



Underwritten by *The Chesapeake Life Insurance Company*

# Accident Direct



**Cash benefits paid directly to you ...  
for accident-related hospital stays.**

## Notice to Our Customers About Supplemental Insurance

- The supplemental plan discussed in this document is separate from any health insurance coverage you may have purchased with another insurance company.
- This plan provides optional coverage for an additional premium. It is intended to supplement your health insurance and provide additional protection.
- This plan is not required in order to purchase health insurance with another insurance company.
- This plan should not be used as a substitute for comprehensive health insurance coverage. It is not considered Minimum Essential Coverage under the Affordable Care Act.



SureBridge® is a registered trademark used for both insurance and non-insurance products offered by subsidiaries of HealthMarkets, Inc. Supplemental and life insurance products are underwritten by The Chesapeake Life Insurance Company®. Administrative offices are located in North Richland Hills, TX. Products are marketed through independent agents/producers. Insurance product availability may vary by state.





# Accident Direct

Cash benefits paid directly to you, not your doctor or hospital.

## DID YOU KNOW?

**1 in 8**

persons seek medical attention from an injury each year.<sup>1</sup>

**Accidents happen** and the **Accident Direct** plan can help you financially when they do. The plan offers **four budget-friendly benefit level options**. If you are hospitalized for an accidental injury, the plan pays lump-sum cash benefits 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.

## Cash benefits can be used for:

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

## Accident Direct At A Glance

- Pays lump-sum cash benefit for accidental injuries which result in a hospital confinement even if benefits are also paid under Workers' Compensation<sup>2</sup>

**\$25,000**  
for 14+ days

**\$15,000**  
for 7 - 13 days

**\$7,500**  
for 3 - 6 days

**\$3,750**  
for 1 - 2 days,  
surgery required

- Additional benefit when two or more covered persons are injured in the same accident
- 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 less than \$1<sup>00</sup> per month<sup>3</sup>**

<sup>1</sup> National Safety Council, Injury Facts, 2014 | <sup>2</sup> Benefits are not coordinated with Worker's Compensation. Exclusions & Limitations and Policy provisions may apply. For a complete listing of benefits, exclusions and limitations, please refer to your Policy. | <sup>3</sup> For female at \$5,000 benefit level.

# Accident Direct



<b>BENEFIT SCHEDULE<sup>1</sup></b>				
<b>(per person, per Policy year)</b>	<b>\$5,000</b>	<b>\$15,000</b>	<b>\$20,000</b>	<b>\$25,000</b>
<b>14+ days: 100% of benefit</b>	\$5,000	\$15,000	\$20,000	\$25,000
<b>7 - 13 days: 60% of benefit</b>	\$3,000	\$9,000	\$12,000	\$15,000
<b>3 - 6 days: 30% of benefit</b>	\$1,500	\$4,500	\$6,000	\$7,500
<b>1 - 2 days: 15% of benefit surgery required</b>	\$750	\$2,250	\$3,000	\$3,750
<b>Common Accident Benefit when two or more covered persons are injured in the same accidental injury</b>	<b>Included</b>	<b>Included</b>	<b>Included</b>	<b>Included</b>
<b>MONTHLY PREMIUMS</b>				
<b>Male</b>	\$1 <sup>26</sup>	\$3 <sup>78</sup>	\$5 <sup>04</sup>	\$6 <sup>30</sup>
<b>Female</b>	96¢	\$2 <sup>88</sup>	\$3 <sup>84</sup>	\$4 <sup>80</sup>
<b>Dependent Child(ren)</b>	\$1 <sup>12</sup>	\$3 <sup>35</sup>	\$4 <sup>46</sup>	\$5 <sup>58</sup>

<sup>1</sup> Confinement must begin within 45 days of the injury. Injury must occur after the Policy is in force.

The chart above is only an illustration of benefit and premium options per covered person.

Consumer Preferred Status: Based on 80% of customers with the \$25,000 benefit level (8/2016).

This brochure provides only summary information. 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, 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. An Accidental Only Insurance Policy, Form CH-26118-IP (01/10) CA.

