

Accident Coverage

Critical Accident Direct

Cash benefits paid directly to you to cover expenses that result from a serious accident.





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

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 injury¹ even if benefits are also paid under Workers' Compensation²



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 \$1.50 per month**³

¹ Available on the highest option | 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 \$10,000 benefit level.

Cash benefits can be used for:



Co-pays or co-insurance



Rent/mortgage



Car payments



Child care



Everyday living expenses

Did You Know?

7 in **10**

workers say they could not cover
normal living expenses for more
than 6 months without a paycheck.¹



¹ Social Security Administration, Fact Sheet February 2013

How Does the Coverage Work?

Pays a one-time lump sum cash benefit¹ 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 limbs²
- Paraplegia: total paralysis of lower limbs²
- Hemiplegia: total paralysis of upper and lower limbs on one side of body²
- 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	\$2.50	\$3.75	\$5.00	\$7.50	\$10.00	\$12.50	\$15.00
Female	\$1.50	\$2.25	\$3.00	\$4.50	\$6.00	\$7.50	\$9.00
Dependent Child	\$2.00	\$3.00	\$4.00	\$6.00	\$8.00	\$10.00	\$12.00

The chart above is only an illustration of benefit and premium options per covered person. Premiums may vary by state.

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 occur after the insured person's coverage has become effective and while the coverage is in force under the Policy.³
- **Qualifying Injury** means one of the conditions listed in the Policy schedule which occurs while the Policy is in force, is a direct result of an accidental injury, occurs within 60 days of such accidental injury, and for which a positive diagnosis is made by a legally qualified physician based on diagnostic criteria generally accepted by a medical profession.

¹In no event will the Policy pay more than one benefit amount for each insured person during that insured person's lifetime | ²For a continuous period of at least 30 days | ³AR: removes 'traumatic' 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' | 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, 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), 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 (continued)

EXCLUSIONS AND LIMITATIONS

We will not provide any 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 undeclared¹ | Active military duty in the service of any country | Participation in a riot, civil commotion or insurrection² | Suicide, attempted suicide, or any intentionally self-inflicted injury while sane or insane³ | 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 | Experimental or investigational medicine⁴ | Intentionally medically induced qualifying injury | Cosmetic surgery⁵ | Drug abuse or addiction including alcoholism, or overdose of drugs, narcotics, or hallucinogens directly or indirectly⁶ | An overdose of drugs, being intoxicated or under the influence of intoxicants, hallucinogens, narcotics or other drugs directly or indirectly⁷ | Directly or indirectly engaging in an illegal occupation or illegal activity or your being incarcerated⁸ | Committing or trying to commit a felony⁹ | Sunburn.¹⁰

Benefits will not be payable for: A qualifying injury that occurred prior to an insured person's effective date of coverage | Any condition that is not a qualifying injury, as defined in the Policy | Loss resulting from any other condition or incapacity, other than loss resulting from a qualifying injury, as defined in the Policy. This includes any other condition or incapacity which may have been complicated or directly or indirectly affected or caused by a qualifying injury or as a result of treatment of a qualifying injury¹¹ | Any amounts in excess of the benefit amount.

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 75, subject to Chesapeake's right to discontinue or terminate the coverage as provided in the Termination of Coverage section of the Policy.¹²
- **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.¹³
- **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 paid¹⁴ | On the date the qualifying injury occurs and a benefit has been paid | At the end of the month following the date of our receipt of your request of termination¹⁵ | On the date of fraud or material misrepresentation by you¹⁶ | On the date we elect to discontinue this plan or type of coverage or all coverage in your state¹⁷ | 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. Premium will only be refunded for any full months paid beyond the termination date.¹⁸

¹NC: adds 'except for terrorism' | ²MD: removes 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' at the beginning | ³CO, MO: removes 'or insane' MI: removes entirely | ⁴MD: adds 'when the treating physician determines that the treatment is experimental or investigational medicine' | ⁵DC: adds at the end 'except as mandated by D.C.' MD: adds 'when the treating physician determines that the treatment is cosmetic' NC: adds 'except for those associated with cleft lip or cleft palate' | ⁶AK, AL, KS, KY: adds 'unless taken as prescribed by a (legally qualified, for AK, AL, and KY) physician' DC: removes 'narcotics' IL: removed 'directly or indirectly' and adds at the end 'unless taken as prescribed by a legally qualified physician' LA: revises to 'addiction of alcohol, narcotics, or hallucinogens, directly or indirectly' MD, MI: removes entirely NC: adds 'unless administered on the advice of a legally qualified physician' WY: adds 'unless used as prescribed by a legally qualified physician' | ⁷AK, AL, KS, KY: adds 'unless taken as prescribed by a (legally qualified, for AK, AL, and KY) physician' AL: removes 'or under the influence of intoxicants' DC, MD, MI: removes entirely IL: revises to '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: adds 'unless administered on the advice of a physician' LA: revises to 'being intoxicated or under the influence of intoxicants, hallucinogens or narcotics, directly or indirectly' NC: adds 'unless administered on the advice of a legally qualified physician' TN: adds 'for alcohol intoxication this means over the legal limit of .08' after 'intoxicated' UT: removes 'being intoxicated or under the influence of intoxicants' and adds the new exclusion 'the use of alcohol that substantially contributes to, causes the loss, or is over the legal limit' WY: adds 'unless used as prescribed by a legally qualified physician' | ⁸IL: removes 'or indirectly' and 'or illegal activity' IA, MO: removes 'or your being incarcerated' MD: removes entirely NE: revises to 'engaging in an illegal occupation' UT: adds 'as a voluntary participant' after 'activity' | ⁹MD: removes entirely MI: revises to 'commission of or attempt to commit a felony or to which a contributing cause was the insured person's engaging 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' | ¹⁰KS: adds the new 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 new 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.' | ¹¹IL: removes 'or indirectly' | ¹²IA, KS, KY, TN: changes 'guaranteed' to 'conditionally' NC: adds 'Any rate adjustment will be preceded by a 45 day notice and shall be guaranteed for a period of not less than 12 months' | ¹³KY: revises to '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 an increase in the attained age of the insured person, the insured person's change in geographic location or an increase in the Policy benefit level. If we change the premiums, we will give the insured person a written notice of at least 31 days prior to the effective date of the new rates' LA: changes '31 days' to '45 days' and adds '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. The approved rates shall be guaranteed for a period of not less than 12 months' AK, NC, UT: revises '31 days' to '45 days' | ¹⁴MD: adds '(subject to the grace period provision)' NE: adds '(subject to the grace period)' NC: revises 'month' to 'grace period' and adds 'not' before 'been paid' | ¹⁵KS: removes entirely | ¹⁶AL, MD: adds at the end 'subject to the Time Limit on Certain Defenses Provision (in the General Provisions section, for AL)' KS, KY: revises 'material misrepresentation' to 'intentional misrepresentation of a material fact (under the terms of the Policy, for KY)' NC: removes entirely OH: removes 'or material misrepresentation' | ¹⁷AK: adds at the end '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 the plan' ND: removes entirely | ¹⁸KS, NC: removes entirely KY: removes 'only' and revises 'full months' to 'unearned premium'.

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

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