COMBINED™
A Chubb Company

SICKPAY
PLUS

SickPay Plus®

An insurance policy that pays cash benefits directly to you when sickness or injury keeps you from working.

CI-SPP-PRS-1_0923

COMBINED
A Chubb Company

SICKPAY PLUS $

Can You Afford to Miss Work through Sickness or Injury?

If you get sick or injured and can't work, the bills keep coming even if your paycheck stops.

Unfortunately, 72% of Americans would find it difficult to meet their current financial obligations if their next paycheck was delayed for a week.[1]

72%

OF AMERICANS

[1] American Payroll Association. Getting Paid in America Survey, 2022.

COMBINED
A Chubb Company

SICKPAY PLUS

SickPay Plus Has Two Parts

- Accident/Injury recovery benefits
- Sickness recovery benefits (if you qualify)

We pay cash benefits directly to you and you choose the monthly benefit that is right for you from:

$800

$1,000

$1,500

$2,000

(depending on your income)

Day One Coverage*:

SickPay Plus pays you cash benefits for up to 6 full months and the coverage begins the first day you can't work — it's that easy.

[1] Following underwriting approval and policy issuance.

COMBINED™
A Chubb Company

Do You Qualify?

- Do you work more than 20 hours per week?
- Have you been advised to have surgery in the past 12 months?
- Within the past 5 years have you taken any prescription medicines for any sickness, injury or defect?

Here’s How It Works

If you choose a monthly benefit of $2,000 a month
and you are under a doctor’s care, we cover:

BENEFITS	BENEFIT AMOUNT	BENEFIT LIMIT
Minor injuries such as sprains and strains Minor illnesses such as sinusitis, flu, asthma, bronchitis, pneumonia	Maximum benefit per year, up to $4,000	Up to 2 months
Injuries or illnesses that require hospitalization, in or outpatient surgery, non-elective C-section or fractures	Maximum benefit each occurrence, up to $8,000	Up to 4 months
Serious conditions such as heart attack, cancer, stroke, paralysis, hip fracture, and more*	Maximum benefit each occurrence, up to $12,000	Up to 6 months

SickPay Plus Pays Cash Benefits Directly to You

* Other covered injuries for serious conditions are amputation, blindness, dismemberment, herniated disc, hip or spinal fracture, severe burns, paralysis. Other covered illnesses for serious conditions are brain tumor, kidney failure, heart surgery, multiple sclerosis, organ transplant.

Your Coverage Begins Day One

You have a claim if you are under the regular care of a physician and:

- If you are working, we pay you when you are unable to perform your usual work duties,* and
- If you are not working, we pay you when you are unable to perform your normal activities such as housekeeping, shopping, driving, yard work, and child care

We pay cash benefits directly to you when you are sick or hurt and can't work.**

* Accidental injury recovery period is defined as the period in which you are unable to perform all the material duties of your regular occupation (normal activities if not employed) due to injury or injuries sustained in a covered accident. Sickness recovery period is defined as the period in which you are unable to perform all the material duties of your regular occupation (normal activities if not employed) due to a covered illness.

**You must be under a doctor's care

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.

Under the Sickness coverage, benefits will not be paid for:

- Attempted suicide** or intentionally self-inflicted injury
- Accidental bodily injury; alcoholism or drug addiction†
- Mental or emotional disorders
- Normal pregnancy or childbirth
- Cosmetic surgery or other elective procedures that are not medically necessary
- Any other condition excluded by name or specific description in an exclusionary rider
- Pre-existing conditions are not covered for the first 24 months

Under the Accident/Injury coverage, benefits will not be paid for:

- Any sickness or disease^
- Attempted suicide** or intentionally self-inflicted injury

Policy effective date is generally 15 days from your application date, but may be delayed due to underwriting acceptance. Please check your policy for the effective date.

^ In NJ, unless it is directly caused by accidental injury.

** In MO, while sane. Not applicable in MN.

† Not applicable in MN and NV.

COMBINED™
A Chubb Company

How SickPay Plus Will Work for You and Your Family:

- Pays cash benefits directly to you when you need it most
- Pays cash benefits in addition to other benefits you receive
- Protects you with up to 6 full months of coverage
- Offers reduced premium of up to 35% for your lifestyle
- Spouse coverage is available
- Goes with you if you change jobs
- Filing claims is easy
- The service, strength, and security of Combined Insurance

Day One coverage means you're covered from the first day you're sick or hurt and can't work* — it's that easy.

* You must be under a doctor's care.

IMPORTANT This presentation contains a brief description of Accident Policy (Form Series 14066, 14072, 14078, 14092, 14117, 14123) and Sickness Rider (Form Series 12575, 12583, 12589, 12600, 12612, 12618). See the policy 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. 14066 and Form No. 12575
AR	Form No. 14072-AR and Form No. 12583-AR
FL	Form No. 14123E-FL and Form No. 12618-FL
GA	Form No. 14117-GA and Form No. 12612-GA
HI	Form No. 14066-HI and Form No. 12575
IL	Form No. 14066-IL and Form No. 12575-IL
IA	Form No. 14066 and Form No. 12575
IN	Form No. 14066-IN and Form No. 12575-IN
KS	Form No. 14066-KS and Form No. 12575-KS
KY	Form No. 14066-KY and Form No. 12575
LA	Form No. 14066-LA and Form No. 12575
MI	Form No. 14078-MI and Form No. 12589-MI
MN	Form No. 14092-MN and Form No. 12600-MN
MO	Form No. 14066-MO and Form No. 12575-MO

STATE	POLICY #
MS	Form No. 14066-MS and Form No. 12575
ND	Form No. 14072 and Form No. 12583
NE	Form No. 14066-NE and Form No. 12575
NJ	Form No. 14092-NJ and Form No. 12600-NJ
NV	Form No. 14066 and Form No. 12575-NV
OH	Form No. 14078-OH and Form No. 12589-OH
OK	Form No. 14066-OK and Form No. 12575-OK
OR	Form No. 14066-OR and Form No. 12575
RI	Form No. 14066 and Form No. 12575
SC	Form No. 14066-SC and Form No. 12575-SC
TN	Form No. 14066-TN and Form No. 12575-TN
TX	Form No. 14066-TX and Form No. 12575-TX
WI	Form No. 14066-WI and Form No. 12575-WI
WY	Form No. 14066-WY and Form No. 12575-WY