



## Accident Direct Bundle

# Cash benefits to help cover expenses while you recover from an accident

### DID YOU KNOW?

Nearly  
**\$10,000**  
was the average cost of a hospital stay in 2010.<sup>1</sup>

When an accident happens, the **unexpected costs can be daunting**. The **Accident Direct Bundle** combines selected benefit levels from our most popular accident plans to provide **the money you need during your recovery**. 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 Bundle At A Glance

- Covers accidents that occur on or off the job
- Pays up to a:
  - **\$10,000 lump-sum cash benefit** based on the number of days of hospital confinement
  - **\$500 monthly cash benefit** when an accidental injury results in a period of total disability
  - **\$250 daily cash benefit** for hospital confinement
- 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 \$10<sup>44</sup> per month<sup>2</sup>**

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

<sup>1</sup>The Healthcare Cost and Utilization Project, sponsored by the Agency for Healthcare Research and Quality (AHRQ). Statistical Brief 146, Costs for Hospital Stays in the United States, 2010, Anne Pfuntner, Lauren M. Wier, M.P.H., and Claudia Steiner, M.D., M.P.H.

<sup>2</sup>30 year old female, non-tobacco.

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# Accident Direct Bundle



Make sure you are protected with other popular SureBridge products:



Simplified Issue Term Life



Dental



Vision

DESCRIPTION	BENEFIT		
<p><b>Accident Direct:</b> An accidental injury only insurance Policy which pays a lump-sum cash benefit based on number of days of hospital confinement resulting from injuries caused by an accident. Confinement must begin within 45 days of the injury. Injury must first occur after the Policy is in force. Benefits renew annually.</p> <p><b>14+ days:</b> 100% of benefit   <b>7 – 13 days:</b> 60% of benefit   <b>3 – 6 days:</b> 30% of benefit   <b>1 – 2 days:</b> 15% of benefit, surgery required   Common Accident benefit when two or more covered persons are injured in same accident.</p> <p>CH-26118-IP (01/10), or its state variation</p>	<p><b>\$10,000 lump-sum</b></p>		
<p><b>Accident Disability Direct:</b> An accident only disability income insurance Policy which pays a monthly cash benefit when an accidental injury results in a period of total disability. Medical advice, consultation or treatment must commence within 30 days of the injury which caused your total disability. (Benefit cannot exceed 60% of gross monthly earnings). Injury must first occur after the Policy is in force.</p> <p><b>Maximum Period Payable:</b> 12 months   <b>Elimination Period:</b> 30 days</p> <p><b>Waiver of Premium Benefit:</b> This additional benefit will waive premiums for your disability income insurance on a monthly basis during the period where total disability benefits are payable, after you have been totally disabled for a period of 90 consecutive days. Your coverage and its benefits will continue during the benefit period. When you are no longer eligible for the waiver of premium, you must resume your premium payments within 31 days to continue your disability insurance coverage.</p> <p>CH-26114-IP (01/10), or its state variation</p>	<p><b>\$500 monthly</b></p>		
<p><b>Hospital Confinement Direct:</b> A hospital confinement indemnity insurance Policy which pays a daily cash benefit on confinement to hospital due to illness or injury. Subject to a 30-day waiting period for illness and a 365 day lifetime maximum.</p> <table border="0"> <tr> <td> <p>Hospital Confinement Benefit Schedule</p> <ul style="list-style-type: none"> <li>• 1-5 days: 100% of the benefit</li> <li>• 6-10 days: 50% of the benefit</li> <li>• 11-365 days: \$100 per day</li> </ul> </td> <td> <p>ICU/CCU Confinement Benefit Schedule (Paid in lieu of Hospital Confinement Benefit)</p> <ul style="list-style-type: none"> <li>• 1-2 days: 200% of the benefit</li> <li>• 3-10 days: 100% of the benefit</li> <li>• 11-30 days: 50% of the benefit</li> <li>• 31-365 days: \$100 per day</li> </ul> </td> </tr> </table> <p>CH-26116-IP (01/10), or its state variation</p>	<p>Hospital Confinement Benefit Schedule</p> <ul style="list-style-type: none"> <li>• 1-5 days: 100% of the benefit</li> <li>• 6-10 days: 50% of the benefit</li> <li>• 11-365 days: \$100 per day</li> </ul>	<p>ICU/CCU Confinement Benefit Schedule (Paid in lieu of Hospital Confinement Benefit)</p> <ul style="list-style-type: none"> <li>• 1-2 days: 200% of the benefit</li> <li>• 3-10 days: 100% of the benefit</li> <li>• 11-30 days: 50% of the benefit</li> <li>• 31-365 days: \$100 per day</li> </ul>	<p><b>\$250 daily</b></p>
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MONTHLY PREMIUMS	Male	Female
40 Year Old Non-Tobacco	\$16 <sup>49</sup>	\$13 <sup>96</sup>
30 Year Old Non-Tobacco	\$13 <sup>07</sup>	\$10 <sup>44</sup>
Dependent 10 Year Old Child <sup>1</sup>	\$5 <sup>92</sup>	\$5 <sup>92</sup>

