

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 11th week of gestation.
- 90% of the premium less a \$50 cancellation fee will be reimbursed if cancelled.

How can policy options be purchased?

- You may purchase Level 1 on its own. You may purchase Level 2 on its own.
- You may not purchase Levels 1 and 2 together. Instead, you would purchase Level 3 (which is Level 1 & 2 combined).

What if there is a loss before the 13th week? Will a refund still be issued, if requested?

- Per the policy cancellation clause, a refund is only available up to the 11th 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 the 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.

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 necessary.
- At this time, it is not a question being asked as part of the application for the Intended Parents, so yes, they can apply.

Does this policy provide coverage in cases where a termination is recommended by a physician, such as due to a severe genetic disorder or a low likelihood of survival outside the womb?

- Depending on the specific circumstances, coverage may apply with this policy.

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.