This policy from Combined Insurance provides cover for hospitalisation, fractures, surgical procedures, loss of life and loss of time due to an accidental bodily injury.

Please refer to your Policy Document for the full terms, conditions and exclusions of this policy.
Important Information

Customer Services Department
Phone: 01 269 6522
E-mail: csd@ie.combined.com
Website: www.combinedinsurance.ie

Financial Services Ombudsman’s Bureau of Ireland
3rd Floor, Lincoln House, Lincoln Place, Dublin 2
Local: 1890 88 20 90
Fax: 01 662 0890
E-mail: enquiries@financialombudsman.ie
Website: www.financialombudsman.ie

You can ask us for this information in large print. Please call our Customer Services Department on 01 269 6522 for details.

Telephone calls may be recorded for training and verification purposes.
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Key features and benefits

This policy protects you from the financial effects of an accidental bodily injury.
The benefits will be yours to spend as you choose. You could replace lost earnings or pay for medical expenses—*it’s up to you.*

What is the Accident Hospital Benefit Policy?

This policy, which is underwritten by ACE European Group Limited, trading as Combined Insurance provides benefits for:

- **hospital in-patient benefit** – financial support for overnight in-patient hospital stays resulting from an accidental bodily injury;
- **convalescence benefit** – pays you if, after having been an in-patient in hospital for treatment for an accidental bodily injury, you cannot carry out your usual occupation or activities of daily living;
- **loss of life benefit** – we will pay a lump-sum benefit to your estate if you die as the result of an accidental bodily injury;
- **surgical procedures benefit** – we pay a lump-sum if you need surgery as a result of an accidental bodily injury; and
- **fracture benefits** – pays if an accidental bodily injury causes you to suffer a major or minor fracture.

Please refer to your original policy document for more information on each of the above.
Other important facts about your Accident Hospital Benefit Policy

• You choose the level of benefits that best suit your needs. There are five levels of benefit.
• Cover is sold in units. The maximum number of units you can buy depends on your income and is subject to an overall maximum of five units.
• You must pay regular premiums to keep your cover under the policy going.
• You are covered in respect of all benefits from noon on the day you buy your policy.
• You may be covered by this policy if you are aged between six months and 64 years old.
• Your cover will end on your 75th birthday.
• We will pay all benefits to you, the insured, other than less of the benefit which will be paid to your estate.
• You can also buy cover for your children.
• We will pay benefits for children under the age of 18 years old, at the time of the claim, to their legal guardian.
• You can receive benefits from other accident policies you hold with us, but not for the same period covered by a claim under Combined Insurance’s sickness income policy. Social Welfare payments or payments from other insurance companies will not affect the benefits payable to you under your Sickness Income Policy. However, your entitlements under the other insurance companies products may be affected.
Key Terms

Here is an explanation of some of the key terms used in this Product Summary and your Policy Document:

1. **Accidental bodily injury:**
   Physical bodily injury caused by a sudden, unexpected and violent event outside of your control. This injury must not be linked with any illness, disease, or physical disorder that you may have. It must not be contributed to by any condition which happens naturally or gets worse with time which you experience within three months of the date of the accident. Accidental bodily injury does not include post-traumatic stress.

2. **Activities of daily living:**
   Activities you carry out as part of daily living. These are moving around, dressing, eating, using the toilet and washing and bathing.

3. **Convalescence:**
   This is a term used to describe the period of recovery immediately following discharge from hospital when you are still unable to do every duty of your normal occupation and under regular care from your doctor.

4. **Endorsement:**
   An agreed amendment to your policy written especially to cover items just for you. An endorsement is also a change to your policy that we make during the term of the policy. We add an endorsement to your policy to add to or change the terms of the original contract.

5. **Fracture Benefit:**
   **Minor Fracture:** This is a fracture of one or more of the following: fingers, thumbs, toes or nose.
   **Major Fracture:** This is a fracture of one or more bones of the body (other than fingers, thumbs, toes or nose).