Apply today for the Accident Direct Bundle and get cash when accidents occur

<sup>1</sup> Children are not eligible to receive the disability benefit. The information contained herein is accurate at the time of print. This brochure provides only summary information and the benefits and rates may vary by state. The charts above are only an illustration of benefit and premium options per covered person. This plan is not intended as a replacement for accident and sickness health insurance and should not be construed as such. CH ACC DIR BUN 714

## ACCIDENT DIRECT BUNDLE: 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.
- **Actively at Work** means working on a permanent basis at least 25 hours per weeks for wage or salary; and performing the material and substantial duties of a regular job or any other job for which the insured is qualified by reason of education, training or experience.
- **Elimination Period** means the consecutive period of time beginning from the date you are considered totally disabled before the monthly benefit is payable.
- **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.<sup>1</sup>
- **Total Disability or Totally Disabled** means that due to an injury, you are: 1) under a legally qualified physician's care; and 2) not in fact actively at work, as certified by a legally qualified physician upon our request.

### EXCLUSIONS AND LIMITATIONS

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

**For All Plans:** 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>2</sup> | Operating any motorized passenger vehicle for wage, compensation or profit<sup>3</sup> | Drug abuse or addiction including alcoholism, or overdose of drugs, narcotics, or hallucinogens, directly or indirectly<sup>4</sup> | An overdose of drugs, being intoxicated or under the influence of intoxicants, hallucinogens, narcotics or other drugs, directly or indirectly<sup>5</sup> | Directly or indirectly engaging in an illegal occupation or illegal activity or your being incarcerated<sup>6</sup> | Committing or trying to commit a felony<sup>7</sup> | Mountaineering using ropes and/or other equipment, parachuting, hang gliding, officiating or coaching, racing any type of vehicle in an organized or unorganized event, sky diving, scuba diving below 50 feet, motorized racing, para-sailing, experimental aviation, ultra-light flying, base jumping, bungee jumping, heli-skiing or helisnowboarding<sup>8</sup> and | 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.

**For the Hospital Confinement Direct Plan:** Any care or benefits which are not specifically provided for in the Policy | Mental or nervous disorders | Mandibular or maxillofacial surgery to correct growth defects after one year from the date of birth, jaw disproportions or malocclusions, or to increase vertical dimension or reconstruct occlusion | Weight loss or modification, or complications arising therefrom, or procedures resulting therefrom, or for surgical treatment of obesity, including wiring of the teeth and all forms of surgery performed for the purpose of weight loss or modification | Breast reduction or augmentation unless necessary in connection with breast reconstructive surgery following a mastectomy performed while insured under the Policy<sup>9</sup> | Modification of the physical body in order to improve the psychological, mental or emotional well-being of the insured person, such as sex-change surgery | Payment for care for military service connected disabilities for which the insured person is legally entitled to for 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 | Any treatment or procedure that either promotes or prevents conception or prevents childbirth, including but not limited to: 1) artificial insemination 2) in-vitro fertilization or other treatment for infertility 3) treatment for impotency 4) sterilization or reversal of sterilization or 5) abortion (unless the life of the mother would be endangered if the fetus were carried to term), unless otherwise stated in the Policy | Cosmetic surgery | Radial keratotomy or any eye surgery when the primary purpose is to correct nearsightedness, farsightedness, astigmatism, or any refractive error | Normal pregnancy, except for complications of pregnancy while hospital confined | Hospital confinement for routine or normal newborn child care.

