



Preventing Accidents

Protect your family & finances from
accidental injuries





Accidents happen

Usually at the most unexpected and inconvenient times

You're rushing around, arms full, already thinking about the next thing you need to do. No wonder you didn't see that toy on the stairs! The next thing you're on your side and your ankle is definitely not right.

Just like that, you've fallen victim to an accidental injury.

And you're not alone. Every year, **62 million** Americans — **about 1 in 5** — seek medical attention for accidental injuries.¹



Inside this guide:

- » Learn about the most common accidents & injuries.
- » Find out how accident insurance can help protect you and your family.



Slips, trips, falls, crashes and spills

Accidents can happen nearly anywhere at any time. Most accidents cause physical injuries and financial impact.

According to the National Safety Council, some of the most common nonfatal accidents resulting in emergency department visits are: **falls, struck by/against, motor vehicle accidents, overexertion and poisoning.**²

Many accidents involving adults happen when a person is distracted, tired, stressed or under the influence of drugs or alcohol. The best way to avoid accidents is to choose a healthy lifestyle.

Be safety conscious

To be safety conscious means you're aware of being safe and preventing danger.

Knowing potential hazards and taking steps to minimize them can help keep you and your family safe from accidental injuries!



Safety begins with you

Rest is best

A good night's sleep does more than rest your muscles, bones and organs. It also rests your mind, keeping your senses sharper and more alert to hazards.

For optimal rest, try to go to bed and wake up at the same times every day, allowing at least 7 to 8 hours for sleep. If you're sleepy during the day, refresh yourself by stretching or walking outside. Break up tasks and activities to give your muscles and mind a quick timeout.

Stress less

When you're stressed or tired, you're more easily distracted. You're more likely to slip in a parking lot, lose your footing on stairs or have a fender bender in traffic.

When you feel your stress rising, pause and take some slow, deep breaths. Step outside or head to the gym to exercise. Let yourself indulge in your favorite relaxing activities, like reading, yoga, walking, bike riding or spending time with family and friends. Talk to your health care provider if you can't find relief from stress.

Limit substance use

Alcohol and drugs dull your senses, blur your focus and slow your reaction time. Plus, anyone under the influence can have misguided confidence and take unnecessary risks.

To avoid accidents, simply avoid drugs and limit how much alcohol you drink. If you suspect that you have a problem, contact your doctor or a local assistance program for advice.

Manage your meds

If you take medication, ask your doctor or pharmacist about possible side effects. Prescription and over-the-counter drugs can alter your alertness, coordination and judgment.

Remember that some medications could impact how well you do your job and handle other activities, like driving and operating equipment.



Put safety first

Over 90% of all accidents in the U.S. happen outside of the workplace — at homes or in the community.³ Every year, millions of Americans land in the emergency department with injuries from falls, struck by/against, motor vehicle accidents, overexertion and poisoning.⁴

In this section, you'll learn about the potential for injury from each of these accidents — and how you can **take steps to stay safe**.

Falls

People of all ages are injured or die from falls. Everyone can reduce the chance of falling by following these tips:

- » Take care on the stairs. Equip stairways at home with a firm, secure rail. Use the railing each time you climb or descend the stairs.
- » Tack, repair or replace loose carpets, rugs or stair treads.
- » Don't carry more than what's comfortable. Hold items close to your body, balanced in both arms. And make sure you can still see where you're going.
- » Get your vision checked regularly.
- » Maintain good health. With strong, flexible muscles, you can keep your balance or recover from a slip.
- » Watch your weight. Extra pounds can impact your balance.

Facts about falls

Falls are responsible for over 8 million emergency department visits each year.⁵ The risk of falling — and suffering fall-related injuries — rises with age. More than 1 in 4 older adults report a fall each year.⁶ Falls are also the leading cause of nonfatal injury for kids up to age 14.⁷

If you have young children:

- » Make sure playground equipment is well-designed and maintained, with a safe landing surface.
- » Keep your home safer with guards on windows that are above ground level. Install gates at the top and bottom of stairways.
- » Protect young athletes with wrist guards, helmets and knee and elbow pads.

