This policy from Combined Insurance provides cover if you cannot work or become incapacitated due to sickness.

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

What is the Sickness Income Policy?

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

- **total disability** - if you suffer total disability (incapacity) because of sickness. We provide financial support from the fourth day up to an initial maximum period of six months;
- **partial disability** - if you suffer from partial disability because of sickness. We provide financial support from the fourth day up to one month.

Please refer to your Policy Document for more information on the terms, conditions and exclusions of your policy.
Other important facts about your Sickness Income Policy

- You choose the level of benefits that best suit your needs. There are ten 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 ten units.
- Cover under this policy is available to anyone between the ages of 16 and 64 years old.
- The policy will end when you reach 80 years of age.
- Cover starts 30 days after we issue your policy. We will not pay benefits for a covered sickness you suffer from within the first 30 days of your policy being in force.
- We will reduce the benefits by 50% when you reach 70 years of age.
- You pay regular premiums to keep the benefits in force.
- We will pay all the benefits to the insured.
- We will pay benefits for children under the age of 18 years old at the time of the claim, to their legal guardian.
- We may exclude cover for pre-existing conditions where symptoms occurred before the issue date of the policy. The exclusion may be permanent or until complete recovery has been certified by a consultant physician.
- You can receive benefits from other sickness policies issued by Combined Insurance, but not for the same period covered by a claim under our accident policies. Social Welfare payments or payments from other insurance companies will not affect the benefits payable to you under you 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 maximum amount of Sickness Income Policy cover is based on your yearly earned income on the date we issue the policy. If you are buying a policy to add to an already existing Sickness Income Policy we provided, these limits apply to the total disability benefit rates under all your policies.

<table>
<thead>
<tr>
<th>Your yearly earned income:</th>
<th>Total disability benefit allowed each month</th>
<th>Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than €15,000</td>
<td>€500</td>
<td>1-4</td>
</tr>
<tr>
<td>€15,000 to €18,999</td>
<td>€625</td>
<td>5</td>
</tr>
<tr>
<td>€19,000 to €22,999</td>
<td>€750</td>
<td>6</td>
</tr>
<tr>
<td>€23,000 to €26,999</td>
<td>€875</td>
<td>7</td>
</tr>
<tr>
<td>€27,000 to €29,999</td>
<td>€1,000</td>
<td>8</td>
</tr>
<tr>
<td>€30,000 or more*</td>
<td>€1,250</td>
<td>10</td>
</tr>
</tbody>
</table>

* certain existing customers only
The table below shows the level of cover and benefits available.

**Important** - cover begins **30 days** after the date we issue the policy.

**There are ten benefit levels.**

Benefit level 1 can be added to your existing cover. It is not available on a stand-alone basis. Please refer to your Policy Document for a full definition of each condition.

### Total Disability (incapacity) – covered sickness

We will pay for total incapacity due to sickness. By this we mean the inability to perform each duty of your normal business or occupation (or carry out one or more of your activities of daily living if you are not in paid work). If you have more than one paid occupation, our assessment is based on the main one.

We will pay benefit from the fourth day of disability for up to six months. This increases by one month for every three months you keep the policy in force, until the maximum period of cover reaches **12 months**. We use the date you first show symptoms of the sickness to work out any increase.

Monthly benefits payable to you are as follows:

<table>
<thead>
<tr>
<th>Units</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>10</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefit</td>
<td>€125</td>
<td>€250</td>
<td>€375</td>
<td>€500</td>
<td>€625</td>
<td>€750</td>
<td>€875</td>
<td>€1,000</td>
<td>€1,125</td>
<td>€1,250</td>
</tr>
</tbody>
</table>

### Partial Disability – covered sickness

We will pay for partial disability due to sickness, by this we mean the inability to carry out one of your usual business or occupation (or usual activities if you are not in paid work). If you have more than one paid occupation, our assessment is based on the main one.

We will pay benefits from the fourth day of disability for up to one month. If partial disability follows immediately from the period of total disability covered under section A, we will pay benefits from the first day of partial disability.

Monthly benefits payable to you are as follows:

<table>
<thead>
<tr>
<th>Units</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>10</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefit</td>
<td>€62.50</td>
<td>€125</td>
<td>€187.50</td>
<td>€250</td>
<td>€312.50</td>
<td>€375</td>
<td>€437.50</td>
<td>€500</td>
<td>€562.50</td>
<td>€625</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:

- bodily injuries;
- childbirth;
- pregnancy;
- mental or emotional disorders;
- conditions which we have said we will not cover by name or specific description on an endorsement to your policy;
- an illness that does not meet our definition of a covered sickness;
- human immunodeficiency virus (HIV) or any AIDS related condition;
- a pre-existing condition, unless the period of total disability for which you are making a claim starts 24 months after the issue dates of your policy and no endorsement applies.
Paying your premiums

What will my premiums be?
Your first premium payment is shown on your policy schedule. The amount you pay depends on:

• personal details - for example, your age;
• the level of cover and payment option you choose.

Your initial premium can be paid to cover you for three months, six months or every year. Subsequent premiums can be paid every month, three months, six months or every year.

Changes to premium in the future
We may review your premiums from time to time. Please see your 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.
**Best Doctors services**

**Best Doctors®**

While your Sickness Income Policy is in force, you have access to leading medical advisory service provider Best Doctors®, if you suffer from any of the following conditions:

- Acquired Immune Deficiency Syndrome (AIDS);
- Alzheimer’s disease;
- Blindness;
- Cancer;
- Cardiovascular conditions;
- Coma;
- Deafness;
- Kidney failure;
- Loss of speech;
- Major organ transplant;
- Motor neurone disease
- Multiple sclerosis;
- Paralysis;
- Parkinson’s disease;
- Severe burns; or
- Stroke.

**Best Doctors InterConsultation™ service**

Best Doctors® will pick an expert from a database of over 50,000 specialists worldwide to review your case and help answer two questions:

- Is your diagnosis correct? and
- What are the best treatment options?

**Best Doctors FindBestDoc™ and FindBestCare® services**

These services which are provided by Best Doctors®, not by Combined Insurance can find and recommend the top medical specialists and most experienced centres worldwide to treat your condition. We will try to make sure you can have access to these services at all times. If we end our arrangements with Best Doctors®, we will write to you with a full explanation, giving as much notice as is possible. We will then do our best to find a suitable replacement service.
Best Doctors®, InterConsultation, FindBestDoc and FindBestCare are registered trademarks and service marks of Best Doctors, Inc. in the United States and other countries.

To contact Best Doctors®, freephone 1800 882 342.

Further information on Best Doctors® is also available through our website or at www.bestdoctors.com. Please bear in mind that we are not responsible for any external links on our website.

**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;
- you turn 80 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 disability. Otherwise your claim may not be paid. Once you notify us, we will send you a claim form to complete. You must return your completed claim form within 90 days of issue for your claim to be validated and benefits paid.

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 Sickness Income 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 Sickness Income Policy. For a full list of all the definitions, exclusions, terms and conditions, please refer to the 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 Sickness Income 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
Ireland

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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