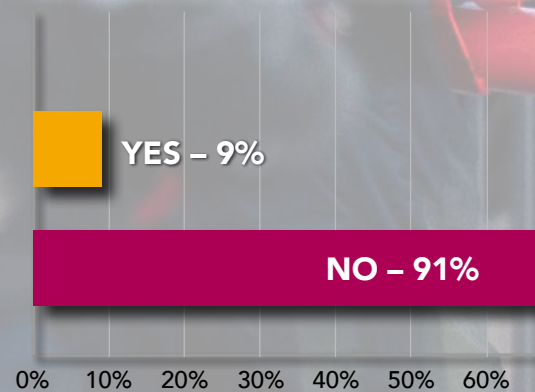
**Q2: Officers with powers only: in response to the pay process, are you willing to continue to work?**



**Q4: Do you consider that the Agency did all it could to secure a meaningful pay award for its officers?**



**Q5: Do you consider that the Agency was able to secure the previously promised £1,500 cost-of-living allowance?**

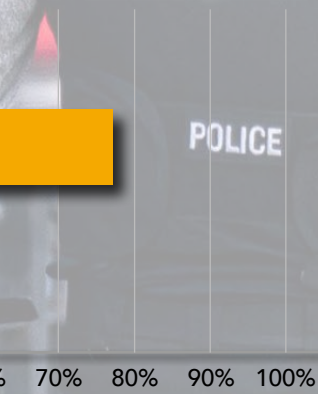


Picture © PA Images / Alamy Stock

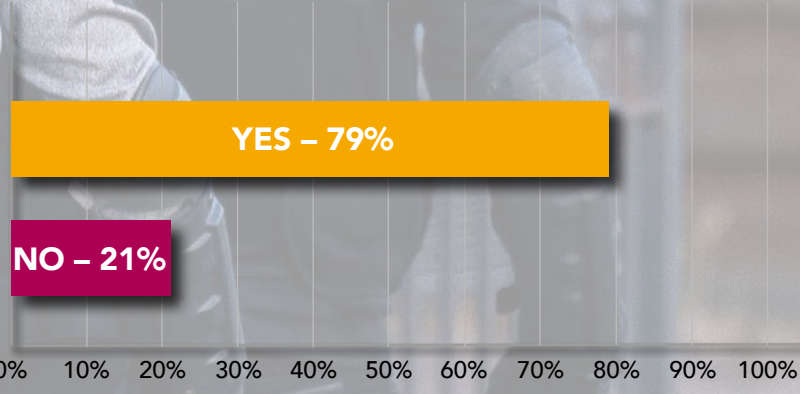
# a 'disgusting outcome' the delayed pay award

strength

response to the delayed 2023/24  
due to withdraw goodwill?



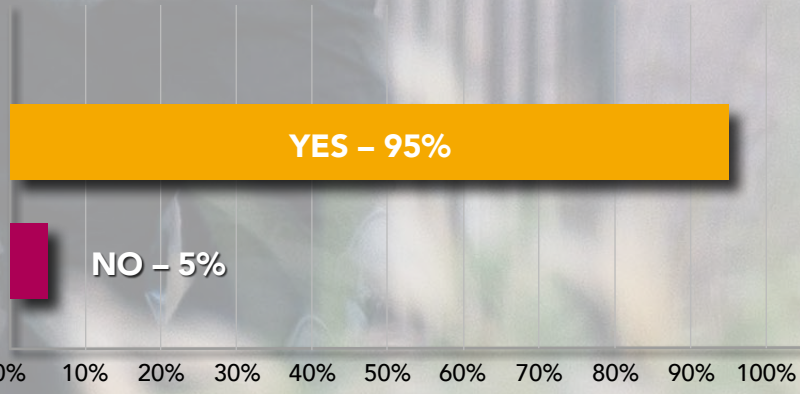
Q3: Officers without powers only: in response to the delayed 2023/24 pay process, are you willing to continue to withdraw goodwill?



as transparent regarding  
-living payment?



Q6: Do you consider the cost-of-living payment should have been received by all officers in isolation of the NCARRB pay process?



The final question asked: With regards to the 2023/24 pay process, is there anything else you would like to say? Well, this is where we became a little overwhelmed with detailed, (mostly) articulate and clearly heartfelt comments.

