

Under Cover

NCOA: Protecting those who protect the public

Issue 24 / Spring 2026

National Crime Agency

POLICE REFORM

TO BE OR NOT TO BE,
THAT IS THE QUESTION!



NCOA ANNUAL DELEGATES CONFERENCE ■ SHIFT ALLOWANCES
ON-CALL POLICIES ■ AI & WELLBEING ■ TRADE UNION RIGHTS

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The Times, They Are A-Changin...

Spring is finally upon us, and as we enjoy longer days and shorter nights, **Under Cover** once again delivers a feast of articles for NCOA members.

Of course, the words on everyone's lips are police reform and the National Police Service (NPS), which promises to deliver improvements to law enforcement by reviewing the number of police forces and their funding.

While understandably there is some anxiety regarding the future status and role of NCA staff, it will be some time before the NCA joins the NPS alongside Counter Terrorism Policing and specialist organised crime capabilities; General Secretary Steve Bond tells us 'what we know so far'.

Closer to home, **Under Cover** explains the often-misunderstood policy around on-call; NEC Vice-Chair Duncan Foster has prepared a Q&A of everything members and management need to be aware of.

Also, we explain how direct intervention by the NCOA brought about a review of shift working provisions. NCOA pay team pressure in negotiations resulted in a significant uplift of the 20%



shift allowance for teams working nights to 30%, and a new, 20% consolidated anti-social hours allowance for teams that work shift patterns short of nights.

Post-separation pensions advice from our expert partners at McAlister Law, and a welcome to our new member service partners

Police Mortgages, all make for an important fact check to make the most of your finances whatever your status – proving there's never been a more important time to be an NCOA member.

Finally, its au revoir to long-standing NEC member and Case Co-ordinator Andy Myers, who hangs up his NCA gloves this spring. I know Workplace Representatives will be seeing him again at this year's Annual Delegates Conference, but his easily identifiable voice on the phone will be missed by many.

Enjoy the read and if you have anything to say on this or any future edition, please call 0845 314 2072 or email membership@ncoa.org.uk



Simon Bashford

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NCOA Work and Wellbeing Survey ‘revisited’ – and coming to an email account near you soon

With survey fatigue a real thing, the NCOA has always been quite particular about when and how often we send surveys to your already creaking inboxes.

If we contact you in this way, we genuinely believe that it is the most effective way of capturing your thoughts on key issues in order that where necessary, we can present a strong case to your employer.

It is therefore positive that the results uncovered in the NCOA’s Work and Wellbeing Survey from this time last year are still reverberating across the NCA and beyond.

Positive steps forward

At the recent NCARRB oral presentation on pay for 2026/27 it was the panel themselves who probed us about our survey findings and whether or not members felt the Agency had responded proactively and in a way which members would recognise as positive steps forward.

You may recall that in our formal engagement with the employer in the autumn of last year, the Agency made it quite clear that not only did they accept the findings but that the insights from our survey would help “shape real, tangible improvements” to how the NCA supports you in your day-to-day work. This would help to ensure that the National Crime Agency has “a safe and positive workplace environment”.

My commitment to you was that we would re-run the survey; but as we approached the one-year anniversary since it was initially



Simon Boon, NCOA CEO

commissioned, and in light of the Agency’s largely positive response, I took the decision to delay it slightly. I felt it only fair to give the organisation sufficient time to react and bring about the improvements promised (and needed by the way).

Our next edition of **Under Cover** is scheduled to be produced in the late autumn, so it is my intention to run the ‘2026 NCOA Work & Wellbeing Survey – Revisited’ in the summer. This will enable us to fully analyse and report the findings, and hopefully deliver a more positive response following some meaningful action by the Agency.

Given the shift towards a reshaped law enforcement model (which we know will include the NCA), in the same way the Work and Wellbeing Survey has caused a stir, we will want to present a strong and united voice on behalf of our all our members.

Two-way communication

This can only be delivered through effective two-way communication so, to ensure that you are able to take part in the survey later this year and articulate your position at a critical time in the future, please ensure the information we hold about you (including contact details and preferences) are correct.

This can be achieved by contacting membership@ncoa.org.uk to update them on any changes and/or by responding to the personalised data refresh link which will be sent out soon.

The NCOA’s Top 10 wellbeing fixes



1: Better IT to enable efficient day-to-day working



2: More frontline staff & resources to deliver core business



3: Better pay



4: Reduced workload & pressure



5: Better support for staff



6: Cultural change – recognising & responding to mental health concerns



7: Less micro-management & unnecessary bureaucracy



8: Management training linked to staff wellbeing



9: More realistic expectations of staff at organisational level



10: Recognition & response at organisational level when problems exist

Shift to the right: How the NCOA negotiated a fairer shift working system for NCA employees

We are all aware that some teams within the Agency work a set shift pattern as part of their contracted role.

For some, including the Control Centre in Warrington, the Operational Services Team in Leicester and the Information Security Operations Centre in Birmingham, these patterns include night working. For others, such as TI, the Comms Data Unit and the Organised Crime Partnership (OCP) London, shifts include earlies, lates and rostered weekend working.

Prior to 2025, the NCA's shift working policy only recognised shift patterns that included nights, as eligible for a shift allowance, which was paid at 20% of the officer's basic wage. This percentage had not been reviewed for many years, despite the recent cost-of-living crisis.

Teams working shifts 'short of nights' received no recompense at all for their inevitable anti-social working hours, despite the obvious impact that these have on both their working and personal lives.

In reality, the woefully inadequate shift pay provisions in the Agency was one of many unfair pay issues that remain "baked in" to the NCA pay structures.

“The revised NCA shift allowances are a great example of the NCOA working on behalf of its members to fix unfairness in NCA pay.

Nick Edwards, NCOA Chair, & Pay Team member

The long-held NCOA position is that the Agency should take a 'building blocks' approach to shift pay, awarding a scalable percentage of allowance depending on the amount of disruption faced by the teams working shift patterns.

In its submissions to the NCA's pay body, the NCOA has previously



Picture © FrankHH / Shutterstock

submitted that this should be paid at three rates – 10% for teams working early and late shifts, 20% for patterns including weekend working as well as early and late shifts, and 30% for shift patterns that include nights.

This is why, in 2025, after significant pressure from the NCOA, the Agency entered into negotiations to review its shift working provisions. The negotiations resulted in a significant uplift of the 20% shift allowance for teams working nights to 30%, as well as the introduction of a new, 20% consolidated 'anti-social hours allowance' for teams that work

To future-proof the NCA's shift provisions and prevent further years of stagnation, the NCOA agreed eligibility criteria for teams seeking to receive a 20% allowance.

This includes:

- most shifts being early (starting at or before 07:00hrs) or late (finishing at or after 22:00hrs)
- one rostered weekend in four
- an on-call requirement for no more than one week in six.

NCOA Chair, NCOA pay team member, Nick Edwards, said: "The revised NCA shift allowances are a great example of the NCOA working on behalf of its members to fix unfairness in NCA pay. Hard-working NCOA members are now being fairly compensated for the anti-social hours they are required to work; hours which inevitably impact on their work-life balance. The NCOA will continue to fight to ensure fairness in NCA pay."

If you know of any teams who already work an eligible shift pattern and should be in receipt of an allowance, or if there is an operational need for a team to move to an eligible shift pattern, please contact your local NCOA workplace rep who can advise you accordingly.

‘On-call’ in the NCA: What do the

NEC officer Duncan Foster clears up an often-misunderstood policy in this series of Q&A's

Q: What Policy and Operating Procedure covers on-call?

A: Policy HR02 and the associated Operating Procedure HR02 OP01.

Q: Am I obliged to be on-call?

A: Contracts from October 2019 are likely to include an obligation to be on an on-call roster if required. The NCOA advises that if you are uncertain, check your own contract.

For those officers on pre-2019 contracts, there may be a requirement for being on call if you have undertaken a lateral move or promotion to certain roles. This requirement should be clearly stated in the vacancy advert.

Q: Who can claim payment for being on-call?

A: When formally on-call, only officers grades 6 to 3 can claim payment. Grades 2 and above are not eligible to receive on-call payments.

Q: How much is the allowance for one period of on-call?

A: £25.28 per period, which is taxable.

