

To contact us:

If you have any questions or want to make a claim, please contact the Customer Services Department on 01 - 269 6522. You can also contact us by letter or e-mail using the details below.

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

Customer Services

Telephone: 01 269 6522 Fax: 01 283 8585 Office hours: Monday to Friday, 9am – 5pm

Email

csd@ie.combined.com

Registered Office

Merrion House, Merrion Road, Dublin 4

We want you to be entirely satisfied with your new accident insurance cover, however, should any problem occur we have a procedure to help you resolve the matter. In the first instance, write or telephone our Policyholder Service Department on the details above, giving full details of your query or complaint. If you phone, you may find it helpful to record the name of the person who deals with your inquiry.

Whether writing or phoning please quote a policy number or claim number as appropriate. Provide home and day time telephone numbers, if possible.

Whilst we make every effort to resolve problems, should you feel we have not handled the matter to your satisfaction you may refer it to the Financial Services Ombudsman Bureau for review or you can contact the Irish Insurance Federation. Making a referral to these services will not affect your right to take legal proceedings at a later stage.

Financial Services Ombudsman Bureau, 3rd Floor Lincoln House, Lincoln Place, Dublin 2,
Locall: 1890 88 20 90, Fax: 01 662 0890,

Email: enquiries@ombudsman.ie, Web: www.financialombudsman.ie

Irish Insurance Federation, 39 Molesworth Street, Dublin 2, Tel: 01 676 1820, Fax: 01 676 1943
Web: www.iif.ie

Quotation

Valid for one month from date shown. Subject to annual earned income qualification at the day of purchase. No cover is provided until a policy has been purchased.

Name: Date

Circle benefit level selected						Initial premium (Including Government Stamp Duty & levies)	
						2 months' cover	6 months' cover
1	2	3	4	5	6		

Representative's name Licence No

Sound financial security when you need it most



A Company incorporated in the Republic of Ireland with Limited liability.

Combined Insurance Company of Europe Ltd.

Registered Office: Merrion House,

Merrion Road, Dublin 4, Ireland

Tel: 01 – 269 6522 Fax: 01 – 283 8585

Registration No. 53550

Combined Insurance Company of Europe Ltd. is regulated by the Financial Regulator.



accident disability 'plus'

(does not cover sickness)



product summary



This is not a policy document. Please refer to your policy document for the full terms and conditions of the policy

If you were incapacitated by an accident, you might face unforeseen expenses... when you could least afford them. This cover protects you from the financial effects of accidental bodily injury. The benefits will be yours to spend as you choose.

You could replace lost earnings, pay for medical expenses or even take a holiday to help get better – it's up to you.

What is the Accident Disability 'Plus' Plan?

- Benefits are payable for **total disability** (incapacity) because of an accident
- Benefits are payable for **partial disability following a period of total disability**
- A lump sum is payable for **permanent loss of the use of limbs, speech, hearing or sight**, because of an accident

Additional information

- The plan has six benefit levels dependent on your annual earned income
- Cover is available to anyone between the ages of five and 64. Cover will end on your 75th birthday
- After 14 days, you are covered under all benefits for any accidental bodily injury you suffer
- The benefit and premium levels shown are for the first year. These increase by 5% (simple) each year for the first 10 years the policy is in force to cover earnings and cost of living increases
- You can receive benefits from other accident policies issued by Combined, but not for the same period covered by a claim under Combined's sickness income policy.
- Payments from other insurance companies will not affect your benefit under this policy, but your entitlement under other companies' products may be affected
- If you cancel this policy within 30 days of the date of issue, Combined will refund the initial premium
- The maximum cover permissible for any professional or semi-professional sports person is 2 units, i.e. €260
- Accident Disability 'Plus' policies are available to existing, qualifying policyholders as additional coverage.

Schedule of benefits

The maximum amount of total disability benefit you are eligible for is based on your annual earned income at the start date of the policy.

Annual earned income (€)	Maximum monthly total disability benefit (€)
Less than €6,000	€260
€6,000 – €9,999	€520
€10,000 – €14,999	€650
€15,000 – €18,999	€780
€19,000 or more <i>(certain existing customers only)</i>	€910

Exclusions

For a full list of exclusions please see the Policy Provisions. We will not pay any benefit under this policy for:

- any sickness
- any Bodily Injury sustained or loss incurred whilst the Insured is outside the Republic of Ireland and the United Kingdom or which is caused directly or indirectly by war, hostilities or warlike operations, whether there be a declaration of war or not
- any Bodily Injury in relation to which treatment by any Medical Practitioner takes place at anytime outside the Republic of Ireland and the United Kingdom and/or in relation to which treatment takes place at anytime in any hospital, clinic, surgery or other outside medical establishment outside the Republic of Ireland and the United Kingdom
- any deliberate self inflicted injuries

We will not pay any claim if you live outside Ireland for more than 13 weeks in any 12 months.

Benefit levels

The maximum amount of total disability benefit you are eligible for is based on your annual earned income at the start date of your policy.

Summary of policy provisions						
The policy has six benefit levels – 1 to 6 units of cover						
units	1	2	3	4	5	6
Section	Permanent loss of use of limbs, speech, hearing or sight – within 90 days of any accidental bodily injury					
A	Combined will pay only one of the benefits under A1 or A2, whichever is the higher. A1 – Loss of use of: both hands; or both feet; or one hand and one foot; or loss of speech; or loss of sight in both eyes A2 – Loss of use of: one hand; or one foot; or loss of hearing (in both ears); or loss of sight in one eye					
A1	€6,500	€13,000	€19,500	€26,000	€32,500	€39,000
A2	€3,250	€6,500	€9,750	€13,000	€16,250	€19,500
B	Total loss of time – within 30 days of any accident Paid for total incapacity i.e. you are unable to perform each and every duty of your normal business or occupation, or usual activities if not engaged in business or employment. If you have more than one paid occupation the assessment is based on the main one. Benefit is payable from the first day of disability for up to six months, at the monthly rate of:					
	€130	€260	€390	€520	€650	€780
C	Partial loss of time – any accident Payable if, immediately following a period of total incapacity for which benefit has been payable under section B, you remain unable to perform one or more important duties of your normal business or occupation (or usual activities if not engaged in business or employment). If you have more than one paid occupation the assessment is based on the main one. Benefit is payable for up to one month at the monthly rate of:					
	€65	€130	€195	€260	€325	€390