

Accident Champion from Combined Insurance

You can't always expect the unexpected.
But we can help you protect yourself and your
loved ones against it — from less than 40 cents a day.



How Accident Champion Works



An accident can happen anywhere — even when you're not at work. And it can seriously cut into your finances.

That's where Accident Champion comes in. It pays cash benefits directly to you and you can apply online in minutes.



CASH BENEFITS

After a covered accident, you'll get cash benefits paid directly to you.



THE FREEDOM TO CHOOSE

You can use this cash however you like — towards your mortgage, rent, childcare, groceries, bills or anything else.



AFFORDABLE EXTRA COVERAGE

Get peace of mind at an affordable price — with extra support on top of any other insurance you hold.

See it in Action

Benefit Highlights

FIRST ACCIDENT

We'll pay you an extra \$100 after your first claim for covered benefits.

SPORTS PACKAGE

Benefits are boosted by 25%, up to \$1,000 (per person, per year) if you're injured during participation in organized sports.

REHABILITATION PACKAGE

Pays you cash benefits for hospital admission, daily confinement, and during your recovery.

GUARANTEED RENEWAL

You can renew this product each and every year, without the need for medical or other questions.

AN EXAMPLE

Here's what a claim payment could look like if you broke your leg during soccer practice:

First Accident	\$100
Ambulance	\$200
ER Visit	\$125
X-Ray	\$40
Fracture	\$500
Crutches	\$100
Physical therapy	\$500
Follow-up Visits	\$150
Subtotal	\$1,715
PLUS Sports Package	\$429
Total Payment	\$2,144




Choose From Three Tiers of 24-Hour Coverage



Admission Benefits

	 BASIC	 ESSENTIAL	 PREMIER
EMERGENCY ROOM	\$100	\$150	\$150
DISLOCATIONS	\$21-\$3,240	\$26-\$4,000	\$28-\$4,400
FRACTURES	\$21-\$4,500	\$26-\$5,455	\$28-\$6,000
ICU ADMISSION	\$2,000	\$2,500	\$3,000
ACCIDENTAL DEATH BENEFIT	\$10,000	\$25,000	\$40,000
PHYSICAL THERAPY	\$25 (Per visit, maximum 6 visits)	\$25 (Per visit, maximum 6 visits)	\$50 (Per visit, maximum 10 visits)
WELLNESS (PER PERSON, PER YEAR)	\$25	\$25	\$25
SPORTS PACKAGE	We'll increase accepted claim payments by 25% if you have an accident while taking part in organized sports. (Capped at \$1,000 per person, per year.)		

Confinement Benefits

	 BASIC	 ESSENTIAL	 PREMIER
EMERGENCY ROOM	\$100	\$150	\$150
URGENT CARE	\$50	\$75	\$100
INITIAL DR. VISIT	\$50	\$75	\$100
HOSPITAL/FACILITY BENEFITS			
STANDARD ADMISSION	\$1,000	\$1,250	\$1,500
ICU ADMISSION	\$2,000	\$2,500	\$3,000
HOSPITAL/FACILITY CONFINEMENT			
HOSPITAL CONFINEMENT (PER DAY, UP TO 365 DAYS)	\$100	\$225	\$250
ICU CONFINEMENT (PER DAY, UP TO 30 DAYS)	\$200	\$450	\$500
REHAB ADMISSION	\$1,000	\$1,250	\$1,500
REHAB CONFINEMENT (PER DAY, UP TO 30 DAYS)	\$60	\$135	\$150
RECOVERY BENEFIT (PER DAY, UP TO 7 DAYS)	\$25	\$25	\$25