Q: If not formally on call, am I obliged to be contactable?

A: Unless specifically agreed as a part of their role, there should be no expectation that officers will be contactable; however, there may be occasions when an officer can assist with urgent one-off activities outside their regular working hours. Where this is the case, line managers and officers should agree expectations in advance.

Current operating procedure states: "If during an operational deployment away from home, management assess that there is the potential for ad hoc/early deployment, officers will be informed of the expectation that they will remain contactable by keeping phones on during off-duty periods."

"Officers are also required to maintain reasonable levels of fitness and sobriety in case they are needed. This is not considered to be on-call but availability for a specific operational incident and there is no extra compensation in these circumstances."

Q: If deployed operationally in a situation where officers have stood down, but there remains the potential need to respond for further arrests, searches or enquiries prior to their following shift starting, are they on-call?

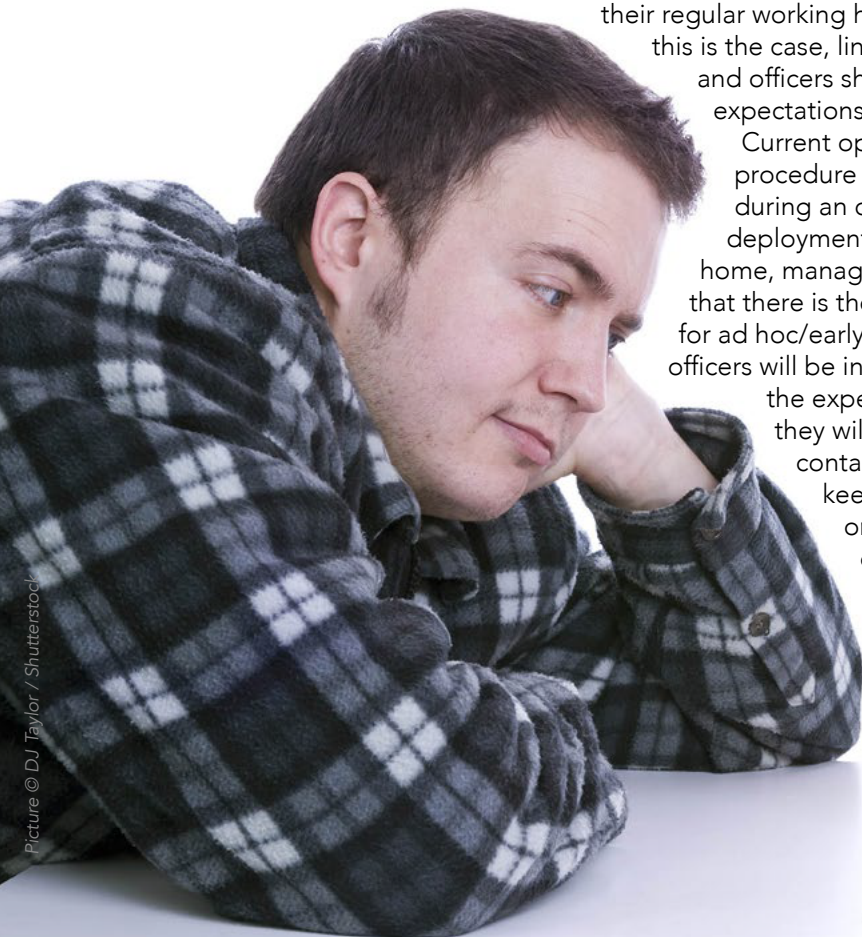
A: While we fully support the Agency's work and there being ad-hoc needs to respond at short notice to intelligence and incidents, we would expect the policy wording in the previous question to be used sparingly and not as routine.

A manager should fully consider placing officers on-call, thereby guaranteeing availability as well as recompensing and recognising the substantial intrusion into their officers' free time and the restrictions placed upon them.

It is important that all parties recognise the importance of taking restbreaks and compliance with Working Time Directives.

Q: What is the difference with being available and being on-call?

A: Officers merely give an indication that they could be available should work come in; however, this does



policies mean for you?

not limit free time in the same way as formal on-call arrangements, and the officer retains the right to decline or undertake activities which could render them unavailable.

Q: Who decides if a role requires an on-call commitment?

A: A Deputy Director will decide if there is a clear NCA need for on-call. Local managers set the roster and timing of a period of on-call.

The NCOA advocate that rosters are planned to give officers as much prior notice as possible and with their engagement.

Q: What does an on-call roster look like?

A: At least one person will be available, on a rostered basis, over regular periods (for example, on-call for one weekend in four) across a team or role holders. Managers should ensure that necessary adjustments are made in relation to officers with a disability or welfare commitments.

Q: What if I am not working that day?

A: Officers on a rostered rest day, non-working day or who are taking TOIL or Flexi and scheduled to be on-call are expected to fulfil these duties. If an officer is on Annual Leave or Special Leave they cannot also be on-call.

Q: What is classed as a period of on-call?

A: A seven-day cycle has nine periods of on-call. For working days this is one period, that runs from the end of one period of work to the next rostered work period or rest day. For non-working days this is two 12-hour (approximate) periods of on-call. A 'normal' weekend would comprise five on-call periods (Friday to Sunday).

Q: Resourcelink shows on-call as 12hr units, am I on-call only for those 12 hours?

A: We recognise that it appears contradictory in policy and Resourcelink, though as above these 12 hours are merely 'indicative / approximate'.

Q: What limits are placed on an officer while on-call?

A: They must be contactable, able to attend the office or other location at short notice, and be ready to set off in 10 minutes, ensure a suitable means of transport is available, not drink alcohol and avoid activities that might lead to excess fatigue, such as competitive sports etc.

Q: What is the process of use of NCA vehicles while on-call?

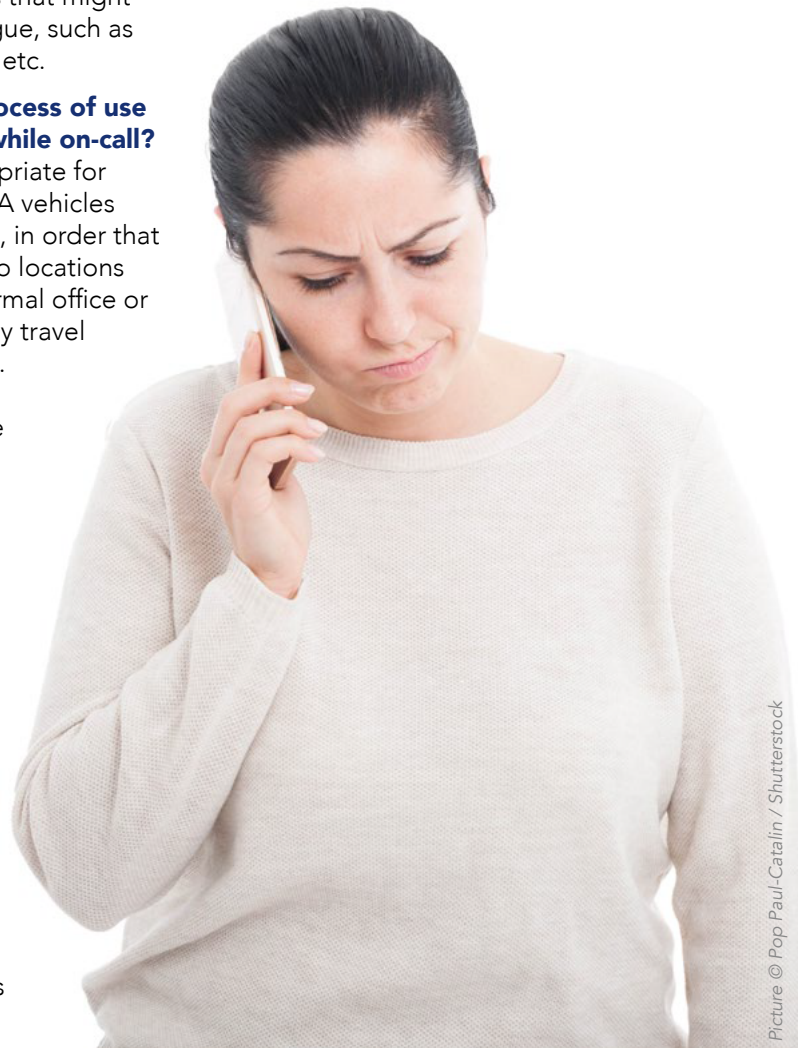
A: It may be appropriate for officers to take NCA vehicles home when on-call, in order that they can respond to locations outside of their normal office or where they normally travel by public transport. These should be used in accordance with policy restrictions on their use.

