

Why buy Accident Insurance?

Accident Insurance can pay you money for accidental injuries and their treatment. The benefits are paid directly to you. You can use the money to help pay for out-of-pocket costs that your medical plan doesn't cover, like copays and deductibles.

Serious accidents may be more common than you think

Every **10 minutes**, over **750 Americans** suffer an injury severe enough to seek medical help.¹



Over **39 million Americans** suffer injuries and seek medical attention each year.²



To learn more, contact your HR representative.

Costs can add up quickly, even with medical insurance



The average outpatient emergency room cost is **\$1,917**.³

Workers' Comp may not help
Most injuries are not work-related, and therefore not covered by workers' compensation.⁴

About four out of ten (44%) are not confident they will have enough money saved to use for future expenses or in case of an emergency.⁵



Accident Insurance from Unum can help when you need it most.

Underwritten by:
Unum Life Insurance Company of America, Portland, Maine
In New York:
First Unum Life Insurance Company, New York, New York
The information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states.

1,2,4 National Safety Council, "Injury Facts" (2017).
3 Healthcarecostinstitute.org, "2016 Health Care Cost and Utilization Report" (January, 2018).
5 Bankrate.com, "Survey: How Americans Contend with Unexpected Expenses" (Jan. 6, 2016).

How does Accident Insurance work?

Whoever you are, whatever you do, an accident could be just around the corner. With Accident Insurance, you can be ready.

Why should I buy Accident Insurance from Unum?

A set amount is payable based on the injury you suffer and the treatment you receive.

Benefits are paid directly to you and can be used as you see fit.

Coverage is available to you, your spouse and eligible dependent children.

You do not need to answer medical questions or have a physical exam to get basic coverage.

The cost is conveniently deducted from your paycheck.

The policy or its provisions may vary in some states. The policy has exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.

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