

# Trauma Coverage®

## Blending financial protection with mental health care.



Trauma Coverage is specialized insurance designed to provide fast, flexible support after a covered traumatic event. It offers financial relief through wage replacement, counseling, and recovery benefits—empowering individuals to focus on healing while reducing the long-term impact of trauma.

## What's Included

### Trauma Counseling

Measurement-based therapy with a master's-level or higher therapist trained in post-traumatic incident mental health.

### Lost Wage Benefit

100% of the insured individual's income from all employment sources while they're unable to work.

### Recuperation Benefit

Reimbursement for out-of-pocket medical, dental, vision, hearing, and pharmaceutical expenses plus family caregiving wage support.

### Student Financial Assistance Benefit

For insured students (or their legal guardians), receive \$100 per day until either the benefit cap is reached or the student returns to school.

### Accidental Death Benefit

In the event of a death due to a covered incident, the insured's beneficiaries will receive their policy maximum.

## Covered Incidents

Coverage extends to events that occur at any time, anywhere in the U.S.

- Aggravated Assaults
- Sexual Assaults
- Mass Shootings
- Terrorist Acts
- Accidental Death
- Infected by Disease (*while working or at school*)
- Witnessing Violence (*while working or at school*)



Across the U.S., these incidents unfold **every second**—impacting lives without warning.

Sources: Bureau of Justice Statistics;  
U.S. Bureau of Labor Statistics

# Plan Options

	STUDENT	BRONZE	SILVER	GOLD	FAMILY
Trauma Counseling (Individual and Family)	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Lost Wage <sup>1</sup> / Student Financial Assistance Benefit Maximums	\$2,500	\$5,000	\$10,000	\$15,000	\$20,000
Recuperation Benefit <sup>2</sup> Maximum	\$2,500	\$5,000	\$10,000	\$15,000	\$20,000
Accidental Death Benefit	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000 <sup>3</sup>
Maximum Benefit Per Policy Period (1 Year)	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000

There is no waiting period to receive benefits which are payable per insured per incident up to your plan maximum during any one (1) year policy period.

<sup>1</sup> 100% of lost wages from all income sources up to the plan maximum

<sup>2</sup> Recuperation Benefit includes expense reimbursement for any medical, dental, vision, hearing, pharmaceutical, and addiction to prescribed drugs expenses

<sup>3</sup> The accidental death benefit for the Family Plan is up to \$200,000 (\$150,000 for employed insureds and \$25,000 for non-employed insureds)

**Family Plan Added-benefit:** Family coverage includes the insured; spouse (if applicable); and dependent, unmarried children to age 19 (26 if full-time students). This includes the relationship created by a domestic partnership. Newborn children are automatically insured from the moment of birth. A dependent child must be under the age of 19 at the time of application to be eligible for coverage. In addition, the Family Plan provides families of traumatized students with \$100 in financial assistance per day while the student is unable to attend school due to a trauma.

Underwriting is guaranteed issue; no age limitations for coverage; approved in and limited to the 50 United States; coverage is underwritten by Lloyd's of London.



## Customized Coverage Solutions

Trauma Coverage is available in multiple plan levels to meet different budgets and needs. Each option offers unique benefit amounts and services, giving organizations the flexibility to choose the right level of protection based on risk and support goals. Designed to complement traditional health and life insurance, plans are offered at discounted group rates.



[traumainsurance.com](http://traumainsurance.com)

**Trauma Coverage® is a product of American Trauma Insurance (ATI). Why choose us?**

- Specialized in trauma-related coverage
- Simple, fast access to benefits
- Nationwide protection with trusted partners

Scan the QR code to learn more or request a quote today →

