



Gerber Life
Insurance Company

Gerber Life Products Gerber Life Accident Protection Plan



*Provides accidental death and
dismemberment coverage every day,
24 hours a day.*

***Important Note: This is a Health Insurance Product and
you must be Health Licensed in the State of Sale***

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For Financial Professional Use Only. Not for Use with the General Public.

Accident Protection is issued in all states except MA, OK, PA and WA. Exclusions and limitations can vary per state. Policy Form Series ACC-911

NOT FDIC INSURED | NOT BANK GUARANTEED | NOT A DEPOSIT OR OTHER BANK OBLIGATION

AGT-AP013 (0213)

Product Overview

- Issue Ages 19 – 69 (age last birthday)
- Face Amounts of \$20,000 to \$100,000*
- Premium Modes:
 - Monthly
 - Quarterly
 - Semi-Annually
 - Annually
- Payment Options:
 - ACH – Discount up to 8% on monthly premium
 - Credit Card
 - Direct Bill

**A limit of up to 2 Accident Protection Plans may be issued to any one insured and the combined total coverage cannot be over \$100,000 for each person.*

Accident Protection Specifications and Features

Description	Accident Protection Plan
State Availability	Most States. Not available in MA, OK, PA and WA.
Issue Ages	19 – 69
Policy Size	\$20,000 minimum amount to \$100,000 maximum at issue. A limit of up to 2 Accident Protection Plans may be issued to any one Insured and the combined total coverage cannot be over \$100,000 for each person.
Cash Value	None
Death Benefit	Benefit paid for accidental death. Death by other causes is not payable.
Grace Period	31 days starting on premium due date (60 days in CA), in which owner may pay overdue premiums.
Underwriting	Standard Class only, Sub-standard Classes are not available.
Insurance Age	Age of proposed Insured person at his or her last birthday.
Expiry Ages	Not applicable
Modal Payments	Monthly, Quarterly, Semi-Annual and Annual; ACH (up to 8% discount) and credit card for all modes.
Free Look	30-day free look period beginning 3 days after policy is mailed.

State requirements may vary. Additional information or a state-specific application is available. Coverage and benefits are subject to Gerber Life insurance limits.

Policy Highlights

- Guaranteed Approval for Eligible Applicants
 - No physical exam
 - No health questions
 - Eligible regardless of health or occupation
- Guaranteed Premiums
 - Premiums Never Increase (as long as premiums are paid)

Accident Protection Policy Basics

Benefit For Loss*	
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

- The covered loss must be the direct result of an injury, and from no other cause, within 365 days from the date of an accident
- Loss of hand or hands, or foot or feet, means severance at or above the wrist joint or ankle joint, respectively
- Loss of eye or eyes means the total and irrecoverable loss of the entire sight thereof

* 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 for additional exclusions and limitations.

Potential Client Profile

Accidents can happen to anyone at any time, and many times cause financial hardship for those left behind or left disabled. The Accident Protection Plan is designed for adults interested in:

- Financial protection against accidental death or a disabling injury
- Guaranteed acceptance and an uncomplicated application process
- One page application
- No medical questions

Sample Rates

Sample Monthly ACH Premium Rates	
Protection	Monthly Premium
\$20,000	\$1.92
\$35,000	\$3.36
\$50,000	\$4.80
\$75,000	\$7.19
\$100,000	\$9.59

How to Write and Submit Business

There are two ways to submit business with Gerber Life:

Paper Application



Gerber Life Agent Portal



Paper Application Process

- Agent completes and submits all required paperwork to General Agency:
 - “*Easified*” Guaranteed Life Application
 - Replacement forms (if applicable)
 - ACH form (if ACH method is chosen)
 - Receipt (required when accepting a check or money order)*
 - Coversheet (required for fax only)
- General Agency reviews documents for accuracy and completion
- General Agency submits new business to Gerber Life Insurance via:
 - **Fax:** 231-928-3078
 - **or**
 - **Mail**
Gerber Life Insurance
Attention: New Business Department
445 State Street
Fremont, MI 49412

* No checks or money orders accepted in MO or KS.

