



# Surrogacy Insurance Limit Raised

## Why in News?

Recently, the Madhya Pradesh government has increased the insurance coverage for surrogacy policies for women to Rs 10 lakh.

## Key Points

- The government has raised the insurance coverage for surrogacy from **Rs 2 lakh to Rs 10 lakh for women undergoing surrogacy.**
- In MP126 institutions **ART**([Assisted Reproductive Technology Bank](#), **ART Level -1 Clinic, ART Level -2 Clinic and Surrogacy**) are registered under the **State Assisted Reproductive Technology and Surrogacy Regulation Act 2021.**
- **Surrogacy:** It is an arrangement in which a woman (the surrogate) agrees to carry and give birth to a child on behalf of another person or couple (the intended parent/s).
  - A surrogate, sometimes also called a gestational carrier, is a woman who conceives, carries and gives birth to a child for another person or couple (intended parent/s).
  - **Altruistic Surrogacy:**It involves no monetary compensation to the surrogate mother other than the medical expenses and insurance coverage during the pregnancy.
  - **Commercial Surrogacy:**It includes surrogacy or its related procedures undertaken for a monetary benefit or reward (in cash or kind) exceeding the basic medical expenses and insurance coverage.
- The Centre modified the [Surrogacy \(Regulation\) Rules, 2022](#), allowing surrogacy with one gamete from the intending couple and permitting single women to use self-eggs and donor sperm.

## Surrogacy (Regulation) Act, 2021

- **Provisions:**
  - Under the Surrogacy (Regulation) Act, 2021, a woman who is a widow or a divorcee between **the age of 35 to 45 years or a couple**, defined as a legally married woman and man, can avail of surrogacy if they have a medical condition necessitating this option.
    - The intended couple shall be a legally married Indian man and woman, the man shall be between the **ages of 26-55 years** and the woman shall be between the **ages of 25-50 years**, and shall not have any previous biological, adopted, or surrogate child.
  - It also bans commercial surrogacy, which is punishable with a jail term of 10 years and a fine of up to **Rs 10 lakhs.**
  - The law allows **only altruistic surrogacy** where no money exchanges hands and where a surrogate mother is genetically related to those seeking a child.

