**ACCIDENTAL DEATH COVER EXPLAINED**

Meta Description:

An article about the basics of accidental death cover, and why you need to get one.

Keywords:

accidental death, accidental death cover, death insurance policy

Accidents:

Statistically, it has been found that cancer, stroke, and heart disease are ones that are most likely to be major causes of death in people above the age of fifty. However, past that age, a lot of terminal diseases or conditions are likely to take a life away. While some of these take their time, and can be treated for the life to last a little longer, there are other kinds of death that are worse – accidents.

Accidents are unexpected incidences. They present without any sort of warnings, and can be extremely devastating for the loved ones of the person(s) that die due to an accident, both mentally and financially. These include workplace accidents (such as leaks, malfunctions, etc.), transport accidents (vehicle collisions and the likes), and seldom, murder too.

Accidental death cover:

Accidental death, in insurance terms, is death within ninety days of facing an accident, due to the accident. This does not include activities where there is an inherent risk of significant injury involved – this includes sporting activities, war, drug use, suicide attempts, and so on. This implies that if the policyholder voluntarily takes part in inherently dangerous activities, it cannot be classified under an accident.

Should anything happen to you within ninety days of an accident, your cover protection plan begins to repay. Accidental death benefits are payable immediately, and remains in place for the duration Of the policy earlier agreed upon. According to British Seniors, it is one of the many benefits of having an Over 50s Life Insurance policy in place.

Affordability of a death insurance policy:

A lot of frequent questions about death cover policies have been tracked down to people’s insecurity that it might be the outcome that they fear the most, and might manifest in reality. Accidental death covers are very much affordable by the general working population of all sectors, sometimes reaching as low as fifteen pence a day. A few pounds a month while healthy and alive is all it takes to assure your family a safe financial future.