# 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 Fami	ly Members applying	g for coverage. Fa	ilure to prov	vide all inform	nation	requested will	delay the appl	icatio	n process.		
☐ Meridian Series- Enha			☐ Meridia	n Series- Esse	ntial						
Coverage Area	Deduc	D	ental Rider		Optional Ext Ric	ream Sports der		Express Delivery			
Including US/Canada	□ \$ 250 □ □ \$ 500 □ □ \$ 1,000 □		_			es o		□ \$ 25 □ \$ 35			
Excluding US/Canada	□ \$ 500 □	\$ 2500 \$ 5,000 \$ 10,000		□ Yes □ □ No □			es o		□ \$ 25 □ \$ 35		
Requested Effective Date:						Departure Da	te:				
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 the family members applying for coverage under the Beacon/Axis Series Group Insurance Trust (Anguilla).											
NAME Please print your n	ame below	Sex	Height	Weight		ate of Birth Mo/Day/Yr.	Country of Citizenship		Personal Identification Number (Passport, SS# or DL#)		
A. Applicant( Last, First, Mid	dle)	□ 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									
J. ( Last, First, Middle )		□ Male □ Female									
RESIDENCE ADDRESS											
STREET ADDRESS:				(	CITY,	STATE, POS	TAL CODE:				
COUNTRY:	TEI	_EPHONE:							nce documents electronically your documents by email)		
IS YOUR EXPECTED LENG (If a Non-US Citizen and you of eligibility must be complet	ır residence address							ldres	s is not completed, an affidavit		
MAIL FORWARDING ADDR	RESS										
STREET ADDRESS:				(	CITY,	STATE, COU	NTRY:				
EMAIL:					TELE	PHONE:					
IF YOUR RESIDENCE ADD  ☐ Yes ☐ No	RESS OR YOUR MA	AIL FORWARDIN	IG ADDRES	SS IS IN FLO	RIDA,	IS THE APPL	ICANT CURRI	ENTL	Y LOCATED IN FLORIDA?		

