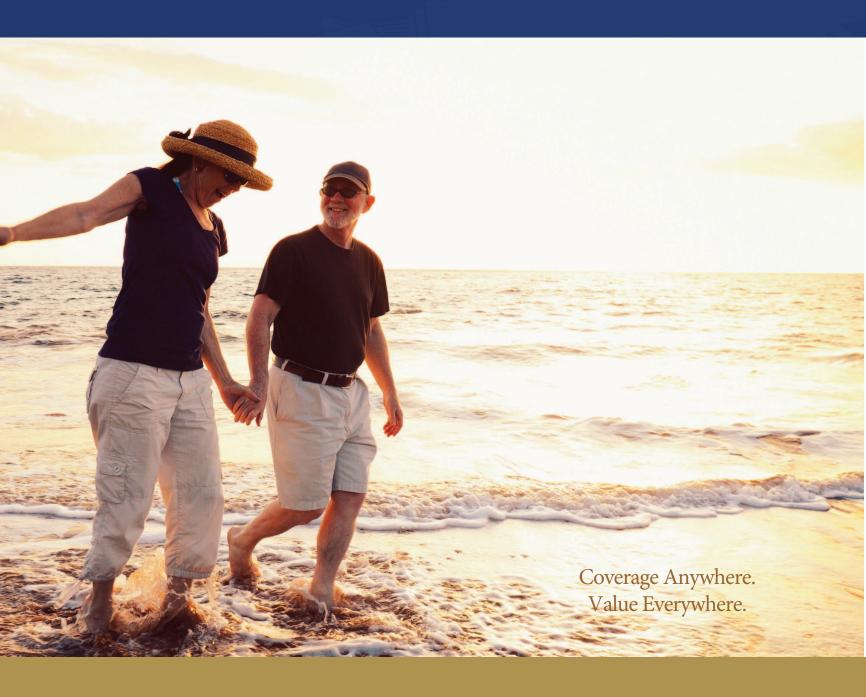
# THE MERIDIAN SERIES

# APPLICATION









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 5218 S. East Street, Ste E-1, Indianapolis, IN 46227 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.

#### SECTION 1

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

	☐ Meridian Series- Enhanced		☐ Meridian Series- Essential								
Coverage Area	Deductibles	Dental Rider	Optional Extream Sports Rider	Express Delivery							
Including US/Canada	☐ \$ 250 ☐ \$ 2500 ☐ \$ 500 ☐ \$ 5,000 ☐ \$ 1,000 ☐ \$ 10,000	☐ Yes	☐ Yes	□ \$ 25 □ \$ 35							
Excluding US/Canada	□ \$ 250 □ \$ 2500 □ \$ 500 □ \$ 5,000 □ \$ 1,000 □ \$ 10,000	☐ Yes ☐ No	☐ Yes	□ \$ 25 □ \$ 35							
Requested Effective Date	:		Departure Date:								
	l all family member(s) names as you woo ying for coverage under the Beacon/Axis			Please ONLY include the names of							

those family members applying for coverage	e under the Bea	con/Axis Serie	es Group Ins	urance Trust (Ang	juilla).	
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( Last, First, Middle )	☐ 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					
H. ( Last, First, Middle )	☐ Male ☐ Female					
I. ( Last, First, Middle )	☐ Male ☐ Female					
J. ( Last, First, Middle )	☐ Male ☐ Female					
RESIDENCE ADDRESS						
STREET ADDRESS:				CITY, STATE, F	OSTAL CODE:	
COUNTRY:	TELEPHONE:				-	urance documents electronically ceive your documents by email)
IS YOUR EXPECTED LENGTH OF RESI (If a Non-US Citizen and your residence address i completed).						npleted, an affidavit of eligibility must be
MAIL FORWARDING ADDRESS						
STREET ADDRESS:				CITY, STATE, C	COUNTRY:	
EMAIL:				TELEPHONE:		
IF YOUR RESIDENCE ADDRESS OR YOUF ☐ Yes ☐ No	R MAIL FORWAR	DING ADDRE	SS IS IN FLO	RIDA, IS THE APPL	ICANT CURREN	ITLY L0CATED IN FLORIDA?

