

Accident Coverage

Accident Direct

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





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

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

Pays lump-sum cash benefit for accidental injuries which result in a hospital confinement even if benefits are also paid under Workers' Compensation²

- **\$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 \$1.00 per month³**.

Cash benefits can be used for:



Co-pays or co-insurance



Rent/mortgage



Car payments



Child care



Everyday living expenses



Did You Know?

1 in **8** people seeks
medical attention
from an injury each year.¹

¹National Safety Council, Injury Facts, 2014 | ² 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. | ³ For female at \$5,000 benefit level.



BENEFIT SCHEDULE ¹ per person, per policy year	\$5,000	\$15,000	\$20,000	\$25,000
14+ days <i>(100% of benefit)</i>	\$5,000	\$15,000	\$20,000	\$25,000
7 - 13 days <i>(60% of benefit)</i>	\$3,000	\$9,000	\$12,000	\$15,000
3 - 6 days <i>(30% of benefit)</i>	\$1,500	\$4,500	\$6,000	\$7,500
1 - 2 days <i>(15% of benefit, surgery required)</i>	\$750	\$2,250	\$3,000	\$3,750
Common Accident Benefit <i>when two or more covered persons are injured in the same accidental injury</i>	included	included	included	included
MONTHLY PREMIUMS				
Male	\$1.26	\$3.78	\$5.04	\$6.30
Female	\$0.96	\$2.88	\$3.84	\$4.80
Dependent Child(ren)	\$1.12	\$3.35	\$4.46	\$5.58

¹Confinement 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.

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 Insurance Policy, Form CH-26118-IP (01/10) VA.

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.



Other Important Information

Definitions (See Policy for Other Important Definitions):

- **Accidental Injury** means accidental bodily injury sustained by the insured person which are the direct result of an accident, independent of disease or bodily infirmity or any other cause, and which occur while the insurance is in force. Accidental Injury includes pregnancy following an act of rape of an insured person which was reported to the police within 7 days following its occurrence. In the case of an act of rape or incest to a female insured person under the age of 13, the 7 day requirement is extended to 180 days.
- **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 any benefits for loss caused by, resulting from, or in connection with:

Sickness | Pregnancy and childbirth, including routine or normal newborn child care, or unless otherwise stated in the Policy | 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 result in a hospital confinement | Any act of war, declared or undeclared ("war" does not include terrorism) | 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 emotional disorders | Alcoholism and drug addiction | Directly or indirectly engaging in an illegal occupation or illegal activity | Committing or trying to commit a felony | Aviation, 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.

Other Important Information

Coverage Information:

- **COVERAGE BEGINS:** In consideration of your premiums paid as shown in the Policy schedule, and 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 at the sole option of the insured, or to age 65, subject to Chesapeake's right to discontinue or terminate the 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 not been paid (subject to the grace period) | Effective upon our receipt of your request of termination or on such later date as may be specified in the notice | On the date of fraudulent misstatements in the application by you | On the date Chesapeake elects 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. The unearned portion of any premium paid will be refunded promptly. The earned premium shall be computed pro-rata.

Navigate Life's Twists & Turns

with the SureBridge portfolio of supplemental insurance products

**Accident | Dental | Disability | Fixed Indemnity
Illness | Metal Gap | Vision**

**SureBridgeInsurance.com
(800) 815-8535**

Weekdays 8:00 a.m. to 5:00 p.m. in all time zones



SureBridge[®]
Underwritten by
The Chesapeake Life Insurance Company[®]

About Us

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 is available through HealthMarkets Insurance Agency Inc., 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.

SureBridge[®] is a registered trademark used for both insurance and non-insurance products offered by subsidiaries of HealthMarkets, Inc. Supplemental 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.