



# NCOA

National Crime Officers Association  
The Trade Union of the NCA

## PROTECTING THOSE WHO PROTECT THE PUBLIC

# WELCOME TO THE NCOA MEMBERSHIP BENEFITS

SEPTEMBER 2017

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#### Standard Membership Package

- 24 hour access to fully trained representatives regarding workplace discipline, misconduct and grievance matters
- Legal assistance with regards to Contractual Employment Law
- Comprehensive Family Legal Expenses Insurance for on and off-duty incidents
- Personal Injury claims
- Home Emergency Assistance 24/7 - plumbing, drainage, gas/water leaks, central heating breakdown, infestation, lost keys, damaged locks and roofing emergencies
- Member and Partner UK and European Motor Breakdown, including Roadside Assistance / Recovery and Home Assist
- £2000 death grant payable to any nominee

#### Associate Membership Package

- Legal assistance with regards to Contractual Employment Law
- Comprehensive Family Legal Expenses Insurance
- Personal Injury claims
- Home Emergency Assistance 24/7 - plumbing, drainage, gas/water leaks, central heating breakdown, infestation, lost keys, damaged locks and roofing emergencies
- Member and Partner UK and European Motor Breakdown, including Roadside Assistance / Recovery and Home Assist

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## UK and European Motor Breakdown

Comprehensive motor breakdown cover for you and your cohabiting partner including:

- Roadside Assistance/Recovery
- Home Assist
- Alternative Travel
- Emergency Overnight Accommodation
- Misfuel Assist
- Lack of Fuel
- Message Service
- Caravans, Motorhomes & Trailers
- Keys
- European Assistance

### How to Make a Claim

If the car, motorcycle, motorhome, campervan / non-commercial van under 3.5 tonnes you or your partner are travelling in or any caravan or trailer of a proprietary make you are towing which is fitted with a standard towing hitch and does not exceed 7 metres/23 feet suffers a breakdown caused by a mechanical or electrical failure, misfuel, lack of fuel, accident, theft, vandalism, fire, or flat tyre which immediately renders the vehicle immobilised, please call our 24 hour Control Centre on **0333 600 7343** or **01206 714325**.

For assistance in mainland Europe please call **+44 1206 714325**.

Please have the name of the covered member, your return telephone number, vehicle registration number and precise location available when requesting assistance. 0333 numbers are chargeable at a local rate including from mobile telephones. They are usually included in network providers "free minute" packages. Please program the Control Centre's telephone number in you and your partner's mobile telephones.

All use of this service is available for the covered member and their partner. We consider a 'partner' any person married, civil partnered, or cohabiting with the covered member at the time of the incident. Any claim will be validated with Philip Williams and Company, or other such administrative organisation, with costs for any claims from non-eligible persons being the responsibility of the claimant.

Cover will apply during the period of insurance and within the territorial limits. There is no age limit to the car, motorcycle, or car-derived van for breakdowns occurring in the UK. A vehicle age limit of 10 years applies outside the UK.

For details and a list of European counties covered please see the full policy wording.



Full policy wording can be accessed either by downloading them from the QR reader (you can save a copy using the settings on your phone or tablet), online at [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk) or request details by contacting the NCOA Office

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## Home Emergency Assistance

This policy provides immediate assistance in the event of a domestic emergency. Home emergencies can be stressful and sometimes difficult to resolve, but with Home Emergency Assistance you will have peace of mind knowing that we are with you every step of the way, by not only appointing a suitably qualified contractor to attend your home but also meeting the costs associated with this.

Cover is provided 24 hours a day, 365 days a year:

### Claim Limit(s)

The amount We will pay in respect of any one claim and during any one Period of Insurance. For Emergency Work the cost shall be limited (inclusive of VAT) to:

- i) The Contractors call-out charge
- ii) The Contractors labour up to a maximum of 3 hours
- iii) Parts and materials up to £150
- iv) Contribution to alternative heating purchased or hired by the Beneficiary up to £50
- v) Boiler Replacement Contribution up to £150
- vi) Alternative Accommodation up to £250

Subject to a maximum Claim Limit of £1,000 for each claim related by time or original cause.

### Emergency

A sudden and unforeseen situation which if not dealt with quickly and without reasonable intervention by You would:-

- i) render the Property unsafe or insecure; or
- ii) damage or cause further damage to the Property; or
- iii) cause significant discomfort, risk or difficulties for or to You

### Claims Helpline 0333 600 7369

#### Insured Events

Cover is provided for domestic emergencies for the following insured events:

- Primary Heating System
- Plumbing and drainage
- Internal Electricity, Gas, and Water Supplies
- Security
- Lost Key
- Pest Infestation
- Roofing
- Boiler Replacement Contribution
- Overnight Accommodation

Please note that if You should engage the services of a contractor prior to making contact with this Helpline any costs that You incur are not covered by this insurance. Where it is not possible to validate Your claim at the time of initial notification, You may be required to leave either credit or debit card details which may be debited in the event that the cost of the call out and any subsequent repairs are not covered by this insurance.



