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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 number 202081)

The ACE Group of Companies



Product Summary

Accident Disability Plus Plan

This plan from
Combined Insurance
provides cover if you
cannot work due to
an accidental injury



Important information

Customer Services

Freephone: 0800 169 7733

E-mail: csd@uk.combined.com

Website: www.combinedinsurance.co.uk

Financial Ombudsman Service

Phone: 0845 080 1800

Fax: 020 7964 1001

E-mail: enquiries@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

You can ask us for this information in large print. Please call Freephone 0800 169 7733 for details.

Contents page

The cover we provide	4
• What is the Accident Disability Plus Plan?	
• Schedule of benefits	
• After the policy starts, is there anything I need to do?	
What we do not cover	7
Paying your premiums	7
• What will my premium payments be?	
• Changes to premium and benefit payments in the future	
Ending or changing your cover	8
• When will the policy end?	
• Your right to cancel	
• Our right to cancel	
Making a claim	9
Complaints procedure	10
Financial Services Compensation Scheme	10
Other important information	10
• Terms and conditions	
• Tax	
• Law	
Personal example	11

This cover protects you from the financial effects of an accidental bodily injury.

The benefits will be yours to spend as you choose.

You could replace lost earnings, pay for medical expenses or even take a holiday to help get better – it's up to you.



This document explains the Accident Disability Plus Plan. Please read it.

The cover we provide

What is the Accident Disability Plus Plan?

This policy provides benefits for:

- **total disability** - if an accidental bodily injury is the only cause of you suffering total disability we provide financial support from the first day for up to six months;
- **partial disability** - if following a period of total disability, you suffer a partial disability we provide financial support for up to one month; and
- **permanent loss of use of limbs, speech, hearing or sight** - lump-sum payment.

Other important facts about your Accident Disability Plus Plan cover.

- The plan has six levels of benefit depending on your yearly earned income.
- Cover is available to anyone aged 5 years or over and under 65 years.
- Cover will end on your 75th birthday.
- We will not pay benefits for accidents occurring in the first 14 days of your policy being in force.
- You must pay regular premiums to keep your cover going.
- We will pay all benefits direct to you, the insured.
- We will pay benefits for those under the age of 18 at the time of a claim to their legal guardian.

Schedule of benefits

The maximum amount of total disability benefit you are eligible for is based on your yearly earned income at the start date of the policy.

Your yearly earned income	Maximum total disability benefit
Less than £5,000 a year	£200 a month – two units
£5,000 to £7,999	£400 a month – four units
£8,000 to £11,999	£500 a month – five units
£12,000 or more a year	£600 a month – six units (£700 a month - certain existing customers only)

Please note - the most we will pay for any professional or semi-professional sports person is two units (£200 a month).



The table below shows the levels of cover available and benefits.

There are six benefit levels. (We have circled the option you chose) Please refer to your Policy Provisions for a full definition of each condition						
	One unit	Two units	Three units	Four units	Five units	Six units
Section A	<p>Permanent loss of use of limbs, speech, hearing or sight benefit – within 90 days of any accidental bodily injury.</p> <p>We will only pay one of the benefits under A1 or A2, whichever is greater.</p> <p>A1 – Permanent loss of use of: both hands; or both feet; or one hand and one foot; or speech; or sight in both eyes.</p> <p>A2 – Permanent loss of use of: use of one hand or foot; or hearing in both ears; or sight in one eye.</p>					
Section A1	£5,000	£10,000	£15,000	£20,000	£25,000	£30,000
Section A2	£2,500	£5,000	£7,500	£10,000	£12,500	£15,000
Section B	<p>Total disability benefit – within 30 days of the accidental bodily injury.</p> <p>We will pay for incapacity if you cannot carry out all duties of your usual business or occupation (or your usual activities if you are not in paid work).</p> <p>The benefit will cover the period starting from your first day of total disability for up to six months, at a monthly rate of:</p>					
	£100	£200	£300	£400	£500	£600
Section C	<p>Partial disability benefit</p> <p>If immediately following a total disability (for which you have been paid under section B) you still cannot carry out one or more important duties of your usual business or occupation (or your usual activities if you are not in paid work) we will pay you up to one month at a rate of:</p>					
	£50	£100	£150	£200	£250	£300

After the policy starts, is there anything I need to do?

We will send you confirmation of your plan in the post.

What we do not cover

We will not pay for any claim resulting directly or indirectly from:

- any sickness
- accidents which happen when you are on a motorcycle, even as a passenger;
- any accidental bodily injury suffered outside Europe, the United States of America, Canada, Australia or New Zealand;
- war, riot, revolution or any similar event; and
- taking part in a civil disturbance.

We will also not pay any claim if you live outside of the UK for more than 12 weeks in any 52-week period.

