



Accident Medical Expense Insurance

Fact Sheet 101



Because injuries can happen to anyone

Life is full of surprises and, unfortunately, not all of them are welcome. Whether it's on the job, at home, on vacation, participating in sports or just taking a stroll around the neighborhood, you never know where and when an accident might occur. And if a resulting injury requires medical attention, your budget could feel the pain.

In an average year, nearly 38 million Americans may be treated for injuries in emergency rooms and nearly 58 million may visit their physician's office for injury care.¹

Unfortunately, your major medical insurance may not cover all accident-related expenses, such as deductibles, copays and out-of-pocket medical costs.

Fortunately, **Zurich American Insurance Company** Accident Medical Expense can help you manage those accident-related expenses that fall outside of your medical plan's coverage.

Supplemental coverage like Zurich Accident Medical Expense can help by providing reimbursements directly to you to help with these unexpected expense.

Accident Medical Expense does not replace your current health plan; it supplements your current insurance when you have covered accident-related expenses.

This reimbursement can be used to help with a covered medical expense.

Examples of Accident Medical Expense benefits:

- Emergency Room expenses
- X-ray expenses
- Inpatient/Outpatient surgery expense
- Follow-up visits and consultation visits

Focus on you...



*Teenager gymnast Sam injured her arm falling off the balance beam. Her injury requires a doctor's office visit, X-rays and surgery. Luckily, Sam's mom Abby had Accident Medical Expense from Zurich which provides reimbursement to help with covered expenses.

...not your wallet



With claims paid upon receipt of written proof of covered losses, Zurich Accident Medical Expense can help protect you and your budget from the unexpected.

Zurich

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¹ Center for Disease Control and Prevention/National Center for Health Statistic. 13 July 2023

*Each claim is unique and subject to the facts it presents, and that depending on the facts presented in a particular claim and the coverage provisions that might apply to the facts of that claim, coverage for the particular claim might not be afforded, might be excluded, or might be limited. The examples shown are for situations where there are no coverage issues related to the claim and the claim is fully covered. However, please be assured that if or when a claim is presented, Zurich will use its best efforts to adjust such claim according to the facts of the claim, the applicable policy language, and the applicable law.

Coverage may not be available in all states or certain terms, conditions and exclusions may be different where required by state law. This insurance provides limited benefits. Limited benefits plans are insurance product with reduced benefits and are not intended to be an alternative, it is intended to help supplement Comprehensive coverage. This insurance does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not minimum essential benefits as set forth under the Patient Protection and Affordable Care Act.

This is intended as a general description of certain type of insurance available to qualified customers, provided solely for informational purposes. Insurance coverages underwritten by Zurich American Insurance Company, a New York domiciled company with its principal place of business at 1299 Zurich Way, Schaumburg, IL 60196 (NAIC # 16535). The terms and conditions of the policy described in this brief summary are governed by the individual policy document that contains the complete terms. In the event of any discrepancy between the information in this brief summary and the policy, the policy document shall govern.

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