

# UK Sickness claim form

## Please make sure that you...

1. complete **all the relevant sections** and **sign** the claim form.
2. carefully read, then **sign and date**, sections **6.2** and **6.3** (Access to Medical Reports and Statement of truth). Please check that your dates are accurate, as we assess your claim against this information. In section **6.4** (claims payment), **don't forget to provide us with the bank details of the account you'd like any claim payments paid into. (This must be a personal bank details of yours and not bank details of a third party or business account.)**
3. ask your doctor fully **completes and signs section B.**
4. scan/photograph all completed pages of the claim form (and any additional sheets, including your hospital admission/discharge summary sheet(s) if you have been admitted as an inpatient to a ward).
5. attach the scan/photograph of the completed claim form (and any additional documents) to an email and send to [claims@uk.combined.com](mailto:claims@uk.combined.com)

Alternatively you can post your completed claim form to the following address:

**Combined Insurance  
The Sentinel Building  
103 Waterloo Street  
Glasgow, G2 7BW**

**Important: You will not be issued with a claim number until we receive your completed claim form.**

### Customer Services

Freephone: 0800 169 7733

free from a UK landline or mobile phone

Office hours: Monday to Friday, 9am to 5.30pm

Calls will be charged at standard local rates

### Email

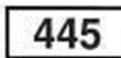
[csd@uk.combined.com](mailto:csd@uk.combined.com)

### Website

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



Corporate member of  
**Plain English Campaign**  
Committed to clearer communication



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CEG and CLE's UK branches are registered in England & Wales under UK Establishment numbers: BR023093 (CEG) and BR023096 (CLE). UK Establishment address: 40 Leadenhall Street, London EC3A 2BJ. CEG and CLE are authorised and regulated by the French Prudential Supervision and Resolution Authority. CEG and CLE are authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Details about our authorisation can be found on the Financial Conduct Authority website (CEG FS Register number 820988 and CLE FS Register number 820989).



## Glossary of Terms

This is a document providing key information about benefits you may be covered under in the policies you may hold. Please refer to your policy documents for the full terms and conditions.

### Accident

A physical injury to your body that happens because of a sudden, unexpected, and forceful event that happened outside your control. This injury must not be related to any sickness, disease, or physical condition you already have, and it doesn't result from something that occurs naturally or gets worse over time. Please note that accident does not include post-traumatic stress.

### Confining or Non-Confining Sickness

The Confining and Non-Confining Sickness benefit pays if you cannot perform your daily duties\* due to illness. Payment is not linked to a hospital stay, but sometimes the benefit is not paid for the first few days. Please check your policy or contact us to confirm any waiting period and the maximum benefit duration.

\* If you are not employed or in business - for example, if you are a housewife or retired - the benefit applies to periods when you are unable to perform your usual day-to-day duties. If you are a student, it covers times when you are unable to attend college or undertake any study work.

### Convalescence

You **MUST** have qualified for the Hospitalisation benefit part of your policy to be able to claim under the Convalescence benefit.

Convalescence is the period after being hospitalised\* for an accident or illness when you are unable to perform your usual daily activities#. It starts immediately after being discharged from hospital and must be continuous. The benefit is typically capped and depends on your hospital stay duration. Please review your policy wording or contact us to confirm the payment rate, maximum benefit period, and whether it applies to sickness or accident.

\* See the Hospital section of this glossary for the definition of Hospitalisation.

# If you are not employed or in business - for example, if you are a housewife or retired - the benefit applies to periods when you are unable to perform your usual day-to-day duties. If you are a student, it covers times when you are unable to attend college or undertake any study work.

### Fractures

In most cases, if you sustain multiple fractures from one accident, we would pay out for the most serious fracture. Please review your policy wording or contact us to confirm if this is the case for your policy.

### Hospital

A hospital is an institution that:

- Primarily exists to diagnose, care for, and treat sick or injured people on an in-patient basis
- Provides facilities for major surgery and diagnosis within its own premises
- Employs qualified medical and surgical practitioners
- Operates under the supervision of a consultant physician who is always available for consultation
- Offers 24-hour nursing care by qualified staff

A hospital **does not** include:

- Clinics
- Nursing homes
- Convalescent care facilities (even if they are part of a hospital)

### **Multiple Claims at the Same Time**

Overlapping claims and benefits are not permitted. You can only receive benefits for one claim at a time

### **Pre-Existing Conditions**

A Pre-Existing Condition is any medical condition that existed before the Start Date of the policy, whether diagnosed or not, for which you had sought or received medical advice, treatment, or medication, or experienced symptoms.

Alternatively, it includes any condition present before a claim is made that was the subject of a previous claim under this policy, where, in the opinion of our Chief Medical Officer, the current and previous claims arise from the same or a related condition.

### **Recurrent Disability**

Successive periods of disability from the same or related covered sickness during the policy term will be treated as a single period of disability, unless each period is separated by at least 12 months without any symptoms of the covered sickness.

