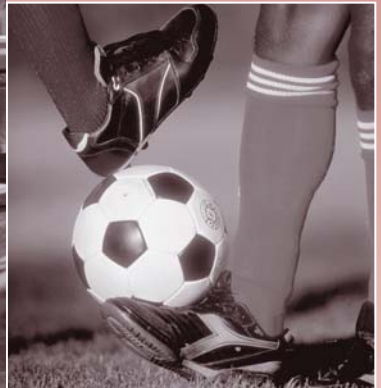




At Home



At Work



At Play

Affordable. Immediate Coverage. Peace of Mind.

## Accident Hospital Benefit Plan

(does not cover sickness)

### Product Summary

This is not a policy document and does not cover all the terms and conditions of the policy.



**keyfacts**® This document gives a guide to the Combined Accident Hospital Benefits Plan.  
Please read it.

**If you were hospitalised because of an accident, you might face unforeseen expenses... when you could least afford them.**

### **The Accident Hospital Benefit Plan may be used to:**

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

### **What is the Combined Accident Hospital Benefit Plan?**

It is a monthly contract of insurance (policy) designed to pay you benefits:

- If you are confined to hospital overnight as an in-patient as a result of an accident
- For convalescence following overnight in-patient hospitalisation
- For fractures, whether you are hospitalised or not
- For invasive surgical procedures as a result of an accident whether admitted to hospital or treated as a day care patient
- For loss of life because of an accident. A lump sum is paid to your estate.

You choose the level of benefits that best suits your needs. Three levels of benefit are available Base, Standard and Full.

You pay regular premiums to keep the benefits in force.

You may be covered by this policy if you are between 6 months and 64 years of age at the date of application. The policy ceases at age 75.

You can also purchase cover for your children at special rates.

### **When will the policy not pay out?**

As stated in the “Exclusions” section of the policy document, benefit will not be paid for any bodily injury:

- If the cause is due to or arising from sickness, disease or physical disorder, self-inflicted injury, war, hostilities or warlike operations, whether war has been declared or not
- If the accident occurs or claim arises while you are outside Europe, United States of America, Canada, Australia or New Zealand
- If it arises from an accident before the commencement of this policy or before a lapsed policy is reinstated
- If fracture or surgical procedure or death do not occur within 90 days of the date of the accident or for hospitalisation and convalescence if notification is not received within 90 days of the start of the period benefit is being claimed for
- If the fracture is contributed to by Osteoporosis, brittle bones disease or pathological causes
- No surgical procedures benefit will be payable for skin suturing, manipulation of fractures or dislocation under anaesthesia unless, there is a surgical incision for the purpose of fixation of the fracture or dislocation.

### **What will my premium payments be?**

Your initial premium payment is shown on the quotation at the end of this booklet and is also shown on your policy.

### **Changes to premium payments in future**

The benefit and premium levels shown are for the first year. These increase by 5% (simple) each year for the first 10 years the policy is in force to cover earnings and cost of living increases. Full details of the premium rates are shown in the schedule of benefits in the policy document.

In addition, your premium may also increase when we review our premium rates in light of our claims experience. Your premium will only increase if we apply an increase to all policyholders. We will tell you, giving at least 30 days notice, if we intend to do so.

### **When will the policy cease?**

Your policy will end on the first of the following events:

- Your 75th birthday
- You choose to cancel the policy
- You die.

### **Your cancellation rights**

If you change your mind about this policy you will have 30 days to notify us and Combined will refund the premium paid. If a claim is payable part of the premium will be retained to cover some of the claims administration costs. If you discontinue the policy after this 30-day period it will remain in force until the next premium is payable and will then be cancelled.

