



## BE A HERO, JUST IN CASE

What if you could power up peace of mind for yourself and your family? At Gerber Life Insurance Company, we make it easier for you to protect against the unexpected with Accident Protection Insurance (Accidental Death & Dismemberment Insurance).

Accidents can happen to anyone. Statistics show that two-thirds of working Americans have said they couldn't make it six months before financial difficulties would set in, and 14% said they would have problems immediately.<sup>1</sup> In addition, accidents (unintentional injuries) are the leading cause of death among individuals under age 45.<sup>2</sup>

Gerber Life's Accident Protection Plan offers individuals, especially younger adults, a way to obtain cost-effective insurance to protect themselves from unexpected and unintentional injuries and death — so the hero in you can be prepared for the unexpected.

### BEING A HERO IS EASY WITH GERBER LIFE

For more than 50 years, Gerber Life has been providing budget-friendly life insurance so that children and adults can have greater financial protection. Today, Gerber Life is trusted by millions of families. In December 2021, we were again awarded a rating of "A" (Excellent) by A.M. Best.<sup>3</sup>



**Gerber Life  
Insurance**

Not FDIC Insured | Not Bank Guaranteed | Not a Deposit or Other Bank Obligation

<sup>1</sup> 2020 Insurance Barometer Study, Life Happens and LIMRA, "Why is disability insurance important?" — Life Happens.

<sup>2</sup> "10 Leading Causes of Death by Age Group, United States" — 2018 Table, National Center for Injury Prevention and Control, CDC using WISQARS™, [https://www.cdc.gov/injury/wisqars/LeadingCauses\\_images.html](https://www.cdc.gov/injury/wisqars/LeadingCauses_images.html).

<sup>3</sup> A.M. Best is an independent reporting firm that rates insurance companies on financial stability, management and integrity. That was the 20th consecutive year we received an "A" rating. This rating is the third highest awarded out of 13 possible categories. The rating refers only to the overall financial status of the Company and is not a recommendation of the specific policy provisions, rates or practices of the Company.

Safeguard your family financially with the Gerber Life Accident Protection Plan. Should an accidental death or unintentional covered injury occur, the valuable lump sum benefit can be used to help pay for out-of-pocket medical costs, lost wages or other expenses. You'll be able to provide an important level of security for your loved ones, along with peace of mind.

## FEATURES AND BENEFITS

- **You can't be turned down** — Regardless of your health or occupation, if you're between 18 and 69 years old, your acceptance is guaranteed, as long as premiums are paid.
- **There's no waiting period** — Coverage begins when the first premium is paid and ends on the 80th birthday of the insured, except in MA, where coverage continues as long as premiums are paid.
- **You choose your coverage amount** — For adults, the maximum coverage is up to \$250,000.<sup>4</sup> Children's maximum coverage is the lesser of \$25,000 or 20% of the primary's insured amount. The same benefit amount is required for each child.<sup>5</sup>
- **No medical exams are required** — There are no physical exams and no health questions to fill out.
- **Your premiums never increase** — Premiums are budget-friendly and are guaranteed to never increase for as long as you hold the policy.<sup>6</sup>

## COVERAGE FOR YOUR FAMILY

- **Your spouse** — Spousal coverage is up to 100% of your benefit.
- **Your children** — The premium for your children is a flat rate regardless of the number of children covered, including those born and added after the policy was issued. There's no limit to how many children can be covered.<sup>7</sup>

## A GOOD OPTION FOR YOUNGER ADULTS

- **You can help avoid potential financial hardship** — Statistics show younger adults may be more likely to need accident protection.<sup>2</sup> The Plan enables you to have peace of mind by providing protection in the event of a covered loss, including death.
- **It's an inexpensive way to obtain insurance** — Gerber Life Accident Protection offers you an easy and simple way to start building an insurance portfolio that can last a lifetime (as long as premiums are paid).

## HOW IT WORKS

- Once your policy is issued, you pay premiums for a specified amount and at a certain frequency.
- The Plan provides insurance protection against accidental death or a covered disabling injury, 24 hours a day:
  - In the event of accidental death, the policy is paid out in full to a named beneficiary.
  - In the event of a serious, disabling injury covered by the policy, a lump sum cash benefit is provided to help your family through such financial challenges as paying medical bills or replacing lost income.

<sup>4</sup> Coverage ends on the 80th birthday of the insured, except in MA, where coverage continues as long as premiums are paid.

<sup>5</sup> Coverage amounts for all children applied for must be equal. Children's premium is the same total price per \$1,000 face amount, which covers one child or multiple children.

