



# Children Play to Win. Our Coverage Plays it Smart.

It's important to encourage children to be active. Children find an answer in organized sports — whether it's Little League, soccer or football. But accidents happen. Luckily, Guardian Accident Insurance has it covered.

For instance, imagine your child has a collision in the outfield while playing baseball. He's taken to the hospital in an ambulance and given an MRI to check for injuries. He ends up staying overnight for observation because the MRI confirmed a concussion. Here's the breakdown of what Guardian® covers, along with the additional Child Organized Sports benefit.



**Benefits are increased by 20% if a covered dependent child (aged 18 years old or younger) is injured while participating in an organized sport.\***

Procedure	Value		Advantage		Premier	
	Value Benefit	Additional Benefit	Advantage Benefit	Additional Benefit	Premier Benefit	Additional Benefit
<b>Ambulance Ride</b>	\$100	\$20	\$150	\$30	\$200	\$40
<b>Emergency Room Visit</b>	\$150	\$30	\$175	\$35	\$200	\$40
<b>Hospital Admission</b> (His stay was over 20 hours)	\$750	\$150	\$1,000	\$200	\$1,250	\$250
<b>MRI</b>	\$100	\$20	\$150	\$30	\$200	\$40
<b>Concussion</b>	\$50	\$10	\$75	\$15	\$100	\$20
<b>2 Follow-up Doctor Visits</b>	\$25 x 2 = \$50	\$10	\$50 x 2 = \$100	\$20	\$75 x 2 = \$150	\$30
<b>Total Benefit</b>	<b>\$1,200</b>	<b>\$240</b>	<b>\$1,650</b>	<b>\$330</b>	<b>\$2,100</b>	<b>\$420</b>
<b>Grand Total</b>	<b>\$1,440</b>		<b>\$1,980</b>		<b>\$2,520</b>	

Contact your Guardian Group sales representative for more information.

The Guardian Life Insurance  
Company of America  
New York, NY

[guardiananytime.com](http://guardiananytime.com)

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\* The child must be insured by the plan on the date the accident occurred and must be 18 years of age or younger; Proof of registration required at time of claim. 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 No. GP-1-AC-BEN-12, et al. GP-1-ACC-16-NM. GP-1-LAH-12R-OR. GC-ACC-12-OR. GUARDIAN® and the GUARDIAN G® logo are registered service marks of The Guardian Life Insurance Company of America®