Q: Can I claim overtime if I'm called out?

A: Yes, being on-call merely secures your availability. If you are called out and required to work beyond your normal working hours, then overtime rates are applicable.

Q: What is the NCOA doing to raise the rates of on-call?

A: We have consistently over the years raised this in our pay submissions to the NCARRB and continue to argue for an increase in the rates paid. Please see this year's NCOA NCARRB submission, at www.ncoa.org.uk/news/nca-pay-award-2627-ncarrb-evidence/



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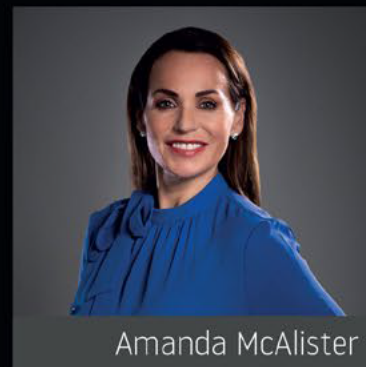
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NCOA: Standing together with colleagues

NEC officer Sandra Grant reports how the NCOA is supporting every member, every day

In every workplace there are colleagues who give their best while quietly carrying the weight of feeling marginalised or unseen. As a union, the NCOA knows that when one member feels isolated, the wellbeing of our whole community is affected.

That is why our commitment to inclusion is not an add-on to our work – it is central to who we are and how we operate. We ensure our Workplace Reps have a good understanding of the Equality Act 2010 and how we can ensure strict compliance by the NCA on both a corporate and individual level.

Over recent months and years, many colleagues with minority protected characteristics have spoken about the pressures they are experiencing. For some, these pressures stem from national debates that spill over into the workplace. For others, it's the day-to-day experience of being "the only one" in their team, or the fatigue of having to explain, justify, or defend their identity to people who may not fully understand their lived experience.

Heightened uncertainty

We know, for example, that some transgender colleagues have faced heightened uncertainty, worry or frustration following the public and legal discussions surrounding the Supreme Court ruling in April 2025. Regardless of how any individual interprets legal decisions, the human impact on those directly affected is real. Nobody should have to navigate that alone.

Likewise, we are acutely aware of the impact that certain media narratives can have on our colleagues of colour, especially when reporting on topics such as asylum and migration that can fuel hostility or embolden discriminatory attitudes. Our members are part of



Picture © cat_theboss / Shutterstock

“The NCOA will continue to build a workplace environment where every member can thrive without fear of prejudice or isolation.”

a diverse society, and they deserve a workplace where respect is not conditional, and dignity is not up for debate.

The NCOA's National Executive Committee wants every member to know that you are not expected to shoulder these challenges in silence. We have representatives with extensive experience supporting NCOA members from all backgrounds – people who approach their role with empathy, understanding and a firm belief in fairness.

If you are facing discrimination or worried about a situation in the workplace, there are trained and compassionate union colleagues ready to listen and help.

Support does not only mean stepping in when something goes wrong. It also means creating a union culture where all members feel they belong, and where voices from minority groups are heard, respected and valued in shaping our direction.

Inclusion is not achieved through statements alone; it requires ongoing work, curiosity, humility and a willingness to understand the perspectives of others. We remain committed to that work.

Safety, dignity and wellbeing

To anyone who has felt overlooked, marginalised, or affected by negativity, please know this: you are an integral part of our union. Your safety, dignity and wellbeing matter. You have allies here. And together, the NCOA will continue to build a workplace environment where every member can thrive without fear of prejudice or isolation.

If you need support, please reach out to your local representative or any member of the NEC. And if you want to ensure that others are properly represented and supported, why not consider becoming a workplace representative yourself? We are here for you – today, tomorrow and every step of the way.

The inimitable Andy Myers bids a

The NCOA loses a valuable member of its National Executive, and the Agency

NCOA Case Co-ordinator and Operation Stovewood Exhibits officer Andy Myers started his adult career as a coal-face electrician in the Yorkshire coal mines aged just 16.

Andy joined South Yorkshire Police Constabulary on 31 December 1984 having left his eight years in the mines on New Year's Eve 1984 which would see the police become his vocation.

After three years he transferred to the Vice Squad, and a year later moved into the CID, where he moved from being a police constable to a detective, a role he did for 10 years. Detectives see all manner of tragedy and stress, and the CID was often the department that everyone turned to when the tasks became too large or serious for uniformed officers.



The lowest point of his CID career, however, must have been the death toll of 97 people together with 766 serious injuries following the crushing of fans at Hillsborough Stadium in Sheffield during a match between Liverpool and Nottingham Forest in 1989.



The Hillsborough tragedy was one of the darkest days in Andy's lengthy career, and one which he spoke little about.

Andy doesn't talk a lot about the day in question, nor his role in identifying and reconnecting families with those that didn't return home that afternoon. He has said that the memory of those events will never leave him or his colleagues.

In 1999, Andy left South Yorkshire Police to join the elite National Crime Squad which was the original precursor to where we are today, taking its officers from highly experienced detective backgrounds in force. NCS officers were by selection only, and it was a badge of honour in those days.

administrative post at Calder, a role he did for seven years. However, Operation Stovewood gave Andy a new lease of life as the Exhibits Officer which he will perform until his last day in the National Crime Agency.

Andy and his colleagues can be rightly proud of this hugely successful operation, the single largest law enforcement investigation into non-familial child sexual exploitation and abuse in the UK. To date, Stovewood officers have identified around 1,150 potential victims. More than

“ Andy's role exemplified his commitment, taking numerous calls 'off-duty' and working in his own time to ensure that the NCOA continually delivered on its reputation; both the NCOA and the NCA should be proud of his dedication. ”

In 2006 the Serious and Organised Crime Agency was born, which encompassed almost all the NCS, and by 2009 – having reached 30 years' service – Andy took an

220 people have been arrested or attended a police station voluntarily, of which 39 have been convicted. Those already sentenced have been jailed for a total of around 470 years.

Picture © berm_teerawat / Shutterstock

farewell after 41 years' service

loses a loyal servant of more than 40 years in law enforcement



Having joined the NCA in 2013, Andy turned to the newly formed National Crime Officers Association (NCOA) trade union. He was one of the 10 founder members who leapt at the opportunity to deliver a bespoke trade union by members of the NCA, for the members of the NCA. This was so unique in UK law enforcement and has not been replicated since.

Andy's role was, and still is, that of National Case Co-ordinator, meaning that every workplace grievance, discipline or misconduct matter goes via Andy who manages the member's case, their workplace rep and our bespoke lawyers whose work at court is so valuable.

It is a fact that the NCOA became so large that unpaid lay reps often perform their union duties in their own time to facilitate their day role and their dedication to their union members. Andy's role exemplified this, taking numerous calls 'off-duty' and working in his own time to ensure that the NCOA continually delivered on its reputation; both the NCOA and the NCA should be

proud of his dedication.

