

ACCIDENTAL DEATH INSURANCE

**BEST TIME TO DISCUSS:
AT MATCH**



Insurance coverage offering financial protection for the Gestational Carrier's family in the event of the Gestational Carrier's passing. Customarily, this is a required policy as part of contractual obligations.

ART RISK
FINANCIAL & INSURANCE SOLUTIONS

PREMIUM PRICE RANGE

\$300 - \$900

POLICY LIMITS RANGE

\$250K - \$1M

TERM LIMITS

**UP TO
24 MONTHS**

- **Additional Riders are available with policy purchase**
- **Underwriting not required**
- **Policy limits are not based on GC's income**
- **No medical exam is required**
- **Effective date is the business day after payment is received**
- **Intended Parents may be added as beneficiary with an additional limit**

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TERM LIFE INSURANCE

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A traditional life insurance policy written for the general population also sufficing surrogacy contract requirements. Policy must be written in the name of the Gestational Carrier and can often be combined with Accidental Death policies placed to provide additional coverage, offering substantial financial protection.

PREMIUM PRICE RANGE

\$240 - \$790

POLICY LIMITS RANGE

\$50K - \$1M

TERM LIMITS

**UP TO
30 YEARS**

- **Gestational Carrier can continue the policy after the journey has completed**
- **Term Life policies cover death due to Covid-19**
- **Policy limits may be based on Gestational Carrier's income**
- **Medically underwritten policy and premium is based on policy limits and GC's health**
- **Application process can take 2 business days - up to 6 weeks**
- **Potentially lower premiums than Accidental Death, but less flexible with no Additional Riders available**

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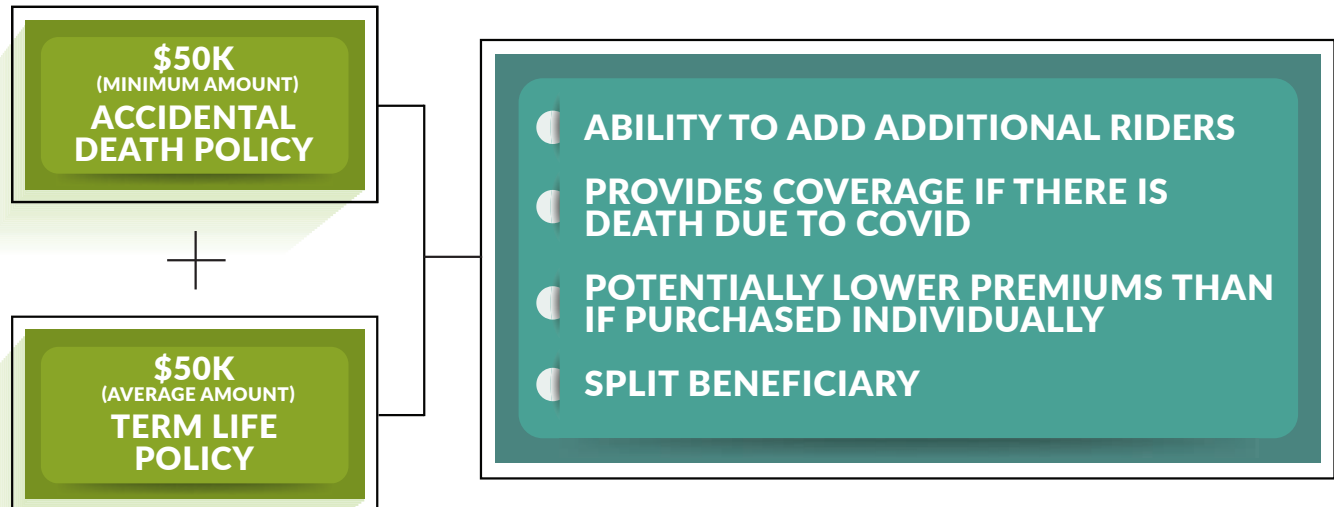


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COMBINING ACCIDENTAL DEATH & TERM LIFE INSURANCE FOR MAXIMUM BENEFITS



By placing both Accidental Death and Term Life Insurance policies with different coverage limits, the benefits can be maximized, premiums tend to be less expensive, and Additional Riders may be purchased. This allows maximum protection for the Gestational Carrier and her family, while also covering the Intended Parent(s)' financial exposure.



**Additional Riders that can be added with any Accidental Death policy placed:
Loss of Reproductive Organs – Partial and Full Hysterectomy – Total Disability**

Reach contractual benefit requirements by combining policies if the GC is not approved for enough coverage with Term Life Insurance only

Term Life offers the GC the option to continue paying the monthly premium after the journey, which is customarily a lower cost than other traditional life insurance policies on the market

In 2021, ART Risk IPs were financially protected because the Loss of Reproductive Organs rider was in place. The insurance carrier paid out the \$5K claim to the Gestational Carrier, due to complications at birth.

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