

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 SCHEDULE¹ 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 ² <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. | ²CA: revises to 'Common Injury Benefit - when two or more covered person are injured in the same event' | The chart above is only an illustration of benefit and premium options per covered person. Premiums may vary by state.

This brochure provides only summary information and the benefits and rates may vary by state. 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), or its state variation.

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 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.¹
- **First Occur, First Occurred or First Occurrence** means an accidental injury that initially occurred for the first time while the Policy is in force for the insured person. This does not include accidental injuries that result in exacerbation or recurrence of a previous injury.²
- **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.³

EXCLUSIONS AND LIMITATIONS

We will not provide any benefits for loss caused by, resulting from, or in connection with:⁴

Sickness | Pregnancy and childbirth, including routine or normal newborn child care⁵ | Any sickness, disease, or other medical condition not the direct result of an accidental injury occurring while the insured person's coverage is in force⁶ | Accidental injuries that do not first occur while the Policy is in force for the insured person⁷ | Accidental injuries that do not result in a hospital confinement⁸ | Any act of war, declared or undeclared⁹ | Active military duty in the service of any country | Participation in a riot, civil commotion or insurrection¹⁰ | Suicide, attempted suicide, or any intentionally self-inflicted injury while sane or insane¹¹ | Cosmetic surgery¹² | Mental or nervous disorders¹³ | Operating any motorized passenger vehicle for wage, compensation or profit¹⁴ | Drug abuse or addiction including alcoholism, or overdose of drugs, narcotics, or hallucinogens directly or indirectly¹⁵ | An overdose of drugs, being intoxicated or under the influence of intoxicants, hallucinogens, narcotics or other drugs directly or indirectly¹⁶ | Directly or indirectly engaging in an illegal occupation or illegal activity or your being incarcerated¹⁷ | Committing or trying to commit a felony¹⁸ | 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-snowboarding¹⁹ | 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.²⁰

¹CA: revises to 'Injury means sudden, non-recurrent, accidental and unanticipated damage to the body which is not of gradual onset, requiring immediate medical attention. The injury must first occur after the insured person's coverage has become effective and while the coverage is in force under the Policy' IL: revises 'and not contributed to, directly or indirectly, by a sickness' to 'and is not directly related to a sickness or disease' UT: removes 'traumatic' and revises 'damage to the body' to 'bodily injury' and adds 'and independent of disease or bodily infirmity' after 'by a sickness' | ²CA: removes both uses of 'accidental' | ³AK, UT: removes last provision IA: revises provision 1 and 2 to read '1) be operated pursuant to Iowa law; 2) be primarily and continuously engaged in providing and operating, either on its premises or in facilities available to the hospital on a pre-arranged basis and under the supervision of a staff of legally qualified physicians, medical diagnostic and major surgical facilities for the medical care and treatment of sick or injured persons on an inpatient basis for which a charge is made' and removes the last provision IL: revises provision 1 to add 'or in facilities having an agreement to provide' LA: adds the provision 'is owned and operated by the State of Louisiana or any of its political subdivisions' | ⁴CA: removes 'or in connection with' | ⁵TN: adds 'except for complications of pregnancy' | ⁶CA: revises 'not the' to 'that is NOT a' and removes 'accidental' | ⁷CA: removes 'accidental' | ⁸CA: removes 'accidental' | ⁹NC: adds 'except for terrorism' | ¹⁰MD: deleted entirely MI: revises to 'participation in a civil infraction or other activity that rises to the level of a misdemeanor or felony' NC: adds 'active' before 'participation' UT: adds 'voluntary' before 'participation' | ¹¹CA: removes 'while sane or insane' CO, MO: removes 'or insane' MD: removes 'sane or' MI: removes entirely | ¹²DC: adds 'except as mandated by D.C.' MD: adds 'when the treating physician determines the treatment to be cosmetic' UT: revises to 'having cosmetic surgery or other elective procedures that are not medically necessary' | ¹³CA: adds 'as defined' | ¹⁴IL: deleted entirely | ¹⁵AK: adds 'unless administered on the advice of a physician' AL, IL, KY: adds 'unless taken as prescribed by a legally qualified physician' CA: revises to 'any loss sustained or contracted in consequence of the insured being intoxicated or under the influence of any controlled substance, unless administered on the advice of a physician' DC, MD, MI: deleted entirely IL, UT: removes 'directly or indirectly' LA: revised to read 'addiction of alcohol, narcotics, or hallucinogens, directly or indirectly' WY: adds 'unless used as prescribed by a legally qualified physician' | ¹⁶AK: adds 'unless administered on the advice of a physician' AL, KY: adds 'unless taken as prescribed by a legally qualified physician,' and AL deletes 'or under the influence of intoxicants' CA, IN, MD, MI: removes entirely DC: revised to read 'the voluntary use of illegal drugs; the intentional taking of over the counter medication not in accordance with recommended dosage and warning instructions; and the intentional misuse of prescription drugs, except as mandated by D.C.' 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' LA: revised to read 'being intoxicated or under the influence of intoxicants, hallucinogens or narcotics, directly or indirectly' NC: 'unless administered on the advice of a legally qualified physician' NE: removes 'or other' and adds 'unless administered on the advice of a physician or other illegal drugs' after 'narcotics' TN: adds 'for alcohol intoxication this means over the legal limit of .08' after 'intoxicated' UT: revises to 'an overdose of drugs, hallucinogens, narcotics or other drugs' and adds the new exclusion 'the use of alcohol that substantially contributes to, causes the loss, or is over the legal limit, in the jurisdiction where the loss occurred' WY: adds 'unless used as prescribed by a legally qualified physician' | ¹⁷CA: revises to 'any loss to which a contributing cause was the insured's commission of or attempt to commit a felony or to which a contributing cause was the insured being engaged in an illegal occupation' IL: removes 'or indirectly' and 'or illegal activity' MD: removes entirely IA, MO: deletes 'or your being incarcerated' NE: revised to read 'engaging in an illegal occupation' UT: revises to 'engaging in an illegal occupation or illegal activity as a voluntary participant, or your being incarcerated' | ¹⁸CA, MD: removes entirely MI: revises to 'commission of or attempt to commit a felony or to which a contributing cause was the insured's being engaged in an illegal occupation or other willful criminal activity per Michigan Compiled Law Section 500.3452' UT: adds at the end 'as a voluntary participant' | ¹⁹IL: removes entirely IA: revised to read 'aviation, including experimental aviation, or ultra-light flying' | ²⁰AR, AZ, CO, DC, KS, LA, MO, MS, NM, OH, WI: adds the exclusion 'Treatment, services or supplies received outside the U.S. or Canada. However, treatment, services or supplies received as a result of an acute accidental injury sustained during the first 30 days of travel outside of the U.S. or Canada will be considered a covered expense. In no event will treatment, services or supplies received beyond the first 30 days of travel outside of the U.S. or Canada be considered a covered expense.' NC: adds the exclusion '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.'

