

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 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 – 283 8585

Registration No. 53550

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



sickness 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 Income Policy provides peace of mind by providing additional income when you need it most. If you were incapacitated by an illness, you might face unforeseen expenses when you could least afford them.

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

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

Features of the Sickness Income Policy:

- Benefits are payable for **total disability** (incapacity) because of sickness
- Benefits are payable for **partial disability** because of sickness

Additional information:

- Depending on your medical history it may be necessary to exclude cover for certain medical conditions. Such exclusions (referred to in the policy as endorsements) may be permanent or until complete recovery for a specified period has been certified by your doctor
- You can receive benefits from other sickness policies issued by Combined, but not for the same period covered by a claim under Combined's accident 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 insured must be aged between 16 and 64 years (inclusive) at the date of issue of the policy. The policy will terminate when the insured becomes 80 years of age.
- The maximum amount of Sickness Income Policy coverage is based on the insured person's annual earned income at the date of issue of the policy. If a policy is to be purchased to increase existing Sickness Income Policy insurance provided by Combined for an insured person, these limits apply to the aggregate total disability benefit rates under all such policies

Insured's annual earned income:

Less than €15,000
 €15,000 – €18,999
 €19,000 – €22,999
 €23,000 – €26,999
 €27,000 or more

(certain existing customers only)

Maximum monthly total disability benefit allowed:

€500
 €625
 €750
 €875
 €1,000

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, mental or emotional disorders, pregnancy and childbirth, HIV, AIDS or any AIDS related condition.
- Loss due to a pre-existing condition is not covered unless the loss begins at least 24 months after the date of issue of this policy, and the condition is not subject to any specific medical endorsements applied to the policy.

Benefit levels:

The policy has **two sections**. Shown below are the **seven benefit level options**. Note that benefit level 1 is used for adding to existing coverage and is not available on a stand-alone basis.

Summary of Policy Provisions							
Important – cover commences 30 days after the date of issue of the policy							
There are seven benefit level options <i>(option chosen is circled)</i>							
	1	2	3	4	5	6	7
Section	Total disability (incapacity) – covered sickness						
A	Paid for total disability (incapacity) due to sickness, by which we mean the inability 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 fourth day of disability for up to six months . This increases by one month for every three months the policy is kept in force, until the maximum period of cover reaches twelve months . The date the insured first presents symptoms of the sickness is used to determine the extent of any such accumulation.						
	Benefit is paid at the monthly rate of:						
	€125	€250	€375	€500	€625	€750	€875
B	Partial disability – covered sickness						
B	Paid for partial disability due to sickness, by which we mean the inability to perform one or more, but not 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 fourth day of disability for up to one month . If partial disability immediately follows a period of total disability covered under section A, then benefit is payable from the first day of such partial disability.						
	Benefit is paid at the monthly rate of:						
	€62.50	€125	€187.50	€250	€312.50	€375	437.50