Cont on P16 ⇨

⇒ Cont from P15

## By volume of comments, these are our members' 'Top 10' free text themes

### 1: The £1,500 cost-of-living payment

■ "I feel that we've been robbed of the cost-of-living payment. We've been given a pay rise instead of the cost-of-living payment when we should have been given a pay rise as well as the cost-of-living payment. It's ridiculous that every other civil servant received the payment with the exception of the NCA."

■ "The Agency already stipulated that the £1,500 was separate to the pay award and had already 'saved' the money to fulfil the 'reward'... this should be a payment for 'recognition' of good work."

■ "The Agency deliberately conflated the issue of pay with the £1,500 we are still owed. The 7% AND the £1,500 should have been granted in isolation of each other. The NCA has muddied the water to hide this. The £1,500 was to help with cost-of-living increases and the NCA has failed to honour this."

■ "A truly shameful performance by the Agency concerning their 'handling' of the pay deal and the £1,500 'non' payment – but are we really surprised? Gaslighting at its finest. If we made such a cock up in our jobs we would be held accountable with the Agency quick to publish what it did to hold those to account. Somehow I think they will be sweeping this under the carpet... again."

### 2: Lack of transparency & feeling misled

■ "The NCA needs to address the supposed incremental pay scale. There is NO progression. My role was advertised including pay spines and progression up these pay spines. This is a total lie."

■ "The whole process lacked transparency and was conducted, in my opinion at least, most inefficiently."

■ "Overall, I believe that their actions and lack of transparency have caused a widespread sense of mistrust in the senior leadership which will be hard to restore in the short term."

■ "The £1,500 was never part of the pay award. The Agency has lied to us about this, why was NCARRB ever involved in the £1,500? The NCA owes all of its employees £,1500."

### 3: Delayed process & late pay award... again

■ "Absolutely sick and tired of the continual delay and disorganisation the pay award brings. I've never worked for an organisation as bad for paying its staff on time. We have lived and worked through two consecutive years of the worst cost-of-living crisis in my entire life, and all we've received is a 'sorry' like this is a sufficient reason for such a sham of a show."

■ "A basic expectation for any employee is to be paid on time, even more so during a cost-of-living crisis."

■ "Owing to the difficult and honourable nature of the career we have chosen, the Agency continues to disrespect its officers with empty promises. We should be paid and treated with the clarity, fairness and respect we deserve. Though 7% is well received, it is not enough, and six months late is a disgusting outcome."

■ "The six-month delay in agreeing and paying updated pay rates for the last two years is quite frankly a farce."





#### 4: The police pay comparator

■ “DG stated 1.5k refused as ‘it would have been a significantly higher pay rise than both police and civil service’. Met police July 2023 announces 7% plus normal increase to LW/regional PLUS 1k addition to London allowance.

“Police Fed welcomes additional 1k, stating: ‘This demonstrates how far policing has fallen behind...17% behind in the last 10 years.’ We (NCA) are further behind again. NCA SLT has lied and gaslighted its staff about its efforts and then about how we’d be unfairly advantaged. It’s disgraceful.”

■ “I do the work that police forces deem too big or hard for them to do, yet their staff (working on those lesser investigations but doing the same job as I do) get paid almost £10,000 more than me!!! That is fundamentally unfair/wrong.”

■ “The suggestion that the 7% consolidated pay award is ‘the same as policing’ is disingenuous and the comparison should be dropped as police pay has far outstripped NCA pay.”

■ “Still not in line with policing colleagues. Targeting the high end of criminality but not reflected in pay. Treated like civil servants or police whenever it best suits the Government.”

## 5: Leadership accountability and failings re pay

■ "The idea that an agency with a nine-figure budget struggles to pay its staff a fair wage on time, cannot balance its own books, and resorts to an embarrassing series of confused and inaccurate messaging regarding the £1,500 and the pay award in general is frankly laughable. Or it would be, if it weren't me out of pocket. Who is being held accountable for this year's delay? What is the negative impact on them? I'm pretty sure that if I or my colleagues delayed six months to deliver a prosecution there would be consequences for my career."

■ "When comms is put out by the senior leadership, it constantly refers to how laborious the pay negotiation process is. We know this already – it's no good keep telling us. They need to get a grip and get things done on time. If subordinates were to act in a similar way, I'm sure there would be repercussions – not least disciplinary action or the threat of it."

