

Agent Instruction for Submitting New Application

In addition to the insurance application, the following forms may be required at time of application. All applicable forms should be submitted at the same time as the application.

(CA Only) Disclosure to Seniors - If individual is age 65 or older and agent is meeting in their home, provide completed form to individual. A copy should be kept on file (Do Not send to Gerber Life).

(MA Only) Notice to Applicant Regarding Replacement of Accident and Sickness Insurance—When the Gerber Life policy will replace another accident insurance policy, have the applicant complete the state required form, provide a copy to the applicant, and submit the completed form with the application.

(NY Only) Please note that New York Insurance laws require all insurance companies to ask, on an accident insurance application, whether the applicant has health insurance that meets minimum federal requirements, and if not, prohibits insurers from accepting the application. Do not submit the application if the insured does not have health insurance that meets the minimum federal requirements.

Required Outline of Coverage form and Receipt of Outline Coverage form must be presented at time of application to the applicant. The Receipt must be signed by the applicant and submitted with the application. The policy will not be issued unless this form is received. Applicable in these states: AR, CA, CT, DE, GA, ID, IL, IA, KS, ME, MT, NH, NJ, NY, OK, OR, PA, SC, TX, UT, VT, WA.

- Please note additional requirements for KS & NJ:

KS--the agent must also sign the Outline of Coverage (OOC) form. The signed OOC must be submitted with the application and Receipt of Outline Coverage.

NJ—there are 2 different OOC forms. If the applicant is under 65, present AOOC-2014-NJ (65) for review. For applicants 65 and over, AOOC-2014-NJ (66) and the 'Guide to Health Insurance for People with Medicare' must be presented. The guide can be found at: <https://www.medicare.gov/Pubs/pdf/02110.pdf>

Payment Authorization Form - For automatic payment from Checking/Savings Account or by Credit Card, complete ACH-AP form.

Receipt for Guaranteed Issue Policies - **For Check or Money Order ONLY.** If check or money order is collected with application, provide Receipt CRGI to customer and **submit a copy of the receipt** with the application and check. The receipt must be signed by the agent.*

*In **KS** if a check, money order or authorization of payment is collected with the application, please provide receipt CRGI-2015-KS to customer and submit a copy of the receipt with the application and payment. The receipt must be signed by the agent.

Split Commissions: Split commissions are allowed between 2 agents. Check off Agent Split on the application. Fill out the Agent Split Request Form located in this kit.

- Please follow your Marketing Office procedures for application submission to Gerber Life.



Gerber Life Accident Protection Plan

Accidental Death and Dismemberment

Rate Calculator

	All States <u>Except:</u> 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
Insured's Annual Premium per \$1000	\$1.254	\$1.151	\$1.151	\$0.88	\$0.88
Spouse Coverage					
Minimum	\$25,000	\$25,000	\$20,000	\$25,000	\$25,000
Maximum <i>Must not exceed age maximums.</i>	100% of Primary Insured's Coverage	100% of Primary Insured's Coverage	100% of Primary Insured's Coverage	100% of Primary Insured's Coverage	100% of Primary Insured's Coverage
Spouse Annual Premium per \$1000	\$1.254	\$1.151	\$1.151	\$0.88	\$0.88
Child Coverage ¹					
Minimum	\$5,000	Not Available	Not Available	\$5,000	\$5,000
Maximum	Lesser of 20% of primary insured coverage amount or \$25,000			Lesser of 20% of the primary insured coverage amount or \$25,000	\$25,000
Child Annual Premium per \$1000	\$3.30	Not Available	Not Available	\$0.575	\$0.575

Premiums based on face amount not age.

¹Coverage amounts for all children applied for must be equal. Issue age for children is 0 to over 25 years. Coverage ends when the child turns 26. Children can be insured under multiple Accident Protection policies, but the total coverage across all policies may not exceed \$25,000 per child. Accident Protection is issued in all states. State requirements may vary. Please refer to the policy for limitations and exclusions that may apply.

