

# Personal Accident Insurance



## 11 Reasons Why It May Be Right for You & Your Clients



01

Increases your commissions.



02

Accidental Death Benefit  
with lump sum cash payment  
(in certain states).



03

Ideal for active families with  
children and clients with  
high deductible health plans.



04

Higher payouts than scheduled benefit plans.  
Benefits pay actual expenses\* for accidental injuries,  
up to the Annual Benefit Bank amount.



05

Affordable coverage with  
competitive premiums.



06

Guaranteed issue - no underwriting.



07

Quick and easy online application  
process with e-signatures.



08

Simple Plan Design:  
• Select an Annual Benefit Bank  
• \$0, \$100 and/or \$500 deductible options  
(vary by state)



09

Can be sold year-round - not limited  
to open enrollment.



10

24/7 benefits: On-the-job and Off-the-job  
coverage and no coordination of benefits.



11

Can be sold independent  
of health insurance.

Benefits pay in addition to any other insurance,  
including workers compensation.

*Features, benefits, rates and product availability may vary by state.*

\* Benefits pay based on adjustments and discounts negotiated between the health insurance plan and providers for services received, as detailed on the Explanation of Benefits (EOB).