

Accident Fixed Benefit

Plan info and resources to help secure your sale.

quote now



No one expects an accidental injury. That's why Accident Fixed-Benefit pays benefits directly to customers, making it easier to pay medical and daily expenses. They receive a set cash benefit for each covered injury or service. And with things like X-rays, hospital stays and rehab – those benefits really add up.

Highlights

- The plan pays benefits immediately with no waiting period.
- Benefits are paid regardless of any other insurance coverage.
- See any doctor or go to any hospital without network restrictions.
- There are no annual or lifetime limits, no matter how many accidents a customer has.
- The plan pays set cash benefits directly to customers for each covered injury or service.

Eligibility

- No health questionnaire.
- Automatically renews up to age 70.
- [Availability varies by state.](#)

Plan features

- Customers don't need to worry about deductibles, coinsurance, copays, or preauthorization.
- Set cash benefits can be used any way they need – accident-related expenses, to cover lost income, even household bills.
- Year-round this plan can be sold stand alone or to compliment other insurance.
- Includes Accidental Death and Dismemberment benefit.
- We cover expenses other plans don't, like auto and medical deductibles.

Quoting and enrolling

Log in to [Agent Back Office](#) to start your quoting process. If you are unable to quote online, call your sales team for assistance.

More resources

product brochures

agent sales guide