



THE BEACON SERIES



Is it Important to Have Travel Medical Insurance?

Perhaps the better question is whether you are prepared to travel without it. While international travel is often interesting, fun and exciting, it is important not to ignore the real risks we face, even though we do not like to think about them happening. Imagine it is 3 a.m. back home; you are severely injured in a fall. Will anyone pick up the phone at your local insurance company? If they do, can they or will they be able to help you in an emergency? Many health insurance plans have restrictions for time out of home country or geographic areas which lack coverage. Be confident when you arrive in another country that you'll enjoy the security of the finest travel medical insurance protection available in the market today. Azimuth Risk Solutions provides the essential coverage and service to respond quickly, compassionately and professionally to the emergency mentioned above and hundreds of other travel emergencies.

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 finest value combination of product offering, administration and client service available in the international benefit market today. If it's important to you to do business with an organization that is committed to service excellence, ethical conduct and philanthropic pursuits, Azimuth is the choice to meet your requirements. Azimuth is a Managing Agency for our insurer, certain Underwriters at Lloyd's, London and the scheme administrator for the Beacon Series.

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 who has paid every eligible claim for more than 320 years. Lloyd's is rated 'A' by AM Best Company and Standard & Poor's for their superior ability to pay claims.

Is the Beacon Series a Good Value?

New Low Daily Rates!

The Beacon Series offers the most comprehensive series of benefits available in today's travel medical insurance market all at an affordable price. Azimuth believes the real value of an insurance plan exists in the service attached to the plan and the ability to respond in a time of need. Azimuth takes tremendous pride in professionally serving our clients, with staff members who enjoy helping people, no matter where they are in the world and at any time of the day or night.

Sudden Onset of Preexisting Condition

If you have a prior health condition which suddenly and unexpectedly asserts itself during your travel, the Beacon Series does provide a limited amount of coverage to help mitigate this unpleasant surprise. The Beacon Series offers coverage up to \$15,000 (including emergency medical evacuation) for existing conditions which are not undergoing treatment, including medication or therapy of any kind. Enjoy peace of mind, even if your health history has a few blemishes with this powerful benefit.

Political Evacuation

New Azimuth Benefit!

If you spend any time reviewing the headlines, you know the potential for a crisis to appear seemingly out of nowhere is real and present. In the event the US Department of State issues a travel warning on or after your effective date, contact Azimuth within 5 days for assistance in coordinating travel to an alternate destination.

Personal/Third Party Liability

Exclusive Azimuth Benefit!

If you are traveling away from your home country and outside of the US, the Beacon Series now offers coverage up to \$500 for personal/third party liability. So, be careful, but if you knock over that lamp in the hotel lobby, you can feel a bit better that you have protection that goes where you go.

Emergency Medical Evacuation

It is likely that the most significant financial and personal risk you face abroad is the need for an emergency medical evacuation. In the case of a life threatening injury or illness, the Beacon Series provides coverage to transport you to the nearest facility which can properly care for you. We know it's important not to feel alone at a time of crisis, so the Beacon Series provides also coverage to transport an immediate family member or friend to your bedside in the event you are evacuated with the Emergency Reunion benefit.

Free! Home Country Coverage - End of Trip

Exclusive Azimuth Benefit!

A long time away from home requires a little time to get acclimated to life back home. That is why we provide 15 days free with a 180+ day purchase or 30 days free with a 365+ day purchase.

Highest Maximum Limits Available

Exclusive Azimuth Benefit!

Azimuth works to provide the best value in the market! If getting the most for your premium dollar matters to you then the clear choice is the Beacon Series.

Terrorism

The daily news offers a regular reminder of the challenging environment in which we live. Terrorism, by its very nature is meant to take advantage of the unaware and unprepared. While we cannot stop these events from occurring, the Beacon Series is prepared to help with covering the expenses for medical care in case you are injured in such an attack.

