

Title:

Accidental death policies

Word Count:

465

Summary:

Whether you travel for pleasure or business, the chances of an accident cannot be ruled out. An Accidental Death Policy can help to reduce your family's financial loss in such a

Keywords:

Travel Insurance, Travel, Tours, Insurance.

Article Body:

Quite naturally, as accidents happen unexpectedly and quickly, you or your family members will not be prepared to face it. No one can predict when or where an accident may occur. But you can prepare for it with proper insurance. The consequence of an accident can be anything. It can be an ordinary wound, which can be cured by a band-aid to an injury that needs serious medical care. Or it can be a permanent physical handicap or even death. Since accidents occur very often and unexpectedly there is accidental death and dismemberment insurance.

Whether you travel for pleasure or business, the chances of an accident cannot be ruled out. In cars, at hotel or in flight, death can take you in the form of accident. Accident is definitely one major cause for death.

This is where an Accidental Death Policy or insurance becomes useful. An Accidental Death Policy or insurance is a life insurance policy that pays to your chosen recipient if you die as a result of injuries caused by a covered accident that is not due to any illness.

Under this insurance, the insurance company undertakes to compensate the loss caused by accidental death in consideration of the premium received. Accidental Death Policy pays your beneficiary an amount when an accident results in your death. There are three major types of Accidental Death Policies. Flight accident death insurance pays a sum only for accidents involving an airplane during the coverage period. Common carrier accidental death insurance pays benefit only accidents involving a common transporter during the coverage period. (Common carrier refers to any licensed land, air or water transportation operated by those whose occupation is the transportation of persons without any

discrimination and for hire. That is, taxi, bus, tram, train, airplane, cruise ship, ferry etc).

24-Hour accidental death policy pays funds for accidents that happen for any reason during the coverage period. You need an Accidental Death Policy or protection if you have loved ones whose safety would be in danger if an accident took you suddenly. If you are aware of the possibilities of an accidental death, but not interested in purchasing additional life insurance to cover those possibilities, Accidental Death Policies can be an intelligent match for this non-health-related risk.

Accidental Death Policy is a very valuable financial tool that can protect your family. An Accidental Death Policy can help to reduce your family's financial loss if you die unexpectedly due to a covered loss. If you are well insured then your family members will get the insurance money which would help them to clear debts, including medical bills, guarantee the education of your children, pay off the mortgage, and guarantee financial security.

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