I.	Name and address Of the Master Policyholder:	The Beacon/Axis Series Group Insurance Trust C/O Lutea (Anguilla) Limited P.O. Box 1533, The Valley, TV1 13P British West Indies
	Name of Members:	DeRuischer Jonathan Daniel (691802047659) DeRuischer Kathryn Diane (691802047660) DeRuischer Jackson Robert (691802047661) DeRuischer Noah James (691802047662) DeRuischer Grace Elisabeth (691802047663) DeRuischer Judah Eric (691802047664) DeRuischer Faith Noelle (691802047665)
	Members Address:	5399 Effingham Dr Kentwood Michigan United States 49508
	Mail Forwarding Address of Members:	3170 Airmans Dr Unit 1069-HAFF Fort Pierce Florida United States 34946
II.	Effective date of Coverage:	March 25, 2020 to March 23, 2021 (Coverage and Benefits will terminate at 11:59 PM, EST)
III.	Insurance is effective with certain	UNDERWRITERS AT LLOYD'S, LONDON
	Percentage	100%
IV.	Amount:	As set forth in Section 24, Schedule of Benefits and Limits
	Coverage:	MERIDIAN ESSENTIAL
	Deductible:	\$ 1,000.00
	Premium:	\$ 4,440.00
	Conditional Rate Increase:	N/A
	Smoking Rider Rate Increase:	N/A
	Ultimate Sports Rider:	No
	Rate:	\$ 4,668.66