

Accidents happen. We can help them hurt a little less.

Helping you cover expenses after an accident

Life is full of possibilities, including accidents. In fact, more than 35 million Americans receive emergency room treatment for accidental injuries.¹ The last thing you'd want to suffer is an additional hit to the wallet. That's where accident insurance comes in. You can get a fixed benefit to cover additional expenses and help reduce financial worry and stress while you get back to being your best.

Who is it for?

- Anyone who is active
- Children while playing organized sports²
- Anyone concerned about covering out-of-pocket medical expenses

What does it cover?

- It's a simple way to help offset the costs of care related to an accident
- Pays you a fixed benefit payment based on injuries, treatments, and services listed in your plan
- Receive a 25% benefit for each accident when the dependent child is injured while playing an organized sport³

Why should I consider it?

- A fixed benefit payment is made directly to you
- No health or medical questions to answer
- Take the coverage with you if you change jobs or retire



Did you know?

Almost one-third of all injuries incurred in childhood are sports-related injuries.⁴



Here's an example of how it works

Sue fell while hiking in a local park and tore the cartilage in her knee. She went to the hospital emergency room for treatment. Her accident insurance paid her a fixed benefit amount that helped offset her injury-related expenses for an MRI, knee brace, and follow-up visits to her doctor.

Watch a video

Click [here](#) or scan the code to learn more.

*For illustrative purposes only.



Learn more about accident insurance at guardianlife.com.



The Guardian Life Insurance
Company of America

guardianlife.com

New York, NY

2024-169346 (04/26)

- 1 CDC Centers for Disease Control and Prevention, National Center for Health Statistics, <https://www.cdc.gov/nchs/fastats/emergency-department.htm>, 2022
- 2,3 Child must be insured by the plan on the date the accident occurred and must be 18 years of age or younger.
- 4 National SAFE KIDS Campaign and the American Academy of Pediatrics <https://www.hopkinsmedicine.org/health/conditions-and-diseases/sports-injuries/sports-injury-statistics>.

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 et al. The state-approved form is the governing document. Guardian will never ask you to provide sensitive personal information, including SSN/DOB, nor login via QR codes.

Guardian® is a registered trademark of The Guardian Life Insurance Company of America®.
©Copyright 2024 The Guardian Life Insurance Company of America.