Optional Sports Rider

If you enjoy an active lifestyle, you will want to consider adding this coverage to your plan. Recreational activities such as parasailing & bungee jumping as well as contact sports which include soccer and basketball are examples of activities for which you will need the Sports Rider included on your plan in order to have coverage while participating. The Sports Rider provides up to \$10,000 coverage for these and other non-professional sports and activities. The Accidental Death & Dismemberment benefit does not apply when you are engaged in sports and/or hazardous activities.

Trip Delay

Exclusive Azimuth Benefit!

As we all know, travel can sometimes lead to frustration and trip delays are a big part of that frustration. In the event your travel is significantly delayed, the Beacon Series provides \$100 a day to help defray unexpected expenses as a result of such a delay.

Quick Trip Home Coverage

Longer trips may require that you return home for a brief time to manage your affairs. Perhaps it is important to be home for the holidays; if so, the Beacon Series has you covered. If you purchase at least 90 days of coverage, the Beacon Series provides coverage in your home country for up to 14 days in your home country for a quick visit home, after which you would then complete your international travel.

All benefits discussed here are as indicated in the schedule of benefits.

The Beacon Series Travel Medical Plan Schedule of Benefits

Medical Coverage

Maximum Limits: \$60,000; \$110,000; \$550,000; \$1,100,000 or \$2,000,000 (ages 70-79, \$50,000 Maximum Limit; ages 80+, \$12,000 Maximum Limit)

Deductibles: \$0; \$100; \$250; \$500; \$1,000; \$2,500 per Coverage Period.

Coinsurance (Subject to the Deductible): The plan pays 100% of Eligible Expenses to the Maximum Limit for claims incurred in the US or Canada within the MultiPlan PPO Network. The plan pays 80% of the next \$5,000 after the Deductible outside of the Network. The plan pays 100% of Eligible Expenses for claims incurred outside the US & Canada.

Outpatient Services

Prescription Drugs: Usual, Reasonable and Customary charges.

Physician Visit: Usual, Reasonable and Customary charges.

Physical Therapy: \$60 Maximum Limit per visit, 1 visit per day, Maximum of 15 visits per Coverage Period. Must be referred by physician other than the Physical Therapist.

Hospital Services

Pre-Certification Penalty: 50%

Emergency Room Accident: Usual, Reasonable and Customary charges.

Emergency Room Illness: Usual, Reasonable and Customary charges. (Subject to additional \$250 Deductible if not admitted overnight).

Hospital Room and Board: Average Semi-private room rate, including nursing services.

Hospital Indemnity: \$150 per night; Inpatient Hospitalization (Outside the US and Canada ONLY).

Other Benefits

All Other Eligible Medical Expenses: Usual, Reasonable and Customary charges.

Sudden Onset of Pre-existing Condition: \$15,000 Maximum Limit for Eligible Medical Expenses including Emergency Medical Evacuation.

Local Ambulance: Usual, Reasonable and Customary charges, when covered illness or Injury results in Hospitalization.

Durable Medical Equipment: Usual, Reasonable and Customary charges. Limited to a standard hospital bed and wheelchair.

Dental (Injury as result of Accident) Only available for Policies purchased for 90 days or more: \$250 Maximum Limit per Coverage Period.

Dental (Acute onset of pain) Only available for Policies purchased for 90 days or more: \$100 Maximum Limit per Coverage Period.

Lost Checked Luggage: \$250 per Coverage Period (not subject to Deductible or Coinsurance). As defined in the Policy.

Optional Sports Rider: \$10,000 Maximum Limit per Coverage Period.

Emergency Medical Evacuation: Maximum Limit; except when provided under the Sudden onset of Pre-existing Conditions.

Emergency Reunion: \$50,000 Maximum Limit

Trip Delay / Missed Connection: \$100 Maximum Limit per day (Maximum 2 days), after a 12 hour delay period. As defined in the Policy.

Personal / Third Party Liability: \$500 Maximum Limit. As defined in the Policy.