6. **Hospital In-Patient Benefit:**
   This is paid for each overnight stay following admission to a hospital.

7. **Indexation:**
   Each year on the anniversary date of the issue of the policy, the premiums and benefits increase as shown in your policy document under Schedule of Benefits. If
you make a claim, the amount of benefits payable will be those applicable on the date that your accident occurred or your accident began.

8. **Insured:**
The person named in the Application Form as covered by the policy.

9. **Material information:**
This is any important fact or information about you and particularly about your earnings and medical history that may affect our decision to accept you for insurance or our decision to accept or reject any claim you make.

10. **Occupation:**
All jobs or professions from which you receive an income or profit.

11. **Partial Disability:**
Benefits are paid for Partial Disability when the insured is unable to perform one or more important duties of their normal business or occupation (or usual activities if currently unemployed).

12. **Pre-Existing Condition:**
This is a sickness condition for which the insured has received advice or treatment in the 12 months preceding the date of issue of the policy or has shown clear symptoms which would have caused an ordinarily prudent person to seek advice or treatment.

13. **Premium:**
This is the amount you pay for your policy.

14. **Review date:**
The date on which any change to the premium, after we have reviewed your premium, will apply from.

15. **Start date:**
The day you complete and sign your Application Form and pay your first premium.

16. **Total disability:**
This means you cannot carry out all duties of your usual business or occupation if in paid work, or your activities of daily living, if you are not in paid work.

17. ‘**We’, ‘our’, ‘us’:**
ACE European Group Limited, trading as Combined Insurance.

18. ‘**You’, ‘your’:**
The person named in the Application Form as covered by the policy.
## Schedule of benefits
The table below shows the level of cover and benefits available.

<table>
<thead>
<tr>
<th>Section A</th>
<th>Convalescence benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>When you leave hospital, we will pay benefits for up to twice the number of days you were hospitalised. You must not be able to carry out your usual occupation or activities of daily living and be under the regular care of a consultant physician.</td>
</tr>
<tr>
<td>Base Unit</td>
<td>€70 per day</td>
</tr>
<tr>
<td>Standard Unit</td>
<td>€105 per day</td>
</tr>
<tr>
<td>Full Unit</td>
<td>€140 per day</td>
</tr>
<tr>
<td>Premier Unit</td>
<td>€175 per day</td>
</tr>
<tr>
<td>Premier Plus Unit</td>
<td>€210 per day</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Section B</th>
<th>Hospital in-patient benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Paid for each overnight stay spent in hospital as an in-patient.</td>
</tr>
<tr>
<td>Base Unit</td>
<td>€100 per day</td>
</tr>
<tr>
<td>Standard Unit</td>
<td>€150 per day</td>
</tr>
<tr>
<td>Full Unit</td>
<td>€200 per day</td>
</tr>
<tr>
<td>Premier Unit</td>
<td>€250 per day</td>
</tr>
<tr>
<td>Premier Plus Unit</td>
<td>€300 per day</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Section C</th>
<th>Accidental death benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>We will pay a lump-sum to your estate if you die as a result of an accidental bodily injury.</td>
</tr>
<tr>
<td>Base Unit</td>
<td>€10,000</td>
</tr>
<tr>
<td>Standard Unit</td>
<td>€15,000</td>
</tr>
<tr>
<td>Full Unit</td>
<td>€20,000</td>
</tr>
<tr>
<td>Premier Unit</td>
<td>€25,000</td>
</tr>
<tr>
<td>Premier Plus Unit</td>
<td>€30,000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Section D</th>
<th>Surgical procedures benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>We pay a lump-sum if you need surgery as a result of an accidental bodily injury, we cover whether you stay in hospital or are treated as a day-care patient. We will only make one payment for each accident.</td>
</tr>
<tr>
<td>Base Unit</td>
<td>€500</td>
</tr>
<tr>
<td>Standard Unit</td>
<td>€750</td>
</tr>
<tr>
<td>Full Unit</td>
<td>€1,000</td>
</tr>
<tr>
<td>Premier Unit</td>
<td>€1,250</td>
</tr>
<tr>
<td>Premier Plus Unit</td>
<td>€1,500</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Section E</th>
<th>Fracture benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>A lump-sum if you fracture one or more bones. We will pay only one fracture benefit payment for any one accident:</td>
</tr>
<tr>
<td></td>
<td>• Minor fracture - finger, thumb, toes, nose (E1); or</td>
</tr>
<tr>
<td></td>
<td>• Major fracture - other bones (E2); whichever is greater, i.e. in the event of multiple fractures, one benefit, the largest, is payable.</td>
</tr>
<tr>
<td>E1 - Minor</td>
<td>€150 €225 €300 €375 €450</td>
</tr>
<tr>
<td>E2 - Minor</td>
<td>€750 €1,125 €1,500 €1,875 €2,250</td>
</tr>
</tbody>
</table>
After the policy starts, is there anything I need to do?