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. For any question answered Yes, please explain in Section 3 of this Application.	If Yes, short	w family member by using letters on 1
1. Are you or any other applicant presently hospitalized, or scheduled for or in need of hospitalization or surgery?	Yes□	No□
2. Are you or any other applicant pregnant or have an adoption pending?	Yes□	No□
3. Are you or any other applicant currently disabled or unable to perform normal activities?	Yes□	No□
4. Do you or any other applicant participate in professional sports?	Yes□	No□
5. Have you or any other applicant ever had, been recommended to have, or are you currently on a waiting list for any type of organ transplant (other than corneal)?	Yes□	No 🗆
6. 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□
If any individual answered YES to any of the above six questions, he or she does NOT qualify for this insurance. Please further assistance. Thank you for the opportunity to serve you.	contact Az	zimuth Risk Solutions, For
7. If a non-US citizen, have you or any other applicant resided continuously inside the US for the last (5) years?	Yes□	No□
8. Have you or any other applicant been diagnosed with or treated for any type of cancer or pre-cancerous condition during the past (5) years? If yes, please explain in section 3 of this application.	Yes□	No □
9. Have you or any other applicant ever been diagnosed with or treated for diabetes, hyperglycemia, hypoglycemia, or sugar in the blood or urine? If yes, please explain in section 3 of this application. You may be required to complete a diabetes questionnaire.	Yes□	No□
If any individual answered YES to any of the above three questions, he or she may not qualify for this insurance.		
For questions 10-30, below must be answered for the applicant and each family member included on this Application for coverage indentify the family member to whom the answer applies by using the corresponding letter from Section 1 of this Application, and condition at issue in Section 3 of this Application, including name, address, and telephone number of attending physician(s), diagrognosis, and present course of treatment. Azimuth Risk Solutions and Underwriters reserve the right to request additional mediane.	provide cor nosis, all tre	mplete details of the medical eatment dates, type(s) of treatment,
10. During the last twelve (12) months, have you or any other applicant experienced manifestation or symptoms of, been diagnosed with, or received any consultation, examination, testing or treatment (including medications) for, any medical, health, mental, physical or nervous condition?	Yes□	No□
11. During the last twelve (12) months, have you or any other applicant experienced a weight change of 20 pounds or more?	Yes□	No□
12. During the last twenty-four (24) months, have you or any other applicant used tobacco of any form? If yes, please indicate type and frequency in section 3 of this application.	Yes□	No□
13. During the last five (5) years, 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 related arrest?	Yes□	No□
Have you or any other applicant ever experienced manifestation or symptoms of, suffered from, sought consultation, examination diagnosed with, any disease, condition, illness, medical problem, disorder, sickness or other problem arising from, involving, or r		
14. Heart, cardiac, cardiovascular and/or circulatory, including, but not limited to: congestive heart failure, heart attack, angina, chest pain, arteriosclerosis, elevated blood pressure, hypertension, hypotension, swelling of feet/ankles, thrombosis, phlebitis, rheumatic fever, or heart murmur?	Yes□	No 🗆
15. Blood, blood vessels, spleen, arteries, veins or disorders of the blood, including, but not limited to: anemia, hemophilia, leukemia, hepatitis, lymph glands, or high cholesterol?	Yes□	No□
16. Cancer, tumor, cyst, polyp, melanoma, Kaposi' sarcoma, cell disorder, shingles, lump, calcification, or growth of any kind?	Yes□	No□
17. Congenital, genetic, hereditary or other birth condition or defect including, but not limited to: mental retardation, Down syndrome, or other chromosome disorder, physical disorder, deformity or defect?	Yes□	No □
18. Neurological disorders, including but not limited to: multiple sclerosis (MS), muscular dystrophy, Lou Gehrig' disease (ALS), Parkinson' disease, paralysis, epilepsy, convulsions, seizures, migraines, chronic headaches, stroke, or transient cerebral ischemic attacks?	Yes□	No□
19. Muscular, skeletal, spine, bone, or joint, including but not limited to: scoliosis, disc disease or disorder, vertebrae, degeneration, or any other back or neck condition, rheumatism, arthritis, gout, tendonitis, osteoporosis or inflammation?	Yes□	No□
20. Liver, Pancreas, Gall Bladder or endocrine disorders including, but not limited to: pituitary, thyroid, metabolic disorders, or obesity?	Yes□	No□
21. Respiratory system including, but not limited to: tuberculosis, lung disorders, emphysema, chronic cough, bronchitis, bronchial asthma, pleurisy pneumonia?	Yes□	No 🗆
22. Mental and nervous system disorders including, but not limited to: psychosis, mental or behavioral disorders, chemical or drug abuse or dependency, alcoholism, psychiatric counseling and/or support groups, depression, anxiety, chronic fatigue, or eating or sleeping disorders?	Yes□	No□
23. Kidney, urinary tract functions, kidney or bladder stones or infections?	Yes□	No□
24. Reproductive systems, including but not limited to: prostate or elevated PSA level, vaginal bleeding, fibroids, nodules or breast cysts, fallopian tubes, ovaries or uterus?	Yes□	No□
25. For female applicants, miscarriage, complicated pregnancy or delivery, or infertility consultation, advice, diagnosis or treatment?	Yes□	No□
26. Sexually transmitted disease (STD)?	Yes□	No□
27. Digestive system, stomach, or intestines, including but not limited to: esophageal, regurgitation, gastritis, ulcers, colon, or rectum disorder?	Yes□	No 🗆
28. Eyes, ears, nose, mouth, throat or jaw, including, but not limited to: cataracts, glaucoma, nasal septum deviation, chronic sinusitis, or TMJ?	Yes□	No 🗆
29. Any other disease, medical problem, illness, injury or condition of any kind not listed above?	Yes□	No□
30. Have you or any other applicant been covered under any other health or medical insurance plan during the last twelve (12) months? If yes, please state the name and location of the insurance company, the policy number or plan number, and the dates of coverage below:	Yes□	No□
Co. Name & Location: Policy/Plan # ·	ate(s) of Co	over:

