COMBINED®
A Chubb Company

ACCIDENT & SICKNESS INSURANCE

When life takes an unexpected turn, we've got you covered.

Managing your bills? Supporting your family?

For many, an unexpected sickness or accident can be daunting and frightening. The last thing you should have to worry about is finances. Accident & Sickness Insurance provides cash benefits to you, helping you to concentrate on your recovery.

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Insurance protection that works for you

Accident & Sickness Insurance pays cash benefits to help you focus on getting back on your feet.

In 2022, 63 million people - about 1 out of 5 - sought medical attention for non-fatal injuries alone.[1]

Accidents are unexpected. How you pay them shouldn't be.

Ask yourself, have you or a family member ever:

- Had an accident?
- Been admitted to the hospital?
- Needed outpatient surgery?
- Visited the emergency room?
- Fractured a bone?
- Suffered a concussion?
- Undergone physical therapy?
- Used crutches?

Help protect your family from the financial impact an accident or sickness can bring.

While you're in treatment, your income could be impacted. In addition to unplanned medical expenses, most families won't have enough savings to keep up with. How will you cover your everyday living expenses like

- Rent or mortgage payments
- Car payments
- Credit card debt
- Childcare
- Household expenses

Combined can help

Our Accident & Sickness insurance pays cash benefits directly to you for hospital confinement, emergency room treatment and much more. Furthermore, benefits are paid regardless of any other insurance you may have and you can use the money in any way you choose.

[1] National Safety Council, Injury Facts®, 2024 Edition.

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Plan benefits

BENEFITS PAYABLE FOR COVERED ACCIDENT OR SICKNESS	ENHANCED PLUS PLAN	ENHANCED PLAN
Hospital Admission	$800	$400
Hospital Confinement (overnight as an Inpatient)	$200 per day	$100 per day
Intensive Care	$200 per day	$100 per day
Ground Ambulance (one trip within 48 hours)	$100	$50
Air Ambulance (one trip within 48 hours)	$500	$250
Blood and Blood Plasma (In MD, NV- for Accident, must be within 90 days of injury)	$150	$75
Transportation[1] (maximum of 3 trips per accident or sickness)	$300 per trip	$150 per trip
Family Lodging[1] (lifetime maximum of 30 days)	$100 per day	$50 per day
Recovery Following Hospital Confinement (in MD up to number of days hospitalized)	$100 per day	$50 per day
Emergency Room or Urgent Care Center Treatment[1,4] In ID & ME: Urgent Care Center Treatment applies to Sickness only. ER is for accident & sickness	$100	$50
Emergency Room Follow-up Treatment		
ER for Accident (up to 4 treatments per accident or sickness)	$25 per treatment	$12.50 per
ER or Urgent Care Follow-up Treatment for Sickness[1,2] (up to 2 treatments per accident or sickness) In ID & ME: Urgent Care Follow-up Treatment applies to Sickness only. In ID: ER is for accident and sickness	$50 per treatment	$25 per treatment
Appliances	$100	$50
Minor Outpatient surgery[1,2]	$250	$125
Major Outpatient surgery[1,2]	$1,000	$500
BENEFITS PAYABLE FOR COVERED ACCIDENTS ONLY		
Concussion (within 72 hours of injury)	$100	$50
Physical Therapy (maximum 10 sessions; within 90 days of injury per accident)[5]	$25 per session	$12.50 per session
Major and Minor Fractures[1,3]	Minor $250	Minor $125
Health Screening Test or Procedure	$50	$25

[1] Child benefit paid at 50% of amount shown. [2] Outpatient surgery is classified as "minor" when performed in a clinic, doctor's office or emergency care facility. Outpatient surgery is classified as "major" when performed in an ambulatory surgical center or a hospital operating room. [3] Minor fracture; breaking of the nose, teeth, fingers, thumbs, or toes. Major fracture; breaking of any other bone of the body. [4] Not available in DC, OH, MO and TN [5] In MD: 90 day limitation not applicable.

