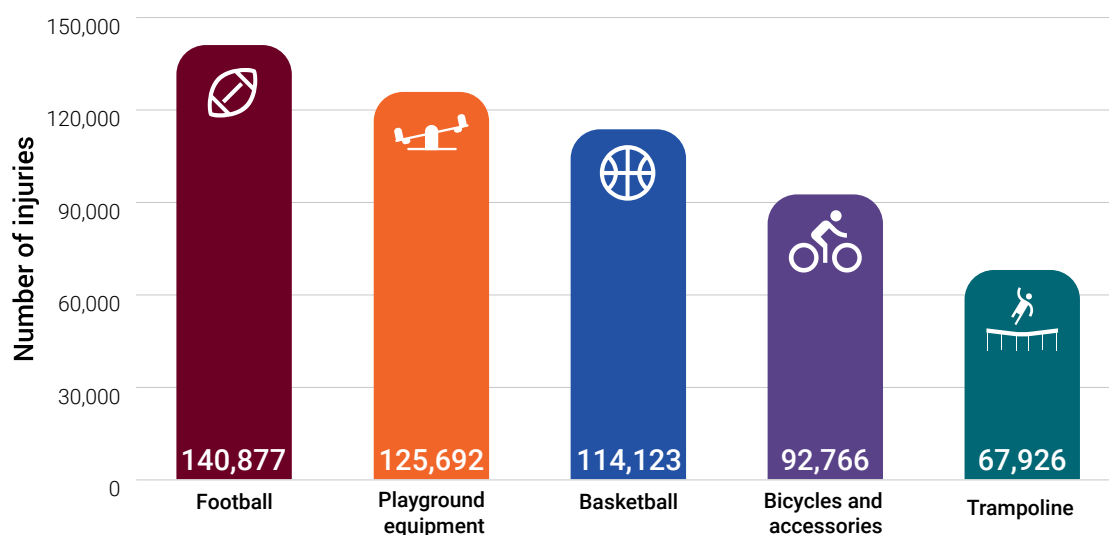


Pads, helmet, and accident insurance — let's go!



Playing sports, spending time at the playground, going out for a bike ride. You want your kids to have fun but be safe. That's why you buy the protective gear — mouthguards, pads, shin guards, and reflectors. But what about accident insurance?

Top 5 activities causing the most injuries in kids aged 5 – 14



Source: Williams, Austin, "The Most Dangerous Sports for Kids: What Parents Need To Know, According to New Data," Fox TV Digital Team, October 9, 2024, <https://www.fox7austin.com/news/top-sports-injuries-children>.

Benefits of accident insurance

Accidents often happen when you least expect them. Lincoln Financial's accident plan provides financial support when you need it most, offering:

- Coverage for your spouse and children, with family-focused adult care and child-specific benefits
- A health assessment benefit that pays you for routine exams, children's sports and school physicals, immunizations, or concussion screenings
- A lump-sum cash benefit for each covered accidental injury, including multiple injuries from one accident
- No medical questions required to get coverage
- A built-in child sports injury benefit if you've elected child coverage
- Portable coverage you can take with you if you leave your company
- Fast-track claims for certain common diagnoses and treatments, so you receive payments without submitting medical records



**Your tomorrow.
Our priority.®**

See it in action¹

Your child fractures their ankle during a soccer game and requires medical care. Here's what your benefits could look like:

- X-ray: **\$250**
- Fracture allowance: **\$2,125**
- Emergency room or urgent care visit: **\$250**
- Walking boot and crutches: **\$300**
- Two follow-up visits: **\$280**
- Six physical therapy visits: **\$540**
- Sports injury rider benefit enhancement (25% increase):² **\$749**

Total benefit: \$4,494

Confidently face the unexpected

Group accident insurance can be an affordable way to help protect your family. If your children participate in high-risk sports or other activities where injuries are common, it can give you a sense of financial security knowing that a lump-sum cash benefit is payable for covered accidental injuries.



For more information about Lincoln Group Accident Insurance, contact your benefits manager.

©2026 Lincoln National Corporation

LincolnFinancial.com

Lincoln Financial is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

LCN-7842565-040925

MAP ADA 4/26 **Z02**

Order code: GP-ACCID-FLI001

¹ For illustrative purposes only. All claims are reviewed on their own merit. Assumes Medium plan and non-surgical treatment.

² If the fracture happens outside of a sporting event, the sports injury rider benefit enhancement wouldn't apply.

Insurance products are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, which does not solicit business in New York, nor is it licensed to do so. In New York, insurance products are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY. Both are Lincoln Financial companies. Product availability and/or features may vary by state. Limitations and exclusions apply.

Some benefits have limits on the number of services provided or limit the time frame in which the services must be rendered. See your certificate booklet or policy for more information.

This insurance product does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

THIS IS A LIMITED POLICY. Policy is conditionally renewable.