

# HELP YOUR CLIENTS PREPARE FOR THE UNEXPECTED WITH ACCIDENT PROTECTION INSURANCE (ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE).

With accidents (unintentional injuries) being the leading cause of death among people under age 45,<sup>1</sup> Gerber Life's Accident Protection Plan is a smart option for many individuals and families, and even for young adults. 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>2</sup> With the Accident Protection Plan, should an accidental death or unintentional covered injury occur, the valuable lump sum benefit can help your clients pay for out-of-pocket medical costs, lost wages or other expenses. Giving your clients the power of security can give the hero in you — and in them — peace of mind.

### 1. WHY SHOULD MY CLIENTS CONSIDER APPLYING FOR THE GERBER LIFE ACCIDENT PROTECTION PLAN?

Accidents can happen to anyone at any time, and a serious one can cause financial hardship to individuals and families of any size. The Gerber Life Accident Protection Plan offers individuals, especially young adults and families, a way to obtain cost-effective insurance to protect themselves from unexpected and unintentional injuries and death.

### 2. WILL MY CLIENTS' PREMIUM PAYMENTS EVER INCREASE?

Premiums are budget-friendly and are guaranteed to never increase for as long as your client holds the policy.<sup>3</sup>

### 3. WHAT IS COVERED UNDER THE GERBER LIFE ACCIDENT PLAN?

The table below provides a snapshot of the benefits available under the Plan. Benefit amounts are subject to Gerber Life Insurance limits. The Gerber Life Accident Protection Plan 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.

- The covered loss must be the direct result of an injury, and from no other cause.<sup>4</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>5</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

<sup>1</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>2</sup> 2020 Insurance Barometer Study, Life Happens and LIMRA, "Why is disability insurance important?" — Life Happens.

<sup>3</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>4</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>5</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.

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

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#### 4. WHAT ARE THE REQUIREMENTS FOR OBTAINING COVERAGE?

Your clients must be between the ages of 18 and 69 years old (inclusive). Acceptance is guaranteed, as long as premiums are paid, and regardless of health or occupation.

#### 5. IS THERE COVERAGE FOR FAMILIES, INCLUDING SPOUSES AND CHILDREN?

Yes. It's easy for your clients to insure their family members, and they can all be included on one simple application. Their acceptance is guaranteed as long as premiums are paid. Plus, there's no limit to how many children can be covered.<sup>6</sup> Spousal coverage is up to 100% of the primary insured's benefit. Child coverage is the lesser of \$25,000 or 20% of the primary's insured amount. The same benefit is required for each child.<sup>7</sup>

#### 6. WHAT COVERAGE AMOUNTS ARE AVAILABLE?

For adults, the face amounts range from \$50,000 to \$250,000.<sup>8</sup>

#### 7. IS A MEDICAL EXAM REQUIRED?

There are no physical exams and no health questions to fill out.

#### 8. WHAT ARE THE PREMIUM RATES?

Sample rates are below. You can do a customized quote on the Gerber Life Agent Portal or through the Gerber Life mobile app, Agent Zone. The Agent Zone app is available for download from the App Store or Google Play.

- Coverage for an insured and his/her spouse, regardless of their ages, will cost \$1.254 per \$1,000 of insurance per year.<sup>9</sup>
- Coverage for children will cost \$3.30 per \$1,000 of insurance per year.<sup>10</sup> Children's premium is the same total price per \$1,000 face amount which covers one child or multiple children (coverage amounts for all children applied for must be equal). Additional children born or adopted after policy issue can be added upon notification at no additional cost.

Sample Monthly ACH Premium Rates for Adult Coverage <sup>9</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.

<sup>6</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.

<sup>7</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>8</sup> Coverage ends on the 80th birthday of the insured, except in MA where coverage continues as long as premiums are paid.

<sup>9</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>10</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.