Return of Mortal Remains: \$50,000 Maximum Limit

Return of Minor Child: \$5,000 Maximum Limit

Quick Trip Home Country Coverage: 14 days cumulative Home Country Coverage (as defined in Policy). Subject to 90 days minimum purchase.

Home Country Coverage (End of Trip): Free 15 days with 180 days purchase, or free 30 days with 365 days purchase.

Common Carrier Accidental Death and Dismemberment: Up to \$50,000 Maximum Limit (not subject to Deductible or Coinsurance) for Participating Member age 18 and older or Up to \$30,000 Maximum Limit (not subject to Deductible or Coinsurance) for Participating Member under age 18.
\$250,000 Maximum Benefit any one family

Political Evacuation: \$10,000 Maximum Limit (not subject to Deductible or Coinsurance). As defined in the Policy.

Terrorism: \$50,000 Maximum Limit Medical Expenses ONLY.

Accidental Death and Dismemberment (AD&D) Participating Members age 18 and older:

Up to \$30,000 Maximum Limit (not subject to the Deductible or Coinsurance)
Death of Insured Person = \$30,000; Death of Spouse = \$20,000; Death of Child(ren) = \$6,000
Loss of 2 or more Limbs or both eyes = \$30,000
Loss of 1 Limb or eye = \$15,000
Age 70-74 benefits are reduced by 50%
Age 75+ benefits are reduced by an additional 50%
\$250,000 Maximum Benefit any one family

Accidental Death and Dismemberment (AD&D) Participating Members under the age 18:

Up to \$6,000 Maximum Limit (not subject to the Deductible or Coinsurance)
Death of Insured Person = \$6,000
Loss of 2 or more Limbs or both eyes = \$6,000
Loss of 1 Limb or eye = \$3,000
\$250,000 Maximum Benefit any one family

This is a consolidated and summary description of benefits and limits. A full version of the Evidence of Insurance or Master Policy with a complete list of benefits, conditions, limitations and exclusions is available upon request.

BEACON International Rates (Coverage Area Excluding the US and Canada)

Valid Through 12/31/2011

| Maximum Limit | \$60,000 | \$110,000 | \$550,000 | \$1,100,000 | \$2,000,000 |
|---------------|----------|-----------|-----------|-------------|-------------|
| Age | Daily | Daily | Daily | Daily | Daily |
| 18-29 | \$0.85 | \$1.12 | \$1.28 | \$1.34 | \$1.82 |
| 30-39 | \$1.00 | \$1.38 | \$1.54 | \$1.72 | \$2.42 |
| 40-49 | \$1.70 | \$2.08 | \$2.18 | \$2.25 | \$3.34 |
| 50-59 | \$3.06 | \$3.50 | \$3.86 | \$4.13 | \$5.12 |
| 60-64 | \$3.62 | \$4.18 | \$5.10 | \$6.02 | \$6.74 |
| 65-69 | \$4.32 | \$4.65 | \$5.34 | \$6.41 | \$8.12 |
| 70-79* | \$6.45 | N/A | N/A | N/A | N/A |
| 80+** | \$12.85 | N/A | N/A | N/A | N/A |
| Dep. Child | \$0.80 | \$1.05 | \$1.15 | \$1.30 | \$1.60 |
| Child Alone | \$0.85 | \$1.12 | \$1.20 | \$1.40 | \$1.76 |

*\$50,000 maximum limit

**\$12,000 maximum limit

BEACON America Rates (Coverage Area Including the US and Canada)

Valid Through 12/31/2011

| Maximum Limit | \$60,000 | \$110,000 | \$550,000 | \$1,100,000 |
|---------------|----------|-----------|-----------|-------------|
| Age | Daily | Daily | Daily | Daily |
| 18-29 | \$1.38 | \$1.75 | \$2.18 | \$2.48 |
| 30-39 | \$1.88 | \$2.25 | \$2.84 | \$3.22 |
| 40-49 | \$2.80 | \$3.25 | \$4.22 | \$4.70 |
| 50-59 | \$4.05 | \$5.00 | \$6.02 | \$6.98 |
| 60-64 | \$4.78 | \$6.00 | \$7.20 | \$8.54 |
| 65-69 | \$6.00 | \$7.56 | \$9.25 | \$9.68 |
| 70-79* | \$8.12 | N/A | N/A | N/A |
| 80+** | \$14.23 | N/A | N/A | N/A |
| Dep. Child | \$1.23 | \$1.38 | \$1.93 | \$2.20 |
| Child Alone | \$1.34 | \$1.62 | \$2.00 | \$2.25 |