Paper Application Process (cont.)

Applications and forms are available:

- On the Agent Portal
- From your General Agent
- On iPipeline – FormsPipe

Gerber Life Agent Portal

Home Dashboard

My Products | My Customers

Accident Protection Insurance
Accident Insurance will Protect Those You Love Against the Unexpected

Accidents can happen to anyone at any time, and many times they cause financial hardship for those left behind or left disabled.

- **You Can Provide Immediate Security for Just Pennies A Day**
The Gerber Life Accident Insurance Plan provides

Product Downloads

Please Select

Your State

[Application Kit](#)
[Application as PDF](#)
[Product Brochure](#)

Gerber Life College Plan

Guaranteed payout of **\$10K to \$150K**

- Affordable** fixed payments
- Stable growth** that never loses value
- Flexibility** to use the money

Start a Quote

Accident Protection

Available for adults ages **19 - 69**
Adult coverage from **\$20K to \$100K**
No medical exam required
Can't be turned down due to health

Start a Quote

Available for adults ages **50 - 80**
Adult coverage from **\$5K to \$25K**
Your approval is guaranteed
Rates guaranteed never to increase

Start a Quote

Agent Portal Submission Process

Login to the Agent Portal

Gerber Life Agent Portal

Log Into Your Account

User ID

Password

Remember my User ID

Face to Face: NO

Log in

[Forgot Password?](#)

Gerber Life Insurance Products:

The Grow-Up Plan Apply from 14 days to 14 years of age Coverage from \$5K to \$50K	Gerber Life College Plan Affordable fixed payments Guaranteed payout of \$10K to \$150K
Guaranteed Life Insurance Available for adults aged 50 - 80 Adult coverage from \$5K to \$25K	Accident Protection Available for adults aged 19 - 69 Adult coverage from \$20K to \$100K

Type in your User ID and password and click "Log in."

Agent Portal Submission Process

Quote data will be converted into a prefilled Proposal and Application

Compare different face amounts and premiums

Grow-Up Plan Gerber Life College Plan **Accident Protection** Guaranteed Life Term and Whole Life

State: Quote: Rates: Pay:

Customer Information

First Name Last Name MI **1**

Accident Protection Quote For Sample Sample

Please select a coverage amount between **2** \$100K to apply. Rates displayed are monthly.

\$20,000	\$35,000	\$50,000	\$75,000	\$100,000	\$ <input type="text" value=""/> ,000
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
\$1.92	\$3.36	\$4.80	\$7.19	\$9.59	

3 **4**

Simply fill in the insured's name and select a face amount.

You can save the quote, generate a personalized proposal (see next slide for example), print the quote or proceed directly to the Application.

Personalized Proposal Example



Gerber Life | Accident Protection Insurance

Accident Protection Insurance Policy Proposal

Prepared for: **Sample Sample**

Prepared by: **Pat Sajak**
GERBER LIFE AUTHORIZED AGENT

111-222-3333

Date Prepared: 02/12/2013

• Not FDIC Insured
• Not Bank Guarantee

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PR_AP (0612)

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Gerber Life | Accident Protection Plan

PROPOSAL FOR: **Sample Sample**

Why Purchase a Gerber Life Accident Protection Plan?

Because according to the National Safety Council (2010), an average of 323 men and women die every day. The Gerber Life Accident Protection Plan provides important financial support to help for your loved ones if you were involved in a devastating accident.

Approval Is Guaranteed

You automatically qualify for up to \$100,000 of coverage if you are 19 to 69 years old. No physical health questions. You are eligible regardless of health, occupation or anything else.

