



MERIDIAN BASIC AND ENHANCED BROCHURE

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Going Your Way



Does International Medical Insurance Make Sense for Me?

If it matters to you to have flexibility and security in where, when and how you receive your health care services, the Meridian Series can offer you peace of mind. This peace comes from the knowledge that you will have the ability to choose access to the best medical care available, either in your country of residence, or anywhere you may elect to go for its delivery in the world. The Meridian Series of plans provides you with a private medical care alternative that allows you to choose from any provider, no matter where they practice in the world and know that you have the ability to positively impact the quality of your medical services. Whether you are seeking the richest schedule of benefits in the market today with our Meridian Enhanced Plan or need an essential set of affordable, predictable benefits with our Meridian Basic Plan, Azimuth Risk Solutions, LLC has created a plan to make what is important to you important to us.

Who Is Eligible for the Meridian Series?

Clients who qualify medically and are more than 14 days old and under the age of 65 who either live outside of the United States, or who would not qualify for a US domestic health insurance plan as a result of their citizenship status would be able to apply for the plan and once accepted, would be able to renew indefinitely with no medical questions at their renewal period subject to the terms of the Evidence of Insurance. Those clients who qualify medically and are accepted on the plan after the age of 65 would be able to renew their plan up to their 75th birthday. If you are a US citizen, you must leave the US within 30 days of your effective date of insurance and within 30 days of your renewal date. If you are in the US at that time you will receive notice of your renewal approximately 60 days in advance of your date of renewal.

Who Insures This Plan?

The preeminent name in international insurance is Lloyd's, London. This largest, oldest and most respected insurance market is the insurer on all Azimuth Risk plans. You will have the security of knowing that you are working with an insurer which has paid every valid claim presented to it for more than 320 years. Lloyd's is 'A' rated by AM Best and Standard & Poor's for their superior ability to pay claims.

Who Is Azimuth Risk Solutions?

Headquartered in Indianapolis, Indiana, Azimuth Risk Solutions, LLC (Azimuth) is a service-first organization formed by professionals with nearly 30 years in the international insurance industry to provide simply the best value combination of product offering, administration and support after the sale of international health, travel and life insurance products. If it's important to you to do business with an organization that is committed both to service excellence, ethical conduct and philanthropic pursuits, Azimuth is the choice to meet your requirements. Azimuth is a Managing Agency for our insurer, Lloyd's, London and the Scheme Administrator for the Meridian Series.

The Meridian Difference

There are different choices available to you in the international medical insurance market; the key is selecting an insurance provider which you can be confident will be available to you at your time of need, which understands the culture of international living and has the security to weather the financial environment in the world as it is today. By choosing either Meridian Basic or Meridian Enhanced, you can be certain that you have made the correct selection on all counts.

The Meridian Speed Underwriting

The Meridian Series plans involve a review of your application by underwriters to determine your eligibility for coverage and acceptance on the plan. Even though no one likes to wait, rest assured that Meridian underwriting is extraordinary in its speed, accuracy and efficiency. Meridian Basic applications are routinely reviewed and processed within 2 business days and Meridian Enhanced are regularly reviewed and processed within 3 business days, provided we receive all necessary information. Once accepted on the plan, you will receive confirmation of coverage via email if you provide the information, followed by a complete fulfillment kit containing your Evidence of Insurance, identification card(s), sample claim form, welcome letter and receipt for the transaction. If your application is declined, your premium will be refunded in total.

Your full satisfaction is our goal and after receiving your fulfillment you have the opportunity for a 7 day review of the plan. If for any reason you are not completely satisfied you may cancel your plan, via written notice to Azimuth Risk Solutions, LLC and receive a full refund of your paid premium amount. After this 7 day period has elapsed, you may cancel at any time by providing 60 days written notice to Azimuth Risk Solutions, LLC. Your unearned premium amount will be returned, less a Short Rate Cancellation Fee which is indicated on the Lloyd's, London jacket which contains your Evidence of Insurance.

Meridian Basic

The Meridian Basic provides a premium menu of essential, generous, yet affordable benefits. If great value at a price which will still allow room for the rest of life's expenses is vital to you, the Meridian Basic is the right fit for you.

Meridian Enhanced

The Meridian Enhanced plan offers the premier benefits available in the international medical insurance market today. If it is important to you that only the best medical insurance plan will be sufficient for you, the Meridian Enhanced provides the richest in benefits while still offering you the kind of quality premium value that only Azimuth is able to provide.