Full policy wording can be accessed either by downloading them from the QR reader (you can save a copy using the settings on your phone or tablet), online at [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk) or request details by contacting the NCOA Office

## Legal Expenses Insurance – Included in your NCOA Membership

Some important facts about the Professional Fees policy are summarised below. This summary does not describe all of the terms and conditions of the policy. All references below to the cover provided are contained within the full policy wording. Please note that a full policy wording is available for your inspection at [www.ncoa.org.uk](http://www.ncoa.org.uk).

### Beneficiary/Beneficiaries

In respect of Sections 3, 4, 9, 11, 12, 13, 14 and 18 the Member

In respect of Section 1 and 15 the Member and the Member's spouse or cohabiting partner

In respect of Sections 2, 5, 6, 7, 8, 10, 16, 17, 19 the Member and:-

- i) the Member's spouse or cohabiting partner
- ii) children including stepchildren adopted children foster children and grandchildren normally resident with the Member
- iii) the parents and grandparents of the Member and the Member's spouse or cohabiting partner normally resident with the Member.

### Section of Cover

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| 1. Criminal Prosecution Defence (£185,000)  | 10. Employment (£100,000)  |
| 2. Personal Injury (£100,000)   | 11. Fund Trustee Defence (£100,000)  |
| 3. Residential Protection (£100,000)  | 12. Representation at Public Enquiries and Coroners Inquests (£100,000)  |
| 4. Peaceful Occupation (£100,000)   | 13. Independent Police Complaints Commission (IPCC), Police Ombudsman for Northern Ireland and (PONI) The Police Investigations and Review Commissioner (PIRC) Investigations (£100,000) |
| 5. Consumer Protection (£100,000)   | 14. Bankruptcy and Debt Advice (£1,000)  |
| 6. Data Protection (£100,000)   | 15. Education (£100,000)   |
| 7. Uninsured Loss Recovery & Motor Prosecution Defence (£100,000 but limited to £2,500 in providing representation following the seizure of a vehicle as a result of incorrect information being on the Motor Insurance Database and £5,000 for Motor Defence claims) | 16. Taxation (£100,000)  |
| 8. Discrimination (£100,000)  | 17. Identity Theft (£100,000)  |
| 9. Probate (£100,000)   | 18. Police Medical Appeal Board/ My CSP Appeal Board   |
|   | 19. Assistance   |

### Helplines

Legal Advice Helpline	01384 887 577
Criminal Matters	0800 908 977
ID Theft Helpline	01384 377 000
Debt Advice Helpline	01384 884 085.
Please quote scheme number LES/256/1453	

Full policy wording and policy summary can be accessed either by downloading them from the QR reader (you can save a copy using the settings on your phone or tablet), online at [www.ncoa.org.uk](http://www.ncoa.org.uk)



Arranged by Legal Insurance Management Ltd.

## Premium Package – NCOA Insurance Benefits Trust (Optional additional benefit)

In addition to the benefits afforded by the Standard Package, members can select upon payment of an additional subscription the below comprehensive package of insurance benefits.

Application forms are available at [www.ncoa.org.uk](http://www.ncoa.org.uk).

### SCHEME BENEFITS WITH EFFECT FROM 1 JUNE 2017

#### SERVING MEMBER TO AGE 65 BENEFITS

Life Insurance	£100,000
Terminal Prognosis Advance on Life Insurance	20% of sum insured
Permanent Total Disablement (due to accident)	£100,000
Accidental Loss of Use Benefit	£20,000
Critical Illness	£15,000
Child Critical Illness	£3,000
Child Death Grant	£2,000
Hospitalisation Benefit up to 5 nights	
Accident/incident/emergency admission	£50 per night
Planned admission after first 3 nights	£50 per night
Sick Pay Benefit (H.O. Condition 5 of Service)	
Half Pay up to 26 weeks	20% scale pay
No Pay up to 26 weeks	50% scale pay
Family Travel Policy	Worldwide
Mobile Phone Insurance	Member & Partner
Dental Emergency and Injury	Member & Partner
<b>CALENDAR MONTHLY SUBSCRIPTION</b>	<b>£31.95</b>

#### COHABITING PARTNER TO AGE 65 OF MEMBER

Life Insurance	£50,000
Terminal Prognosis Advance on Life Insurance	20% of sum insured
Critical Illness	£7,500
Child Critical Illness	£1,500
<b>CALENDAR MONTHLY SUBSCRIPTION</b>	<b>£9.95</b>





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