We will send you confirmation of your policy in the post. This will include some details about your personal circumstances which you will need to check. If the details are not correct, you must tell us immediately, as failure to do so could invalidate your policy or impact our ability to service it properly.

What this policy does not cover

We will not pay for any claim resulting directly or indirectly from:

- any sickness, disease or physical disorder;
- fractures contributed to by disease (for example osteoporosis or brittle-bone disease);
- any accidental bodily injury suffered outside Europe, the United States of America, Canada, Australia or New Zealand;
- skin stitches, manipulating fractures or dislocations under anaesthesia unless there is a surgical incision to fix the fracture or dislocation;
- war, riot, revolution or any similar event;
- post-traumatic stress or related syndromes;
- self inflicted injuries or suicide;
- an accident before the commencement of this policy or before a lapsed policy is reinstated;
- if overnight hospitalisation does not occur within 90 days of the date of the accident (except fracture claims).
Paying your premiums

What will my premiums be?

Your first premium is shown in your policy schedule. The amount you pay depends on the level of cover and payment option you choose. Your initial premium can be paid to cover your first two months or six months. Subsequent premiums can be paid every month, three months or six months.

The table below shows your premiums for your first year of cover and the flexible payment options available.

<table>
<thead>
<tr>
<th>How often you pay</th>
<th>Total cost of your premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adult base unit</td>
<td></td>
</tr>
<tr>
<td>Month</td>
<td>€12</td>
</tr>
<tr>
<td>Three months</td>
<td>€36</td>
</tr>
<tr>
<td>Six months</td>
<td>€70</td>
</tr>
<tr>
<td>Child base unit</td>
<td></td>
</tr>
<tr>
<td>Month</td>
<td>€6</td>
</tr>
<tr>
<td>Three months</td>
<td>€18</td>
</tr>
<tr>
<td>Six months</td>
<td>€35</td>
</tr>
</tbody>
</table>

Changes to premium or benefit payments in the future

The premium and benefit levels you have chosen are for the first year. From your second year, these will increase by 5% (simple interest) of their starting level each year for the first 10 years the policy is in force. This is to cover increases in earnings and the cost of living.

We may review your premiums from time to time. Please see the Policy Document for full details. We will give you at least 30 days’ notice if we plan to change your premium.

Further information is available in our Terms of Business document.
Ending your cover

When will the policy end?

Your policy will end when:

• you cancel the policy in accordance with the Policy Document;
• you stop paying premiums;
• we pay the accidental death benefit to your estate;
• turn 75 years old;
  or
• in the event of your death;

whichever happens first.

Your policy will also end if we choose to cancel the policy. Please see the Policy Document for more details.

Making a claim

If you have any questions or wish to make a claim, please contact our Customer Services Department on 01 269 6522. You can also contact us by letter or e-mail. You can find full contact details on the back page of this Product Summary.

