



## Accident Disability Direct

# Cash benefits paid directly to you during times of accident-related disability

### DID YOU KNOW?

**95%**

of disabling injuries occur off the job which means Worker's Compensation does not cover them.<sup>1</sup>

Accidents happen and the **Accident Disability Direct** plan can help you financially when they do. It pays **monthly cash benefits** directly to you during times when an accidental injury results in total disability leaving you unable to work. The money can be used to **pay unexpected medical costs or everyday living expenses.**

**Applying is simple and can be completed in minutes.**

### Cash benefits can be used for:

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

### Accident Disability Direct At A Glance

- Pays up to a **\$2,500 monthly cash benefit** for a physician-verified period of total disability caused by an injury
- Waiver of Premium benefit included
- 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 \$5<sup>16</sup> per month<sup>2</sup>**

## Cash benefits paid directly to you. Apply today!

<sup>1</sup> Council for Disability Awareness, Long-Term Disability Claims Review, 2012 | <sup>2</sup> White collar female at \$1,000 monthly benefit level with a benefit period of 12 months and an elimination period of 30 days.

CH ACC DIS DIR 813

# Accident Disability Direct



Make sure you are protected with other popular SureBridge products:



Critical Illness



Dental



Vision

## DESCRIPTION

Pays a monthly cash benefit for a physician-verified period of total disability due to an injury. Available benefit options: \$1,000, \$1,500, \$2,000 and \$2,500. Benefit cannot exceed 60% of gross monthly earnings.

Medical advice, consultation or treatment must commence within 30 days of the injury which caused your total disability.

**Waiver of Premium Benefit:** After a period of 90 consecutive days of total disability, this additional benefit waives the monthly premium, up to the maximum period payable, with no interruption in coverage. Premium payments must resume within 31 days of the expiration of the waiver of premium benefit to continue coverage.

**Maximum Period Payable Options:** 12 or 24 months

**Elimination Period Options:** 14 or 30 days



MONTHLY PREMIUMS	\$1,000		\$1,500		\$2,000		\$2,500	
	Male	Female	Male	Female	Male	Female	Male	Female
30 Year Old (white collar)	\$6 <sup>02</sup>	\$5 <sup>16</sup>	\$9 <sup>18</sup>	\$7 <sup>87</sup>	\$12 <sup>50</sup>	\$10 <sup>72</sup>	\$15 <sup>83</sup>	\$13 <sup>57</sup>
30 Year Old (blue collar)	\$15 <sup>04</sup>	\$12 <sup>89</sup>	\$22 <sup>95</sup>	\$19 <sup>67</sup>	\$31 <sup>26</sup>	\$26 <sup>80</sup>	\$39 <sup>57</sup>	\$33 <sup>92</sup>

The chart above is only an illustration of benefit and premium options per individual for plans with a 30 day elimination period and 12 month benefit period. As defined by the American Academy of Actuaries, "blue collar" refers to union and hourly workers. All other workers are classified as "white collar."

Consumer Preferred Status: Based on 33% of applicants selecting the \$2,500 benefit level (4/2013)

## Apply today for Accident Disability Direct to help cover costs related to accidental injuries

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 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 Accident only disability income insurance Policy. Form CH-26114-IP (01/10), or its state variation.

CH ACC DIS DIR 813

## ACCIDENT DISABILITY DIRECT: OTHER IMPORTANT INFORMATION

### Definitions:

- **Actively at Work** means working on a permanent basis at least 25 hours per week for wage or salary; and performing the material and substantial duties of a regular job or any other job for which the insured is qualified by reason of education, training or experience.
- **Elimination Period** means the consecutive period of time beginning from the date in which you are considered totally disabled before the monthly indemnity benefit is payable. The elimination period is shown in the Policy schedule of benefits.
- **Injury** means bodily harm caused by an accident resulting in unforeseen trauma requiring immediate medical attention and is not contributed to, directly or indirectly, by a sickness.
- **Total Disability or Totally Disabled** means that, due to an injury, you are: 1) under a legally qualified physician's care; and 2) not in fact actively at work, as certified by a legally qualified physician upon our request.

