

Accident insurance: small premium, big difference

Everything that matters for the decision – on one page.

What is it?

Accident insurance is not compensation, but a pre-set, fixed-sum benefit for clearly defined accident events: **bone fracture**, a daily hospital allowance, a surgery allowance, and the most valuable element, **permanent health impairment** (percentage-based, typically with progressive scaling). It works from a benefit schedule, so a well-documented claim typically settles more simply, with less dispute – the payout is freely usable and independent of who caused the accident. Private accident insurance does not replace the accident benefits of state social security but **supplements** them, covering lost income and costs that are not reimbursed.

On baleset.biz we start with a 20-minute conversation – family, work, sport, existing cover – after which I present the relevant insurers' offers in one clear table, with strengths and weaknesses. For companies it can be arranged **in group form** even for a small team, without individual health underwriting – typically with more favourable tax treatment than salary, under the tax rules in force at any given time. We cannot responsibly promise exact amounts and premiums in advance – these emerge from the needs assessment and the competing offers.

What makes up a good accident insurance policy?

The three layers

- **1. The big events** – accidental death and permanent health impairment (typically with progressive scaling for severe impairment) – this is where the policy's real value is decided.
- **2. The frequent cases** – bone fracture (fixed sum), daily hospital allowance, surgery allowance, temporary injury with a daily allowance – the everyday injuries.
- **3. The fine-tuning** – burns and special items, assistance services, sport extensions, family and group discounts – the layer shaped by your life situation.

What to check before you sign

- **Working hours or 24 hours** – cover can apply to working hours (typically under a company scheme) or round the clock, anywhere in the world; the risk in private life is often the bigger one.
- **Sport and occupation** – recreational sport is typically covered; higher-risk sports and riskier occupations call for an extra rider or classification.
- **Progression and thresholds** – for permanent impairment, the progressive scale and how small percentages are treated decide the policy's real value.
- **As a company benefit** – it can be arranged in group form even for a small team, without individual health underwriting, typically with more favourable tax treatment than salary.

The covers, in one table the categories are for guidance only – the comparison is based on content

Cover	What it protects	The right question to ask
Accidental death	Protecting the family in the worst case	<i>Does the sum match the family's situation?</i>
Permanent health impairment	The cost of adapting life after a severe injury	<i>Is it progressive, and what happens at small percentages?</i>
Temporary injury	Cushioning income during weeks of recovery	<i>From which day, and for how long, is the allowance paid?</i>
Bone fracture	A fixed sum for the most common injury	<i>Does it distinguish between a fracture and a crack?</i>
Daily hospital allowance	For the costs of each day spent in hospital	<i>From which day, and for how many days at most?</i>
Surgery allowance	Cushioning the burden of surgery	<i>How do the terms classify surgery categories?</i>
Assistance	Practical help during recovery	<i>What does the service arrange, and what does it merely recommend?</i>

How does it work?

1 · Calculation

Online, minutes. Gives you a starting point from your details – with no obligation, and everything you enter is put to use later, too.

2 · Needs assessment

20 minutes. Family, work, sport, existing cover – this is where we set the sum insured to match your income and situation.

3 · Comparing offers

One table. Several insurers' offers by sum insured, benefit logic, sport and occupation rules, exclusions – ready for a decision.

4 · Signing and after

You decide. I prepare the paperwork; for a claim, the insurer's claims line is the fastest route, and if things stall or a claim is disputed, I help as broker wherever I can. A review, if warranted or if you request one.



Book an appointment

NEXT STEP

20-minute free consultation

By the end you will know exactly what sum and what scope to request offers for – and what the next step is.

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