■ "I have no confidence in the senior leaders of the NCA, they are self-serving and have no empathy for the lower ranks. To 'advise' staff to shop less or in charity shops is both degrading and insulting."

■ "I have lost faith in the senior leadership team. I do not believe they can deliver pay reform. Other police (Met and Jersey) managed to deliver 7% and a non-consolidated payment so why couldn't the NCA?"

## 6: Erosion of trust and confidence

■ "I have no confidence in the NCA and cannot believe their lack of support to their own staff. Sad situation to be in!"

■ "Senior Leadership have lost my confidence in their decision making, and my trust."

■ "I think this process shows a complete lack of will on the Agency's part to fight for its staff with regards to pay. I did have hope that the Agency's talk of new pay scales would be a good thing, but I've lost confidence in the process and senior managers to actually pull it off!"

## 7: Blunt description of process

■ "My pay does not adequately reflect the responsibility and risks I hold. The whole process was a bureaucratic shambles. Layers of process for what should have been a simple process. Ridiculous hours and resources spent."

■ "Shambles. The fact is the NCA should have paid the £1,500 regardless, just like the other public sectors. To disrespect its staff is unacceptable. The NCA has total contempt for its budget, as evidenced by the latest shambolic overspend, which has only just been publicised."

■ "The whole process has been a shambles from beginning to end. I fully expect the same farcical process for 2024/25."





## 8: Disappointment in the process & outcome

- "Very disappointed by a process that clearly isn't fit for purpose, and nobody seemingly willing to fix the issues."
- "Disappointed it's taken this long – it's not as if we do not have it every year!"
- My 'bonus' back pay wasn't even £1,500; I feel cheated out of money. Very disappointed in the Agency, feel let down, frustrated and think we should have got both."

## 9: Lack of pay progression

- "A pay process delayed by seven months for two years in a row feels as though there is little regard for us as employees. This feeling is exacerbated when considering the cost-of-living crisis we are living through, and when we consider the state of the NCA pay structure and the lack of progression, the situation is made worse. I feel that I would find it difficult to recommend the Agency as an employer."
- "I think until we have an ability for pay progression within bands/grades we will be ineffective and unlikely to attract/retain the calibre of candidates required."
- "Why can I be sat next to someone of the same grade and qualifications who is paid more than myself because they entered the Agency when there was pay progression?"

## 10: Unfairness in pay processes & outcomes

- "RRA, Honorariums, PDS Excellent and JEGs process are all being used to supplement higher pay. This is unfair and needs to stop."
- "I think it is grossly unfair that (almost) every civil service dept received this payment and not us. If there were caveats attached to the payment, then this should've been made clear at the start. Instead, we received undelivered promises of payments and it feels like this was traded in for a 7% pay rise."
- "Why is the NCA recruiting people with less experience on better terms than existing G4s? So unfair, creates disharmony within teams."

# NCA vehicles driving you round the bend?

Many of you have been reporting for some time, a number of issues with the NCA's fleet, including:

- operational vehicles, including many that have completed well over the 130,000 miles or 10 years of service expected
- problems with the repair and servicing provisions, with members having to travel sometimes hundreds of miles to get vehicles serviced, incurring significant extra working time
- issues with the electrification of the general pool vehicle fleet, including the lack of charging infrastructure at NCA sites.

Many of these issues fall outside the general remit of a trade union (your employer's choice of, and management of contracts, for example, are not matter that are subject to collective bargaining).

However, given that a number of NCA roles require members to spend a lot of their working time in NCA vehicles (including driving them using lawful exemptions for operational purposes), these matters do cut across some of the NCOA's engagement from a health and safety perspective. As a result, the NCOA is engaging directly with Fleet at a number of forums to ensure that your health, safety and wellbeing are not compromised as a result of these issues.

While the mere fact that a vehicle is over its maximum age or mileage in terms of NCA policy is not in itself a health and safety matter, we are seeking to ensure that the Agency has in place additional provisions to ensure that older, higher mileage vehicles are safe for members to use. Given the operational nature of some driving, the NCOA advises that, if members have specific

concerns about a vehicle's condition, they report it via their local Vehicle Liaison Officer and do not use the vehicle for operational driving.

