



Underwritten by *The Chesapeake Life Insurance Company*<sup>®</sup>

# 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.<sup>1</sup>

### 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 injury<sup>2</sup> even if benefits are also paid under Workers' Compensation<sup>3</sup>
- 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 \$1<sup>50</sup> per month<sup>4</sup>**

<sup>1</sup> Social Security Administration, Fact Sheet February 2013 | <sup>2</sup> Available on the highest option | <sup>3</sup> 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. | <sup>4</sup> For female at \$10,000 benefit level.

# Critical Accident Direct

## DESCRIPTION

Pays a one-time lump sum cash benefit<sup>1</sup> 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 limbs<sup>2</sup>
- Paraplegia: total paralysis of lower limbs<sup>2</sup>
- Hemiplegia: total paralysis of upper and lower limbs on one side of body<sup>2</sup>
- 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 <sup>50</sup>	\$3 <sup>75</sup>	\$5 <sup>00</sup>	\$7 <sup>50</sup>	\$10 <sup>00</sup>	\$12 <sup>50</sup>	\$15 <sup>00</sup>
Female	\$1 <sup>50</sup>	\$2 <sup>25</sup>	\$3 <sup>00</sup>	\$4 <sup>50</sup>	\$6 <sup>00</sup>	\$7 <sup>50</sup>	\$9 <sup>00</sup>
Dependent Child	\$2 <sup>00</sup>	\$3 <sup>00</sup>	\$4 <sup>00</sup>	\$6 <sup>00</sup>	\$8 <sup>00</sup>	\$10 <sup>00</sup>	\$12 <sup>00</sup>

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

<sup>1</sup> In no event will the Policy pay more than one benefit amount for each insured person during that insured person's lifetime | <sup>2</sup> For a continuous period of at least 30 days | 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, 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 Policy, Form CH-26123-IP (04/11) VA.

## CRITICAL ACCIDENT DIRECT: OTHER IMPORTANT INFORMATION

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

- **Accidental Injury** means accidental bodily injury sustained by the insured person and which is the direct result of an accident, independent of disease or bodily infirmity or any other cause, and which occurs while the insurance is in force.
- **Qualifying Injury** means one of the conditions listed which occurs while the Policy is in force, is a direct result of an accidental injury, and occurs within 60 days of such accidental injury.

### 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 ("war" does not include terrorism | Participation in a riot or insurrection | Suicide, attempted suicide, or any intentionally self-inflicted injury while sane or insane | 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 | Intentionally medically induced qualifying injury | Cosmetic surgery | Alcoholism and drug addiction | Directly or indirectly engaging in an illegal occupation | Committing or trying to commit a felony.

Benefits will not be payable for: Any condition that is not a qualifying injury, as defined in the Policy | Any amounts in excess of the benefit amount.

## CRITICAL ACCIDENT DIRECT: OTHER IMPORTANT INFORMATION (continued)

### 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 conditionally 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.
- **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) | On the date the qualifying injury occurs and a benefit has been paid | 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 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 75 | 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.



# 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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