Struck by/against

You may not be familiar with the term “struck by/against,” but these injuries are all too common. They happen when you come into contact with another object. This could include:

- | | |
|---|---|
| » Struck against an object:
You hit your head on the corner of a cabinet | » Caught in an object or equipment: Your foot gets caught in the lawn mower |
| » Struck by an object: A bucket of paint falls and hits you | » Caught in collapsing material: You're caught in a deck collapse |

Injuries from scenarios like these are the **second-leading cause** of nonfatal injuries at home, accounting for about **3 million emergency department visits** annually.⁸ Fortunately, following basic safety precautions can help you and your family stay safe:

- | | |
|--|--|
| » Anchor all furniture to the wall. | » Ensure all structures on your property are up to code and in good condition. |
| » Keep heavy home décor and household appliances out of reach of children. | » Ensure all stairs, doorways and ceilings follow head clearance guidelines. |
| » Use a step stool or ask for help when trying to access heavy objects overhead. | |
| » Read and follow safety guidelines for all mowers, power tools and appliances. | |

Motor vehicle accidents

Tens of thousands of lives and billions of dollars are lost each year in motor vehicle crashes:⁹



More than **2.1 million people** are treated for traffic accident injuries each year.¹⁰



46,027 people died in motor vehicle crashes in 2022.¹¹

Help put the brakes on road accidents by pledging to drive safely.

Be alert » Driving is a complex skill that requires all five senses, both of your hands and your full attention. Distracted drivers aren't aware of their surroundings, including streetlights, road signs, pedestrians and other vehicles. Driver error, impairment, fatigue and distraction are factors in many crashes.

Buckle up » Seat belt use is at an all-time high, but younger drivers are least likely to buckle up. Simply clicking that belt can reduce the risk of crash-related injuries by 50%.¹² So put on your seat belt every time you drive — and insist that your passengers do, too.

Stay sober » Alcohol, drugs and other substances are widely known to impair a person's ability to safely operate a car. Even prescription drugs, over-the-counter medicines and herbal supplements can pose problems. Side effects like sleepiness, dizziness and nausea can turn a routine commute into a costly crash. Learn how your body reacts to these and other medications before you take the wheel.



Overexertion

Planning a long day of yard work? Don't overtax your body! Overexertion is responsible for over **1.8 million emergency department visits** each year.¹³

Overexertion can be caused by:

- » Repetitive movements: using a computer mouse, training for sports
- » Improper technique: lifting items incorrectly
- » Sudden body movements: twisting, pulling
- » Prolonged activity: overtraining for physical fitness
- » Extreme temperatures: pushing yourself too hard when it's very hot or cold

Many activities, even recreational ones, can lead to overexertion, so know your body's limits, take breaks and use proper techniques.

Poisoning

Poisons are substances that, in a high enough quantity, can cause illness, injury or death when ingested, inhaled, injected or otherwise taken into the body. Poisoning is responsible for over **1.6 million emergency department visits** each year, and is the leading cause of preventable injury deaths.¹⁴

Perform your own property audit for potential poisons:

- » Use radon detectors to check for toxic gas.
- » Plug in a carbon monoxide detector to check for this invisible killer.
- » Is anyone in your home being exposed to lead? Get your home checked for lead hazards if it was built before 1978, and beware of old items that have lead-based paint.
- » Keep dangerous household products — like medicines, batteries, cleaners and pesticides — far out of children's reach.

If you suspect a problem

Call Poison Control at (800) 222-1222. The centers are staffed 24/7 to help if you suspect that someone has ingested something dangerous.

- » Call 911 when someone is unconscious or not breathing.
- » Follow label directions and dosages when taking or administering any medicine. When in doubt, call your doctor's office.
- » Safely dispose of all outdated or unused prescription and over-the-counter drugs.

When accidents happen

Even people who are safety minded can suffer from accidents and require medical care. If you're treated for an accidental injury, you could face unpleasant surprises.