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

Sickness, including but not limited to pregnancy and childbirth | Injuries that do not first occur while the Policy is in force for the insured person | Any act of war, declared or undeclared | Active military duty in the service of any country | Participation in a riot, civil commotion or insurrection | Suicide, attempted suicide, or any intentionally self-inflicted injury while sane or insane<sup>1</sup> | Mental or nervous disorders | Having cosmetic surgery<sup>2</sup> | Operating any motorized passenger vehicle for wage, compensation or profit<sup>3</sup> | Drug abuse or addiction including alcoholism, or overdose of drugs, narcotics, or hallucinogens, directly or indirectly<sup>4</sup> | An overdose of drugs, being intoxicated or under the influence of intoxicants, hallucinogens, narcotics or other drugs directly or indirectly<sup>5</sup> | Directly or indirectly engaging in an illegal occupation or illegal activity or your being incarcerated<sup>6</sup> | Committing or trying to commit a felony<sup>7</sup> | Mountaineering using ropes and/or other equipment, parachuting, hang gliding, officiating or coaching, racing any type of vehicle in an organized or unorganized event, sky diving, scuba diving below 50 feet, motorized racing, parasailing, experimental aviation, ultra-light flying, base jumping, bungee jumping, heli-skiing or heli-snowboarding<sup>8</sup> | 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 the U.S. Federal Aviation.

We may require information regarding pre-tax personal income, allowable business expenses, and other plans, including income tax returns, for period before and after the start of a period of total disability. Failure to provide such information may result in disqualification for benefit payment under the Policy. Benefits are subject to coordination with other compensation.

### Coverage Information:

- **COVERAGE BEGINS:** Chesapeake requires evidence of insurability before coverage is provided. 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 coverage as provided in the termination of coverage section of the Policy.<sup>9</sup>
- **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.<sup>10</sup>
- **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 paid, except as provided in the waiver of premium provision<sup>11</sup> | 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 you<sup>12</sup> | On the date we elect to discontinue this plan or type of coverage or all coverage in your state<sup>13</sup> | On the date an insured person is no longer a permanent resident of the United States | On the date you reach age 65 | Premium will only be refunded for any full months paid beyond the termination date.

<sup>1</sup>CO, MO: removes 'or insane' | <sup>2</sup>DC: adds at the end 'except as mandated by D.C.' | <sup>3</sup>IL: deleted entirely | <sup>4</sup>AL: adds at the end, unless taken as prescribed by a legally qualified physician' DC: deleted entirely IL: removes 'directly or indirectly' and adds at the end 'unless taken by a legally qualified physician' LA: revised to read 'addiction of alcohol, narcotics, or hallucinogens, directly or indirectly' | <sup>5</sup>AL: adds at the end 'unless taken as prescribed by a legally qualified physician' and removes 'or under the influence of intoxicants' 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' IN: deleted entirely LA: revised to read 'being intoxicated or under the influence of intoxicants, hallucinogens or narcotics, directly or indirectly' 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' | <sup>6</sup>IL: removes 'or indirectly' and 'illegal activity or' IA, MO: removes 'or your being incarcerated' NE: revised to read 'engaging in an illegal occupation' UT: adds 'as a voluntary participant' after 'activity' | <sup>7</sup>UT: adds at the end 'as a voluntary participant' | <sup>8</sup>IL, IA: deleted entirely | <sup>9</sup>IA: changes 'guaranteed renewable to age 65' to 'conditionally renewable to age 65, or Medicare eligibility, whichever occurs first' | <sup>10</sup>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' MS, NM, WI: changes '31 days' to '60 days' UT: changes '31 days' to '45 days' | <sup>11</sup>NE: adds at the end '(subject to the grace period)' | <sup>12</sup>AL: adds at the end 'subject to the Time Limit on Certain Defenses provision in the General Provisions section' | <sup>13</sup>RI: deleted entirely

For use in AL, AR, AZ, CO, DC, DE, IA, IL, IN, LA, MI, MO, MS, NE, NM, OH, RI, UT, WI

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.

# 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



Simplified Issue Term Life



[SureBridgeInsurance.com](http://SureBridgeInsurance.com)

**800-815-8535**

Weekdays, 8am to 5pm in all time zones

SureBridge® is a registered trademark used for both insurance and non-insurance products offered by subsidiaries of HealthMarkets, Inc. Supplemental insurance products are underwritten and administered by The Chesapeake Life Insurance Company®. Administrative offices are located in North Richland Hills, TX. The insurance product referenced in this document is underwritten by The Chesapeake Life Insurance Company. Insurance product availability may vary by state. Products are marketed through independent agents/producers in sales offices across the country.