



Accident Direct

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

DID YOU KNOW?

1 in 8

persons seek medical attention from an injury each year.¹

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.

Accident Direct At A Glance

Cash benefits can be used for:

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

- Pays up to a:
 - **\$25,000 lump-sum cash benefit** for accidental injuries that result in a hospital confinement of 14+ days
 - **\$15,000 lump-sum cash benefit** for accidental injuries that result in a hospital confinement of 7 - 13 days
 - **\$7,500 lump-sum cash benefit** for accidental injuries that result in a hospital confinement of 3 - 6 days
 - **\$3,750 lump-sum cash benefit** for accidental injuries that result in a hospital confinement of 1 - 2 days, requiring surgery
- 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 \$1⁰⁰ per month²**

Cash benefits paid directly to you. Apply today!

¹ National Safety Council, Injury Facts, 2012 | ² For female at \$5,000 benefit level.

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Accident Direct



Make sure you are protected with other popular SureBridge products:



Critical Illness Direct



Dental



Vision

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

¹ 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 73% of applicants selecting the \$25,000 benefit level (4/2013).

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

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 Injury Only Policy, Form CH-26118-IP (01/10) NC.

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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 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, resulting from, or in connection with:

Sickness | Pregnancy and childbirth, including routine or normal newborn child care | Any sickness, disease, or other medical condition not the direct result of an accidental injury occurring while the insured person's coverage is in force | Accidental injuries that do not first occur while the Policy is in force for the insured person | Accidental 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 | Active participation in a riot, civil commotion or insurrection | Suicide, attempted suicide, or any intentionally self-inflicted injury while sane or insane | Cosmetic surgery | Mental or nervous disorders | Operating any motorized passenger vehicle for wage, compensation or profit | Drug abuse or addiction including alcoholism, or overdose of drugs, narcotics, or hallucinogens directly or indirectly | An overdose of drugs, being intoxicated or under the influence of intoxicants, hallucinogens, narcotics or other drugs directly or indirectly, unless administered on the advice of a legally qualified physician | Directly or indirectly engaging in an illegal occupation or illegal activity or your being incarcerated | Committing or trying to commit a felony | 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, heli-skiing 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 | Services or supplies for the treatment of an occupational injury or sickness which are paid under the North Carolina Workers' Compensation Act only to the extent such services or supplies are the liability of the employee, employer or workers' compensation insurance carrier according to a final adjudication under the North Carolina Workers' Compensation Act or an order of the North Carolina Industrial Commission approving a settlement agreement under the North Carolina Workers' Compensation Act.

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:** The table of premiums for the Policy is guaranteed to not change for twelve months from the effective date of coverage. After expiration of this twelve month period, 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 45 days prior to the effective date of the new rates and the new rates are approved by North Carolina Department of Insurance. Such change will be on a class basis.
- **TERMINATION OF COVERAGE:** Your coverage will terminate and no benefits will be payable under the Policy: At the end of the grace period for which premium has not been paid | At the end of the month following the date of our receipt of your request of termination | On the date we elect to discontinue this plan or type of coverage or all coverage in your state. We will provide you with a 180 day notice in the event we terminate the plan | 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.

Navigate life's twists and turns with the SureBridge portfolio of supplemental and life insurance products



Dental



Vision



Accident Direct



Income Protection Direct



Accident Disability Direct



CancerWise®



Critical Illness Direct



Hospital Confinement Direct



Critical Accident Direct



ProtectFit Plus



Accident Companion



Final Expense Whole Life



Simplified Issue Term Life



Fixed Indemnity Direct



Metal Gap



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800-815-8535

Weekdays, 8am to 5pm in all time zones

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