

# Accident Insurance

Accidents happen. On average, there are 13 unintentional injury deaths and approximately 2,650 disabling injuries in the US every hour. While you can count on your insurance to cover medical expenses, it doesn't always cover indirect costs that can arise from a serious, or even a not-so-serious, accidental injury.

If you enroll in the Accident Insurance plan, you'll receive a payment if you have a covered **accidental death, dismemberment, dislocation/fracture, burns, concussion, dislocations, coma, initial hospitalization confinement, hospitalization confinement, intensive care stay, ambulance service, medical expenses, outpatient physician's treatment, and more.**

Coverage is available for you and for your spouse and dependents, as long as you have purchased coverage for yourself.