THE ABOVE QUESTION IS FOR SURPLUS LINES TAX DETERMINATION AND DOES NOT AFFECT 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, show family member by using letters from Section 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 🗌
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 organ transplant (other than corneal)?	e of Yes 🗌 No 🗌
6. Have you or any other applicant ever tested positive for, been diagnosed with, or been treated for Acquired Immune Description (AIDS), AIDS Related Complex (ARC), Lymphadenopathy Syndrome, Human Immunodeficiency Virus (HIV) or other Immune System Disorder?	
If any individual answered YES to any of the above six questions, he or she does NOT qualify for this insurance. It Solutions, For further assistance. Thank you for the opportunity to serve you.	Please contact Azimuth Risk
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 past (5) years? If yes, please explain in section 3 of this application.	g the Yes 🗌 No 🗌
9. Have you or any other applicant ever been diagnosed with or treated for diabetes, hyperglycemia, hypoglycemia, or sugblood or urine? If yes, please explain in section 3 of this application. You may be required to complete a diabetes question	
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 c "YES," please indentify the family member to whom the answer applies by using the corresponding letter from Section 1 or details of the medical condition at issue in Section 3 of this Application, including name, address, and telephone number of treatment dates, type(s) of treatment, prognosis, and present course of treatment. Azimuth Risk Solutions and Underwrite medical information.	f this Application, and provide complete f attending physician(s), diagnosis, all
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, h mental, physical or nervous condition?	ealth, Yes □ No □
11. During the last twelve (12) months, have you or any other applicant experienced a weight change of 20 pounds or more	e? Yes 🗌 No 🗀
12. During the last twenty-four (24) months, have you or any other applicant used tobacco of any form? If yes, please indicand frequency in section 3 of this application.	ate type Yes  No
13. During the last five (5) years, have you or any other applicant had any indication, diagnosis or treatment of an alcohol dependency, problem or abuse or any drug or alcohol related arrest?	or drug Yes ☐ No ☐
Have you or any other applicant ever experienced manifestation or symptoms of, suffered from, sought consultation, example been diagnosed with, any disease, condition, illness, medical problem, disorder, sickness or other problem arising from, in following:	
14. Heart, cardiac, cardiovascular and/or circulatory, including, but not limited to: congestive heart failure, heart attack, and chest pain, arteriosclerosis, elevated blood pressure, hypertension, hypotension, swelling of feet/ankles, thrombosis, phlei rheumatic fever, or heart murmur?	
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's sarcoma, cell disorder, shingles, lump, calcification, or growth of any l	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's disease Parkinson's disease, paralysis, epilepsy, convulsions, seizures, migraines, chronic headaches, stroke, or transient cerebra ischemic attacks?	
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 obesity?	s, or Yes □ No □
21. Respiratory system including, but not limited to: tuberculosis, lung disorders, emphysema, chronic cough, bronchitis, basthma, pleurisy pneumonia?	ronchial Yes ☐ No ☐
22. Mental and nervous system disorders including, but not limited to: psychosis, mental or behavioral disorders, chemical abuse or dependency, alcoholism, psychiatric counseling and/or support groups, depression, anxiety, chronic fatigue, or esleeping disorders?	×
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 cysts, fallopian tubes, ovaries or uterus?	or breast 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 rectum disorder?	, or Yes ☐ No ☐
28. Eyes, ears, nose, mouth, throat or jaw, including, but not limited to: cataracts, glaucoma, nasal septum deviation, chrosinusitis, or TMJ?	nic 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 months? If yes, please state the name and location of the insurance company, the policy number or plan number, and the coverage below:	
Co. Name & Location: Policy/Plan # :	Date(s) of Cover:

