

International Assurance

Is it Important to Have Travel Medical Insurance?

Perhaps the better question is whether you are prepared to travel without it. After all, ACA (ObamaCare) does NOT provide protection while traveling to or outside of the US. While international travel is often interesting, fun and exciting, it is important not to ignore the real risks we face, even though we do not like to think about them happening. Most domestic insurance plans have restrictions for time out of home country or geographic areas which lack coverage. At claim time, they are unable to handle money conversions and language translations. Plus, eventually when claims are paid, they are paid at low out of network amounts. Be confident when you arrive in another country that you'll enjoy the security of the finest travel medical insurance protection available in the market today.

One Rate for All Ages

That's right. The International Assurance Plan offers the most comprehensive series of benefits available in today's travel medical insurance market all at a unique, affordable **one rate for all ages price**. The low, daily premium rates for groups are listed on the last page of this benefit brochure. Can you afford not to be protected while traveling abroad?

Who is Eligible to Purchase the International Assurance Plan?

Any group (2 or more) traveling together and who are more than 14 days old should be protected with the International Assurance Plan. This includes individuals, families, or any group of people traveling together, such as church, family, corporate groups, etc.

Sudden Onset of Pre-Existing Condition:

If you have a prior health condition which suddenly and unexpectedly asserts itself during your travel, the International Assurance Plan does provide a limited amount of coverage to help mitigate this unpleasant surprise. You have coverage up to \$20,000 (including emergency medical evacuation).



International Assurance

Precertification:

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 pre-notified by contacting Azimuth Risk Solutions, LLC through the contact information indicated on the member's identification card prior to receiving service. In the case of emergency hospital admission, Azimuth Risk Solutions, LLC must be contacted within the first 48 hours of admission or as soon as possible. **Pre-notification is not a guarantee of coverage.**

Optional Sports Rider:

If you enjoy an active lifestyle, you will want to consider adding this coverage to your plan. Recreational activities such as parasailing & bungee jumping as well as certain contact sports which include soccer and basketball are examples of activities for which you will need the Sports Rider included on your plan in order to have coverage while participating. The Sports Rider provides up to \$10,000 coverage for these and other non-professional sports and activities. The Accidental Death & Dismemberment benefit does not apply when you are engaged in sports and/or hazardous activities. On the premium rate chart (at the back of this brochure) the daily premium rates in **GREEN** automatically include the Sports Rider.

Trip Delay:

As we all know, travel can sometimes lead to frustration and trip delays are a big part of that frustration. In the event your travel is significantly delayed, the International Assurance Plan provides \$100 a day to help defray unexpected expenses as a result of such a delay.

What if I Stay Longer?

Sometimes you just need a little more time away from things at home. With the International Assurance Plan, it is easy to stay covered. Simply login to the ARS Client Center at the Azimuth Risk Solutions, LLC website, 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.

Quick Trip Home Coverage:

Longer trips may require that you return home for a brief time to manage your affairs. Perhaps it is important to be home for the holidays; if so, the International Assurance Plan has you covered. If you purchase at least 90 days of coverage, the International Assurance Plan provides coverage in your home country for up to 14 days in your home country for a quick visit home, after which you would then complete your international travel.

Home Country Coverage at End of Trip:

A long time away from home requires a little time to get acclimated to life back home. That is why we provide 15 days free with a 180-day purchase or 30 days free with a 364 day purchase.

International Assurance

International Client Assistance

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

- **Real Time Call Center** – never worry about getting lost in voicemail while you are many time zones away. A caring, helpful voice on the other end of the phone is always ready to help.
- **Lost Baggage Tracking** – if you've 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.
- **Much, much more**



Emergency Medical Evacuation:

It is likely that the most significant financial and personal risk you face abroad is the need for an emergency medical evacuation. In the case of a life-threatening injury or illness, the International Assurance Plan provides coverage to transport you to the nearest facility which can properly care for you. We know it's important not to feel alone at a time of crisis, so the International Assurance Plan provides coverage to transport an immediate family member or friend to your bedside in the event you are evacuated.

