

Terms of Business





Choose Combined Insurance

- Combined Insurance Company of Europe Ltd. (Combined) is a member of the worldwide Aon Corporation. Our head office is located at Merrion House, Merrion Road, Dublin 4.
- We are regulated by the Financial Regulator. We are members of the Irish Insurance Federation (IIF).

Our Services

Sickness Hospital Income Policy

Suitable for either primary earners or dependants who might be hospitalised by sickness and want cover from the first day of hospitalisation plus a convalescence period.

Sickness Income Policy

Suitable for either primary earners or dependants who might become incapacitated by sickness and want cover. Initially cover is for up to 6 months, extending to 12 months after the policy has been in force for up to 18 months for time lost from work or usual activities.

Critical 5

Critical illness cover, suitable for primary earners who might suffer a critical illness and want a lump sum if they survive for 28 days or longer.

Accident Disability Plan

A policy providing benefits for total and permanent loss of use of limbs, loss of speech, hearing, sight or time caused by accidental bodily injuries.

Total Loss of Time

(Unable to work)

In case you are injured at home, at work, at play and within 30 days of the accident are unable to perform your normal business or occupation, benefits are provided from the

very first day for a period of up to six months.

Partial Loss of Time

(Working with an injury)

Following Total Loss of Time if you return to work and are even partially disabled and are unable to perform one or more important duties of your normal business or occupation, benefits are provided from the very first day for a period of up to 30 days.

Permanent Loss of use of Limbs, Speech Hearing or Sight

For any such loss within 90 days of the accident, the Policy provides a lump sum.

Accident Hospital Benefit Plan

A Policy providing benefits for hospitalisation, fractures, surgical procedures, loss of life and time caused by accidental bodily injuries.

In-Patient Hospital Benefit

For hospitalisation within 90 days of any accident, benefits are paid from the first overnight stay, for the entire period of continuous hospitalisation,

even for the rest of your life if necessary.

Income during Convalescence

If immediately, following discharge from hospital, you remain totally disabled and are under the care of the Doctor, these benefits will be provided for up to twice the number of days you were previously hospitalised.

Fracture Benefits

A lump sum is provided for major and minor fractures, certified within 90 days of the accident even if you were not hospitalised.

Hospital Surgical Procedures Benefit

If within 90 days of any accident you require an invasive surgical procedure the Policy provides a lump sum.

Loss of Life

For any such loss within 90 days of any accident the Policy provides a lump sum.





Default Remedies Complaints Procedure

Combined provides cover to its clients 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. Combined is entitled to cancel cover if premiums are not paid or in the event of a client's cheque being returned unpaid.

The underwriting of Combined's Healthcare policies is based on the customer's medical history. Combined provides cover on the basis of the information given to its agents. 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 and underwriting may adversely effect the payment of a claim at a later date.

Combined 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 days of receipt.

All complaints will be fully investigated and the outcome of that investigation will be communicated to the complainant, within 20 business days.

In the unlikely event that our investigations require longer than the 20 business days to complete, we will write to you to explain why we are not yet in a position to respond to your complaint and shall indicate when we will make further contact.

If after 40 business days we are still not in a position to make a response, we will write to you and give reasons for the delay and an indication when we expect to provide a full and final response.

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

a. The Irish Insurance Federation,
39 Molesworth Street, Dublin 2
Tel: 6761820
Fax: 6761943
Website: www.iif.ie

b. Financial Services Ombudsman's Bureau,
3rd Floor, Lincoln House, Lincoln Place,
Dublin 2,
Locall: 1890 882090
Fax: 6620890
email: enquiries@ombudsman.ie
Website: www.financialombudsman.ie

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

Combined's Terms of Business shall be governed and construed in all respects according to the laws of the Republic of Ireland.

Charges

All Combined policies have fixed premiums. In the case of our Accident policies, premiums and benefits are indexed during the first 10 years. Any increases in premium are carried out by policy type rather than on an individual basis. We undertake to notify you if a premium increase is to be applied.

There are no fees payable for our services.

Conflicts of Interest

In line with the Financial Regulator's Consumer Protection Code, we undertake that in the unlikely event that any Conflict of Interest should arise, we will ensure that our clients are fairly treated while discharging our obligation to the market.



Peace of Mind

By ensuring you are protected, you can gain peace of mind and help to reduce the financial burden which may result from illness or injury.

Combined's Personal Accident and Healthcare cover can be purchased separately and will provide financial security for you, your family or your business at a time when you really need it.

The benefits provided are yours to use as you please. The money you receive could help pay for private medical treatment or home nursing. You could even put it towards a holiday to help you recuperate.





Customer Services

Phone 01-269 6522

Fax 01-283 8585

Website

www.combinedeurope.com

Registered Office

Combined Insurance Company of Europe

Merrion House

Merrion Road

Dublin 4

An Aon Company

A company with limited liability incorporated in the
Republic of Ireland.

Registration Number: 53550

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