#### **Medical Information**

Signature of Spouse

modical information			
1),and provide complete deta clinic(s) and all other health	ails of the medical condition at issue, including the n care providers involved, diagnosis, all treatment dat	nber for whom the answer applies (using the correspondence, address and telephone number of the attending places, type(s) of treatment, prognosis, and present course additional medical information prior to acceptance of this	hysician(s), hospital(s), of treatment. Please
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
agency, insurance agency, advice, treatment, diagnosi	insurance company, group policyholder, empl	ne healing arts, hospital, clinic, health related facilifloyee or benefit plan administrator having information, or financial and employment status, to proprocurement of this application.	ation as to my (our) care,
the solicitation of this Appliperson has no authority to be and Evidence(s) of Insurance medical, mental or nervous the three (3) years prior to consequences related there effective date herein (a "preinsurance for a period(s) up reduced as stated in the Evi and application, (iv) the sublocated, or to be performed the coverage's and benefits	cation is acting solely as my legal agent or re- ind or speak for, and is not acting as the legal e wordings are available to us prior to applicati- condition, disorder or ailment that, with reasona the effective date of coverage and time of this to or arising there from, whether or not previou- existing condition"), and that all charges and/o to twelve (12), twenty-four (24), or the duration dence of Insurance (available upon request pri- jects of insurance applied for are not intended in any particular state of the United States, and	ce agent, broker, website, or other producer, if an expresentative and is representing my (our) persor agent or representative of Azimuth or Underwriter on upon request, (iii) any injury, illness, sickness, able medical certainty, existed at the time of applic insurance, including any subsequent, chronic or ally manifested or symptomatic, diagnosed, treater or claims for pre-existing conditions will be excluded nof this insurance, and thereafter, certain benefits or to application), and/or the Schedule of Benefits of or considered by the applicant(s), Azimuth or Und (v) Underwriters, as carrier and Underwriters of tots solely as a agent/representative for Underwriter he Master Policy.	hal interest, and that such s, (ii) marketing brochures disease, or other physical, ation or at any time during recurring complications or d, or disclosed prior to the from coverage under this and/or all benefits will be as shown on the brochure derwriters to be resident, he plan, is solely liable for
Application or that the quest complete in all respects as change or addition thereto, not been diagnosed with, so pre-existing which I (we) for signed as guardian or prox	ions have been read to me (us), and I (we) und of the date hereof, and that I (we) will supplem (iii) I am (we are) currently in good health and, bught consultation or been treated for, and have esee may require treatment in the future or for y of the applicant, the signer warrants their au	and Underwriters that: (i) I (we) have read the questand them, (ii) my (our) responses to the question that such responses prior to the requested effective except for the conditions and other information distention of experienced manifestation or symptoms of a which I (we) intend to claim under this insurance, uthority and capacity to so act and to bind the apthe authority of the signer to so act and bind the apthe	ons are true, accurate and to date in the event of any closed herein, I (we) have and do not suffer from any and (iv) if this Application plicant. By acceptance of
and all benefits, terms, cond		vill have 7 days from the effective date to review t f not completely satisfied, I (we) may cancel this ins	
Participating Member(s) by been duly accepted in writin will be binding upon Azimuth the accuracy and completer any and all claims and bene purposefully initiate and takagent/representative of Cerrepresented by the Master understand that Certain Unc (we) understand that Lloyd's are admitted. As such, clai agent/broker, if any, assistir authorizes his/her capacity to	certain Underwriters at Lloyd's. I (we) understage by Azimuth Risk Solutions (Azimuth), (ii) no not or Underwriters unless approved in writing by ess of the information provided herein, (iv) any fits there under will be forfeited and waived, (ver advantage of the privilege of conducting businain Underwriters at Lloyd's, London, and involved policy and evidenced by the Evidence of Insterwriters at Lloyd's, as underwriter of the plan, so prerates as an approved, non-admitted insurance may not be made aging with this Application is a representative of the solution of the solution.	s Series Group Insurance Trust (Anguilla), and for and and agree that (i) no coverage will be effective modifications or waiver relating to this Application or an officer of Azimuth or Underwriters, (iii) Azimuth insureresentation or omission contained herein who by submission of this Application and/or any futuress with Azimuth Risk Solutions a Indiana based to the benefits and protections of its laws, and (vi) urance shall be deemed issued and made in India solely liable for the coverage and benefits provider in all states of the United States except Illinois gainst any state guaranty fund. I understand and the Applicant. If signed by a representative of the Applicant, the undersigned warrants his/her capacities the authority of the signer to so act and bind the	e until this Application has or the coverage applied for n and Underwriters rely on ill void this insurance, and re claim for benefits I (we) I company, and registered the contract of insurance dianapolis, Indiana, I (we) ded under this insurance. I and Kentucky where they agree that the insurance upplicant, the undersigned y to so act. By acceptance
Signature of Applicant, Gu	ardian or Proxy	Date (Mo./Day/Yr.)	