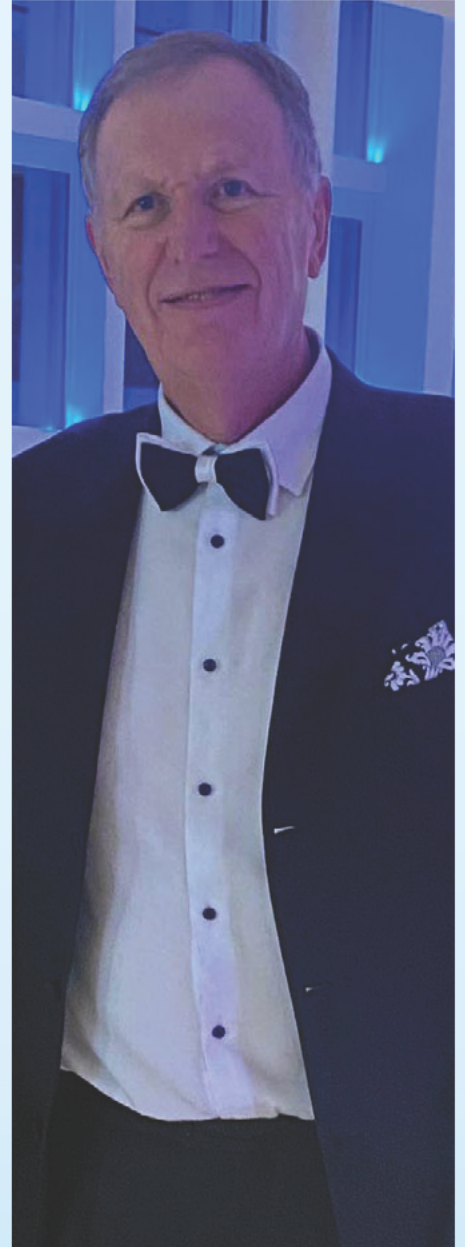
In addition, Andy has been a key figure in the training of each rep since 2013. Again, this requires devotion and the will to see the next generation of workplace reps transfer seamlessly into their role.

Each year, the NCOA holds its Annual Delegates Conference and CPD training events. For several years Andy has been instrumental in securing venues, guest speakers and partner agencies to deliver a first-class event.

A DG's Commendation

Finally, Andy has been the recipient of a Director General's Commendation for his work on Operation Power. Operation Power became a notable stated case (*R v Hadley & Ors*) which involved the legal proceedings of those named, charged with conspiracy to supply heroin and the actus reus of the men to establish criminal liability.

So, what of retirement? Andy and his wife Jeanette have two grown daughters and four grandchildren whom they often take away on



holiday. They both enjoy their touring caravan, and those who know him well will understand his passion for world cruises. On any spare weekends of course Oakwell is Andy's passion where he has followed Barnsley FC since his dad took him to his first match in 1967.

We will all miss Andy and wish him well in his retirement.

Wellbeing, workforce and a lighter

NEC Officer Faye Lowe tells us why she has embraced the latest technology

As a woman of a certain age, I've often found new technology daunting. In my previous team, GREEN was used daily, and I'll admit I was reluctant to move over to it. It felt like a huge leap into something unfamiliar.

If I'm being completely honest, I may have been a little stubborn about the change. But the decision was out of my hands, and gradually I began using GREEN more, and soon found features I liked, such as the Teams chat function, which feels a bit like WhatsApp.

But this article isn't about promoting the Agency's systems. This is about how artificial intelligence (AI) has genuinely changed my working life.

Outside of work, I'd experimented lightly with ChatGPT – creating funny birthday cards, placing my dog in a robe in a luxurious bathroom, or hunting down discount codes. It was amusing, but I didn't see it as anything more serious.

My previous role in the NCA involved managing the annual People Survey. One of the biggest challenges was analysing the free-text comments. Historically, this was done manually, an extremely time-consuming and laborious process.

In 2024, we were fortunate that the NCCU wanted to pilot AI within the Agency to help us analyse the comments quickly. It saved my team weeks of work. It was, without exaggeration, revolutionary. It opened my eyes to what AI could do and the sheer amount of time it could give back.

In March 2025, the NCOA ran its Work and Wellbeing Survey, the results of which were deeply concerning.

- 61% of respondents reported a significant increase in workload from the previous year.
- Almost 50% felt their workload was unacceptable.
- Over 90% said they work to tight deadlines.
- 53% do not take sufficient breaks.
- 65% work regularly in their free time.
- A staggering 90% said they are often too tired after work to enjoy life outside it.

that Copilot was now available across the Agency, a secure platform we could trust, and after satisfying personal data concerns, Copilot was cleared for use.

From there, I began experimenting, starting with the previous year's survey. My confidence grew with each step. And I can honestly say it has been life-changing. Do you ever sit down to write something for work and just... stare at the screen? Wonder where to begin? Copilot changed

“ I won't pretend AI is perfect. It still requires critical thinking. You must know what you're asking and check everything it produces. Sometimes the output doesn't align neatly with the data. And yes, you must edit the tone to avoid sounding like a robot. But as a starting point, it is invaluable

The NCA is operating in a fast-paced, high-pressure environment and the NCOA has met with leaders who have agreed to begin implementing measures to support officer wellbeing. But cultural change is slow. It takes time, consistency and patience. And the reality is simple: fewer officers mean fewer results, but relentless pace means burnout. So, while the Agency works on long-term change, what can we do right now?

Last autumn, as I anticipated the next People Survey results, I felt the familiar pressure building. I knew the Commands were also stretched. How would they find the time for meaningful analysis?

That's when I revisited the idea of AI. Around the same time, I noticed

that for me.

I now start by running information through it. I ask for a summary. I ask how a paper should be structured. I ask what similar organisations do. Whether for my NCA role, my NCOA role or my personal life, I use it every day.

Now, I won't pretend AI is perfect. It still requires critical thinking. You must know what you're asking and check everything it produces. Sometimes the output doesn't align neatly with the data. And yes, you must edit the tone to avoid sounding like a robot. But as a starting point, it is invaluable.

There are security considerations too. No personal data or operational data, past or present can be uploaded to AI. It is always

load: welcome to the world of AI

worth checking with the NCA AI team if in doubt.

AI is increasingly woven into everyday life. For many people it's intimidating – the fear of the unknown, the fear of not understanding, or the fear that fewer staff will be needed. I felt all of that. But now I see AI for what it really is: a tool that lightens the load, especially when those last-minute tasks drop in. With AI, what once took days can take a couple of hours. My stress levels have dropped significantly.

Given the current pressures across the Agency, we must embrace every tool available to protect our wellbeing. AI is one of them. As such, the NCOA is working closely with the Agency's Chief AI Officer to:

- explore the use of AI technologies to reduce workload pressures on officers
- ensure any AI implementation is subject to consultation, with clear safeguards to protect jobs, data privacy, and ethical standards
- focus investment on AI tools that prioritise officer wellbeing, such as automation of document preparation, minute taking, scheduling and digital assistants for routine queries
- monitor and report on the impact of AI on officer workload and wellbeing, and report back on progress.

As AI was the theme for the Civil Service 'One Big Thing' in 2025, the Civil Service has provided a one-hour e-learning course to help officers feel more confident using AI. This can be found on your Civil Service-learning account. The

Agency also runs AI sessions, and there is an AI channel on GREEN where you can post any questions.

And who knows, this article might have been written with a little help from AI. I'll leave you guessing.



The Police Reform White Paper

NCOA General Secretary Steve Bond tells us what we know so far...

On Monday, 26 January 2026 the Government published the Police Reform White Paper, *From Local to National: A New Model for Policing*. The NCOA is now actively engaged with both the NCA and the Home Office project group and representing our members.

In what has been described as the biggest redesign of policing since the 1960s, the White Paper proposes how a series of radical police reforms will deliver improvements to policing services through the formation of a new National Police Service (NPS).

It is a commitment to an improved, consistent local policing service, reviewing the number of forces and the police funding formula, overhauling police governance, delivering a workforce strategy, mandating national standards for leaders and implementing a new police performance system, among other measures.

Police reform has the potential to set policing up to deliver a vastly better service, ensuring every officer is equipped with the best tools and technology they need to fight crime and keep our communities safe.

The White Paper publication followed more than a year of engagement and collaborative working between the Home Office, National Police Chiefs' Council, police leaders and the Association of Police and Crime Commissioners, as well senior leaders from the NCA. The paper has been broadly welcomed by police leaders including the NCA Director General, who have been united in their call for urgent and far-reaching reforms of the policing system.

While some details have already been unveiled by the Government, the paper includes many reforms which will necessitate changes to the law, forming part of a Police Reform

Bill, with further details due to be set out in the future.

The NCOA will of course update members; this initial **Under Cover** article includes information provided as part of a Communications Toolkit made available to affected and interested parties. For NCOA members perhaps the biggest impact will be apparent changes in status away from Civil Servants.

Addressing the challenges

The White Paper sets out a series of reforms to ensure policing is responding to the crimes that matter the most to the public, providing the best possible services with a flexible, skilled and supported workforce, equipped with the best tools and technology to fight today's complex crimes, build public confidence and keep our communities safe.

