

SHORT TERM DISABILITY

Replaces income when surrogate is unable to work due to maternity complications, illness, or accident.

WHAT IS IT?

- **Definition:** Short Term Disability is designed to replace income when unable to work due to an illness or accident. Plans will have an elimination period after which a percentage of the surrogate's income will be paid for a designated period-of-time. While not covering absences due to a routine pregnancy, this will cover those unexpected loss of work due to bedrest or other complications of pregnancy.

WHAT IS COVERED?

- Protection for loss of wages due to complications of pregnancy.
- Protection for loss of wages due to accident or illness during pregnancy.
- Policy must be placed during contract phase and before medications have been started.

DO I NEED IT?

- Yes. Surrogate Short Term Disability Insurance protects the Intended Parent from being liable for loss of wages during the journey. Customarily, loss of wages for the surrogate due to pregnancy complications is part of the Intended Parents contractual obligation. Loss of wages could range from \$10,000-\$30,000 and this would be a large financial risk for an Intended Parent to absorb.

WHY CHOOSE ART RISK?

- **EASE and RELIABILITY** – An effective and efficient system in place to apply for coverage. Two- week turn around for insurance carrier to approve application. A dedicated insurance broker for your Short Term Disability application and claims (if needed).
- **EXCEPTIONAL CLIENT CARE** – ART Risk Solutions' team of licensed brokers, customer care team members provides exceptional knowledge, care, and time investments with clients. With each client relationship it is our goal to have you return or recommend our services and products because of your positive experience.
- **EXPERTISE** – ART Risk Solutions has been working in the Assisted Reproductive Technology community for over 17 years. It is our knowledge of the needs of our clients and the products we suggest that empowers clients to make confident decisions in determining what insurance coverage is necessary.