

How can I focus on my recovery when I'm worried about my bills?

Critical Illness and Accident Insurance provide a benefit to help cover unexpected costs.

Heart attacks, strokes, cancer and other major illnesses often strike without warning. And accidents happen when you least expect them. Both critical illness and accidents can leave you with something else you didn't expect — expenses.

While medical insurance pays for your care and treatment, there are deductibles and copays plus other additional expenses, such as transportation to medical treatment and extra child care, that aren't usually covered.

Critical Illness and Accident Insurance can be used to fill the gaps while you get back on your feet.

Here's how Critical Illness and Accident Insurance help:



Both pay a cash benefit directly to you when you need it most.



You can use the benefits however you like, such as for living expenses, additional child care and home health assistance.



Having both of these coverages is an easy and affordable way to protect you and your family from the unexpected.



GUARDIAN®

Guardian's Accident Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. This policy provides Accident insurance only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. IMPORTANT NOTICE – THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS. Policy Form #GP-1-AC-IC-12 2015-10002 (exp.08/17)

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