



Lenders Insurance Solutions Group LLC

“Protection When Unintentional Injuries Occur”

Some of the most common types of unintentional injuries include: motor vehicle accidents, suffocation, drowning, poisoning, fire/burns, falls, sports and recreation. Most do not happen on the job; however, they may impact job performance putting your customer at risk for wage reduction. Payment Protection helps your customer to stay focused on getting better and not to worry about debt.

They are called “unintentional” injuries because they are injuries that are not caused on purpose and are free from harmful intent. Most of these are “accidents” that are not predictable or preventative. According to the National Center for Health Statistics (CDC), the number of annual physician office visits for unintentional injuries is 24.8 million.

We can try to reduce or avoid unintentional injuries by making personal choices; however, the reality is “life happens”. Unless we live our life in a “bubble”, the chances of experiencing an unintentional injury is not a matter of **“if”** but a matter of **“when”**.

Consider what an unintentional injury may cost your customer in the long term. Most employers pay only 66% of salary if the injury takes their employee past short term disability. This may include the amount of “additional time off” that the paid employee may have. If you have a customer who’s monthly net income is \$3,150, at 66%, they will now bring home \$2,079. This is a reduction of \$1,071. It may not seem like a great loss until they start paying their bills. So, here’s a question to ask, “When your income is reduced from \$3,150 to \$2,079 each month, what bills will most likely not get paid?” Let’s look at life essentials: mortgage/rent, utilities, food, credit card/loans, mobile/internet service, entertainment streaming devices, etc. Depending on their lifestyle and whether they have children, the list could be endless. How many of those expenses would they be forced not to pay because of the \$1,079 loss? Would they be comfortable making those decisions? It’s similar to Russian Roulette; it’s a risk. Sometimes, putting it on paper, asking the questions and getting them involved, will help them listen to the advantages of protecting their debt.

When you hear the objection, *“I have disability coverage at work”*, probe their response. Many customers think they have disability at work, but it’s actually their health insurance coverage they’re thinking of. Most people do not have “individual disability” coverage outside of work due to the high premium cost. *“I’ll take my chances”* may no longer be an option if their coverage will not protect themselves, their income or their lifestyle. An unintentional injury is just that, unintentional no matter how safe they live.