

Insured Name: Naresh Kakkad

Certificate #: Effective Date: ARS-01-0000206 **06/12/2008**

Please visit our website at www.azimuthrisk.com or email us at service@azimuthrisk.com with any inquiries.

Pre-certification is required for all hospitalizations, surgeries, emergency evacuations, emergency reunions, repatriation of remains, quick trip home, trip delay/ missed connection, computerized tomography (CAT Scan) and magnetic resonance imaging (MRI).

Emergency hospital admissions must be reported within 48 hours of admission. Providers, you, or a family member must notify Azimuth Risk Solution. Failure to comply may result in a reduction of benefits.

For calls regarding pre-certifications, eligibility, benefits, claims, or general questions please call Azimuth at (888) 201-8850 in the U.S or (317)644-6291 out side the U.S visit www.azimuthrisk.com.

Please mail all claims, claim forms and itemized bills to:

Azimuth Risk Solution Claim Services 55 Monument Circle, Suite 1128 Indianapolis, Indiana 46204 USA

POSSESSION OF THIS CARD DOES NOT GUARANTEE COVERAGE.