MERIDIAN CLEAR APPLICATION



Going Your Way



THE MERIDIAN CLEAR APPLICATION

The Meridian Clear 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 sm (Azimuth).

Important Information

The Meridian Clear 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.

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 mailed, such as fulfillment kit, renewal forms, and any claims information. You may also elect to receive your insurance documents by email by checking the box "I would like to receive my insurance documents electronically".

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 recomend 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

- 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 issued, will 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 pre- authorization 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.

J. (Last, First, Middle)

SECTION 1								
Please complete for all Family Members applying for coverage. Failure to provide all information requested will delay the application process.								
			MERIDIA	N CLEAR				
Coverage Area	Dec	ductibles	D	Dental Rider Sports I		Rider		Express Delivery \$25.00 (US) \$35.00 (All Others)
Including US/Canada	\$ 250 \$ 500 \$ 1,000	\$ 2500 \$ 5,000 \$ 10,000		Yes No		'es No		\$ 25 \$ 35
Excluding US/Canada	\$ 250 \$ 500 \$ 1,000	\$ 2500 \$ 5,000 \$ 10,000		Yes No		⁄es No		\$ 25 \$ 35
Requested Effective Date:					Departure Da	te:		
Please print your name and family members applying for						ard. Pleas	e ONLY	/ include the names of those
NAME Please print your na	ame below	Sex	Height	Weight	Date of Birth mo/day/yr.	Countr Citizen		Personal Identification Number (Passport, SS# or DL#)
A. Applicant(Last, First, Mic	ddle)	Male Female						
B. (Last, First, Middle)		☐ Male ☐ Female						
C. (Last, First, Middle)		Male Female						
D. (Last, First, Middle)		☐ Male ☐ Female						
E. (Last, First, Middle)		Male Female						
F. (Last, First, Middle)		☐ Male ☐ Female						
G. (Last, First, Middle)		Male Female						
H. (Last, First, Middle)		☐ Male ☐ Female						
I. (Last, First, Middle)		Male Female						

	☐ Female	
RESIDENCE ADDRESS		

Male

STREET ADDRESS:		CITY, STATE, POSTAL CODE:		
COUNTRY:	TELEPHONE:	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 ADDRE	SS		
STREET ADDRESS:	CITY:			
STATE, COUNTRY: TELEPHONE:				
EMAIL:				
IF YOUR RESIDENCE ADDRESS OR YOUR MA	NIL FORWARDING ADDRESS IS IN FLORIDA, I	S THE APPLICANT CURRENTLY LOCATED IN FLORIDA?		
THE ABOVE QUESTION IS FOR SURPLUS LIN	NES TAX DETERMINATION AND DOES NOT A	FFECT 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, letters			-	ember by using
1. Are you or any other applicant currently disabled, pregnant, or unable 1. to perform normal activities?	Yes		No		
2. Are you or any other applicant presently hospitalized, or scheduled for or in need of hospitalization or surgery?	Yes		No		
3. 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?	Yes		No		
4. Have you or any other applicant ever had, been recommended to have, or are you currently on a waiting list for any organ transplant?	Yes		No		
5. Have you or any other applicant been diagnosed with or treated for any type of cancer or pre-cancerous condition during the past twelve (12) months, other than basal cell carcinoma or squamous cell carcinoma?	Yes		No		
6. Have you or any other applicant ever been diagnosed with or treated for Neurological disorders, including but not limited to: multiple sclerosis (MS), muscular dystrophy, Lou Gehrig's disease (ALS), Parkinson's disease, cerebral palsy, paralysis, , or transient cerebral ischemic attacks (as it relates to the conditions listed in this question)?	Yes		No		
7. Have you or any other applicant ever been diagnosed with or treated for muscular or skeletal system disorders (including but not limited to: scoliosis, osteoporosis, disc disease, vertebrae or back disease or disorders, rheumatism, fibromyalgia, rheumatoid arthritis, gout, or chronic tendonitis)?	Yes		No		
If any individual answered YES to any of the above questions, he or she does not qualify for this insurant answered No to all the above questions, Please continue with the questions below.	ance. T	hank	you fo	or yo	ur interest. If you've
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				Y MEMBER USING TION 1
8. Have you or any other applicant ever been diagnosed with or treated for heart, cardiac, cardiovascular and/or circulatory, including, but not limited to: congestive heart failure, heart attack, angina, arteriosclerosis, atherosclerosis, thrombosis, phlebitis, rheumatic fever or chest pain (as it relates to the conditions listed in this question)?	Yes		No		
9. Have you or any other applicant been diagnosed with or treated for diabetes or sugar in the blood or urine in the past 10 years?	Yes		No		
10. Have you or any other applicant been diagnosed with or treated for epilepsy, convulsions, seizure, stroke, migraines and/or chronic headaches?	Yes		No		
11. Have you or any other applicant been diagnosed with or treated for carpal tunnel syndrome and any advanced disease or disorder of the tendons, cartilage, bone or joints?	Yes		No		
12. Have you or any other applicant been diagnosed with or treated for thyroid, breast or other glands in the past 10 years?	Yes		No		
13. Have you or any other applicant been diagnosed with or treated for elevated blood pressure, hypertension, hypotension, heart murmur, or swelling of the feet/ankles in the past 10 years?	Yes		No		
14. Have you or any other applicant consulted a mental health professional or received inpatient or outpatient mental health advice or treatment during the last five (5) years for any mental health condition?	Yes		No		
15. Have you or any other applicant experienced a weight change of 20 pounds or more in the last twelve (12) months?	Yes		No		
16. Have you or any other applicant used tobacco of any form in the last twelve (12) months?	Yes		No		
17. 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 arrest in the past five (5) years?	Yes		No		
18. Have you or any other applicant been diagnosed with or treated for any other disease, medical problem, illness, injury or condition of any kind not listed above?	Yes		No		
If any individual answered YES to any of the above questions, he or she may not qualify for this insura	nce. Pl	ease ı	note, d	cove	rage may be offered

with a Medical Rider or Conditional Rate Up for coverage. All questions answered Yes, must be explained in detail in Section 3 of this Application.

