



Gerber Life Accident Protection Plan

Take the Financial “Dent” Out of “Accident”

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

A common scenario is young adults with families who want an easy and affordable 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 client’s recovery.

Why Should My Clients Consider Purchasing a Gerber Life Accident Protection Plan?

Help your clients take the “dent” out of “accident” by ensuring a major injury doesn’t put a dent in their finances. That’s the main idea, and we promote the following three features as its top selling points.

- 1 Premiums Won’t Increase ... Ever¹**

Most folks want a budget that doesn’t budge. With that in mind, the Accident Protection Plan has premiums that are guaranteed to NEVER increase for the life of the policy.
- 2 Coverage for the Rest of the Family**

Your client can insure their family members — and you can include them all on one simple application. Their acceptance is guaranteed regardless of health. Plus, there is no limit to how many children can be covered.² 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 insured’s amount. The same benefit is required for each child.³
- 3 Acceptance Guaranteed Regardless of Health**

In a world where predictability is problematic, write this one in stone: Your clients will get covered regardless of their health histories.⁴ That means nix the needles, and put the “ex” in exams. Acceptance is guaranteed regardless of health.

Why Sell Gerber Life?

We offer family-focused products that are easy on family budgets and even easier for your clients to understand. In other words, we aim to make life a bit less worrisome — for you and your clients.

For product quotes, marketing materials and more, visit the Gerber Life Agent Portal or the Gerber Life Agent Zone app.

¹ 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.

² The e-App on the Gerber Life Agent Portal can take up to six children during the initial application. Any other children, current or born after the application date, must be added after policy issue by using another application, at no additional premium.

³ 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.

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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 for decades (as long as premiums are paid).
Issue Ages	18 to 69 years old (inclusive).
Coverage Amounts	<ul style="list-style-type: none"> • For adults: Up to \$500,000 for adults.⁵ • For children: The lesser of \$25,000 or 20% of the primary's insured amount. The same benefit amount is required for each child.³
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"> • Modes: Monthly, bi-monthly (every two months), quarterly, semi-annually and annually. • Options: ACH (up to 8% discount on monthly ACH payments). Direct Express, debit cards and credit cards (Mastercard or Visa) are available.
Death Benefit	In the event of covered 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.

⁴ An individual must complete and submit an application to be approved.

⁵ 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.

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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