#### **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 of the plan, is solely liable for the coverage' and benefits to be provided under this insurance applied for underwriters and has no independent liability under the Master Policy or any Evidence(s) of Insurance issued by the Master P

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'. 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 warrants his/her capacity to so act. By acceptance of coverage and/or submission of any

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

APPLICANT	(1) MEDIC. PREMIUI		TIONAL L RIDER	(3) OPTIONAL EXTREAM SPORTS RIDER	(4) TOTAL
<u>A</u> .	\$	<u>\$</u>			\$
В.	\$				\$
C.	\$	<u>\$</u>			\$
D.	\$	<u>\$</u>			\$
<u>E.</u>	\$	\$			\$
<u>F.</u>	\$	\$			\$
G.	\$	\$			\$
Н.	\$	\$			\$
<u>I.</u>	\$	<u>\$</u>			\$
<u>J.</u>	\$	<u>\$</u>	<u>\$</u>		\$
Modal Factors: ☐ ANNUAL = 1.00  (Please select a payment mode) ☐ In US  \$ (Subtotal A) X	☐ SEMI-ANNUAL = 0.55 ☐ Out US ☐ odel Factor =	□ QUARTERLY = 0.28  \$ Total	□ MONTHLY = .20  Optional	express mailing fee ( ):	\$
Future Installment Payment s Due (For se	mi-annual, quarterly or mo	nthly payment modes)			
Modal Factors: ☐ ANNUAL = 1.00	☐ SEMI-ANNUAL = 0.55	☐ QUARTERLY = 0.28	☐ MONTHLY = .10		
(Please select a payment mode)					
\$(Subtotal A) X	*Model Factor	=	\$ Total Premiur	n due for all remainir	ng payments
Please provide a valid email address in email to the address provided above in Sleaving 10 additional monthly payments. or premium will not be approved).	Section 1. If you elect the mo	onthly payment mode, we wi	Il draw your first two	months during your i	initial payment,

☐ Check (annual only) ☐ Money Order (annual only) ☐ Visa Card	☐ Master Card ☐ American Express ☐ Card Discover Card
(we) authorize Azimuth to debit my Visa card, MasterCard, American Exprimonthly, quarterly, or semi-annual payment modes, I (we) hereby request payment due on the due date set forth by Azimuth. This authorization will r (our) coverage, or until coverage is revoked in writing. Coverage purchase 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 ards, it is a 3 digit value printed on the signature panel on the back of the card
Name as it appears on Card:	Billing Address:
Credit Card Number:	Expiration Date: Card Security Code(CSC):
Daytime Phone Number:	Authorized Signature:
Lloyd', London. I (we) have personally completed this Application. I (we) recomplete and correctly recorded. I (we) understand Azimuth Risk Solutions attachments, to determine whether or not the Applicant(s) meets the Unde misrepresentation or omission contained herein will void my (our) insurance. Preexisting condition exclusions, Pre-certification penalties, and other restrequest a complete copy of the Master Policy at any time and that Azimuth not accepted, the sole obligation of Azimuth Risk Solutions is to return to meet London as underwriter of the plan, is solely liable for the coverage and ber approved, non-admitted insurer in all states of the United States except Illimay not be made against any state guaranty fund. I (we) understand that the representative of me (us) the Applicant. The undersigned authorizes any diagency, insurance agency, insurance company, group policyholder, or insurance	rwriting and Eligibility requirements of the plan. I (we) understand that any
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: 2c5ca850	Azimuth Agent Name: Christina Elise Day
Company Name: www.christinadayinsurance.com	
Company Address: 1095 Hilltop Dr.,Suite 125	City, State, Postal Code: Redding California, 96003
Phone: 5302320868	Fax: 5302326046 Country: United States
Website: www.christinadayinsurance.com	Email: c@christinadayinsurance.com
Agent/Broker Signature:	

