

# Claim Guidance Notes



## **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 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 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 if not in paid employment).

### How we will handle your claim

We will aim to respond to you within 10 working days of receipt of your completed claim form. During our handling of your claim, it may be necessary for a Claims Assessor to visit you in connection with your claim. We visit thousands of claimants every year as part of our claims service. Our Claims Assessors can guide you through the claims process and will always carry identification.

We will keep you informed should we find it necessary to obtain additional medical information or any other information to assist us in our handling of your claim. It may be necessary for us to arrange for you to attend an independent medical examination, but if we do, we will aim to arrange for the independent medical examination to take place close to where you live.

## How to contact us or to make a claim

Please contact the Customer Services Department on freephone 0800 169 7733 or email us at [csd@uk.combined.com](mailto:csd@uk.combined.com).

## How to complain

If you ever need to complain, please contact the Customer Services Department on 0800 169 7733.

If we cannot resolve the matter immediately, we will, within 5 business days of receiving your complaint, inform you of the person who will deal with it and when you can expect to receive a further response. If we are unable to provide you with a response within 20 business days, we will write explaining why this is the case.

Should you remain dissatisfied with our response, please write to the Claims Manager at the address on the back page, who will review your complaint to ensure the decision was sound and that we explained our reasons clearly. If you find our decision unacceptable you can ask the Financial Ombudsman Service to investigate.

The Financial Ombudsman address is:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Tel: 0845 080 1800 Fax: 020 7964 1001

E-mail: [enquiries@financial-ombudsman.org.uk](mailto:enquiries@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.**

### 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.

*... continued overleaf*

## Detailed wording (continued)

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.



Let's make this easy.\*

### Customer Services

Freephone 0800 169 7733

Fax 020 8974 5025

Monday to Friday, 9am - 7pm

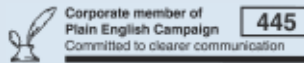
### E-mail

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

### Website

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

Combined House  
15 Wheatfield Way  
Kingston upon Thames  
Surrey  
KT1 2PA



Insurance cover provided by  
Combined Insurance Company of America  
(Combined Insurance)

A company with limited liability  
incorporated in Illinois, USA

Combined Insurance is registered in the UK: FC005307  
and as a branch: BR000634

Authorised and regulated by the Financial Services  
Authority (firm no 202081)