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) MEDICAL PREMIUM	(2) OPTIONAL DENTAL RIDER	(3) OPTIONAL EXTREAM SPORTS RIDER	(4) TOTAL
<u>A</u> .	\$	\$	\$	\$
В.	\$	\$	\$	\$
<u>C</u> .	\$	\$	\$	\$
D.	\$	\$	\$	\$
<u>E.</u>	\$	\$	\$	\$
F.	\$	\$	\$	\$
G.	\$	\$	\$	\$
Н.	\$	\$	\$	\$
<u>l.</u>	\$	\$	\$	\$
J.	\$	\$	\$	\$
	Please add all totals listed in	ı column number 4 ar	nd list total here \$ (S	ubtotal A)

#### First Payment Total Due

Modal Factors:	☐ ANNUAL = 1.00	☐ SEMI-ANI	NUAL = 0.55	☐ QUARTERLY =	0.28	: .20
(Please select a pay	/ment mode)	In US	☐ Out US			
\$ (Subtotal A)	X *Model Fact	or =	\$ Total	+	Optional express mailing for ( ):	ee <u>\$</u>
Total First Payment	Due: \$					

#### Future Installment Payment s Due (For semi-annual, quarterly or monthly payment modes)

Modal Factors:	□а	NNUAL = 1.00	☐ SEMI-ANNUAL = 0	0.55	☐ QUARTERLY = 0.28	☐ MONTHLY = .10	
(Please select a pay	yment m	ode)					
(Subtotal A)	Х	*Model Factor	- <u>=</u>		\$ Total Premium due for all r	emaining 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).

## SECTION 5

$\Box$ Check (annual only) $\Box$ Money Order (annual only) $\Box$ Visa	a Card 🗆 Master Card 🗀 Americar	n Express   Card Discover Card
All payments must be made in U.S. dollars. Please make checks and mo card, I (we) authorize Azimuth to debit my Visa card, MasterCard, Americ have selected monthly, quarterly, or semi-annual payment modes, I (we) the proper installment payment due on the due date set forth by Azimuth. (we) continue to renew my (our) coverage, or until coverage is revoked in acceptance by the credit card company. I understand that coverage will r American Express cards, the CSC is a 4 digit number printed on the front on the signature panel on the back of the card immediately following the	can Express card, or Discover card a hereby request and authorize Azimu This authorization will remain in effe writing. Coverage purchased by created by c	account for the total amount due. If I uth to debit my credit card account for ect for up to 12 months or as long as I edit card is subject to validation and pany denies the charge. Note: On other cards, it is a 3 digit value printed
Name as it appears on Card:	Billing Address:	
Credit Card Number:	Expiration Date:	Card Security Code(CSC):
Daytime Phone Number:	Authorized Signature:	
I (we) hereby apply for membership in the Beacon/Axis Series Group Ins Members by Lloyd's, London. I (we) have personally completed this Applitation are true, complete and correctly recorded. I (we) understand part attachments, to determine whether or not the A I (we) understand that any misrepresentation or omission contained here that this insurance contains Preexisting condition exclusions, Pre-certificathe Policy. I understand that I may request a complete copy of the Masterme. I understand that if this Application is not accepted, the sole obligation understand that Certain Underwriters at Lloyd's, London as underwriter of insurance. I (we) understand that Lloyd's operates as an approved, non-Kentucky, where they are admitted. As such, claims under this insurance the insurance Agent or Broker, if any, assisting me (us) with this Applicat authorizes any doctor, medical practitioner, hospital, clinic, health facility, group policyholder, or insurance or benefit administrator or any other ent physical or mental condition of any Family Member listed on this Applicated.	ication. I (we) represent and warrant and Azimuth Risk Solutions relies or opplicant(s) meets the Underwriting in will void my (our) insurance and a ation penalties, and other restrictions in Policy at any time and that Azimuth on of Azimuth Risk Solutions is to retifict the plan, is solely liable for the covadmitted insurer in all states of the Umay not be made against any state ion is a representative of me (us) the pharmacy, government agency, insity having information as tothe care,	that the answers and statements on the information provided on this and Eligibility requirements of the plan. Ill claims will be forfeited. I understand s, exclusions and limitations set forth in a Risk Solution agrees to provide it to urn to me any premium(s) paid. I (we) erage and benefits provided under this nited States except Illinois and guaranty fund. I (we) understand that a Applicant. The undersigned surance agency, insurance company, advice, treatment, diagnosis, or
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: c4c5ee00	Azimuth Agent Name: Roger Choo	Quan
Company Name: Azimuth Risk Solutions		
Company Address: Lot 8 Collens Road	City, State, Postal Code: Maraval,	
Phone: 866-683-281	Fax:	Country: Trinidad And Tobago
Website:	Email: chooquanroger@gmail.com	1
Agent/Broker Signature:		