Modal Factors

Monthly ACH* Annual Rate divided by 12
 Monthly: Annual Rate divided by 11
 Quarterly: Annual Rate divided by 3.793103
 Semi-Annually: Annual Rate divided by 1.929825

* Monthly ACH – automatic payments from a checking or savings account



Need a faster way to provide quotes for your customers? Log-on to the Gerber Life Agent Portal for quick and easy quoting.

www.gerberlifeagency.com

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AP-RC (0915)

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Gerber Life Accident Protection Plan

Accidental Death and Dismemberment

How to Calculate Premium

EXAMPLE			
Age	50	Face Amount	\$250,000
Gender	Male	Coverage for Spouse	\$100,000
Premium Mode	Monthly ACH	Coverage for 3 Children	\$25,000 / Child*
State	CA		

Step 1: Calculate the annual for each person covered on the policy (round to 2 decimal places).

Step 2: Divide the total annual premium by the requested modal factor.

	STEP 1			STEP 2	
	Annual per \$1000 Rates	Number of Units	Annual Premium	/12	Monthly ACH** Pre-mium
Primary Insured:	\$1.254	250	\$313.50	/12	\$26.13
Spouse:	\$1.254	100	\$125.40	/12	\$10.45
Children:	\$3.30	25	<u>\$82.50</u>	/12	<u>\$6.88</u>
TOTAL PREMIUM			\$521.40		\$43.46

* Children's premium is the same total price per \$1000 face amount which covers one child or multiple children.

** ACH refers to payments withdrawn automatically from a Checking or Savings account.



Need a faster way to provide quotes for your customers? Log-on to the Gerber Life Agent Portal for quick and easy quoting.

www.gerberlifeagency.com



Gerber Life Insurance Company
445 State Street • Fremont, Michigan 49412
www.gerberlife.com

☐ Agent Split

Agency Application

Agent Name _____ Agency Name _____ Agent # _____

Agent Phone # _____ Agent Email _____

Accidental Death & Dismemberment Application

Application for: **Accident Policy**

To: Gerber Life Insurance Company, White Plains, NY

Primary Insured:

Your First Name _____ Middle Initial _____ Last Name _____

Address _____ Phone () _____

City _____ State _____ Zip Code _____

Date of Birth ____ / ____ / ____ Sex ☐ Male ☐ Female
Month Day Year

Email _____

Amount of Coverage for You:

☐ \$50,000 ☐ \$100,000 ☐ \$150,000 ☐ \$200,000 ☐ \$250,000 ☐ \$ _____

Beneficiary: _____ Relationship _____

Provide name of your spouse/domestic partner/party to civil union to have coverage.

Relationship/Name	Date of Birth	Sex M F		Coverage Amount
Spouse/Domestic Partner/Party to Civil Union:	____/____/____			

Provide name(s) of your child(ren) to have coverage.

Name	Date of Birth	Sex M F		Coverage Amount*
Child 1:	____/____/____			
Child 2:	____/____/____			
Child 3:	____/____/____			

*Each child identified under this policy will have \$5,000 to \$25,000 in coverage.

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.

X _____
Signature of Primary Insured Date

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 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 90 days (in OR, 180 days) 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 (In MN, exclusion is limited to intentional self-inflicted injuries or attempts thereat); act of war; active participation in a riot or civil disorder (In CA – direct 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 (except in OK) (In CA, exclusion is limited to direct participation); military service; alcohol intoxication above the legal limits in the jurisdiction where the accident occurs (except in MI, NV, OR, SD); 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 (except in MI, NV, OR, SD). (In OK – Alcoholism or drug addiction of the insured being under the influence of any narcotic, unless administered by a physician, in CT- voluntary use of any controlled substance, as defined by state law, unless used as prescribed by the insured's physician); deliberate ingestion of poison, fume, noxious chemical substance or gas (except in CT, NV, OR, SD); 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), (In CA – injuries directly caused while a passenger other than a fare paying passenger in any aircraft or while passenger in a military aircraft or acting as a pilot or crew in an aircraft); or sickness or disease, except for infection resulting from an accidental cut or wound.