*\$50,000 maximum limit

**\$12,000 maximum limit

The Beacon Series Application

1. Please print legibly. Complete SECTIONS 1 - 7 and sign the application.

| | | |
|---|---|--|
| Last Name: | First Name: | MI: |
| Complete Mailing Address for correspondence: | Country of Citizenship: | Start Date of Coverage (M/D/Y) |
| | Countries to be visited: | Date of Departure (M/D/Y) |
| Daytime Telephone: | | End Date of Coverage (M/D/Y) |
| Note: The primary insured will be Beneficiary for spouse & dependent children on this Application, if not otherwise indicated. | | Primary Applicant's Passport, SSN, or Driver's License # |
| If you require your Fulfillment Kit to be mailed to you, please check here: <input type="checkbox"/> | Please provide an E-mail address. Email is required for extending coverage. | |

2. Select Maximum Limit:

\$60,000
 \$110,000
 \$550,000
 \$1,100,000
 \$2,000,000
 (NOTE: \$50,000 Maximum Limit 70-79, \$12,000 Maximum Limit 80+)

3. Select Coverage:

Travel to Exclude US or Canada
 Travel to Include US or Canada

4. Please list names of all persons to be Insured. (Last Name, First Name, MI)

| Date of Birth M/D/Y | Sex M/F | Daily Rate | # of Days | Premium Sub Total | Optional Sports Rider Enter 1.2 | Premium Total |
|------------------------|------------|---------------|--------------|----------------------|------------------------------------|------------------|
| A | | | | | | |
| B | | | | | | |
| C | | | | | | |
| D | | | | | | |
| E | | | | | | |
| Total (A) | | | | | | \$ |

5. Please Select a Deductible.

| Deductible | Rate Factor | Deductible | Rate Factor |
|-----------------------------------|-------------|------------------------------------|-------------|
| <input type="checkbox"/> US \$0 | 1.25 | <input type="checkbox"/> US \$ 500 | 0.9 |
| <input type="checkbox"/> US \$100 | 1.1 | <input type="checkbox"/> US \$1000 | 0.8 |
| <input type="checkbox"/> US \$250 | 1 | <input type="checkbox"/> US \$2500 | 0.7 |

6. Please enter information from Sections 4 and 5

| | |
|---|-----------|
| Premium Total (A) from Section 4: | |
| Deductible Rate Factor from Section 5: | X |
| Enter Total Here: | = |
| Optional Express Mail: <input type="checkbox"/> US \$ 25 <input type="checkbox"/> NON-US \$35 | + |
| TOTAL AMOUNT DUE: | \$ |

7. Payment Method

Check/Money Order
 Visa Card Master Card
 American Express Discover Card

All payments must be made in U.S. dollars. Please make checks and money orders payable to Azimuth Risk Solutions. If paying by credit card, I authorize Azimuth Risk Solutions to debit my Visa card, MasterCard, American Express card, or Discover card account for the total amount due as specified on the Application. 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.