Remember, it is the driver's responsibility to ensure that the vehicle has a current MOT, is up to date on its servicing schedule, and is generally roadworthy. The NCOA advice is to never compromise your safety in the interests of 'getting the job done' by using a non-roadworthy vehicle.

Finally, the NCOA is engaged with the Agency at high level in terms of its servicing and maintenance contracts. The closure of Rivus has caused a number of challenges not just to officers using NCA vehicles, but also to the Fleet department who are, like many departments, significantly under-resourced.

The Agency has now secured a contract with Kwik Fit for minor repairs to all vehicles, and for servicing GPVs, which should reduce

**“ Given the operational nature of some driving, the NCOA advises that, if members have specific concerns about a vehicle's condition, they report it via their local Vehicle Liaison Officer and do not use the vehicle for operational driving**

In terms of electric vehicles (EVs), the NCOA recognises that the Agency is subject to central government requirements; but also, the limitations that EVs have for a national, operational law enforcement agency. The NCOA has now secured a seat at the Agency's Sustainability Forum, which sets the direction for reducing the NCA's environmental impact.

If you've been to Warrington lately, you may have noticed that a number of EV charging points have been installed. Further charging points are to be installed at other NCA sites in the coming months, which should make the use and maintenance of EVs easier. We advise members that, if using an EV, you take extra time to plan your journey and, if your travel is likely to incur additional hours as a result of using an EV, seek pre-authorisation from your line manager for any overtime incurred.

the burden in terms of transporting vehicles hundreds of unnecessary miles. It is also working on introducing further service providers to ensure that NCA vehicles are serviced as locally as possible to branches, and as quickly as possible.

This is no mean feat due to additional contractual and vetting requirements, but we continue to engage with Fleet to reduce the amount of time members are currently spending managing vehicles. In the meantime, we advise that members are mindful of their working time directive figures and that any additional hours spent servicing vehicles are pre-authorised by their line managers.

If there are any other vehicle matters which you would like us to raise on your behalf, please speak with your local NCOA workplace rep who can feed this into our regular engagement with Fleet.

## Will new Code mean an end to ‘fire and rehire’?

The Government recently published an updated *Code of Practice on Dismissal and Re-engagement* (better known as ‘fire and rehire’). This Code will hopefully deter a repeat of the disgraceful tactics used by P&O in 2022, when the ferry operator sacked nearly 800 staff and replaced them with cheaper overseas agency workers.

### Crackdown on employers

Business Minister Kevin Hollinrake said the Code would “crackdown on employers mistreating employees and sets out how they should behave when changing an employee’s contract.” While the Agency has already committed to achieving pay and contract reform by way of a collective agreement with its trade unions, NCOA members now at least or ‘also’ have the assurance that

courts and employment tribunals will take this Code into account when considering cases.

Other key points included in the Code are:

- employers must contact ACAS at an early stage and before they raise the issue of fire and rehire with its workforce
- the Code does not apply in redundancy situations, but it will apply where both redundancy and fire and rehire are both being considered as options; the Code will apply for as long as fire and rehire remains an option
- there is a requirement to consult “for as long as reasonably possible” – but there is no minimum time period to consultation as exists for collective agreement on redundancy

- employers must not use threats of dismissal to coerce employees into signing new terms and conditions
- employers will need to explore alternatives to fire and rehire; they must have meaningful discussions with employees and trade unions focused on reaching agreement
- employers should not threaten dismissal if it is not actually envisaged
- fire and rehire should only be used as a last resort.

In taking this code into consideration, tribunals in relevant cases (including unfair dismissal) will have the ability to uplift compensation by up to 25% if an employer unreasonably fails to follow the Code.

## O<sub>2</sub> Open

# NCOA staff, see what you can save with O<sub>2</sub> Open

Save  
25% on  
your phone's  
airtime plan



Save  
25% on  
your tablet's  
airtime plan



Save  
20% on  
selected  
accessories



To get the latest deals,  
call us on **03332 412202**

Book a  
chat



Scan here

Sign up to the  
'Latest Deals and  
News' email



Scan here

NCOA staff employees can get up to 25% off their Airtime Plan when they buy a new phone or tablet on O2 Refresh. Scan the QR codes above to book a chat at <https://bit.ly/appointment-o2open>, or sign up to the 'Latest Deals and News' email at <https://bit.ly/newsletter-o2open>. Terms apply, see [o2.co.uk/terms](https://o2.co.uk/terms)



# Full steam

Well Tori O'Regan certainly hits the brief with 'life outside of the NCA'. Last summer, Spring Gardens officer Tori got involved with the Urie Locomotive Society (ULS), a not-for-profit collective based at the Watercress Line heritage railway in the Hampshire Downs.