www.azimuthrisk.com



www.azimuthrisk.com

5218 S. East Street, Suite E-1 • Indianapolis, Indiana 46227

Phone: 317-644-6291 / 888-201-8850 · Fax: 317-423-9620 / 888-201-8851

Email: service@azimuthrisk.com • Website: www.azimuthrisk.com

# MERIDIAN ESSENTIAL RATES

#### THE MERIDIAN SERIES - ESSENTIAL

 $\label{local coverage excluding us and canada (New Business Rates valid through 12/31/2018)} Rates Do Not include surplus lines taxes (if applicable)$ 

Deductible	US \$	\$250	US \$	500	US \$1	1,000	US \$2,500		US \$5,000		US \$10,000	
AGE	MALE	FEMALE										
14 days to 9 years	First 2 Free; thereafter \$440.00	First 2 Free; thereafter \$440.00	First 2 Free; thereafter \$386.00	First 2 Free; thereafter \$386.00	First 2 Free; thereafter \$300.00	First 2 Free; thereafter \$300.00	First 2 Free; thereafter \$262.00	First 2 Free; thereafter \$262.00	First 2 Free; thereafter \$240.00	First 2 Free; thereafter \$240.00	First 2 Free; thereafter \$213.00	First 2 Free; thereafter \$213.00
10-18	\$452.00	\$452.00	\$403.00	\$403.00	\$333.00	\$333.00	\$310.00	\$310.00	\$289.00	\$289.00	\$255.00	\$255.00
19-24	\$721.00	\$1,020.00	\$624.00	\$1,002.00	\$486.00	\$770.00	\$425.00	\$670.00	\$272.00	\$540.00	\$296.00	\$466.00
25-29	\$762.00	\$1,163.00	\$665.00	\$1,130.00	\$516.00	\$868.00	\$450.00	\$756.00	\$353.00	\$626.00	\$313.00	\$496.00
30-34	\$852.00	\$1,285.00	\$735.00	\$1,212.00	\$568.00	\$938.00	\$498.00	\$817.00	\$389.00	\$560.00	\$347.00	\$486.00
35-39	\$956.00	\$1,518.00	\$775.00	\$1,348.00	\$600.00	\$1,046.00	\$525.00	\$904.00	\$412.00	\$754.00	\$366.00	\$588.00
40-44	\$1,206.00	\$1,667.00	\$978.00	\$1,451.00	\$650.00	\$1,135.00	\$570.00	\$995.00	\$545.00	\$775.00	\$485.00	\$685.00
45-49	\$1,344.00	\$1,621.00	\$1,102.00	\$1,379.00	\$856.00	\$1,067.00	\$745.00	\$930.00	\$606.00	\$735.00	\$541.00	\$652.00
50-54	\$1,710.00	\$1,879.00	\$1,395.00	\$1,620.00	\$1,121.00	\$1,256.00	\$980.00	\$1,120.00	\$830.00	\$928.00	\$740.00	\$825.00
55-59	\$2,068.00	\$2,585.00	\$1,795.00	\$2,245.00	\$1,381.00	\$1,390.00	\$1,211.00	\$1,320.00	\$1,020.00	\$1,029.00	\$910.00	\$916.00
60-64	\$3,460.00	\$3,208.00	\$3,104.00	\$2,905.00	\$2,618.00	\$2,311.00	\$2,372.00	\$2,128.00	\$1,981.00	\$1,760.00	\$1,760.00	\$1,567.00
65-69	\$7,084.00	\$6,173.00	\$6,812.00	\$5,985.00	\$6,373.00	\$5,378.00	\$4,897.00	\$3,996.00	\$4,283.00	\$3,835.00	\$3,812.00	\$3,413.00
70-74				Pleas	se Contact Azi	muth Risk So	lutions For Pr	itions For Premium Information				

