

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



SHORT TERM SURROGATE ACCIDENTAL DEATH INSURANCE

POLICY OVERVIEW



**NO
UNDERWRITING
NECESSARY**



**ALLOW FOR
MULTIPLE
BENEFICIARIES;
INCLUDING
INTENDED
PARENTS**



**UP TO
\$750,000
BENEFIT**



**ONE TIME
PAYMENT AND
NEXT DAY
APPROVAL**



**3 OR 6
MONTHS
TERM
LENGTH**

**INSURING THE SURROGATE'S FAMILY
IN THE EVENT OF DEATH
DURING THE MATCHING PHASE.**

New Life Agency[®] inc.

THE SURROGACY INSURANCE EXPERTS[™]

New Life Agency^{inc.}

SHORT TERM SURROGATE ACCIDENTAL DEATH INSURANCE

POLICY / PLAN

.....

3 MONTHS

6 MONTHS

PREMIUM AGE 21 - 40

.....

\$22 / \$50,000 BENEFIT

\$33 / \$50,000 BENEFIT

PREMIUM AGE 41 - 45

.....

\$27 / \$50,000 BENEFIT

\$41 / \$50,000 BENEFIT

EXAMPLE CALCULATION

35 year old Gestational Carrier with a 3 month policy and \$500,000 Maximum Benefit (Amount)

\$22

PREMIUM AMOUNT
PER \$50,000 OF COVERAGE

x

10

TOTAL BENEFIT DESIRED
DIVIDED BY 50,000

=

\$220

TOTAL PREMIUM DUE

POLICY EXPLANATION

SHORT TERM SURROGATE ACCIDENTAL DEATH INSURANCE

POLICY DEFINITION	Policy provides indemnity (i.e. benefit amounts) payable in the event of the non-performance of the Match Agreement as a consequence of Accidental Death of the Surrogate, including death as a direct result of bodily injury as defined by the policy certificate.
PREMIUM	One time payment paid at time of application.
EFFECTIVE DATE	Effective date is payment date. A Match Agreement must be in place at effective date as a condition of the policy.
TERMINATION DATE	Maximum Term Length of 3 or 6 months available. For full Termination Date clause, please refer to policy certificate.
ADDITIONAL RIDERS	Loss of Reproductive Organs and Total Disability riders may be added to this policy for an additional fee. Please see page 3 for Additional Riders available.
UNDERWRITING	No medical underwriting required for combined limits of indemnity up to \$750K.
POLICY LIMITS	\$50K to \$750K for Surrogate Beneficiaries. \$0 to \$50K for Intended Parents as Beneficiaries. Maximum Policy Limit of \$750K. Policy can be purchased in increments of \$50K.
BENEFICIARIES	Multiple Beneficiaries may be chosen inclusive of Intended Parent(s).
CHANGE FEE	If there is a change in the policy after the certificate has been issued, there will be a \$75 change fee.
CANCELLATION FEE	Policy is non-cancellable.

*Pricing subject to medical underwriting and plan provisions. Policy available for Surrogates ages 21-45. Taxes and fees where applicable.
All policies underwritten by certain underwriters at Lloyd's of London. Please contact your Insurance Agent for full policy details.

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SHORT TERM ADDITIONAL RIDERS

LOSS OF REPRODUCTIVE ORGANS RIDER

TERM LENGTH: 3 MONTHS

LEVEL OPTIONS:	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4	LEVEL 5
PREMIUM AMOUNTS FOR AGES 21-40	\$30	\$42	\$58 ⁵⁰	\$79 ⁵⁰	\$165
PREMIUM AMOUNTS FOR AGES 41-45	\$60	\$84	\$117	\$159	\$330
PARTIAL HYSTERECTOMY OR ONE OVARY OR ONE FALLOPIAN TUBE BENEFIT AMOUNT	\$3,000	\$5,000	\$7,500	\$10,000	\$15,000
TOTAL HYSTERECTOMY OR BOTH OVARIES OR BOTH FALLOPIAN TUBES BENEFIT AMOUNT	\$6,000	\$10,000	\$15,000	\$20,000	\$30,000

TERM LENGTH: 6 MONTHS

LEVEL OPTIONS:	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4	LEVEL 5
PREMIUM AMOUNTS FOR AGES 21-40	\$60	\$84	\$117	\$159	\$330
PREMIUM AMOUNTS FOR AGES 41-45	\$120	\$168	\$234	\$318	\$660
PARTIAL HYSTERECTOMY OR ONE OVARY OR ONE FALLOPIAN TUBE BENEFIT AMOUNT	\$3,000	\$5,000	\$7,500	\$10,000	\$15,000
TOTAL HYSTERECTOMY OR BOTH OVARIES OR BOTH FALLOPIAN TUBES BENEFIT AMOUNT	\$6,000	\$10,000	\$15,000	\$20,000	\$30,000

SURROGATE PREGNANCY TOTAL DISABILITY INSURANCE RIDER

MAXIMUM PLAN BENEFIT	PREMIUM AMOUNTS FOR AGES 21 - 40		PREMIUM AMOUNTS FOR AGES 41 - 45	
	3 MONTHS	6 MONTHS	3 MONTHS	6 MONTHS
\$50,000	\$16	\$32	\$23	\$46
\$100,000	\$26	\$42	\$33	\$56
\$150,000	\$36	\$52	\$43	\$66
\$200,000	\$46	\$62	\$53	\$76
\$250,000	\$56	\$72	\$63	\$86

*Pricing subject to medical underwriting and plan provisions. Policy available for Surrogates ages 21-45. Taxes and fees where applicable. All policies underwritten by certain underwriters at Lloyd's of London. Please contact your Insurance Agent for full policy details.