

## **Sickness Hospitalisation Income Policy**

**(does not cover accidents)**



**Product Summary**

This is not a policy document. Please refer to your policy document for the full terms and conditions of the policy.

***Combined's Sickness Hospitalisation Income Policy gives peace of mind by providing additional income when you need it most. If you were hospitalised by an illness, you might face unforeseen expenses when you could least afford them.***

### **The Sickness Hospitalisation Income Policy 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
- Pay any extra travel costs
- Or help you take a holiday to recuperate – the choice is yours.

### **What is the Combined Sickness Hospitalisation Income Policy?**

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

- If you are confined to hospital overnight as an in-patient because of sickness
- For convalescence following overnight in-patient hospitalisation
- If hospitalisation is due to any of the following conditions then double benefit is payable as specified in the policy:
  - Cancer - *excluding less advanced cases*
  - Coronary Artery By-pass Grafts - *with surgery to divide the breastbone*
  - Heart Attack - *of specified severity*
  - Kidney Failure - *requiring dialysis*
  - Stroke - *resulting in permanent symptoms*
- You choose the level of benefits that best suit your needs. Eight levels of benefit are available.
- You pay regular premiums to keep the benefits in force.
- You may be covered by this policy if you are between 5 and 64 years of age at the date of application. The policy ceases at age 70.
- You can also purchase cover for your children.

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

Cover commences 30 days after the date of issue of the policy.

As stated in the "Exclusions" section of the policy document, benefit will not be paid for:

- Bodily Injuries, Pregnancy and Childbirth, Infection with Human Immunodeficiency Virus (HIV) or conditions due to any Acquired Immune Deficiency Syndrome (AIDS)
- Mental or emotional disorders
- Pre-existing conditions – unless the loss begins at least 24 months after the date of issue of the policy
- Losses incurred while outside Europe, the USA, Canada, Australia and New Zealand.

### **What other features are there?**

Whilst you keep your policy in force with Combined, you receive access to the services of **Best Doctors**<sup>®</sup> – a leading medical advisory service.\* The conditions listed on the next page qualify you to use Best Doctors services.

\* **Please note:** *the services described are provided solely by Best Doctors. Combined Insurance Company of America is in no way obligated to provide this service under the terms of your policy. Combined Insurance Company of America may, at its sole discretion, cancel access to the services at any time without notice.*

**Best Doctors InterConsultation™** service – an expert is identified from a database of over 50,000 specialists worldwide to review your case with the aim of answering two questions: is your diagnosis correct and what are the best treatment options?

**Best Doctors FindBestDoc™** and **FindBestCare®** services - can identify and recommend the top specialists and most experienced centres worldwide to treat your condition.

*"I think Best Doctors is an excellent service. It allowed me to gain access to the most up-to-date information and research regarding treatments for my condition."*

*Laura M, Best Doctors customer*

**Conditions which qualify you for Best Doctors services:**

AIDS, Alzheimer's Disease, Blindness, Cancer, Cardiovascular Conditions, Coma, Deafness, Kidney Failure, Loss of Speech, Major Organ Transplant, Motor Neurone Disease, Multiple Sclerosis, Paralysis, Parkinson's Disease, Severe Burns and Stroke.

Best Doctors, InterConsultation, FindBestDoc and FindBestCare are registered trademarks and service marks of Best Doctors, Inc. in the United States and other countries.



## What will my premium payments be?

- Cover starts from 16p per day
- Your premium payments will depend on your age and personal circumstances, together with the level of benefit that you choose
- For a free quotation call Combined Customer Services on 0800 169 7733 (8am - 7pm Monday to Friday, excluding bank holidays) or you can request quotations at any time via our website: [www.combinedinsurance.co.uk](http://www.combinedinsurance.co.uk)

All prices quoted are subject to Insurance Premium Tax at 5%.

## Changes to premium payments in future

Full details of the premium rates are shown in the schedule of benefits in the policy document.