## ACCIDENT DIRECT: OTHER IMPORTANT INFORMATION

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

- **Injury** means sudden, non-recurrent, accidental and unanticipated damage to the body, which is not of gradual onset, requiring immediate medical attention. The injury must first occur after the insured person's coverage has become effective and while the coverage is in force under the Policy.
- **First Occur, First Occurred or First Occurrence** means an injury that initially occurred for the first time while the Policy is in force for the insured person. This does not include injuries that result in exacerbation or recurrence of a previous injury.
- **Hospital** means an institution operated pursuant to its license for the care and treatment of sick and injured persons for which a charge is made that the insured person is legally obligated to pay. The institution must: (1) Maintain on its premises organized facilities for medical, diagnostic and surgical care for sick and injured persons on an inpatient basis; (2) Maintain a staff of one or more duly licensed legally qualified physicians; (3) Provide 24 hour nursing care by or under the supervision of a registered graduate professional nurse (R.N.); and (4) Is accredited as a hospital by the Joint Commission on Accreditation of Hospitals.

## EXCLUSIONS AND LIMITATIONS

### We will not provide benefits for loss caused by or resulting from:

Sickness | Pregnancy and childbirth, including routine or normal newborn child care | Any sickness, disease, or other medical condition that is NOT a direct result of an injury occurring while the insured person's coverage is in force | Injuries that do not first occur while the Policy is in force for the insured person | Injuries that do not result in a hospital confinement | 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 | Cosmetic surgery | Mental or nervous disorders, as defined in the Policy | Operating any motorized passenger vehicle for wage, compensation or profit | Any loss sustained or contracted in consequence of the insured being intoxicated or under the influence of any controlled substance, unless administered on the advise of a legally qualified physician | Any loss to which a contributing cause was the insured's commission of or attempt to commit a felony or to which a contributing cause was the insured being engaged in an illegal occupation | Mountaineering using ropes and/or other equipment, parachuting, hang gliding, racing any type of vehicle in an organized or unorganized event, sky diving, scuba diving below 130 feet, motorized racing, para-sailing, experimental aviation, ultra-light flying, base jumping, bungee jumping, heliskiing or heli-snowboarding | Travel in or descent from any vehicle or device for aerial navigation, except as a fare paying passenger in an aircraft operated by a commercial airline (other than a charter airline) certified by U.S. Federal Aviation Administration (FAA), on a regularly scheduled passenger trip.

## ACCIDENT DIRECT: OTHER IMPORTANT INFORMATION (continued)

### 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 65, subject to Chesapeake's right to discontinue or terminate coverage as provided in the termination of coverage section of the Policy.
- **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.
- **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 | 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 | On the date we elect to discontinue this plan or type of coverage or all coverage in your state | On the date an insured person is no longer a permanent resident of the United States | On the date you reach age 65 | 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.

For a complete listing of benefits, 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. Form CH-26118-IP (01/10) CA.



## About SureBridge

SureBridge is one of the leading brands of supplemental insurance coverage in the United States, helping to provide financial security for Americans of all ages and their families. Our comprehensive portfolio of products is available from licensed insurance agents in 46 states and the District of Columbia and are available through HealthMarkets Insurance Agency, as well as through other unaffiliated insurance distributors. SureBridge policyholders can receive direct cash benefits for expenses caused by unexpected medical issues, sustained illnesses and end of life challenges.

The SureBridge portfolio includes dental, vision, and other insurance plans that complement an individual's health insurance. These plans help provide an additional layer of protection in the event of accidental injury, catastrophic illness, hospitalization or cancer.

For more information on SureBridge's supplemental insurance products, please visit [SureBridgeInsurance.com](https://www.SureBridgeInsurance.com)



SureBridge® is a registered trademark used for both insurance and non-insurance products offered by subsidiaries of HealthMarkets, Inc. Supplemental and life insurance products are underwritten by The Chesapeake Life Insurance Company®. Administrative offices are located in North Richland Hills, TX. Products are marketed through independent agents/producers. Insurance product availability may vary by state.



# Navigate life's twists and turns

with the SureBridge portfolio  
of supplemental and life  
insurance products

Dental

Accident Direct

Accident Disability Direct

Critical Illness Direct

Critical Accident Direct

Accident Companion

Simplified Issue Term Life

Metal Gap

Vision

Income Protection Direct

CancerWise®

Hospital Confinement Direct

ProtectFit Plus

Final Expense Whole Life

Fixed Indemnity Direct

**SureBridgeInsurance.com**

**800-815-8535**

Weekdays, 8am to 5pm in all time zones



Underwritten by *The Chesapeake Life Insurance Company*®