

## **MERIDIAN ESSENTIAL MATERNITY RIDER**

**SCHEME ADMINISTRATOR:** Azimuth Risk Solutions

**MASTER POLICYHOLDER:** The Beacon/Axis Series Group Insurance Trust (Anguilla)

**Attaching to and forming part of the Master Policy (#A923355005) in consideration of additional Premium specified in the Meridian Series Application Form attached hereto, the purchase of the Maternity Rider deletes the exclusion set forth in Subsection 30.3 of the Participating Members Evidence of Insurance in its entirety and has been replaced with the Eligible Medical Expenses and Exclusions listed below.**

**ELIGIBLE MEDICAL EXPENSES** — The Maternity Rider is Subject to the Terms of this insurance, which would include without limitation, Coinsurance, Limits and Sub-Limits set forth in the Schedule of Benefits/Limits, **Section 21** and the Exclusions set forth in **Section 30** of the Evidence of Insurance. The Scheme Administrator will reimburse Usual, Reasonable and Customary Expenses Incurred for: Routine or Medically Necessary maternity care, Normal or Complicated Delivery and post-partum care up to \$10,000 Sub-Limit per Coverage Period or \$50,000 Maximum Sub-Limit. Newborn care will be covered for the first thirty-one (31) days of life and is subject to the Sub-Limits mentioned above.

**EXCLUSIONS** — All charges, costs, Expenses Incurred and/or claims (collectively "Charges") incurred by the Participating Member(s) and directly or indirectly relating to, arising, resulting from, or in connection with any acts, omissions, events, conditions, consequences or Treatment (including diagnoses, consultations, tests, examinations and evaluations) related to services and/or supplies which are expressly excluded from coverage under the Participating Members Evidence of Insurance, the Scheme Administrator shall provide no benefits or reimbursements and shall have no liability or obligation for any coverage thereof or therefor, provided hereunder: The Participating Members conception date is prior to Coverage Effective Date; and/or if the Maternity Rider is purchased for the first time at the Coverage Continuation and the Participating Members conception date is prior to the Continuation of Coverage Date; even provided that the Participating Member was unaware of the pregnancy at the time of Application and/or Continuation of Coverage.

**All other terms, clauses and conditions remain unchanged.**

Please contact Azimuth Risk Solutions with any questions or concerns regarding the Maternity Rider.

Phone: (317) 644-6291/ (888) 201-8850 (Outside of the US) or Email: [service@azimuthrisk.com](mailto:service@azimuthrisk.com)