Additional Benefits

	★ BASIC	★★ ESSENTIAL	★★★ PREMIER
ACCIDENTAL DEATH			
POLICYHOLDER	\$10,000	\$25,000	\$40,000
SPOUSE	\$10,000	\$25,000	\$40,000
CHILD	\$2,000	\$5,000	\$8,000
AD COMMON CARRIER	2X	2X	2X
AMBULANCE (AIR)	\$1,000	\$2,000	\$2,000
AMBULANCE (GROUND)	\$120	\$200	\$200
APPLIANCE	\$75	\$100	\$100
BLOOD, PLASMA, PLATELETS	\$200	\$300	\$300
BURNS			
LEVEL 1	\$750	\$1,000	\$1,000
LEVEL 2	\$1,500	\$2,000	\$2,000
LEVEL 3	\$7,500	\$10,000	\$10,000
SKIN GRAFT	25%	25%	25%
CATASTROPHIC			
POLICYHOLDER	\$0	\$10,000	\$15,000
SPOUSE	\$0	\$10,000	\$15,000
CHILD	\$0	\$5,000	\$7,500
ON OR AFTER AGE 70	50%	50%	50%
CHIROPRACTIC CARE	We'll contribute \$25 towards up to three visits to a chiropractor.		
COMA	\$7,500	\$10,000	\$12,500
CONCUSSION	\$60	\$100	\$100
DISLOCATIONS	\$21-\$3,240	\$26-\$4,000	\$28-\$4,400
EMERGENCY DENTAL			
CROWN	\$200	\$300	\$400
EXTRACTION	\$50	\$75	\$100
EYE INJURY	\$200	\$250	\$300
FAMILY CARE	At all plan levels, we'll pay \$25 per day, per child in a child care center while their parent is confined, for up to 30 days in total.		
FOLLOW-UP TREATMENT (PER VISIT)	\$25	\$25	\$50
MAXIMUM VISITS	1	1	2
FRACTURES	\$21-\$4,500	\$26-\$5,455	\$28-\$6,000
HERNIATED DISC	\$400	\$500	\$750
KNEE CARTILAGE - TORN	\$400	\$500	\$750
LACERATIONS	\$20-\$300	\$30-\$400	\$30-\$500
LODGING	\$100	\$125	\$150
We'll make a payment for each night after an accident while you're 100 miles or more from your home, for up to 30 nights in total.			
LOSS OF HANDS, FEET, SIGHT	\$10,000	\$14,000	\$20,000
LOSS OF FINGERS OR TOES	\$1,200	\$1,500	\$2,000
MAJOR DIAGNOSTIC EXAM (CT, MRI, etc.)	\$100	\$150	\$200
ORGAN LOSS	\$2,500	\$2,500	\$2,500
OUTPATIENT SURGERY FACILITY	At all plan levels, we'll make an additional payment of \$25 for outpatient surgeries.		
PHYSICAL THERAPY (PER VISIT, MAXIMUM 6 VISITS)	\$25	\$25	\$50
MAXIMUM VISITS	6	6	10
PROSTHETICS	\$1,000	\$2,000	\$3,000
SPORTS PACKAGE	We'll increase accepted claim payments by 25% if you have an accident while taking part in organized sports. (Capped at \$1,000 per person, per year.)		
SURGERY - ABDOMINAL OR THORACIC	\$750	\$1,500	\$1,500
TENDON, LIGAMENT, ROTATOR CUFF	\$600	\$750	\$1,125
TRANSPORTATION	\$300	\$500	\$600
X-RAY	\$20	\$30	\$40
WELLNESS (PER PERSON, PER YEAR)	At all plan levels, we'll pay \$25 towards wellness treatments, per person, per year.		



Here's How to Take the Next Step

We won't ask any questions about your medical history and you'll be covered from the very next day.

The Accident Champion policy is available for individuals or families. This is an accident only policy and does not provide benefits for loss due to sickness. The information provided by this document is only a brief description. See the actual policy for complete details of the policy plans, features, benefits, options, rates, definitions, limitations, and exclusions. Products vary by state and are subject to availability and qualifications. This product is issued by Combined Insurance Company of America (Chicago, IL) in all states, except New York. In New York, life, accident & sickness and disability insurance policies are issued by Combined Life Insurance Company of New York (Latham, NY). Combined Insurance Company of America (Chicago, IL) is not licensed and does not solicit business in New York.



EXCLUSIONS

Applicable to the following states: AL, AZ, CA, CO, DE, DC, HI, IN, IA, KS, KY, LA, ME, MS, NM, ND, OH, SC, WV, WI, WY

This is Accident-Only Insurance.

- A. No benefits will be paid for services rendered by a member of the Immediate Family.
- B. 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.
- C. No benefits will be paid for an injury that is caused by, contributed to, or occurs as a result of a Covered Person's:
 - 1. 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);
 - 2. 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);
 - 3. Committing or attempting to commit suicide or intentionally injuring himself or herself;
 - 4. Having dental treatment, except for such care or treatment due to injury to sound natural teeth within twelve (12) months of the Covered Accident; or
 - 5. Being exposed to war or any act of war, declared or undeclared, or serving in any of the armed forces or units auxiliary thereto.

