



Accident and Sickness Protector

Combined Insurance's Accident and Sickness Protector — a Good Decision

This accident and sickness coverage provides cash benefits to help you and your loved ones when needed most. The benefits shown are for an Accident Only policy and a Sickness Only policy.

Protection That Works for You

The Accident & Sickness Protector covers you on or off the job, 24 hours a day, every day of the year. Claims are payable to you and are paid in addition to any other insurance you may have - even if you change employers you can keep your coverage without interruption. All benefits shown are "per accident" or "per sickness" unless otherwise noted.

Every 10 minutes, 1180 people in the United States will suffer an injury severe enough to require doctor or medical professional attention.⁴



Specified Indemnity Benefits Payable for a Covered Sickness Only:

	INSURED	SPOUSE/CHILD
Hospital Admission (as an Inpatient)	\$200	\$200 / \$200
Hospital Confinement (per day)	\$200	\$200 / \$200

Specified Indemnity Benefits Payable for a Covered Accident/Injury Only:

	INSURED	SPOUSE/CHILD
Hospital Admission (as an Inpatient)	\$800	\$800 / \$800
Hospital Confinement (within 30 days of injury)	\$200 per day for life	\$200 / \$200 per day for life
Intensive Care (per day, lifetime maximum of 30 days)	\$200	\$200 / \$200
Ground Ambulance (one trip within 48 hours)	\$100	\$100 / \$100
Air Ambulance (one trip within 48 hours)	\$500	\$500 / \$500
Emergency Room Visit	\$100	\$100 / \$50
Emergency Room Follow-up Treatment (within 3 months of ER visit, up to 4 treatments)	\$25 per treatment	\$25 / \$25 per treatment
Recovery Following Hospital Confinement (per day)	\$100 per day	\$100 / \$100 per day
Health Screening Test or Procedure	\$50	\$50 / \$50
Concussion (within 72 hours of injury)	\$100	\$100 / \$100
Physical Therapy (within 90 days of injury, maximum 10 sessions)	\$25 per session	\$25 / \$25 per session
Major and Minor Fractures	\$1,000 (Major) \$250 (Minor)	\$1,000 / \$500 (Major) \$250 / \$125 (Minor)
Major and Minor Outpatient Surgery	\$1,000 (Major) \$250 (Minor)	\$1,000 / \$500 (Major) \$250 / \$125 (Minor)
Appliances	\$100	\$100 / \$100
Blood and Blood Plasma (within 90 days of injury)	\$150	\$150 / \$150
Transportation (maximum of 3 trips, 100 miles away from home)	\$300 per trip	\$300 / \$300 per trip
Family Lodging (lifetime maximum of 30 days)	\$100 per day	\$100 / \$100 per day
Accidental Loss of Life and Dismemberment - Any Accident		
Loss of one limb or sight in one eye	\$10,000	\$5,000 / \$2,500
Loss of life or multiple limbs or sight in both eyes	\$25,000	\$10,000 / \$5,000
Accidental Loss of Life - Common Carrier	\$100,000	\$100,000 / \$50,000



Accident and Sickness Protector

Limitations and Exclusions

Sickness Policy Coverage Exclusions

If you purchase the sickness policy, please note, benefits will not be payable if loss is directly caused by or results from any of the following:

1. Suicide, attempted suicide or intentionally self-inflicted injury;
2. Accidental bodily injury;
3. Alcoholism or drug addiction;
4. Mental or emotional disorders; or
5. Normal pregnancy or childbirth.

Sickness Policy Preexisting Conditions Limitations

Loss caused by a preexisting condition is not covered unless such loss begins 12 months after the policy effective date.

Preexisting Condition means a bodily sickness or disease which was diagnosed or treated by a physician within 12 months before the policy effective date.

Sickness Policy Renewability

Guaranteed Renewable until age 75 so long as the premium is paid on or before the due date or within the grace period. Combined cannot cancel policy or increase the premium.

¹ Child benefit paid at 50% of amount shown.

² Outpatient surgery is classified as "minor" when performed in a clinic, doctor's office or emergency care facility. Outpatient surgery is classified as "major" when performed in an ambulatory surgical center or a hospital operating room.

³ Minor fracture; breaking of the nose, teeth, fingers, thumbs, or toes. Major fracture; breaking of any other bone of the body.

⁴ National Safety Council, Injury Facts, 2021 Edition.

Accident Policy Coverage Exclusions

If you purchase the accident policy, please note, benefits will not be payable if loss is directly caused by or results from:

1. Any sickness or disease;
2. Suicide, attempted suicide or intentionally self-inflicted injury;
3. Being exposed to war or any act of war, declared or undeclared, or serving in any armed forces or units auxiliary thereto; or
4. Travel or flight in any kind of aircraft except as a fare-paying passenger in an aircraft operated on a regular schedule by a Common Carrier for passenger service over an established air route.

Accident Policy Renewability

Guaranteed Renewable for your lifetime so long as the premium then in effect is paid on or before the due date or within the grace period. Combined cannot increase the premium.

Definitions

Hospital is an institution which meets all of the following requirements:

1. Operates pursuant to state or provincial law for Hospitals located in the United States or Canada;
2. Operates primarily for the care and treatment of sick or injured persons as inpatients;
3. Provides 24 hour nursing service;
4. Has facilities available for diagnosis and surgery either on its own premises or in facilities available to the Hospital on a prearranged basis; and
5. Has a staff of at least one licensed physician available at all times.

Hospital does not include a nursing home or convalescent care facility, whether such facility is independent of or associated with a hospital.

This Is Very Important

If a covered individual is a Medicaid recipient, 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.

Important Notice

This is a supplement to health insurance and is not a substitute for Major Medical or other minimum essential coverage. You are not required to purchase this coverage in order to purchase Major Medical coverage.

Notice of Claim / Proof of Loss

Written proof of loss must be given to Combined within 90 days after such loss. If it was not reasonably possible to give written proof within 90 days, the proof required must be given no later than 1 year from the time specified unless the claimant was legally incapacitated.

This is a brief description of policy benefits for Sickness Policy Form No. 12563-NJ-315 (does not pay benefits for loss from accidents) and Accident Policy Form No. 14028-NJ-315 (does not pay benefits for loss from sickness). See policies for complete details of benefits, exclusions and limitations. Each policy has its own premium and is available if you qualify for coverage.