



Accident Strikes Super Parents

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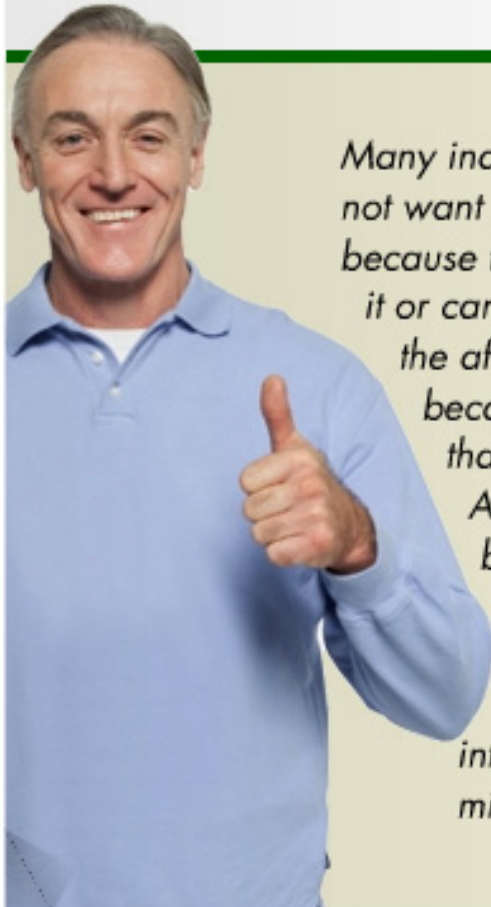
Lois Kent woke up late on Saturday morning, and was attempting to hurry out the door so she could get to work and finish a few things she didn't complete on Friday. Lois runs down the stairs juggling her briefcase, Clark's dry cleaning and her gym bag. This is not uncommon for her to be carrying this much at one time but on this particular morning their puppy, Underdog, ran right in front of her, and Lois went tumbling down the stairs, landing on her son Bruce's toy car.

Unintentional injuries are one of the most common types of injuries.¹ And, unintentional falls are the leading injury-related reason for emergency room visits.¹ They are also the leading cause of home injury deaths, and account for more than 40 percent of nonfatal injuries.¹

¹ Falls are the leading injury-related cause of ER visits. Found at Stltoday.com. Article published on Oct. 22, 2010.



Her husband Clark rushes over to her, asking if he can take her to the hospital. Lois yells, "No. I'm just fine. I don't have time to go to the doctor and we don't have the money for me to go."