# MERIDIAN ESSENTIAL RATES

#### THE MERIDIAN SERIES - ESSENTIAL

WORLDWIDE COVERAGE EXCLUDING US AND CANADA (New Business Rates valid through 06/30/2022) Rates Do Not include surplus lines taxes (if applicable)

Deductible	US \$	\$250	US \$	5500	US \$:	US \$1,000 US \$2,500		US \$5	5,000	US \$1	0,000	
AGE	MALE	FEMALE										
14 days to 9 years	First 2 Free; thereafter \$612.00	First 2 Free; thereafter \$612.00	First 2 Free; thereafter \$536.00	First 2 Free; thereafter \$536.00	First 2 Free; thereafter \$417.00	First 2 Free; thereafter \$417.00	First 2 Free; thereafter \$364.00	First 2 Free; thereafter \$364.00	First 2 Free; thereafter \$334.00	First 2 Free; thereafter \$334.00	First 2 Free; thereafter \$296.00	First 2 Free; thereafter \$296.00
10-18	\$629.00	\$629.00	\$560.00	\$560.00	\$463.00	\$463.00	\$431.00	\$431.00	\$401.00	\$401.00	\$354.00	\$354.00
19-24	\$1,002.00	\$1,417.00	\$868.00	\$1,392.00	\$675.00	\$1,071.00	\$590.00	\$932.00	\$411.00	\$750.00	\$378.00	\$648.00
25-29	\$1,059.00	\$1,615.00	\$924.00	\$1,571.00	\$717.00	\$1,206.00	\$626.00	\$1,050.00	\$491.00	\$870.00	\$435.00	\$689.00
30-34	\$1,184.00	\$1,786.00	\$1,021.00	\$1,684.00	\$789.00	\$1,304.00	\$692.00	\$1,136.00	\$541.00	\$778.00	\$482.00	\$675.00
35-39	\$1,328.00	\$2,109.00	\$1,077.00	\$1,873.00	\$834.00	\$1,453.00	\$730.00	\$1,257.00	\$572.00	\$1,047.00	\$509.00	\$817.00
40-44	\$1,676.00	\$2,316.00	\$1,360.00	\$2,017.00	\$904.00	\$1,577.00	\$793.00	\$1,382.00	\$758.00	\$1,077.00	\$674.00	\$952.00
45-49	\$1,868.00	\$2,253.00	\$1,531.00	\$1,916.00	\$1,189.00	\$1,483.00	\$1,036.00	\$1,293.00	\$843.00	\$1,021.00	\$752.00	\$906.00
50-54	\$2,377.00	\$2,612.00	\$1,939.00	\$2,251.00	\$1,557.00	\$1,745.00	\$1,362.00	\$1,556.00	\$1,154.00	\$1,289.00	\$1,028.00	\$1,147.00
55-59	\$2,874.00	\$3,592.00	\$2,494.00	\$3,120.00	\$1,919.00	\$1,932.00	\$1,683.00	\$1,835.00	\$1,417.00	\$1,430.00	\$1,266.00	\$1,272.00
60-64	\$4,808.00	\$4,457.00	\$4,314.00	\$4,038.00	\$3,639.00	\$3,212.00	\$3,297.00	\$2,957.00	\$2,753.00	\$2,445.00	\$2,445.00	\$2,177.00
65-69	\$9,845.00	\$8,579.00	\$9,467.00	\$8,318.00	\$8,855.00	\$7,474.00	\$6,805.00	\$5,552.00	\$5,952.00	\$5,329.00	\$5,298.00	\$4,744.00
70-74					Please Cor	ntact Azimuth	Risk Solution	ns For Rates				

Please Contact Azimuth Risk Solutions For Rates

OPTIONAL RIDERS: EXTREME SPORTS RIDER= \$285.00 DENTAL RIDER (ADULT)= \$490.00 (CHILD)= \$325.00 ALL OPTIONAL RIDERS ARE IN ADDITON TO THE BASE PREMIUM COST

