



ACCIDENT INSURANCE

Underwritten by Transamerica Life Insurance Company or Transamerica Financial Life Insurance Company



Accident insurance can help protect you from financial hardships if you suffer an unexpected injury due to an accident. You'll receive a cash benefit for treatment received because of the accident, and you can use this money to help pay for anything you need, from co-pays and deductibles to household bills and everyday expenses.

Each year, there are 35 million injury-related visits to the emergency room in the U.S.¹

MEET LISA

Lisa is a 48-year-old flight attendant. One morning, while hurrying to pack her suitcase, she tripped over her dog and broke her wrist in the fall. While her major medical insurance policy covered some of the expenses she accrued from treatment, she was still left with a costly portion of the medical bills. That's not to mention the physical therapy sessions and follow-up visit to her doctor's office when her cast was removed.

Fortunately, Lisa had enrolled in accident insurance through her employer. This policy helped her avoid dipping into her savings to help pay for costs that major medical wouldn't cover, saving her money as well as additional stress.

AN EXAMPLE OF HOW ACCIDENT INSURANCE WORKS

LISA'S ACCIDENT INSURANCE BENEFITS PAID:



Lisa receives care for her injured wrist.



Lisa owes her portion of the medical bills.



Lisa files her accident claim.



Transamerica deposits her benefit payment in Lisa's bank account, and she pays her part of her medical bills.

This example is for illustrative purposes only.

Can you manage extra expenses in the wake of an accident?

Accident insurance can help when the random becomes the reality.

KEY FEATURES



Claims paid directly to the insured or provider if designated



Convenient premium payment options



Options to insure your family members



Moves with you if you retire or change jobs — you'll just make the payments

ACCIDENT INSURANCE COULD HELP PAY FOR EXPENSES SUCH AS:

- Medical services that might otherwise be unavailable
- Expenses related to childcare
- Treatments not covered by a traditional policy



Questions?



Visit: transamerica.com



Contact: 888-763-7474

¹"Emergency Department Visits," Centers for Disease Control and Prevention, October 14, 2021.

ACCIDENT INSURANCE IS NOT MAJOR MEDICAL INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL INSURANCE. IT DOES NOT QUALIFY AS MINIMUM ESSENTIAL HEALTH COVERAGE UNDER THE FEDERAL AFFORDABLE CARE ACT.

This is a brief summary of accident insurance **underwritten by Transamerica Life Insurance Company (TLIC)**, Cedar Rapids, IA or **Transamerica Financial Life Insurance Company (TFLIC)**, Harrison, NY. TFLIC is authorized to conduct business in New York. TLIC is authorized to conduct business in all other states. This insurance may not be available in all jurisdictions. Limitations and exclusions apply. Refer to the policy, certificate, and riders for complete details.

Up-to-date information regarding our compensation practices can be found in the disclosures section of our website at tebcs.com.

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