



Accident insurance

Offer employees a financial back-up plan for when an accident happens

Accident insurance helps your employees cover out-of-pocket expenses after an accidental injury



Life doesn't always go according to plan. Accidents happen, and they can have a big impact on the wallet. Sure, medical insurance helps pay for medical expenses, and disability insurance helps replace lost income. But they don't cover all the expenses associated with an accidental injury.

You can help your employees be prepared to handle expenses that arise after an accidental injury — with accident insurance from Principal®. It can help your covered employees and their families manage additional expenses that pop up after an injury. The coverage pays tax-free¹ cash benefits directly to the employee, regardless of other insurance coverages or actual expenses.

It's a great fit for all of us. After all, accidents are unexpected, and expensive. But for people who lead active lifestyles or have kids in sports, accident insurance can be especially valuable.

? How does accident insurance work?

Principal accident insurance is different, offering a simplified design that's unlike many other accident coverages. It pays an up-front, lump-sum benefit based on covered injuries received. It's not dependent on services, tests or treatments, so employees can get paid right away with less paperwork. And there's no guesswork about the benefit amount. Principal pays your covered employees when they need it most.

So, what injuries are covered? Here's a sample:

- Burn
- Coma
- Concussion
- Dental injury
- Eye injury
- Dislocation
- Fracture
- Internal injury
- Disc, knee cartilage, tendon, ligament or rotator cuff injury
- And more

How can employees use accident benefits?

Short answer: any way they want to. That could mean:

- Medical deductibles and copayments
- Transportation, food and lodging
- Child care
- Lost income from missing work
- Home healthcare needs

The employee's in control.

Accident insurance helps your employees maintain financial wellness. The expenses that can result from unexpected injuries can often be overwhelming to your employees and their families. When they're covered by accident insurance, they can breathe a sigh of relief that they're prepared financially just in case an accident happens.

Key features

- Simplified design, minimal paperwork and quick claims
- Available with as few as 5 enrolled employees or 10% participation, whichever is greater
- Proof of good health is never required
- Employees can buy protection for their spouse and/or kids
- You can include an accidental death and dismemberment (AD&D) benefit, wellness and portability

 **Let's connect** | Contact your local Principal representative.



[principal.com](https://www.principal.com)

Accident insurance from Principal® is issued by Principal Life Insurance Company, 711 High Street, Des Moines, IA 50392.

ACCIDENT INSURANCE PROVIDES LIMITED BENEFITS. This is an overview of the benefits accident insurance provides, but there are limitations and exclusions. Must be purchased with another Principal group product. Some provisions aren't available in all states. For additional details, contact your Principal representative.

¹ Based on current federal income tax laws, if insurance premiums are paid with after-tax dollars, the benefits are received income-tax-free.

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