

Proof of Insurance

04/12/2008

To whom it may concern:

We are delighted to present proof of insurance under the Beacon Series Travel Medical Insurance, administrated by Azimuth Risk Solutions, LLC. This insurance coverage is available worldwide, including the destination countries listed below, except for the certificate holders Home Country.

Naresh Kakkad		
ARS-01-0000206		
06/12/2008		
Identifier_TypeSSN		
Home Country: United States		
United States		
India		

Beacon Series

Overall Maximum	\$ 250,000.00
Deductible	\$ 250.00
Medical Expenses	{\$medical_expenses}
Emergency Medical Evacuation	{\$emergency_medical_evacuation}
Emergency Reunion	{\$emergency_reunion}
Repatriation	1

Kepatriation of Remains { Kidnap Coverage { \$kidnap_coverage}

This coverage is expendable for up to 12 months for all clients. Coverage is expendable for up to 24 months for US citizens (only) covered under The Beacon Series. Coinsurance applies for expenses incurred within the US and Canada after the Deductible is satisfied. Other limitations and exclusions do apply. Please see schedule of benefits/limits for further details. E-mail <u>service@azimuthrisk.com</u>, or call 317-644-6291/888-201-8850.

Should you lose or misplace any of your insurance documents, they will remain available to you at any time via our website, <u>www.azimuthrisk.com</u>. Note also that you will receive a separate email giving you access to this information.

Please note: should you elect to cancel your coverage prior to departure, notification of this cancellation of insurance coverage will be automatically sent to the immigration authorities of your destination country(s).

Sincerely, Carlos Robinson President Azimuth Risk Solutions, LLC