

FOR LIFE'S TWISTS AND TURNS

Transamerica Accident Insurance is a highly flexible policy that pays the insured a benefit to help pay for unexpected medical costs that can add up fast due to a covered accident.

That way, they can better protect their finances and focus on the treatment they need to recover. Designed with a wide range of benefits and conditions, it offers the ability to customize plan designs to best meet the needs of a diverse workforce.

More than
775,000 children are treated in hospital emergency rooms for sports-related injuries each year¹

FULLY CUSTOMIZABLE

KEY FEATURES



Open architecture allows the most customization in plan design possible



Pick and choose from a variety of base benefit and optional riders that match the needs of your client



Ability to tailor the plan design at the covered condition level



Match or improve an existing plan design

ADDED BENEFITS

A variety of new benefits are also available with our accident insurance, which can help cover medical or other costs that can arise after an accident.

Organized Sports Benefit Rider

- Pays an additional percent on total benefits, making it ideal for families with active kids

Acupuncture/Chiropractic Benefit

- Pays for one treatment per visit, per covered accident and insured person, up to \$150 per visit and a maximum of 10 visits

Mental Health Benefit

- Pays for mental health visits with a psychiatrist or psychologist, up to \$150 per visit and a maximum of 5 visits

Observation Benefit

- Pays for treatment in a hospital emergency room if the insured is being held for observation and not admitted as an inpatient due to a covered accident*

* 24 hour Confinement is Required.



AN EXAMPLE OF HOW IT WORKS

Meet Jamal

Jamal was injured in a car accident while on his way to work. After being admitted to the emergency room right after the accident, Jamal needed surgery. Between his surgery, follow-up visits, physical therapy, and chiropractic sessions, he knows his out-of-pocket costs will add up fast.

Fortunately, Jamal has *Transamerica Accident Insurance* through his employer to help pay for his share of expenses. He won't need to skip or postpone treatment due to costs, helping him recover faster and get back to work sooner.



PROVIDE THE PROTECTION THEY NEED

You are in a powerful position to provide employees with the insurance solutions they need to help protect their financial security, no matter what life throws their way. Our suite of supplemental health, life, and disability insurance is always expanding — and it can help build a more comprehensive benefits package with features that employees need and want.

A CARRIER YOU CAN TRUST

With nearly 90 years of experience in providing employee benefits, Transamerica is committed to helping people protect what matters most. We are on mission to help employees pursue a more secure financial future so they can live their best lives. And we're here to provide support every step of the way.

Contact us to get started on giving employees a better tomorrow.



Contact a Transamerica representative at **800-851-7555, option 4** today.

Limitations and Exclusions: Limitations and Exclusions may vary by state.

We will not pay benefits for any accident that is caused by or occurs as a result of any of the following: • Driving any taxi (including ride-sharing programs such as Uber and Lyft) for wage, compensation, or profit • Mountaineering, parachuting, or hang gliding • Voluntarily taking, administering, absorbing, or inhaling poison, gas, or fumes • Alcoholism or drug addiction • Participating in any sport or sporting activity for wage, compensation, profit, or racing any type of vehicle in an organized event • Traveling in or descending from any vehicle or device for aerial navigation, unless as a fare-paying passenger on a scheduled or a charter flight operated by a scheduled airline • War, or any act of war, whether declared or undeclared • Participating in any activity or event, including the operation of a vehicle, while intoxicated or under the influence according to the laws of the jurisdiction in which the accident occurred • Actively participating in a riot, civil commotion, civil disobedience, or unlawful assembly • Committing, attempting to commit, or voluntarily taking part in a felony or assault, or engaging in an illegal occupation • Intentionally self-inflicting a bodily injury or attempting suicide, while sane or insane • Any loss incurred while on active duty status in the armed forces. If you notify us of such active duty, we will refund any premiums paid for any period for which no insurance is provided as a result of this exception. Additional limitations and exclusions may apply.

¹"Sport Injury Statistics," Stanford Children's Health, accessed April 22, 2021

This is a brief summary of *Transamerica Accident Insurance*SM AC11 **underwritten by Transamerica Life Insurance Company (TLIC)**, Cedar Rapids, IA. TLIC is not an authorized insurer in New York. Policy form series TMAC1100-1220 and TCAC1100-1220. Forms and form numbers may vary. 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](https://www.tebcs.com).

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