COMBINED®
A Chubb Benefits Company

ACCIDENT
CHAMPION

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 the things you value most.

BASE | NEW YORK

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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. Benefits are paid for injuries and their treatment as shown on the Schedule of Benefits on the next page. Let Accident Champion help take care of your bills so you can take care of yourself and your family.

First Accident Benefit pays you an additional $100.

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 as soon as you submit it, so you can get cash benefits in a timely manner.

Rehabilitation Package
We pay cash benefits for admission and daily confinement. When you are released to a rehabilitation center following a hospital stay, we pay a daily rehabilitation benefit to help with your transition back to home or work.

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:

BASE PLAN	
First Accident	**$100**
Ambulance	$120
ER Visit*	$75
X-Ray*	$25
Fracture*	$300
Crutches*	$75
Physical Therapy	$250
Follow-up Visits*	$75
Total Payment	**$1,020**

*Benefit amount increases by 130% beginning at age 65

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 policy for terms and conditions.

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WEEKLY PREMIUM	
Employee	$2.70
Employee + Spouse	$4.92
Employee + Child(ren)	$5.22
Family	$7.44

Schedule of Benefits

Base (24-hour coverage)

Initial Care

Ambulance (Ground/Air)	$120/$1,000
Emergency Room*	$75
Initial Doctor's Office Visit	$25
Urgent Care	$50
Emergency Dental (Crown/Extraction)	$200/$50

Hospital and Rehabilitation Admission Benefits

Hospital Admission* (pays when the initial admission is to a unit other than the ICU)	$500
ICU Admission* (pays when the initial admission is to the ICU)	$1,000
Rehabilitation Admission	$500

Confinement Benefits

(one benefit paid per day of confinement, not both)

Hospital Confinement (per day, up to 365 days) Non-Metro/Metro Area**	$150/$150
ICU Confinement (per day, up to 30 days) Non-Metro/Metro Area**	$300/$300
Rehabilitation Confinement (per day, up to 30 days)	$90

Follow-up Care & Treatment

Abdominal or Thoracic Surgery*	$750
Appliances*	$75
Blood, Plasma, Platelets	$200
Chiropractic Care (per visit, up to 3 visits)	$25
Concussion	$100
Follow-up Treatment* (per visit, up to 3 visits)	$25
Lodging (for treatment 100 miles or more away; per night, up to 30 nights)	$100
Major Diagnostic Exam* (CT, MRI, etc.)	$100
Organ Loss	$2,500
Outpatient Surgery Facility	$25
Physical Therapy (per visit, up to 10 visits)	$25
Prosthetics	$500
Tendon, Ligament, Rotator Cuff Surgery*	$600
Transportation* (for treatment and confinement in a hospital 100 miles or more away; per trip up to three trips)	$300
X-Ray*	$25

Benefits are paid once per accident unless otherwise noted.

Injuries

Burns 2nd/3rd Degree	$750-$7,500
Skin Graft	25% of the burn benefit
Dislocations†	
Ankle, Foot, Hip, Knee	$1,000
Finger, Toe	$50
All Other	$300
Eye	$200
Fractures*††	
Skull, Hip, Thigh, Body of Vertebrae	$1,000
Finger, Toe	$50
All Other	$300
Herniated Disc Surgery	$400
Knee Cartilage (Torn) Surgery	$400
Lacerations	$20-$300
Loss of Hands, Feet, or Sight	$10,000
Loss of One Hand, One Foot or Sight in One Eye	$5,000
Loss of Fingers or Toes	$1,200
Loss of One Finger or One Toe	$600
Loss of Use of the Body (limbs and consciousness)	$7,500

Additional Benefits

First Accident Once per policy	$100
Accidental Death	
Employee & Spouse	$20,000
Child	$4,000
Common Carrier	4x
Catastrophic Accident - Prior to Age 70	
Employee & Spouse	$25,000
Child	$12,500
- On or After Age 70	50%
Family Care (for each child in a Child Care Center: per day, up to 30 days)	$25

*Benefit amount increases by 130% beginning at age 65

**Benefit amount is based on where the confinement occurred. Metropolitan area includes the counties of Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk, Rockland and Westchester.

† Benefit amount for Incomplete Dislocation is 25% of the applicable Benefit Amount.

†† Benefit amount for a Chip or Avulsion Fracture is 25% of the applicable Fracture Benefit

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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.

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

24-hour Coverage

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

Initial eligibility

Employee
- Actively employed, working at least 17.5 hours per week
- Ages 18-64

Spouse
- Ages 18-64

Dependent children/grandchildren
- Ages 0 through 24
- No student status required
- Coverage will continue for incapacitated dependent children regardless of age

Facts

About 1 in 5 people sought medical attention for injuries.[1]

About 93% of medically consulted injuries occur while off the job.[1]

[1] National Safety Council, InjuryFacts.nsc.org/all-injuries/overview/, 2024

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

This document is a brief description of Policy Form No. 44075R-AE. Refer to your policy for specific details about benefits, exclusions, limitations and definitions.

Accident benefits summary

Name:

TYPE OF COVERAGE	PAYROLL DEDUCTION
☐ Employee	
☐ Employee + Spouse	
☐ Employee + Child(ren)	
☐ Family	$

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 paid for an injury that is caused by, or contributed to, or occurs as a result of a covered person's:

- Being intoxicated, or under the influence of any narcotic unless administered on the advice of a Physician (the term "intoxicated" means the minimum blood alcohol level required to be considered operating an automobile under the influence of alcohol in the jurisdiction where the accident occurred);
- Commission of or attempt to commit a felony or to which a contributing cause was the Covered Person's being engaged in an illegal occupation ("felony" is as defined by the law of the jurisdiction in which the activit takes place);
- Suicide, attempted suicide or intentionally self-inflicted injury;
- Dental care or treatment, except for such care or treatment due to Injury to sound natural teeth within twelve (12) months of the Covered Accident and except for dental care or treatment necessary due to congenital disease or anomaly; or
- War or any act of war (whether declared or undeclared), or service in the Armed Forces or units auxiliary thereto.