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 12/31/2018) Rates Do Not include surplus lines taxes (if applicable)

					1 , 11 ,							
Deductible	US \$	\$250	US \$	5500	US \$1,000		US \$2	2,500	US \$5,000		US \$10,000	
AGE	MALE	FEMALE										
14 days to 9 years	First 2 Free; thereafter \$586.00	First 2 Free; thereafter \$586.00	First 2 Free; thereafter \$512.00	First 2 Free; thereafter \$512.00	First 2 Free; thereafter \$400.00	First 2 Free; thereafter \$400.00	First 2 Free; thereafter \$350.00	First 2 Free; thereafter \$350.00	First 2 Free; thereafter \$321.00	First 2 Free; thereafter \$321.00	First 2 Free; thereafter \$286.00	First 2 Free; thereafter \$286.00
10-18	\$602.00	\$602.00	\$536.00	\$536.00	\$442.00	\$442.00	\$413.00	\$413.00	\$388.00	\$388.00	\$342.00	\$342.00
19-24	\$962.00	\$1,360.00	\$832.00	\$1,337.00	\$650.00	\$1,025.00	\$565.00	\$893.00	\$443.00	\$718.00	\$394.00	\$618.00
25-29	\$1,014.00	\$1,548.00	\$886.00	\$1,505.00	\$690.00	\$1,160.00	\$602.00	\$1,006.00	\$470.00	\$837.00	\$420.00	\$656.00
30-34	\$1,135.00	\$1,712.00	\$977.00	\$1,613.00	\$758.00	\$1,250.00	\$665.00	\$1,091.00	\$521.00	\$875.00	\$462.00	\$745.00
35-39	\$1,272.00	\$2,023.00	\$1,031.00	\$1,795.00	\$798.00	\$1,395.00	\$700.00	\$1,205.00	\$546.00	\$1,003.00	\$487.00	\$784.00
40-44	\$1,610.00	\$2,220.00	\$1,308.00	\$1,932.00	\$866.00	\$1,515.00	\$760.00	\$1,325.00	\$726.00	\$1,028.00	\$646.00	\$913.00
45-49	\$1,868.00	\$2,251.00	\$1,531.00	\$1,915.00	\$1,186.00	\$1,481.00	\$1,034.00	\$1,290.00	\$844.00	\$1,018.00	\$750.00	\$908.00
50-54	\$2,280.00	\$2,504.00	\$1,933.00	\$2,160.00	\$1,495.00	\$1,675.00	\$1,305.00	\$1,490.00	\$1,108.00	\$1,235.00	\$985.00	\$1,100.00
55-59	\$2,756.00	\$3,265.00	\$2,396.00	\$3,005.00	\$1,855.00	\$2,527.00	\$1,616.00	\$2,202.00	\$1,361.00	\$1,855.00	\$1,210.00	\$1,650.00
60-64	\$4,543.00	\$4,276.00	\$4,141.00	\$3,881.00	\$3,490.00	\$3,874.00	\$3,160.00	\$2,836.00	\$2,640.00	\$2,346.00	\$2,351.00	\$2,090.00
65-69	\$9,488.00	\$8,232.00	\$9,080.00	\$7,874.00	\$8,494.00	\$7,170.00	\$6,530.00	\$5,330.00	\$5,710.00	\$5,113.00	\$5,081.00	\$4,551.00
70-74				Pleas	se Contact Azi	muth Risk So	lutions For Pr	emium Inforn	nation			

