# THE MERIDIAN SERIES

# APPLICATION



www.azimuthrisk.com





The Meridian Series Insurance Plan<sup>™</sup> 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 (Azimuth).

#### **Important Information**

The Meridian Series offers two options: worldwide coverage or worldwide coverage excluding the US 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, Continuation of Coverage 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 and payment to:

Azimuth Risk Solutions 8520 Allison Pointe Blvd, Suite 220 Indianapolis, IN 46250 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, Continuation of Coverage forms, and any claim 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. US Citizens: If you or any family member applying for coverage is located in the US on the date of this application, the Effective Date of this insurance will be the later of: (i) The effective date requested on the application; or (ii) The date the insured person departs the US; or (iii) The date the application is accepted by Azimuth and an Evidence of Insurance issued.

4. Non-US Citizens: If you or any family member applying for coverage is located in the US on the date of this application and do not plan to depart the US, 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 Continuation of Coverage.

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.

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

Meridian Series- Enhanced			Meridian Series- Essential	
Coverage Area	Deductibles	Dental Rider	Optional Extream Sports Rider	Express Delivery \$ 25.00 (US) \$ 35.00 (All Others)
Including US/Canada	\$ 10,000.00	No	No	\$ 0.00
Excluding US/Canada				
Requested Effective Date: 08/21/2023			Departure Date: 08/21/202	23

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( Godfrey Joy Elizabeth )	female	5 feet 3 inches	152 pounds	09/30/1961	Belize	RA034624
В( )						
C. ( )						
D. ( )						
E. ( )						
F. ( )						
G. ( )						
Н. ( )						
I. ( )						
J. ( )						

RESIDENCE ADDRESS				
STREET ADDRESS: 84 Bella Vista		CITY, STATE, POSTAL CODE: Belize Belize 00000		
COUNTRY: Belize TELEPHONE: +501-610-5633		I would like to receive my insurance documents electronically (please check the box to receive your documents by email)Yes		
IS YOUR EXPECTED LENGTH OF RESIDENCE OUTSIDE THE US AT LEAST 6 OF THE NEXT 12 MONTHS? No (If a Non-US Citizen and your residence address is the US 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: 84 Bella Vista	CITY, STATE, COUNTRY: Belize Belize Belize	
EMAIL: jelizaver@gmail.com	TELEPHONE: +501-610-5633	

IF YOUR RESIDENCE ADDRESS OR YOUR MAIL FORWARDING ADDRESS IS IN FLORIDA, IS THE APPLICANT CURRENTLY L0CATED IN FLORIDA? No

