COMBINED®
A Chubb Company

ACCIDENT
& SICKNESS
PROTECTOR

Accident & Sickness Protector

An insurance policy designed to pay cash benefits directly to you for hospital confinement, emergency room or urgent care treatment, recovery following hospital confinement and more.

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Have you or a family member ever had an accident and:

- Been admitted to the hospital?
- Needed outpatient surgery?
- Visited the emergency room?
- Fractured a bone?
- Suffered a concussion?
- Undergone physical therapy?
- Used crutches?
- Gone to urgent care?

Whether you've answered "YES" or "NO", if any of these happen from now on, we may be able to help.

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Do you qualify?

- To the best of your knowledge and belief, have you or any eligible dependent had any advice or treatment for cancer, diabetes, stroke, heart attack or any other heart condition within the last 5 years?

ACCIDENT & SICKNESS PROTECTOR

Features and Benefits

Accident and Sickness Protector provides individual or family coverage and has two plan options: the Standard Plan — or the Choice Plan, which offers DOUBLE the benefits of the Standard Plan. Here's how it works.

KEY FEATURES FOR ACCIDENT OR SICKNESS	CHOICE	STANDARD
Hospital Admission	$800	$400
Hospital Confinement	$200 per day	$100 per day
Intensive Care (payable for up to 30 days. Paid in addition to the Hospital Confinement benefit)	$200 per day	$100 per day
Emergency Room or Urgent Care Visit* (within 48 hours of accidental injury)	$100	$50
Emergency Room or Urgent Care Follow-up Per Treatment*		
Accident**	$25 (Up to 4 visits)	$12.50 (Up to 4 visits)
Sickness	$50 (Up to 2 visits)	$25 (Up to 2 visits)
Minor Outpatient Surgery*	$250	$125
Major+ Outpatient Surgery*	$1,000	$500
Ground Ambulance (one trip to the hospital, within 48 hours of injury)	$100	$50
Air Ambulance (one trip to the hospital, within 48 hours of injury)	$500	$250

Note: All benefits shown are "per accident" or "per sickness" unless otherwise indicated. Hospital is an institution located within the United States or Canada; it does not include a nursing home or convalescent home.

* Child benefit is 50% of amounts shown.
+ Outpatient Surgery is classified as major when performed in an ambulatory surgical center or a hospital operating room as an outpatient.
**Urgent Care follow-up benefit will not pay for any loss caused by an accident or injury.

And there's more

MORE FEATURES FOR ACCIDENT OR SICKNESS	CHOICE	STANDARD
Blood and Blood Plasma (for Accident, must be within 90 days of injury)	$150	$75
Transportation* (maximum 3 trips; not ground or air ambulance)	$300 per trip	$150 per trip
Family Lodging* (lifetime maximum of 30 days)	$100 per day	$50 per day
Recovery Following Hospital Confinement** (same number of days as hospitalized)	$100 per day	$50 per day
Appliances (such as crutches, wheelchairs, leg braces, back braces or walkers)	$100	$50

Here's something you'll really like

Benefits are paid directly to you in addition to any other insurance you may have and you can use the money in any way you choose.

Note: All benefits shown are "per accident" or "per sickness" unless otherwise indicated. Hospital is an institution located within the United States or Canada; it does not include a nursing home or convalescent home.

* Requires treatment more than 100 miles from home that will require hospital confinement.
** Following hospital confinement, while you recover at home and are Totally Disabled.

Accidents happen

**We provide cash benefits in almost any kind of accident.
For example:**

- Driving or riding in any automobile, truck, cab or farm equipment
- Driving or riding motorcycles, bicycles, and other recreational vehicles
- Being struck as a pedestrian
- Flying as a fare-paying passenger in a commercial aircraft
- Being injured or hurt as a victim of a burglary or assault
- Injuries suffered as a result of recreational activities like hunting, fishing, and swimming

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

63
MILLION

[1] National Safety Council, InjuryFacts.nsc.org, 2024

The scenarios described here are hypothetical and are offered solely to illustrate the types of situations that may result in claims. The precise coverage afforded by us is subject to the terms and conditions of the policy as issued. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued and applicable law.

