

# Making a Claim

**Please keep these Guidance Notes in a safe place and retain for future reference.**

Please read these Guidance Notes, as they contain advice that will help you to complete your claim form and information concerning how we will handle your claim. In addition, this guide also contains information relating to the **Access to Medical Reports Act 1988**.

## **Notification of a claim:**

Please note that under the Terms and Conditions of your Policy you must notify us within 30 days from the date of an accident/sickness, or as soon as reasonably possible thereafter. Failure to do so could mean that we will be unable to accept your claim. The sending out of this claim form does not mean your claim will be paid. Please complete and return the claim form as soon as possible. Do not wait until you return to work, as this may delay the processing of your claim. We will consider your claim once we have received your fully completed form.

## **How to complete the claim form:**

Where the claim is for an insured **person under 18**, Section A must be completed by the parent or legal guardian on their behalf.

### **Section A – to be completed by you**

Please ensure that you fully complete this part of the claim form, answering all sections that relate to you. Failure to complete all relevant parts of Section A will cause a delay in our handling of your claim, as it may be necessary for us to contact you for the missing information.

### **Section B – to be completed by your doctor**

Please arrange for your doctor to complete the Doctor/Hospital's Statement. Please note that any charge made by your doctor for the completion of Section B is not covered by your Policy.

## **Data Protection Act, Access to Medical Reports and statement of truth consent form**

Please ensure that you sign and date the Access to Medical Reports and Data Protection Act consent section, which is 6.2 and 6.3. This gives us your permission to obtain a medical report, or other information that we require from a third party, in order that we can consider your claim. Please read the consent carefully, sign and date it, and tick the relevant box to confirm if you wish to see your doctor's report before it is sent to our Chief Medical Adviser. Please also read the Detailed Wording of the Access to Medical Reports Act 1988 opposite, which explains your rights under the Act. Please note we are unable to consider your claim without your consent.

## Glossary of terms

**Insured:** The person who holds insurance cover with us and who is claiming.

**Total loss of time:** Where you are prevented from performing **each and every duty** of your usual business or occupation (or usual activities or activities of daily living if not in paid employment).

**Partial loss of time:** Where you are prevented from performing **one or more important duties** of your usual business or occupation (or usual activities or activities of daily living if not in paid employment)

## How we will handle your claim

We understand that suffering an event that gives rise to a claim can be a difficult time for you. We will do our best to honour our policy promises and make your claim as easy as possible.

After we receive your claim form we will send you confirmation within five working days. We aim to respond to all correspondence within 10 working days. Our Claims Adjustors can guide you through our claims process and will keep you informed if we need additional information. It may be necessary for a Claims Adjuster to contact you.

If you have any questions or concerns about your claim please write to us or call between 9am and 5:30pm and we will do our best to provide an answer by the end of the next working day.

## How to contact us or to make a claim

Please contact the Customer Services Department on 0800 169 7733 (free from a UK landline or mobile) or email us at [csd@uk.combined.com](mailto:csd@uk.combined.com)

## How to complain

If you would like to register a complaint please call us on 0800 169 7733, email [complaints@uk.combined.com](mailto:complaints@uk.combined.com) or write to Customer Services Department, Combined Insurance, PO Box 683, Winchester, SO23 5AH.

We will try to deal with your complaint as quickly as we can, but if we can't give you an immediate answer, we will write to confirm we are investigating your complaint and to let you know who you can contact about it. We will also update you on progress regularly.

Our aim is to give you a full response within eight weeks or possibly sooner. We will write to you explaining why we have accepted or rejected your complaint and, where appropriate, offering to take action or provide compensation. If we can't give you a final response in eight weeks, we will write explaining why and when we expect to be able to.

If you are unhappy with the way we dealt with your complaint or we are unable to deal with it within eight weeks, you can refer the matter to the Financial Ombudsman Service (FOS) within six months of the date of our final response. The contact details of the Financial Ombudsman Service are:

### The Financial Ombudsman Service,

Exchange Tower,

London

E14 9SR,

**Phone:** 0800 023 4567,

**Email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**Website:** [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

This does not affect your right to take legal action at a later stage.

