



# GLOBAL MARINER

INTERNATIONAL CREW  
MEDICAL INSURANCE



Coverage Anywhere.  
Value Everywhere.



 **Azimuth**  
Risk Solutions<sup>SM</sup>

## WHO IS AZIMUTH RISK SOLUTIONS?

Headquartered in Indianapolis, Indiana, Azimuth Risk Solutions (Azimuth) is a service-first organization formed by professionals with nearly 30 years in the international insurance industry. Azimuth's mission is to provide the finest value combination of product offering, administration and client service available in the international health, travel and life insurance market.

If it is important to you to do business with an organization that is committed to service excellence, ethical conduct and philanthropic pursuits, Azimuth is the choice to meet your requirements. Azimuth is a Managing Agency for our insurer, certain underwriters at Lloyd's, London and the Scheme Administrator for the Global Mariner plan.

## DOES INTERNATIONAL MEDICAL INSURANCE MAKE SENSE FOR ME?

If it matters to you to have flexibility and security where, when and how you receive your health care services, the Global Mariner, International Crew Medical Insurance plan can offer you peace of mind. This peace comes from the knowledge that you will have the ability to access the best medical care available, either in your country of residence, or anywhere you may elect to go in the world.

The Global Mariner, International Crew Medical Insurance plan provides you with a private medical care alternative that allows you to choose from any provider, no matter where they practice in the world and know that you have the ability to positively impact the quality of your medical services. If you are seeking a balanced plan that can travel with you around the world, Azimuth Risk Solutions has created the plan for you.

## WHO IS LLOYD'S LONDON?

The preeminent name in international insurance is Lloyd's, London. The largest, oldest, and most respected in the insurance market is the insurer on all of Azimuth's plans. You will have the security of knowing that you are working with an insurer which has paid every valid claim presented for more than 325 years. Lloyd's is 'A' rated by AM Best and Standard & Poor's for their superior ability to pay claims.

## EXTREME SPORTS RIDER

Do you have some down time while in port? With that down time, do you plan to take part in extreme adventurous activities? Consider adding the Extreme Sports Rider to your Global Mariner plan. Extreme recreational activities from four different elements include: Earth, Water, Wind, and Snow. The Optional Extreme Sports Rider provides up to \$50,000 of coverage for eligible activities. The Accidental Death & Dismemberment benefit does not apply when you are engaged in sports and/or hazardous activities.

## OPTIONAL DENTAL RIDER

Azimuth wants to make you smile and the optional dental rider can help keep that smile looking great. By selecting this optional benefit plan, you can protect yourself from high dental cost.

## WHY GLOBAL MARINER?

- Financial Security from Lloyd's, London
- Designed Exclusively for Captains and Crew
- Worldwide Coverage
- On and Off Board Vessel Coverage
- Primary to P&I, Work Related Accidents/ Injuries Covered
- One Low Rate for All
- No Co-Insurance Outside US
- Direct Payment to Provider
- PHCS MultiPlan Network in the US

This insurance is Primary to P&I (this insurance is Primary to the vessels Protection and Indemnity Insurance (P&I)).



## SCHEDULE OF BENEFITS\*

<b>Maximum Limit</b>	\$500,000, \$1,000,000 Maximum Limit
<b>Deductibles</b>	\$500, \$1,000, \$2,500 Participating Member per Coverage Period
<b>Family Deductible</b>	Maximum of 3 Deductibles per Family per Coverage Period
<b>Coverage Area</b>	Area 1- Worldwide Including U.S. & Canada ; Area 2- Worldwide Excluding U.S. & Canada
<b>Coinsurance – Claims incurred inside US or Canada</b>	After the Deductible the Plan will pay 80% of the next \$5,000 of Eligible Medical Expenses, then 100% to the Maximum Limit. Coinsurance will be waived if Eligible Medical Expenses are incurred within the Preferred Provider Organization Network
<b>Coinsurance – Claims incurred outside US or Canada</b>	After the Deductible the Plan will pay 100% of Eligible Medical Expenses to the Maximum Limit
<b>Pre-certification Penalty</b>	50% Eligible Medical Expenses
<b>Pre-existing Condition</b>	\$10,000 Sub-Limit per Coverage Period, \$50,000 Maximum Sub-Limit, After 364 days of continuous coverage

