



Accident Insurance

Cash benefit when life gets bumpy

Sports injuries, kitchen accidents, car wrecks, this pays you regardless of who's at fault.

WHAT IT IS

Accident insurance is a supplemental policy that pays you a cash benefit when you have an accidental injury, ER visits, broken bones, fractures, dislocations, hospital stays caused by accidents. The money is paid directly to you. Use it for the deductible, lost income, childcare, transportation, or anything else. It's not a substitute for major medical insurance, it works on top of it.

WHO IT'S FOR

Active families, kids in sports, weekend warriors,
outdoor lifestyles.

Anyone with a high-deductible health plan who can't easily
absorb a \$5,000+ ER bill.

Hourly or commission-based workers who lose income
when off work. Older adults whose risk of falls is higher.

HOW IT WORKS

Pays a fixed benefit per accident-related service: ER visit,
fracture, hospital admission, ambulance, etc.

Pays YOU, spend it on anything.
Premiums are typically very affordable, often \$15-40/month
per family.
Most plans cover spouse and kids for one premium.

THE 3 THINGS PEOPLE GET WRONG

- "I have good health coverage."**
Even great health insurance has deductibles, copays, and out-of-network costs. Accident insurance pays you to fill those gaps, regardless of what your major medical does.
- "Only for risky jobs."**
Most accident claims are mundane, kids' sports injuries, falls at home, slips at the grocery store, car accidents. Risky jobs aren't the requirement.
- "It pays the hospital directly."**
No, it pays YOU. The money is yours to spend on bills, lost income, gas, childcare, or whatever the accident actually costs you.

STRONG FIT WHEN:

Active family, kids in sports, high-deductible health plan, or your savings can't easily cover a \$5,000 unexpected expense.

DISCLAIMER: This material is for informational purposes only and is not intended as tax, legal, medical, or insurance advice. Coverage availability, pricing, and benefits vary by carrier, state, and individual circumstances. Insured American Family is an independent licensed insurance agency representing multiple carriers. Information current for 2026 and subject to change.

Want accident protection that pays YOU? Call or text Craig, I'll help find the best plan that fits your medical and financial needs.

***Don't go underinsured
when you can be Insured AF.***