



Gerber Life Accident Protection Plan

Take the Financial “Dent” Out of “Accident”

The Accident Protection Plan is a health insurance policy developed for people who want to protect their financial health against debilitating accidents and accidental death — with the added bonus of no underwriting. In other words, you’ll be accepted regardless of health or occupation. Additionally, premiums aren’t paid until acceptance and issue.

Who Buys It?

A common scenario is young adults with families who are in higher risk jobs and want an easy way to cover accidental impairment and death. Examples of policy coverage may include hands, feet, eyes and life, but self-inflicted injuries are excluded. Overwhelming hospital bills, loss of income and unanticipated debt don’t have to hinder your recovery.

Why Buy 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. Founded in 1967 by the Gerber Products Company, we share a common heritage and values in caring for the millions of families who place their trust in us. You can count on Gerber Life to provide insurance plans for the entire family that offer the reliability, flexibility, and peace of mind you deserve.

Features

- **You can’t be turned down due to health or occupation** — If you’re between 18 and 69 years old, your acceptance is guaranteed regardless of your medical condition or profession.
- **There’s no waiting period** — Coverage begins when the first premium is paid and ends on the 80th birthday of the insured — except in Massachusetts, where coverage continues as long as premiums are paid.
- **You choose your coverage amount** — For adults, the maximum coverage is up to \$500,000.¹ 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.²
- **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.³

¹ Amount of coverage subject to existing coverage; new and existing coverage not to exceed \$500,000 for primary insured or spouse coverage. Coverage ends on the 80th birthday of the insured, except in MA where coverage continues as long as premiums are paid.

² 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.

³ 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.

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.⁴

Premium Rates

- Coverage for you and your spouse, regardless of your age, will cost \$1.254 per \$1,000 of insurance per year.⁵
- Coverage for children will cost \$3.30 per \$1,000 of insurance per year.⁶ Your children's premium is the same total price per \$1,000 face amount, which covers one child or multiple children.² See your agent for details.

Find out what the Accident Protection Plan can do for you.

⁴ 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.

⁵ 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.

⁶ 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.

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 overinsurance limits.

Accident Protection is issued in all states, and state requirements may vary. 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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