Accident-only features

These benefits are not paid for loss from sickness:

FEATURES FOR ACCIDENT	CHOICE	STANDARD
Concussion (within 72 hours of injury, when treated as an outpatient)	$100	$50
Physical Therapy (maximum 10 sessions; must start within 90 days of injury)	$25 per session	$12.50 per session
Fractures** (diagnosed within 90 days of injury)		
Minor*	$250	$125
Major	$1,000	$500
Health Screening Test or Procedure (after 90 days; paid once per year for each covered person)	$50	$25
Accidental Death & Dismemberment		
Accidental 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
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
Accidental Loss of Life – Common Carrier***	Insured $100,000 Spouse $100,000 Child $50,000	Insured $50,000 Spouse $50,000 Child $25,000

Note: All benefits shown are "per accident" unless otherwise indicated.

* Minor fractures include nose, teeth, fingers, thumbs, or toes.
** Child benefit is 50% of amounts shown.
*** When riding as a fare paying passenger on commercial transportation such as a plane, train or bus that operate on a regularly scheduled basis between predetermined points.

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Exclusions and Limitations

We have just told you what this policy will cover.
However, it is important that you know what it does not cover.

The Accident Policy does not provide benefits for loss caused by:

- Sickness or disease
- Self-inflicted injuries, injuries sustained while committing or trying to commit suicide or a felony, or while under the influence of a controlled substance or illegal drugs, or while intoxicated.
- Injuries sustained when engaging in dangerous activities like racing, skydiving, bungee jumping or similar activities.*
- Injuries sustained during travel or flight in any aircraft unless you are a fare-paying passenger on a Common Carrier, or while serving in the armed forces or being exposed to war or while participating in any sporting activity where there is compensation of any type
- For Accidental Death and Dismemberment, only one benefit per accident, whichever is greater, will be paid for each covered person

The Accident Policy is Guaranteed Renewable for life.

The optional Sickness Rider does not provide benefits for loss caused by:

- Accidental injury
- Intentionally self-inflicted injuries or attempted suicide**
- Drug addiction or alcoholism
- Losses resulting from normal pregnancy or childbirth or certain kinds of mental or emotional illness

Preexisting conditions are not covered for the first policy year.

A preexisting condition is a sickness or disease which was diagnosed or treated by a physician within the 12 months before the effective date of the rider.

The Optional Sickness Rider is available for an additional cost, if you qualify and is Guaranteed Renewable to age 75.

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

IMPORTANT: If a covered individual is a Medicaid recipient, policy benefits may be assigned and payable to your state Medicaid agency. Also, benefit payments you receive may count as income for Medicaid eligibility purposes.

*Does not apply in ME.
**In MO, must be sane.

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Here are ways Accident & Sickness Protector will work for you and your family:

- Coverage begins immediately upon issue. No waiting period.
- Benefits are paid in addition to all other private insurance. And are paid directly to you, or to whomever you choose.
- Peace of mind. You are protected 24 hours a day, every day of the year, both on and off the job.
- No claims penalty. There is no reduction in benefits because of number of claims incurred.
- You are the owner of this policy. This means you can keep this coverage even if you change employers.
- The service, strength and security of Combined Insurance. Making it easy for our customers to prepare for the unexpected.

We pay cash benefits directly to you.

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IMPORTANT This presentation contains a brief description of Accident Only Policy (Form Series 14027, 14028), Urgent Care Center Benefit Rider (Form No. 14100) and optional Sickness Rider (Form Series 12400, 12401). See the policy/rider for complete details of benefits, exclusions and limitations. This presentation is only for use in the states referenced herein. State specific form numbers are shown below.

STATE	POLICY #
AL	Form No. 14027-AL Form No. 12400-AL-719
AR	Form No. 14027-HI Form No. 12400-HI-719
HI	Form No. 14027-IN Form No. 12401-IN-719
IN	Form No. 14027-KY Form No. 12400-719
KY	Form No. 14027-LA Form No. 12401-LA-719
LA	Form No. 14027-LA Form No. 12401-LA-719
MS	Form No. 14027-MS Form No. 12400-MS-719

STATE	POLICY #
NE	Form No. 14027-NE Form No. 12400-NE-719
RI	Form No. 14027-RI Form No. 12400-RI-719
TN	Form No. 14027-TN Form No. 12400-TN-719
TX	Form No. 14027-TX-110 Form No. 12400-TX-719
WV	Form No. 14027-WV Form No. 12400-WV-719