Terrorism:

Today's headlines provide a regular reminder of the challenging environment in which we live. Terrorism, by its very nature is to take advantage of the unaware and unprepared. While we cannot stop these events from occurring, the International Assurance Plan is prepared to help with covering the expenses for medical care in case you are injured in

International Assurance Travel Medical Plan

Schedule of Benefits

Medical Coverage	USD
Maximum Limits	\$35,000, \$60,000, \$125,000, \$600,000, or \$1,200,000 (Ages 70-79 limited to \$50,000; Ages 80+ limited to \$12,000)
Deductibles	\$0 (Excluding the US & Canada ONLY); \$50; \$250; \$500 per Participating Member, per Coverage Period
Pre-Existing Conditions	NO Coverage
Coverage Area	Worldwide – Including & Excluding the US & Canada
Coinsurance – Claims Incurred in US or Canada	After the Deductible the Plan will pay 80% of the next \$5,000 of Eligible Medical Expenses, then 100% to the Maximum Limit
Coinsurance - Claim incurred outside US or Canada	After the Deductible the Plan will pay 100% of Eligible Medical Expenses to the Maximum Limit
Hospital Services	
Pre-Notification Penalty	50% of Eligible Medical Expenses
Hospital Indemnity	\$150 Sub-Limit per night , maximum for 5 nights for Inpatient Hospitalization, Outside the US and Canada only
Hospital Room and Board	Average semi-private room rate, which would include nursing services
Intensive Care Unit	Usual, Reasonable, and Customary charges to the Maximum Limit
Emergency Room Illness or Injury	Usual, Reasonable, and Customary charge, Subject to additional \$350 Co-pay if Illness or Injury does not result in Hospitalization
Outpatient Services	
Physician Visit	Usual, Reasonable, and Customary charges
Physical Therapy	\$60 Sub-Limit per visit, 1 visit per day, Maximum of 15 visits per Coverage Period
Prescription Drugs	Reimbursement Only, Usual, Reasonable and Customary charges, Subject to 20% Coinsurance inside the US
Urgent Care Services Claims in US or Canada	\$35.00 Co-pay per visit, Subject to Coinsurance (Not subject to the Deductible)
Other Services	
Sudden On-set of Pre-existing Condition	\$100,000 Sub-Limit for Eligible Medical Expenses including Emergency Medical Evacuation, up to age 69. ONLY for plans purchased for 180 days or more with \$600,000 or \$1,200,000 Maximum Limits
Local Ambulance	Usual, Reasonable and Customary charges, when covered Illness or Injury results in Hospitalization
Durable Medical Equipment	Usual, Reasonable and Customary charges, limited to a standard hospital bed and/or a standard basic wheelchair

International Assurance Travel Medical Plan

Schedule of Benefits Continued

Other Services	
Dental - Injury as Result of Accident	\$250 Sub-Limit per Coverage Period, available for Policies purchased for 180 days or more
Dental - Acute Onset of Pain	\$100 Sub-Limit per Coverage Period, available for Policies purchased for 90 days or more
Emergency Medical Evacuation	Up to Policy Maximum; except when related to Sudden Onset of Pre-existing Conditions
Emergency Reunion	\$7,500 Maximum Sub-Limit
Return of Mortal Remains	\$50,000 Maximum Sub-Limit
Return of Minor Dependent Child (ren)	\$50,000 Maximum Sub-Limit
Quick Trip Home Country Coverage	14 days cumulative Home Country Coverage, subject to 90-day minimum purchase, As defined in the policy
End of Trip Home Country Coverage	15 days free with a 180-day purchase, or 30 days free with a 364-day purchase, As defined in the policy
Lost Checked Luggage	\$250 Sub-Limit per Coverage Period, As defined in the policy (Not subject to Deductible or Coinsurance)
Accidental Death & Dismemberment (AD&D) Participating Members age 18 and older	Up to \$25,000 Maximum Principal Sum; Death of Participating Member- \$25,000; Loss of 2 or more Limbs or Sight in both eyes- \$25,000; Loss of 1 Limb or Sight in 1 eye- \$12,500; Age 70-74 Benefits are reduced by 50%; Age 75+ Benefits are reduced by an additional 50% (Not subject to the Deductible or Coinsurance)
Accidental Death & Dismemberment Participating Members under the age 18	Up to \$10,000 Principal Sum; Death of Participating Member- \$10,000; Loss of 2 or more Limbs or Sight in both eyes- \$10,000; Loss of 1 Limb or Sight in 1 eye- \$5,000 (Not subject to the Deductible or Coinsurance)
Political Evacuation	\$10,000 Sub-Limit (Not subject to Deductible or Coinsurance)
Act of Terrorism	\$50,000 Sub-Limit, Eligible Medical Expenses only
Third-Party Liability	\$500 Sub-Limit, As defined in the policy
Trip Delay/Missed Connection	\$100 Sub-Limit per day (maximum 2 days), After a 12-hour delay period, As defined in the policy

