

## FAQ: Miscarriage, Stillbirth, and Infant Demise Policy

***What is the minimum and what is the maximum that can be written for this policy?***

- Minimum indemnity amount is \$50,000.
- The maximum indemnity amount is \$150,000.
- Indemnity is in \$25,000 increments.
- Sub-limits exist within the policy.

***Can the policy be cancelled? If so, what is the deadline and amount reimbursed upon cancellation***

- The policy can be cancelled up to the 11<sup>th</sup> week of gestation.
- 90% of the premium less a \$50 cancellation fee will be reimbursed if cancelled.

***What if there is a loss before the 13<sup>th</sup> week? Will a refund still be issued, if requested?***

- Per the policy cancellation clause, a refund is only available up to the 11<sup>th</sup> week of gestation. Therefore, if there is a loss prior to 11 weeks then, yes, a refund will be given with the parameters mentioned above.

***If the Miscarriage policy is purchased and the original Gestational Carrier doesn't have successful transfers, or even a chemical pregnancy and the doctor requires a rematch or the Intended Parents decide to rematch, can the policy transfer to the new Surrogate, if no claims were submitted?***

- The policy cannot be transferred to the new Gestational Carrier. However, the Intended Parents can request a refund for the original policy and then apply for a new policy specific to the new GC. This is because underwriting is specific to each Gestational Carrier, and the requirements may differ between the original and the new Surrogate.

***For underwriting, will all the medical records be required or will the signed GC contract or medical clearance letter suffice?***

- Underwriting will determine if any and/or all of Surrogate's medical records are required. Each application will be assessed on a case-by-case basis.

***If underwriting requires medical records, what is necessary to submit to determine approval?***

- Each case will be underwritten on an individual basis and if medical records are required, underwriting will define what specific records are needed.
- If medical records are required, at minimum all records for pregnancies within the last 7 years will need to be submitted. If additional records are required, underwriting will specify those as well.

***Will this policy work for a double embryo transfer?***

- This policy will work for a double embryo transfer but please note if a twin pregnancy occurs and there is a miscarriage, fetal demise, stillbirth or live birth surviving less than 48 hours in which one fetus or infant survives, no indemnity is payable under this policy.

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### ***At what point would an Intended Parent purchase the policy?***

- Intended Parents have the option to purchase the following levels within specific windows:
  - Level 1 & Level 3 may be purchased between their Surrogate's medication start date but not after 13 weeks gestation.
  - Level 2 may be purchased between their Surrogate's medication start date but not after 20 weeks gestation.

### ***At what gestational week/day will this go into effect?***

- The policy will be effective as soon as New Life Agency has received payment.
- The earliest a claim may be made will be at 13 weeks gestation.

### ***Will a Surrogate qualify if she has had a miscarriage/stillborn birth in previous pregnancies (surrogacy or otherwise)? Can an Intended Parent receive the policy if they've suffered a miscarriage or stillborn birth prior to applying?***

- The Surrogate will not be automatically denied but it will be taken into consideration, and it is likely that underwriting will determine that medical records are needed.
- At this time, it is not a question being asked as part of the application for the Intended Parents, so yes, they can apply.

### ***Can the policy be purchased for a multiple birth? If so, what happens if the pregnancy started out with multiples (twins/triplets) and 1 or more but not all are lost? Will there still be a payout on the policy?***

- Policy will only cover singleton or twin pregnancy. If a twin pregnancy and there is a loss of only (1) fetus, the policy will not pay out.

### ***Can an IP purchase the policy if the embryos are not tested?***

- Yes, they can apply as at this time, the underwriters do not require any information about embryo testing.

### ***What are the reasons that a claim could be denied?***

- The warranties (i.e. specific promises or guarantees made by the insured to the insurer) of the policy were not met prior to the effective date of the policy
- The required documentation is not submitted
- Any of the exclusions of the policy are included in the claim
- Fraud, misstatement or concealment by the IPs, GC or anyone acting on their behalf in the application process for the policy or in the submission of the claim
- Lack of cooperation by the GC, IPs or anyone acting on their behalf in the claim process
- Proof of the claim is not submitted within 30 days of the loss

### ***Is this type of coverage available through any other carrier besides New Life Agency?***

- This policy is being offered exclusively through New Life Agency to ART Risk Solutions.