

HELP GIVE YOUR CLIENTS THE POWER OF SECURITY WITH THE GERBER LIFE ACCIDENT PROTECTION PLAN

With accidents (unintentional injuries) being the leading cause of death among people under age 45,¹ Gerber Life's Accident Protection Plan (Accidental Death & Dismemberment Insurance) is a smart option for many individuals and families, and even for young adults. It offers a valuable lump sum benefit to help pay out-of-pocket medical costs, lost wages or other expenses should an accidental death or unintentional covered injury occur.

Here's what the Gerber Life Accident Protection Plan provides:

- Face amount range: \$50,000–\$250,000 for adults.²
- Issue ages: 18–69 years old.
- Coverage available for family members: Spouse and children can be added and included on one application.³
- 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.

Benefit for Loss ⁴	
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.⁵
- 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.

CLIENT PROFILES TO CONSIDER

- Newlyweds as well as growing families.
- Younger, active adults, late 20s to early 40s.
- Looking to start an insurance portfolio in a smart, budget-friendly way.

ACCIDENT PROTECTION PLAN SALES TIP

Sharing statistics with clients, especially younger adults, can help them understand the risks and underscores why the Gerber Life Accident Protection Plan is a good option for them.

Want to learn more? Contact your General Agent.

BEING A HERO IS EASY WITH GERBER LIFE.



Gerber Life Insurance

1 "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.

2 Coverage ends on the 80th birthday of the insured, except in MA where coverage continues as long as premiums are paid.

3 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.

4 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.

5 Loss must be within 90 days of the accident except in WA, which is 365 days, and OR & UT, which are 180 days.

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**Gerber Life
Insurance**

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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