

# Accident

## Guardian® Accident Insurance

### Bridge The Gap With Accident Insurance

Purchase your accident insurance from the names you know and trust. ACEC Life/Health Trust (Trust) has joined together with The Guardian Life Insurance Company of America (Guardian) to provide high-quality products such as Dental, Vision, Life, Disability, Accident, Critical Illness, and Cancer insurances.

The combined strength and expertise of the Trust and Guardian, both market leaders in their respective industries, provide you with flexible and innovative program options, one-stop shopping, and potential savings.

### How Accident Insurance Works

For every covered accident, Guardian Accident Insurance makes a payment for various treatments and/or services. The payments are made directly to the employee and can be used for:

- Unforeseen and out-of-pocket medical costs
- Various treatments and/or services related to recovery
- Everyday expenses like groceries, rent, and mortgage

Employees will also receive benefits (20 percent) for a child who has an accident while playing organized sports.<sup>1</sup>

### Help Employees Get Back On Their Feet

An accident can hurt in more ways than one. By offering accident insurance, you are helping your employees to feel more secure and focus on recovery while they are unable to work or contribute to household activities and expenses. Accident insurance helps to relieve a financial burden during a time of stress, all while providing a more comprehensive employee benefits package.



The products listed are offered by The Guardian Life Insurance Company of America, an independent company. These are not ACEC Life/Health Trust products. Guardian is solely responsible. Guardian insurance products are underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Some products may not be available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Documents are the final arbiter of coverage. GUARDIAN® and the GUARDIAN G® Logo are registered service marks of The Guardian Life Insurance Company of America ("Guardian") and are used with express permission. The Guardian Life Insurance Company of America, 7 Hanover Square, New York, NY 10004. 2015-1052 Exp.1/17

Accident Insurance Policy Form #GP-1-AC-IC-12 et al.

### Accident insurance can help employees manage unexpected expenses, such as:

- travel to treatment in another city
- child care while recovering
- household expenses while the employee can't work
- modifications to home or auto

### Get a quote!

Call the Trust today at **1-844-259-0325** for more information or a no-obligation quote.

#### FOOTNOTE:

1. The child must be insured by the plan on the date the accident occurred. The child must be 18 years of age or younger.

