



SUPPLEMENTAL HEALTH

Accident Insurance: A Cash Cushion for the Unexpected

3 min read · Guensdy Paulemon, Independent Life Insurance Broker

None of us can predict when an accident will happen. Accident insurance exists to soften the financial hit when one does.

How it works

If you experience a covered accidental injury, on or off the job, accident insurance pays a cash benefit directly to you — separate from any health insurance you already have.

What people typically use the benefit for

- Emergency room and urgent care copays
- Ambulance fees
- Follow-up visits, physical therapy, or specialist care
- Everyday bills while you're out of work recovering

Who it makes the most sense for

Active families, weekend athletes, anyone with a physically demanding job, or simply anyone who wants a financial cushion for the unexpected.

Curious what this would cost for your family?

Let's talk through your specific situation — no pressure, no obligation.

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