The intention is that policing is, and will remain, a primarily local public service, with emergency response, safeguarding our most vulnerable, local crime investigation and neighbourhood policing functions.

Reviewing the number and structure of local forces is inevitably part of deliberately designing a modern, effective police service. The current model means that forces vary hugely in terms of geographical size, financial resilience and operational capabilities – leading to a postcode lottery across the country.

Bigger is not necessarily better but, considered as a whole, the current system does not effectively address the totality of the threats it faces. Reducing the number of police forces, while maintaining a commitment to local policing, makes sense when looking at international comparisons and the geography of the UK. The review will examine the optimal configuration of police forces and the best approach to implementation.

Police reform promises an opportunity to provide a more consistent service to all communities through the Neighbourhood Policing Guarantee, a coherent structure of local policing areas and more resilient forces.

“ While all of this may seem exciting for UK policing, for national law enforcement officers within the NCA, the big question on everyone’s lips is, ‘How does this affect me personally?’ .

Providing clear roles and responsibilities for different levels and specialisms in policing, the reforms will empower local officers and teams to concentrate on tackling local priorities. A range of measures will free local crime fighters from admin, bureaucracy and national distractions so they can focus on protecting the communities they serve, with access to high-quality regional and national services to support them when needed.

Maintaining the connection from neighbourhood policing to national security is essential.

There will also be a stronger focus on preventing crime. A new Crime Prevention Unit within the Home Office will help to intervene early and design out crime. There will be better use of multi-agency data at a local and national level, new initiatives such as an integrated crime mapping system, and recommendations to reform

— a new model for policing



Picture © House of Commons

Home Secretary Shabana Mahmood set out the key proposals in the new White Paper on police reform in a statement to the House of Commons in January

community safety partnerships.

The new NPS will be better able to influence cross-government efforts to prevent crime and will deliver specialist capabilities to support all police forces in England and Wales.

It promises to provide strategic leadership, set national standards, provide a suite of enabling and supporting services to local forces, lead the rapid deployment of the new and best technology, and strengthen policing's ability to tackle cross-border crime.

The Service will begin operating in 2027 and will initially include police air support; digital, data and technology; commercial services; and forensics. Delivering these services once, to the highest standards, will be more efficient, effective and affordable than 43 police forces providing them in 43 different ways.

In time, the NCA, Counter Terrorism Policing and specialist organised crime capabilities will all sit as part of the NPS. A properly resourced service with a well-equipped workforce – supported through effective investment in people and technology, underpinned by an extensive range

of wellbeing support and a new workforce strategy – will improve officer and staff wellbeing, morale and performance.

The reform proposals will deliver a set of nationally mandated wellbeing standards including enhanced trauma support and occupational health, a national mental health crisis line, expanded psychological risk assessments, the introduction of national standards on support for those facing investigation, and new, innovative trauma interventions.

Effective interventions

A new performance system will ensure that policing across the country is focused on the priorities that matter most to our communities alongside an agreed set of national priorities. It will make it easier to identify variations in performance, give greater powers to HMICFRS, and ensure effective interventions are put in place to drive up standards where necessary.

Building on the success of the Neighbourhood Policing Guarantee, new guarantees will be developed around police response and contact channels, as well as the experiences of victims and witnesses.

Focused action will improve the culture of policing, reforming the vetting and misconduct systems and tackling unethical and discriminatory behaviour to improve public trust and confidence, the public's experience of policing, and the working environment for those in it.

Over the last decade, digital technology, data and analytics have become integral to policing's ability to deliver an effective and efficient service. The reforms will empower the service's use of technology and data to catch offenders quicker, provide better support to victims and make policing more effective, visible and accessible.

This includes measures such as implementing a new centre for AI (Police.AI) to provide the evidence and resources the service needs to ensure the AI we use has proven benefits, as well as bringing in a new legal framework for technologies such as live facial recognition.

This is the most significant change in policing in the last half a century, preparing policing to fight crime over the next half a century. While all of this may seem very exciting for UK policing, for national law enforcement officers within the NCA, the big question on everyone's lips is undoubtedly, 'How does this affect me personally?'

At this stage no one can say for sure; however, in order that you are given a prominent and focused voice moving forward, it is critical – if you haven't done so already – that you join the NCOA, the trade union of the NCA.

Why? Because we have recognition and bargaining rights on behalf of all our members and commit now to being front and centre in any discussions about your future, how you will be treated, how and what you will be paid, and ultimately where exactly you will be positioned within the new NPS.

There's never been a better time to have your say



NCOA

National Crime Officers Association
The Trade Union of the NCA

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From July 2025**

With Pay and Contract Reform and the National Police Service looming, there has never been a more important time for colleagues to join the NCOA and make your voice heard about your future.

The NCOA will only ever canvass and ballot members regarding their future, and collective bargaining will only see those current members having a say in developing their union's position. With almost 3,800 members already, please join the trade union of the NCA now and don't be left out!

If you are a current member, please encourage your colleagues to read this; if you are currently a non-member, it's easy to join by visiting www.ncoa.org.uk/application-forms/ or simply scanning the QR code above.

The NCOA Annual Delegates Conference and CPD Event

The NCOA Annual Delegates Conference (ADC) took place toward the end of November and as usual, did not disappoint.

Workplace Representatives from across constituent offices in the UK were present to debate the issues tabled, on behalf of their members, together with a first-class CPD training event to refresh on relevant and current issues.

'Hard on the problem, soft on the people'

Discussing the shift in approach to mediation and conflict resolution were Claire [REDACTED] and John [REDACTED] from the NCA. Delegates heard how the Agency was moving away from retributive outcomes (grievance, discipline, investigation – impact) toward restorative outcomes – dialogue and rebuilding relationships, with an expectation of employees that they expect to be heard.

The model they employ encourages parties to take responsibility for reaching a resolution through dialogue, and gives the parties the platform and structure to work through a problem (being heard). This enables both sides to see the options using objective criteria, and a perspective which separates the personalities and egos from the work problem – 'hard on the problem, soft on the people'.

Of course, not all mediation successfully reaches a satisfactory ending. Either party can walk away at any time. The mediator may stop the process due to a breach of principles or poor behaviour on either side.

Parties may fail to reach a



Claire [REDACTED] and John [REDACTED] provided valuable input to Conference on the issues of mediation and conflict resolution

Delegates heard how the Agency was moving away from retributive outcomes (grievance, discipline, investigation – impact) toward restorative outcomes – dialogue and rebuilding relationships, with an expectation of employees that they expect to be heard.

resolution, in which case full confidentiality is still respected and parties will not be permitted to use matters disclosed against each other. At this point, other options include grievance, local management action, misconduct, referral to PSU and ACU.

Claire and John had a message to all NCOA members and reps:

- the mediators are impartial, independent and don't represent NCA Management – they don't 'solutionise', offer advice or pass judgement
- mediation aims to empower

the parties to resolve their differences

- mediators are supportive of the parties being accompanied at the individual sessions
- mediators are encouraged to work collaboratively with any NCOA rep to gain a better understanding of the issues
- NCOA Reps and mediators have the same objective – to drive towards a resolution that suits both parties, reduce stress and promotes wellbeing without recourse to formal outcomes where possible.

Vetting

Reps listened intently as Nicola [redacted] and Lynne [redacted] from the NCA Standards & Security department delivered a sobering message on the need to have a more robust system than the ones that allowed infamous former police officers Wayne Couzens and David Carrick to undertake their horrific crimes against women.

Understanding from the Angiolini Inquiry report that serious vetting failures were identified across law enforcement, Nicola and Lynne delivered the Agency's 'Zero Tolerance' Violence Against Women and Girls (VAWG) strategy. They stressed that the NCA would:

- be acting on ALL intelligence
- be focusing on harm patterns
- have automatic VAWG flags
- share information across forces
- undertake regular re-vetting
- carry out behavioural interviews
- adopt a resumption against high-risk applicants
- comply with national standards.

Addressing the question why a security clearance may be limited, refused or withdrawn as is seen frequently today, reps learned that a member may expect their clearance to be revisited or even withdrawn where there is:

- identification of activity that may be perceived to pose a threat to the NCA
- personal circumstances, current or past conduct which indicates that an individual may be susceptible to pressure or improper influence
- dishonesty or lack of integrity that casts doubt upon an individual's reliability.

