



## Critical Accident Direct

**Cash** benefits to help  
**cover expenses** that  
result from a **serious accident**

### DID YOU KNOW?

**7 in 10**  
workers say they could  
not cover normal living  
expenses for more than  
6 months without a  
paycheck.<sup>1</sup>

#### Cash benefits can be used for:

- Co-pays or co-insurance
- Rent/mortgage
- Home modification
- Car payments
- Child care
- Everyday living expenses

With advances in emergency medical treatment and trauma care, the likelihood of surviving a critical accident continues to improve. However, there are likely to be many unexpected expenses related to an extended recovery period with an injury that is life altering.

The **Critical Accident Direct** plan offers multiple **budget-friendly benefit level options** that **pay a one-time lump-sum cash benefit** directly to you. The money can be used to **pay unexpected medical costs or everyday living expenses**.

**Applying is simple and can be completed in minutes.**

#### Critical Accident Direct At A Glance

- Pays up to a **\$60,000 lump-sum cash benefit** for a qualifying injury<sup>2</sup>
- Benefits are paid directly to you - not your doctor or hospital
- Affordable premiums that do not increase as you get older with coverage **starting at \$1<sup>50</sup> per month**<sup>3</sup>

**Cash benefits paid directly to you. Apply today!**

<sup>1</sup> Social Security Administration, Fact Sheet February 2013 | <sup>2</sup> Available on the highest option | <sup>3</sup> For female at \$10,000 benefit level.

# Critical Accident Direct



## DESCRIPTION

Pays a one-time lump sum cash benefit<sup>1</sup> for the conditions listed below. All qualifying injuries must be caused by an accident, independent of any other causes, and occur within 60 days of the accident.

- Quadriplegia: total paralysis of both upper and lower limbs<sup>2</sup>
- Paraplegia: total paralysis of lower limbs<sup>2</sup>
- Hemiplegia: total paralysis of upper and lower limbs on one side of body<sup>2</sup>
- Third degree burn to 10% of body
- Second degree burn to 20% of the body
- Coma
- Loss of sight in both eyes
- Loss of hearing in both ears

**Family Security Benefit:** Beginning with the next premium due date following the receipt of due proof of the death of the policy holder, we will waive premiums for a period of 12 months for covered dependents. During this premium waiver period, no increase in benefits or addition of eligible dependents, except newborns, will be considered. Provisions for termination of coverage for covered dependents will apply.

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## MONTHLY PREMIUMS

|                 | \$10,000          | \$15,000          | \$20,000          | \$30,000          | \$40,000           | \$50,000           | \$60,000           |
|-----------------|-------------------|-------------------|-------------------|-------------------|--------------------|--------------------|--------------------|
| Male            | \$2 <sup>50</sup> | \$3 <sup>75</sup> | \$5 <sup>00</sup> | \$7 <sup>50</sup> | \$10 <sup>00</sup> | \$12 <sup>50</sup> | \$15 <sup>00</sup> |
| Female          | \$1 <sup>50</sup> | \$2 <sup>25</sup> | \$3 <sup>00</sup> | \$4 <sup>50</sup> | \$6 <sup>00</sup>  | \$7 <sup>50</sup>  | \$9 <sup>00</sup>  |
| Dependent Child | \$2 <sup>00</sup> | \$3 <sup>00</sup> | \$4 <sup>00</sup> | \$6 <sup>00</sup> | \$8 <sup>00</sup>  | \$10 <sup>00</sup> | \$12 <sup>00</sup> |

The chart above is only an illustration of benefit and premium options per covered person. Premiums may vary by state.

## Apply today for Critical Accident Direct to help cover costs related to accidental injuries

<sup>1</sup> In no event will the Policy pay more than one benefit amount for each insured person during that insured person's lifetime | <sup>2</sup> For a continuous period of at least 30 days | This brochure provides only summary information and the benefits and rates may vary by state. The information contained herein is accurate at the time of publication. This plan is not intended as a replacement for accident and sickness health insurance and should not be construed as such. For a complete listing of benefits, definitions, exclusions and limitations, please refer to your Policy. In the event of any discrepancies contained in this brochure, the terms and conditions contained in the Policy documents shall govern. A Critical Accidental Injury Only Policy, Form CH-26123-IP (04/11), or its state variation.

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## CRITICAL ACCIDENT DIRECT: OTHER IMPORTANT INFORMATION

### Definitions (See Policy for Other Important Definitions):

- **Qualifying Injury** means one of the conditions listed in the Policy schedule which occurs while the Policy is in force, is a direct result of an accidental injury, occurs within 60 days of such accidental injury, and for which a positive diagnosis is made by a legally qualified physician.