After the end of steam power on the British rail network in the late 1960s, the ULS rescued two locomotives (numbers 499 and 506) from the scrapyard and have been caring for them ever since. The locos were both built in 1920 and are the last two surviving engines designed by Scottish engineer Robert Urie.

## Watercress Line

Tori told *Under Cover*: "506 is currently operational, having been restored and subsequently overhauled by the Society, pulling passenger trains on the Watercress Line and sometimes visiting other heritage railways. 499 was in far worse condition, having languished in a scrapyard in South Wales for close to 20 years and being very badly corroded when finally rescued.

"Our objective is to get both engines running again so they can pull trains together. This gives us a relatively tight deadline, as safety regulations dictate that 506 must be withdrawn from service for a heavy overhaul in 2029 which may take multiple years. While there are around 300 members of the society, there are very few of us – perhaps 10 to 15 – who are actively working on the engine regularly. And yes, of those I am the only woman!

"As someone with absolutely no engineering experience, let alone the skills required to build a steam locomotive, this has been quite the learning curve for me. Talk about being dropped in the deep end!

"On my first day in the yard I was invited to assist in fitting some

## Time to reach for the Radox!

Natalie Stokes will be running both the Belfast and Leeds Marathons – which are just a week apart in May – to raise money for the Motor Neurone Disease Association.

Natalie told *Under Cover*: "The charity is a very important one to me because my dad, Jon, was diagnosed with Motor Neurone Disease in 2020. At the moment he is in relatively good health, but MND is a terminal disease and we don't know how things will progress in the coming years."

Natalie, who will be running with husband Ted, completed the Rob Burrow Leeds Marathon last year and vowed to "never even

run for a bus again", so it only seems natural to do two in a week this time around!

Inspired by the efforts of Kevin Sinfield CBE and his MND fundraising, Natalie wants to do her bit with these marathons, and explained how much difference raising money for the organisation can make:

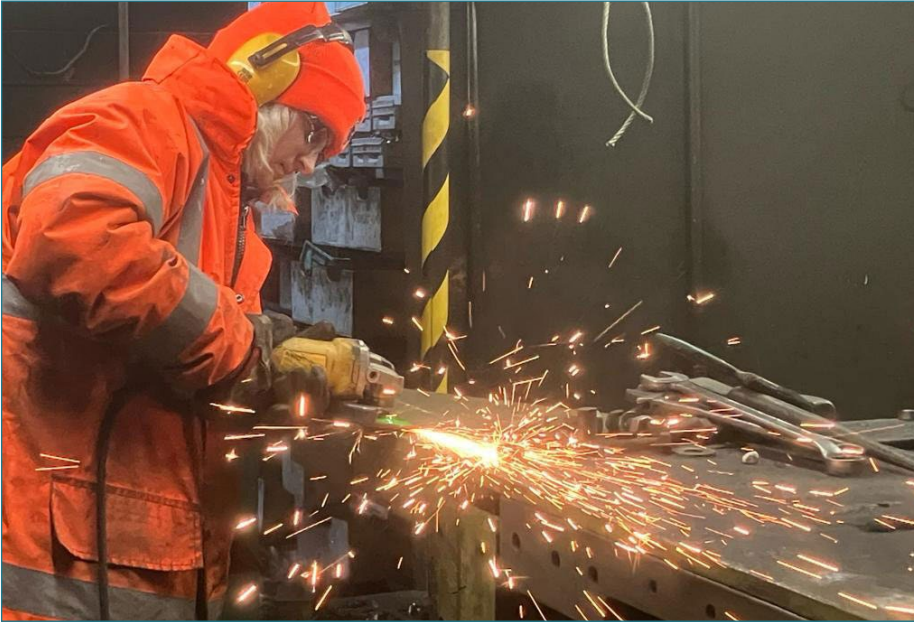
- £120 could provide an overbed table, making it easier for someone with MND to eat, drink and read safely and comfortably in bed.
- £230 could fund the co-ordination of care for someone with MND at a Care Centre for a year.
- £500 could provide a tablet device with specialist communication software, allowing someone to communicate with loved ones when MND takes their voice.
- £750 could fund an MND expert researcher for a week.

