

ACCIDENTAL DEATH & DISMEMBERMENT

Comprehensive Protection

As a business owner, you care about your employees. You offer a group health insurance plan to support their well-being. But have you considered how they – and their families – would cope financially after a serious workplace accident?

Accidental Death and Dismemberment (AD&D) insurance, offered by **Nova Star Insurance Consultant**, can be a vital addition to your comprehensive benefits package. It provides a financial safety net when the unthinkable happens.

What is AD&D Insurance?

Think of AD&D insurance as a layer of protection that pays a **lump sum** benefit if an employee suffers a **fatal accident** or experiences a **permanent injury or disability**, specifically including **dismemberment**. It helps ease the financial burden during an incredibly difficult time.

What Does an AD&D Plan Cover?

Typically, an AD&D plan can cover both your employees and their dependents. It usually applies to injuries, paralysis, or death resulting from a covered accident.

At Nova Star Insurance Consultant, our AD&D plans can be tailored to your business needs, offering options that may include coverage for:

- Loss of life
- Loss of speech
- Hearing loss
- Loss of a limb (arm or leg)
- Loss of thumb or index finger on either hand
- Loss of movement (Quadriplegia or Paraplegia)

Why is AD&D Coverage Important?

While we all hope such events never occur, accidents happen.



Consider this:

According to a recent study by the Centers for Disease Control and Prevention, loss of life from unintentional injuries is a leading cause of death.

No one wants to imagine an employee facing a life-altering injury or a family grappling with the sudden loss of a loved one. AD&D insurance offers a measure of financial security, ensuring they aren't facing added financial stress on top of everything else.

AD&D vs. Life Insurance: What's the Difference?

It's important to understand that while both provide financial protection, they differ in scope:

- **AD&D insurance** specifically covers death or dismemberment resulting from an **accident**.
- **Life insurance** generally covers death from **any cause**, including illness or natural causes.

Company Profile

Nova Star Insurance Consultant is an independent agency serving multiple provinces, offering year-round professional assistance with claims, payments, and policy adjustments. By working closely with clients and partnering with reputable providers, they strive to find the best insurance products for individuals, families, and employers, ensuring fair claim payments and tailored coverage. Contact their experienced advisors to access a wide range of personal and business insurance options, benefit from their research and comparisons, and receive a personalized plan designed to meet your specific needs at competitive rates.

Contact

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Nova Star Insurance Consultants

Simplifying Insurance, Securing Your Future.

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