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

Please answer all questions for the Applicant and for each Family Member applying for coverage. F Yes, please explain in Section 3 of this Application.		from Section 1	ember by using letter
1. Are you or any other applicant presently hospitalized, or scheduled for or in need of hospitalization	n or surgery?	No	
2. Are you or any other applicant pregnant or have an adoption pending?		No	
3. Are you or any other applicant currently disabled or unable to perform normal activities?		No	
4. Do you or any other applicant participate in professional sports?		No	
5. Have you or any other applicant ever had, been recommended to have, or are you currently on a organ transplant (other than corneal)?		No	
6. Have you or any other applicant ever tested positive for, been diagnosed with, or been treated for Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), Lymphadenopathy Syndrome, Human (HIV) or any other Immune System Disorder?		No	
f any individual answered YES to any of the above six questions, he or she does NOT qualify further assistance. Thank you for the opportunity to serve you.	y for this insurance. Pleas	e contact Azimuth Ris	k Solutions, For
7. If a non-US citizen, have you or any other applicant resided continuously inside the US for the las	t (5) years?	No	
Have you or any other applicant been diagnosed with or treated for any type of cancer or pre-can ast (5) years? If yes, please explain in section 3 of this application.	cerous condition during the	No	
b. Have you or any other applicant ever been diagnosed with or treated for diabetes, hyperglycemia, he blood or urine? If yes, please explain in section 3 of this application. You may be required to con guestionnaire.		No	
f any individual answered YES to any of the above three questions, he or she may not qualify	y for this insurance.		
For questions 10-30, below must be answered for the applicant and each family member included or ndentify the family member to whom the answer applies by using the corresponding letter from Sect condition at issue in Section 3 of this Application, including name, address, and telephone number o prognosis, and present course of treatment. Azimuth Risk Solutions and Underwriters reserve the rig	tion 1 of this Application, an f attending physician(s), dia	d provide complete deta agnosis, all treatment da	ils of the medical
0. During the last twelve (12) months, have you or any other applicant experienced manifestation o diagnosed with, or received any consultation, examination, testing or treatment (including medication health, mental, physical or nervous condition?		Yes	А
1. During the last twelve (12) months, have you or any other applicant experienced a weight chang	e of 20 pounds or more?	No	
<ol> <li>During the last twenty-four (24) months, have you or any other applicant used tobacco of any for ype and frequency in section 3 of this application.</li> </ol>	rm? If yes, please indicate	No	
3. During the last five (5) years, have you or any other applicant had any indication, diagnosis or tre rug dependency, problem or abuse or any drug or alcohol related arrest?	eatment of an alcohol or	No	
lave you or any other applicant ever experienced manifestation or symptoms of, suffered from, sour iagnosed with, any disease, condition, illness, medical problem, disorder, sickness or other problem			
4. Heart, cardiac, cardiovascular and/or circulatory, including, but not limited to: congestive heart fa thest pain, arteriosclerosis, elevated blood pressure, hypertension, hypotension, swelling of feet/ant heumatic fever, or heart murmur?		No	
5. Blood, blood vessels, spleen, arteries, veins or disorders of the blood, including, but not limited t eukemia, hepatitis, lymph glands, or high cholesterol?	o: anemia, hemophilia,	No	
6. Cancer, tumor, cyst, polyp, melanoma, Kaposi' sarcoma, cell disorder, shingles, lump, calcification	on, or growth of any kind?	Yes	A
<ol><li>Congenital, genetic, hereditary or other birth condition or defect including, but not limited to: men yndrome, or other chromosome disorder, physical disorder, deformity or defect?</li></ol>	ntal retardation, Down	No	
<ol> <li>Neurological disorders, including but not limited to: multiple sclerosis (MS), muscular dystrophy, 'arkinson' disease, paralysis, epilepsy, convulsions, seizures, migraines, chronic headaches, stroke ichemic attacks?</li> </ol>		Yes	A
<ol> <li>Muscular, skeletal, spine, bone, or joint, including but not limited to: scoliosis, disc disease or dis legeneration, or any other back or neck condition, rheumatism, arthritis, gout, tendonitis, osteoporos</li> </ol>		No	
20. Liver, Pancreas, Gall Bladder or endocrine disorders including, but not limited to: pituitary, thyroi			
besity?		No	
<ol> <li>Respiratory system including, but not limited to: tuberculosis, lung disorders, emphysema, chron ronchial asthma, pleurisy pneumonia?</li> </ol>		No	
22. Mental and nervous system disorders including, but not limited to: psychosis, mental or behavior lrug abuse or dependency, alcoholism, psychiatric counseling and/or support groups, depression, a pating or sleeping disorders?		No	
3. Kidney, urinary tract functions, kidney or bladder stones or infections?		No	
4. Reproductive systems, including but not limited to: prostate or elevated PSA level, vaginal bleed reast cysts, fallopian tubes, ovaries or uterus?	ing, fibroids, nodules or	No	
5. For female applicants, miscarriage, complicated pregnancy or delivery, or infertility consultation, reatment?	advice, diagnosis or	No	
6. Sexually transmitted disease (STD)?		No	
<ol> <li>Digestive system, stomach, or intestines, including but not limited to: esophageal, regurgitation, sectum disorder?</li> </ol>	gastritis, ulcers, colon, or	No	
8. Eyes, ears, nose, mouth, throat or jaw, including, but not limited to: cataracts, glaucoma, nasal s inusitis, or TMJ?	eptum deviation, chronic	No	
9. Any other disease, medical problem, illness, injury or condition of any kind not listed above?		No	
19. Any other disease, medical problem, liness, mury or condition of any kind not instead above? 10. Have you or any other applicant been covered under any other health or medical insurance plan nonths? If yes, please state the name and location of the insurance company, the policy number or		Yes	A
lates of coverage below:	· · ·		

#### **Medical Information**

For any question answered "YES" in Section 2, please identify each Family Member for whom the answer applies (using the corresponding letter(s) from Section 1), and provide complete details of the medical condition at issue, including the name, address and telephone number of the attending physician(s), hospital(s), clinic(s) and all other health care providers involved, diagnosis, all treatment dates, type(s) of treatment, prognosis, and present course of treatment. **Please attach additional pages as necessary.** Azimuth reserves the right to request additional medical information prior to acceptance of this Application.

