



# Sales Idea

## Accident Insurance for Children



### Meet Kyle and Kole

Kyle is watching his son Kole start his varsity football years. As a parent, he worries about Kole getting injured, but is also concerned about the financial impact:

- With a large deductible and co-pays, bills could add up quickly.
- Even after health insurance, there will still be some medical bills left to pay.
- Extra money may be needed to pay for physical therapy or other treatments.

Fortunately, Kyle purchased an **Accident Insurance Complete Plan** to protect Kole and their budget.



### Choose

Kyle chooses coverage to help protect Kole if he has an accidental injury.

**Total Premium**  
**\$13.<sup>98</sup>/mo.**  
**for the Complete Plan**  
**with 24-Hour Coverage**



### Use

Kole breaks his leg during the last game of the season. He was:

- Taken by ambulance to the emergency room
- Examined by the doctor
- Given an X-Ray of his lower leg
- Taken into surgery to realign his broken bones
- Admitted for a one-day hospital stay
- Given a prescription for a scooter, which was rented from a local vendor
- Seen by the doctor during two follow-up visits
- Given 6 physical therapy appointments

**Kyle filed claims online after each of Kole's treatments. The cash benefits were direct deposited into his bank account.**



### Claim

Kyle makes a claim for Kole's accident and receives the following cash benefits:

Ground Ambulance to Hospital	\$400
Initial Accident Treatment	\$200
X-Ray	\$60
Fracture of lower leg	\$3,300
Hospital Admission	\$2,000
Hospital Confinement	\$400
Inpatient Surgery with Anesthesia	\$2,000
Appliance (rental of scooter)	\$100
Follow-up Treatment (2 per accident)	\$200
Rehabilitative Therapy (6 per accident)	\$360
Organized Sports Injury	\$1,000

**Total Benefits Paid: \$10,020**

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# Assurity®

## Sales Idea

### Accident Insurance for Families

## Meet Lesley & Her Family

Lesley, 35, is married and a mother of two. Their family leads an active lifestyle and she worries what unexpected medical bills might do to their budget:

- Even with good insurance, bills could set them back in a big way.
- Would they be able to manage their mortgage payment?
- Although savings could cover their deductible, what about the bills left after insurance covers its portion?

Lesley purchased the **Accident Insurance Advantage Plan** as an affordable supplement to their health insurance plan.



## Choose

Lesley makes a wise choice for her family and her peace of mind.

**Total Premium**  
**\$34.<sup>99</sup>/mo.**  
**for the Advantage Plan**  
**with 24-Hour Coverage**



## Use

Lesley is outside watering when she trips over the hose and lands on her shoulder. She was:

- Driven to the nearest urgent care
- Examined by the doctor and an X-Ray taken
- Referred to an orthopedic surgeon and has an MRI
- Operated on with anesthesia, and kept under observation for 8 hours
- Diagnosed with a dislocated shoulder
- Seen for a few follow-up doctor visits
- Given a steroid shot and had 6 physical therapy sessions



## Claim

Lesley's accident claim paid her family cash benefits for the following:

Initial Accident Treatment (urgent care visit)	\$75
X-Ray	\$45
Diagnostic Exam (MRI)	\$150
Surgical Repair of Dislocation	\$900
Follow-Up Treatment (2 per accident)	\$150
Pain Management (steroid injection)	\$75
Rehabilitative Therapy (6 per accident)	\$270

**Total Benefits Paid \$1,655**

**Lesley filed her claims online and her cash benefits were directly deposited into their bank account.**

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## Sales Idea

### Accident Insurance for Older Clients



## Meet Violet

Violet, 60, lives in Texas and enjoys an active outdoor lifestyle. She knows that healthcare costs are rising and wants to be prepared.

- While her health insurance covers some medical bills, her deductibles and co-pays are still high
- Costs for care could quickly overwhelm her savings
- With her senior years around the corner, she's likely to need more intensive recovery for any injuries

Violet purchases an **Accident Insurance Complete Plan** so she knows she has assistance paying for any sudden medical expenses.



## Choose

Violet chooses coverage to protect her savings in the event of an accidental injury.

**Total Premium**  
**\$28.<sup>63</sup>/mo.**  
**for the Complete Plan**  
**with 24-Hour Coverage**



## Use

Violet accidentally falls while walking onto the pickleball court during an amateur competition and fractures her wrist. She is:

- Driven to a nearby emergency room
- Examined by a physician and given an X-ray
- Diagnosed with a wrist fracture
- Seen by the doctor for a follow-up visit
- Referred for six physical therapy appointments



## Claim

Violet receives the following cash benefits:

Initial Accident Treatment (emergency room visit)	\$200
X-ray	\$60
Fracture of wrist	\$1,050
Follow-Up Treatment	\$100
Rehabilitative Therapy (6 per accident)	\$360
Organized Sports Injury	\$442. <sup>50</sup>

**Total Benefits Paid: \$2,212.<sup>50</sup>**

**Violet files a claim online after each treatment, and cash benefits are paid directly to her bank account.**

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