

# National Crime Officers Association Retired Member Insurance Benefits Trust



Effective from 1 June 2018

## Retired member aged under 60

Life Insurance	£50,000
Terminal Prognosis Advance on Life Insurance	20% of sum insured
Permanent Total Disablement (due to accident)	£10,000
Accidental Loss of Use Benefit	£5,000
Critical Illness	£7,500
Child Critical Illness	£1,500
Family Travel Policy	Worldwide
Dental Injury and Emergency	Member & Partner
Home Emergency Assistance	Included
Motor Breakdown Cover (UK & Europe)	Member & Partner
Mobile Phone Insurance	Member & Partner
Legal Expenses Insurance	Included
<b>CALENDAR MONTHLY SUBSCRIPTION</b>	<b>£42.45</b>

## Retired member aged 60–64 inclusive

Life Insurance	£25,000
Terminal Prognosis Advance on Life Insurance	20% of sum insured
Permanent Total Disablement (due to accident)	£10,000
Accidental Loss of Use Benefit	£5,000
Critical Illness	£3,750
Child Critical Illness	£750
Family Travel Policy	Worldwide
Dental Injury and Emergency	Member & Partner
Home Emergency Assistance	Included
Motor Breakdown Cover (UK & Europe)	Member & Partner
Mobile Phone Insurance	Member & Partner
Legal Expenses Insurance	Included
<b>CALENDAR MONTHLY SUBSCRIPTION</b>	<b>£42.45</b>

## Retired member aged 65–69 inclusive

Life Insurance	£5,000
Family Travel Policy	Worldwide
Dental Injury and Emergency	Member & Partner
Home Emergency Assistance	Included
Motor Breakdown Cover (UK & Europe)	Member & Partner
Mobile Phone Insurance	Member & Partner
Legal Expenses Insurance	Included
<b>CALENDAR MONTHLY SUBSCRIPTION</b>	<b>£42.45</b>

## Cohabiting partner aged under 60

Life Insurance	£25,000
Terminal Prognosis Advance on Life Insurance	20% of sum insured
<b>CALENDAR MONTHLY SUBSCRIPTION</b>	<b>£9.95</b>

## Cohabiting partner aged 60–64 inclusive

Life Insurance	£12,500
Terminal Prognosis Advance on Life Insurance	20% of sum insured
<b>CALENDAR MONTHLY SUBSCRIPTION</b>	<b>£9.95</b>

## Cohabiting partner aged 65–69 inclusive

Life Insurance	£2,500
<b>CALENDAR MONTHLY SUBSCRIPTION</b>	<b>£9.95</b>

\*Terminal Prognosis Advance only available for members aged 63 and under



## Important Information

**This booklet is a summary only.** The benefits are subject to certain exclusions and policy conditions not stated in this booklet which in the event of a claim will be applicable. The benefits are provided strictly under the terms of the insurance policies taken out by the trustees of the scheme. Subscription to the scheme entitles the member to the benefits provided by the scheme but confers no ownership of any of the underlying policies which are vested in the trustees. The trustees retain the full policy wording detailing all benefits and exclusions which may be viewed on request to the NCOA Office.

### **Cohabiting Partner Extensions**

Any cohabiting partner extension will cease when the member or cohabiting partner reach 70 years of age whichever is the sooner. Any cohabiting partner cover and/or extension will cease when the member ceases to be a member of the scheme.

### **Retirement from the NCOA**

Upon retirement members may remain in the scheme as a retired member providing they were a member for at least 12 months prior to retirement. This also applies to cohabiting partner cover.

Individuals are not eligible to join the scheme after their retirement date.

### **Subscription collection**

Subscriptions are collected monthly by Direct Debit.

### **Insurers**

A list of the insurers is available on request. Full policy wordings for certain policy sections are available to download via QR codes. These may also be available at the NCOA Office, on the NCOA Website or by visiting the Group Scheme section of [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk)

### **How to cancel your cover**

In the event that you need to cancel your cover, please contact Philip Williams and Company.

