

NEW LIFE AGENCY OFFERS THE MOST
COMPREHENSIVE INSURANCE PROGRAMS WORLDWIDE
FOR THE ASSISTED REPRODUCTIVE TECHNOLOGY COMMUNITY.



REST EASY PLAN

POLICY OVERVIEW



**FINANCIAL
PROTECTION
FOR BOTH THE
INTENDED
PARENT(S)
AND THE
SURROGATE**



**FLEXIBLE
COVERAGE WITH
SHORT
ELIMINATION
PERIOD**



**LOW
PREMIUM
COST**



**AVAILABLE IN
COMBINATION
WITH OTHER
NLA PURCHASED
POLICIES**



**MINIMUM
COVERAGE
STARTS AT 12
WEEKS AND
CUSTOMIZABLE
TO THE NEEDS
OF SURROGATE**

**FINANCIAL PROTECTION FOR THE
REIMBURSEMENT OF **CHILDCARE,**
HOUSEKEEPING, AND/OR **LOST WAGES**
FOR THE SURROGATE DUE TO MEDICALLY NECESSARY
PHYSICIAN ORDERED BED REST.**

New Life Agency[®] inc.

THE SURROGACY INSURANCE EXPERTS[™]

New Life Agency^{inc.}

REST EASY PLAN

SINGLETON

Premium = 12.5% of weekly benefit multiplied by number of weeks of coverage

TWINS

Premium = 25% of weekly benefit multiplied by number of weeks of coverage

Weekly Indemnity Range: \$500 - \$1600

Weeks of Coverage: Minimum 12 weeks / Maximum 32 weeks

EXAMPLE SINGLETON CALCULATION

Singleton: \$1200 Weekly Benefit (i.e. indemnity) Range: \$500-\$1600

\$150

12.5% OF WEEKLY
INDEMNITY

x

20

OF WEEKS OF
COVERAGE

=

\$3000

TOTAL PREMIUM DUE

MAXIMUM PLAN BENEFIT

Maximum aggregate amount of money that will be paid under this policy. See above limit amounts. Policy will only pay 80% of net loss wages, taking into account other disability benefits and/or policies also in place.

UNDERWRITING FEE

\$250 underwriting fee is due at time of application. If the policy is denied, fee will be reimbursed. If applying in conjunction with a maternity policy, only (1) \$250 underwriting fee is due to New Life Agency.

ELIMINATION PERIOD

Policy shall reimburse the Surrogate up to the limits of indemnity on or after the 8th day of physician ordered bed rest.

TERMINATION DATE +

The termination date of the insurance coverage is the date of termination of pregnancy except for miscarriage in which case, the policy will be extended for fourteen (14) additional days after the date of miscarriage; not to exceed the maximum weeks of indemnity.
+Full list of termination details are available by reviewing the policy.

CANCELLATION PROVISIONS

In the event of a miscarriage, up to the 24th week of gestation with no covered expenses incurred (subject to this policy), the Underwriters will provide a refund of 80% of the Premium, less a \$75 service fee. This policy is not refundable and will be considered fully earned at the Surrogate's 24th week and 0 days of gestation.

REQUIRED DOCUMENTATION FOR UNDERWRITING

Application and medical records from all prior pregnancies. Policy cannot be purchased after 19 weeks 6 days gestation.

EXCLUSIONS

- Usual consequences of pregnancy and routine maternity.
- Pre-existing conditions as stated by medical underwriting.
- Nervous or mental disorders.
- Procedures, testing or medical choices solely for the convenience or at the request of insured or Intended Parent(s).
- In utero fetal surgery or treatment of birth defects in fetus(es).
- Any claims resulting from the Surrogate's failure to follow a health care professional's direction.
- Any claims for spouse/partner's lost wages.

REQUIREMENTS FOR PAID BENEFITS

- Physician ordered Bed Rest due to a medical complication, not a routine side effect of pregnancy.
- Financial obligation will be in accordance to your Gestational Surrogacy Agreement (GSA).
- Childcare expenses are only reimbursable when paid to a third party who is not related by blood or marriage to the Surrogate.
- In order to process claims, documentation will be required from the Surrogate.
- Housekeeping expenses are only reimbursable when paid to a third party who is not related by blood or marriage to the Surrogate.
- Documentation will be required upon any claim notification by the parties involved in order to adjudicate claim.

*Pricing subject to medical underwriting and plan provisions. Policy available for Surrogates ages 21 - 40. Age exceptions permitted, dependent on medical underwriting.

Before purchasing this additional coverage, please check that this is not already provided by US State benefits.

Prices subject to change. Taxes and fees where applicable. All policies underwritten by certain underwriters at Lloyd's of London.

For a complete list of coverage and exclusions, please refer to the policy certificate. Please contact your Insurance Agent for full policy details.