Why buy Accident Insurance?

Accidents happen, but paying for them doesn't have to hurt

Even with good insurance, injuries can set your finances back in a big way. In fact, 58% of U.S. adults took out at least $500 while 41% borrowed $1,000 or more to pay for a health event.[1] And when you're hurt, the last thing you want to worry about is out-of-pocket expenses you're not prepared to pay.

Unum Accident Insurance can help by paying benefits directly to you if you get treatment for over 100 covered accidental injuries. That way, an injury doesn't have to derail your financial security.

How Unum Accident Insurance works

If you or covered family members are injured in a covered accident, Accident Insurance provides a benefit directly to you to help take care of unexpected costs you might have to pay out of pocket. It's easy to receive your benefits:

1. After your accident, file a claim online and receive a claims decision in about four days.
2. Use your benefit to pay for things like doctor visits, ambulance fees, hospital bills and other out-of-pocket expenses your health insurance doesn't cover. The choice is up to you.
3. Focus on your recovery with some of your big expenses covered by your Accident Insurance.

The cost of an accident can add up

Stella had a bike accident. Instead of maxing out her credit card paying the out-of-pocket expenses from her injury, she used her $900 Accident Insurance payout to cover these costs:

- **$400** for an ambulance
- **$150** for the emergency room
- **$100** toward repairing her fractured toe
- **$150** for the two follow-up visits
- **$100** to cover her crutches

For illustrative purposes only.

Costs of treatment and benefit amounts may vary.

It pays to stay healthy

Even when you aren't recovering from an injury, you may be eligible to receive a benefit for a covered health screening test.

LEARN MORE

To learn more about enrolling in Accident Insurance, contact your HR representative.

1 Medical Economics, Americans borrowed $74 billion to cover health care costs last year, 2025.

THESE POLICIES PROVIDE LIMITED BENEFITS

This coverage is a supplement to health insurance. It is not a substitute for essential health benefits or minimum essential coverage as defined in federal law. Insureds in some states must be covered by comprehensive health insurance before applying for accident insurance.

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

An insurance producer may contact you.

For NY: These policies provide ACCIDENT insurance only. They do NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

IMPORTANT NOTICE – THESE POLICIES DO NOT PROVIDE COVERAGE FOR SICKNESS.

For plans applicable to policy forms GAP16-1, GAP16-3-NH, GAP16-1-NJ or GAP16-1-NY: Underwritten by Unum Insurance Company, Portland, ME. In NJ and NY, underwritten by Provident Life and Casualty Insurance Company, Chattanooga, TN.

For plans applicable to policy form GA-1: Underwritten by Unum Life Insurance Company of America, Portland, ME. In NY, underwritten by First Unum Life Insurance Company, Garden City, NY.

Better benefits at work.™

unum.com

© 2025 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.
EN-1741041-2 FOR EMPLOYEES (10-25)