



**Gerber Life
Insurance**

Gerber Life | Accident Protection Insurance

Accidental Death and Dismemberment



24-Hour Accident Coverage

Protect your loved ones from the unexpected with the Gerber Life Accident Protection Plan.

Accidents can happen to anyone at anytime and often cause financial hardship for loved ones. The Gerber Life Accident Protection Plan provides you with accidental death and dismemberment coverage every day – 24 hours a day.

Provide insurance protection for your loved ones today.

- **Guaranteed approval – No medical exam or health questions**
- **Affordable rates that never increase**
- **Benefits start from the first day and never decrease**

Sample Monthly ACH Rates*					
Face Amount	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000
Monthly ACH Premium	\$5.23	\$10.45	\$15.68	\$20.90	\$26.13

Premiums based on face amount, not insured's age.

* Rates based on premium payments made automatically from a checking or savings account include up to an 8% discount. Rates and face amounts vary in CO, FL, MA, MN and NY.

Just choose the amount of insurance protection that's right for you—up to \$250,000 coverage available—Guaranteed!

Guaranteed Approval

If you are **18–69¹ years old**, you can have **up to \$250,000** in accidental death insurance protection. No physical exam. No health questions. You are eligible regardless of health, occupation or anything else.

Coverage for your Family

With the Gerber Life Accident Protection Plan, your spouse and children are also guaranteed coverage. The benefit amount available for your spouse is up to 100% of your chosen benefit.² You can also provide up to \$25,000 of coverage for each of your children.³

There's No Waiting Period

Your coverage takes effect immediately once we receive your first premium payment. Your benefits can never be reduced. And your monthly premium is guaranteed to never increase!

You Can Provide Immediate Security from Accidents for Just Pennies a Day

The Gerber Life Accident Protection Plan provides financial protection against accidental death or a covered disabling injury 24 hours a day. You can select from \$50,000 to \$250,000 in accidental death protection and dismemberment. Should the unexpected occur, the valuable benefit can be used to help pay for out-of-pocket medical costs, lost wages or other expenses, thereby helping you to provide an important level of security for your loved ones.

¹ Issue ages and face amounts depend on the state where you live. Maximum face amounts vary with issue age.

² Spouse benefit may not exceed the maximum face amount available for their age.

³ Issue age for children is 0 to 17 years. Coverage ends when the child turns age 26. Maximum coverage on a child is the lesser of 20% of the primary insured coverage or \$25,000. Coverage amounts for all children applied for must be equal. **Coverage on children is not available in CO and FL.**

⁴ This rating is the third highest awarded out of 13 possible categories. The rating refers to the overall financial status of the Company and is not a recommendation of the specific policy provisions, rates or practices of the Company.

Policy termination: policy terminates if premiums are not paid or at the Insured's 80th birthday (except in CO, FL and MA where there is no age for termination).

Full benefits are paid for loss of life as a direct result of injury. Full benefits are also paid for the loss of: both hands, both feet, sight in both eyes, one hand and one foot, one hand and sight in one eye, or one foot and sight in one eye. Half cash benefits are paid for the loss of: one hand, one foot or sight in one eye.

Exclusions and Limitations:

Gerber Life will not accept insurance applications for coverage submitted under a Power of Attorney or Guardianship on the proposed insured, except from the permanent legal guardians of children.

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. **Exclusions and limitations may vary by state. Refer to your policy for detailed benefits and exclusions.**

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

Policy Form Series ACC-2014 (except in CO, FL)

Policy Form Series ACC-911 (CO, FL only)

	All States Except: CO, FL, MA, MN & NY	CO	FL	MA, MN	NY
Issue Age	18–69	19–69	19–69	18–69	18–54
Face Amount	\$50,000 to \$250,000	\$50,000 to \$250,000	\$20,000 to \$100,000	\$50,000 to \$250,000	\$200,000 to \$250,000
Maximum Coverage Amount Based On Age	18–54 - \$250,000 55–59 - \$100,000 60–69 - \$50,000	–	–	18–54 - \$250,000 55–59 - \$100,000 60–69 - \$50,000	Not available over age 54

You Can Depend on 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. Today, Gerber Life is a member of Western & Southern Financial Group, a worldwide industry leader in life insurance whose strength and stability fortify our \$50 billion of life insurance in force. With Gerber Life, applying for a policy is easy and simple. You can count on us for insurance plans for the entire family that offer the reliability, flexibility and peace of mind you deserve.
- In January 2019, A.M. Best, the impartial reporting firm that rates insurance companies on financial stability, management skill and integrity, awarded Gerber Life an “A” (Excellent) Rating.⁴