In addition, your premium may 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 70th 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. This cancellation period is longer than the minimum 14 days required by the FSA rules. 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

<p style="text-align: center;"><b>Summary of Policy Provisions</b></p> <p style="text-align: center;"><b>Important</b> – cover commences 30 days after the date of issue of the policy</p> <p style="text-align: center;"><b>There are eight benefit level options</b> <i>(option chosen is circled)</i></p> <p style="text-align: center;">Refer to your policy provisions for a full definition of each condition</p>								
	1	2	3	4	5	6	7	8
<b>Section A</b>	<p><b>Hospital In-Patient Benefit – Covered Sickness</b></p> <p>Payable for each overnight stay as a hospital in-patient, for up to <b>three years</b> if necessary. Benefit is paid at the <b>daily</b> rate of:</p>							
	<b>£25</b>	<b>£50</b>	<b>£75</b>	<b>£100</b>	<b>£125</b>	<b>£150</b>	<b>£175</b>	<b>£200</b>
<b>Section B</b>	<p><b>Additional Hospital In-Patient Benefit – Critical Illnesses</b></p> <p>If benefits are payable under Section A, and the in-patient treatment is for one or more of <b>Cancer, Coronary Artery By-pass Grafts, Heart Attack, Kidney Failure, Stroke</b>, then whilst the insured is receiving such treatment the following will be paid <b>in addition</b> to the Section A in-patient hospitalisation benefit. Benefit is payable at the <b>daily</b> rate of:</p>							
	<b>£25</b>	<b>£50</b>	<b>£75</b>	<b>£100</b>	<b>£125</b>	<b>£150</b>	<b>£175</b>	<b>£200</b>
<b>Section C</b>	<p><b>Convalescent Benefit – Covered Sickness</b></p> <p>If benefits are payable under Section A, and if immediately following discharge from hospital the insured remains totally incapacitated by the covered sickness, then convalescent benefit is payable.</p> <p>Benefit is <b>paid daily</b> for up to but not exceeding <b>twice</b> the number of in-patient days.</p>							
	<b>£12.50</b>	<b>£25</b>	<b>£37.50</b>	<b>£50</b>	<b>£62.50</b>	<b>£75</b>	<b>£87.50</b>	<b>£100</b>
<b>Section D</b>	<p><b>Additional Convalescent Benefit – Critical Illnesses</b></p> <p>If benefits are payable under Section B, and if immediately following discharge from hospital the insured remains totally incapacitated by the covered sickness, then the following benefits will be <b>paid daily in addition</b> to the Section C convalescent benefit.</p>							
	<b>£12.50</b>	<b>£25</b>	<b>£37.50</b>	<b>£50</b>	<b>£62.50</b>	<b>£75</b>	<b>£87.50</b>	<b>£100</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 Sickness Hospitalisation Income Policy. 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 directly.

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 notice 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.

Present UK law and Inland Revenue practice may change in the future.

## Law

The law of England 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 Compensation Scheme ([www.fscs.org.uk](http://www.fscs.org.uk)).

## Quotation

Valid for one month from the date shown –

**subject to the insured's age and medical/health qualification on the day of purchase.**

No cover is provided until a policy has been purchased.

Date .....

**Premium** (Including Government Insurance Premium Tax at .....%)

<b>Benefit level selected</b>	<b>Quarterly</b>	<b>Semi-annual</b>	<b>Annual</b>
Direct debit <input type="checkbox"/>			
Mail <input type="checkbox"/>			

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

Representative's Telephone Number: .....

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



COMBINED

**Customer Services**

**Freephone 0800 169 7733**

**Main switchboard 020 8546 7733**

**Office hours Monday to Friday, 8am – 7pm**

**Email**

**csd@uk.combined.com**

**Website address**

**www.combinedinsurance.co.uk**

**European Headquarters**

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



Member of **ABI**

**Underwritten by**

**Combined Insurance Company of America**

**A company with limited liability incorporated in Illinois, USA**

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

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