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Family Member (use letters from Section 1)	Condition(s)/Diagnosis, Prognosis, Past and Present Course of Treatment(s)	Physician/Hospital/Clinic/Health Care Provider Name(s), Address & Telephone Number	Date(s) of Treatment/Service
A	Conditions:CAVERNOMA Diagonosis:Operataion Medication Conditions:Cavernoma Diagonosis:Operation Medication Conditions:Cavernoma Diagonosis:Operation Medication	Dr name:Dr. Quinones May Clinic - Jacksonville Dr. Address:4500 San Pablo Rd S., Jacksonville, FL 32224 Dr. Phone:904-953-2000 Dr name:Dr. Quinones Mayo Clinic Dr. Address:4500 San Pablo Rd S. Jacksonville, FL 32224 Dr. Phone:904-953-2000 Dr name:Dr. Quinones Mayo Clinic Dr. Address:4500 San Pablo Rd S. Jacksonville, FL 32224 Dr. Phone:904-953-2000	09/15/2022 08/15/2022 09/15/2022

**MEDICAL RELEASE:** I (we) hereby authorize any doctor, practitioner of the healing arts, hospital, clinic, health related facility, pharmacy, government agency, insurance agency, insurance company, group policyholder, employee or benefit plan administrator having information as to my (our) care, advice, treatment, diagnosis or prognosis for any physical or mental condition, or financial and employment status, to provide such information to Azimuth Risk Solutions and/or Underwriters and my agent/broker involved in procurement of this application.

ACKNOWLEDGEMENT: I (we) understand and agree that: (i) the insurance agent, broker, website, or other producer, if any, involved with respect to the solicitation of this Application is acting solely as my legal agent or representative and is representing my (our) personal interest, and that such person has no authority to bind or speak for, and is not acting as the legal agent or representative of Azimuth or Underwriters, (ii) marketing brochures and Evidence(s) of Insurance wordings are available to us prior to application upon request, (iii) any injury, illness, sickness, disease, or other physical, medical, mental or nervous condition, disorder or ailment that, with reasonable medical certainty, existed at the time of application or at any time during the three (3) years prior to the effective date of coverage and time of this insurance, including any subsequent, chronic or recurring complications or consequences related thereto or arising there from, whether or not previously manifested or symptomatic, diagnosed, treated, or disclosed prior to the effective date herein (a "pre-existing condition"), and that all charges and/or claims for pre-existing conditions will be excluded from coverage under this insurance (available upon request prior to application), and/or the Schedule of Benefits as shown on the brochure and application, (iv) the subjects of insurance applied for are not intended or considered by the applicant(s), Azimuth or Underwriters to be resident, located, or to be performed in any particular state of the United States, and (v) Underwriters, as carrier and underwriters of the plan, is solely liable for the coverage's of Insurance, Azimuth acts solely as a agent/representative for Underwriters and has no independent liability under the Master Policy or any Evidence(s) of Insurance issued by the Master Policy.

**CERTIFICATION:** I (we) hereby certify, represent and warrant to Azimuth and Underwriters that: (i) I (we) have read the questions contained in this Application or that the questions have been read to me (us), and I (we) understand them, (ii) my (our) responses to the questions are true, accurate and complete in all respects as of the date hereof, and that I (we) will supplement such responses prior to the requested effective date in the event of any change or addition thereto, (iii) I am (we are) currently in good health and, except for the conditions and other information disclosed herein, I (we) have not been diagnosed with, sought consultation or been treated for, and have not experienced manifestation or symptoms of and do not suffer from any pre-existing which I (we) foresee may require treatment in the future or for which I (we) insurance, and (iv) if this Application signed as guardian or proxy of the applicant, the signer warrants their authority and capacity to so act and to bind the applicant. 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.

SATISFACTION GUARANTY/REVIEW PERIOD: It is understood I (we) will have 7 days from the effective date to review the Evidence of Insurance and all benefits, terms, conditions, limitations and exclusions of coverage. If not completely satisfied, I (we) may cancel this insurance by written request retroactive to the effective date and receive a full refund of premium.

