

If they need you, you need a Champion

Good things in life happen every day, and unfortunately, accidents happen too. You need a champion to help you defend and protect everything you value—your family, your goals, your dreams, your independence—in essence, your life.





First Accident Benefit pays you \$100 quickly.



Sports Package pays **25% higher benefits.**

No one plans on getting injured ... but just in case, we've got **you** covered.

You do everything you can to stay active and healthy, but accidents happen every day, including sports-related accidents. An injury that hurts an arm or a leg can hurt your finances too. That's where Accident Champion can help.

Accident Champion pays cash benefits directly to you or anyone you choose regardless of any other coverage you have. And Accident Champion pays extra benefits for injuries resulting from participating in organized sports. Let Accident Champion help take care of your bills so you can take care of yourself and your family.

Accident Champion Benefits always include:

First Accident

Pays you \$100 soon after you report your first claim for covered benefits! If you get injured, we can begin processing your claim right over the phone so you can get cash fast.

Sports Package

Your benefits **increase 25%**, up to \$1,000 per person per year, for injuries resulting from participating in organized sports! Playing sports can lead to injuries and unwelcome expenses. We'll increase your benefits to help pay those expenses.

Rehabilitation Package

We pay cash benefits for Admission, Daily Confinement and Recovery!

Whether you are released to a Rehabilitation Center following a hospital stay or you recover at home, we pay a daily recovery benefit to help with your transition.

Here's How Accident Champion Benefits Work:

Accident Champion helps pay for the unexpected costs of an accidental injury by providing benefits for initial care, injuries, treatment, facility care and follow-up care.

If you get injured at soccer practice and break your leg, here's how benefits may stack up:

First Accident	\$ 100
Ambulance	\$ 200
ER Visit	\$ 100
X-Ray	\$ 30
Fracture	\$ 400
Crutches	\$ 100
Physical Therapy	\$ 250
Follow-up Visits	\$ 75
Subtotal	\$ 1,255
PLUS Sports Package	\$ 314

Total Payment \$ 1,569

The Sports Package increases the total benefit payment by 25%

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This example is for illustrative purposes only and should not be compared to an actual claim. Whether an injury is covered depends on the circumstances of the loss. Refer to the certificate of insurance or policy for terms and conditions.

Flexible | Affordable | Competitive

Schedule of Benefits 24-hour coverage

PLATINUM PLAN



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up to \$1,500

\$ 7.12

Injuries	
Burns Level 1/2/3	\$1,000/\$2,000/\$10,000
Coma	\$10,000
Dislocations Ankle, Foot, Hip, Knee Finger, Toe All other	\$1,000 \$100 \$400
Eye	\$250
Fractures Skull, Hip, Thigh, Body of Ve Finger, Toe All other	rtebrae \$1,000 \$100 \$400
Herniated Disc	\$500
Knee Cartilage - Torn	\$500
Lacerations	\$30-\$400
Loss of Hands, Feet or Sigh	t up to \$14,000

Additional Benefits

Loss of Fingers or Toes

First Accident Once per policy	\$100
Accidental Death Employee & Spouse Child	\$20,000 \$4,000
Catastrophic Accident Prior to Age 70 Employee & Spouse Child On or after Age 70	\$25,000 \$12,500 50%
Family Care For each child in a child care center: Per day, up to 30 days	\$25
Sports Package Benefits are 25% highe	er

Sports Package Benefits are 25% higher when accident is due to organized sports. Up to \$1,000 per person per year

Weekly Premium

Family

Weekly Prelificini	
Employee	\$ 3.32
Employee + Spouse	\$ 5.24
Employee + Child(ren)	\$ 5.24

How does **ACCIDENT** CHAMPION help?

You do everything you can to keep your family safe, but accidents happen, and when they do, it's good to know we've got you covered. Let Accident Champion help take care of your bills, so you can take care of your family.

Features

Date of Application Coverage

Coverage becomes effective as soon as your application is signed, you have authorized payment and the Initial Eligibility requirements are met.

Guaranteed Issue

No medical history is required for coverage to be issued.

Guaranteed Renewable

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

Fully Portable

You can keep your coverage even if you change jobs or retire.

HSA Compatible

Initial Eligibility

Employee

- Actively employed working at least 17.5 hours per week
- Ages 18 and up

Spouse

· Ages 18 and up

Dependent children/grandchildren

- Ages 0 to 26
- · No student status required
- Coverage will continue for incapacitated dependent children regardless of age.

Facts

Over 40 million emergency room visits each year are due to injuries¹

23.9 million adults ages 18-64 receive medical consultation for injuries each year.¹

Sports and leisure injuries accounted for the **majority of all** injuries among children.¹

¹ National Safety Council, Injury Facts, 2016 Edition

Exclusions & Limitations

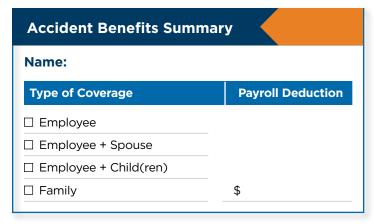
This is Accident-Only Insurance.

No benefits will be paid for services rendered by a member of the Immediate Family of a Covered Person.

No benefits will be payable for sickness or infection including physical or mental condition that is not caused solely by or as a direct result of a Covered Accident.

No benefits will be paid for an injury that is caused by, contributed to, or occurs as a result of a covered person's:

- Being intoxicated, or under the influence of alcohol or any narcotic or other prescription drug unless administered on the advice of a Physician and taken according to the Physician's instructions (the term "intoxicated" means the minimum blood alcohol level required to be considered operating an automobile under the influence of alcohol in the jurisdiction in which the accident occurred);
- Engaging in an illegal occupation or attempting to commit or actually committing a felony ("felony" is as defined by the law of the jurisdiction in which the activity takes place);
- Committing or attempting to commit suicide or intentionally injuring himself or herself;
- Having dental treatment, except for such care or treatment due to injury to sound natural teeth within twelve (12) months of the Covered Accident;
- War or any act of war, declared or undeclared, or serving in any of the armed forces or units auxiliary thereto;
- Participation in any contest using any type of motorized vehicle.



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

This document is a brief description of Certificate Form No. C14059R-CA. Refer to your certificate of insurance for specific details on benefits, exclusions and limitations.



Combined Insurance Company of America Chicago, Illinois