

**To contact us:**

Should you wish to make a claim, or contact us for any other reason, please contact the Customer 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 Customer 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.

**Customer 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,  
Local: 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. No cover provided until a policy has been purchased

Name..... Date .....

Circle benefit level selected					Initial premium <small>(Including Government Stamp Duty &amp; levies)</small>			
					Adult		Child	
					2 months' cover	6 months' cover	2 months' cover	6 months' cover
Base	Standard	Full	Premier	Premier Plus				

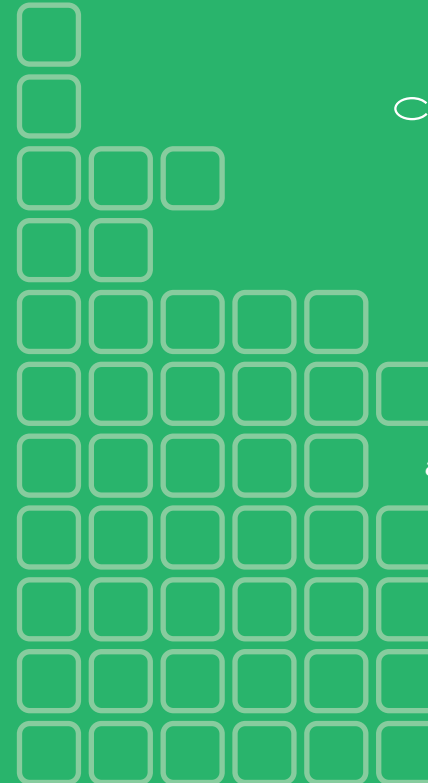
Representative's name ..... Licence No .....

**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.

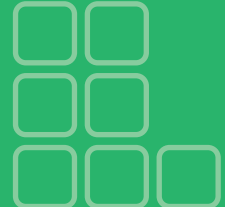


**accident hospital benefit plan**

**(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 hospitalised because of an accident, you might face unforeseen expenses... when you could least afford them.

The Accident Hospital Benefit Policy may be used to:

- Supplement lost 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 for any extra travel costs
- Or help you take a holiday to recuperate – the choice is yours

You can also purchase cover for your children at special rates.

## Features of the Accident Hospital Benefit Plan

- Benefits are payable for overnight hospital in-patient confinement because of accidents
- Convalescent benefits are payable following overnight in-patient hospitalisation
- Fracture benefit is payable whether you are hospitalised or not
- Benefits are payable for hospital surgical procedures as a result of an accident whether admitted to hospital or treated as a day care patient
- Should you lose your life because of an accident a lump sum is paid to your estate

### Additional information

- 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
- You cannot purchase the policy over the age of 64. Coverage ceases at age 75

## Exclusions

Combined will not pay a claim:

- If the cause is due to or arising from sickness, disease or physical disorder, war, hostilities or warlike operations, whether war has been declared or not
- If it arises from 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)
- If it arises from ...self inflicted injury, pathological fractures and osteoporosis
- If the accident occurs or claims arises while you are outside Europe, United States of America, Canada, Australia or New Zealand

## Benefit levels

Summary of policy provisions					
The policy has five benefit levels – base, standard, full Premier and Premier Plus					
Section	Base	Standard	Full	Premier	Premier Plus
A	<b>Hospital in-patient benefit – any accident</b>				
	Payable for each overnight stay in hospital as an in-patient, for as long as you are hospitalised as a result of any accident				
	€100 a day	€150 a day	€200 a day	€250 a day	€300 a day
B	<b>Convalescent benefit – any accident</b>				
	If a claim was payable under section A (i.e. after at least one overnight stay in hospital as an in-patient), and you remain incapacitated following discharge from hospital, convalescent benefit may be paid for up to twice the number of in-patient days. You must be unable to perform each and every duty of your usual business or occupation or usual activities if not engaged in business or employment. If you have more than one paid activity you will be assessed against your main occupation.				
	€70 a day	€105 a day	€140 a day	€175 a day	€210 a day
C	<b>Loss of life – any accident</b>				
	A lump sum benefit is paid if death occurs as a direct result of accidental bodily injuries. Death must occur within 90 days of the accident. If this lump sum benefit is paid, benefits in sections A, B, D and E are not payable.				
	€10,000	€15,000	€20,000	€25,000	€30,000
D	<b>Hospital Surgical Procedures - any accident (Only one payment per accident is made)</b>				
	Should you require <b>invasive</b> surgery as a result of an accident, whether admitted to hospital or treated as a day care patient we will pay you cash lump sum.				
	€500	€750	€1,000	€1,250	€1,500
E	<b>Fracture benefit – any accident</b>				
	A <b>further</b> lump sum is payable if you fracture one or more bones. Only one payment is made per accident – whichever is the larger of the following:				
	'Minor' fracture benefit: finger, thumb, toe, nose 'Major' fracture benefit: other bones				
	Minor €150 Major €750	Minor €225 Major €1,125	Minor €300 Major €1,500	Minor €375 Major €1,875	Minor €450 Major €2,250