MERIDIAN SERIES ENHANCED SCHEDULE OF BENEFITS

Maximum Limit	\$5,000,000 Maximum Limit	
Deductibles	\$250, \$500, \$1,000, \$2,500, \$5,000, \$10,000 per Member per Coverage Period	
Family Deductible	Maximum of 3 Deductibles per Family per Coverage Period	
Coverage Area	Area 1- Worldwide- Including U.S. & Canada	Area 2- Worldwide- Excluding US & Canada
Coinsurance- (Claims incurred in US or Canada)	After the Deductible the Plan will pay 90% of the next \$5,000 of Eligible Expenses, then 100% to the Overall Maximum Limit. The Coinsurance will be waived if expenses are incurred within the PPO.	
Coinsurance- (Claims incurred outside US or Canada)	After the Deductible the Plan will pay 100% of Eligible Expenses to the Overall Maximum Limit.	
Pre-certification Penalty	50%	
Pre-existing Condition	Same As Any Other Injury or Illness if fully disclosed on Application and not excluded or limited by a Rider (after 12 months of continuous coverage)	
Maternity- Normal Delivery	Same As Any Other Illness; \$5,000 additional Deductible, \$100,000 Maximum Limit (after 12 months of continuous coverage)	
Maternity- Complicated Delivery	Same As Any Other Illness; \$5,000 additional Deductible, \$100,000 Maximum Limit (after 12 months of continuous coverage)	
Newborn Care	Included as part of Maternity benefits for first 60 days of life	
Human Organ/ Tissue Transplant	\$2,000,000 Maximum Limit	
Hospital Room and Board (Coverage Area 1)	Usual, Reasonable and Customary (URC)	
Hospital Room and Board (Coverage Area 2)	Usual, Reasonable and Customary (URC)	
Intensive Care Unit (Coverage Area 1)	Usual, Reasonable and Customary (URC)	
Intensive Care Unit (Coverage Area 2)	Usual, Reasonable and Customary (URC)	
Emergency Room	Usual, Reasonable and Customary for covered Illness if hospitalized as Inpatient and for covered Injuries	
Local Ambulance	Usual, Reasonable and Customary (URC)	
Surgery	Usual, Reasonable and Customary (Subject to Deductible and Coinsurance)	
Prescription Medications	Usual, Reasonable and Customary	
Vision Care	\$100 Maximum Limit per Coverage Period for exams and materials (after 12 months of continuous coverage).	
Dental Coverage (Optional Rider)	\$750 Maximum per Calendar Year. \$50 Individual Deductible. Schedule of Benefit payout: Class A=90%; Class B=\$70%; Class C=\$50%; Ortho= no coverage (6 month waiting period). Including Emergency Dental, subject to the overall Maximum Limit, and (after 6 month waiting period).	
Mental & Nervous Disorders	\$50 per visit, per day for outpatient care. \$15,000 per Coverage Period (after 12 months continuous coverage). \$30,000 Maximum Limit.	
Wellness (Adult)	\$250 per Male age 25 and over/Woman age 30 and over, per Coverage Period (after 12 months continuous coverage). Not subject to Deductible or Coinsurance.	
Wellness (Child)	\$150 per Member age 18 and under, per Coverage Period (after 10 months continuous coverage). Not subject to Deductible or Coinsurance.	
Complementary Medicine	\$175 Acupuncture; \$175 Aroma Therapy; \$175 Herbal Therapy; \$175 Massage Therapy; \$175 Vitamin Therapy (after 12 months of continuous coverage); per Coverage Period. Maximum Limit of one service per Coverage Period.	
High School Sports Injury	\$7,000 Maximum Limit (subject to an additional \$250 deductible) for medical benefits only.	
All Other Medical Expenses	Usual, Reasonable, and Customary (URC)	
Emergency Room Illness	Usual, Reasonable and Customary (subject to additional \$250 Deductible if not admitted)	
Emergency Room Accident	Usual, Reasonable, and Customary (URC)	
Emergency Medical Evacuation	\$110,000 Maximum Limit, \$55,000 Maximum Limit for ages 60 and older.	
Return of Mortal Remains	\$30,000 Maximum Limit per Member (not subject to Deductible)	
Emergency Reunion	\$10,000 Maximum Limit	

With regard to the foregoing Schedule of Benefits/Limits, the references to “continuous coverage” mean continuous unbroken coverage under the Beacon/Axis Series Group Insurance Trust (Anguilla). The applicable benefits described will become first available to the Participating Member only at the end of the continuous Coverage Period so specified.

Key Meridian Basic and Enhanced Benefits

Emergency Medical Evacuation

In the event you suffer a life threatening injury or illness, the Meridian Series provides benefits that are prepared to respond in a time of crisis. Emergency medical evacuation provides transportation to the nearest facility that is equipped to properly care for your condition. This does not necessarily mean a return to your home country or any specific country or territory, as the condition may demand treatment in a timely fashion which would not be the case if it was necessary for you to be repatriated. All emergency medical evacuations must be precertified and coordinated by Azimuth Risk Solutions, LLC to be eligible for coverage.

Emergency Reunion

We know it's important not to feel alone at a time of crisis, so the Meridian Series provides coverage to transport an immediate family member or friend to your bedside in the event you are evacuated. The Meridian Series will pay for round trip air or ground travel as well as lodging and meals for up to 15 days so that you will have companionship during your recovery.

Family Friendly Rates

International living can be financially challenging for a family and the Meridian Series helps make insurance affordable, thanks to our First Two Free feature. Families enjoy the benefit of having the first two children under age 10 covered at no extra charge if their parents are insured on the plan!

Optional Dental Rider

Azimuth wants to make you smile and the optional dental rider can help keep that smile looking great. By selecting this optional benefit plan, you can protect yourself from high dental costs with dental benefits that increase over a 3 year time horizon.

Optional Term Life and Accidental Death & Dismemberment (AD&D) Rider

If you reside outside of the US, you may have access to this valuable and easily added benefit. So long as you are accepted on your chosen version of the Meridian Basic or Enhanced plan, you would be able to add up to a total of \$100,000 of term life and AD&D to your plan with no additional medical questions. This powerful benefit allows you to have additional security for anyone who would suffer financially in the event of your passing.