**Pre-Existing Condition Limitations for Hospital Confinement Direct:** We will not provide benefits for any loss resulting from a pre-existing condition, unless the loss is incurred at least **one-year** after the effective date of coverage. A pre-existing condition means a medical condition, sickness or injury not excluded for which: 1) medical advice, consultation, or treatment was recommended by or received from a medical practitioner within the **two-year period** before the effective date of coverage or 2) symptoms existed which would cause an ordinarily prudent person to seek diagnosis, care or treatment within the **two-year period** before the effective date of coverage.<sup>10</sup>

**For the Accident Direct Plan:** 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 | Mental or nervous disorders | Cosmetic surgery.

**For the Accident Disability Direct Plan:** Sickness, including but not limited to pregnancy and childbirth | Injuries that do not first occur while the Policy is in force for the insured person | Mental or nervous disorders | Cosmetic surgery.

MO: for Hospital Confinement Direct only, all reference to 'Waiting Period' are deleted' | <sup>1</sup>AK: removes last provision for Accident Direct plan | <sup>2</sup>CO, MO: removes 'or insane' | <sup>3</sup>IL: deleted entirely | <sup>4</sup>AL: adds 'unless taken as prescribed by a legally qualified physician' IL: removes 'directly or indirectly' and adds 'unless taken by a legally qualified physician' LA: revised to read 'addiction of alcohol, narcotics, or hallucinogens directly or indirectly' | <sup>5</sup>AK: for Accident Direct only, adds 'unless administered on the advice of a physician' after 'narcotics' AL: adds 'unless taken as prescribed by a legally qualified physician' and removes 'or under the influence of intoxicants' 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: deleted entirely LA: revised to read 'being intoxicated or under the influence of intoxicants, hallucinogens or narcotics directly or indirectly' UT: removes 'being intoxicated or under the influence of intoxicants' and adds the following new exclusion: 'the use of alcohol that substantially contributes to, causes the loss, or is over the legal limit' | <sup>6</sup>IL: removes 'or indirectly' and 'illegal activity or' IA: for Accident Disability Direct, removes 'or your being incarcerated' MO: removed 'or your being incarcerated' NE: revised to read 'engaging in an illegal occupation' UT: adds 'as a voluntary participant' after 'activity' | <sup>7</sup>UT: adds 'as a voluntary participant' | <sup>8</sup>IL: deleted entirely IA: revised to read 'aviation, including experimental aviation, or ultra-light flying' and deleted entirely for Accident Disability Direct | <sup>9</sup>IN: removes 'performed while insured under the Policy' | <sup>10</sup>AL: changes 'two-year' to 'five-month' IL: second reference of 'two-year' changed to 'one-year' MS: changes 'two-year' to 'one-year' NM: changes 'two-year' and 'one-year' to 'six-month'.

## ACCIDENT DIRECT BUNDLE: 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.<sup>11</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. Such change will be on a Class Basis. The premium for the Policy is based on the issue age of the insured person at the time in which the Policy becomes effective. For the Accident Disability Direct, your premium may change based on your occupation.<sup>2</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>3</sup> | 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>4</sup> | On the date We elect to discontinue this plan or type of coverage or all coverage in your state<sup>5</sup> | 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.

<sup>1</sup>IA: changes 'guaranteed renewable to age 65' to 'conditionally renewable to age 65, or Medicare eligibility, whichever occurs first' | <sup>2</sup>AK, LA, UT: changes '31 days' to '45 days' MS, NM, WI: changes '31 days' to '60 days' | <sup>3</sup>AK: adds 'subject to the grace period' | <sup>4</sup>AL: adds 'subject to the Time Limit on Certain Defenses provision in the General Provisions section' | <sup>5</sup>AK: adds 'we will give you at least 45 days notice before the date coverage will be discontinued' RI: for Accident Direct and Accident Disability Direct, deleted entirely.

For use in AK, AL, AR, AZ, CO, DE, IA, IL, IN, LA, MI, MO, MS, NE, NM, OH, RI, UT and WI

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. Forms CH-26114-IP (1/10); CH-26116-IP (1/10) and CH-26118-IP (1/10) or their state variation.



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Vision | Income Protection Direct | CancerWise® | Hospital Confinement Direct  
ProtectFit Plus | Final Expense Whole Life | Fixed Indemnity Direct

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