

NEW LIFE AGENCY OFFERS THE MOST
COMPREHENSIVE INSURANCE PROGRAMS WORLDWIDE
FOR THE ASSISTED REPRODUCTIVE TECHNOLOGY COMMUNITY.

MISCARRIAGE, STILLBORN, AND INFANT DEMISE INSURANCE

POLICY OVERVIEW



POLICY CAN BE
PURCHASED
UP TO
32 WEEKS
GESTATION



3
COVERAGE
OPTIONS
AVAILABLE



FINANCIAL
PROTECTION
FOR THE
INTENDED
PARENT(S)



COVERS
FROM 2ND
TRIMESTER
ONWARDS



POLICY IS
EXCLUSIVELY
OFFERED BY
NEW LIFE
AGENCY

**FINANCIAL PEACE OF MIND
WHEN FACING UNFORESEEN TRAGEDIES,
IN THE SURROGACY JOURNEY**

New Life Agency[®] inc.

THE SURROGACY INSURANCE EXPERTS™

	PREMIUM	MAXIMUM LIMIT OF INDEMNITY
LEVEL 1 MISCARRIAGE INSURANCE (13 TO 19 WEEKS 6 DAYS GESTATION)	\$880	\$50,000
	\$1,320	\$75,000
	\$1,760	\$100,000
	\$2,200	\$125,000
	\$2,640	\$150,000
LEVEL 2 STILLBORN AND INFANT DEMISE INSURANCE (20 WEEKS GESTATION TO 48 HOURS AFTER BIRTH)	\$960	\$50,000
	\$1,435	\$75,000
	\$1,910	\$100,000
	\$2,390	\$125,000
	\$2,870	\$150,000
LEVEL 3 (LEVEL 1 AND 2 COMBINED) MISCARRIAGE AND STILLBORN AND INFANT DEMISE INSURANCE (13 WEEKS TO 48 HOURS AFTER BIRTH)	\$1,650	\$50,000
	\$2,480	\$75,000
	\$3,300	\$100,000
	\$4,130	\$125,000
	\$4,960	\$150,000

New Life Agency^{inc.}
**MISCARRIAGE,
 STILLBORN, &
 INFANT DEMISE
 INSURANCE**

POLICY MAXIMUM LIMIT OF INDEMNITY	FUNERAL COST	IVF CYCLE (EMBRYO CREATION)	SURROGACY AGENCY FEES	SURROGACY COMPENSATION	INSURANCE PREMIUMS & MEDICAL EXPENSES	MENTAL HEALTH SERVICES	ATTORNEY FEES
\$50,000	\$6,000	\$5,000	\$20,000	\$20,000	\$10,000	UP TO 10 VISITS: NOT TO EXCEED \$1,500	\$3,500
\$75,000	\$7,000	\$10,000	\$25,000	\$30,000	\$15,000		\$4,500
\$100,000	\$8,000	\$15,000	\$30,000	\$40,000	\$20,000		\$5,500
\$125,000	\$9,000	\$20,000	\$35,000	\$50,000	\$25,000		\$6,500
\$150,000	\$10,000	\$25,000	\$40,000	\$60,000	\$30,000		\$7,500

THE POLICY WILL PAY NO MORE THAN THE SUB-LIMIT AS NOTED ABOVE.

POLICY DEFINITION	<ul style="list-style-type: none"> Policy must be purchased in conjunction with a New Life Agency Surrogate Maternity Plan or Surrogate Accidental Death policy. This insurance plan offers financial protection to families facing the loss of a pregnancy due to miscarriage between 13 and 19 weeks and 6 days, or Stillbirth/Infant Demise from 20 weeks up to 48 hours after birth. The plan is structured to allow families the option to purchase coverage for one or both of these situations, with flexibility in the coverage amount.
PREMIUM	One time payment paid at time of application.
EFFECTIVE DATE	The policy will be effective when New Life Agency has received: the confirmation of pregnancy, signed quote, and paid Premium. An executed contract must be in place at effective date as a condition of the policy.
TERMINATION DATE	The insurance coverage under this policy will end on the earliest of the following: <ol style="list-style-type: none"> If the Intended Parent(s) move to a different country. If the Surrogate moves to a different country. When the contract between the Surrogate and Intended Parent(s) ends. In the event of the death of the Intended Parent(s), or if they are on life support for more than 48 hours. In the event of the death of the Surrogate, or if they are on life support for more than 48 hours. 48 hours after the end of the pregnancy, whether due to birth, miscarriage, abortion, or other reasons. When the maximum coverage period outlined in the Policy Definition - Limits of Indemnity is reached. If fraud or misrepresentation of key information by the Surrogate or Intended Parent(s) is discovered.
UNDERWRITING	\$250 underwriting fee will apply if underwriting is required.
CANCELLATION PROVISIONS	This Policy may be cancelled by the Intended Parent(s) up to the 11th week of gestation, the Underwriters will provide a refund of ninety percent (90%) of the Premium less a \$50 cancellation fee. If policy is purchased after 11 weeks of gestation, there is no cancellation and premium is considered fully earned.

*Pricing subject to medical underwriting and plan provisions. Policy available for Surrogates ages 21- 40. Age exceptions permitted, dependent on medical underwriting. Prices subject to change. Taxes and fees where applicable. All policies underwritten by certain underwriters at Lloyd's of London. For a complete list of coverage and exclusions, please refer to the policy certificate. Please contact your Insurance Agent for full policy details.