



# Children play to win. Our coverage plays it smart.

It's important to encourage children to be active. Children find an answer in organized sports — whether it's Little League, soccer, or football. But accidents happen. Luckily, accident insurance from Guardian has it covered.

For instance, imagine your child has a collision in the outfield while playing baseball. He's taken to the hospital in an ambulance and given an MRI to check for injuries. He ends up staying overnight for observation because the MRI confirmed a concussion.

**Here's a breakdown of what Guardian can cover when you have Guardian accident insurance and the additional child organized sports benefit provision.<sup>1</sup>**

Benefits increase by 25% if a covered dependent child (aged 18 years or younger) is injured while participating in an organized sport.<sup>2</sup>



	Example of a Guardian accident plan <sup>3</sup>	
	Standard benefit paid	Additional benefit paid
Ambulance ride	\$200	\$50
Emergency room visit	\$200	\$50
Hospital admission (his stay was over 20 hours)	\$1,250	\$312
MRI	\$200	\$50
Concussion diagnosis	\$100	\$25
2 follow-up doctor visits	\$75 x 2 = \$150	\$38
Benefits paid	\$2,100	\$525
<b>Grand total of benefits paid</b>		<b>\$2,625</b>

## Fast facts<sup>4</sup>

- According to Stanford Medicine Children's Health, roughly 30 million children and teens participate in organized sports in the US.
- Sports-related injuries make up nearly one-third of all injuries experienced during childhood.
- Sprains and strains are the most common types of injury.

**Learn more about accident insurance at [guardianlife.com/accident-insurance/group](https://guardianlife.com/accident-insurance/group)**

**The Guardian Life Insurance Company of America**

[guardianlife.com](https://guardianlife.com)

New York, NY

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1,2 The child must be insured by the plan on the date the accident occurred and must be 18 years of age or younger; proof of registration required at time of claim.

3 The cost displayed is not the actual cost and is for illustrative purpose only. Guardian's Accident Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY.

4 [Stanford Medicine Children's Health](https://stanfordmedicine.org/childrens-health)

Guardian's Group 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. This is a limited plan of supplemental health insurance that provides the specified financial support, as a lump sum or indemnity benefit, for insured injury from a covered accident. This is not minimum essential coverage as defined by federal law. This coverage will not reimburse for hospital or medical expenses. Generic Policy Form # GP-1-ACC-18. The state approved form is the governing document.

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