



SURROGATE ACCIDENTAL DEATH INSURANCESM

New Life Agency, Inc. Lloyd's Coverholder

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Underwritten by Certain Underwriters at Lloyd's

■ SURROGATE ACCIDENTAL DEATH INSURANCESM

Plan Description:

The Surrogate Accidental Death InsuranceSM is only offered through New Life Agency and is an added benefit within the Surrogate Maternity and Cycle Medical PlanSM.

SAD InsuranceSM is specifically designed to insure both the surrogate's family and the intended parent(s) in the event of death due to surrogate pregnancy or delivery. As any death benefit, it is designed to make the beneficiary's financially whole again.

■ SAD INSURANCESM SUMMARY OF BENEFITS

Coverage Term:	18 months from medical authorization of pregnancy date.
Coverage term prior to pregnancy:	Your surrogate has SAD Insurance of \$200,000 combine single limit through our Cycle Medical Plan SM .
Waiting Period:	none
Application:	none
Exam:	none

■ SAD INSURANCESM PREMIUM AND LIMITS

Premium:	\$550.00 single set premium. No fluxuating premiums.
Beneficiary Surrogate:	\$250,000 designated to surrogates beneficiary.
Beneficiary Intended Parent:	\$100,000 designated to Intended Parents as beneficiary.

This is not intended to be a complete outline of coverage. Actual wording and premium may change without notice.
Underwriters reserve the right to modify terms and benefits at time of underwriting.