*The NCOA is proud to support this incredible effort on behalf of such a worthy cause.*

*If you would like to do likewise visit <https://www.justgiving.com/page/natandtedformnda>.*



# ahead for locomotive fan **Tori**



brake blocks. These are 30kg lumps of metal which press against the engine's wheels when the brakes are applied, and therefore they need to be aligned perfectly to ensure they will work. Fitting them involved climbing into a pit beneath the engine and lifting them up into position. Barely a week later, still aching and wondering whether I should have just stayed in bed, I was asked to get involved with riveting.

"For us, riveting is a four or five person job: one to heat the rivets and control the compressed air, one to 'throw' the rivet and get it to the third person, who positions it and holds it in place, one person using

the rivet hammer and one bracing the fulcrum on the other side to keep the rivet flush if a second hammer is not being used. The rivets are heated almost to melting so safety is key, and I've now been involved in all steps except using the rivet hammer – apparently I don't have the body weight for it!"

## Boiler workshop

Tori has been reliably informed her next job is on the boiler which is currently sitting on its side in the railway's boiler workshop. There are hundreds of metal stays which have rusted and need to be burned out ready for replacing.



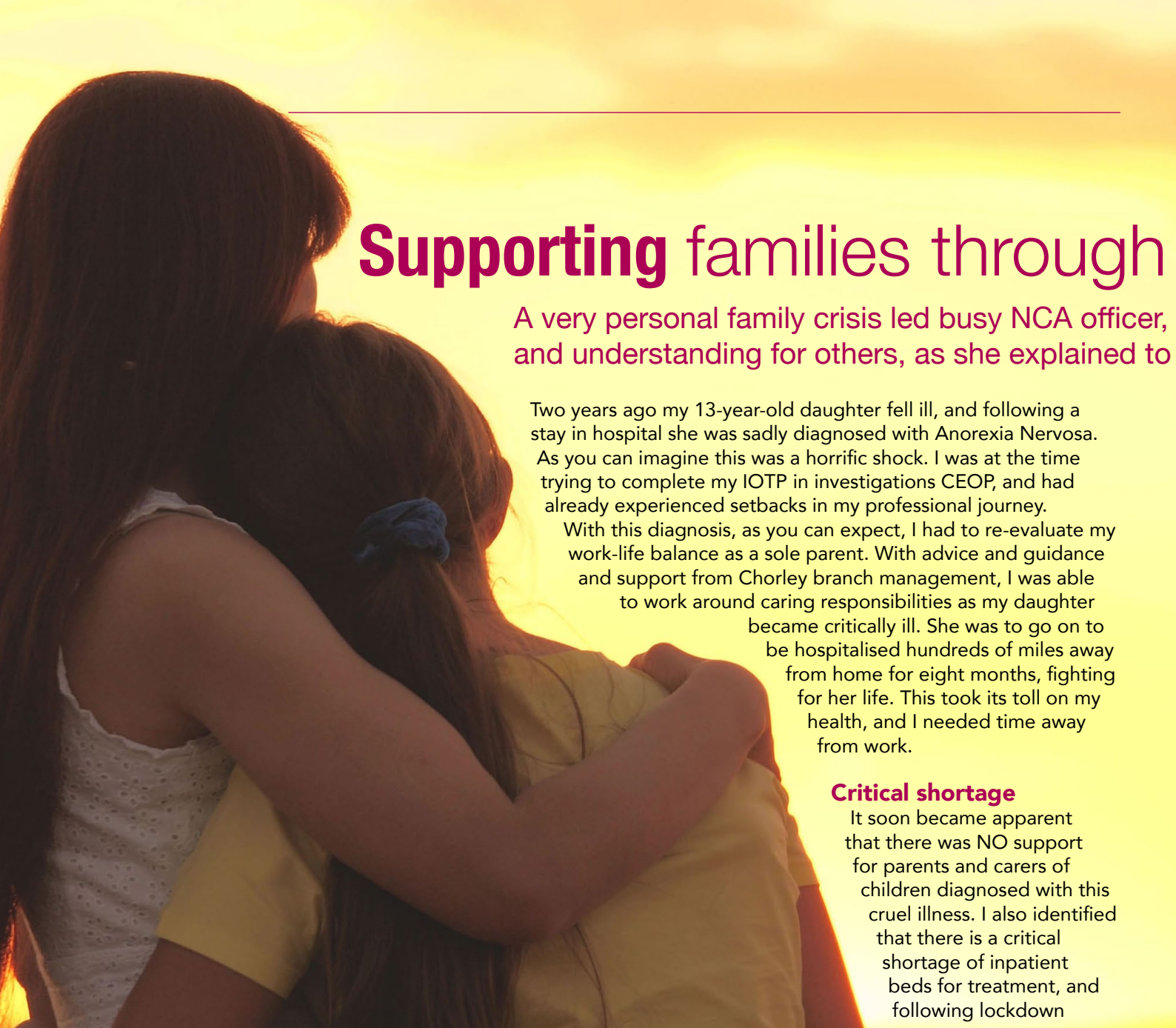
Unfortunately, the only way to access them is from inside the boiler; and the only way to get in there is to climb in through the steam dome hole, which is approximately 18 inches (45cm) wide. According to her foreman, Tori is one of just a few who will fit – or more likely, no one else wants to do it!