## Access to Medical Reports Act 1988

(or in relation to Isle of Man, Access to Health Records and Reports Act 1993)

### Important notice – please read carefully

Before signing the Access to Medical Reports Act consent in the claim form, you should know that you have certain rights under the Act. These are set out below, but the main points are as follows:

- a) You can withhold your consent
- b) You can see the report before it is sent to us, or during the 6 months after that
- c) You can ask the doctor if he will amend any part of the report, which you consider to be incorrect, misleading or incomplete. If the doctor is not prepared to amend it, you may attach your comments in writing.
- d) The doctor can withhold from you the report, or any part of it, if he thinks you would be harmed by seeing it

**We would point out that should you exercise your statutory right to withhold your consent, we would be unable to give further consideration to your claim.**

### Explicit Consent

We carefully assess your claim, and also take steps, in common with standard industry practice, to monitor for fraudulent claims. For these reasons, we may need to use information about your health which is relevant to your claim, and, where relevant, the health of other persons relevant to the claim which you provide to us. **You must ensure that any other persons whose information you provide to us understand and do not object to this use of their data, and (where required under applicable law) consent to us using their information for the purposes described here.**

We will not use this health information for any other purpose, and will comply at all times with the terms (including security standards) referred in our [Privacy Policy](#). You do not have to provide us with the following consent, and you may withdraw it at any time, but if you do not provide it, or choose to later withdraw it, that may affect our ability to process your claim.

### Detailed wording

Before we can apply for a medical report from a doctor who has cared for you, we need your consent by signing Section 6.2 of the claim form. Before doing so, however, you should read this note carefully, as it sets out your rights under the Access to Medical Reports Act 1988 and the procedures for dealing with reports. You do not have to give your consent but if you do, you can say whether you wish to see the report before it is sent to the company's Chief Medical Adviser. If you do not give consent, we may be unable to proceed with your claim.

If you say you wish to see the report, we will tell you at the same time as we write to the doctor, and we will tell him/her that you wish to see the report. You will then have 21 days to contact the doctor about arrangements for you to see the report.

Of course, the quicker you act, the quicker your claim can be considered. If you do not say you wish to see the report, we do not have to notify you if we apply for one. However, if, before such a report is sent to us, you write to your doctor saying you wish to see it, you will then have 21 days to contact the doctor about arrangements for you to see the report. Whether or not you say you wish to see the report before it is sent to us, the doctor must let you see a copy for up to six months after it is supplied, if you ask.

If you ask the doctor for a copy of the report, he/she can charge you a reasonable fee to cover his/her costs. Once you have seen a report before it is sent to us, the doctor cannot submit it until he/she has your consent. You can write to the doctor asking him/her to amend any part of the report which you consider to be incorrect or misleading, and have attached to the report a statement of your views on any part where you and the doctor are not in agreement and which the doctor is not prepared to alter.

The doctor is not obliged to let you see any part of a report, if, in his/her opinion;

- it would be likely to cause serious harm to your physical or mental health or that of others,
- or would indicate the doctor's intentions towards you,
- or if disclosure would be likely to reveal information about, or the identity of, another person who has supplied information about you unless that person has consented,
- or the information relates to, or has been supplied by, a health professional involved in caring for you.

In such cases, the doctor must notify you and you will be limited to seeing any remaining part of the report. If it is the whole of the report which is affected, they must not send it to us unless you give your consent.



### Customer Services

Freephone: 0800 169 7733

(free from a UK landline or mobile, Monday to Friday, 9am to 5:30pm)

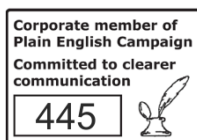
### Email

[csd@uk.combined.com](mailto:csd@uk.combined.com)

### Website

[www.combinedinsurance.co.uk](http://www.combinedinsurance.co.uk)

Combined Insurance  
PO Box 683  
Winchester  
SO23 5AH



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