**SUBSCRIPTION:** I (we) 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'. I (we) understand and agree that (i) no coverage will be effective until this Application has been duly accepted in writing by Azimuth Risk Solutions (Azimuth), (ii) no modifications or waiver relating to this Application or the coverage applied for will be binding upon Azimuth or Underwriters unless approved in writing by an officer of Azimuth or Underwriters, (iii) Azimuth and Underwriters rely on the accuracy and completeness of the information provided herein, (iv) any misrepresentation or omission contained herein will void this insurance, and any and all claims and benefits there under will be forfeited and waived, (v) by submission of this Application and/or any future claim for benefits I (we) purposefully initiate and take advantage of the privilege of conducting business with Azimuth Risk Solutions a Indiana based company, and registered agent/representative of Certain Underwriters at Lloyd', London, and invoke the benefits and protections of its laws, and (vi) the contract of insurance represented by the Master Policy and evidenced by the Evidence of Insurance shall be deemed issued and made in Indianapolis, Indiana, I (we) understand that Certain Underwriters at Lloyd', as underwriter of the plan, is solely liable for the coverage and benefits provided under this insurance. I (we) understand that Lloyd' 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 authorizes his/her capacity to so act. If signed as guardian or proxy of the Applican

#### J Godfrey

Date (Mo./Day/Yr.)

Signature of Spouse

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Date (Mo./Day/Yr.)

#### Premium Calculation (Please see the Meridian Series Rate sheet for Premium and Optional Rider Cost)

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 preauthorization 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.

APPLICANT	(1) MEDICAL PREMIUM	(2) OPTIONAL DENTAL RIDER	(3) OPTIONAL EXTREAM SPORTS RIDER	(4) TOTAL
Α.	\$ 6356	<u>\$ 0</u>	<u>\$ 0</u>	\$ 7309.4
В.	\$	\$	\$	\$
<u>C.</u>	\$	\$	\$	\$
D.	\$	\$	\$	\$
E.	\$	\$	\$	\$
F.	\$	\$	\$	\$
<u>G.</u>	<u>\$</u>	<u>\$</u>	<u>\$</u>	\$
Н.	\$	\$	\$	\$
<u>l.</u>	<u>\$</u>	<u>\$</u>	<u>\$</u>	\$
<u>J.</u>	<u>\$</u>	<u>\$</u>	<u>\$</u>	\$
	Please add all to	als listed in column number 4 and	\$ 7309.4 + 0 list total here (StateTax)	.00
				ubtotal A)

#### **First Payment Total Due**

Modal Factors:	Annual=1.00		
(Please select a paymen	it mode) ] In US ☐ Out US		
\$ 7309.4 + 0.00 X ( <u>StateTax)</u> (Subtotal A)	*Model Factor =	<u>\$ 7,309.40</u> Total	Optional express mailing fee + (\$ 25.00 in US, \$ 35.00 outside <u>\$</u> US):
Total First Payment Due	\$ 7309.4		
Future Installment Payment s	Due (For semi-annual, quarterly or mo	onthly payment modes)	
Modal Factors:			
(Please select a paymen	it mode)		
<u>\$</u> (Subtotal A)	X *Model Factor	=	<u>\$</u> 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. (Please note, Applications without payment or premium will not be approved).

Cheque/Money Order	
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 (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: Joy E Vernon		Billing Address: 84 Bella Vista, Belize, Belize, Belize, 00000	
Credit Card Number: XXXXXXXXXX6001		Expiration Date:03-2026 Card Security Code(CSC): XXXX	
	Daytime Phone Number: +501-610-5633	Authorized Signature: J Godfrey	

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', 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 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 for the insurance the plan, is solely liable for the coverage and benefits provided under this insurance. I (we) understand that Lloyd', London as underwriter of the plan, is solely liable for the coverage and benefits provided under this insurance. I (we) understand that Lloyd' 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 tothe care, advice, treatment, diagnosis, or physical or mental condition of any

#### J Godfrey

Signature of Applicant, Guardian or Proxy

Date (Mo./Day/Yr.)

Signature of Spouse

Date (Mo./Day/Yr.)

#### Insurance Agent/Broker Use Only

Azimuth Agent Number: azimuth	Azimuth Agent Name: ARS Default	
Company Name: Azimuth Risk Solutions		
Company Address: 8520 Allison Pointe Blvd.,Suite 220	City, State, Postal Code: Indianapolis Indiana, 46250	
Phone: 888-201-8850	Fax: 888-201-8851 or 317-423-9620 Country: United States	
Website:	Email: service@azimuthrisk.com	
Agent/Broker Signature:		



www.azimuthrisk.com



www.azimuthrisk.com

8520 Allison Pointe Blvd, Suite 220 • Indianapolis, Indiana 46250 Phone: 317-644-6291 / 888-201-8850 • Fax: 317-423-9620 / 888-201-8851 Email: service@azimuthrisk.com • Website: www.azimuthrisk.com