Requirements vary somewhat in AL, AR, DC, GA, ID, IL, KY, LA, MA, MD, ME, MO, MT, ND, NC, NH, NJ, NM, NY, OH, PA, RI, TX, TN, VA, WA. 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.

Benefit amounts are subject to Gerber Life insurance limits.

Not available in CO and FL.

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.

Policies Form Series ACC-2014

NOTICE: Read this outline of coverage carefully. It is identical to the outline of coverage provided upon issuance of the policy except for the premium due.

GERBER LIFE INSURANCE COMPANY
A Stock Company
Home Office
1311 Mamaroneck Ave, White Plains, New York 10605
Customer Service 1-800-253-3074

ACCIDENT ONLY COVERAGE
OUTLINE OF COVERAGE

(1) *Read Your Policy Carefully* — This outline of coverage provides a very brief description of the important features of your policy. This is not the insurance contract and only the actual policy provisions will control. The policy itself sets forth in detail the rights and obligations of both you and your insurance company. It is, therefore, important that you **READ YOUR POLICY CAREFULLY**.

(2) Accident Only Coverage — Policies of this category are designed to provide to persons insured, restricted coverage paying benefits *ONLY* when certain losses occur as a result of accident only. Coverage is not provided for basic hospital, basic medical-surgical, or major medical or comprehensive expenses.

(3) Benefits: This policy provides benefits for Accidental Death and Dismemberment.

We agree to pay benefits for the losses described below to all eligible persons shown on your Policy Schedule:

- 1) Who, as a direct result of an injury, suffer a covered loss within 90 days from the date of an accident; and
- 2) Whose injury results from any of the types of accidents described in the Classification of Injuries provision.

The Full Amount for you, your covered spouse/domestic partner/civil union partner, and covered child(ren) is shown in your Policy Schedule. The losses covered by the policy are as follows:

LOSS

<u>For the Insured and Insured Spouse/Domestic Partner/Civil Union Partner</u>	<u>Benefit</u>
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 Full Amount

<u>For the Insured Child</u>	<u>Benefit</u>
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 Full Amount

(4) The following Exclusions apply:

We will not pay benefits for:

- (a) intentionally self-inflicted injuries or attempts thereat; suicide or attempted suicide while sane or insane;
- (b) injuries directly caused by act of declared or undeclared war;
- (c) injuries directly caused by an insured person's active participation in a riot or civil disorder;
- (d) injuries directly caused by parasailing, bungee jumping, heli-skiing, base jumping, para-kiting, sail-gliding, scuba diving deeper than 130 feet; spelunking; or mountaineering including rock climbing using ropes and any other climbing equipment. For the purposes of this exclusion the term mountaineering does not include backpacking, mountain biking, hiking or trail running;
- (e) injuries directly caused by an insured person participating in training exercises or maneuvers of an armed service while a member of an armed service;
- (f) injuries directly caused by the insured person being:
 - (1) intoxicated due to ingestion of alcohol above the legal limits in the jurisdiction where the accident occurs;
 - (2) intoxicated by or under the influence of any controlled substance or narcotic, including prescribed medications, marijuana and hashish, unless administered on the advice of a physician and taken as prescribed by such physician. We also exclude loss due to non-prescription drug use unless taken in accordance with its written directions; or
 - (3) under the influence of a poison, fume, noxious chemical substance or gas that was deliberately ingested;
- (g) injuries directly caused by the insured person's commission of or attempt to commit a felony or being engaged in an illegal occupation;
- (h) injuries directly caused while a passenger other than a fare-paying passenger in any aircraft or while passenger in a military aircraft or acting as pilot or crew in any aircraft;
- (i) Sickness or disease, except for bacterial infection directly caused by an accidental cut or wound.

(5) This policy is non-cancellable until age 80. We may not change your premium.

(6) Premium:

Insured

Total



Gerber Life Insurance Company

445 State Street, Fremont, Michigan 49412
www.gerberlife.com

**RECEIPT OF OUTLINE OF COVERAGE
FOR AN
ACCIDENT ONLY POLICY**

Per State Law, an outline of coverage was provided to me at the time of application.

