



Accident Insurance – Cash Benefits After an Injury

Accident insurance is a supplemental policy that pays cash benefits when you are injured in a covered accident. It is not a substitute for major medical or Medicare — it is designed to help with the extra costs that follow an injury.

How It Works

- You pay a fixed premium for the coverage.
- If you are injured in a covered accident, the policy pays set cash amounts for specific events — for example, emergency room visits, fractures, dislocations, hospital confinement, ambulance, surgery, or follow-up care.
- Benefits are paid directly to you. You decide how to use the money (medical bills, deductibles, transportation, time off work, household help, etc.).
- Payments are typically made regardless of what your health plan or Medicare pays.

Why People Buy It

- Accidents create sudden out-of-pocket costs
- High deductibles and coinsurance can add up quickly
- Cash can help with lost wages, travel, or home help while recovering
- Benefits are paid to you — not limited to medical bills only
- Useful for active adults, families, and people on fixed incomes
- Often pairs well with hospital indemnity or critical illness coverage

Important to Understand

- This is supplemental — it does not replace major medical or Medicare
- Only injuries from covered accidents are paid (illness is generally not covered)
- Benefit amounts and covered events vary by policy
- Some policies have waiting periods or limitations
- Always review the outline of coverage and exclusions
- Not disability income — benefits are event-based, not monthly checks

Who It Can Help

Anyone who wants extra cash protection after an accident — especially people with high-deductible plans, Medicare beneficiaries, or households that would feel the impact of unexpected medical and living costs after an injury.

HOW HUGS CAN HELP

Accident insurance can fill real gaps when it fits your overall protection plan. We can help you see whether it makes sense alongside your other coverage. At HUGS we have no greater joy than to hear that our clients are walking with confidence.