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.

The International Assurance Travel Medical Plan Details

International Assurance Travel Medical Plan

The International Assurance Travel Medical Plan (a Beacon Series Travel Medical product) offers the most comprehensive series of benefits available in today's travel medical insurance market all at an affordable, one rate for all ages, price. However, the real value of an insurance plan exists in the company behind the plan and its ability to respond in a time of need. Azimuth Risk Solutions, LLC takes exceptional pride in its ability to professionally serve our clients no matter where they are in the world and at any time of the day or night. Azimuth Risk Solutions, LLC stands ready to provide solutions to travelers 24 hours a day, 7 days a week staffed by people who enjoy helping other people.

Who is Eligible to purchase the International Assurance Plan?

Any group of 2 or more, Mission sending organizations, Student groups, Corporate groups, Church Groups, Work & Travel Groups and many other organizations. Coverage is available for a period of five (5) days up to 728 days!



Who Is Azimuth Risk Solutions, LLC?

Headquartered in Indianapolis, Indiana, Azimuth Risk Solutions, LLC is a service-first organization formed by professionals with nearly 30 years in the international insurance industry to provide simply the finest in product offering, administration and support before and after the sale of international health, travel and life insurance products. If it's important to you to do business with an organization that is committed both to service excellence and to ethical conduct as well as philanthropic pursuits, Azimuth Risk Solutions, LLC is the choice to meet your requirements. Azimuth Risk Solutions, LLC is a Managing Agency for our insurer, Lloyd's, London and the administrator for the International Assurance Travel Medical Plan.

When Does Coverage Become Effective and When Does Coverage End?

Coverage becomes effective on the latest of: the moment we receive your application and correct payment (if the application and payment is made online or by fax), 11:59 pm US Eastern Standard Time (EST) on the date we receive your application and correct payment (if application and payment is made by mail), the moment the member departs from his or her home country or 11:59 pm EST on the date you request on your application. Coverage will end on the earliest of: 11:59 pm EST on the date requested on your application, or the moment of the member's arrival upon return to their home country (unless the member has started a benefit period or is eligible for home country coverage).

Who Insures the International Assurance Plan?

The preeminent name in international insurance is Lloyd's, London. This largest, oldest and most respected insurance market is the insurer on all Azimuth Risk Solutions, LLC plans. You will have the security of knowing that you are working with an insurer who has paid every eligible claim for more than 320 years. Lloyd's is 'A' rated by AM Best and 'A+' Standard & Poor's for their superior ability to pay claims.

Who Is Insurance Services of America?

Rest assured that in addition to Lloyd's (better known as Lloyd's of London) and Azimuth Risk Solutions, LLC, Insurance Services of America (ISA), as the exclusive worldwide marketer of the International Assurance Plan, is here to provide truly "old fashioned" customer service. If you should call our office in Arizona a "live" person will answer your call – you won't deal with a complex computerized answering system. In fact, if you should call we never ask, "Who shall I say is calling?" or "What is this in reference to?" Most of the time we don't know who is calling until we pick up the phone – we don't screen our calls because we want to talk to you. If you should get a voice mail, we always promptly return your call. If you should email us we always answer your emails quickly. We try our very best not to leave you "hanging". ISA has been in the "International" insurance business since 1995 and helps insure over 100,000 new clients each year. ISA is ranked among the best nationwide in sales and service year after year after year. ISA has an A+ BBB rating with a customer satisfaction rating of 99%. Our contact information is located on the front cover of this benefit brochure. ISA thanks you in advance for considering our exclusive "International Assurance Travel Major Medical Plan!"

