



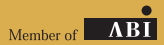
Customer Services

Freephone: 0800 169 7733
Main switchboard: 020 8546 7733
Office hours: Monday to Friday,
9am to 7pm

E-mail
csd@uk.combined.com

Website
www.combinedinsurance.co.uk

European Headquarters
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 number 202081)

The ACE Group of Companies



Product Summary

Cashback Accident Plan

This plan from
Combined Insurance
covers you when you
are injured in an
accident.



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 Cashback Accident 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 premiums 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	11
• Terms and conditions	
• Tax	
• Law	
Personal example	11

This cover protects you from the financial effects of 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.

What's more, for every 10 years you hold this cover, we'll return 25% of all premiums (not including Insurance Premium Tax) that you have paid in that 10-year period as a reward no matter how much you've claimed.



This document explains the Cashback Accident Plan. Please read it.

The cover we provide

What is the Cashback Accident Plan?

This policy provides:

- hospital inpatient benefit – financial support for any overnight inpatient hospital stays resulting from an accidental bodily injury;
- convalescence benefit – pays you if, after having been an inpatient in hospital to treat an accidental bodily injury, you cannot carry out your usual occupation or activities;
- fracture benefit – pays you if an accidental bodily injury causes you to break any bone in your body (other than finger, thumb, toe, ribs, teeth or nose);
- accidental death benefit – a lump-sum benefit to your estate if you die as the result of an accidental bodily injury; and
- a 'return of premium' benefit – at the end of every 10 years of continuously keeping your Cashback Accident Plan in force, we will return 25% of your premiums paid (not including Insurance Premium Tax) during that 10-year period.

Other important facts about your Cashback Accident Plan cover

- You choose the level of cover you need – two levels of cover are available.
- Cover is available to anyone between the ages of five and 64.
- Cover will end when we pay you a 'return of premium' benefit between ages 65 and 74.
- You are covered for the accidental death benefit from the moment you pay your first premium.
- We will not pay any other benefits for any accidental bodily injury you suffer within 14 days of taking out your cover.
- You must pay regular premiums to keep your cover going.
- We will pay all benefits, including the return of premiums, 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

	Base unit	Full unit
Hospital inpatient benefit Paid for each overnight stay spent in hospital as an inpatient (for up to 1000 days).	£50 a day	£100 a day
Convalescence benefit When you leave hospital, we will pay benefits for: <ul style="list-style-type: none"> at least five days; or the number of days you spent in hospital; whichever is greater. You must not be able to carry out your usual occupation or activities and be under the regular care of a doctor.	£50 a day	£100 a day
Fracture benefit Any bone in your body except finger, thumb, toe, ribs, teeth or nose – whether you stay in hospital or not. We will pay only one fracture benefit payment for any one accident.	£250	£500
Accidental death benefit A lump-sum benefit we will pay to your estate if you die as the result of an accidental bodily injury.	£5,000	£10,000
Return of premium benefit At the end of every 10 years of keeping your Cashback Accident Plan continuously in force, we will return 25% of your premiums paid (not including IPT) during that 10-year period. We will pay this benefit whether or not you have claimed. If you cancel your policy or stop paying your premiums before the end of your 10-year anniversary, we will not pay this benefit. If we cancel the policy before the end of a 10-year period, you will receive 25% of all premiums that you have paid (not including IPT) in that 10-year period.		

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;
- fractures contributed to by a disease;
- any accidental bodily injury you suffer during the first 14 days of taking out your cover, except for the accidental death benefit;
- any accidental bodily injury you suffer outside Europe, the United States of America, Canada, Australia or New Zealand;
- post-traumatic stress or related syndromes;
- self-inflicted injuries or suicide;
- your unreasonable failure to follow medical advice; or
- war and civil commotion.

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

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. 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.

Your premiums			
How often you pay (every)	Premium (not including Insurance Premium Tax)	Insurance Premium Tax	Total cost of your premium
Full unit			
Month	£12	£0.60	£12.60
Three months	£36	£1.80	£37.80
Six months	£72	£3.60	£75.60
Year	£144	£7.20	£151.20
Base unit			
Month	£7	£0.35	£7.35
Three months	£21	£1.05	£22.05
Six months	£42	£2.10	£44.10
Year	£84	£4.20	£88.20

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.

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;
- we pay you a 'return of premium' benefit between ages 65 and 74;
- we pay the accidental death benefit; or
- 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:

- within the first 30 days of taking cover, we find that we have allowed you to go over the maximum amount of cover we allow;
- 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
- we decide to cancel all policies which we have issued under the Cashback Accident Plan.

If you make a claim that is fraudulent or that we reasonably believe to be deliberately false or exaggerated, we will cancel your policy 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,
Portsoken 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 Cashback Accident 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

Valid for one month from the date shown

Benefit level Base Full

Date of birth Age

First premium

£ . Every Month / Every three months /
Every six months / Every year

Representative's name

Licence number