### **Complaints Procedure**

The NCOA Insurance Scheme is arranged on behalf of the trustees by Philip Williams and Company who are authorised and regulated by the Financial Conduct Authority (Registration Number 308860). The trustees are responsible for organising the policies and dealing with the insurance broker. Any complaints about any aspect of the scheme should in the first instance be directed to Philip Williams and Company on 01925 604 421. The insurance broker will then be asked to investigate the complaint and resolve any matter either via the NCOA Office, directly with the member, or through the appropriate underwriting organisation.

Therefore if you have any complaints please contact: The Trustees C/O Philip Williams and Company - Telephone **01925 604 421** Email [schemes@philipwilliams.co.uk](mailto:schemes@philipwilliams.co.uk). Or simply write, giving details of your complaint to: The Secretary, C/O Philip Williams and Company, 35 Walton Road, Stockton Heath, Warrington WA4 6NW

Should you remain dissatisfied then you may ask the Financial Ombudsman to investigate your complaint. Please contact the Financial Ombudsman Service by telephoning 0300 123 9123 or by downloading the complaint form from [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### **FINANCIAL SERVICES COMPENSATION SCHEME**

In the event that an insurer is unable to pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme if an insurer cannot meet its obligations. This depends on the type of insurance and the circumstances of the claim. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at [www.fscs.org.uk](http://www.fscs.org.uk)

# Explanation of Benefits

Benefits are in accordance to the applicable membership category.

## Life Insurance

On death of a member or subscribing cohabiting partner the cash benefit detailed in the current benefits table becomes payable. The scheme is written in Trust so that if a member dies, the proceeds can be paid, by the Trustees, to the member's beneficiary quickly, free of tax and without having to wait for probate. Members should ensure that they have an up-to-date beneficiary nominated and have lodged the details with the Trustees in the event of a claim. If a member aged 63 or under receives a terminal prognosis of 12 months or less, they may apply to the Trustees for an advance of the life insurance of 20% of the relevant sum insured.

## Permanent Total Disablement

This benefit is provided should the member suffer an accident during the currency of this policy, resulting in total permanent and irreversible disability such that the benefit member is unable to perform any gainful employment and such that the member is unable to exist independently and requires continual supervision and frequent attention of a third party for activities of daily living. Such disabilities must be established for a continuous period of 12 calendar months before the benefit can be paid.

## Accidental Loss of Use Benefit

This benefit is payable should the member suffer a permanent loss of sight of one or both eyes, the use of one or more limbs at or above the wrist or ankle or the permanent total loss of hearing. This benefit is payable only if the loss of use occurs as the result of an accident occurring during the currency of this policy.

## Dental Injury & Emergency

This policy provides cover for Dental Expenses in the event of:

- Dental Injury
- Emergency Dental Treatment
- Dentist Call-out Fees
- Hospitalisation
- Mouth Cancer

Definitions are shown in the full policy wording.

## Making a claim

No prior authorisation is required. Undergo the treatment, pay the dentist direct, and subsequently submit a claim. Please ensure that proof of treatment and receipts of costs are obtained. Claim forms are available from Philip Williams and Company.



*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*

## Critical Illness

The scheme benefits will be payable if a member, subscribing cohabiting partner or their child, aged from 30 days to 17 years, suffers from an insured illness and survives for more than 14 days from the date of diagnosis or surgery.