The International Assurance Travel Medical Plan Details

What Is Not Covered?

Charges related to:

- Pre-existing Conditions – Charges resulting directly or indirectly from or relating to any Pre-existing Condition are excluded from coverage under this description.
- Pregnancy – newborn care.
- Experimental treatments or surgery.
- Weight modification treatment, plastic surgery unrelated to restoration after a covered injury or illness or sex-change surgery.
- Injuries as a result of engaging in Hazardous Sports without the purchase of the optional Sports rider.
- Any injury or illness as a result of the consumption of alcohol or drugs; or for the treatment of substance abuse.



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.

For additional information regarding benefits as well as how you can take advantage of this program, please contact your Agent/Broker of record or Azimuth Risk Solutions, LLC.

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 AzimuthRisk.com and return completed to Azimuth Risk Solutions, LLC with your original receipts, itemized bill from the provider and your eligible expenses will be promptly refunded.

As with every aspect of Azimuth Risk Solutions, LLC's operations, if you have any difficulty, simply contact your agent of record or Azimuth Risk Solutions, LLC direct and we will gladly help you with completing the process. In the even that you have a large or ongoing claim your precertification through Azimuth Risk Solutions, LLC will in many cases allow us to arrange for your care and payment directly to your healthcare provider.

Coverage Details

Maximum Limits and Deductible Options

Maximum Limit Options:	\$35,000	\$60,000	\$125,000	\$600,000	\$1,200,000
Deductible Options:		\$0	\$50	\$250	\$500
Requested Plan Options					
For Participating Members requiring coverage OUTSIDE the US & Canada					

Please note to purchase one day after your returning travel date**

(Rates are per Participating Member per day)

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

Daily Rate - Excluding the US & Canada		Daily Rate - Excluding the US & Canada	
Maximum Limit	\$35,000	Maximum Limit	\$60,000
Deductible:	Composite Rate/ <i>Including S.R.</i>	Deductible:	Composite Rate/ <i>Including S.R.</i>
\$0	\$1.42/ <i>\$1.70</i>	\$0	\$1.65/ <i>\$1.98</i>
\$50	\$1.28/ <i>\$1.54</i>	\$50	\$1.48/ <i>\$1.78</i>
\$250	\$1.14/ <i>\$1.36</i>	\$250	\$1.32/ <i>\$1.58</i>
\$500	\$1.02/ <i>\$1.22</i>	\$500	\$1.20/ <i>\$1.44</i>
Please note ages 70 to 79 limited to \$50,000 Maximum Limit and ages 80+ limited to \$12,000 Maximum Limit. Coverage available up to 364 days and can be extended for an additional 364 days. The Optional Sport Rider is available up to Age 64.			

Daily Rate - Excluding the US & Canada		Daily Rate - Excluding the US & Canada		Daily Rate - Excluding the US & Canada	
Maximum Limit	\$125,000	Maximum Limit	\$600,000	Maximum Limit	\$1,200,000
Deductible:	Composite Rate/ <i>Including S.R.</i>	Deductible:	Composite Rate/ <i>Including S.R.</i>	Deductible:	Composite Rate/ <i>Including S.R.</i>
\$0	\$1.90/ <i>\$2.28</i>	\$0	\$2.02/ <i>\$2.42</i>	\$0	\$2.18/ <i>\$2.62</i>
\$50	\$1.72/ <i>\$2.02</i>	\$50	\$1.82/ <i>\$2.18</i>	\$50	\$1.98/ <i>\$2.38</i>
\$250	\$1.52/ <i>\$1.82</i>	\$250	\$1.62/ <i>\$1.94</i>	\$250	\$1.75/ <i>\$2.10</i>
\$500	\$1.36/ <i>\$1.64</i>	\$500	\$1.45/ <i>\$1.74</i>	\$500	\$1.58/ <i>\$1.90</i>
Please note ages 70 to 79 limited to \$50,000 Maximum Limit and ages 80+ limited to \$12,000 Maximum Limit. Coverage available up to 364 days and can be extended for an additional 364 days. The Optional Sport Rider is available up to Age 64.					