Tori said: "We're also engaged in fundraising, with costs rising for both the upkeep and operation of our locomotives. I have also started the long training pathway to qualify as a locomotive fireman (the one who shovels all the coal) and eventually driver – once I had proven to the foreman that I'm tall enough to reach the highest valves!

"We're determined to keep these pieces of engineering history alive and operational, to be enjoyed by current and future generations for as long as possible."

*If you would like to support Tori and her society, go to <http://urriesociety.co.uk>, or the Watercress Line Heritage Railway (<http://watercressline.co.uk>).*





# Supporting families through

A very personal family crisis led busy NCA officer, and understanding for others, as she explained to

Two years ago my 13-year-old daughter fell ill, and following a stay in hospital she was sadly diagnosed with Anorexia Nervosa. As you can imagine this was a horrific shock. I was at the time trying to complete my IOTP in investigations CEOP, and had already experienced setbacks in my professional journey.

With this diagnosis, as you can expect, I had to re-evaluate my work-life balance as a sole parent. With advice and guidance and support from Chorley branch management, I was able to work around caring responsibilities as my daughter became critically ill. She was to go on to be hospitalised hundreds of miles away from home for eight months, fighting for her life. This took its toll on my health, and I needed time away from work.

## Critical shortage

It soon became apparent that there was NO support for parents and carers of children diagnosed with this cruel illness. I also identified that there is a critical shortage of inpatient beds for treatment, and following lockdown

## Samuel's **bouldering** efforts reach **new heights** as

NCOA member Samuel Gidado's previously recounted passion for climbing has flourished, leading to the creation of a local bouldering community in his neighbourhood.

Samuel's initiative has transformed into a vibrant gathering of like-minded individuals who share a common love for climbing, as he explained to **Under Cover**.

"Our group has become a cornerstone for those in south London looking to challenge themselves, learn new skills, and forge lasting friendships through the sport of bouldering.

"Our meet-ups provide an inclusive and supportive environment where

both seasoned climbers and newcomers can come together to share their experiences, tips, and encouragement.

## Incredibly rewarding

"The sense of community within the group is palpable, and it's been incredibly rewarding to watch our members push their limits, achieve new heights, and celebrate each other's successes."

Samuel is now collaborating with the Civil Service Sports Council (CSSC) to extend this passion into the professional realm by creating a bouldering group specifically designed for civil servants. The aim

is to introduce more individuals to the thrilling world of bouldering, promoting both physical health and mental wellbeing through the sport.

Samuel said: "It's a fantastic opportunity for civil servants to engage in a fun and challenging activity, build camaraderie outside the workplace, and enjoy the many benefits that come with bouldering.

"I am in the process of establishing affiliate groups in key locations, including Birmingham and London, making it easier for civil servants in these areas to get involved. For those interested in joining the fun and being part of this growing community, keep an eye on the



# the struggle of childhood Anorexia

NCOA member and single mum Wendy Aiton to push for better support  
**Under Cover**

there has been an 80% increase in children coming forward with disordered eating – but there is no extra support or help.