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

# MERIDIAN ENHANCED RATES

#### THE MERIDIAN SERIES - ENHANCED

 $\label{local coverage excluding us and canada (New Business Rates valid through 12/31/2018)} Rates Do Not include surplus lines taxes (if applicable)$ 

Deductible	US \$	250	US \$	US \$500		1,000	US \$2,500		US \$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 \$1,083.00	First 2 Free; thereafter \$1,083.00	First 2 Free; thereafter \$982.00	First 2 Free; thereafter \$982.00	First 2 Free; thereafter \$848.00	First 2 Free; thereafter \$848.00	First 2 Free; thereafter \$812.00	First 2 Free; thereafter \$812.00	First 2 Free; thereafter \$774.00	First 2 Free; thereafter \$774.00	First 2 Free; thereafter \$612.00	First 2 Free; thereafter \$612.00	
10-18	\$1,136.00	\$1,136.00	\$1,013.00	\$1,013.00	\$885.00	\$885.00	\$842.00	\$842.00	\$799.00	\$799.00	\$765.00	\$765.00	
19-24	\$1,367.00	\$3,254.00	\$1,218.00	\$3,120.00	\$1,020.00	\$2,356.00	\$936.00	\$2,137.00	\$822.00	\$1,880.00	\$715.00	\$1,530.00	
25-29	\$1,402.00	\$3,578.00	\$1,264.00	\$3,407.00	\$1,050.00	\$2,573.00	\$962.00	\$2,317.00	\$846.00	\$2,077.00	\$732.00	\$1,570.00	
30-34	\$1,517.00	\$3,954.00	\$1,370.00	\$3,734.00	\$1,135.00	\$2,895.00	\$1,042.00	\$2,612.00	\$910.00	\$2,273.00	\$784.00	\$1,813.00	
35-39	\$1,562.00	\$4,331.00	\$1,422.00	\$3,978.00	\$1,172.00	\$3,162.00	\$1,075.00	\$2,830.00	\$936.00	\$2,484.00	\$802.00	\$1,852.00	
40-44	\$1,922.00	\$4,703.00	\$1,736.00	\$4,252.00	\$1,416.00	\$3,397.00	\$1,291.00	\$3,071.00	\$1,111.00	\$2,532.00	\$945.00	\$2,088.00	
45-49	\$2,125.00	\$2,502.00	\$1,931.00	\$2,287.00	\$1,566.00	\$1,848.00	\$1,426.00	\$1,673.00	\$1,223.00	\$1,362.00	\$1,028.00	\$1,138.00	
50-54	\$2,619.00	\$2,801.00	\$2,390.00	\$2,578.00	\$1,933.00	\$2,081.00	\$1,790.00	\$1,919.00	\$1,525.00	\$1,630.00	\$1,266.00	\$1,351.00	
55-59	\$3,230.00	\$3,150.00	\$2,989.00	\$2,913.00	\$2,404.00	\$2,346.00	\$2,158.00	\$2,108.00	\$1,870.00	\$1,830.00	\$1,531.00	\$1,495.00	
60-64	\$6,856.00	\$6,587.00	\$6,380.00	\$6,014.00	\$5,422.00	\$5,060.00	\$4,996.00	\$4,658.00	\$4,231.00	\$3,801.00	\$3,565.00	\$3,230.00	
65-69	\$13,618.00	\$11,939.00	\$13,140.00	\$11,463.00	\$12,186.00	\$10,504.00	\$9,589.00	\$8,712.00	\$8,386.00	\$7,599.00	\$7,000.00	\$6,355.00	
70-74		Please Contact Azimuth Risk Solutions For Premium Information											

