Often, individuals covered by an accident insurance policy receive several payments for a single accident. A common example is below:

- Someone falls and hurts their leg
- They go to urgent care → The policy pays $225 for an urgent care visit
- They get an x-ray while at urgent care → The policy pays $75 for getting an x-ray
- The x-ray reveals a broken leg → The policy pays $2,500 for a broken leg
- A scooter is needed while recovering → The policy pays $200 for medical equipment
- A follow-up doctor appointment is needed → The policy pays $90
- 6 physical therapy appointments are needed during recovery → The policy pays $45 per visit (6 x $45 = $270 paid)

Altogether, the policy paid the employee in this example a total of $3,360 due to this accident. That amount covers the entire individual deductible on both health insurance plans 1 and 2.