



Gerber Life
Insurance Company

Accident Protection

Accidental Death and Dismemberment Specifications and Features

Description	Accident Protection Plan
State Availability	Available in all states. State variations apply.
Issue Ages	18 – 69 (19-69 in CO & FL)
Face Amount	\$50,000 - \$250,000 (\$20,000 - \$100,000 in FL and \$200,000 - \$250,000 in NY)
Benefit	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.
Grace Period	31 days starting on premium due date (60 days in CA), in which owner may pay overdue premiums.
Underwriting	None – Guaranteed Issue.
Age of Maturity	Age 80 (except in CO, FL & MA where there is no age for termination)
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.
Optional Coverage	Spouse & Child Coverage Available (state exclusions and variations may apply.)

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

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 thereof; 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 policy series ACC-911 in CO and FL and ACC-2014 in all other states for detailed exclusions.**

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