- Alzheimer's disease – resulting in permanent symptoms (group C)
- Aorta graft surgery – for disease (group A)
- Bacterial meningitis – resulting in permanent symptoms (group C)
- Benign brain tumour – resulting in permanent symptoms (group B)
- Blindness – permanent and irreversible (group A&C)
- Cancer – excluding less advanced cases (group B)
- Coma – resulting in permanent symptoms (group A&C)
- Coronary artery bypass grafts – with surgery to divide the breastbone (group A)
- Creutzfeldt-Jakob disease (group C)
- Deafness – permanent and irreversible (group A&C)
- Heart attack – of specified severity (group A)
- Heart valve replacement or repair – with surgery to divide the breastbone (group A)
- HIV infection/Hep B virus – contracted from a blood transfusion, physical assault or an incident occurring whilst performing Police Duties (group C)
- Kidney failure – requiring dialysis (group C)
- Loss of hands or feet – permanent physical severance of 2 or more hands or feet in any combination (group A&C)
- Loss of speech – permanent and irreversible (group A&C)
- Major organ transplant - undergoing of surgery or inclusion on official UK waiting list (group A)
- Motor neurone disease – resulting in permanent symptoms (group C)
- Multiple sclerosis – with persisting symptoms (group C)
- Paralysis of limbs – total and irreversible (group A&C)
- Parkinson's disease – resulting in permanent symptoms (group C)
- Severe burns – first-degree burns covering at least 60% of the total body surface area or second-degree burns covering at least 40% of the total body surface area or third-degree burns covering at least 20% of the total body surface area (group C)
- Stroke – resulting in permanent symptoms (group A)
- Traumatic head injury - resulting in permanent symptoms (group A&C)

Please refer to the policy wording for full definitions of the illnesses covered.

A pre-existing conditions exclusion applies together with other terms and conditions. Critical illness benefit is payable once only in respect of conditions in a common group. Some illnesses may belong to more than one group, as shown above and in the full policy wording.



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

# Worldwide Travel Policy

This policy covers the member, their cohabiting partner and any number of their unmarried dependant children under 22 years, all normally resident in the family home, for any number of trips in any year up to 31 days per trip. It covers travel worldwide and also in the United Kingdom.

The main sections of cover are:

- Cancellation and curtailment up to £5,000
- Emergency medical expenses up to £10,000,000
- Personal Baggage up to £1,500
- Personal Money up to £500
- Public liability up to £2,000,000
- Personal Accident up to £20,000

Other benefits are included. Please see travel policy for full details.

## How to make a claim

In the case of a medical emergency please contact our nominated emergency service, Emergency Assistance Facilities, on +44 (0) 203 829 6745. They are open 24 hours a day, 7 days a week, 365 days a year.

## For Non-Emergency claims contact:

Claims Settlement Agencies Ltd

Tel: 01702 553443

Email: [info@csal.co.uk](mailto:info@csal.co.uk)

To download a claim form please visit

[www.csal.co.uk](http://www.csal.co.uk)

308 London Road, Hadleigh, Benfleet, Essex, SS7 2DD

We are now able to offer you the facility to submit your claim online which is the fastest and easiest way to make a claim at:

[www.submitclaim.co.uk/ncoa](http://www.submitclaim.co.uk/ncoa)

The process should take approximately 10–15 minutes to complete (depending on the type of claim), but before continuing you should ensure you have your policy, trip dates, supporting documentation and details of the incident.

## Main Conditions and Exclusions

The policy contains exclusions relating to existing health conditions. Please follow the instructions in the policy document and contact the Medical Pre-Screening service on **01483 562 662** quoting reference **RTZEP/40064-05/2018**, if you have any medical condition or circumstance which may affect your ability to travel.

An excess of £50 is applicable for most policy sections. The excess is payable per person, per section, per insured incident subject to a maximum of £100.

There are significant limitations and exclusions of cover for property, including valuables and money that is left unattended or out of your immediate control and supervision. Please also note the requirements for notifications of loss/theft and the need for reports.

Full policy terms and conditions have been made available. If you require further copies please contact Philip Williams and Company.



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

# Home Emergency Assistance

With one call an approved contractor will come to your home and make emergency repairs.

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.

- i) The Contractors call-out charge
  - ii) The Contractors labour up to a maximum of three hours
  - iii) Parts and materials up to £150
  - iv) Contribution to alternative heating purchased or hired 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.

## Home Emergency

A sudden and unforeseen situation which if not dealt with quickly would:

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

**Claims Helpline 01384 884 041**

## Insured events

Cover is provided for the following domestic emergencies:

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

*Please note that boilers must be under 15 years old to be eligible for cover.*



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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.

# 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
- Message Service
- Keys
- European Assistance

## Your Cover

If a Vehicle in which you or your cohabiting partner are travelling suffers a Breakdown due to a mechanical or electrical failure, flat tyre, lack of fuel, misfuel, Accident, theft, vandalism or fire, service will be provided. We will provide cover for any Breakdown in accordance with the policy wording.

