



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

Cash benefits can be used for:

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

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 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



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

Make sure you are protected with other popular SureBridge products:



Critical Illness Direct



Dental



Vision

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 print. 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.

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ACCIDENT DIRECT: 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 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 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 | 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.

Coverage Information:

- **COVERAGE BEGINS:** In consideration of your premium 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:** The Policy is guaranteed renewable at the sole option of the insured, or 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:** 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 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 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 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



SureBridgeInsurance.com

800-815-8535

Weekdays, 8am to 5pm in all time zones

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