#### THE MERIDIAN SERIES - ESSENTIAL

WORLDWIDE COVERAGE INCLUDING US AND CANADA (New Business Rates valid through 6/30/2022) Rates Do Not include surplus lines taxes (if applicable)

	rates bo Not metade surplus mes taxes (in apprecise)												
Deductible	US \$	250	us \$	5500	US \$1	1,000	US \$2	2,500	US \$5	5,000	US \$1	0,000	
AGE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	
14 days to 9 years	First 2 Free; thereafter \$814.00	First 2 Free; thereafter \$814.00	First 2 Free; thereafter \$711.00	First 2 Free; thereafter \$711.00	First 2 Free; thereafter \$555.00	First 2 Free; thereafter \$555.00	First 2 Free; thereafter \$487.00	First 2 Free; thereafter \$487.00	First 2 Free; thereafter \$446.00	First 2 Free; thereafter \$446.00	First 2 Free; thereafter \$398.00	First 2 Free; thereafter \$398.00	
10-18	\$836.00	\$836.00	\$744.00	\$744.00	\$614.00	\$614.00	\$575.00	\$575.00	\$538.00	\$538.00	\$475.00	\$475.00	
19-24	\$1,337.00	\$1,890.00	\$1,156.00	\$1,858.00	\$904.00	\$1,425.00	\$785.00	\$1,241.00	\$615.00	\$999.00	\$547.00	\$860.00	
25-29	\$1,409.00	\$2,151.00	\$1,232.00	\$2,091.00	\$959.00	\$1,612.00	\$836.00	\$1,398.00	\$654.00	\$1,164.00	\$584.00	\$912.00	
30-34	\$1,577.00	\$2,380.00	\$1,358.00	\$2,242.00	\$1,054.00	\$1,737.00	\$924.00	\$1,517.00	\$724.00	\$1,216.00	\$641.00	\$1,036.00	
35-39	\$1,768.00	\$2,811.00	\$1,433.00	\$2,494.00	\$1,110.00	\$1,939.00	\$973.00	\$1,675.00	\$759.00	\$1,393.00	\$676.00	\$1,090.00	
40-44	\$2,238.00	\$3,085.00	\$1,818.00	\$2,685.00	\$1,203.00	\$2,105.00	\$1,056.00	\$1,841.00	\$1,009.00	\$1,428.00	\$898.00	\$1,269.00	
45-49	\$2,596.00	\$3,128.00	\$2,128.00	\$2,661.00	\$1,648.00	\$2,057.00	\$1,436.00	\$1,794.00	\$1,173.00	\$1,415.00	\$1,043.00	\$1,261.00	
50-54	\$3,168.00	\$3,480.00	\$2,686.00	\$3,002.00	\$2,078.00	\$2,328.00	\$1,814.00	\$2,071.00	\$1,539.00	\$1,716.00	\$1,370.00	\$1,529.00	
55-59	\$3,830.00	\$4,538.00	\$3,329.00	\$4,176.00	\$2,578.00	\$3,512.00	\$2,245.00	\$3,059.00	\$1,891.00	\$2,578.00	\$1,682.00	\$2,294.00	
60-64	\$6,312.00	\$5,941.00	\$5,755.00	\$5,393.00	\$4,851.00	\$5,384.00	\$4,392.00	\$3,941.00	\$3,669.00	\$3,261.00	\$3,268.00	\$2,905.00	
65-69	\$13,185.00	\$11,440.00	\$12,618.00	\$10,942.00	\$11,804.00	\$9,964.00	\$9,075.00	\$7,407.00	\$7,935.00	\$7,105.00	\$7,061.00	\$6,325.00	
70-74					Please Cor	ntact Azimuth	Risk Solution	s For Rates					

OPTIONAL RIDERS: EXTREME SPORTS RIDER= \$285.00 DENTAL RIDER (ADULT)= \$490.00 (CHILD)= \$325.00 ALL OPTIONAL RIDERS ARE IN ADDITON TO THE BASE PREMIUM COST