SECTION 3

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.

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

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 for a period(s) up to twelve (12), twenty-four (24), or the duration of this insurance, and thereafter, certain benefits and/or all benefits will be reduced as stated in the Evidence of 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 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) intend to claim under this 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's. 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's, 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's, 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 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. By acceptance of coverage and/or submission of

Signature of Applicant, Guardian of Proxy	Date (Mo./Day/Yr.)
Signature of Spouse	Date (Mo./Day/Yr.)

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	\$	\$	\$	\$
В.	\$	\$	\$	\$
C.	\$	\$	\$	\$
D.	\$	\$	\$	\$
E.	\$	\$	\$	\$
F.	\$	\$	\$	\$
G.	\$	\$	\$	\$
н.	\$	\$	\$	\$
I.	\$	\$	\$	\$
J.	\$	\$	\$	\$
	\$ (Subtotal A)			

Eirat	Dave	mant	Total	D
FIISL	rav	ment	TOTAL	Due

Modal factors:	☐ ANNUAL = 1.00	SEMI-ANNUAL = 0.55 QUARTERLY = 0.28 MONTHLY = .20
(Please select a	payment mode)	
\$	Χ	= \$ + Optional express mailing fee (\$25 in US, \$35 outside US): \$
(Subtotal A)	*Modal Factor	Total
Total First Paym	nent Due: \$	
Future Installme	nt Payments Due (For so	emi-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)	
\$	Χ	= \$
(Subtotal A)	*Modal Factor	Total Premium due for all remaining payments
made via email	to the address provided	Section 1. All future correspondence regarding monthly, quarterly and semi-annual payments will be d above in Section 1. If you elect the monthly payment mode, we will draw your first two months during nal monthly payments. During your last month of coverage there will be no payment due.

SECTION 5

Method of Payment

Check (annual only) Money	y Order (annual only)	d Master Card Ameri	ican Express		
All payments must be made in U.S. dollar (we) authorize Azimuth to debit my Visa c monthly, quarterly, or semi-annual payme payment due on the due date set forth by coverage, or until coverage is revoked in understand that coverage will not be effect printed on the front above the account nur following the account number, or a portion	ard, MasterCard, American Express on the modes, I (we) hereby request and Azimuth. This authorization will remain writing. Coverage purchased by credictive if the credit card company denies the company denies and the company of the credit cards, it is a 3 digital control of the control of t	eard, or Discover card account for the authorize Azimuth to debit my credit in in effect for up to 12 months or as a card is subject to validation and accept the charge. Note: On American Exp	e total amount due. If I have selected card account for the proper installment long as I (we) continue to renew my (our) ceptance by the credit card company. I press cards, the CSC is a 4 digit number		
Name as it appears on card:		Billing Address:			
Credit Card Number:	Expiration Date:	Card Security Code (CSC):			
Daytime Phone Number:	Authorized Signature:				
Lloyd's, London. I (we) have personally of true, complete and correctly recorded. I attachments, to determine whether or misrepresentation or omission contained existing condition exclusions, Pre-certifical request a complete copy of the Master Polaccepted, the sole obligation of Azimuth London as underwriter of the plan, is sole approved, non-admitted insurer in all state may not be made against any state guararepresentative of me (us) the Applicant. To agency, insurance college.	completed this Application. I (we) re (we) understand Azimuth Risk So ot the Applicant(s) meets the Underherein will void my (our) insurance ation penalties, and other restriction olicy at any time and that Azimuth Risk Risk Solutions is to return to me ally liable for the coverage and benefit es of the United States except Illinois anty fund. I (we) understand that the The undersigned authorizes any doc mpany, group policyholder, or insurant	present and warrant that the answer utions relies on the information provided and Eligibility requirements and all claims will be forfeited. I units, exclusions and limitations set for k Solution agrees to provide it to me may premium(s) paid. I (we) undersing provided under this insurance. I (wand Kentucky, where they are admitinsurance Agent or Broker, if any, a for, medical practitioner, hospital, clince or benefit administrator or any	ance provided to Participating Members by ers and statements on this Application are rovided on this Application, including any of the plan. I (we) understand that any inderstand that this insurance contains Pre- rith in the Policy. I understand that I may e. I understand that if this Application is not tand that Certain Underwriters at Lloyd's, eve) understand that Lloyd's operates as an itted. As such, claims under this insurance assisting me (us) with this Application is a inic, health facility, pharmacy, government of other entity having information as to the to release said information to Azimuth Risk		

Signature of Applicant, Guardian or Proxy

Date (Mo./Day/Yr.)

Signature of Spous

Date (Mo./Day/Yr.)

SECTION 6

Insurance Agent/Broker Use Only

Azimuth Agent Number: 8b828ed0	Azimuth Agent Name: Susan Porter				
Company Name: Insurance Services of America, Inc.					
Company Address: 8555 United Plaza Blvd,Suite 110	ited Plaza Blvd,Suite 110 City, State, Postal Code: Baton Rouge Louisiana, 70809				
Phone: 225-292-3222	Fax: 225-292-3560 Country: United States				
Website: http://www.insuranceservicesofamerica.com Email: susan@insuranceservicesofamerica.com					
Agent/Broker Signature:					



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