As well as these exclusions, we will not provide cover under the total disability and partial disability benefits for any period when you are receiving benefits from a sickness policy we provide.

Paying your premiums

What will my premiums be?

Your first premium is shown on the last page of this booklet and on your policy. The amount you pay depends on the level of cover and payment option you choose. Your initial premium can be paid for the first two or six months.

You can pay your premiums every month, every three months, every six months or every year.



The table below shows your premiums for your first year of cover for one unit.

Your premiums			
How often you pay	Premium (not including Insurance Premium Tax)	Insurance Premium Tax	Total cost of your premium
one unit			
Every month	£5.25	£0.27	£5.52
Every three months	£15.75	£0.79	£16.54
Every six months	£31.50	£1.58	£33.08
Every year	£57	£2.85	£59.85

You will have to pay insurance premium tax on all premiums. This is currently 5%, but may change.

Changes to premium and benefit payments in the future

The premium and benefit levels you have chosen are for the first year. From your second year, these will increase by 5% of their starting level each year for the first 10 years the policy is in force. This is to cover increases in earnings and the cost of living.

We will review your premiums regularly. Please see the Policy Provisions for full details. Your premium will only change if we change the premiums of all groups of similar policies. We will give you at least 60 days' notice if we plan to change your premium.

Ending or changing your cover

When will the policy end?

Your policy will end when:

- you choose to cancel the policy;
- you stop paying premiums;
- you turn 75;
- you die;

whichever happens first.

Your right to cancel

If you are not satisfied with your policy for any reason, you may cancel it within 30 days of the date we issue it by phoning us on 0800 169 7733 or by contacting our Customer Services Department in writing. You can find full contact details on the back page.

If this happens, we will refund any premiums you have paid. However, if you make a payable claim before you cancel your policy, we will keep part of the premium to cover our reasonable administration costs.

If you cancel the policy after this 30-day period, it will stay in force until the next premium is due and we will then cancel it.

Our right to cancel

We will give you 60 days' notice if we want to cancel your policy. This will not affect any claim starting before the cancellation date.

We will not cancel your policy just because of:

- any change in your health or physical condition; or
- the amount of benefit we pay you for valid claims.

Some examples of why we may cancel your policy are if:

- if within the first 30 days of taking cover we find that we have allowed you to go over the maximum amount of cover allowed;
- you fail to reveal to us any important information you could reasonably have been expected to reveal;
- you act with anyone else to get cover from us in circumstances where we would not normally have granted you cover; or
- if we decide to cancel all policies that have been issued under the Accident Disability Plus Plan.

If you make a claim that is fraudulent or that we reasonably believe to be deliberately false or exaggerated, we will cancel your cover immediately.

Making a claim

If you have any questions or want to make a claim, please contact the Customer Services Department on 0800 169 7733. You can also contact us by letter or e-mail. You can find full contact details on the back page. Please quote your policy number and, if possible, a daytime phone number.

Complaints procedure

We are dedicated to providing a high-quality service and want to maintain this at all times. If you are not satisfied with our service, please contact the Customer Services Department on 0800 169 7733, so we can deal with your complaint as soon as possible. You can also contact us by letter or e-mail. You can find full contact details on the back page.

If you are not satisfied with our response to a complaint, please write to the Complaints Manager. They will review the complaint to see if our decision was correct and that we gave you a clear explanation. If you find our final decision unacceptable, you can ask the Financial Ombudsman Service to investigate.

Financial Ombudsman Service

South Quay Plaza
183 Marsh Wall
London, E14 9SR

Phone: 0845 080 1800 **Fax:** 020 7964 1001

E-mail: enquiries@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

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

Financial Services Compensation Scheme

If we cannot pay all claims due to customers, you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS).

Their contact details are:

Financial Services Compensation Scheme

7th Floor Lloyds Chambers
Portsooken Street
London, E1 8BN

Phone: 020 7892 7300 **Fax:** 020 7892 7301 **Website:** www.fscs.org.uk

Other important information

Terms and conditions

This Product Summary gives a guide to the Accident Disability Plus Plan. It does not include all the definitions, exclusions, terms and conditions. If you would like a copy of the full terms and conditions, please contact us direct.

We can change some of the terms and conditions. We will write and explain if this happens.

Tax

Present UK law and HM Revenue & Customs practice means that:

- you pay Insurance Premium Tax on your premiums; and
- benefit payments are free of UK income tax and capital gains tax.

Law

The law of England and Wales applies to the policy.

Personal example

This quotation is valid for one month from

This depends on your yearly earned income on the day you buy the policy. No cover applies until you have bought the policy.

Date of birth Age

Cross benefit level

1 2 3 4 5 6

Two months' cover £ .

Six months' cover £ .

Representative's name

Licence number