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

8. Agent/Broker Information

| | | | |
|-------------------------|-------------------|--------|----------|
| Agent/Broker Name: | Azimuth Agent ID: | | |
| Company Name & Address: | | | |
| Phone: | Fax: | Email: | Website: |

I hereby apply for membership in the Beacon/ Axis Series Group Insurance Trust (Anguilla), and for the insurance provided to Participating Member(s) by certain Underwriters at Lloyd's. I understand that the insurance applied for is not a general health insurance policy, but is intended for use in the event of a sudden and unexpected event while traveling outside my Home Country. I understand this insurance contains a Pre-existing Condition exclusion, a Pre-certification Requirement and other restrictions and exclusions. I understand that if I am eligible for an extension of this insurance, it may only be transacted online and will not be effective unless such transaction is confirmed in writing by Azimuth Risk Solutions, LLC. I understand that the information contained herein is a summary of benefits and that I may obtain a complete copy of the Master Policy upon request to Azimuth Risk Solutions, LLC. I understand that Certain Underwriters at Lloyd's, as underwriter of the plan, is solely liable for the coverage and benefits provided under this insurance. I 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 understand and agree that the insurance agent/broker, if any, assisting with this Application is a representative of the Applicant. If signed by a representative of the Applicant, the undersigned warrants his/her capacity to so act. If signed as guardian or proxy of the Applicant, the undersigned warrants his/her capacity to so act. By acceptance of coverage and/or submission of any claim for benefits, the Applicant ratifies the authority of the signer to so act and bind the Applicant.

| | |
|--------------|---------------|
| Signature X: | Date (M/D/Y): |
|--------------|---------------|

THE BEACON SERIES



Who is Eligible To Purchase the Beacon Series?

Anyone more than 14 days old who travels outside of their home country should be protected with the Beacon Series. If you are a US citizen, your home country is always the US. If you are a non-US citizen, your home country is the location of your principal residence and where you receive mail at the time of your application for insurance.

Precertification

In order to receive complete benefits, hospital admissions, trip interruptions, repatriation of mortal remains, emergency medical evacuations, any eligible inpatient or outpatient procedure as indicated in the Evidence of Insurance, must be precertified by contacting Azimuth Risk Solutions, LLC through the contact information indicated on the member's identification 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. Precertification is not a guarantee of coverage.

What if I Stay Longer?

Sometimes you just need a little more time away from things at home. With the Beacon Series, it is easy to stay covered. Simply login to the ARS Client Center at the Azimuth website, www.azimuthrisk.com after your initial purchase and you can extend your plan up to a maximum overall Coverage Period of 365 to 730 days depending upon your citizenship. If you purchase at least 10 days of initial coverage and provide Azimuth with your email address, you will receive an email reminder with instructions for extending your coverage 5 days prior to your Beacon plan termination. You may extend multiple times, up to the maximum allowed Coverage Period.

International Client Assistance

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

Real Time Call Center - never worry about accessing the assistance you need while you are many time zones away. Azimuth is available at all times for emergency assistance. A caring, helpful voice on the other end of the phone is always available, no matter where you are and what time it is.

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

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 and available online. Return it 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 precertification through Azimuth will in many cases allow us to arrange for your care and payment directly to your healthcare provider.

What Is Usual, Reasonable and Customary (URC)?

The term URC refers to the prevailing charges for services delivered within a geographic area.

What Is Not Covered?

Charges related to:

Preexisting Conditions - Except for Sudden Onset of Pre-existing Condition, charges resulting directly or indirectly from or relating to any Pre-existing Condition are excluded from coverage under this insurance.

Pregnancy - Charges related to Pregnancy, including but not limited to pre-natal care, child birth, post-natal care, false labor, edema, prolonged labor and/or prescribed rest during the period of pregnancy, including newborn care.

Injuries as a result of engaging in Hazardous Sports without the purchase of the optional Sports rider

Any injury or illness as a result of the consumption of alcohol or drugs; or for the treatment of substance abuse

This is a partial list and description of exclusions. For a full description, please contact Azimuth Risk Solutions, LLC for a copy of the Evidence of Insurance.

How Do I Apply?

It is easy; simply scan and email (service@azimuthrisk.com) or fax the enclosed application to **888-201-8851** or **317-423-9620** if paying by credit card.

Alternatively, please mail the application and payment to:

Azimuth Risk Solutions, LLC

1 North Pennsylvania Street, Suite 600
Indianapolis, IN 46204, USA

Email : service@azimuthrisk.com
Website : www.azimuthrisk.com

