

## Who is Eligible To Purchase the Beacon Series?

Anyone more than 14 days old who travels outside of their home country should be protected with the Beacon Series. If you are a US citizen, your home country is always the US. If you are a non-US citizen, your home country is the location of your principal residence and where you receive mail at the time of your application for insurance.

## Pre-certification

In order to receive complete benefits, hospital admissions, trip interruptions, repatriation of mortal remains, emergency medical evacuations, any eligible inpatient or outpatient procedure as indicated in the Evidence of Insurance, must be precertified by contacting Azimuth Risk Solutions through the contact information indicated on the member's identification card prior to receiving service. In the case of emergency hospital admission, Azimuth must be contacted within the first 48 hours of admission or as soon as possible. Pre-certification is not a guarantee of coverage.

## What if I Stay Longer?

Sometimes you just need a little more time away from things at home. With the Beacon Series, it is easy to stay covered, simply login to the ARS Client Center at the Azimuth website, [www.azimuthrisk.com](http://www.azimuthrisk.com) after your initial purchase and you can extend your plan up to a maximum overall Coverage Period of 364 to 728 days depending upon your citizenship. If you purchase at least 10 days of initial coverage and provide Azimuth with your email address, you will receive an email reminder with instructions for extending your coverage 5 days prior to your Beacon plan termination date. You may extend multiple times, up to the maximum allowed Coverage Period.

## International Client Assistance

If it matters to you to know that someone is always by your side while traveling in a distant land, the Beacon Series can ease your mind while you are away from the familiar surroundings of home. For no extra charge, each Beacon Series Plan includes the following key services to help you when you are in the greatest need:

**Real Time** – Call Center are in the greatest need: Never worry about accessing the assistance you need while you are many time zones away. Azimuth is available at all times for emergency assistance. A caring, helpful voice on the other end of the phone is always available, no matter where you are and what time it is.

**Lost Baggage Tracking** – If you have ever had to chase down your airline baggage department to find out where your luggage may have gone, you will appreciate our ability to do so on your behalf. Enjoy your travel without having to make multiple phone calls to get updates on your baggage delivery.

**Medical Referrals** – Need a doctor or the nearest hospital? One free call gets you the information you need.

**Travel Advisories** – Get in the know, before you go; call us to learn areas to avoid, travel delays, weather alerts and more.

## What If I Have a Claim?

The claim process is quite simple. In the event that you have a claim for eligible expenses you have already incurred, simply complete our Claim Form, which is included in your plan fulfillment or you may download one at [www.azimuthrisk.com](http://www.azimuthrisk.com). Submit the completed Azimuth claim form, original itemized bill and receipt of payment to our office, in which all eligible expenses will be promptly reimbursed. As with every aspect of Azimuth's operations, if you have any difficulty, simply contact Azimuth and we will gladly help you with completing the process. In the event that you have a large or ongoing claim your pre-certification through Azimuth will in many cases allow us to arrange for your care and payment directly to your healthcare provider.

## What Is Usual, Reasonable and Customary (URC)?

The term URC refers to the prevailing charges for services delivered within a geographic area.

## What Is Not Covered?

**Pre-existing Conditions** – Charges resulting directly or indirectly from or relating to any Pre-existing Condition are excluded from coverage under this insurance (Except for Sudden Onset of Pre-existing Condition).

**Pregnancy** – Charges related to Pregnancy, including but not limited to pre-natal care, child birth, post-natal care, false labor, edema, prolonged labor and/or prescribed rest during the period of pregnancy, including newborn care.

**Sport Injuries** – A result of engaging in Hazardous Sports without the purchase of the Optional Sports Rider.

**Alcohol/Drugs** – Any injury or illness sustained after the consumption of alcohol or drugs or for the treatment of substance abuse.

**Note:** This is a partial list and description of exclusions. For a full description, please contact Azimuth Risk Solutions, LLC for a copy of the Evidence of Insurance.

## How Do I Apply?

### The Beacon Series Application

It is easy; simply scan and email to [service@azimuthrisk.com](mailto:service@azimuthrisk.com) or fax the enclosed application to 888-201-8851 or 317-423-9620 if paying by credit card.

Alternatively, please mail the application and payment to:

### Azimuth Risk Solutions

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*Coverage Anywhere. Value Everywhere.*



[www.azimuthrisk.com](http://www.azimuthrisk.com)