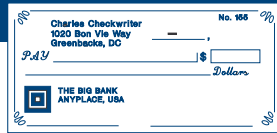
Primary Insured's Name

Primary Insured's Signature

Date

Gerber Life will not charge your account any money until 3 days after your application is approved.

How to pay your premiums automatically through your CHECKING ACCOUNT:



1. Complete and sign the Authorization Form below.
2. Please provide the required financial information. Contact your financial institution for the correct account and routing numbers.
3. Your first premium will be withdrawn 3 days after your application is approved by Underwriting unless a Preferred Payment Date has been requested.
4. Premiums will continue to be automatically withdrawn each month unless you indicate a different time period by selecting 3 months, 6 months or 12 months in the space provided on this Form.

How to pay your premiums automatically through MASTERCARD or VISA:



1. Complete and sign the Credit Card Authorization Form below.
2. Your first premium will be charged 3 days after your application is approved by Underwriting unless a Preferred Payment Date has been requested.
3. Premiums will continue to be charged monthly to the credit card you select, unless you indicate a different time period by selecting 3 months, 6 months or 12 months in the space provided on the Form.

Questions? Call our toll-free number: **1-800-428-4947** Monday-Friday, 8:30am to 6pm (EST)

Use this Authorization Form for payment by automatic withdrawal from CHECKING ACCOUNT

☐ **Yes**, I hereby authorize the bank or financial institution named below to pay my insurance premiums as indicated below, by automatic withdrawal from my checking account. **I understand that my 1st premium will not be withdrawn until 3 days after my application is approved by Underwriting unless a Preferred Payment Date has been requested.** I also understand that I may cancel this authorization at any time by notifying Gerber Life Insurance Company.

Name _____
Last Name First Name Middle Initial

Address _____ Phone _____

City _____ State _____ Zip _____

Insured's name: _____ Date of Birth: _____

Name of Financial Institution _____

Type of Account: ☐ Checking ☐ Savings Bank Transit # _____ Account # _____

X _____ Date _____
(Accountholder's Signature)

Preferred Payment Date _____
If application not approved by date selected, premium will be withdrawn on the date selected the following month. If the insured's age changes prior to selected date, the premium will be based on the new age.

Please automatically withdraw my premiums every (check ☒ one): ☐ month ☐ 3 months ☐ 6 months ☐ 12 months

Use this Credit Card Authorization Form for payment by MASTERCARD or VISA

☐ **Yes**, please charge my premiums to my credit card account. **I understand that my 1st premium will not be withdrawn until 3 days after my application is approved by Underwriting unless a Preferred Payment Date has been requested.** I also understand that I may cancel this authorization at any time by notifying Gerber Life Insurance Company.

Please check ☒ one: ☐ Mastercard – Must contain 16 numbers ☐ VISA – Must contain 13 or 16 numbers

Card Number: _____ Exp. Date _____

Name _____
Last Name First Name Middle Initial

Address _____ Phone _____

City _____ State _____ Zip Code _____

Insured's Name: _____ Date of Birth: _____

X _____ Date _____
(Cardholder's Signature)

Preferred Payment Date _____
If application not approved by date selected, premium will be withdrawn on the date selected the following month. If the insured's age changes prior to selected date, the premium will be based on the new age.

Please charge my premiums every (check ☒ one): ☐ month ☐ 3 months ☐ 6 months ☐ 12 months



Gerber Life Insurance Company

445 State Street, Fremont, Michigan 49412
www.gerberlife.com

Primary Agent Name: _____ **Agent #:** _____

Agency Name: _____ **Applicant's Name:** _____

SECONDARY AGENT - AGENT SPLIT REQUEST

Please review the following outline of requirements:

- ✓ This form must be sent in at time of application in order for a split commission to be applied.
- ✓ Split Commissions are allowed between two agents only.
- ✓ The name, agent ID, and split percentage for the secondary agent must be included in the request.
 - If the percentage of the split is missing, it will default to 50% for each agent for the life of the policy.

