



Gerber Life
Insurance Company

Gerber Life Accident Protection



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 those left behind or left disabled. The Gerber Life Accident Protection Plan provides you with accidental death 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**

* National Safety Council's Injury Facts®, 2010 Edition.

Just choose the amount of insurance protection that's right for you—up to \$100,000 coverage available—Guaranteed!

You are pre-approved

If you are **19 to 69 years old**, you can have **up to \$100,000** in accidental death protection. No physical exam. No health questions. You are eligible regardless of health, occupation or anything else.

Guaranteed coverage for your spouse

Both you and your spouse are pre-approved for the Gerber Life Accident Protection Plan, for whichever amount you each choose, up to a combined total of \$200,000 coverage for both of you.

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 for just pennies a day

The Gerber Life Accident Insurance Plan provides financial protection for accidental death or a covered disabling injury 24 hours a day. You can select from \$20,000 to \$100,000 in accidental death protection. Should the unexpected occur, the valuable cash 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 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.

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 (pro rata premium refund in TX for period not covered by war); military service (except in NY); intoxication (except in MI, MN and OR) as defined by state law; being under the influence of drugs (except in NY and OR), unless prescribed by a physician; narcotics (except in MI); 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. Requirements vary somewhat in CA, FL, IA, MD, NH, NJ, NY, OH, OR, RI, TX and VA. Before your policy is issued and depending on your state's regulations, you will either receive additional information or a different application to sign and return.

WARNING: In AR, DC, KY, LA, ME, NM and TN any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or who conceals, for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Not available in MA, OK, PA and WA.

Policy Form Series ACC-911

Choose the coverage and premium that are right for you!

Protection	\$20,000	\$35,000	\$50,000	\$75,000	\$100,000
Monthly Premium	\$2.09	\$3.66	\$5.23	\$7.85	\$10.46

Gerber Life Insurance Company—A Trusted Family Name for More Than 75 Years

Gerber Life Insurance Company is a financially separate affiliate of the Gerber Products Company, and shares the name that has been synonymous with family caring for more than 75 years. You can have confidence in our name and in our coverage.

- For more than 45 years, Gerber Life Insurance Company has provided quality life insurance, especially for budget minded families. It is our mission to be the Company parents trust to help them achieve financial security and insurance protection for their families.
- As a financially separate affiliate of the Gerber Products Company, "The Baby Food People," Gerber Life shares in a long-standing tradition of quality and trust dating back to 1928. Gerber Products and Gerber Life are financially separate subsidiaries of the Nestlé Corporation, whose basic purpose is unchanged from the time of the origins of the Company in 1867, and whose business practices reflect the basic ideas of fairness, honesty and a general concern for people.
- In June 2012, A.M. Best, the impartial reporting firm that rates insurance companies on financial stability, management skill and integrity, assigned Gerber Life an "A" (Excellent) Rating.¹