### **Sickness**

A bodily sickness or disease which is not related to an accident (see above for definition of an accident) or any pre-existing condition (see above for definition of an pre-existing condition).

### **Total Disability**

Total disability means you are unable to perform every duty of your usual business or occupation. If you are not in paid work, total disability refers to being unable to carry out your activities of daily living, which include moving around, dressing, eating, maintaining continence, using the toilet, and washing or bathing.



2.3 If your sickness has been diagnosed, please tell us what it is.

2.4 What treatment or medication did you have **at first**, but are no longer having, for your sickness?

2.5 What treatment or medication are you having for your sickness **now**?

2.6 What treatment or medication did you have, or are you still having, for your sickness?

2.7 Have you ever suffered a similar sickness?

Yes

No

If **Yes**, please tell us the full details. Please include the date when you first noticed symptoms of your sickness, details of the treatment you received and information about recovery.

### 3 Loss of time

**Total loss of time** – your condition must prevent you from carrying out each and every duty of your usual business or occupation (or usual activities if not engaged in business or employment).

3.1 Has the sickness prevented you from performing all of your usual working activities (or usual activities if not in paid employment)?

Yes

No

If **Yes**, go to question 3.2

If **No**, go to question 3.4

3.2 Between what dates have you been unable to perform all of these activities?

From  To

3.3 Please describe in **full** the activities you cannot perform. **How** is the sickness stopping you from performing these duties?

**Partial loss of time** – your condition must prevent you from carrying out one or more important duties of your usual business or occupation (or usual activities if not engaged in business or employment).

3.4 Has there been a time since your sickness when you have returned to work, but have been unable to carry out all of your working activities (or your usual activities if you are not in paid employment)?

Yes

No

If **Yes**, go to question 3.5

If **No**, go to section 4 (Hospital treatment)

3.5 Between what dates have you been unable to perform all of these activities?

From  To

What date did you go back to work?

3.6 Please describe in **full** the activities you cannot perform. **How** is the sickness stopping you from performing these duties?



## 6 Data Protection Act, Access to Medical Reports, statement of truth and claims payment

### 6.1 Data Protection Act

We use personal information which you supply to us for underwriting, policy administration, claims management and other insurance purposes, as further described in our Privacy Policy, available here: <https://www.chubb.com/uk-en/footer/privacy-policy.aspx> or by searching ' Privacy Policy' on <http://www.chubb.com/uk-en> You can ask us for a paper copy of the Privacy Policy at any time, by contacting us at [dataprotectionoffice.europe@chubb.com](mailto:dataprotectionoffice.europe@chubb.com).

### 6.2 Access to Medical Reports (please see Guidance Notes booklet)

- I have read the declaration, important notes and information relating to my rights under the Access to Medical Reports Act.
- I agree to you asking any doctor I have consulted about my physical or mental health to provide medical information so you may assess my claim.
- You may gather relevant information from other insurers about any other claims that I have made.
- I authorise those asked to provide medical information when they see a copy of this consent form.
- This form allows you to gather medical reports within six months of the date of my claim, or after my death to support my claim.
- This information can also be used to maintain management information for business analysis.

I DO wish to see the report before it is sent to Combined Insurance.

I DO NOT wish to see the report before it is sent to Combined Insurance.

*Cross one box only. If you do not cross a box, we will assume you do not wish to see the report.*

Full name\*  Date

Signed

*\* If the insured is under the age of 18, the parent or legal guardian should complete the declaration.*

### 6.3 Statement of truth

- I understand that by returning this completed claim form, Combined Insurance shall not be held to admit the validity of any claim presented, or to have waived any of its rights in defence of any claim arising under the terms of the policy.
- I declare that the information provided within this claim form is true to the best of my knowledge and belief.
- I have sought to provide all information relating to my claim and I understand that telephone calls made to and from Combined Insurance's Claims and Customer Services Department may be recorded for training and claims validation purposes.

Full name\*  Date

Signed

*\* If the insured is under the age of 18, the parent or legal guardian should complete the declaration.*

### 6.4 Claims payment

If we approve your claim, we can credit the money directly into a personal bank account which is in your name (not a business account). This method is quicker, safer and more reliable than payment by cheque. We would be grateful if you could provide your bank details below:

Name of Account holder(s)

Name of your Bank or Building Society

Sort Code

Account Number

If your bank details are not provided above and you pay your policy premiums by direct debit, we will pay directly into the bank account used to pay your premiums, provided this is a personal account in your name. If not we will be unable to make a payment until you provide your personal bank details.



3.3 Please state how the patient's sickness prevents them from performing **any** of their usual working duties or daily activities


3.4 Has the patient returned to work? Yes  No

If **Yes**, please state the date they first returned to work 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

If **No**, when do you think the patient will be able to return to work or usual daily activities?

