

Surrogate Life Insurance and Related Options



INTERNATIONAL
FERTILITY INSURANCE



International Fertility Insurance

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International Fertility Insurance provides insurance and management services to perform for the entire contracted surrogacy relationship, treating every client in a professional and caring manner.

We have experience supporting roughly 2,500 Intended Parents each year around the world and 275+ Surrogacy Agencies, Attorneys and Fertility Clinics across the United States, Canada, Mexico, South America, Europe/UK, Israel, Asia, Australia, New Zealand and South Africa. We evaluate over 100 insurance companies to find the options to meet your needs.

We are known to be the market leader in responsiveness, education, innovation and always approach clients with low-pressure.



Kind Words about International Fertility Insurance

International Fertility Insurance strives to be the market leader in serving our valued Intended Parents, Agencies, Attorneys and Fertility Clinics. Here is a sample of kind words shared about the experience of working with IFI.

Thank you! That was **WAY more thorough and informative than I could have hoped for!** What a pleasure it's been working with you.
– J.R., Case Manager

Thank you so much for this clear explanation. **We appreciate your dependably quick response time.**
– T.B., Agency Surrogate Case Manager

You guys are **the best I have ever met and experienced.** You do this a thousand times faster than me. Thank you so much for your help.
– C.W., Agency Owner

I can honestly say I have nothing but such incredible things to say about IFI. Jason and his team are **extremely knowledgeable** on all things insurance and provide the most incredible customer service. **Their responsiveness and attention to detail makes it such a wonderful experience to work with them.** I would recommend IFI to anyone who is navigating through the crazy world of surrogacy insurance!
– C.B., Agency Infertility Consultant

Thank you! You are the best!!! So glad I have the privilege to work with you! You're the best and you're **always so easy to work with!** Thank you.
– S.K., Agency Insurance Specialist

Thanks! **You're so fast. I love the communication and all the details you provide. Stellar service.**
– B. F., Intended Parent

I just wanted to give you a quick note and let you know that **your team is awesome! They are all so responsive and always willing to help with anything I ask.** I very much appreciate all of you!
– K.B., Agency Office Manager

Thanks for doing all the webinars... **incredibly helpful to us!** We think you guys are great!
– L.L. Surrogacy Attorney

Comprehensive Surrogacy and Egg Donation Insurance and Services



Life Insurance Surrogate Accidental Death Insurance	<ul style="list-style-type: none"> • Surrogate Accidental Death Policy – No underwriting, no interview, no exam. Optional Add-on coverages <ul style="list-style-type: none"> - Intended Parent - Recovery of Financial Loss - Loss of Reproductive Organs - Permanent Total Disability - Stillbirth - Recovery of Financial Loss 		<ul style="list-style-type: none"> • Term Life Insurance – Not recommended, except where contractually needed as process is far more challenging. 	
Surrogate Disability Insurance	<ul style="list-style-type: none"> • Hospital Indemnity • Surrogate Bed Rest Disability 		<ul style="list-style-type: none"> • Disability Insurance Reviews 	
Egg Donor / Surrogate/Recipient IVF Complications Insurance Local Monitoring Management Services	<ul style="list-style-type: none"> • 4-month, 1 Cycle • 18-month, Multiple Cycles 	<ul style="list-style-type: none"> • Optional coverages available for: <ul style="list-style-type: none"> - Loss of Reproductive Organs 'LRO' - Accidental Paralysis 	Local Monitoring Management <ul style="list-style-type: none"> • Provider Experience and Service Pricing List • Coordination and Billing Management 	<ul style="list-style-type: none"> • Travel Insurance for International Donors or Surrogates
Surrogate Maternity Insurance Health Insurance Policy Reviews Financial Case Management	<ul style="list-style-type: none"> • Health Insurance Policy Reviews • Coordination of Benefits Review 	<ul style="list-style-type: none"> • "IFI Surrogacy Maternity Plan" (Backed by Lloyds of London) • Bridge The Gap 	<ul style="list-style-type: none"> • Back-Up Maternity Plan (Previously known as Secondary or Contingency Maternity Insurance) 	<ul style="list-style-type: none"> • ACA Search and Policy Placement • ACA Payment Monitoring and Continued Support • ACA Maternity Medical Billing Management
Maternity & IVF Management	<ul style="list-style-type: none"> • Local Monitoring Management / Support 		<ul style="list-style-type: none"> • Medical Billing Management 	
Newborn Insurance and IFI Newborn Billing Management (International and Domestic)	<ul style="list-style-type: none"> • Coverage for medical expenses including newborn intensive care unit (NICU) and potentially well-baby care. IFI Newborn Billing Management may be added. 		<ul style="list-style-type: none"> • Travel Insurance for International Intended Parents 	
Business Insurance Needs (For Agencies, Attorneys, Clinics)	<ul style="list-style-type: none"> • Professional Liability • General Liability 	<ul style="list-style-type: none"> • Cyber Insurance 	<ul style="list-style-type: none"> • Directors & Offices Insurance 	<ul style="list-style-type: none"> • Employee and Executive Benefits
Insurance Resources	<ul style="list-style-type: none"> • Educational Video Library, Insurance Guides and Ordering Forms Library easily accessible as resources for Intended Parents, Agencies, Attorneys and Clinics 			