# MERIDIAN ENHANCED RATES

#### THE MERIDIAN SERIES - ENHANCED

WORLDWIDE COVERAGE EXCLUDING US AND CANADA (New Business Rates valid through 6/30/2022) Rates Do Not include surplus lines taxes (if applicable)

Deductible	US \$	250	US \$	500	US \$1	1,000	US \$2	2,500	US \$5	,000	US \$1	0,000
AGE	MALE	FEMALE	MALE	FEMALE								
14 days to 9 years	First 2 Free; thereafter \$1,504.00	First 2 Free; thereafter \$1,504.00	First 2 Free; thereafter \$1,364.00	First 2 Free; thereafter \$1,364.00	First 2 Free; thereafter \$1,179.00	First 2 Free; thereafter \$1,179.00	First 2 Free; thereafter \$1,129.00	First 2 Free; thereafter \$1,129.00	First 2 Free; thereafter \$1,076.00	First 2 Free; thereafter \$1,076.00	First 2 Free; thereafter \$851.00	First 2 Free; thereafter \$851.00
10-18	\$1,578.00	\$1,578.00	\$1,408.00	\$1,408.00	\$1,231.00	\$1,231.00	\$1,170.00	\$1,170.00	\$1,111.00	\$1,111.00	\$1,063.00	\$1,063.00
19-24	\$1,900.00	\$4,522.00	\$1,693.00	\$4,335.00	\$1,417.00	\$3,273.00	\$1,301.00	\$2,970.00	\$1,142.00	\$2,613.00	\$993.00	\$2,126.00
25-29	\$1,948.00	\$4,972.00	\$1,757.00	\$4,735.00	\$1,460.00	\$3,575.00	\$1,337.00	\$3,220.00	\$1,176.00	\$2,886.00	\$1,018.00	\$2,183.00
30-34	\$2,108.00	\$5,495.00	\$1,905.00	\$5,189.00	\$1,577.00	\$4,023.00	\$1,448.00	\$3,631.00	\$1,266.00	\$3,159.00	\$1,090.00	\$2,520.00
35-39	\$2,170.00	\$6,019.00	\$1,976.00	\$5,529.00	\$1,629.00	\$4,394.00	\$1,494.00	\$3,934.00	\$1,301.00	\$3,452.00	\$1,114.00	\$2,574.00
40-44	\$2,670.00	\$6,535.00	\$2,412.00	\$5,910.00	\$1,967.00	\$4,721.00	\$1,795.00	\$4,268.00	\$1,544.00	\$3,519.00	\$1,313.00	\$2,901.00
45-49	\$2,953.00	\$3,477.00	\$2,684.00	\$3,178.00	\$2,176.00	\$2,568.00	\$1,982.00	\$2,325.00	\$1,699.00	\$1,892.00	\$1,428.00	\$1,582.00
50-54	\$3,640.00	\$3,892.00	\$3,322.00	\$3,583.00	\$2,686.00	\$2,892.00	\$2,488.00	\$2,667.00	\$2,120.00	\$2,266.00	\$1,760.00	\$1,878.00
55-59	\$4,489.00	\$4,378.00	\$4,153.00	\$4,048.00	\$3,341.00	\$3,261.00	\$2,999.00	\$2,929.00	\$2,599.00	\$2,544.00	\$2,128.00	\$2,078.00
60-64	\$9,527.00	\$9,154.00	\$8,866.00	\$8,357.00	\$7,534.00	\$7,032.00	\$6,942.00	\$6,473.00	\$5,880.00	\$5,282.00	\$4,954.00	\$4,489.00
65-69	\$18,925.00	\$16,591.00	\$18,261.00	\$15,929.00	\$16,935.00	\$14,597.00	\$13,325.00	\$12,107.00	\$11,654.00	\$10,560.00	\$9,728.00	\$8,831.00
70-74					Please Cor	ntact Azimuth	Risk Solution	s For Rates				

OPTIONAL RIDERS: EXTREME SPORTS RIDER= \$285.00 DENTAL RIDER (ADULT)= \$490.00 (CHILD)= \$325.00 ALL OPTIONAL RIDERS ARE IN ADDITON TO THE BASE PREMIUM COST