“ There is no place for violence against women and girls – within our communities or within our organisation. We will hold ourselves to the highest standards and work tirelessly to create a safer, fairer society for everyone.

NCA VAWG statement of commitment

Image not available on website version

NCOA reps are an important part of a member's representation following a loss of security clearance. They can advise and assist and where necessary, guide a member through the Civil Service Security Vetting Appeals Panel.

Key employment law updates

NCOA lawyers at JFH chose the topical subject of the Employment Rights Bill (ERB) to deliver their section of CPD.

The Government's intention in the implementation of this Bill is to ensure "that jobs provide a baseline of security for workers". So, what are the baseline protections?

Firstly, there will be a phased rollout with key reforms commencing in April 2026 and continuing throughout the year and into 2027. These include, but not limited to:

- removal of the two-year wait for the right to claim unfair dismissal
- fire/rehire restrictions
- flexible working
- extension of 'family-friendly' rights
- the strengthening of employers' duties to prevent sexual



- harassment
- confidentiality clauses
- collective redundancy consultation
- strengthening statutory sick pay.

While the Bill proposes that the two-year qualifying period for unfair dismissal claims will be abolished, employers will be able to implement a statutory probation period – so a fair reason and fair process will be necessary from day one of the employee/employer relationship.

Employers will have an increased exposure to ordinary unfair dismissal claims and can expect an increased use, and from an earlier stage, of settlement agreements.

Julia Furley (pictured above) informed delegates that they would need to be aware of the 'Day 1'

right to paternity leave (up to two weeks paid) and up to 18 weeks of unpaid parental leave up to the child's 18th birthday.

New pregnancy/maternity and return-to-work dismissal protections have also been built into the Bill so that any dismissal during pregnancy, maternity leave, or a period following return, will be unlawful – except in very specific circumstances.

The issue of sick pay for absenteeism was raised, and the current rules of Statutory Sick Pay (SSP) – payable only from the fourth qualifying day at a flat rate – will move to a 'Day 1' entitlement with eligibility no longer dependant on meeting the Lower Earning Limit. This will see all employees able to access SSP regardless of earnings.

Importantly for Reps to note, in cases where ACAS are notified, the Early Conciliation (EC) period has been extended from 6 to 12 weeks, enhancing the prospects of a settlement by increasing the time limit for bringing about a claim.

Your Rep will know that in addition to worker protections under the Equality Act, the ERB has expanded those protections so that there must be a 'proactive duty' on employers to take reasonable steps to prevent sexual harassment of employees in the course of their employment.

The ERB also strengthens the duty of employers to take reasonable steps to prevent sexual harassment, and to be obligated to not permit harassment of their employees by third parties.

Notably, sexual harassment disclosures can now be the basis for a protected disclosure. This will be accompanied by a 25% uplift to compensation if the employer is shown to have failed in these obligations to protect their staff.

It is clear that efforts are being made to protect workers' rights, and to place the onus on the employer and the NCOA will continue to train and update throughout the coming months as each new term is implemented.

Reps receive awards for good work

Image not available on website version

Image not available on website version

Away from the learning and important updates, the General Secretary was pleased to acknowledge the good work that NCOA Reps perform on behalf of their members. Notably, citations were delivered for excellent representation of members which saw Ian ██████████, Chris ██████████, Karen ██████████, Jo ██████████ (pictured above) and Doug ██████████ all commended for their tireless efforts.

“ It is clear that efforts are being made to protect workers' rights, and to place the onus on the employer and the NCOA will continue to train and update throughout the coming months as each new term is implemented. ”

Investigators **Wellbeing Week** focuses on **self-care, awareness** and **resilience**

In **Under Cover** Issue 23, NCOA member Janine [REDACTED] introduced the Agency to TRiM (Trauma Risk Management) – a system designed to support colleagues exposed to challenging and potentially traumatic work.

Outside of her normal role, Janine continues to champion wellbeing for those working in the demanding area of child sexual abuse (CSA) investigations. Fully aware of the psychological impact associated with this work, she has used her expertise to help reduce harm and strengthen wellbeing across teams.

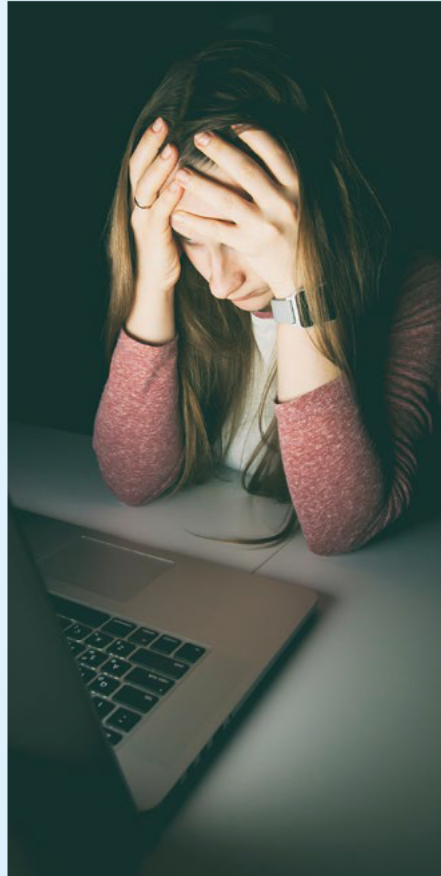
Wellbeing survey

In January last year, the International Policing and Public Protection Research Institute (IPPPRI) carried out a wellbeing survey of NCA officers working in the CSA field, including National Investigative Capability teams such as the Serious Crime Analysis Section (SCAS). IPPPRI has extensive experience in this area, having previously conducted similar surveys across wider UK law enforcement.

Whilst 187 officers completed the survey, some selected the option for their responses not to be used and therefore, the results were based on 124 officers completing the survey.

The results highlighted:

- slightly lower rates of complex PTSD, compared with wider law enforcement
- substantially elevated rates of depression and anxiety
- higher rates of complex PTSD than the general population (although slightly lower than wider law enforcement)
- officers using social isolation as a coping mechanism
- a perception of a lack of existing wellbeing services



- experiences of moral injury – the psychological and social distress arising when actions or events conflict with an individual's deeply held moral code

Recognising the need to address these challenges, Janine set out to develop an eight-point action plan for the Cross-Command CSA Wellbeing Board members and, to address this, a dedicated Wellbeing Week that took place week commencing 19 January 2026, for all officers working in teams covered by the IPPPRI survey.

Psychological resilience

The programme offered a wide range of sessions focused on increasing awareness, improving self-care, and building psychological

resilience. Officers took part in sessions covering:

- personal resilience – understanding common challenges and learning strategies to strengthen resilience
- stress awareness – exploring stress as a natural response to pressure and recognising when it becomes problematic
- moral injury and vicarious trauma – key issues highlighted in the IPPPRI survey; officers were supported to better understand their impact and how to mitigate them
- physical wellbeing – including sessions on breathwork, heart health, and active stretching
- loneliness and connection – addressing the importance of social support.

Managers were also offered tailored training to help them better support their teams. One of the key sessions focused on emotional intelligence (EI) for leaders, covering the core principles of EI; how EI enhances effective leadership; an EI self-assessment; identifying strengths and development areas; and practical opportunities to apply EI in the workplace.

The Wellbeing Week was extremely well received, with officers reporting significant value in both the content and the opportunity to discuss shared challenges in a supportive environment.

This has also had a wider impact with other business areas in the NCA, such as wider National Intelligence Hub, coming in to discuss the activities and look at how they can use similar events and activities to support and enhance the wellbeing of their officers.

Expanded trade union rights: What it means for the NCOA

The reforms introduced in the Employment Rights Act 2025 bring new and expanded rights to trade unions in many areas.

This may lead to the NCA and its managers having to have higher engagement with trade unions than they have had in the recent past.

Some of the specific trade union-related measures in Part 4 of the Act came into force on 18 February 2026, and are explained below.

Check-off in the public sector: Section 63 of the Act ends the prohibition on relevant public sector employers from making (check-off) deductions from wages in respect of trade union subscriptions unless:

- the workers can pay those subscriptions by other means and
- arrangements have been made for the union to make reasonable payments to the employer that cover the costs of making of the deductions.