Preferred Provider Network

Taking advantage of Azimuth's broad selection of quality US preferred providers benefits you by allowing cost advantaged access to US medical care and the significant ease of finding a qualified health care provider virtually anywhere in the US. For providers outside the US, you may access care anywhere of your choosing, or simply contact Azimuth for a suggested referral.

What If I have a Claim?

The claim process is quite simple. In the event that you have a claim for eligible expenses you have already incurred, simply complete our Claim Form, which is included in your plan fulfillment or you may download one at AzimuthRisk.com and return completed to Azimuth with your original receipts and your eligible expenses will be promptly refunded. As with every aspect of Azimuth's operations, if you have any difficulty, simply contact Azimuth and we will gladly help you with completing the process. In the event that you have a large or ongoing claim your pre-certification through Azimuth will in many cases allow us to arrange for your care and payment directly to your healthcare provider.

Pre-certification:

In order to receive complete benefits hospital admissions, trip interruptions, repatriation of mortal remains, emergency reunions, emergency medical evacuations, any eligible inpatient or outpatient procedure as indicated in the Evidence of Insurance, must be pre-certified by contacting Azimuth Risk Solutions through the contact information indicated on the member's insurance card prior to receiving service. In the case of emergency hospital admission, Azimuth must be contacted within the first 48 hours of admission or as soon as possible. Pre-certification is not a guarantee of coverage.

The ARS Client Center

The ARS Client Center is a tremendous online resource which allows you to access information about your insurance on a round the clock basis. Whether you need to print a replacement identification card, to find a nearby doctor, check on a claim or much more, you can do so from any computer in the world. Azimuth recognizes that there are times that nothing substitutes for a caring human being. That is why the service first corporate culture is embodied in every phone call and every contact Azimuth makes with our valued clients.

International Client Assistance

If it matters to you to know that someone is always by your side while traveling in a distant land, the Meridian Series can ease your mind while you are away from the familiar surroundings of home. For no extra charge, each Meridian Series Plan includes the following key services to help you when you are in the greatest need:

- **24/7 Live Call Center** – never worry about getting lost in voicemail while you are many time zones away. A caring, helpful voice on the other end of the phone is always ready to help
- **Lost Baggage Tracking** – if you've ever had to chase down your airline baggage department to find out where your luggage may have gone, you will appreciate our ability to do so on your behalf. Enjoy your travel without having to make multiple phone calls to get updates on your baggage delivery
- **Medical Referrals** – need a doctor or the nearest hospital? One free call gets you the information you need
- **Travel Advisories** – get in the know, before you go; call us to learn areas to avoid, travel delays, weather alerts and more
- **Crisis Cash Advance** – we'll help you get to your money so you can stay on the go
- Much, much, more

Meridian Basic:

After coverage has been in effect for 24 continuous months, the Basic plan option provides a \$50,000 lifetime benefit, if you properly disclose any pre-existing condition on the application and it's not excluded or limited by a rider, subject to a maximum of \$10,000 per period of coverage.

Meridian Enhanced:

After coverage has been in effect for 12 continuous months, the Enhanced plan option provides you with coverage that is equal to any other illness or condition as long as you properly disclose any pre-existing condition on the application and it's not excluded or limited by a rider, subject to deductible and coinsurance.

Illness or Surgery within 180 Days:

Illness waiting period – for 180 days from your Effective Date, the following are ineligible for coverage: asthma, allergies, any condition of the breast, any condition of the prostate, tonsillectomy, adenoidectomy, hemorrhoids or hemorrhoidectomy, disorders of the reproductive system, diverticulitis, hysterectomy, hernia, intervertebral disc disease, gall stones or kidney stones.

Note: Coverage and/or benefits for these Illnesses or Surgeries (or for similar or different Illnesses or Surgeries) may be separately or further limited and/or excluded under the Pre-existing Conditions exclusion and definition.

Other Exclusions and Limitations*

While the Meridian Series provides the most thorough and expansive coverage available in the international market today, it is important to recognize that there are some conditions and circumstances where your plan would not provide coverage. Please take note of pre-existing condition criteria and information on what the Meridian Series would not cover:

- Investigational, experimental or research procedures
- Charges for cosmetic surgery or weight modification
- Treatment for sleep disorders/hair growth/exercise programs
- Contraceptive medication or treatment
- Drug and alcohol abuse treatment
- Organ transplants not specifically listed
- Treatment resulting from illegal activities
- Speech therapy
- Persons HIV+ at effective date
- Adult routine physical examinations are excluded under the Basic and Enhanced plan for the first 12 months
- Treatment as a result of terrorism, war or riot
- Charges which are not medically necessary, or are not performed by order of a physician

*This is only a consolidated and summary description of some of the current Azimuth Risk Solutions benefits, conditions, limitations and exclusions. An Evidence of Insurance containing the terms, conditions and exclusions will be included in the fulfillment kit. Azimuth reserves the right to issue the most current Evidence of Insurance for this plan in the event this application and / or brochure has expired, is modified, or is replaced with a newer version. A complete copy of the Master Policy is available at all times upon request.

THE MERIDIAN SERIES- ENHANCED

WORLDWIDE COVERAGE INCLUDING US & CANADA (New Business Rates valid through 12/31/2009)

All rates include surplus lines taxes where applicable.

