



F • A • I • R

Finance And Insurance Resources  
FAIR of New Jersey  
FAIR Funding

*Establishing a Tradition of Innovation*

# EGG DONOR

PROTECT YOUR DONORS AND RECIPIENTS

## F • A • I • R provides cutting edge insurance products catering to the reproductive technology industry

F • A • I • R is a provider of comprehensive liability coverage for medical complications arising from IVF fertility procedures. Our claims handling and network pricing provide superior risk management for your practice's insurance program.

This program provides medical expense liability/complication insurance for fertility practices and their clients utilizing their services of egg donor retrieval and implantation. We offer comprehensive coverage and competitive pricing for this specialty market.

The program provides AD&D and Lost Wages coverage at no additional cost with a 24/7 Nurse Hotline to offer assistance throughout the egg donor process.

## F • A • I • R CARE Benefit Program

Additionally, F • A • I • R has created a unique Benefit Plan Package specifically designed for and provided to each and every actively Insured Egg Donor and Recipient at no additional cost.

The program is known as F • A • I • R CARE Benefit Program. Below are some of the benefits provided with membership:

- Towing Assistance
- Flat Tire Assistance
- Emergency Fluid Delivery
- Lock Out Assistance
- Battery Service
- Rental Care Discount
- Hotel Discount Program
- Map and Trip Itinerary Service
- Free Auto Sales Listing
- Free Auto Sales Download Service

The F • A • I • R CARE Benefit Program provides a number of Member benefits specifically for the Donors and Recipients for the entire period of time that the insurance is active.

The F • A • I • R CARE Benefit Program Certificate listing the eligibility and Member Benefits will be available on our website or on your website so that you may provide the Insured with a complete copy of the Terms and Conditions of the program for the Auto Knight Motor Club sponsored by the F • A • I • R CARE Member Benefits Plan. The full cost of the Benefits is included in the total Premium Cost per vehicle for the insurance policy issued to the insured. A copy of the Auto Knight Motor Club sponsored by the F • A • I • R CARE Benefits Plan Terms and Conditions will be attached to the policy that is issued.

Eligibility for coverage will begin within forty-eight to seventy-two (48-72) hours from F • A • I • R being notified that the policy is active.

Contact us at [eggdonor@fairllc.com](mailto:eggdonor@fairllc.com) or via telephone at **844-324-7552** to receive the most competitive pricing, per cycle in the marketplace.

## EGG DONOR FAQ'S

### What is Medical Expense Liability insurance?

*It provides reimbursement for medical expenses due to complications resulting from the In Vitro Fertilization process - retrieval and implantation.*

### What limits options are available for the Medical Expense Liability coverage portion in the policy?

*Limits ranging from \$25,000 to \$1,000,000 are available.*

### Is coverage on a primary basis?

*Yes.*

### What is the Accidental Death & Accidental Paralysis Coverage?

*This coverage pays in the event of Accidental Death as a result of the Procedure, Accidental Paralysis as a result of the Procedure and Accidental Death or Dismemberment while traveling directly to or from the IVF Facility. The Paralysis Benefit is based on the Type of Paralysis.*

### What is Lost Wages Coverage?

*Lost Wages coverage reimburses the donor or recipient in the event of an injury whereby the Donor or Recipient is rendered Totally Disabled within 30 days of the incident. The amount of the Lost Wages benefit is the lesser of: (A)-\$300 per week, or (B)-2/3 of their weekly earnings; subject to a maximum of 52 weeks.*

### How is the total premium determined and paid?

*The insured pays a deposit premium based on the coverage limit chosen and the anticipated number of donors and recipients that will be insured.*