

**It's finally back-to-school time!
Here's how accident insurance
can help support your clients
this fall**



As summer winds down and the leaves on the trees begin to glow with their changing colors, the change of seasons isn't just about the natural world. For kids and teenagers, it's about a return to education and the social atmosphere surrounding it. But as your clients' employees prepare to send their children back to school, preparing backpacks and notebooks aren't the only things they may be concerned with.

A return to school means a return to activity — and not just sitting in the classroom or the library. It's a return to sports, music, theater, field trips, conference band and choir competitions, social gatherings and so much more. Because of this sudden and concentrated increase in activity, back-to-school season often means back to something else: accidents.

There are all types of accidents that kids may be worried about — sneezing in class, spilling water on their pants, dropping their books in the hallway — but the accidents your clients' employees may be most worried about are of a physical nature. And with good reason.

School sports injuries — not just for student athletes

Consider sports, for example. In the United States, approximately 30 million children and teens participate in organized sports each year.¹ An estimated 2 million high school athletes suffer some type of injury, with 30,000 requiring hospitalization. And younger children aren't immune — 3.5 million children ages 14 and younger receive medical treatment for sports injuries of their own.² The majority of these injuries don't even occur in competition with another school. In fact, a significant 62% of these injuries occur during practice.¹

Students don't need to play on a sports team to be affected. Physical education is a required class in most schools, even in high school. So, just as injuries can happen in practice, they can happen in class. As a matter of fact, more than 40,000 children each year are injured so badly in gym class that they end up in the emergency room.³



“School safety” applies to accidents, too

But sports aren’t the only arena in which school accidents can happen. With 200,000 children treated in United States emergency departments for playground equipment-related injuries each year, even recess can lead to an unexpected accident — and the associated treatment costs.^{4,5}

Accidents are just that — accidents — and even the safest environment can play host to them. The most common school accidents range from sprains, cuts and bruises to dislocations, fractures and broken bones, and even head injuries.⁶ And those are often just from trips, falls, playground accidents or gym class.

You can help support families who need accident insurance

As a broker, this is an area where you can help your clients support their employees, potentially even before the employees recognize their need. With the costs of even the most common injuries being nothing to sneeze at — the average cost of treating a broken arm is \$2,500, and that’s without surgery⁷ — providing an accident insurance option that offers supplemental coverage beyond the general health insurance plan your clients offer can help protect families when they need it the most. Aflac’s supplemental accident insurance can help your clients’ employees not just with the medical bills incurred from a school injury, but with other related costs such as gas to and from physical training appointments in their child’s recovery.

Part of childhood involves learning limits. Kids and teens may seek to push themselves to their greatest capacity, which means accidents could easily happen. And accidents tend to have a cost attached. But as a broker, you have the ability to help clients’ employees be ready to face them with confidence.

¹ Stanford Children’s Health. “Sports Injury Statistics.” Published 2020. [Accessed 7.12.22.](#)

² Weinstein Legal. “Surprising Statistics about Injuries in High School Sports.” Published 4.17.2020. [Accessed 7.12.22.](#)

³ Injury Claim Coach. “Gym Class Incidents and Accidents: Proving School Liability.” Updated 7.3.2022. [Accessed 7.12.2022.](#)

⁴ Biomed Central. “Playground equipment-related extremity fractures in children presenting to US emergency departments, 2006-2016.” Published 9.21.2020. [Accessed 7.12.22.](#)

⁵ Healthgrades. “Common Illnesses and Injuries in Schools.” Published 4.26.2021. [Accessed 7.12.22.](#)

⁶ SaferAmerica. “5 most common school injuries.” Aug. 16, 2021. [Accessed 7.12.22.](#)

⁷ CostHelper. “Broken Arm Cost.” Published 2021. [Accessed 7.12.2022.](#)

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