Deductible	US \$250		US \$500		US \$1,000		US \$2,500		US \$5,000		US \$10,000	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
14 days to 9 years	First 2 Free; thereafter \$662.00	First 2 Free; thereafter \$662.00	First 2 Free; thereafter \$595.00	First 2 Free; thereafter \$595.00	First 2 Free; thereafter \$506.00	First 2 Free; thereafter \$506.00	First 2 Free; thereafter \$479.00	First 2 Free; thereafter \$479.00	First 2 Free; thereafter \$453.00	First 2 Free; thereafter \$453.00	First 2 Free; thereafter \$431.00	First 2 Free; thereafter \$431.00
10-18	\$700.00	\$700.00	\$615.00	\$615.00	\$530.00	\$530.00	\$500.00	\$500.00	\$474.00	\$474.00	\$450.00	\$450.00
19-24	\$1,244.00	\$3,036.00	\$1,102.00	\$2,904.00	\$908.00	\$2,167.00	\$827.00	\$1,957.00	\$720.00	\$1,708.00	\$615.00	\$1,368.00
25-29	\$1,280.00	\$3,350.00	\$1,146.00	\$3,181.00	\$940.00	\$2,376.00	\$853.00	\$2,128.00	\$742.00	\$1,898.00	\$630.00	\$1,405.00
30-34	\$1,390.00	\$3,710.00	\$1,248.00	\$3,498.00	\$1,022.00	\$2,685.00	\$931.00	\$2,412.00	\$804.00	\$2,086.00	\$682.00	\$1,642.00
35-39	\$1,412.00	\$4,075.00	\$1,300.00	\$3,734.00	\$1,055.00	\$2,946.00	\$961.00	\$2,623.00	\$827.00	\$2,288.00	\$698.00	\$1,680.00
40-44	\$1,782.00	\$4,435.00	\$1,602.00	\$3,998.00	\$1,292.00	\$3,174.00	\$1,173.00	\$2,857.00	\$998.00	\$2,338.00	\$838.00	\$1,905.00
45-49	\$1,978.00	\$2,341.00	\$1,790.00	\$1,977.00	\$1,438.00	\$1,710.00	\$1,301.00	\$1,540.00	\$1,104.00	\$1,240.00	\$920.00	\$1,022.00
50-54	\$2,180.00	\$2,521.00	\$2,141.00	\$2,314.00	\$1,716.00	\$1,855.00	\$1,584.00	\$1,705.00	\$1,338.00	\$1,436.00	\$1,099.00	\$1,177.00
55-59	\$2,920.00	\$2,845.00	\$2,696.00	\$2,626.00	\$2,154.00	\$2,100.00	\$1,926.00	\$1,879.00	\$1,658.00	\$1,618.00	\$1,344.00	\$1,312.00
60-64	\$5,573.00	\$5,271.00	\$5,178.00	\$4,876.00	\$4,386.00	\$4,084.00	\$4,030.00	\$3,753.00	\$3,398.00	\$3,044.00	\$2,846.00	\$2,568.00
65-69	\$11,178.00	\$9,783.00	\$10,776.00	\$9,388.00	\$9,987.00	\$8,594.00	\$7,836.00	\$7,110.00	\$6,839.00	\$6,188.00	\$5,691.00	\$5,158.00
70-74	\$18,445.00	\$16,142.00	\$17,780.00	\$15,490.00	\$16,479.00	\$14,180.00	\$12,930.00	\$11,732.00	\$11,284.00	\$10,210.00	\$9,390.00	\$8,512.00

OPTIONAL RIDERS: SPORTS RIDER= \$250.00 DENTAL RIDER (ADULT)= \$425.00 (CHILD)= \$285.00
ALL OPTIONAL RIDERS ARE IN ADDITON TO THE BASE PREMIUM COST.

THE MERIDIAN SERIES- ENHANCED

WORLDWIDE COVERAGE EXCLUDING US & CANADA (New Business Rates valid through 12/31/2009)

All rates include surplus lines taxes where applicable.

