



Satisfies the Intended Parents' contractual obligation to secure insurance in the event of the surrogate's death during pregnancy.

Plan Highlights

- No medical underwriting and no medical exams
- Quick and easy web-based application process
- Paid benefits to the surrogate's named beneficiaries and/or to the Intended Parents for irrecoverable expenses
- Optional coverages available for:
 - Permanent Total Disablement 'PTD'
 - Loss of Reproductive Organs 'LRO'
 - Surrogate ages 21 to 45 inclusive
- 18-month and 24-month policy term with pro-rata short term extensions available

Please contact your insurance broker for additional information and a complete explanation of the applicable coverage terms and conditions. Terms and conditions subject to change.



Accidental Death Insurance Plan

COVERAGE PERIOD **18 Months** from date of application or IVF medication start date, whichever is later

Accidental Death Maximum Benefit	\$250K	\$350K	\$450K	\$500K	\$600K	\$750K
Premium (plus taxes & fees)	\$315	\$435	\$605	\$675	\$820	\$1030

Surrogate Age Rates apply to surrogates age 21 to 40 inclusive; coverage is considered for surrogates up to age 45

OPTIONAL COVERAGES

Permanent Total Disability 'PTD', Maximum Benefit	\$50K	\$100K	\$150K	\$200K	\$250K	
PTD Premium	\$100	\$200	\$300	\$400	\$500	
Loss of Reproductive Organs 'LRO', Maximum Benefit	\$3,000 (Partial Hysterectomy)	\$6,000 (Complete Hysterectomy)	\$5,000 (Partial Hysterectomy)	\$10,000 (Complete Hysterectomy)	\$10,000 (Partial Hysterectomy)	\$20,000 (Complete Hysterectomy)
LRO Premium	\$170 (Partial and Complete Hysterectomy)		\$250 (Partial and Complete Hysterectomy)		\$500 (Partial and Complete Hysterectomy)	

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Accidental Death Insurance Plan

COVERAGE PERIOD 24 Months from date of application or IVF medication start date, whichever is later

Accidental Death Maximum Benefit	\$250K	\$350K	\$450K	\$500K	\$600K	\$750K
Premium (plus taxes & fees)	\$420	\$580	\$805	\$900	\$1095	\$1375
Surrogate Age	Rates apply to surrogates age 21 to 40 inclusive; coverage is considered for surrogates up to age 45					

OPTIONAL COVERAGES

Permanent Total Disability 'PTD', Maximum Benefit	\$50K	\$100K	\$150K	\$200K	\$250K	
PTD Premium	\$135	\$270	\$400	\$535	\$670	
Loss of Reproductive Organs 'LRO', Maximum Benefit	\$3,000 (Partial Hysterectomy)	\$6,000 (Complete Hysterectomy)	\$5,000 (Partial Hysterectomy)	\$10,000 (Complete Hysterectomy)	\$10,000 (Partial Hysterectomy)	\$20,000 (Complete Hysterectomy)
LRO Premium	\$230 (Partial and Complete Hysterectomy)		\$335 (Partial and Complete Hysterectomy)		\$670 (Partial and Complete Hysterectomy)	

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