**Important
Information**

Important Policy Underwriting Information



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Hold Harmless

We have done extensive research on these plans and put many in place each year. Even so, we advise Intended Parents to ask questions in pursuit of making their own informed decisions.

Contracts will generally be between Surrogate, Intended Parent(s) or their agencies or otherwise responsible parties and the insurance company, not with International Fertility Insurance (“IFI”). International Fertility Insurance (“IFI”) is to be held harmless.

We encourage Intended Parents to choose carefully and read the policy documents. We are more than happy to help have any questions answered. We will run through any scenarios on your request. It is especially important to be careful before cancelling any policies.

Policies and use thereof can change between video and slide deck updates. The policy language is the final determinant of coverage. Please be sure to ask questions until you are fully confident!

We are here to help!

The Following is a Basic Overview

Please ask for more detail or policy specimens for full clarity.

Terms and pricing subject to change.

Coverage by State and Pricing Basics

Costs listed in the slides that follow generally refer to:

- Surrogates ages 21-40 that meet “preferred criteria”
- Donors ages 18-40, domestic US cases, no complications in previous cycle
- Higher rates exist for Surrogates or Donors outside this range/criteria or without adequate screening.

Coverage May Not be Available in All States

Write info@goifi.com if involved parties reside in CO, IN, LA, MD, MI, NE, NY, SD, & WA.

Hospital Indemnity Policy Only:

Surrogate may not reside in FL or NY. For NJ, please inquire about process.

Please ask for a helpful guide to ordering.

Special ordering processes may need to be applied.

Please contact IFI for additional information, detailed/complete explanations of the applicable coverage terms and conditions.

Preferred Criteria

Lloyds Maternity, Bedrest, Stillbirth and Newborn policies

In order to qualify for preferred pricing and potentially to qualify for the plans, candidate medical profile and maternity history cannot contain any of the following:

(coverage may still be available at higher terms for those with these factors)

- Surrogates younger than 21 or older than 40 (unless otherwise agreed)
- More than 3 previous C-sections or more than 5 pregnancies
- Prior history of diabetes or gestational diabetes **requiring hospitalization**
- Prior history of hypertension or pregnancy induced hypertension **requiring hospitalization**
- Prior history of pre-eclampsia
- Documented blood pressure reading within the 30 days prior to the effective date that was higher than 135/85
- Prior delivery earlier than 6 months prior to conception
- Prior history of pre-term labor (labor before 37th week of singleton pregnancy, 36th week of twin pregnancy)
- Prior obstetrical complications that risk recurrence during a future pregnancy and present as an adverse finding significant for a healthy pregnancy outcome
- BMI (body mass index) less than 18.5 or greater than 32.0
- History of physician ordered bedrest (bedrest policy) (situational bedrest may be considered)
- History of stillbirth (stillbirth policy) (and Surrogate needs to be 40 and under)

Lloyd's Exclusions

What is excluded from Lloyd's surrogacy insurance plans?

Like most surrogacy insurance policies, these plans do not include:

- Charges incurred by the surrogate for treatment of any medical condition other than for medically necessary medical expenses directly related to pregnancy
- Pre-Existing Conditions
- Genetic Testing and or Counseling
- Chiropractic Care
- Any gestation greater than twins; for example, triplets (singleton only for newborn coverage)
- Any expenses which exceed policy definition of reasonable and customary

For a complete explanation of the applicable coverage terms and conditions, please refer to the Lloyd's of London policy certificate wording(s) on file with International Fertility Insurance 'IFI'; Terms and Conditions are subject to change, please contact 'IFI' for information.



Surrogate Life Insurance and Related Options



The Basics of Surrogate Accidental Death and Additional Coverages

What is it?