Deductible	US \$250		US \$500		US \$1,000		US \$2,500		US \$5,000		US \$10,000	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
14 days to 9 years	First 2 Free; thereafter \$554.00	First 2 Free; thereafter \$554.00	First 2 Free; thereafter \$502.00	First 2 Free; thereafter \$502.00	First 2 Free; thereafter \$434.00	First 2 Free; thereafter \$434.00	First 2 Free; thereafter \$415.00	First 2 Free; thereafter \$415.00	First 2 Free; thereafter \$396.00	First 2 Free; thereafter \$396.00	First 2 Free; thereafter \$380.00	First 2 Free; thereafter \$380.00
10-18	\$581.00	\$581.00	\$518.00	\$518.00	\$452.00	\$452.00	\$430.00	\$430.00	\$409.00	\$409.00	\$391.00	\$391.00
19-24	\$990.00	\$2,358.00	\$883.00	\$2,260.00	\$738.00	\$1,707.00	\$678.00	\$1,549.00	\$596.00	\$1,363.00	\$518.00	\$1,109.00
25-29	\$1,016.00	\$2,593.00	\$916.00	\$2,469.00	\$761.00	\$1,864.00	\$697.00	\$1,679.00	\$613.00	\$1,505.00	\$530.00	\$1,137.00
30-34	\$1,099.00	\$2,865.00	\$993.00	\$2,706.00	\$823.00	\$2,097.00	\$755.00	\$1,893.00	\$659.00	\$1,647.00	\$568.00	\$1,314.00
35-39	\$1,132.00	\$3,138.00	\$1,030.00	\$2,883.00	\$849.00	\$2,291.00	\$778.00	\$2,050.00	\$678.00	\$1,800.00	\$581.00	\$1,342.00
40-44	\$1,393.00	\$3,408.00	\$1,258.00	\$3,081.00	\$1,026.00	\$2,462.00	\$936.00	\$2,225.00	\$805.00	\$1,835.00	\$684.00	\$1,513.00
45-49	\$1,540.00	\$1,813.00	\$1,399.00	\$1,657.00	\$1,135.00	\$1,339.00	\$1,033.00	\$1,212.00	\$886.00	\$987.00	\$745.00	\$824.00
50-54	\$1,822.00	\$1,949.00	\$1,663.00	\$1,793.00	\$1,344.00	\$1,448.00	\$1,245.00	\$1,335.00	\$1,061.00	\$1,134.00	\$881.00	\$940.00
55-59	\$2,247.00	\$2,191.00	\$2,079.00	\$2,026.00	\$1,672.00	\$1,632.00	\$1,501.00	\$1,466.00	\$1,300.00	\$1,273.00	\$1,065.00	\$1,040.00
60-64	\$4,258.00	\$4,091.00	\$3,963.00	\$3,736.00	\$3,368.00	\$3,143.00	\$3,103.00	\$2,893.00	\$2,628.00	\$2,361.00	\$2,214.00	\$2,006.00
65-69	\$8,458.00	\$7,416.00	\$8,161.00	\$7,120.00	\$7,569.00	\$6,524.00	\$5,956.00	\$5,411.00	\$5,209.00	\$4,720.00	\$4,348.00	\$3,947.00
70-74	\$13,956.00	\$12,236.00	\$13,467.00	\$11,748.00	\$12,489.00	\$10,765.00	\$9,827.00	\$8,928.00	\$8,595.00	\$7,788.00	\$7,175.00	\$6,513.00

OPTIONAL RIDERS: SPORTS RIDER= \$250.00 DENTAL RIDER (ADULT)= \$425.00 (CHILD)= \$285.00
ALL OPTIONAL RIDERS ARE IN ADDITON TO THE BASE PREMIUM COST.





THE MERIDIAN SERIES APPLICATION

The Meridian Series Insurance Plansm is a surplus lines product underwritten by Certain Underwriters at Lloyd's of London. It is distributed, managed and administered, as agent for and on behalf of Underwriters, by Azimuth Risk Solutions, LLCsm (Azimuth).

Important Information

The Meridian Series offers two options: worldwide coverage or worldwide coverage excluding the U.S. and Canada. Both options provide coverage 24 hours a day, 7 days a week allowing you to have the freedom to choose any doctor or hospital for treatment. Please note the risks and subjects of insurance under this plan are not intended or considered by Underwriters or Azimuth to be resident located, or to be performed in any particular State of the United States, and special eligibility requirements apply. Also, this insurance is not subject to certain portability, access, renewal or other requirements of the Health Insurance Portability and Accountability Act of 1996. Please read and review all of the eligibility requirements, coverage conditions, and preexisting condition exclusions carefully before purchasing coverage. Marketing Brochures and Evidence of Insurance containing complete terms of coverage are available upon request. Please contact Azimuth or your independent insurance agent/broker for additional details.

How Do I Apply?

It is easy, simply fax this completed application to 888-201-8851 or 317-423-9620 if paying by credit card.

If paying by check, we recommend first faxing the application to the number above then mailing the completed application and payment to:

**Azimuth Risk Solutions, LLC
1 North Pennsylvania Street, Ste 600
Indianapolis, IN 46204
USA**

Directions for Completing the Application

Failure to provide legible and complete information may delay processing of your Application.

1. In Section 1, print or type your name and the names of all other family members applying for coverage as you want them to appear on your identification card(s). Also, the mail forwarding address provided on your application will be the address where all correspondence will be mailed, such as fulfillment kit, renewal forms, and any claims information.

2. All Applications must be fully completed, signed and dated to be considered. If any questions are answered "YES" in Section 2, you must identify the family member(s) to whom the "Yes" answer applies, and include the name, address and telephone number of the attending physician(s), diagnosis, all treatment dates, type(s) of treatment, prognosis, and present course of treatment. (Please use the space provided in Section 3, entitled "Medical Information/Prior Insurance," to provide this information). Please attach additional pages as necessary

3. U.S. Citizens: If you or any family member applying for coverage is located in the U.S. on the date of this application, the effective date of this insurance, if issue day be the later of:

(i) The effective date requested on the application; or (ii) The date the insured person departs the U.S.; or (iii) The date the application is accepted by Azimuth and an Evidence of Insurance issued.

4. Non-U.S. Citizens: If you or any family member applying for coverage is located in the U.S. on the date of this application and do not plan to depart the U.S., an affidavit of eligibility must be completed. Your insurance agent/broker can assist you in this regard. A new affidavit of eligibility will be required at each renewal.

5. Annual premiums may be paid by check, money order, wire transfer, or by Visa, Master Card, American Express, and Discover credit cards. Azimuth will not accept checks, money orders or wire transfers for semi-annual, quarterly, or monthly payment modes. These alternative payment modes are only accepted with preauthorization to debit your credit card on the due date(s) of your future premium installment(s), and result in total payments of 110%, 112%, and 120%, respectively, of the annual premium. An optional \$25 (US) or \$35 (non-US) fee may be paid in addition to the premium to have your insurance documents express mailed to you after your application has been approved.

