



Underwritten by *The Chesapeake Life Insurance Company*

Critical Accident Direct



**Cash benefits paid directly to you to cover ...
expenses that result from a serious accident.**

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.



Critical Accident Direct

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

DID YOU KNOW?

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

Cash benefits can be used for:

- Co-pays or co-insurance
- Rent/mortgage
- 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 **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 injury² even if benefits are also paid under Workers' Compensation³
- 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 \$1⁵⁰ per month⁴**

¹ Social Security Administration, Fact Sheet February 2013 | ² Available on the highest option | ³ Benefits are not coordinated with Workers' Compensation. Exclusions & Limitations and Policy provisions may apply. For a complete listing of benefits, exclusions and limitations, please refer to your Policy. | ⁴ For female at \$10,000 benefit level.

Critical Accident Direct

DESCRIPTION

Pays a one-time lump sum cash benefit¹ 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 limbs²
- Paraplegia: total paralysis of lower limbs²
- Hemiplegia: total paralysis of upper and lower limbs on one side of body²
- 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.

MONTHLY PREMIUMS	\$10,000	\$15,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000
Male	\$2 ⁵⁰	\$3 ⁷⁵	\$5 ⁰⁰	\$7 ⁵⁰	\$10 ⁰⁰	\$12 ⁵⁰	\$15 ⁰⁰
Female	\$1 ⁵⁰	\$2 ²⁵	\$3 ⁰⁰	\$4 ⁵⁰	\$6 ⁰⁰	\$7 ⁵⁰	\$9 ⁰⁰
Dependent Child	\$2 ⁰⁰	\$3 ⁰⁰	\$4 ⁰⁰	\$6 ⁰⁰	\$8 ⁰⁰	\$10 ⁰⁰	\$12 ⁰⁰

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

¹ In no event will the Policy pay more than one benefit amount for each insured person during that insured person's lifetime | ² 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.

CRITICAL ACCIDENT DIRECT: OTHER IMPORTANT INFORMATION

Definitions (See Policy for Other Important Definitions):

- **Accidental Injury** means sudden, non-recurrent, traumatic, accidental and unanticipated damage to the body, not of gradual onset requiring immediate medical attention, and not contributed to directly or indirectly by a sickness. The accidental injury must occur after the insured person's coverage has become effective and while the coverage is in force under the Policy.¹
- **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 based on diagnostic criteria generally accepted by a medical professional.

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 insurrection² | Suicide, attempted suicide, or any intentionally self-inflicted injury while sane or insane³ | 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 surgery⁴ | Drug abuse or addiction including alcoholism, or overdose of drugs, narcotics, or hallucinogens directly or indirectly⁵ | An overdose of drugs, being intoxicated or under the influence of intoxicants, hallucinogens, narcotics or other drugs directly or indirectly⁶ | Directly or indirectly engaging in an illegal occupation or illegal activity or your being incarcerated⁷ | Committing or trying to commit a felony⁸ | 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 injury⁹ | Any amounts in excess of the benefit amount.

¹AR: removes 'traumatic' IL: deletes 'contributed to' and 'or indirectly' and adds 'related to a sickness or disease' after 'directly' UT: removes 'traumatic' and revises 'damage to the body' to 'bodily injury' | ²MI: revises to 'participation in a civil infraction or other activity that rises to the level of a misdemeanor or felony' | ³CO, MO: removes 'or insane' MI: removed entirely | ⁴DC: adds at the end 'except as mandated by D.C.' | ⁵AK, 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 | ⁶AK, AL: adds at the end 'unless taken as prescribed by a legally qualified physician' AL: removes 'or under the influence of intoxicants' DC, MI: removed 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 'legally qualified' before 'physician' and 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' MI: removed entirely 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' | ⁷IL: 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' | ⁸MI: revises to 'commission of or attempt to commit a felony or to which a contributing cause was the insured person's being engaged in an illegal occupation or other willful criminal activity per Michigan Compiled Law Section 500.3452' UT: adds at the end 'as a voluntary participant' | ⁹IL: removes 'or indirectly'

CRITICAL 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 75, subject to Chesapeake's right to discontinue or terminate coverage as provided in the termination of coverage section of the Policy.¹
- **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.²
- **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 paid³ | 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 you⁴ | On the date we elect to discontinue this plan or type of coverage or all coverage in your state⁵ | 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.

¹IA, MO, TN: changes 'guaranteed' to 'conditionally' | ²LA: 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' | ³NE: adds at the end '(subject to the grace period)' | ⁴AL: adds at the end 'subject to the Time Limit on Certain Defenses Provision in the General Provisions section' OH: removes 'or material misrepresentation' | ⁵AK: 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, TN, UT, WI

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)



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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



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