



# Accidents happen. We can help them hurt a little less.

## Helping you cover expenses after an accident

Life is full of possibilities, including accidents. In fact, each year, over 35 million Americans received emergency room treatment for an accidental injury.<sup>1</sup> The last thing you'd want to suffer is an additional hit to the wallet. That's where accident insurance comes in. You can get a cash payment to cover additional expenses and help reduce financial worry and stress while you get back to being your best.

### Who is it for?

- Anyone who is active
- Children while playing organized sports<sup>2</sup>
- Anyone concerned about covering out-of-pocket medical expenses

### What does it cover?

- It's a simple, affordable way to cover additional expenses your health and disability insurance may not cover.
- Pays you cash based on injuries, treatments, and services listed in your plan.
- Receive an extra 20% benefit for each accident when the dependent child is injured while playing an organized sport.<sup>2</sup>

### Why should I consider it?

- Cash payments are made directly to you and can be used for any purpose.
- No health or medical questions to answer.
- Take the coverage with you if you change jobs or retire.



### Here's an example of how it works

Sue fell while hiking in a local park and tore the cartilage in her knee. She went to the hospital emergency room for treatment. Her accident insurance paid her cash that helped offset her injury-related expenses for an MRI, knee brace, and follow-up visits to her doctor.

### Watch a video

Scan the code to learn more.



### Did you know?

Almost one-third of all injuries incurred in childhood are sports-related injuries.<sup>3</sup>

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<sup>1</sup> CDC Centers for Disease Control and Prevention, National Center for Health Statistics, <https://www.cdc.gov/nchs/fastats/emergency-department.htm>, 2022. <sup>2</sup> Child must be insured by the plan on the date the accident occurred and must be 18 years of age or younger. <sup>3</sup> National SAFE KIDS Campaign and the American Academy of Pediatrics <https://www.hopkinsmedicine.org/health/conditions-and-diseases/sports-injuries/sports-injury-statistics>. Guardian Accident Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. GUARDIAN® is a registered service mark of The Guardian Life Insurance Company of America. ©Copyright 2022 The Guardian Life Insurance Company of America. This advertising content is not currently intended for anyone in the state of New Mexico. Guardian will never ask you to provide sensitive personal information, including SSN/DOB, nor login via QR codes. Policy Form #GP-1-ACC-18.