## How to make a claim

Call the 24 hour Control Centre on **01384 884 079**

For assistance in mainland Europe please call **+44 1384 884 079**

Please have the name of the covered member, your return telephone number, vehicle registration number and precise location available when requesting assistance.

## Covered Vehicle

The car, motorcycle, campervan, motorhome (including domestic vans up to 3.5 tonnes), or car-derived van which You or your cohabiting partner are travelling in/on at the time of the Breakdown including any towed caravan or trailer of a proprietary make which is fitted with a standard towing hitch and doesn't exceed 7 metres/23 feet (not including the length of the A-frame and hitch).

Any claim will be validated with the Police Federation, 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 vehicle for breakdowns occurring in the UK. A vehicle age limit of ten years applies outside the UK.



*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*

# Mobile Phone Cover

## Covered Individuals

This cover is provided for:

- Retired members and their cohabiting partner

Please note that this policy does not cover mobile phones used by members' or partners' children, even if the bill is paid by the member or partner.

Cover applies to UK residents only.

## Claims Notification

If you need to make a claim please contact Brightstar Insurance Services B.V. (UK Branch), Weston Road, Crewe, CW1 6BU.

Telephone number **0344 412 0982**

Please refer to full policy terms and conditions prior to making a claim.

Your mobile phone is covered against the repair or replacement cost of your mobile phone in the event of:

- theft
- accidental loss
- accidental damage
- breakdown whilst in your possession

The liability of the insurer in respect of any one claim and in aggregate for any 12 month period will be the repair or replacement cost of the mobile phone and in any event shall not exceed a total claim cost up to a maximum of £1000 including VAT.

**A £75 excess is payable per claim.**

The maximum liability limit includes cover of up to £750 including VAT for unauthorised data usage for a period of up to 24 hours directly following a valid theft or accidental loss claim.

The mobile phone should have a fully functioning SIM card and be no more than 8 years old at the time of the incident as evidenced by the relevant proof of ownership.

## Replacement Equipment

This is not a new for old Insurance. In the event that your claim is authorised and your mobile phone is considered, by the claims administrator, to be beyond economical repair, we will replace it with a fully refurbished or new mobile phone at our discretion.

We will endeavour to replace your mobile phone with the same make, model and colour however this may not always be possible. In the event that the exact make, model or colour is not available or economical a mobile phone of a different colour, comparable specification or equivalent value will be provided.

If the claims administrator replaces your mobile phone, your original item becomes the insurer's property and the replacement mobile phone is your property, with coverage for that item continuing for the remaining period of insurance.

Please note any claim involving theft or accidental loss must be reported to the appropriate police authorities within 48 hours.



*You may be able to download the full policy wording and terms and conditions by scanning the QR code into your mobile phone.*

*Full policy wording is also available by visiting the group schemes section on: [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk) or by contacting the NCOA Office.*

# Legal Expenses

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 the Federation Office upon request.

## Beneficiary/beneficiaries

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

In respect of Section 1, 9 and 15 the Member and the Member's cohabiting partner

In respect of Sections 2, 5, 6, 7, 8, 10, 16, 17, and 18 the Member and:

i) the Member's 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 cohabiting partner normally resident with the Member.

## Section of cover

1. Criminal Prosecution Defence

(£185,000)

2. Personal Injury

(£100,000)

3. Residential Protection

(£100,000)

4. Peaceful Occupation

(£100,000)

5. Consumer Protection

(£100,000)

6. Data Protection

(£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)

8. Discrimination

(£100,000)

9. Probate

(£100,000)

10. Employment

(£100,000)

11. Fund Trustee Defence

(£100,000)

12. Representation at Public Enquiries

(£100,000)

13. Independent Office for Police

Conduct investigations

(£100,000)

14. Bankruptcy and Debt Advice

(£1,000)

15. Education

(£100,000)

16. Taxation

(£100,000)

17. Identity Theft

(£100,000)

18. Assistance

## Legal helpline

There is a 24 hour legal helpline and this can be contacted on **01384 887 577** for initial advice and further instructions in how to make a claim. Please quote scheme number LES/256/1452

For criminal matters, call Slater Gordon  
0800 908 977

Identity Theft Assistance and Claims  
01384 377000

Debt Advice Helpline 01384 884085

Arranged by Legal Insurance Management Ltd.