Immediate Security for Pennies a Day

You can select \$20,000, \$35,000, \$50,000, \$75,000 or \$100,000 in accidental death protection cover

Premiums Guaranteed to Never Increase

As long as premiums are paid, your monthly premium is guaranteed to never increase.

24-Hour Protection

You are fully covered in the event of an accident anywhere, anytime. The plan pays a cash benefit beneficiary when death occurs due to a covered accident. If an accident leaves you with a covered injury, the cash benefit is paid directly to you.

Guaranteed Coverage for Your Spouse

Coverage for your spouse, if ages 19 to 69, is also guaranteed. Each of you can choose up to \$100,000 protection, for a combined total of \$200,000 coverage for both of you.

Personalized Quote for: **Sample Sample**

Personal Information:

State: AL

Name: Sample Sample

Quote Based On:

Coverage Amount: \$50,000

Rate: ACH

Your Accident Protection Plan Quote

Total Coverage:	\$50,000
Name:	Sample Sample
Total Monthly Cost:	\$4.80



Gerber Life | Accident Protection Plan

Benefit for Loss

Loss for the Insured or Insured 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	One-Half of the Amount

In case you are interested in a different coverage amount for your spouse, the monthly cost would be...

Protection	Monthly Cost*
\$100,000	\$9.59
\$75,000	\$7.19
\$35,000	\$3.36
\$20,000	\$1.92

Premiums will be level for the entire life of the Policy.

*Includes ACH (guaranteed checking) discount.

Call me at 111-222-3333
or email me at brian@burton-computer.com
if you have any questions regarding this proposal or wish to proceed with your Gerber Life Accident Protection Plan application.

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Portal Application Page

Top half of Application page

Grow-Up Plan	Gerber Life College Plan	Accident Protection	Guaranteed Life	Term and Whole Life
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Please click the amount of protection wanted:

For me

\$20,000
 \$35,000
 \$50,000
 \$75,000
 \$100,000

For my spouse

\$20,000
 \$35,000
 \$50,000
 \$75,000
 \$100,000

APPLICATION FOR: Accident Policy
TO: GERBER LIFE INSURANCE COMPANY, WHITE PLAINS, NY

FIRST NAME

MIDDLE INITIAL

LAST NAME

ADDRESS

CITY

STATE

ZIP CODE

Phone

DATE OF BIRTH (Month) (Day) (Year)

AGE

SEX MALE FEMALE

Your Personalized Quote:

Monthly Premium*	
Total	\$4.80

\$50,000 of coverage

[Save Application](#)

* Total reflects discount for paying via automatic monthly payments from your checking or savings account. This quote is an estimate based on the initial information you have provided. Your actual premium will be determined based on both the completion of the underwriting process and the method of payment you selected. A policy will be issued only if you meet all of our required underwriting qualifications. Premiums quoted are our standard rates.

No charges or billing will be incurred until policy is approved. The premiums shown may vary based upon review of the Proposed Insured's medical history. In the event of a premium change, we will notify you by mail before you are charged.

No physical exam is necessary, and there are no health questions to answer. You are eligible

Bottom half of page

For spouse to be covered, give First Name, Middle Initial and Last Name.

FIRST NAME

MIDDLE INITIAL

LAST NAME

AGE

DATE OF BIRTH (Month) (Day) (Year)

SEX MALE FEMALE

Beneficiary

First Name

Middle Initial

Last Name

Relationship (Relationship)

I AGREE THAT: the information above is true and complete to the best of my knowledge and belief; no insurance shall take effect until a policy is issued and the first premium is received by Gerber Life during my lifetime.

SIGNATURE DATE

Licensed Resident Agent where required

AACC-911

Sign and Complete

Electronic Signature: Face to Face
 Electronic Signature: Save and Email
 Verbal Signature

[Continue](#)

regardless of health, occupation or anything else.

Notice of Information Practices

To approve your insurance and service your policy, we may collect or disclose information about you, as permitted by law, which may include certain disclosures made without your prior authorization. You have the right to access and correct personal information that we have about you. You may also receive a detailed notice on Gerber Life's Information Practices, upon request.