#### THE MERIDIAN SERIES - ENHANCED

WORLDWIDE COVERAGE INCLUDING US AND CANADA (New Business Rates valid through 6/30/2022) Rates Do Not include surplus lines taxes (if applicable)

	nates by Not include surplus lines taxes (if applicable)												
Deductible	US \$	250	US \$	5500	US \$1	1,000	US \$2	2,500	US \$5,000		US \$1	510,000	
AGE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE FEMALE		MALE	FEMALE	
14 days to 9 years	First 2 Free; thereafter \$1,798.00	First 2 Free; thereafter \$1,798.00	First 2 Free; thereafter \$1,615.00	First 2 Free; thereafter \$1,615.00	First 2 Free; thereafter \$1,374.00	First 2 Free; thereafter \$1,374.00	First 2 Free; thereafter \$1,303.00	First 2 Free; thereafter \$1,303.00	First 2 Free; thereafter \$1,232.00	First 2 Free; thereafter \$1,232.00	First 2 Free; thereafter \$1,174.00	First 2 Free; thereafter \$1,174.00	
10-18	\$1,905.00	\$1,905.00	\$1,670.00	\$1,670.00	\$1,442.00	\$1,442.00	\$1,360.00	\$1,360.00	\$1,288.00	\$1,288.00	\$1,224.00	\$1,224.00	
19-24	\$2,387.00	\$5,820.00	\$2,113.00	\$5,569.00	\$1,742.00	\$4,155.00	\$1,586.00	\$3,753.00	\$1,381.00	\$3,276.00	\$1,179.00	\$2,624.00	
25-29	\$2,454.00	\$6,427.00	\$2,198.00	\$6,101.00	\$1,803.00	\$4,556.00	\$1,637.00	\$4,080.00	\$1,423.00	\$3,641.00	\$1,209.00	\$2,695.00	
30-34	\$2,667.00	\$7,115.00	\$2,392.00	\$6,709.00	\$1,794.00	\$5,151.00	\$1,786.00	\$4,626.00	\$1,543.00	\$4,002.00	\$1,307.00	\$3,149.00	
35-39	\$2,708.00	\$7,813.00	\$2,493.00	\$7,161.00	\$2,022.00	\$5,651.00	\$1,843.00	\$5,030.00	\$1,586.00	\$4,387.00	\$1,340.00	\$3,221.00	
40-44	\$3,417.00	\$8,504.00	\$3,072.00	\$7,668.00	\$2,477.00	\$6,087.00	\$2,250.00	\$5,479.00	\$1,915.00	\$4,485.00	\$1,608.00	\$3,653.00	
45-49	\$3,795.00	\$4,489.00	\$3,434.00	\$3,792.00	\$2,759.00	\$3,280.00	\$2,494.00	\$2,953.00	\$2,118.00	\$2,379.00	\$1,766.00	\$1,960.00	
50-54	\$4,356.00	\$5,037.00	\$4,278.00	\$4,623.00	\$3,427.00	\$3,705.00	\$3,166.00	\$3,407.00	\$2,674.00	\$2,868.00	\$2,195.00	\$2,353.00	
55-59	\$5,834.00	\$5,685.00	\$5,385.00	\$5,246.00	\$4,301.00	\$4,195.00	\$3,848.00	\$3,753.00	\$3,314.00	\$3,233.00	\$2,686.00	\$2,621.00	
60-64	\$12,470.00	\$11,794.00	\$11,586.00	\$10,910.00	\$9,813.00	\$9,138.00	\$9,017.00	\$8,396.00	\$7,602.00	\$6,811.00	\$6,367.00	\$5,745.00	
65-69	\$25,011.00	\$21,888.00	\$24,109.00	\$21,003.00	\$22,345.00	\$19,227.00	\$17,530.00	\$15,908.00	\$15,302.00	\$13,844.00	\$12,733.00	\$11,541.00	
70-74					Please Cor	ntact Azimuth	Risk Solution	s For Rates					

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