Full-time 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Part-time 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

- The patient's policy may also cover **partial disability**: to qualify, their condition must prevent them from being able to perform one or more important duties of their usual business or occupation (or usual activities if not engaged in business or employment).

3.5 Given the **above definition**, was the patient **partially disabled**? Yes  No

If **Yes**, go to question 3.6

If **No**, go to section 4 (Hospital treatment)

3.6 Between what dates has the patient been unable to perform **some** of their usual working duties (or daily activities if they are not in paid employment)?

From 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

To 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

3.7 Please state how the patient's sickness prevents them from performing **some** of their usual working duties or daily activities


## 4 Hospital treatment

- The patient's policy may cover inpatient **hospitalisation** if they were admitted for an overnight stay in hospital.

4.1 Was the patient admitted to hospital for an overnight stay? Yes  No

If **Yes**, go to question 4.2

If **No**, go to question 4.5

4.2 Between what dates was the patient confined in hospital as an in-patient?

From 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

To 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

From 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

To 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

4.3 Please provide the name of the consultant who attended the patient and the full name and address of their hospital


4.4 Please state all the dates the patient attended your surgery or hospital for this **sickness**:

First attendance	<input type="text"/>	Second attendance	<input type="text"/>
Third attendance	<input type="text"/>	Fourth attendance	<input type="text"/>
Fifth attendance	<input type="text"/>	Sixth attendance	<input type="text"/>

4.5 Please provide details of all treatment or medication received in respect of the **sickness**:


4.6 If symptoms are still present, what is your treatment plan for ensuring your patient can return to their usual activities?


4.7 Has the patient suffered the same or similar sickness or condition previously, or a sickness or condition which may, directly or indirectly, delay recovery? Yes  No

If **Yes**, please provide full dates and details.


4.8 Was the patient under the influence of alcohol or drugs at the time of the sickness? Yes  No

If **Yes**, detail alcohol levels (if known)

## 5 Doctor's declaration and statement of truth

- I believe that the facts I have given in this statement are true and that the opinions I have expressed are correct.

Full name of doctor

Qualifications

Address

Postcode

Phone

Date

Doctor's  
Signature

Surgery or  
hospital stamp

# Making a Claim

**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 and Conditions 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.

Please then scan/photograph all completed pages of the claim form (and any additional sheets, including your hospital admission/discharge summary sheet(s) if you have been admitted as an inpatient to a ward). Attach the scan/photograph of the completed claim form (and any additional documents) to an email and send to **claims@uk.combined.com** Alternatively you can post your completed claim form to the following address:

**Combined Insurance  
The Sentinel Building  
103 Waterloo Street  
Glasgow, G2 7BW**

## **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 6.1 and 6.2. 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

Please see the dedicated Glossary of Terms pages at the start of this claim form.

## How we will handle your claim

We understand that suffering an event that gives rise to a claim can be a difficult time for you. We will do our best to honour our policy promises and make your claim as easy as possible.

After we receive your claim form we will send you confirmation within five working days. We aim to respond to all correspondence within 10 working days. Our Claims Adjustors can guide you through our claims process and will keep you informed if we need additional information. It may be necessary for a Claims Adjuster to contact you.

If you have any questions or concerns about your claim please write to us or call between 9am and 5.30pm and we will do our best to provide an answer by the end of the next working day.

## How to contact us or to make a claim

Please contact the Customer Services Department on 0800 169 7733 (free from a UK landline or mobile) or email us at [csd@uk.combined.com](mailto:csd@uk.combined.com)

## How to complain

If you would like to register a complaint please call us on 0800 169 7733, email [complaints@uk.combined.com](mailto:complaints@uk.combined.com) or write to Customer Services Department, Combined Insurance, The Sentinel Building, 103 Waterloo Street, Glasgow, G2 7BW.

We will try to deal with your complaint as quickly as we can, but if we can't give you an immediate answer, we will write to confirm we are investigating your complaint and to let you know who you can contact about it. We will also update you on progress regularly.

Our aim is to give you a full response within eight weeks or possibly sooner. We will write to you explaining why we have accepted or rejected your complaint and, where appropriate, offering to take action or provide compensation. If we can't give you a final response in eight weeks, we will write explaining why and when we expect to be able to.

If you are unhappy with the way we dealt with your complaint or we are unable to deal with it within eight weeks, you can refer the matter to the Financial Ombudsman Service (FOS) within six months of the date of our final response. The contact details of the Financial Ombudsman Service are:

## The Financial Ombudsman Service,

Exchange Tower,  
London  
E14 9SR,

**Phone:** 0800 023 4567,

**Email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@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.

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.



## Customer Services

Freephone: 0800 169 7733

(free from a UK landline or mobile, Monday to Friday, 9am to 5.30pm)

## Email

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

## Website

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

Combined Insurance  
The Sentinel Building  
103 Waterloo Street  
Glasgow  
G2 7BW



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