The following states have Exclusion differences from those shown above.

ALASKA

- C.
 - 4. Being intoxicated, or under the influence of a 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).

ARKANSAS

- C.
 - 4. Being exposed to war or any act of war, declared or undeclared, or serving in any of the armed forces or units auxiliary thereto. Upon receipt of written request to suspend coverage while serving in any of the armed forces or units auxiliary thereto, we will refund any premium as applicable to the Covered Person on a pro-rata basis.

CONNECTICUT

- C.
 - 4. Voluntary use of any controlled substance as defined in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970, as now or hereafter amended, unless as prescribed by a Physician;

GEORGIA

- C.
 - 4. 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);

ILLINOIS

- B. No benefits will be paid for an Injury that is caused by, or occurs as a result of a Covered Person's:
- C.
 - 2. Participating 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);
 - 3. Intentional self-inflicted injury;

MARYLAND

- A. No benefits will be paid for services rendered by a member of the Immediate Family of a Covered Person.
- B.
 - 3. Committing or attempting to commit suicide or intentionally injuring himself or herself;
 - 4. Having dental treatment, except for such care or treatment due to injury to sound natural teeth within twelve (12) months of the Covered Accident; or
 - 5. War or any act of war, declared or undeclared, or serving in any of the armed forces or units auxiliary thereto.
 - 6. Pre-existing Condition subject to the Pre-existing Condition Limitations provision under this Policy.
- E. No benefits will be paid for claims, bills, or other demands or requests for payment for healthcare services that the appropriate regulatory board determines were provided as a result of a prohibited referral.

MICHIGAN

- C.
 - 4. Not Applicable
 - 5. Participating in an illegal activity or 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);

MISSOURI

- C.
 - 4. Committing or attempting to commit suicide while sane, or intentionally injuring himself or herself;

MONTANA

- C.
 - 4. Being voluntarily 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 where the accident occurred);

NEBRASKA

- C.
 - 4. Being intoxicated, or under the influence of alcohol or any narcotic 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 where the accident occurred);
 - 5. Commission of or attempt to commit or being engaged in an illegal occupation ("felony" is as defined by the law of the jurisdiction in which the activity takes place);

NEVADA

- C.
 - 4. Not applicable

NEW JERSEY

- C.
 - 4. Not applicable

NORTH CAROLINA

- B. 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, except for bacterial infection resulting from accidental injury and accidental ptomaine poisoning.

OKLAHOMA

- C.
- 4. Alcoholism or drug addiction;
- 5. War, act of war, declared or undeclared, while serving in any of the armed forces or units auxiliary thereto, or working in an area of war whether voluntarily or as required by an employer.

OREGON

- C.
- 4. Not applicable

PENNSYLVANIA

- C.
- 4. Not applicable
- 5. Loss to which a contributing cause was the Covered Person's 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
- 4. Having cosmetic surgery, except when necessitated by Covered Accident
- E. Not applicable

SOUTH DAKOTA

- C.
- 4. 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 where the accident occurred), if the Covered Person is also committing a felony at the time;

TENNESSEE

- C.
- 4. Alcoholism or drug addiction
- 5. Participating in 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);
- 4. Having dental treatment, except for Emergency Dental, as defined in this policy, within 60 days of the Covered Accident; or

TEXAS

- A. Not Applicable

UTAH

- C.
- 4. Voluntary participation 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);

VIRGINIA

- C.
- 4. Being drunk, or under the influence of any narcotic unless taken on the advice of a physician (the term "drunk" 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);
- 5. Attempting to commit or actually committing a felony ("felony" is as defined by the law of the jurisdiction in which the activity takes place);
- 6. Accident which occurs outside of the United States or Canada.

Exclusions applicable to New York State

This is Accident-Only Insurance. No benefits will be paid for an Injury that is caused by, contributed to, or occurs as a result of a Covered Person's:

1. 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);
2. 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 activity takes place);
3. Suicide, attempted suicide or intentionally self-inflicted injury;
4. 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
5. War or any act of war (whether declared or undeclared), or service in the Armed Forces or units auxiliary thereto.

Medicaid/MediCal

If a covered individual is a Medicaid recipient (MediCal in California), 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.

For those states not identified above, this Accident product is not available for sale on this web site.

Product is underwritten by Combined Insurance Company of America in all states except New York. In New York, underwritten by Combined Life Insurance Company of New York.