

Accident Insurance

Coverage to help offset costs that may not be covered under your medical plan.

Mia likes to live debt-free. And after her accident, she still could.



I try to live a debt-free life.

I like to be in a position to give to the world. I don't like to have to ask people for things. There's nothing wrong with asking for help, but it's nice if you don't have to, and are in a position to help others instead.

I got accident insurance because I wanted help avoiding financial worry.

Older people in my life used to ask me how I planned to pay for things — unexpected events — having to navigate a financial burden on my own if something ever happened to me. I took those conversations as a warning sign. I live life preventatively. I'm very focused on my health — eating right, exercising. And it's always good to have protection.

One day, I was driving home from work, totally stopped at a light and a car hit me from behind at 45 miles per hour, sending me forward into another vehicle.

The woman who hit me took off from the scene. My car was totaled. I was in shock and a lot of pain. An ambulance took me to the ER to run tests. I ended up having injuries from

Meet:

Mia, 37

Family:

Single, would like to get married and have a family

What keeps her happy:

Acting, teaching, traveling and being an adrenaline junkie. Taking a proactive approach to everything: health, fitness and finances

Real-life stressors:

A hit-and-run car accident

Real-life solution:

Accident Insurance



Accident Insurance

the impact that were covered by my accident insurance. I had to go to physical therapy. It was about 12–16 weeks of rehab. I'm still working through it, but the pain isn't as bad as it used to be.

After the accident, I first felt anger.

I had worked so hard to pay for my car in full. It felt like something was taken from me. Then I was thankful that my life wasn't taken from me. But I was also worried because of the financial stress of taking time off from work and having a car payment again. When I remembered that I had my accident insurance policy, I felt relieved to know I will have some financial support.

Accident insurance helped me pay some of my bills during those tough weeks.

The great thing is that it was paid directly to me — I could use it how I wanted. I needed it especially for gas and the cost of a rental car. I think I would have had to ask friends or relatives for money if I didn't have that insurance. And I didn't have to do that.

My advice to others?

Always look ahead — always be proactive and not reactive. It's an intelligent way to live your life. It's better to have insurance and not need it, than not have it and need it. We all go through bad things, and hindsight is always 20/20. Take action, don't wait.

This interview has been condensed and edited.

METLIFE'S ACCIDENT INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy is not intended to be a substitute for medical coverage and certain states may require the insured to have medical coverage to enroll for the coverage. The policy or its provisions may vary or be unavailable in some states. There is a preexisting condition limitation for hospital sickness benefits, if applicable. MetLife's Accident Insurance may be subject to benefit reductions that begin at age 65. And, like most group accident and health insurance policies, policies offered by MetLife may contain certain exclusions, limitations and terms for keeping them in force. For complete details of coverage and availability, please refer to the group policy form GPNP12-AX or contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.