- **Surrogacy friendly coverage of risk that Surrogate passes away from pregnancy complications, covid(US) or accident with several add-on options** selected by most intended parents to **reduce risks/responsibilities** as laid out in their surrogacy contract. Plan in place for many years, backed by Lloyd's of London, a 300+ year old company and tailored for surrogacy. **No underwriting, it is just bought warranted that the Surrogate has been approved by an IVF doctor.**

What does it cover?

- **Death from pregnancy complications or accident**
 - **Financial Risk Reduction for Intended Parents – Common Add On Coverages**
 - **Intended Parent – Recovery of financial loss** if Surrogate passes due to pregnancy complications or accident
 - **Stillbirth – Recovery of financial loss** if fetus is lost after 20 weeks
 - **Loss of Reproductive Organs** – Pays amount if she has a partial hysterectomy or loses an ovary, fallopian tube or uterus, and double if she has a full hysterectomy
 - **Permanent Disability** – Pays selected amount to Surrogate if she suffers a permanent injury. Many choose this to cover the contractual period after the birth should they owe her money related to injury.

When do I order it, and when does it start and end?

- Most buy ahead of start of medications. Runs from start of medications assuming ordered and paid for by then up to 18 months (24 also available) or until delivery whichever is first. Additional 12 months beyond birth only for pregnancy related claims. Can be extended up to 18 more months for prorated amount.

What else should I know about it?

- Prorated refunds available as needed
- Higher rates for ages 41-45 (ask as needed)
- **Takes minutes to order** (has no extra underwriting when ordered ahead of start of medication)

What is commonly requested?

- Varies by surrogacy contract / agency
 - In terms of the add-on coverages
 - Intended Parent coverage – most common is \$100k, though we see many for \$150k
 - Loss of Reproductive Organs – most common request is \$5k/\$10k level
 - Permanent Disability – most common request is \$100k
 - Stillbirth – most common request is \$100k

***See policy specimen for full details. See slides about COVID and Stillbirth terms to follow. Subject to change.**

Surrogate Accidental Death Coverage (ages 21-40 shown, 41 to 45 higher)

Accidental Death, Maximum Benefit	\$250,000	\$350,000	\$500,000	\$600,000	\$750,000	\$850,000
Premium (plus taxes and fees)	\$315	\$435	\$675	\$820	\$1,030	\$1,200
Benefit Split	\$250,000 to Surrogate's Family	\$250,000 to Surrogate's Family; \$100,000 to Intended Parents (<i>higher limits available for example \$150,000</i>)	\$500,000 to Surrogate's Family	\$500,000 to Surrogate's Family; \$100,000 to Intended Parents (<i>higher limits available for example \$150,000</i>)	\$750,000 to Surrogate's Family	\$750,000 to Surrogate's Family; \$100,000 to Intended Parents (<i>higher limits available for example \$150,000</i>)
Medical Exams	Not Required	Not Required	Not Required	Not Required	Not Required	Not Required
Coverage Period (generally from start date of medication)	18 Months	18 Months	18 Months	18 Months	18 Months	18 Months

Loss of Reproductive Organs Coverage – Additional Endorsement Options

Partial Hysterectomy or Loss of Ovary or Tube/Full Hysterectomy	\$3,000/\$6,000	\$5,000/\$10,000	\$10,000/\$20,000
Premium (plus taxes & fees)	\$170	\$250	\$500

Permanent Total Disability (PTD) – Additional Endorsement Option

Permanent Total Disablement 'PTD', Maximum Benefit	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000
Premium (plus taxes and fees)	\$100	\$200	\$300	\$400	\$500

Stillbirth – Recovery of Financial Loss

Maximum Benefit	\$50,000	\$75,000	\$100,000	\$150,000	Higher needs
Premium (plus taxes & fees)	\$625	\$940	\$1,250	\$1,875	Please inquire

Please contact IFI for additional information and a complete explanation of the applicable coverage terms and conditions. Terms and conditions subject to change. Some states will have restrictions on coverage. *** Rates for covid addition will reduce by 25% shortly. Approved, awaiting ordering update.



Stillbirth Coverage

Coverage to recover financial loss upon loss of fetus at or after 20 weeks of pregnancy through delivery.

- Must meet preferred criteria, singleton only, age 40 and under, and no history of stillbirth (found in “Important Policy Underwriting Information” slides/section)
- What if embryo splits?
 - Premium will be refunded, and stillbirth coverage cancelled

Additional questions? Please ask!

Subject to change, please read your policy carefully.

We are honored to help you during this special time. Please note policies and premiums can change over time.

For additional information, contact your IFI Service Team by phone at 949-446-6956 or by email at info@goifi.com.



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