Plan benefits (continued)

BENEFITS PAYABLE FOR COVERED ACCIDENTS ONLY	ENHANCED PLUS PLAN	ENHANCED PLAN
Accidental Loss of Life and Dismemberment – Any Accident For Accidental Death and Dismemberment, only one benefit per accident, whichever is greater, will be paid for each covered person.		
Loss of One Limb or Sight in One Eye	Insured $10,000 Spouse $5,000 Child $2,500	Insured $5,000 Spouse $2,500 Child $1,250
Loss of Life or Multiple Limbs or Sight in Both Eyes	Insured $25,000 Spouse $10,000 Child $5,000	Insured $12,500 Spouse $5,000 Child $2,500
Accidental Loss of Life – Common Carrier	Insured $100,000 Spouse $100,000 Child $50,000	Insured $50,000 Spouse $50,000 Child $25,000

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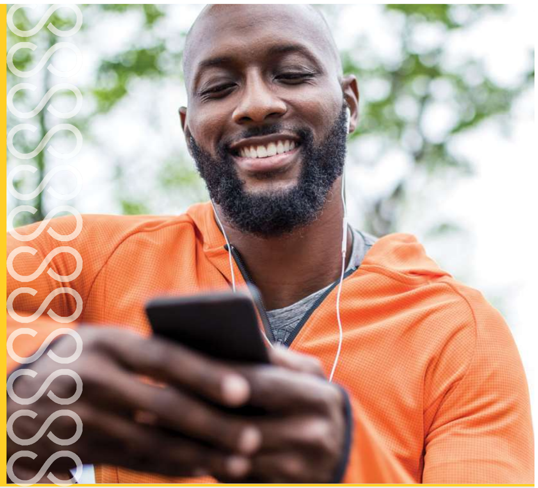

Policy features

Family coverage
You can insure yourself, your spouse, your children and dependent grandchildren.* Children and grandchildren are covered at no additional cost
.

24-hour coverage
You have insurance protection 24 hours a day, every day of the year, both on and off the job.

No waiting period
Coverage begins immediately upon issue.

No rate increase
Your rates will never go up due to your age.

Guaranteed renewable
Your coverage cannot be cancelled as long as premiums are paid as due.

No benefit reduction
Benefits never decrease due to age or based on the number of claims incurred.

No coordination of benefits
Payments are made regardless of any other insurance you may have.

HSA compatible
Owning this coverage does not disqualify you from having a Health Savings Account.

*For grandchildren:
In LA, UT: through age 25.
In DE, ME: through age 18 or age 24 if a full-time student.
In ID, MD, TX: through age 24.
In GA: through age 18 or age 25 if a full-time student.
In OR: through age 19 or age 21 if a full-time student.
In ND: through age 21 or age 25 if a full-time student.
In all other states through age 18 or age 22 if a full-time student.

Exclusions and Limitations

Accident Coverage Exclusions

Benefits will not be payable if a loss is directly caused by or results from any sickness or disease, or a covered person's:

- Suicide or attempted suicide (in MO – while sane), or intentionally self-inflicted injury;
- Committing or attempting to commit a felony;
- Being under the influence of a controlled substance or illegal drugs (unless administered; by a physician and taken according to the physician's instructions), or while intoxicated. Intoxication is determined by the law of the jurisdiction in which the accident occurred. In ID & OH: Alcoholism or drug addiction;
- Being exposed to war or any act of war, declared or undeclared, or serving in any armed forces or units auxiliary thereto;
- Travel or flight in any kind of aircraft, except as a fare-paying passenger in an aircraft operated on a regular schedule by a common carrier for passenger service over an established air route;
- Engaging in hang-gliding, parachuting, bungee jumping, parasailing, or any similar activities* or;
- Participating in any sport or sporting activity for which any type of compensation or remuneration is received, or racing any type of vehicle in any organized event.*

In MD: Also benefits for Recovery following Hospital Confinement from an accident and Accidental Death & Dismemberment will not be payable if loss is directly caused by or results from a Covered Person's: (1) committing or attempting to commit a felony; or (2) intoxication or being under the influence of any narcotics unless administered on the advice of a Physician.