## COVERAGE FOR THE FAMILY

Family Benefits	
Easy and Efficient	<ul style="list-style-type: none"> <li>• Spouse and children can also obtain coverage.</li> <li>• There's no limit to how many children can be covered.<sup>11</sup></li> <li>• Acceptance is guaranteed, as long as premiums are paid.</li> <li>• One application covers all.</li> </ul>
Coverage by Family Member	<ul style="list-style-type: none"> <li>• Client — \$50,000 to \$250,000 of coverage available.<sup>12</sup></li> <li>• Spouse — Up to 100% of client's coverage.<sup>12</sup></li> <li>• Children — See coverage amounts for children in the Accident Protection product table below.</li> </ul>
Premium Rates	<ul style="list-style-type: none"> <li>• Client &amp; Spouse — Coverage, regardless of age, will cost \$1.254 per \$1,000 of insurance per year in all states, except in MA, MN and NY.<sup>13</sup></li> <li>• Children — Coverage will cost \$3.30 per \$1,000 of insurance per year in all states, except in MA, MN and NY.<sup>14</sup></li> </ul>

## GERBER LIFE ACCIDENT PROTECTION PLAN — PRODUCT REFERENCE TABLE

Product Specifications	Gerber Life Accident Protection Plan
Product Description	Gerber Life's Accident Protection Plan offers individuals, families and young adults a way to obtain cost-effective insurance to protect themselves from unexpected and unintentional injuries and death. The policy is an easy and simple way for your clients to start building an insurance portfolio that can last a lifetime (as long as premiums are paid).
Issue Ages	18 to 69 years old (inclusive).
Coverage Amounts	<ul style="list-style-type: none"> <li>• For adults: Up to \$250,000 for adults.<sup>12</sup></li> <li>• For children: The lesser of \$25,000 or 20% of the primary's insured amount. The same benefit amount is required for each child.<sup>15</sup></li> </ul>
Guaranteed Approval	Acceptance is guaranteed, as long as premiums are paid, and regardless of health or occupation.
Payment Modes/Options	<ul style="list-style-type: none"> <li>• Modes: Monthly, bi-monthly (every two months), quarterly, semi-annually and annually.</li> <li>• Options: ACH (up to 8% discount on monthly ACH payments). Direct Express, debit cards and credit cards (Mastercard or Visa) are available.</li> </ul>
Death Benefit	In the event of accidental death, the policy is paid out in full to a named beneficiary.
Lump Sum Cash Benefit for Covered Injury	In the event of a serious, disabling injury covered by the policy, a cash benefit is provided to help your client's family through such financial challenges as paying medical bills or replacing lost income.
Grace Period	31 days starting on premium due date (60 days in CA), in which the owner may pay overdue premiums.
Free Look	30-day free look period beginning three days after policy is mailed.

<sup>11</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.

<sup>12</sup> Coverage ends on the 80th birthday of the insured, except in MA where coverage continues as long as premiums are paid.

<sup>13</sup> Rate per \$1,000 of insurance per year is \$0.88 for MA, MN and NY states. Additional information or a state-specific application is available.

<sup>14</sup> Rate per \$1,000 of insurance per year is \$0.58 for MA, MN and NY states. Additional information or a state-specific application is available.

<sup>15</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.

## GERBER LIFE ACCIDENT PROTECTION PLAN — CONSUMER BROCHURE

The Gerber Life Accident Protection Plan brochure is a useful sales tool for agents. The handout is designed to help your clients quickly and easily understand the product. It highlights statistics that emphasize the potential financial impact and importance of protection, especially for young adults. The brochure also includes features and benefits, coverage options for spouses and children, and details on how it works. You can download it via the Gerber Life Agent Portal.



## WHY CHOOSE GERBER LIFE INSURANCE

We put families first with products that are easy for your clients to understand and buy. We also make things easier for you by offering more ways for your clients to obtain reasonably priced enhanced protection and benefits. 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>16</sup>

<sup>16</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.

### 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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Insurance**