SECTION 1

Please complete for all Family Members applying for coverage. Failure to provide all information requested will delay the application process.

<input type="checkbox"/> Meridian Series- Enhanced			<input type="checkbox"/> Meridian Series- Basic	
Coverage Area	Deductibles	Dental Rider	Sports Rider	Express Delivery \$25.00 (US) \$35.00 (All Others)
Including US/Canada	<input type="checkbox"/> \$ 250 <input type="checkbox"/> \$ 2500 <input type="checkbox"/> \$ 500 <input type="checkbox"/> \$ 5,000 <input type="checkbox"/> \$ 1,000 <input type="checkbox"/> \$ 10,000	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> \$ 25 <input type="checkbox"/> \$ 35
Excluding US/Canada	<input type="checkbox"/> \$ 250 <input type="checkbox"/> \$ 2500 <input type="checkbox"/> \$ 500 <input type="checkbox"/> \$ 5,000 <input type="checkbox"/> \$ 1,000 <input type="checkbox"/> \$ 10,000	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> \$ 25 <input type="checkbox"/> \$ 35
Requested Effective Date:			Departure Date:	

Please print your name and all family member(s) names as you would like it to appear on your identification card. Please ONLY include the names of those family members applying for coverage under the Beacon/Axis Series Group Insurance Trust (Anguilla).

NAME Please print your name below	Sex	Height	Weight	Date of Birth mo/day/yr.	Country of Citizenship	Personal Identification Number (Passport, SS# or DL#)
A. Applicant(Last, First, Middle)	<input type="checkbox"/> MALE <input type="checkbox"/> FEMALE					
B. Spouse (Last, First, Middle)	<input type="checkbox"/> MALE <input type="checkbox"/> FEMALE					
C. (Last, First, Middle)	<input type="checkbox"/> MALE <input type="checkbox"/> FEMALE					
D. (Last, First, Middle)	<input type="checkbox"/> MALE <input type="checkbox"/> FEMALE					
E. (Last, First, Middle)	<input type="checkbox"/> MALE <input type="checkbox"/> FEMALE					
F. (Last, First, Middle)	<input type="checkbox"/> MALE <input type="checkbox"/> FEMALE					
G. (Last, First, Middle)	<input type="checkbox"/> MALE <input type="checkbox"/> FEMALE					
H. (Last, First, Middle)	<input type="checkbox"/> MALE <input type="checkbox"/> FEMALE					
I. (Last, First, Middle)	<input type="checkbox"/> MALE <input type="checkbox"/> FEMALE					
J. (Last, First, Middle)	<input type="checkbox"/> MALE <input type="checkbox"/> FEMALE					

RESIDENCE ADDRESS		
STREET ADDRESS:		CITY, STATE, POSTAL CODE:
COUNTRY:	TELEPHONE:	<input type="checkbox"/> I would like to receive my insurance documents electronically

(please check the box to receive your documents by email)

IS YOUR EXPECTED LENGTH OF RESIDENCE OUTSIDE THE U.S. AT LEAST 6 OF THE NEXT 12 MONTHS?
(IF A NON-U.S. CITIZEN AND YOUR RESIDENCE ADDRESS IS THE U.S. AND YOU ANSWERED "NO" TO THE ABOVE QUESTION, OR THE RESIDENCE ADDRESS IS NOT COMPLETED, AN AFFIDAVIT OF ELIGIBILITY MUST BE COMPLETED).

MAIL FORWARDING ADDRESS

STREET ADDRESS:

CITY:

STATE, COUNTRY:

TELEPHONE:

EMAIL:

IF YOUR RESIDENCE ADDRESS OR YOUR MAIL FORWARDING ADDRESS IS IN FLORIDA, IS THE APPLICANT CURRENTLY LOCATED IN FLORIDA?

