Accident ExpenseGuard

Accident ExpenseGuard | AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, LA, MD, ME, MI, MN MO, MS, MT, NC, NE, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, WI, WV, and WY

Help your clients with unexpected expenses due to accidental injuries

Accidents can happen at any time, and the costs can add up quickly. Accident ExpenseGuard, underwritten by Golden Rule Insurance Co, combines accident coverage with AD&D benefits designed to cover unexpected expenses resulting from accidental injuries. Help your clients focus more on their recovery, and less on financial burdens.

- Renewable coverage up to age 70[1]
- Ability to apply, regardless of other insurance
- Payment made directly to client to be used as needed or assigned to pay the hospital or other provider directly.
- No network restrictions



Choose Accidental Injury Benefit[2]

Pays covered expenses from an accidental injury, even if benefits are paid by other insurance; $250 deductible applies in most states



AD&D Benefit[3] included with every plan

Pays a lump sum benefit, in addition to the Accidental Injury Benefit, for qualifying dismemberment or loss of life due to an accident.

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Accidental Injury Benefit Amount	Accidental Death & Dismemberment (AD&D) Benefit Amount
$5,000, $7,500, $10,000, $15,000 or $20,000 per covered person, per calendar year[2]	**$5,000, $7,500, $10,000, $15,000 or $20,000 per covered person, per lifetime** *(Matches Accidental Injury Benefit amount selected)*



Are you ready to help your clients?

Start a quote on eStore today!

NOT FOR CONSUMER USE

[1]At the time of application, the primary insured and spouse must be between 18-64 years of age. [2]An Explanation of Benefits (EOB) from other insurance will be used to determine actual charges. If an EOB is not available, covered accident charges will be paid based on Reasonable and Customary charges, as determined by us. [3]AD&D lifetime benefit amount equals Accidental Injury Benefit amount chosen. In most states, the resulting dismemberment or death must take place within 30 days of the accident.

THIS PRODUCT PROVIDES LIMITED BENEFITS. THIS IS AN ACCIDENT POLICY THAT INCLUDES ACCIDENTAL DEATH & DISMEMBERMENT BENEFITS. THIS IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE.

Golden Rule Insurance Company is the underwriter of these plans.
This product provide benefits in a stated amount regardless of the actual expense incurred.

Exclusions and limitations apply. See product brochure for details.

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