

A SUDDEN CHANGE DOESN'T HAVE TO THROW LIFE OFF COURSE.



AN ACCIDENT CAN CHANGE EVERYTHING - MAKE SURE YOU'RE READY

Accidents can happen. But a serious one can turn your life upside down. Whether you've been left disabled or even die as a result, it could have a major impact on your family's financial well-being. **Accidental Death and Dismemberment (AD&D)** insurance can make that burden a little less - helping you and your family take care of living expenses and other needs.

AD&D insurance provides a lump sum benefit if you were to die as a result of a covered accident. It also pays a portion of the benefit if you were to lose your sight, hearing, a limb, the ability to speak, along with other disabilities. This benefit is paid in addition to any life insurance you may have and can help cover costs such as:

- Deductibles and copays
- Rent and/or mortgage payments
- Food
- Utility bills

PLANNING AHEAD COULDN'T BE EASIER

Life is unpredictable. There are no guarantees that your family won't have to face a sudden, serious accident. AD&D insurance helps protect you and your family from bearing the full weight of that financial hardship. It can give you the peace of mind you need in the unfortunate event that this happens to your family.



AFFORDABLE

Take advantage of employer-offered preferred rates



FLEXIBLE

Set up a simple payroll deduction



SENSIBLE

Protection for your family and your financial well-being



TRUST IN THE HARTFORD¹



60+ YEARS
HELPING TO PROTECT
15.7M FAMILIES²





CASE STUDY³

A ROAD LESS TRAVELED

Derek is a cycling enthusiast. He rides his bike every chance he gets. Whether he's out on a training ride for his next race or on a casual family ride with his wife and kids, cycling is a huge part of his life.

Early one morning while Derek was training, he was hit by a car – the driver, blinded by the sun glare, didn't see him. He was rushed to the hospital in critical condition. His injuries included a broken back and ribs that required surgery and intensive care. But Derek being the fighter that he is, survived – only he would be paralyzed from the waist down due to the damage to his spinal cord. He and his wife knew that they and their family would be okay thanks to his Accidental Death and Dismemberment insurance policy.

With this benefit, the family was able to help Derek focus on his recovery. Knowing that they didn't have to worry so much about money for food or how the mortgage was going to get paid gave them the security they needed at a time when their lives were completely turned upside down.



A serious accident that keeps you from working doesn't have to cost quite so much. AD&D insurance can help.

Why AD&D?



IT COVERS ACCIDENTS ANYWHERE – AT HOME, AT WORK OR WHILE TRAVELING.



WORKERS' COMPENSATION INSURANCE ONLY COVERS AN ACCIDENT AT WORK.



IT'S A GREAT WAY TO PROTECT YOUR FINANCIAL WELL-BEING IF YOU'RE UNABLE TO WORK.

To learn more, visit [TheHartford.com/resources/add](https://www.TheHartford.com/resources/add)

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Accident Form Series includes GBD-1000, GBD-1300, or state equivalent.

¹ www.TheHartford.com/about-us/ethics-compliance; viewed on June 28, 2021.

² Based on The Hartford's internal data of covered employees as of May 31, 2021.

³ This benefit example is fictitious and for illustrative purposes.

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