Yes No

THE ABOVE QUESTION IS FOR SURPLUS LINES TAX DETERMINATION AND DOES NOT AFFECT COVERAGE

SECTION 2

Please answer all questions for the Applicant and for each Family Member applying for coverage. For any question answered Yes, please explain in Section 3 of this Application.	If Yes, show family member by using letters from Section 1	
1. Are you or any other applicant presently hospitalized, or scheduled for or in need of hospitalization or surgery?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
2. Are you or any other applicant pregnant or have an adoption pending?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
3. Are you or any other applicant currently disabled or unable to perform normal activities?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
4. Do you or any other applicant participate in professional sports?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
5. Have you or any other applicant ever had, been recommended to have, or are you currently on a waiting list for any type of organ transplant (other than corneal)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
6. Have you or any other applicant ever tested positive for, been diagnosed with, or been treated for Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), Lymphadenopathy Syndrome, Human Immunodeficiency Virus (HIV) or any other Immune System Disorder?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
If any individual answered YES to any of the above six questions, he or she does NOT qualify for this insurance. Please contact Azimuth Risk Solutions, LLC. For further assistance. Thank you for the opportunity to serve you.		
7. If a non-U.S. citizen, have you or any other applicant resided continuously inside the U.S. for the last (5) years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
8. Have you or any other applicant been diagnosed with or treated for any type of cancer or pre-cancerous condition during the past (5) years? If yes, please explain in section 3 of this application.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
9. Have you or any other applicant ever been diagnosed with or treated for diabetes, hyperglycemia, hypoglycemia, or sugar in the blood or urine? If yes, please explain in section 3 of this application. You may be required to complete a diabetes questionnaire.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
If any individual answered YES to any of the above three questions, he or she may not qualify for this insurance.		
For questions 10-30, below must be answered for the applicant and each family member included on this Application for coverage. For any question answered "YES," please identify the family member to whom the answer applies by using the corresponding letter from Section 1 of this Application, and provide complete details of the medical condition at issue in Section 3 of this Application, including name, address, and telephone number of attending physician(s), diagnosis, all treatment dates, type(s) of treatment, prognosis, and present course of treatment. Azimuth Risk Solutions, LLC. and Underwriters reserve the right to request additional medical information.		
10. During the last twelve (12) months, have you or any other applicant experienced manifestation or symptoms of, been diagnosed with, or received any consultation, examination, testing or treatment (including medications) for, any medical, health, mental, physical or nervous condition?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
11. During the last twelve (12) months, have you or any other applicant experienced a weight change of 20 pounds or more?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
12. During the last twenty-four (24) months, have you or any other applicant used tobacco of any form? If yes, please indicate type and frequency in section 3 of this application.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
13. During the last five (5) years, have you or any other applicant had any indication, diagnosis or treatment of an alcohol or drug dependency, problem or abuse or any drug or alcohol related arrest?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Have you or any other applicant ever experienced manifestation or symptoms of, suffered from, sought consultation, examination, testing or been treated for, or been diagnosed with, any disease, condition, illness, medical problem, disorder, sickness or other problem arising from, involving, or relating to any of the following:		
14. Heart, cardiac, cardiovascular and/or circulatory, including, but not limited to: congestive heart failure, heart attack, angina, chest pain, arteriosclerosis, elevated blood pressure, hypertension, hypotension, swelling of feet/ankles, thrombosis, phlebitis, rheumatic fever, or heart murmur?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
15. Blood, blood vessels, spleen, arteries, veins or disorders of the blood, including, but not limited to: anemia, hemophilia, leukemia, hepatitis, lymph glands, or high cholesterol?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
16. Cancer, tumor, cyst, polyp, melanoma, Kaposi's sarcoma, cell disorder, shingles, lump, calcification, or growth of any kind?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
17. Congenital, genetic, hereditary or other birth condition or defect including, but not limited to: mental retardation, Down syndrome, or other chromosome disorder, physical disorder, deformity or defect?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
18. Neurological disorders, including but not limited to: multiple sclerosis (MS), muscular dystrophy, Lou Gehrig's disease (ALS), Parkinson's disease, paralysis, epilepsy, convulsions, seizures, migraines, chronic headaches, stroke, or transient cerebral ischemic attacks?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
19. Muscular, skeletal, spine, bone, or joint, including but not limited to: scoliosis, disc disease or disorder, vertebrae, degeneration, or any other back or neck condition, rheumatism, arthritis, gout, tendonitis, osteoporosis or inflammation?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
20. Liver, Pancreas, Gall Bladder or endocrine disorders including, but not limited to: pituitary, thyroid, metabolic disorders, or obesity?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
21. Respiratory system including, but not limited to: tuberculosis, lung disorders, emphysema, chronic cough, bronchitis, bronchial asthma, pleurisy pneumonia?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
22. Mental and nervous system disorders including, but not limited to: psychosis, mental or behavioral disorders, chemical or drug abuse or dependency, alcoholism, psychiatric counseling and/or support groups, depression, anxiety, chronic fatigue, or eating or sleeping disorders?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
23. Kidney, urinary tract functions, kidney or bladder stones or infections?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
24. Reproductive systems, including but not limited to: prostate or elevated PSA level, vaginal bleeding, fibroids, nodules or breast cysts, fallopian tubes, ovaries or uterus?	<input type="checkbox"/> Yes <input type="checkbox"/> No	

SECTION 2 (Continued)

25. For female applicants, miscarriage, complicated pregnancy or delivery, or infertility consultation, advice, diagnosis or treatment?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
26. Sexually transmitted disease (STD)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
27. Digestive system, stomach, or intestines, including but not limited to: esophageal, regurgitation, gastritis, ulcers, colon, or rectum disorder?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
28. Eyes, ears, nose, mouth, throat or jaw, including, but not limited to: cataracts, glaucoma, nasal septum deviation, chronic sinusitis, or TMJ?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
29. Any other disease, medical problem, illness, injury or condition of any kind not listed above?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
30. Have you or any other applicant been covered under any other health or medical insurance plan during the last twelve (12) months? If yes, please state the name and location of the insurance company, the policy number or plan number, and the dates of coverage below:	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Co. Name & Location::	Policy/Plan # :	Date(s) of Cover:

SECTION 4.

Premium Calculation (Please note, Applications without payment of premium will not be approved)

Annual premiums may be paid by check, money order, wire-transfer, or by Visa, MasterCard, American Express, and Discover card. Azimuth will not accept checks, money orders, or wire transfer for semi-annual, quarterly, or monthly payment modes. These alternative payment modes are only accepted with pre-authorization to debit your credit card on the due date (s) of your future premium installment(s) prior to the expiration date. Additional fee(s) may be charged to your credit card if authorized for express delivery of your insurance documents upon request; such fee(s) would be in addition to insurance premium.