### INPATIENT/OUTPATIENT BENEFITS

<b>Hospital Room and Board</b>	Average Semi-Private room rate
<b>Intensive Care Unit</b>	Usual, Reasonable and Customary Charges
<b>Human Organ/ Tissue Transplant</b>	\$500,000 Sub-Limit per Covered Transplants, up to the Maximum Limit
<b>Home Health &amp; Extended Care Facility</b>	Usual, Reasonable and Customary Charges
<b>Surgery</b>	Usual, Reasonable and Customary Charges
<b>Diagnostic Laboratory</b>	Usual, Reasonable and Customary Charges
<b>Diagnostic Radiology</b>	Usual, Reasonable and Customary Charges
<b>Physician</b>	Usual, Reasonable and Customary Charges
<b>Physician Specialist</b>	Usual, Reasonable and Customary Charges
<b>Physical Therapy</b>	\$50 Sub-Limit per visit, \$1,000 Sub-Limit per Coverage Period, \$10,000 Maximum Sub-Limit
<b>Local Ambulance</b>	Up to \$750 Sub-Limit per Incident, per Coverage Period when Illness or Injury results in Hospitalization
<b>Chiropractic Care</b>	\$35 Sub-Limit per visit, 10 visits per Coverage Period, Must be prescribed by a Licensed Medical Physician, After 364 days of Continuous Coverage

### EMERGENCY BENEFITS

<b>Emergency Room - Illness/Accident</b>	Usual, Reasonable, and Customary, Subject to additional \$250 Deductible if Illness or Injury does not result in Hospitalization
<b>Emergency Medical Evacuation</b>	\$250,000 Maximum Sub-Limit, \$10,000 Maximum Sub-Limit for Participating Members age 60 and older
<b>Emergency Reunion</b>	Reimbursement up to \$10,000 for Expenses related to the Emergency Reunion of a relative or friend resulting from an Emergency Medical Evacuation of a Participating Member
<b>Emergency Dental - Due to an Accident</b>	\$500 Sub-Limit per Coverage Period

### OTHER BENEFITS

<b>Return of Mortal Remains</b>	Reimbursement up to \$25,000 for the return of a Participating Members Mortal Remains to his/her Home Country, Not subject to Deductible or Coinsurance
<b>Prescription Drug Coverage</b>	Reimbursement Only. Usual, Reasonable and Customary. 20% Coinsurance in the US
<b>Durable Medical Equipment</b>	Usual, Reasonable and Customary charges, Limited to a standard Wheelchair and/or Hospital Bed
<b>All Other Eligible Medical Expenses</b>	Usual, Reasonable and Customary Charges

\* This is a consolidated and summary description of benefits and limits. A full version of the Evidence of Insurance or Master Policy with a complete list of benefits, conditions, limitations and exclusions are available upon request.

## RATES FOR PLAN OPTIONS

### WORLDWIDE COVER INCLUDING THE US & CANADA

#### \$500,000 MAXIMUM LIMIT

\$ 500 Deductible	\$ 1,391.00
\$ 1,000 Deductible	\$ 1,076.00
\$ 2,500 Deductible	\$ 940.00

#### \$1,000,000 MAXIMUM LIMIT

\$ 500 Deductible	\$ 1,641.00
\$ 1,000 Deductible	\$ 1,270.00
\$ 2,500 Deductible	\$ 1,110.00

### WORLDWIDE COVER EXCLUDING THE US & CANADA

#### \$500,000 MAXIMUM LIMIT

\$ 500 Deductible	\$ 1,043.25
\$ 1,000 Deductible	\$ 807.00
\$ 2,500 Deductible	\$ 752.00

#### \$1,000,000 MAXIMUM LIMIT

\$ 500 Deductible	\$ 1,230.75
\$ 1,000 Deductible	\$ 953.00
\$ 2,500 Deductible	\$ 880.00

No rates are final until documented in writing by Azimuth Risk Solutions



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