**Benefit levels**

<b>Summary of policy provisions</b>			
<b>The policy has three benefit levels – base, standard and full</b>			
<b>Section</b>	<b>Base</b>	<b>Standard</b>	<b>Full</b>
<b>A</b>	<b>Hospital in-patient benefit – any accident</b> Payable for each overnight stay in hospital as an in-patient, for as long as you are hospitalised as a result of any accident.		
	<b>£70 a day</b>	<b>£105 a day</b>	<b>£140 a day</b>
<b>B</b>	<b>Convalescence benefit – any accident</b> If a claim was payable under section A (i.e. after at least one overnight stay in hospital as an in-patient), and you remain incapacitated following discharge from hospital, convalescence benefit may be paid for up to twice the number of in-patient days. You must be unable to perform each and every duty of your usual business or occupation or usual activities if not engaged in business or employment. If you have more than one paid activity you will be assessed against your main occupation.		
	<b>£50 a day</b>	<b>£75 a day</b>	<b>£100 a day</b>
<b>C</b>	<b>Loss of life – any accident</b> A lump sum benefit is paid if death occurs as a direct result of accidental bodily injuries. Death must occur within 90 days of the accident. If this lump sum benefit is paid, benefits in sections A, B, D and E are not payable.		
	<b>£10,000</b>	<b>£15,000</b>	<b>£20,000</b>
<b>D</b>	<b>Hospital Surgical Procedures – any accident</b> Should you require invasive surgery as a result of an accident, whether admitted to hospital or treated as a day care patient we will pay you a cash lump sum. Only one payment per accident is made.		
	<b>£250</b>	<b>£375</b>	<b>£500</b>
<b>E</b>	<b>Fracture benefit – any accident</b> A further lump sum is payable if you fracture one or more bones. Only one payment is made per accident – whichever is the larger of the following: ‘Minor’ fracture benefit: finger, thumb, toe, nose ‘Major’ fracture benefit: other bones.		
	<b>Minor £100</b>	<b>Minor £150</b>	<b>Minor £200</b>
	<b>Major £500</b>	<b>Major £750</b>	<b>Major £1,000</b>

## Other Important Information

### How to contact us or to make a claim

If you have any questions, at any time or wish to make a claim, please contact the Customer Services Department at Combined's European Headquarters. The address and phone number are given on the back page. Please quote your policy number, and if possible a daytime phone number.

### How to complain

If you ever need to complain please contact the Customer Services Department at Combined's European Headquarters. The address and phone number are given on the back page. 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 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 to a complaint please write to the manager of the department dealing with your complaint, who will review the complaint to see whether the decision was sound and that we explained the reasons clearly. If you find our final decision unacceptable you can ask the Financial Ombudsman Service to investigate.

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

Tel: 0845 080 1800 Fax: 020 7964 1001

Email: [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.

## Terms and conditions

This product summary gives a guide to the Combined Accident Hospital Benefit Plan. It does not include all the definitions, exclusions, terms and conditions. If you would like a copy of full terms and conditions please contact us direct.

We have the right to change some of the terms and conditions. We will write and explain if this happens.

## Our cancellation rights

We may cancel this policy at any time by giving you notices of not less than five days at your last known address. This will not affect any claim that originates before this date.

## Tax

Present UK law and Inland Revenue practice means that:

- You do not get tax relief on your premiums
- Benefit payments are free of UK Income Tax and Capital Gains Tax. However if we pay benefit after your death inheritance tax may be due on the benefit paid. You may be able to avoid inheritance tax by using an appropriate trust. A solicitor can give you more detail.

This may change in future.

## Law

The law of England and Wales applies to this policy.

## The Financial Services Compensation Scheme

The Financial Services Compensation Scheme covers this policy. You may be entitled to compensation from the scheme if we cannot meet our obligations under this policy. This depends on the type of business and the circumstances of the claim. You can get more details from the Financial Services Authority Compensation Scheme ([www.fscs.org.uk](http://www.fscs.org.uk)).

<b>Quotation</b>						
Valid for one month from date shown. No cover provided until a policy has been purchased.						
Name: .....			Date: .....			
Circle benefit level selected			<b>Initial premium</b> (Including Insurance Premium Tax at .....%)			
			<b>Adult</b>		<b>Child</b>	
			2 months cover	6 months cover	2 months cover	6 months cover
Base	Standard	Full				

Representative's Name: ..... Licence No: .....

Representative's Telephone No: .....

**Information is available in large print on request;  
please call 0800 169 7733 for details.**



Customer Services  
Freephone 0800 169 7733  
Main switchboard 020 8546 7733  
Office hours Monday to Friday, 8am – 7pm

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

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

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



Member of ABI

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