

# ACCIDENT INSURANCE

**Overview:** This type of insurance provides financial assistance if you experience a covered accidental injury. It helps cover out-of-pocket medical costs that your primary health insurance might not fully address, as well as non-medical expenses like lost income or transportation.

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## COMMON FEATURES

**Direct Cash Benefits:** Benefits are paid directly to you, giving you control over how the money is used (e.g., for deductibles, copayments, transportation, or even daily living expenses).

**Broad Coverage for Injuries:** Often includes benefits for a wide range of accidental injuries, such as fractures, dislocations, lacerations, concussions, burns, and emergency dental work.

**Treatment & Therapy Coverage:** May include benefits for initial treatment, follow-up care, physical therapy, and even mental health therapy related to an accident.

**Hospital & ICU Benefits:** Provides daily benefits for hospital confinement and intensive care unit (ICU) stays due to a covered accident.

**Preventive Care Benefit:** Some plans offer a benefit for routine medical exams, encouraging overall wellness.

**Accidental Death & Dismemberment:** May include benefits for severe outcomes of an accident.

**No Network Restrictions:** You typically have the freedom to choose your own healthcare providers.

**Portability:** Many plans

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