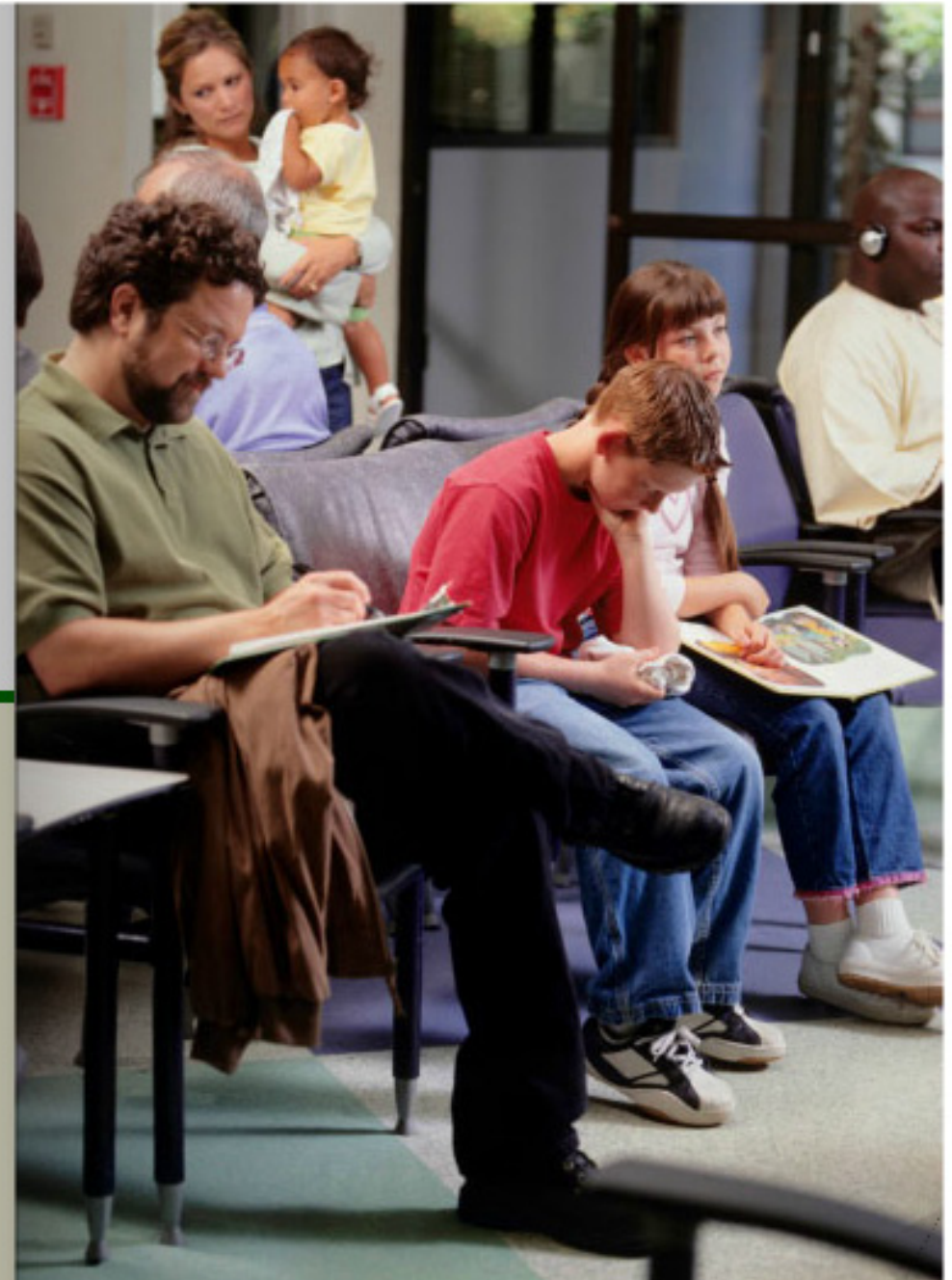
Many individuals just like you do not want accident insurance because they feel they don't need it or can't pay for it. Check into the affordability of policies because they may be less than you think. Plus, Accident insurance can be deducted automatically from your paycheck, so you don't have to worry about working it into your budget or missing payments!



Against her wishes, Clark takes her to the emergency room. They climb into their green Imperial, which her husband lovingly calls the "hornet," and rush to the hospital. When they get there, her husband starts chatting up the man sitting beside him, Tony. His son was in the emergency room for a soccer injury (a broken arm) that happened on the field earlier that day. As Tony was running to the aid of his son, he tripped over a cooler on the sideline and twisted his ankle. Needless to say, both of them landed at the hospital, which made for a great Saturday afternoon. His friends thought this was hilarious, because his nickname is Iron Man.

A number of injuries happen on the weekend when it is hard to get in to see your primary care physician. When this happens, the emergency room may be your only option outside of an urgent care facility. Likewise, depending on the injury, you may not have a choice but to go to the emergency room. And, unfortunately, that usually presents a much higher hospital bill.¹

¹Wisebread.com. Cost comparison: Emergency Room vs. Urgent Care Centers, Feb. 23, 2010.



After a very long day, the family starts to prepare dinner. Clark is telling Lois the story about Tony and how he fell over a cooler at his son's soccer game. Lois starts to laugh as she goes to stir the food and almost burns her hand. She immediately turned the burner off.

*"That's all we need," she said,
"another trip to the
emergency room today!"*



More than 216,000 Americans went to the emergency room in 2008 for a burn-related injury.¹ Of those burn victims, 42 percent visited the ER for non-fire thermal burns typically resulting from contact with hot objects.¹



Children are also at risk for burn-related injuries, as 20 percent of all burn cases in the U.S. are associated with children under the age of 5.² Not to mention, firework-related injuries are prominent among children 14 years old and younger.² In 2010, they accounted for 40 percent of all firework-related injuries. Total charges for pediatric admissions to burn centers can average \$22,700 per case.²

