



# ACCIDENT INSURANCE

# You can't predict an accident, but you can **be prepared.**

*Accidental injuries can happen anytime, anywhere. In fact, 118 medically consulted injuries occur in the U.S. every minute.<sup>1</sup> Accident Insurance can help you gain peace of mind that your family is financially protected from an unexpected injury.*

## WHAT ARE THE ODDS?

# 1 in 5

Americans seek medical attention for injuries every year.<sup>2</sup>

## DID YOU KNOW?

Falls are the leading cause of nonfatal emergency department visits in the U.S.<sup>3</sup>



## Why you may need **accident coverage**

Accident Insurance can pay you cash benefits for accidental injuries that could send you to the emergency room, urgent care or doctors office, such as broken bones or lacerations. This supplemental insurance is meant to be purchased in addition to other insurance coverage you may have, and it pays benefits regardless of any other coverage you have.

*With **Accident Insurance**, you can worry less about bills and focus on recovery.*

<sup>1</sup>National Safety Council, Minute by Minute, <https://injuryfacts.nsc.org/all-injuries/preventable-death-overview/minute-by-minute/data-details/>, 2023.

<sup>2</sup>National Safety Council, All Injuries Overview, <https://injuryfacts.nsc.org/allinjuries/overview/>, 2023.

<sup>3</sup>National Safety Council, Top 10 Preventable Injuries, <https://injuryfacts.nsc.org/all-injuries/deaths-by-demographics/top-10-preventable-injuries/>, 2023.



## Here's how it works...



Have an unexpected covered accident



Receive any necessary treatment



Use your benefits for out-of-pocket expenses



Focus on healing

### Here are examples of some out-of-pocket expenses you may encounter:

<b>\$100</b>	Emergency room copay
<b>\$1,000</b>	Deductible (copays do not count toward deductible)
<b>\$35</b>	Specialist visit copay—orthopedic physician
<b>\$350</b>	Specialist visit copay—occupational/physical therapy for 10 days
<b>\$1,485</b>	<b>Out-of-pocket expenses</b>

### Here is an example of Level 1 benefits you may be eligible for if you have an accident:

<b>\$100</b>	Accident Emergency Treatment
<b>\$60</b>	Accident Follow-up Doctor Visit (\$30 per visit, 2 per covered accident)
<b>\$100</b>	Appliance (crutches)
<b>\$1,500</b>	Fracture (broken leg)
<b>\$240</b>	Occupational/Physical Therapy (\$30/visit for 8 sessions per covered accident)
<b>\$50</b>	X-ray (for diagnosis of broken leg)

**\$2,050 in benefits paid directly to you.**

*The claims example above is based on a covered person aged 41 who experiences a complete fracture of the leg and requires-surgical repair. The policy has exclusions and limitations. Costs of treatment and benefit amounts may vary. This example is provided for illustrative purposes only. Premiums are based on the level of benefits selected.*

## Protection that follows you

Accidents can happen anywhere: at work, your home or in the community. Accident Insurance is there to help financially protect you and your family if an unexpected injury occurs.



LIMITED-BENEFIT POLICY. This policy has limitations and exclusions. A hospital is not a bed, unit or facility that functions as a skilled nursing facility, nursing home, extended care facility, convalescent home, rest home, home for the aged, sanatorium, rehabilitation center, place primarily for providing care for alcoholics or drug addicts, or facility for the care and treatment of mental disease or mental disorders. For costs and complete details of coverage, contact your agent.

*Policy form (may vary by state): WNIC2130*

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