<sup>6</sup> Premiums are guaranteed not to increase for the life of the policy as long as premiums are paid within the Grace Period specified in the policy.

<sup>7</sup> The e-App on the Gerber Life Agent Portal can take up to six children during the initial application. Any other children must be added after policy issue by using another application, at no additional premium.

## BENEFIT HIGHLIGHTS

- The covered loss must be the direct result of an injury, and from no other cause.<sup>8</sup>
- Loss of hand or hands, or foot or feet, means severance at or above the wrist joint or ankle joint, respectively.
- Loss of the eye or eyes means the total and irrecoverable loss of the entire sight thereof.

Benefit for Loss <sup>9</sup>	
Loss for the Insured or Spouse	Benefit Amount
Life	Full Amount
Both Hands, Both Feet, or Both Eyes	Full Amount
One Hand and One Foot; One Hand and One Eye; or One Foot and One Eye	Full Amount
One Hand, One Foot, or One Eye	Half of Full Amount

## RATES, PREMIUM MODES & PAYMENT OPTIONS

- Premium rates
  - Coverage for you and your spouse, regardless of your age, will cost \$1.254 per \$1,000 of insurance per year.<sup>10</sup>
  - Coverage for children will cost \$3.30 per \$1,000 of insurance per year.<sup>11</sup> Your children's premium is the same total price per \$1,000 face amount, which covers one child or multiple children.<sup>5</sup>

Sample Monthly ACH Premium Rates for Adult Coverage <sup>10</sup>	
Face Amount	Monthly Premium
\$50,000	\$5.23
\$75,000	\$7.84
\$100,000	\$10.45
\$150,000	\$15.68
\$200,000	\$20.90
\$250,000	\$26.13

Please note: Premiums are based on face amount (per \$1,000), not insured's age.

- Premium modes to choose from
  - Monthly
  - Bi-monthly (every two months)
  - Quarterly
  - Semi-annually
  - Annually
- Payment options
  - ACH — discount of up to 8% on monthly ACH payments
  - Credit card (Mastercard and Visa only)
  - Debit card/Direct Express
  - Offers flexibility to pick a preferred payment date to pay premiums (from the 1<sup>st</sup> through the 28<sup>th</sup> of the month)

<sup>8</sup> Loss must be within 90 days of the accident except in WA, which is 365 days, and OR & UT, which are 180 days.

<sup>9</sup> Benefit amounts are subject to Gerber Life Insurance limits. The Gerber Life Accident Protection Policy has a number of exclusions, including intentional self-inflicted injuries. Please refer to the policy, in the state of issue, for additional exclusions and limitations.

<sup>10</sup> Rate per \$1,000 of insurance per year is \$0.88 for MA, MN and NY states. Rate for all other states is \$1.254 per \$1,000 of insurance per year. Additional information or a state-specific application is available.

<sup>11</sup> Rate per \$1,000 of insurance per year is \$0.58 for MA, MN and NY states. Rate for all other states is \$3.30 per \$1,000 of insurance per year. Additional information or a state-specific application is available.

## FIND OUT WHAT GERBER LIFE ACCIDENT PROTECTION CAN DO FOR YOU

### Exclusions and Limitations:

Benefit amounts are not payable if death or covered loss occurs more than 90 days (up to 365 days in some states) after the date of the accident; or if the loss of life, limbs or eyesight is due to:

Intentional self-inflicted injuries or attempts thereat; suicide or attempted suicide, while sane or insane; act of war; active participation in a riot or civil disorder; extra-hazardous activities, including parasailing, bungee jumping, heli-skiing, base jumping, para-kiting, sail-gliding, scuba diving deeper than 130 feet, spelunking or mountaineering/rock climbing; military service; alcohol intoxication above the legal limits in the jurisdiction where the accident occurs; intoxication by or under the influence of any controlled substance or narcotic, unless prescribed by a physician, or any non-prescription drug unless taken as directed; deliberate ingestion of poison, fume, noxious chemical substance or gas; commission of or attempt to commit a felony or engage in an illegal occupation; specialized aviation activity (other than a fare-paying passenger on a commercial airline); or sickness or disease, except for infection resulting from an accidental cut or wound. Terms, conditions, exclusions and limitations may vary by state. Please refer to the policy for terms, conditions, exclusions and limitations that may apply.

Coverage and benefit amounts are subject to Gerber Life Insurance limits. State requirements vary somewhat in: AK, AL, AR, CA, CO, CT, DC, DE, GA, HI, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VA, VT, WA, WV and WY.

Accident Protection is issued in all states. Policies are sent with a 30-day free look period.

Policy Form Series ACC-2014. In Colorado and Florida: Policy Form Series ACC-2020.

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