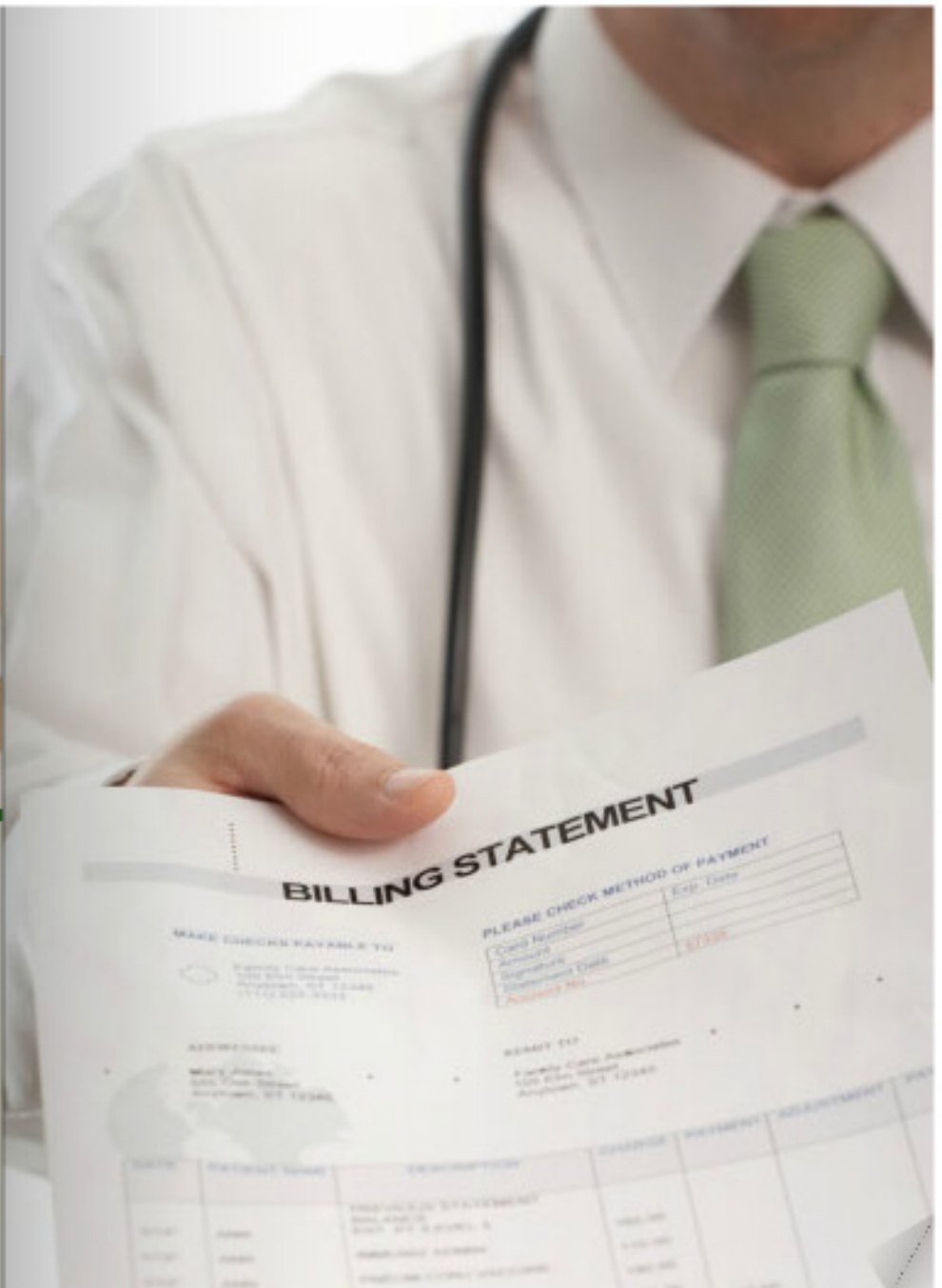
¹ Fire Analysis and Research Division National Fire Protection Association. Burns Seen in Hospital Emergency Rooms in 2008 by Burn Type and Victim's Age. Ahrens, Marty. September 2009.

² Safe Kids USA website. Preventing injuries: at home, at play, and on the way. November 2011

As Clark is lying in bed he is going over the day in his mind. He starts to think about what would have happened if Lois' injuries were more severe. How would they pay for the medical bills and how much work would she miss?



This can be a common concern for families that rely on a dual income. Accident insurance helps pay for those unexpected hospital bills and any follow-up care needed to make sure you, your child or your spouse get back to normal as quickly as possible, without the headache of suddenly incurring new monthly bills...payable to the hospital!





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