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# Privacy Notice

(also known as “Fair Processing Notice”)

## How will we use the information you give us?

We will only use your information on the basis that it is necessary to administer your insurance contract or help you make a claim. Where we need to pass information to other firms, it will only be for that purpose. These firms will be Insurers, other insurance brokers, firms handling claims, finance providers and firms that process or administer our records, including Federations/Trust Administrators. When we contact you, it will either be for the above reason, or because we have a legitimate interest in marketing related products. For any other marketing it will only be with your consent and you will be able to withdraw your consent or unsubscribe easily at any time. If we have to transfer information to a third country outside the EU, we will only do so if a similar level of protection applies. If we need to obtain information which is by nature sensitive, we will only do so on the basis that it is in the public interest - for example to fight crime, prevent fraud or to make sure insurance is available.

## What type of personal information do we need?

- We may need personal details which might include details of lifestyle, family, finances, business or education.
- We will only collect what is necessary and will only keep it for as long as we are required to do in line with our data retention policy.

## What other types of information do we need?

- Under certain circumstances we may also need to obtain information about Race or Origin, Gender, Religion, Health, Politics, Genetics, Trade Union Membership, Sex or Sexual Orientation.
- We might also need details of criminal convictions.
- We will only collect what is necessary and protect it with appropriate security measures.

## How do we obtain your information?

- We may gather it from information you submit to a website, by telephone, mail, face to face or by email.
- We may receive it from insurers, other insurance brokers, firms handling claims, finance providers and firms that process or store our records, including Federations/Trust Administrators.

## What are my legal rights?

- You can obtain a copy of your personal information from us without charge by contacting us at the address above. This may include the right to transfer information to other providers.
- You have the right to ask us to correct information.
- You have the right to ask us to delete your information or stop using it, unless it is necessary for us to retain it for insurance or financial purposes as set out in our document retention policy.
- You may have the right to object if decisions about you are made solely by a computer.
- You have the right to complain to the Information Commissioner at [www.ico.org.uk](http://www.ico.org.uk)

Telephone number **0303 123 11132**

## Data Controller

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

## Contact for queries

Janice Dunkerley  
01925 604421  
[janiced@philipwilliams.co.uk](mailto:janiced@philipwilliams.co.uk)

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# Claims Procedures

Claims should be reported as soon as is practical and if possible within 30 days of the incident/diagnosis. If claims are not reported within 90 days of the date of the incident/diagnosis they may not be met. The onus is on the member to notify a claim and it is not the responsibility of the NCOA or Philip Williams and Company to make a member aware of their entitlement to claim.

## USEFUL TELEPHONE NUMBERS

**Worldwide Travel Insurance  
Emergency Assistance  
Non-Emergency Claims**

Policy Number RTZEP/40064-05/2018  
+44 (0) 203 829 6745  
01702 553 443

**Motor Breakdown Cover (UK)  
(EUROPE)**

01384 884 079  
+44 1384 884 079

**Mobile Phone Cover**

0344 412 0982

**Home Emergency**

01384 884 041

**Legal Helpline**

For criminal matters, call Slater Gordon

01384 887 577  
0800 908 977  
Please quote scheme number LES/256/1452

**ID Theft Helpline**

01384 377 000

**Debt Advice Helpline**

01384 884 085  
Please quote scheme number LES/256/1452



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

Tel 01925 604 421

Fax 01925 861 351

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



Philip Williams and Company are authorised  
and regulated by the Financial Conduct Authority.

Documents can be downloaded  
by visiting the Group Scheme  
section of our website  
[www.philipwilliams.co.uk](http://www.philipwilliams.co.uk)  
or by scanning the QR code.