The Accident Policy is Guaranteed Renewable for Life.

Sickness Rider is Guaranteed Renewable until your 75th birthday providing the policy to which this rider is attached is in force and the rider premium is paid on or before the due date or within the grace period. We reserve the right to change the premium for the Sickness Rider. We cannot change your premium unless we change everyone in your class (for example, everyone in your state).

The policy definition of hospital does not include a nursing home or convalescent care facility, whether such facility is independent or associated with a hospital.

Optional Sickness Rider

The Accident-Only Policy does not provide benefits for loss from sickness. Benefits for sickness are only available if your application for the Optional Sickness Rider (Form No. series 12400-719/12401-719) is approved by our underwriting department and you pay the required rider premium. If you have the Optional Sickness Rider please note the following:

Sickness Rider Exclusions

Benefits will not be payable if a loss results from a covered person's:

- Suicide, attempted suicide (in MO - while sane), or intentionally self-inflicted injury;
- Accidental bodily injury;
- Alcoholism or drug addiction (not applicable in MD, NV; in GA only: Being intoxicated or under the influence of a narcotic unless administered on the advice of a physician);
- Mental or emotional disorders or;
- Normal pregnancy or childbirth; In ID: Normal pregnancy or childbirth except for complications from pregnancy
- In NV: Commission of or attempt to commit a felony.
- The policy definition of hospital does not include a nursing home or convalescent care facility, whether such facility is independent or associated with a hospital.

* Does not apply in DE, IL, IA and SC.

In MD: Payment of any claim, bill, or other demand or request for payment for health care services that the appropriate regulatory board determines were provided as a result of a prohibited referral.

Exclusions and Limitations (Continued)

Sickness Pre-existing Conditions Limitation

Loss caused by a pre-existing condition is not covered unless such loss begins after 12* months from the coverage effective date. A pre-existing condition is a medical condition (In MO: bodily injury or disease) which was diagnosed or treated by a physician within 12* months preceding the effective date of the rider.

*6 months in NV, and WY.

In MD: Pre-existing condition means a sickness or disease which was diagnosed or treated by a physician within 12 months before the Effective Date of this rider.

In ID: Pre-existing condition is a (1) condition that would have caused an ordinarily prudent person to seek medical advice, diagnosis, care or treatment during the 6 months immediately preceding the effective date of coverage; (2) condition for which medical advice, diagnosis, are or treatment was recommended or received during the 6 months immediately preceding the effective date of coverage; (3) pregnancy existing on the effective date of coverage.

In SC: Loss caused by a pre-existing condition is not covered unless such loss begins after 12 months from the coverage effective dates. A pre-existing condition is condition misrepresented or not revealed in the application which was diagnosed or treated by a physician within 12 months preceding the effective date of this rider.

In WI: Loss caused by a pre-existing condition is not covered unless such loss begins after 12 months from the coverage effective dates. A pre-existing condition is a bodily sickness or disease which was not revealed in the application and for which symptoms existed prior to the effective date of coverage or within 12 months preceding the effective date of the rider.

Important Notice

This is a supplement to health insurance and is not a substitute for Major Medical, or other minimum essential, coverage.

Notice of Claim / Proof of Loss

Written proof of loss must be given to Combined within 90 days after such loss. If it was not reasonably possible to give written proof within 90 days, the proof required must be given no later than 1 year from the time specified unless the claimant was legally incapacitated.

Note: Benefits shown are Accident Policy with optional Sickness Rider.

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This is a supplement to health insurance and is not a substitute for Major Medical, or other minimum essential, coverage. The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

This document contains a brief description of policy Form No. series 14027/14028, Urgent Care Benefit Rider Form No. series 14100 and Sickness Rider Form No. series 12400-719/12401-719. See the state specific policy for complete details of policy benefits, exclusions and limitations. Products may vary by state and are subject to availability and qualifications.

Underwritten by Combined Insurance Company of America, Chicago, Illinois.

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