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 12/31/2018) Rates Do Not include surplus lines taxes (if applicable)

		rates by Not include surplus lines taxes (if applicable)											
Deductible	US \$	US \$250 US \$500		US \$1	US \$1,000		2,500	US \$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 \$1,294.00	First 2 Free; thereafter \$1,294.00	First 2 Free; thereafter \$1,163.00	First 2 Free; thereafter \$1,163.00	First 2 Free; thereafter \$989.00	First 2 Free; thereafter \$989.00	First 2 Free; thereafter \$937.00	First 2 Free; thereafter \$937.00	First 2 Free; thereafter \$886.00	First 2 Free; thereafter \$886.00	First 2 Free; thereafter \$845.00	First 2 Free; thereafter \$845.00	
10-18	\$1,370.00	\$1,370.00	\$1,202.00	\$1,202.00	\$1,037.00	\$1,037.00	\$978.00	\$978.00	\$927.00	\$927.00	\$881.00	\$881.00	
19-24	\$1,717.00	\$4,189.00	\$1,520.00	\$4,008.00	\$1,253.00	\$2,990.00	\$1,141.00	\$2,701.00	\$994.00	\$2,357.00	\$848.00	\$1,888.00	
25-29	\$1,766.00	\$4,624.00	\$1,582.00	\$4,390.00	\$1,297.00	\$3,278.00	\$1,177.00	\$2,936.00	\$1,024.00	\$2,620.00	\$870.00	\$1,939.00	
30-34	\$1,919.00	\$5,120.00	\$1,722.00	\$4,828.00	\$1,290.00	\$3,706.00	\$1,285.00	\$3,329.00	\$1,110.00	\$2,879.00	\$941.00	\$2,266.00	
35-39	\$1,949.00	\$5,623.00	\$1,794.00	\$5,153.00	\$1,456.00	\$4,066.00	\$1,326.00	\$3,619.00	\$1,141.00	\$3,157.00	\$964.00	\$2,318.00	
40-44	\$2,459.00	\$6,120.00	\$2,210.00	\$5,518.00	\$1,783.00	\$4,380.00	\$1,619.00	\$3,943.00	\$1,378.00	\$3,227.00	\$1,157.00	\$2,629.00	
45-49	\$2,730.00	\$3,230.00	\$2,471.00	\$2,729.00	\$1,985.00	\$2,360.00	\$1,795.00	\$2,125.00	\$1,524.00	\$1,711.00	\$1,270.00	\$1,410.00	
50-54	\$3,134.00	\$3,624.00	\$3,078.00	\$3,326.00	\$2,466.00	\$2,666.00	\$2,278.00	\$2,451.00	\$1,924.00	\$2,064.00	\$1,580.00	\$1,693.00	
55-59	\$4,198.00	\$4,090.00	\$3,875.00	\$3,775.00	\$3,096.00	\$3,019.00	\$2,769.00	\$2,701.00	\$2,384.00	\$2,326.00	\$1,933.00	\$1,886.00	
60-64	\$8,973.00	\$8,487.00	\$8,337.00	\$7,850.00	\$7,062.00	\$6,576.00	\$6,489.00	\$6,042.00	\$5,471.00	\$4,901.00	\$4,582.00	\$4,134.00	
65-69	\$17,997.00	\$15,750.00	\$17,349.00	\$15,114.00	\$16,079.00	\$13,836.00	\$12,615.00	\$11,448.00	\$11,011.00	\$9,962.00	\$9,163.00	\$8,305.00	
70-74				Pleas	e Contact Azi	muth Risk So	lutions For Pr	emium Inforn	nation				

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