Benefits, Exclusions and Limitations

Full cash benefits are paid for loss of life as a direct result of injury. Full cash 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.

Benefit amounts are not payable if death or covered loss occurs more than 365 days after the accident; if loss of life, limbs or eyesight is due to: intentionally self-inflicted injury; suicide, or attempted suicide; act of war; military service; intoxication as defined by state law; being under the influence of drugs, unless prescribed by a physician; narcotics; injuries received while committing a crime, or engaging in an illegal occupation; air travel other than as a fare-paying passenger on a commercial airline; sickness.

Benefit amounts are subject to Gerber Life insurance limits. Multiple policies may be purchased with a combined limit of \$100,000 per person.

Accident Protection Plan is sent to you on approval, with a 30 day free look. There is no obligation to keep the policy.

Application—Payment Method

Grow-Up Plan	Gerber Life College Plan	Accident Protection	Guaranteed Life	Term and Whole Life
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Method of Payment

Will Sample Sample make the payments for this policy?
 Yes No

Preferred payment method:

Pay by Bank Account Save up to \$0.43 monthly!

Savings Bank Routing Number ? Bank Account Number ?
 Checking ? ?

Name of Financial Institution

Name (as it appears on the bank account to be debited)
 Sample Sample
 Other

Billing Address
 123 Street, Somewhere, AL 11111
 Other

Email Address Confirm Email Address

Pay by Credit or Debit Card

Bill Me Later

Please budget my premiums:

\$4.80 monthly
 \$9.60 bimonthly
 \$15.17 quarterly
 \$29.82 twice a year
 \$57.55 per year

Continue

Your Personalized Quote:

Monthly Premium*	
Total	\$4.80
\$50,000 of coverage	

Save Application

* Total reflects discount for paying via automatic monthly payments from your checking or savings account. This quote is an estimate based on the initial information you have provided. Your actual premium will be determined based on both the completion of the underwriting process and the method of payment you selected. A policy will be issued only if you meet all of our required underwriting qualifications. Premiums quoted are our standard rates.

No charges or billing will be incurred until policy is approved. The premiums shown may vary based upon review of the Proposed Insured's medical history. In the event of a premium change, we will notify you by mail before you are charged.

Indicate method of payment and complete the appropriate checking, savings or credit card information



Application Complete

The screenshot displays the Gerber Life Agent Portal interface. At the top, there is a navigation bar with the Gerber Life logo, the text 'Gerberlife.com Gerber Life Insurance Company', and the title 'Gerber Life Agent Portal'. On the right side of the navigation bar, it shows 'Face to Face: NO' with a toggle switch, 'Logged in as Sajak, Pat', 'Home Dashboard', and 'Log Out'. Below the navigation bar, the main content area is titled 'Accident Protection Application'. It features two tabs: 'My Products' and 'My Customers'. Under 'My Products', there are five sub-tabs: 'Grow-Up Plan', 'Gerber Life College Plan', 'Accident Protection' (which is highlighted in orange), 'Guaranteed Life', and 'Term and Whole Life'. The main content area displays a confirmation message: 'Thank You', 'Your application is complete and has been submitted', and 'Application Number 30507315'. Below this message is a blue button labeled 'Download Application Receipt' and a link 'Do Another Application'. A purple arrow points from a text box on the right to the confirmation message.

Confirmation that the application was submitted to underwriting

Questions/Comments

Thank you



Gerber Life Insurance Company

Protecting America's families for more than 45 years, Gerber Life Insurance Company was formed in 1967 and is a financially separate affiliate of the Gerber Products Company. Together, we share a long tradition of caring and commitment to families. And today Gerber Life insures more than 3 million customers—let us do the same for your customers.

Requirements vary somewhat in some states. Refer to the policy for details.
Policy Form Series ACC-911

