

## Did You Know?

Falls and motor-vehicle accidents are among the leading causes of injury-related emergency department visits.

*National Safety Council, Injury Facts®, 2010 Edition*



## Simple Steps Towards Accident Prevention

When accidents happen, they tend to disrupt our lives in many ways — time away from work, unexpected hospital stays, physical therapy, and even out-of-town treatment stays. And while you can't plan for an accident, you can take a few simple steps to minimize your chances of being involved in one. American General is passing along some safety guidelines below to help reduce the odds of you or a family member having an accident.

### What You Can Do to Improve Your Family's Safety

- Be careful, inside or outside your home — women are more likely to get injured while engaged in leisure activities, working around the house or yard, driving, and attending school; men suffer more injuries related to work and sports.<sup>1</sup>
  - Assess your home for tripping hazards, lack of sturdy stair railings or grab bars, unstable furniture and poor lighting.
  - When walking outdoors, wear proper footwear and watch for uneven surfaces on sidewalks, curbs and streets.
- Closely follow your company's safety guidelines — work injuries are most often due to contacts with objects or equipment, overexertion and falls.<sup>1</sup>
- Make sure your children wear the proper safety gear while bicycling, skateboarding, or if they're involved in sports.
- Reduce your risk of being injured in a car accident by having everyone wear seat belts and staying off the cell phone while driving — there are 2.4 million injuries each year due to motorvehicle accidents.<sup>1</sup>

### Jack's Story: Getting the Right Treatment Helped Save this Star's Future<sup>2</sup>

16-year-old Jack was well on his way to becoming a star pitcher. Everybody was talking about the offers he could get after high school. So when Jack fractured his wrist in the last game of the season, his family doctor referred him to a specialist. But because the specialist was hundreds of miles away, his health plan wouldn't cover treatment. Fortunately for Jack, his parents had an accident insurance policy that helped cover some of the travel and lodging expenses, as well as Jack's treatment costs and physical therapy. And he was back on the mound the following season, good as new.

For more information, visit  
[americangeneral.com/employeebenefits](http://americangeneral.com/employeebenefits).

## American General Life Companies

American General Life Companies, [americangeneral.com](http://americangeneral.com), is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc.

© 2010. All rights reserved.  
06675006-1835 R03/10

<sup>1</sup> National Safety Council, Injury Facts®, 2010 Edition.

<sup>2</sup> For illustration purposes only.