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:	Snyder Michael Chad (691802048849) Snyder Joy Elizabeth (691802048850) Snyder Elijah Micaiah (691802048851) Snyder Noah Emmanuel (691802048852)
	Members Address:	30 Flamingo Drive A12 Elmira Ontario Canada N3B1V5
	Mail Forwarding Address of Members:	30 Flamingo Drive A12 Elmira Ontario Canada N3B1V5
II.	Effective date of Coverage:	August 7, 2020 to August 5, 2021 (Coverage and Benefits will terminate at 11:59 PM, EST)
III.	Insurance is effective with certain	UNDERWRITERS AT LLOYD'S, LONDON
III.	Insurance is effective with certain Percentage	
III. IV.		LONDON
	Percentage	LONDON 100% As set forth in Section 24, Schedule of
	Percentage Amount:	LONDON 100% As set forth in Section 24, Schedule of Benefits and Limits
	Percentage Amount: Coverage:	LONDON 100% As set forth in Section 24, Schedule of Benefits and Limits MERIDIAN ESSENTIAL
	Percentage Amount: Coverage: Deductible:	LONDON 100% As set forth in Section 24, Schedule of Benefits and Limits MERIDIAN ESSENTIAL \$ 2,500.00
	Percentage Amount: Coverage: Deductible: Premium:	LONDON 100% As set forth in Section 24, Schedule of Benefits and Limits MERIDIAN ESSENTIAL \$ 2,500.00 \$ 2,139.20
	Percentage Amount: Coverage: Deductible: Premium: Conditional Rate Increase:	LONDON 100% As set forth in Section 24, Schedule of Benefits and Limits MERIDIAN ESSENTIAL \$ 2,500.00 \$ 2,139.20 Michael by 20% ,Joy by 30%
	Percentage Amount: Coverage: Deductible: Premium: Conditional Rate Increase: Smoking Rider Rate Increase:	LONDON 100% As set forth in Section 24, Schedule of Benefits and Limits MERIDIAN ESSENTIAL \$ 2,500.00 \$ 2,139.20 Michael by 20% ,Joy by 30% N/A

V. Special conditions/Forms Attached:

SLC-3 (USA) NMA2868 (24/08/00); DECLARATION PAGE; FORM MSE-01 (PAGES 1-32); EXHIBIT A - APPLICATION; RIDERS- 0