Did you know, for example, that worker's compensation covers only those injuries that occur on the job? **The average cost of an emergency room visit is \$750¹⁵** The cost goes up when an ambulance or critical care is needed. Your major medical insurance could leave you exposed to a high deductible, copays and noncovered treatments. And, you may be without a paycheck for a while if you're unable to work during recovery. How would you handle the unexpected expenses?

A quality accident policy can be a great complement to your major medical insurance. These policies pay cash benefits directly to you, not doctors or hospitals, so you can use the money for any need!

Accidental injury policies can provide benefits for:

- » Accidental death and dismemberment
- » Disability
- » Fractures
- » Dislocations and MORE

Policies also may cover:

- » Inpatient hospital confinements
- » Treatment-related transportation
- » Family lodging expenses
- » ICU care





Accident insurance. It's as easy as...

1 The unexpected happens

It's a great day to get some yardwork done — except while you're cutting the grass, the mower overturns.

2 You go to the hospital

An ambulance takes you to the ER. An X-ray and physician visit reveal a fractured arm, a laceration requiring stitches and the need to amputate a finger.

3 Your accident insurance helps when you need it most

Cash benefits are paid **directly to you** or someone you designate. Use the cash for ANY PURPOSE — to help cover medical bills, lost wages and more.

Help protect you and your family with a supplemental accident policy from Washington National.

For more information about accidental injury insurance, contact your Washington National agent or call **(800) 525-7662**.

- ¹ National Safety Council, *All Injuries Overview*, <https://injuryfacts.nsc.org/all-injuries/overview/>, 2023.
- ² National Safety Council, *Top 10 Preventable Injuries*, <https://injuryfacts.nsc.org/all-injuries/deaths-by-demographics/top-10-preventable-injuries/>, 2022.
- ³ National Safety Council, *All Injuries Overview*, <https://injuryfacts.nsc.org/all-injuries/overview/>, 2023.
- ⁴ National Safety Council, *Top 10 Preventable Injuries*, <https://injuryfacts.nsc.org/all-injuries/deaths-by-demographics/top-10-preventable-injuries/>, 2022.
- ⁵ Ibid.
- ⁶ U.S. Centers for Disease Control and Prevention, *Older Adult Falls Data*, <https://www.cdc.gov/falls/data-research/index.html>, October 28, 2024.
- ⁷ U.S. Department of Health & Human Services, *Understanding the Circumstances of Pediatric Fall Injuries: A Machine Learning Analysis of NEISS Narratives*, <https://pmc.ncbi.nlm.nih.gov/articles/PMC10528494/>, October 2023.
- ⁸ National Safety Council, *Top 10 Preventable Injuries*, <https://injuryfacts.nsc.org/all-injuries/deaths-by-demographics/top-10-preventable-injuries/>, 2022.
- ⁹ National Safety Council, *Injury Facts, Motor Vehicle*, Overview, <https://injuryfacts.nsc.org/motor-vehicle/overview/introduction/>, 2022.
- ¹⁰ National Safety Council, *Top 10 Preventable Injuries*, <https://injuryfacts.nsc.org/all-injuries/deaths-by-demographics/top-10-preventable-injuries/>, 2022.
- ¹¹ National Safety Council, *Injury Facts, Motor Vehicle*, Overview, <https://injuryfacts.nsc.org/motor-vehicle/overview/introduction/>, 2022.
- ¹² National Safety Council, *Injury Facts, Motor Vehicle*, Occupant Protection, <https://injuryfacts.nsc.org/motor-vehicle/occupant-protection/seat-belts/>, 2023.
- ¹³ National Safety Council, *Top 10 Preventable Injuries*, <https://injuryfacts.nsc.org/all-injuries/deaths-by-demographics/top-10-preventable-injuries/>, 2022.
- ¹⁴ Ibid.
- ¹⁵ U.S. Department of Health & Human Services, *Costs of Treat-and-Release Emergency Department Visits in the United States*, 2021, <https://hcup-us.ahrq.gov/reports/statbriefs/sb311-ED-visit-costs-2021.pdf>, September 2024.

Supplemental health policies have limitations and exclusions. For costs and complete details of coverage, contact an insurance agent.

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