To make a claim, you must notify us within 30 days of the first day of loss. Otherwise your claim may not be paid. Once you notify us, we will send you a claim form to complete. Written proof of your claim must be received by us within 90 days.

Further information is also available in your Policy Document.

Please quote your policy number and, if possible, a daytime phone number.
Complaints procedure

We want you to be fully satisfied with your Accident Hospital Benefit Policy. If you are not satisfied, please contact our Customer Services Department on 01 269 6522. You can also contact us by letter or e-mail. You can find full contact details on the back page of this Product Summary.

If you contact us by phone, it may be helpful to note the name of the person who deals with your enquiry. When you contact us, please quote your policy number or claim number.

We aim to resolve complaints in a timely manner. Whilst we make every effort to resolve your complaint to your satisfaction, if you find our final decision is unacceptable, you can refer it to the Financial Services Ombudsman’s Bureau of Ireland for review. Alternatively, you may contact the Irish Insurance Federation. Referring your complaint to either organisation will not affect your right to take legal action at a later stage.

Further information in relation to our complaints procedure is contained in our Terms of Business document.

Financial Services Ombudsman’s Bureau of Ireland
3rd Floor Lincoln House,
Lincoln Place,
Dublin 2
Local: 1890 882090
Fax: 01 662 0890
E-mail: enquiries@financialombudsman.ie
Website: www.financialombudsman.ie

Irish Insurance Federation
Insurance House,
39 Molesworth Street,
Dublin 2
Phone: 01 676 1820
Fax: 01 676 1943
E-mail: fed@iif.ie
Website: www.iif.ie
Other important information

Terms and conditions
This Product Summary gives an overview of the key features of the Accident Hospital Benefit Policy. For a full list of all the definitions, exclusions, terms and conditions, please refer to your Policy Document. You should also refer to our Terms of Business document. If we change the terms and conditions, we will write to you and explain these changes in advance of their taking effect.

Tax
Current Irish law for this type of policy, means that you cannot claim tax relief on premiums. However, benefit payments are free from income tax and capital gains.

Law
Irish law governs this Accident Hospital Benefit Policy and the Irish courts are the only courts that are entitled to settle disputes relating to it.
Use of personal information

The Data Protection Acts 1988 and 2003 provide you with rights in relation to any of your personal data held or controlled by Combined Insurance. We treat all of our customers’ data strictly in accordance with these Acts and the requirements of the Consumer Protection Code.

You have agreed in your application form that any information which you supply to us may be used by us and other companies with the ACE group of companies to identify you when you contact us and deal with the products and services we provide to you. This may require us to share information with regulatory authorities, our reinsurers, company agents and certain other providers.

If we pass your information to any entity outside of the European Economic Area (the European Union, Lichtenstein, Iceland and Norway), we will do so in line with the protections provided for by the Data Protection Acts.

If you provide us with your express permission to do so, we may also occasionally contact you with details of other products provided by our group that may be of interest to you [and certain other companies – see comment below]; and allow our representatives to show your name to prospective customers for marketing purposes.

We are also obliged to ensure that all information held about you is kept up-to-date and accurate. If you discover that this is not the case (e.g. phone number or address is incorrect), please let us know in writing and we will update our records accordingly.

You are entitled to a copy of all personal information which we hold on you. Following receipt of a written request and payment of a small fee, we will send you a copy of your personal information within 40 calendar days.
Customer Services

Phone:
01 269 6522

Office hours:
Monday to Friday, 9am to 5:30pm

E-mail:
csd@ie.combined.com

Website:
www.combinedinsurance.ie

Address:
5 Georges Dock
IFSC
Dublin 1

ACE European Group Limited, trading as Combined Insurance is authorised by the Financial Services Authority in the UK and is regulated by the Central Bank of Ireland for conduct of business rules

AEGL (company number 1112892) is registered in England & Wales with registered offices at 100 Leadenhall Street London EC3A 3BP

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