	(1) MEDICAL PREMIUM	(2) OPTIONAL DENTAL RIDER	(3) OPTIONAL SPORTS RIDER	(4) TOTAL
A. Applicant	\$	\$	\$	\$
B.	\$	\$	\$	\$
C.	\$	\$	\$	\$
D.	\$	\$	\$	\$
E.	\$	\$	\$	\$
F.	\$	\$	\$	\$
G.	\$	\$	\$	\$
H.	\$	\$	\$	\$
I.	\$	\$	\$	\$
J.	\$	\$	\$	\$
OPTIONAL MATERNITY RIDER (APPLIES ONLY TO MERIDIAN BASIC PLAN OPTION). PLEASE CHECK HERE IF PURCHASING THE MATERNITY RIDER <input type="checkbox"/>				\$ 2,200.00 (IF APPLICABLE)
Please add all totals listed in column number 4 and list total here				\$ (Subtotal A)

First Payment Total Due

Modal factors: ANNUAL = 1.00 SEMI-ANNUAL = 0.55 QUARTERLY = 0.28 MONTHLY = .20

(Please select a payment mode)

\$ (Subtotal A) X *Modal Factor = \$ Total + Optional express mailing fee (\$25 in US, \$35 outside US): \$

Total First Payment Due: \$

Future Installment Payments Due (For semi-annual, quarterly or monthly payment modes)

Modal factors: ANNUAL = 1.00 SEMI-ANNUAL = 0.55 QUARTERLY = 0.28 MONTHLY = .10

(Please select a payment mode)

\$ (Subtotal A) X *Modal Factor = \$ Total Premium due for all remaining payments

Please provide a valid email address in Section 1. All future correspondence regarding monthly, quarterly and semi-annual payments will be made via email to the address provided above in Section 1. If you elect the monthly payment mode, we will draw your first two months during your initial payment, leaving 10 additional monthly payments. During your last month of coverage there will be no payment due.

SECTION 5.

Check (annual only) **Money Order (annual only)** **Visa Card** **Master Card** **American Express** **Card Discover Card**

All payments must be made in U.S. dollars. Please make checks and money orders payable to Azimuth Risk Solutions, LLC. (Azimuth). If paying by credit card, I (we) authorize Azimuth to debit my Visa card, MasterCard, American Express card, or Discover card account for the total amount due. If I have selected monthly, quarterly, or semi-annual payment modes, I (we) hereby request and authorize Azimuth to debit my credit card account for the proper installment payment due on the due date set forth by Azimuth. This authorization will remain in effect for up to 12 months or as long as I (we) continue to renew my (our) coverage, or until coverage is revoked in writing. Coverage purchased by credit card is subject to validation and acceptance by the credit card company. I understand that coverage will not be effective if the credit card company denies the charge. Note: On American Express cards, the CSC is a 4 digit number printed on the front above the account number. On all other cards, it is a 3 digit value printed on the signature panel on the back of the card immediately following the account number, or a portion of the account number.

Name as it appears on card:	Billing Address:	
Credit Card Number:	Expiration Date:	Card Security Code (CSC):
Daytime Phone Number:	Authorized Signature:	

I (we) hereby apply for membership in the Beacon/Axis Series Group Insurance Trust (Anguilla) and for the insurance provided to Participating Members by Lloyd's, London. I (we) have personally completed this Application. I (we) represent and warrant that the answers and statements on this Application are true, complete and correctly recorded. I (we) understand Azimuth Risk Solutions, LLC. relies on the information provided on this Application, including any attachments, to determine whether or not the Applicant(s) meets the Underwriting and Eligibility requirements of the plan. I (we) understand that any misrepresentation or omission contained herein will void my (our) insurance and all claims will be forfeited. I understand that this insurance contains Preexisting condition exclusions, Pre-certification penalties, and other restrictions, exclusions and limitations set forth in the Policy. I understand that I may request a complete copy of the Master Policy at any time and that Azimuth Risk Solution agrees to provide it to me. I understand that if this Application is not accepted, the sole obligation of Azimuth Risk Solutions is to return to me any premium(s) paid. I (we) understand that Certain Underwriters at Lloyd's, London as underwriter of the plan, is solely liable for the coverage and benefits provided under this insurance. I (we) understand that Lloyd's operates as an approved, non-admitted insurer in all states of the United States except Illinois and Kentucky, where they are admitted. As such, claims under this insurance may not be made against any state guaranty fund. I (we) understand that the insurance Agent or Broker, if any, assisting me (us) with this Application is a representative of me (us) the Applicant. The undersigned authorizes any doctor, medical practitioner, hospital, clinic, health facility, pharmacy, government agency, insurance agency, insurance company, group policyholder, or insurance or benefit administrator or any other entity having information as to the care, advice, treatment, diagnosis, or physical or mental condition of any Family Member listed on this Application to release said information to Azimuth Risk Solutions, LLC.

Signature of Applicant, Guardian or Proxy

Date (Mo./Day/Yr.)

Signature of Spouse

Date (Mo./Day/Yr.)

SECTION 6.

Insurance Agent/Broker Use Only

Azimuth Agent Number: 9d57f844	Azimuth Agent Name: Alonso R. Cornejo	
Company Name: ASA, Inc.		
Company Address: 1300 N. McClintock Drive,Suite A	City, State, Postal Code: Chandler Arizona, 85226	
Phone: 480-753-1333	Fax: 480-753-1330	Country: United States
Website: http://www.asaincor.com/	Email: insurance@asaincor.com, alesha@asaincor.com	
Agent/Broker Signature:		