### EXCLUSIONS AND LIMITATIONS

#### We will not provide benefits for loss caused by, resulting from, or in connection with:

Sickness | Any care or benefits which are not specifically provided for in the Policy | Any act of war, declared or undeclared | Active military duty in the service of any country | Participation in a riot, civil commotion or insurrection | Suicide, attempted suicide, or any intentionally self-inflicted injury while sane or insane<sup>1</sup> | Payment for care for military service connected disabilities for which the insured person is legally entitled to services and for which facilities are reasonably available to the insured person and payment for care for conditions that state or local law requires be treated in a public facility | Experimental or investigational medicine | Intentionally medically induced qualifying injury | Cosmetic surgery<sup>2</sup> | Drug abuse or addiction including alcoholism, or overdose of drugs, narcotics, or hallucinogens directly or indirectly<sup>3</sup> | An overdose of drugs, being intoxicated or under the influence of intoxicants, hallucinogens, narcotics or other drugs directly or indirectly<sup>4</sup> | Directly or indirectly engaging in an illegal occupation or illegal activity or your being incarcerated<sup>5</sup> | Committing or trying to commit a felony<sup>6</sup> | Sunburn.

Benefits will not be payable for: A qualifying injury that occurred prior to an insured person's effective date of coverage | Any condition that is not a qualifying injury, as defined in the Policy | Loss resulting from any other condition or incapacity, other than loss resulting from a qualifying injury, as defined in the Policy. This includes any other condition or incapacity which may have been complicated or directly or indirectly affected or caused by a qualifying injury or as a result of treatment of a qualifying injury<sup>7</sup> | Any amounts in excess of the lifetime benefit amount.

### Coverage Information:

- **COVERAGE BEGINS:** Chesapeake requires evidence of insurability before coverage is provided. Once Chesapeake has approved your application and you have paid your premium, coverage will begin on the Policy date shown in the Policy schedule.
- **RENEWABILITY:** Your Policy is guaranteed renewable to age 75, subject to Chesapeake's right to discontinue or terminate coverage as provided in the termination of coverage section of the Policy.<sup>8</sup>
- **PREMIUM CHANGES:** Chesapeake reserves the right to change the table of premiums, on a class basis, becoming due under the Policy at any time and from time to time; provided, Chesapeake has given you written notice of at least 31 days prior to the effective date of the new rates.<sup>9</sup>
- **TERMINATION OF COVERAGE:** Your coverage will terminate and no benefits will be payable under the Policy: At the end of the month for which premium has been paid<sup>10</sup> | On the date the qualifying injury occurs and a benefit has been paid | At the end of the month following the date of our receipt of your request of termination | On the date of fraud or material misrepresentation by you<sup>11</sup> | On the date we elect to discontinue this plan or type of coverage or all coverage in your state<sup>12</sup> | On the date an insured person is no longer a permanent resident of the United States | On the date you reach age 75 | Your dependent's coverage will terminate at the end of the month following the date such dependent ceases to be an eligible dependent. Premium will only be refunded for any full months paid beyond the termination date.

<sup>1</sup>CO, MO: removes 'or insane' | <sup>2</sup>DC: adds at the end 'except as mandated by D.C.' | <sup>3</sup>AK, AL: adds at the end 'unless taken as prescribed by a legally qualified physician' DC: removes 'narcotics' IL: removed 'directly or indirectly' and adds at the end 'unless taken by a legally qualified physician' LA: revised to read 'addiction of alcohol, narcotics, or hallucinogens, directly or indirectly' MI: removed entirely | <sup>4</sup>AK, AL: adds at the end 'unless taken as prescribed by a legally qualified physician' AL: removes 'or under the influence of intoxicants' DC, MI: deleted entirely IL: revised to read 'being intoxicated or under the influence of intoxicants that which is defined and determined by the laws of the state where the loss or cause of the loss was incurred, hallucinogens, narcotics or other drugs, unless taken as prescribed by a legally qualified physician' IN: adds at the end 'unless administered on the advice of a physician' LA: revised to read 'being intoxicated or under the influence of intoxicants, hallucinogens or narcotics, directly or indirectly' TN: 'adds 'for alcohol intoxication this means over the legal limit of .08' before 'hallucinogens' UT: removes 'being intoxicated or under the influence of intoxicants' and adds the new exclusion 'the use of alcohol that substantially contributes to, causes the loss, or is over the legal limit' | <sup>5</sup>IL: removes 'or indirectly' and 'illegal activity or' IA, MO: removed 'or your being incarcerated' NE: revised to read 'engaging in an illegal occupation' UT: adds 'as a voluntary participant' after 'activity' | <sup>6</sup>UT: adds at the end 'as a voluntary participant' | <sup>7</sup>IL: removes 'or indirectly' | <sup>8</sup>IA, MO, TN: changes 'guaranteed' to 'conditionally' | <sup>9</sup>LA: changes '31 days' to '45 days' and adds 'such rates will not increase more than once each six-month period following the initial twelve-month period' MS, NM, WI: changes '31 days' to '60 days' AK, UT: changes '31 days' to '45 days' | <sup>10</sup>NE: adds at the end '(subject to the grace period)' | <sup>11</sup>AL: adds at the end 'subject to the Time Limit on Certain Defenses Provision in the General Provisions section' OH: removes 'or material misrepresentation' | <sup>12</sup>AK: adds at the end 'we will give you at least 45 days notice before the date coverage will be discontinued'.  
For use in AK, AL, AR, AZ, CO, DC, DE, IA, IL, IN, LA, MI, MO, MS, NE, NM, OH, RI, TN, UT, WI

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