



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

Policy 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' –including single organ loss
 - Ascertained Net Loss -Stillbirth 'ANLS'
- Surrogate age 21 to 40 inclusive; rates also available for surrogate age 41 to 45 inclusive
 - Ascertained Net Loss – Stillbirth, surrogate ages 21 to 35 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 Policy

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	\$1,030
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)	
Ascertained Net Loss – Stillbirth 'ANLS', Maximum Benefit*	\$50K	\$75K	\$100K	\$150K		
ANLS Premium*	\$625	\$940	\$1,250	\$1,875		

*Ascertained Net Loss –Stillbirth rates apply to surrogates age 21 to 35 inclusive.

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Accidental Death Insurance Policy

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	\$1,095	\$1,375
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)	
Ascertained Net Loss – Stillbirth 'ANLS', Maximum Benefit*	\$50K	\$75K	\$100K	\$150K		
ANLS Premium*	\$835	\$1,255	\$1,665	\$2,500		

*Ascertained Net Loss –Stillbirth rates apply to surrogates age 21 to 35 inclusive.

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