Evidence of Insurance Termination Date — Insurance hereunder terminates on the earlier of: 22.3.1 11:59pm US Eastern Standard Time on the last day of the period for which Premium has been paid; or 22.3.2 11:59pm US Eastern Standard Time on the date requested on the Application; or 22.3.3 The moment of the Participating Member's arrival upon return to his or her Home Country (unless the Participating Member has started a Benefit Period or is eligible for Home Country Coverage or Visits)

Coverage Details

Maximum Limits and Deductible Options

Maximum Limit Options:	\$35,000	\$60,000	\$125,000	\$600,000	\$1,200,000
Deductible Options:	\$50	\$250	\$500		
Requested Plan Options					
For Participating Members requiring coverage INCLUDING the US & Canada					

Please note to purchase one day after your returning travel date**

(Rates are per Participating Member per day)

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

Daily Rate - Including the US & Canada		Daily Rate - Including the US & Canada	
Maximum Limit	\$35,000	Maximum Limit	\$60,000
Deductible:	Composite Rate/ <i>Including S.R.</i>	Deductible:	Composite Rate/ <i>Including S.R.</i>
\$0	N/A	\$0	N/A
\$50	\$1.74/ <i>\$2.26</i>	\$50	\$2.00 / <i>\$2.60</i>
\$250	\$1.54/ <i>\$2.00</i>	\$250	\$1.78/ <i>\$2.31</i>
\$500	\$1.38/ <i>\$1.80</i>	\$500	\$1.62/ <i>\$2.11</i>
Please note ages 70 to 79 limited to \$50,000 Maximum Limit and ages 80+ limited to \$12,000 Maximum Limit. Coverage available up to 364 days and can be extended for an additional 364 days. The Optional Sport Rider is available up to Age 64.			

Daily Rate - Including the US & Canada		Daily Rate - Including the US & Canada		Daily Rate - Including the US & Canada	
Maximum Limit	\$125,000	Maximum Limit	\$600,000	Maximum Limit	\$1,200,000
Deductible:	Composite Rate/ <i>Including S.R.</i>	Deductible:	Composite Rate/ <i>Including S.R.</i>	Deductible:	Composite Rate/ <i>Including S.R.</i>
\$0	N/A	\$0	N/A	\$0	N/A
\$50	\$2.32/ <i>\$3.02</i>	\$50	\$2.45/ <i>\$3.19</i>	\$50	\$2.68/ <i>\$3.48</i>
\$250	\$2.05/ <i>\$2.67</i>	\$250	\$2.20/ <i>\$2.86</i>	\$250	\$2.36/ <i>\$3.07</i>
\$500	\$1.85/ <i>\$2.41</i>	\$500	\$1.96/ <i>\$2.55</i>	\$500	\$2.14/ <i>\$2.78</i>
Please note ages 70 to 79 limited to \$50,000 Maximum Limit and ages 80+ limited to \$12,000 Maximum Limit. Coverage available up to 364 days and can be extended for an additional 364 days. The Optional Sport Rider is available up to Age 64.					

Evidence of Insurance Termination Date — Insurance hereunder terminates on the earlier of: 22.3.1 11:59pm US Eastern Standard Time on the last day of the period for which Premium has been paid; or 22.3.2 11:59pm US Eastern Standard Time on the date requested on the Application; or 22.3.3 The moment of the Participating Member's arrival upon return to his or her Home Country (unless the Participating Member has started a Benefit Period or is eligible for Home Country Coverage or Visits)