The Trade Union (Deduction of Union Subscriptions from Wages in the Public Sector) Regulations 2024 were also automatically revoked on 18 February 2026. Deemed prohibitions in employment contracts and collective agreements, as referred to in the Regulations, will also end with their revocation.

Whilst the NCOA transitioned some time ago for all members to pay their subscriptions by direct debit, if the NCA – as a relevant public sector employer – was making deductions from wages in respect of trade union subscriptions on 18 February 2026, the NCOA would not need to reimburse the employer for the cost of administering any check-off process agreed between itself and the NCA.

Industrial action ballot support threshold:

Section 69 of the Act removes the requirement for a 40% support threshold to be met in industrial action ballots in certain important public services.

Notice of industrial action ballot: Section 70 of the Act reduces the amount of information that unions must include in the notice of an industrial action ballot that they send to an employer.

Information to be included on voting paper:

Section 71 of the Act 2025 reduces the amount of information that needs to be included on a voting paper.

Mandate period for industrial action: Section 72 of the Act increases the mandate period for industrial action, following a successful ballot, from six to 12 months.

Notice period for industrial action: Section 74 of the Act reduces the notice period a union must give to an employer of industrial action, from 14 days (or seven days if the employer agrees) to 10 days.

Notice to employer of industrial action: Section 74 of the Act also reduces the amount of information that unions must include in a notice to employers of industrial action.

Picketing: Section 75 of the Act removes the requirement for unions to appoint a picketing supervisor.

Protection against dismissal for taking industrial action:

Section 77 of the Act removes the protected period (broadly, the first 12 weeks of industrial action) for automatic protection for employees from unfair dismissal for taking part in protected industrial action. This means that this protection applies irrespective of the length of the industrial action.

Whilst the NCOA retains a mainly healthy relationship with the NCA, the majority of NCA officers, and therefore NCOA members, retain the ability to take industrial action. With the transition to the National Police Service now looming, it seems likely that the 'right to strike' may be subject of future engagement.



Thinking GREEN

Helpful hints and tips for use with your new Official Sensitive Microsoft Teams Laptop by NEC Member Andy Morris



While we wait for the HMICFRS report and recommendations to be published, we already know that it will report on the Agency IT. Here are some useful hints and tips to help with the next generation of tech in the workplace.

Stay secure and productive – essential tips for keeping your work laptop up to date

In a world where cyber threats evolve faster than ever, keeping your laptop fully updated is no longer just good practice – it's essential protection. For organisations like the NCA, devices handle sensitive workloads and operate within strict security protocols, staying current with patches, synchronisation and system health checks is critical.

I am focusing on your Microsoft Teams GREEN devices in this article, and the good news is that many safeguards are already built in. But there are still several important steps you can take to keep your tech running smoothly, securely and reliably.

Prioritise security patching

Your new device is part of a managed environment, which means security patches are frequently pushed out by technical teams to protect against vulnerabilities. These updates close the gaps that cybercriminals exploit, so applying them promptly matters.

A simple habit of restarting your laptop at least a few times every week ensures patches fully install. Many updates only complete after a

reboot, so if your device is constantly in sleep mode, you may be missing critical protection.

If you see the Windows update notification or are prompted by NCA IT tooling to restart, avoid delaying. Treat updates like locking your front door – they're small actions that prevent big problems.

benefit from regular restarts, which:

- applies patches
- refreshes network authentication
- clears temporary files
- prevents system slowdowns

A weekly restart is good, twice weekly is better, and daily use is encouraged – the more you use it, the more skilled you become.

“ Staying up to date is about small, consistent actions. By restarting often, connecting regularly, keeping storage tidy and applying patches, your new device will remain secure, efficient and ready to support your work without interruption.

Keep your device connected and synced

Your Teams device relies heavily on secure network connectivity to receive updates, policy changes and application patches. Regularly connecting to the network via office or home Wi-Fi ensures your device stays in sync with central systems.

Syncing also affects access to files, email and shared drives. If your laptop goes long periods without connecting, you may encounter outdated content, missing security certificates or authentication issues. Setting aside a few minutes each working day to ensure your device is connected keeps everything running as expected.

Don't just sleep – restart

Modern working habits can involve keeping laptops running for days on end. But secure environments

Follow cyber hygiene basics

Even with advanced protections, personal habits matter. Ensure you:

- lock your screen whenever you step away
- avoid using unknown USB devices
- report unusual pop-ups or errors early.

Your new devices are designed to be resilient, but human behaviour is always the strongest line of defence.

Final thought

Staying up to date isn't technical wizardry – it's about small, consistent actions. By restarting often, connecting regularly, keeping storage tidy and applying patches, your new device will remain secure, efficient and ready to support your work without interruption.

Wow – what a thriller!

SAS Trooper Thomas Dekker is in Liverpool for the funeral of his regimental mentor when he is arrested for the murder of a man he has never met. Lacking evidence, the police release him under investigation.

He returns to his mentor's home where kids from a local street gang try to steal the dead man's motorcycle. Shots are fired, a woman is killed, and for the second time in 12 hours, Dekker is questioned by the police who believe the shootings are connected and that Dekker is the common factor.

Using his specialist skillset, Dekker fights to clear his name but, with a corrupt police officer and a homicidal county lines gang boss after him, he finds himself fighting alone against a dangerous and implacable enemy where only his training and relentless drive for justice will save him.

Author and NCOA NWH member Stephen Filkin has certainly written a thriller. After graduating from university with a BA Honours degree in literature and history, Stephen joined the police, where he served in both uniform and CID roles and gained a master's degree in Investigative Psychology.

This hair-raising novel is described by Wallace Publishing as: "A fascinating and unpredictable crime thriller full of suspense that will keep you hooked all the way through."

This led Stephen to write the second book in the series entitled *The Kill Chain*, which will be released by Wallace Publishing very soon.

Image not available on website version



ADVERTORIAL

Do you own a property or are thinking of buying one?

Look no further than **Police Mortgages** – tailored to the needs of the NCOA & Law Enforcement

Is Police Mortgages a mortgage advice service that NCA staff can use? This is a question that I have recently been asked by members of the National Crime Officers Association. The answer is **YES**.

The **Fee Free** mortgage advice service that Police Mortgages offer is available to all members of the NCA, as we pride ourselves on making our service available to criminal justice staff, law enforcement officers and all their family members.

What do we offer?

At Police Mortgages we pride ourselves for being one of the UK's leading mortgage advice brands offering:

- **Specialist Mortgage Advice:** Speak directly with experts who understand the specific requirements and benefits available to NCA Staff.
- **Tailored Solutions:** Whether you're a first-time buyer, home mover, or looking to remortgage, we provide solutions that suit your circumstances and career path.
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- **Advice:** Even if you are just exploring your options and wish to ask us a question, we are happy to help.

Why choose Police Mortgages?

- Advice that is **FREE**, confidential, with no-obligation.
- With access to more than 100 lenders and over 12,000



Stephen Davenport,
Police Mortgages

mortgage products, you can be assured that we will find the best mortgage product for you.

- Step-by-step support throughout your property/remortgage journey.
- Peace of mind knowing your finances are in safe hands.
- Savings, savings, savings – we will always work with you to secure the best possible deal available considering your circumstances and requirements. Working across the market enables us to find the mortgage that offers the best rate

available to meet your needs. These savings have realised on average more than £2,000 for our clients over the last 12 months.

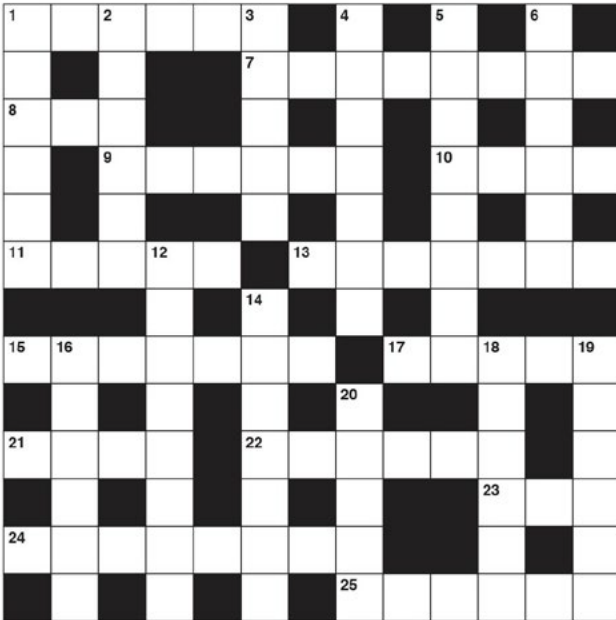
So, act now. We are always happy to speak with you, and remember – we offer our advice **FREE FREE**, with no obligation.