Please provide secondary agent information for split commissions:

First Name: _____

Last Name: _____

Gerber Life Agent ID: _____

(If agent ID is not known, write in 9999-9999)

Percent of Split: _____ %

GERBER LIFE INSURANCE COMPANY • Home Office: 1311 Mamaroneck Avenue, Suite 350, White Plains, NY 10605

RECEIPT FOR GUARANTEED ISSUE POLICIES

THIS RECEIPT MUST BE DELIVERED TO THE APPLICANT WHEN THE FIRST PREMIUM IS PAID BY CHECK OR MONEY ORDER. PAYMENT IN CASH IS NOT ACCEPTABLE.

All checks and money orders must be made payable to: GERBER LIFE INSURANCE COMPANY.

Any insurance issued will be effective from the date of the completed application provided that:

2. The insurance applied for does not exceed Gerber Life Insurance Company's over-insurance limit.

1. The first premium is paid on the date of the completed application by check or money order that is honored and collectable; and

Received from _____ the sum of \$ _____ paid by check or money order at the time of signing the insurance application.

The proposed insured is: _____

Date: _____
Month /Date/ Year

Signature: _____
Licensed Agent

Agent#: _____

CRGI-2011

Agent Instructions:

PLEASE NOTE THIS RECEIPT MUST BE DELIVERED TO THE APPLICANT AND **A COPY MUST BE SENT TO GERBER LIFE INSURANCE** WHEN THE FIRST PREMIUM IS PAID BY CHECK OR MONEY ORDER. THIS MUST BE DONE AT THE TIME OF APPLICATION. ADDITIONALLY, **THE CONDITIONAL RECEIPT, APPLICATION AND THE CHECK MUST ALL HAVE THE SAME DATE.**



**Gerber Life
Insurance Company**

California Sales to Seniors

**AGENTS - IF YOU PLAN TO MEET WITH A CALIFORNIA SENIOR IN THEIR
HOME READ THE FOLLOWING COMMUNICATION CAREFULLY!**

California Insurance Law requires agents to provide a written notice to individuals age 65 or older before meeting with the senior in their home. This notice must be provided no less than 24 hours, and no more than 14 days, prior to the initial meeting. However, if the senior has an existing relationship with an insurance agent and requests a meeting in the senior's home the same day, the notice may be hand delivered to the senior prior to the meeting. For your convenience, Gerber Life has created a form for our agents to use when meeting with a California senior in their home to sell Gerber Life products.

INSTRUCTIONS

- ✓ Please use the attached California Sales to Seniors Notice Form [DISC-SCRA (1012)] if you plan to meet with a California Senior in their home. This form should be provided to the senior within the time period specified above.
- ✓ You must provide your contact information (name, address, license number and telephone number) exactly as it appears on your California Insurance License.
- ✓ A copy should be kept on file (Do Not send to Gerber Life).

IMPORTANT REMINDER

When contacting a California senior in person or by phone, before making any statement other than a greeting, or asking the senior any other questions, you must:

- ✓ State that the purpose of the visit or call is to talk about insurance, or to gather information for a follow up visit to sell insurance; and
- ✓ state the name and titles of all persons arriving for appointment; and
- ✓ provide name of the insurer; and
- ✓ present a business card or other written identification to the senior.



Gerber Life
Insurance Company

California Sales Disclosure to Seniors

Agent Name: _____

License #: _____

Address: _____

Telephone: _____

I am a licensed insurance agent. My purpose for coming to your home is to sell, discuss, and/or deliver one of the following [indicate all that apply]:

- ☐ Life insurance, including annuities
- ☐ Other insurance products [specify]: _____

You have the right to have other persons present at the meeting, including family members, financial advisors or attorneys.

You have the right to end the meeting at any time.

You have the right to contact the Department of Insurance for information, or to file a complaint.

California Consumer Communication Bureau:
800-927-4357 TDD: 800-482-4833

The following individuals will be coming to your home: [list all attendees and insurance license information, if applicable].

Name: _____

Name: _____

Address: _____

Address: _____

Phone: _____

Phone: _____

License #: _____

License #: _____