Being away from work and the routine it provided, I soon focused my energy into addressing the problems I had identified in eating disorder care, given that it has the highest mortality rate of any mental health condition, and that it mostly (although not exclusively) affects girls aged 11-18.

**“Children, at their most vulnerable, are being taken from their families, friends, and schooling at the most difficult time in their lives.”**

To this end I decided to lobby my local MP to discuss the shortage of beds and the fact that children, at their most vulnerable, are being taken from their families, friends, and schooling at the most difficult time in their lives. My MP and I completed research into the costs of the private provision of care, which is the only option available and is funded by the NHS. We wrote to the health minister asking for an enquiry into future provisions and it was mentioned in Parliament.

I decided to work with my local eating disorder service and set up a parent/carer support group. We initially met weekly, and we now meet once a month; I also set up a WhatsApp group where anyone needing advice, help and support can go with no judgement.

## Child grooming

I can signpost to agencies such as counselling services, DWP, and I have had two disclosures of child grooming which the NCA were able to give advice directly to parents following contact via social workers.

My work is ongoing with my MP and the local health authority to ensure that future provision is improved or even just available. I would not be able to complete this work without the support of my managers and the NCOA, who provided me with financial support when I had a lengthy period of sickness and was spending a lot of time and money travelling to hospitals and needing accommodation which was very expensive.

When a child is diagnosed with Anorexia it is a frightening time for everyone involved; navigating the care pathways, the benefits system and the mental health effects on the family is a daily uphill struggle. My aim is to guide people through it with kindness and understanding as well as practical help and advice.

Picture © Valery Zotey / Shutterstock

## groups expand

CSSC website for upcoming activities and announcements.

### Connection and growth

“Bouldering has been a powerful tool for connection and growth in my life, and through my bouldering group and the forthcoming CSSC bouldering group, I hope to share this experience with many others.”

So, whether you're looking for a new hobby, a way to stay fit, or a chance to meet amazing people, bouldering has something to offer everyone. Samuel looks forward to seeing this initiative take off and to welcome new members into the climbing family.





**POLICE INSURE**

Part of **HOWDEN**

# Get £50 cashback

**if we can't beat the price you're paying  
for your existing home insurance policy\***

\*Must be like-for-like. Excludes flood or subsidence properties.

**Speak to us today**



 **Trustpilot**



4.8 of 5\*\*

**Contact us today: 0161 762 4416**

**[www.policeinsure.co.uk](http://www.policeinsure.co.uk)**

To claim, you'll need to provide your schedule detailing your current cover and premium, and if we haven't been able to beat that price, we'll send you a cheque for £50 within 28 days. Terms and conditions and excesses may vary from your current insurer and optional extras (such as Legal Expenses cover) are excluded. Excludes home insurance policies where there's been a claim in the last 12 months. This offer is for new clients only. Offer ends 31/12/2024. \*\*Trustpilot score correct as of 12/01/2024. Police Insure is a trading name of A-Plan Holdings, which is authorised and regulated by the Financial Conduct Authority No. 310164. Registered in England and Wales under company registration number 750484. Registered Office: 2 Des Roches Square, Witney, OX28 4LE. Calls may be monitored and recorded for quality assurance purposes. PI240102.

**For health insurance.**  
**For Living**



# Friends help you move forward faster.

With aches and pains seen to sooner, you can get back to doing what you love, with those you love. Call Philip Williams to find out more about our health insurance and you could get a discount\* too. Because we're friends of anyone who works in the police.

**01925 861 034**

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

Calls may be recorded or monitored.

\*For a couple or family, rates will be based on the main applicant's age. Rates will be reviewed on 30 November each year and any changes will then apply to renewals and new quotes taken out after that date. Quotes are valid for 14 days. T&Cs apply.

Philip Williams & Company, 35 Walton Road, Stockton Heath, Warrington, Cheshire WA4 6NW

Philip Williams & Company Insurance Management is authorised and regulated by the Financial Conduct Authority for General Insurance mediation activities.

Bupa health insurance is provided by Bupa Insurance Limited. Registered in England and Wales No. 3956433. Bupa Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Arranged and administered by Bupa Insurance Services Limited, which is authorised and regulated by the Financial Conduct Authority. Registered in England and Wales No. 3829851. Registered office: 1 Angel Court, London EC2R 7HJ

BHF 10110