

# Assurity®

## 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**  
**\$11.14/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**<sup>®</sup>

**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**  
**\$31.<sup>43</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

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



### 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
Appliance (shoulder sling)	\$75
Follow-Up Treatment (2 per accident)	\$150
Pain Management (steroid injection)	\$75
Rehabilitative Therapy (6 per accident)	\$270

**Total Benefits Paid \$1,740**

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