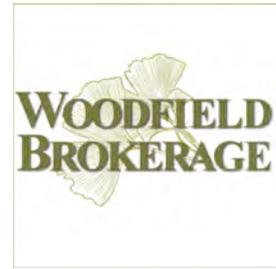


# Accident Insurance

They're called accidents for a reason. You usually can't anticipate or control how, why or when they'll happen. But you can prepare for the aftermath of an accident by making sure you have adequate insurance coverage.

Supplemental accident insurance can provide benefits that your regular health or disability insurance doesn't. Depending on your policy's coverage, accident insurance can help make up for lost income, pay your bills and protect your savings.



## What is covered by a current Accident Insurance Policy?

Accident policies pay cash benefits when qualified accidents result in:

- Admission to a hospital, Physical therapy
- Dislocations, fractures, eye injuries, broken teeth, paralysis, burns, lacerations, concussions, and others
- Family lodging for a member of the immediate family
- Emergency treatment in a hospital emergency room or even a physician's office
- Confinement in an intensive care unit
- These accident policies are portable, which means that you can continue your coverage if you change jobs or retire.

## What is accident insurance?

One out of 4 of us will receive an injury as a result of an accident\*. Not only could an accident cause serious problems for you physically, but it could also threaten you financially. Accident insurance provides benefits that can help protect your savings and financial stability.

Accident insurance is a type of supplemental insurance, used to fill gaps left by your other policies. Your benefits may be used to cover some of the things your health insurance doesn't, such as transportation costs, over-the-counter medications and childcare.

## Accident insurance benefits

While accident policies differ from one another, these are some of the benefits commonly offered with a basic supplemental accident insurance plan:

- A lump sum amount following an accident.
- Benefits in varying amounts for dislocations, fractures, loss of limbs or death.
- Hospital confinement allowance.
- Benefits for medical expenses, including physician fees and cost of x-rays.
- Coverage for individuals or your whole family.
- Coverage for an unlimited number of accidents.

Some premium policy features (which usually cost more to add to your policy) may include:

- Disability benefits to help replace lost income.
- High daily allowance for hospital confinement.

## Do you need it?

You may not need accident insurance if you already have comprehensive health and disability coverage and adequate financial resources to pay for accident related injuries. However, you should consider purchasing accident insurance if:

- You can't afford the extra bills associated with an injury.
- You can't afford time away from work and may not have enough in savings to keep up with mortgage, credit card, utilities and car related bills.
- Your savings are earmarked for long-term goals.
- You want coverage that's not tied to an employer.
- You are your family's sole wage earner.
- You don't have any form of disability coverage.