Booking an appointment with your dedicated adviser couldn't be easier. Just scan the QR Code or visit police-mortgages.co.uk and make an appointment. We advise you to make contact at least three months before you need a mortgage, to enable time to secure the best rate available for you.

Police
Mortgages



Cryptic Crossword



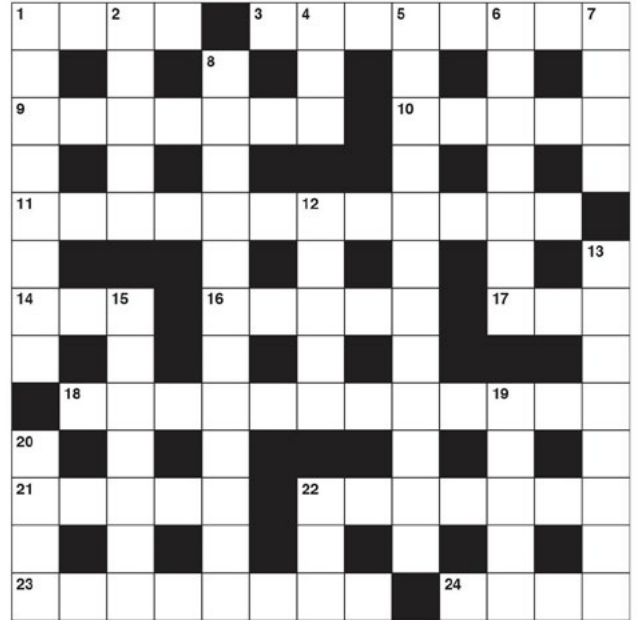
Across

- 1: Story about left resistance leader is harder to believe (6)
- 7: Rice came mixed into cold dessert (3,5)
- 8: Scrap low-quality paper (3)
- 9: Search suspect bridge structures (6)
- 10: Fast food (4)
- 11: Ring around Germany for foot-operated lever (5)
- 13: Mythical creature found in university cereal (7)
- 15: Marital platinum almost shaken (7)
- 17: Saw commercial become mellow (5)
- 21: Pluck dirt (4)
- 22: Stole US coin, ultimately wanting dollar (6)
- 23: Leading lady? (3)
- 24: Won broader, but messy, cupboard (8)
- 25: Hostels somehow lacking energy for lazy people (6)

Down

- 1: Vegetable container found in rubbish heap (6)
- 2: Molecule that binds to another regularly gluing retrograde DNA (6)
- 3: Remedy completely (5)
- 4: Colt moving carefully, coming to a standstill (7)
- 5: Made expert bust embracing church (8)
- 6: Rush employment (6)
- 12: Approach a bird in unusual duet (8)
- 14: Argue about apartment's interior not being initially many-coloured (7)
- 16: Lift furore: drug replacing oxygen (6)
- 18: Intense study in craftsmanship (6)
- 19: Leases warped frames for artists (6)
- 20: Hurts from confused chase (5)

Quick Crossword



Across

- 1: Block a decision (4)
- 3: Far on in development (8)
- 9: Do something more quickly (5,2)
- 10: Chimes (5)
- 11: Framework for washed garments (7,5)
- 14: Decline (3)
- 16: Expressing emotions (of poetry) (5)
- 17: Snow runner (3)
- 18: Electronic security device (7,5)
- 21: Relating to vision (6)
- 22: Greet (7)
- 23: Shapeless (8)
- 24: Cereal grains used as food (4)

Down

- 1: Eg cars and vans (8)
- 2: Trunk of the body (5)
- 4: Depression (3)
- 5: Easy to converse with (12)
- 6: Categories (7)
- 7: Stage of twilight (4)
- 8: Based on legend (12)
- 12: Country in the Middle East (5)
- 13: Solidity (8)
- 15: Talk in a loud or indignant way (7)
- 19: Hawaiian greeting (5)
- 20: Blunder (4)
- 22: Saw (anag) (3)

IT'S PUZZLE TIME

Take a break and enjoy these brain teasers – answers in Issue 25 of *Under Cover*

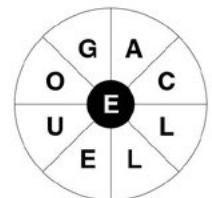
Easy Sudoku

		6		7	4			8
9		8			5			4
		2	3					5
	2	3	1	4				
	8							6
				5	6	1	3	
5					8	4		
	4		5			9		6
2			4	6		5		

Hard Sudoku

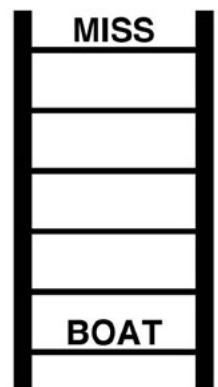
			8		6		7	
5								
	6			5	2	7	9	
9		5						4
	1							7
	4						6	9
			1	9	8	2		5
								3
			6		4		2	

Word Wheel



See how many words you can make from the letters in the Word Wheel – including one nine-letter word

Word Ladder



Whose pension is it anyway?



George Wilson, an Associate in Complex Financial Remedy Team at McAlister Family Law, explores the challenges around protecting pensions during divorce proceedings

When facing divorce, many members share the same immediate concern: 'What happens to my pension?' After decades of demanding service, it is understandable to feel protective of something earned over such a long, and often arduous, career.

Civil Service pensions are often the most significant asset in a divorce case, and the structure of the schemes mean they can be complex to value and even more complex to divorce (or protect from unnecessary division).

The reality is that the member's pension *will* be considered. A current Cash Equivalent Transfer Value (CETV) will be essential and, in many cases, a specialist actuary will need to be instructed alongside solicitors. These facts apply whether the pension is in payment or still accruing.

With the current, and ongoing, issues linked to Capita assuming responsibility for the Civil Service Pension Schemes, obtaining an up-to-date CETV statement could prove a difficult task.

Equal division

Non-pension assets built up during the marriage are usually treated as matrimonial, with equal division being the starting point. Assets acquired before cohabitation or after separation are often identified as non-matrimonial and may fall outside the matrimonial point unless mingled with joint resources.

The longer the relationship, the less clear the boundaries of



matrimonial vs non-matrimonial assets become. The court can divide matrimonial assets unequally if needs require it, and can even invade non-matrimonial assets where one spouse's needs cannot be met otherwise.

Pensions, however, are approached differently. An equal split of each spouse's pension is rarely the way forward. Instead, the question is usually whether a Pension Sharing Order (PSO) is required.

A PSO, whether agreed or ordered by the court, transfers a percentage of one spouse's pension to the other. The aim is to achieve fairness of pension income at a certain age (commonly 60 or 65 depending on whether the member has benefits under the current or legacy schemes). Factors including likely retirement date, health, breaks in service and promotion prospects can all influence the calculation.

Significantly, the court usually considers the total pension value, regardless of when it was earned. For a member with full service but a relatively short marriage,

this can come as quite a surprise. There are arguments for limiting consideration to the portion of the pension

built up during the relationship only, but these must be deployed carefully and only after assessing the overall financial landscape of the case.

The smaller the relevant accrual period, the smaller the likely share, and the more of the pension the member retains.

Pension later or capital now?

Offsetting can also be a consideration. Once calculations, percentages, and accrual periods are established, the spouses may choose to compensate for a reduced (if any) pension share with a greater portion of non-pension capital.

This can be attractive, in theory, but involves moving away from equality of non-pension assets. The member must consider what they need, rather than want: more pension later, or more capital now. Consideration must also be given to the timing of the implementation of the pension share, due to the 'Capita' issues.

So, in answer to the question "whose pension is it anyway?" – it is yours, but the law recognises that a spouse will likely be entitled to a share of it. Protecting, or at least minimising the impact on, your

pension requires careful planning and specialist advice tailored to your specific circumstances.





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