Other Important Information

Coverage Information:

- **COVERAGE BEGINS:** 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 the coverage as provided in the Termination of Coverage section of the Policy.¹
- **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.²
- **TERMINATION OF COVERAGE:** Your coverage will terminate and no benefits will be payable under the Policy³: At the end of the month for which premium has been paid⁴ | 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 you⁵ | On the date we elect to discontinue this plan or type of coverage or all coverage in your state⁶ | 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.⁷

¹IA: revises 'guaranteed renewable to age 65' to 'conditionally renewable to age 65, or Medicare eligibility, whichever occurs first' KS, KY, TN: changes 'guaranteed' to 'conditionally' NC: adds 'any rate adjustment will be preceded by a 45 day notice' | ²AK, LA, NC, UT: revised '31 days' to '45 days,' KY: revised to read 'Chesapeake reserves the right to change the table of premiums, on a class basis; however, the premium table will not be increased within 12 months from date of issue or date of renewal. The premium for the Policy may also change in amount by reason of a change in occupation, the insured person's change in geographic location or an increase in the Policy benefit level. If we change the premium, we will give you a written notice of at least 31 days prior to the effective date of the new rates.' LA: adds at the end 'such rates will not increase more than once each six-month period following the initial twelve-month period' MD: revises '31 days' to '40 days' MS, NM, WI: revises '31 days' to '60 days' NC: adds at the beginning 'The table of premiums for the Policy are guaranteed to not change for twelve months from the effective date of coverage. After expiration of this twelve month period' and adds at the end 'and the new rates are approved by the North Carolina Department of Insurance' | ³MD: adds '(subject to the Extension of Benefits provision)' after 'Policy' | ⁴AK, NE: adds '(subject to the grace period)' NC: revises 'month' to 'grace period' and adds 'not' before 'been paid' | ⁵AL: adds 'subject to the Time Limit on Certain Defenses provision in the General Provisions sections' KY: revised to 'on the date of fraud or intentional misrepresentation of material fact under the terms of the Policy by you' NC: removes entirely | ⁶AK: adds 'Chesapeake will give you at least 45 days notice before the date coverage will be discontinued' NC: adds 'Chesapeake will provide you with a 180 day notice in the event we terminate this plan' ND: removes entirely TN: adds 'laterally' after 'discontinue' | ⁷KY: removes 'only' and revises 'full months' to 'unearned premium'

For use in AK, AL, AR, AZ, CA, CO, DC, DE, IA, IL, IN, KS, KY, LA, MD, MI, MO, MS, NC, ND, NE, NM, OH, TN, UT, WI and WY

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. Form CH-26118-IP (01/10), or its state variation.

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