

ACCIDENTAL DEATH Life Insurance Policy Alternative

*Most surrogacy contracts require an
Accidental Death plan be put in place.*

WHAT IS IT?

- The Accidental Death plans offer peace of mind and the knowledge that the financial well-being of Intended Parents and the Surrogate's families will be protected in the event of the surrogate's death. Universal Family Insurance offers a simple and affordable Accidental Death insurance plan that is tailored to the contractual needs of Intended Parents.

WHAT IS COVERED?

- This plan is considered a forced placed/guarantee issue policy. No medical exams are necessary.
- Allows for flexibility of different benefit limits: payment to surrogate's named beneficiaries only or payment to both the Intended Parents and the surrogate's named beneficiaries.
- With the Universal Family Insurance policy, an additional coverage option for either Permanent and Total Disability or Loss of Reproductive Organs may be added to the base policy.
- Term Life insurance options also available that satisfy the surrogate contractual agreements.

DO I NEED IT?

- Most surrogacy contracts require an Accidental Death or Life Insurance policy to be in place.
- This policy provides the protection suggested for both parties (Intended Parents and the surrogate) should a disability, loss of reproductive organs or death occur.

WHY CHOOSE ART RISK?

- **SIMPLE APPLICATION PROCESS** – A simple process to apply for coverage with online applications available. Policy is customarily in place within 4-5 business days.
- **DEDICATED INSURANCE BROKER** – A dedicated broker to handle all communication with interested clients, submittal of applications, and distribution of policy certificates and documents. Clients can ask questions and receive answers with ease and quickness.
- **STRENGTH IN PARTNERSHIPS** – Together with partner Universal Family Insurance, ART Risk Solutions provides unprecedented strength in product customer service, financial risk, and case management.

For a complete explanation of the applicable coverage terms and conditions, please refer to the Lloyd's of London policy certificate wording. Terms and conditions subject to change, please contact your insurance broker for information. Universal Family Insurance policies are brokered by ART Risk Financial & Insurance Solutions, Inc. and backed by Lloyd's of London.