



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.

COMBINED[™]
A Chubb Company

 **FIRST RESPONDERS**
BENEFIT TRUST
A Texas Police Trust Company

ACCIDENT | CHAMPION



First Accident Benefit pays an additional \$100.



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 as soon as you submit it, 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 Can 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 your child gets injured during soccer practice and breaks his leg, here's how benefits may stack up:

DIAMOND PLAN	
First Accident	\$ 100
Ambulance	\$ 200
ER Visit	\$ 150
X-Ray	\$ 40
Fracture	\$ 1,000
Crutches	\$ 100
Physical Therapy	\$ 500
Follow-up Visits	\$ 150
Subtotal	\$ 2,240
PLUS Sports Package	\$ 560
Total Payment	\$ 2,800

The Sports Package increases the total benefit payment by **25%**

BENEFITS INCREASE \$560

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 for the terms and conditions.



Schedule of Benefits 24-hour coverage

See your Certificate of Insurance for details about these benefits including related requirements or limitations.

PLATINUM & DIAMOND PLANS

Initial Care

	PLATINUM	DIAMOND
Ambulance		
<i>Ground</i>	\$200	\$200
<i>Air</i>	\$2,000	\$2,000
Emergency Room	\$75	\$150
Initial Doctor's Office Visit	\$25	\$50
Urgent Care	\$75	\$100
Emergency Dental		
<i>Crown</i>	\$300	\$400
<i>Extraction</i>	\$75	\$100

Hospital and Rehabilitation

Hospital Admission	\$1,000	\$1,250
ICU Admission	\$2,000	\$2,500
Rehabilitation Admission	\$1,000	\$1,250
Hospital Confinement		
<i>Per day, up to 365 days</i>	\$200	\$250
ICU Confinement		
<i>Per day, up to 30 days</i>	\$400	\$500
Rehabilitation Confinement		
<i>Per day, up to 30 days</i>	\$120	\$150
Recovery		
<i>Per day, up to seven days</i>	\$25	\$100

Follow-up Care & Treatment

Abdominal or Thoracic Surgery	\$1,500	\$1,500
Appliances	\$100	\$100
Blood, Plasma, Platelets	\$300	\$300
Chiropractic Care		
<i>Per visit, up to three visits</i>	\$25	\$50
Concussion	\$100	\$100
Follow-up Treatment		
<i>Per visit, up to three visits</i>	\$50	\$50
Lodging		
<i>For treatment 100 miles or more away, per night, up to 30 nights</i>	\$125	\$150
Major Diagnostic Exam (<i>CT, MRI, etc.</i>)	\$150	\$200
Organ Loss	\$2,500	\$2,500
Outpatient Surgery Facility	\$25	\$50
Physical Therapy		
<i>Per visit, up to 10 visits</i>	\$50	\$50
Prosthetics	\$1,000	\$1,500
Tendon, Ligament, Rotator Cuff Surgery	\$500	\$750
Transportation		
<i>For treatment and confinement in a hospital 100 miles or more away, per trip up to three trips</i>	\$500	\$600
X-ray	\$30	\$40

Injuries

	PLATINUM	DIAMOND
Burns		
<i>2nd/3rd Degree</i>	\$1,000 - \$10,000	
Skin Graft	25% of the burn benefit	
Coma (<i>subject to requirements</i>)	\$10,000	\$12,500
Dislocations		
<i>Open reduction, up to ...</i>	\$2,520	\$4,800
<i>Closed reduction, up to ...</i>	\$1,260	\$2,400
Eye	\$250	\$300
Fractures		
<i>Open reduction, up to ...</i>	\$3,500	\$7,000
<i>Closed reduction, up to ...</i>	\$1,750	\$3,500
Herniated Disc (<i>requiring surgery</i>)	\$500	\$750
Knee Cartilage (Torn) Surgery	\$500	\$750
Lacerations	\$30-\$400	\$30-\$500
Loss of Hands, Feet or Sight, <i>up to ...</i>	\$14,000	\$20,000
Loss of Fingers or Toes, <i>up to ...</i>	\$1,500	\$2,000

Additional Benefits

Disability (on and off job)

Employee only; \$1,000 per month up to 12 months. 0 day elimination period

	\$1,000	\$1,500
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First Accident		
<i>Once per policy</i>	\$100	\$100
Accidental Death		
<i>Employee & Spouse</i>	\$25,000	\$50,000
<i>Child</i>	\$5,000	\$10,000
Family Care		
<i>For each child in a child care center: Per day, up to 30 days</i>	\$25	\$50
Sports Package Benefits are 25% higher when accident is due to participating in organized sports. Up to \$1,000 per person per year		

Monthly Premium

	PLATINUM	DIAMOND
Employee	\$28.93	\$47.61
Employee + Spouse	\$35.42	\$66.86
Employee + Child(ren)	\$38.83	\$67.39
Family	\$45.43	\$87.30

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/Domestic Partner

- 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

About 39 million emergency room visits each year are due to injuries.¹

In 2019, **1 in 7 people** sought medical attention for injuries.²

About 90% of medically consulted injuries occur off the job.²

¹ www.cdc.gov/nchs/fastats, as of Jan. 2019

² National Safety Council, InjuryFacts.nsc.org, 2021

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);
- Participating in an illegal activity 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;
- Being exposed to war or any act of war, declared or undeclared, or serving in any of the armed forces or units auxiliary thereto; or
- Participation in any contest using any type of motorized vehicle.

Accident Benefits Summary

Name:

Type of Coverage	Payroll Deduction
<input type="checkbox"/> PLATINUM <input type="checkbox"/> DIAMOND	
<input type="checkbox"/> Employee	
<input type="checkbox"/> Employee + Spouse	
<input type="checkbox"/> Employee + Child(ren)	
<input type="checkbox"/> Family	\$ _____

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. C14059TX-813. Refer to your certificate of insurance for specific details about benefits, exclusions and limitations.

COMBINED[™]
A Chubb Company

Combined Insurance Company of America
Chicago, Illinois