

To contact us:

Should you wish to make a claim, or contact us for any other reason, please contact the Policyholder Service Department at Combined's Registered Office. The address and telephone number are given below. Please quote your policy number, and if possible a daytime telephone number.

We are committed to resolving complaints and have a procedure for doing so. In the first instance, write or telephone our Policyholder Service Department giving full details of your query or complaint. Whether writing or phoning please:

- **Quote a policy and form number or claim number, as appropriate.**
- **Provide home and daytime telephone numbers, if possible**

If you phone, you may find it helpful to record the name of the person who deals with your enquiry.

Policyholder Service Department: 01 – 269 6522

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 the date shown –

subject to the insured's age and medical/health qualification on the day of purchase.

No cover is provided until a policy has been purchased.

Name: Date

		Initial Premium (Including Policy fee, Government Stamp Duty & levies)		
Benefit level selected		Quarterly	Semi-annual	Annual
Direct debit	<input type="checkbox"/>			
Mail	<input type="checkbox"/>			

Representative's name Licence No



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 – 2838585

Registration No. 53550

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

Form no: 236848 Rev. 06/07

sickness hospitalisation income policy

(does not cover accidents)



product summary

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

Combined's Sickness Hospitalisation Income Policy gives peace of mind by providing additional income when you need it most.

If you were hospitalised by an illness, you might face unforeseen expenses when you could least afford them.

Benefits paid to you under Combined's Sickness Hospitalisation Income Policy can be used to:

- Supplement your loss of earnings
- Supplement the earnings of your spouse/partner if they take time off work
- Pay for someone to look after your children
- Help towards medical expenses
- Pay any extra travel costs
- Or help you take a holiday to recuperate – the choice is yours

Features of the Sickness Hospitalisation Income Policy:

- Benefits are payable for **in-patient hospitalisation** because of sickness
- Convalescence benefits are payable **following a period of in-patient hospitalisation** because of sickness
- **Double benefit** is payable if hospitalisation is due to **cancer, coronary artery bypass surgery, heart attack, kidney failure, stroke** – as specified in the policy

Additional information:

- You can receive benefits from other sickness policies issued by Combined and payments from other insurance companies will not affect your benefit under this policy. However, 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
- This policy is not available to persons under the age of 5 or over 64. The policy ceases at age 70

What other features are there?

- Whilst you keep your policy in force with Combined, you receive access to the services of Best Doctors® – a leading medical advisory service.* The conditions listed below qualify you to use Best Doctors services.
- Best Doctors InterConsultation™ service* – an expert is identified from a database of over 50,000 specialists worldwide to review your case with the aim of answering two questions: is your diagnosis correct and what are the best treatment options?
- Best Doctors FindBestDoc™ and FindBestCare® services* - can identify and recommend the top specialists and most experienced centres worldwide to treat your condition. *"I think Best Doctors is an excellent service. It allowed me to gain access to the most up-to-date information and research regarding treatments for my condition."* Laura M, Best Doctors customer
- Conditions which qualify you for Best Doctors services: 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 and Stroke.

Best Doctors, InterConsultation, FindBestDoc and FindBestCare are registered trademarks and service marks of Best Doctors, Inc. in the United States and other countries.

* Please note: the services described are provided solely by Best Doctors. Combined Insurance Company of Europe Ltd. is in no way obligated to provide this service under the terms of your policy. Combined Insurance Company of Europe Ltd, may at its sole discretion, cancel access to the service at any time without notice.

Exclusions:

No benefit will be paid for loss resulting from or contributed to by:

- Bodily injuries, childbirth, infection with human immunodeficiency virus (HIV) or conditions due to any acquired immune deficiency syndrome (AIDS)
- Mental or emotional disorders
- Pre-existing conditions – unless the loss begins at least 24 months after the date of issue of the policy
- Pregnancy

Benefit levels:

<h3>Summary of Policy Provisions</h3> <p>Important – cover commences 30 days after the date of issue of the policy</p> <p>There are six benefit level options (<i>option chosen is circled</i>)</p>						
	1	2	3	4	5	6
Section A	<p>Hospital in-patient benefit – covered sickness</p> <p>Payable for each overnight stay as a hospital in-patient, for up to three years if necessary. Benefit is paid at the daily rate of:</p>					
	€32	€64	€96	€128	€160	€192
Section B	<p>Additional hospital in-patient benefit – critical illnesses</p> <p>If benefits are payable under section A, and the in-patient treatment is for one or more of cancer, coronary artery bypass surgery, heart attack, kidney failure, stroke, then whilst the insured is receiving such treatment the following will be paid in addition to the section A in-patient hospitalisation benefit. Benefit is payable at the daily rate of:</p>					
	€32	€64	€96	€128	€160	€192
Section C	<p>Convalescent benefit – covered sickness</p> <p>If benefits are payable under section A, and if immediately following discharge from hospital the insured remains totally incapacitated by the covered sickness, then convalescent benefit is payable for up to, but not exceeding, twice the number of in-patient days.</p> <p>Benefit is payable at the daily rate of:</p>					
	€16	€32	€48	€64	€80	€96
Section D	<p>Additional convalescent benefit – critical illnesses</p> <p>If benefits are payable under section B, and if immediately following discharge from hospital the insured remains totally incapacitated by that covered sickness, then the following benefits will be paid in addition to the section C convalescent benefit for up to, but not exceeding, twice the number of in-patient days.</p> <p>Benefit is payable at the daily rate of:</p>					
	€16	€32	€48	€64	€80	€96