

Terms of Business



Choose Combined Insurance

Combined Insurance is a trading name used by Chubb European Group Limited a member of the Chubb Group of Companies. Our registered office is located at 100 Leadenhall Street London EC3A 3BP, with Irish Branch Office at 5 Georges Dock, IFSC Dublin 1.


We are authorised and regulated by the Prudential Regulation Authority in the UK and regulated by the Central Bank of Ireland for conduct of business rules. We provide Non-life Insurance Products and Services and are members of the Irish Insurance Federation (IIF).

Combined Insurance is subject to the Central Bank of Ireland's Consumer Protection Code 2012 and Minimum Competency Code 2017. A copy of these codes is available on their website www.centralbank.ie

Our Services

Combined Insurance is a non-life insurance undertaking which underwrites personal insurance products such as:-

 **Sickness Hospital Income Policy**

 **Sickness Income Policy**

 **Accident Disability Plus Policy**

 **Accident Hospital Benefit Policy**

Duty of Disclosure

The underwriting of **Combined Insurance's** healthcare policies is based on the customer's medical history. **Combined Insurance** provides cover on the basis of the information provided by the customer.

There is a duty of care on the part of each customer to ensure that the information given is accurate and complete. Providing incorrect or incomplete medical information at the point of sale may result in cancellation of the policy and adversely affect the payment of a claim at a later date.





Default Policy

Combined Insurance provides cover to its customers on the strict understanding that all premiums due are paid in full and in advance. All policies have a 31 day grace period to allow for the payment of renewal premiums.

It is important to know that if you fail to make any payments within the required or agreed time **Combined Insurance** is entitled to cancel cover, refuse to deal with any claims, restrict the cover offered, and/or require you to repay any arrears due or the balance of any monies yet to be paid.



Complaints Procedure

Combined Insurance has in place a written procedure for the effective consideration and handling of complaints. This procedure ensures that complaints will be recorded and acknowledged in writing within 5 business days of receipt.

All complaints will be fully investigated and the outcome of that investigation will be communicated to the complainant within 40 business days. **Combined Insurance** will provide you with a regular written update on the progress of our investigation at intervals not greater than 20 business days. Should our investigation require longer than 40 business days to complete, we will write to you to explain why we have not finalised our investigation and indicate an anticipated timeframe.

In the event that a customer remains unhappy with our handling of a complaint the matter may be referred to:

Financial Services and Pensions Ombudsman

Lincoln House,
Lincoln Place,
Dublin 2, DO2 VH29

Phone: 01 567 7000

E-mail: info@fspo.ie

Website: www.fspo.ie

Insurance Ireland

Insurance Centre
5 Harbourmaster Place, IFSC,
Dublin 1, DO1 E7E8

Phone: 01 676 1820

Fax: 01 676 1943

E-mail: info@insuranceireland.eu

Website: www.insuranceireland.eu

Making a referral to either of these organisations will not affect your right to take legal action at a later stage.

Governing Law

The laws of Ireland will apply to your policy and the Irish Courts will have jurisdiction to hear any dispute regarding your policy unless otherwise stated on your policy terms and conditions.

Conflicts of Interest

It is our policy to avoid any conflict of interest when providing business services to our customers. However, if an unavoidable conflict arises we will advise you of this in writing before providing any business service.



Cooling Off Period

If you are unhappy with your new policy you can cancel within 14 days by giving notice in writing. If there has been no claim or incident likely to give rise to a claim you will only be charged a pro-rata premium for the period you were on cover.

Personal Data

We use personal information which you supply to us (or, where applicable, to your insurance broker) for underwriting, policy administration, claims management and other insurance purposes, as further described in our Master Privacy Policy, available here: www2.chubb.com/ie-en/footer/privacy-policy.aspx. You can ask us for a paper copy of the Privacy Policy at any time, by contacting us at dataprotectionoffice.europe@chubb.com

Customer Services

Phone:

01 269 6522

Office hours:

Monday to Friday, 9am to 5pm

E-mail:

csd@ie.combined.com

Website:

www.combinedinsurance.ie

Telephone calls may be recorded for training and verification purposes

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