

February 10, 2015

RODNEY LARSON
4713 DOMINICK DRIVE
MINNETONKA, MN 55343

Re: Cert #: 11VLN12-52085

Dear Rodney Larson:

We are the claims administrator for Certain Underwriters at Lloyd's, London, ("Underwriters") subscribing to Certificate No. 11VLN12-52085, issued to Rodney Larson. We have received your proof of loss and claim for medical expenses under the Policy related to your treatment for Hypertension and Dyslipidemia. We have reviewed your proof of loss and correspondence, the Policy, the claim file and medical records. As a result of this review, we have determined there is no coverage for the claim over \$5000.00 under the Policy.

The Policy provides that: For Medical Benefits, this Insurance does not cover

1. Pre-existing Condition(s) as defined under this policy. This exclusion does not apply to Emergency Evacuation/Repatriation.

a) If You are a United States citizen this exclusion is waived for the first \$20,000 in eligible medical expenses incurred outside the United States and Canada (for persons age 70 and over, the amount is \$5,000), minus Your Deductible and selected Coinsurance option.

This waiver does not include coverage for known, scheduled, required, or expected medical care, drugs, or treatments existent or necessary prior to the effective date of this program. Any exclusion specifically listed below in 2 through 41, will not receive benefits from this waiver.

b) If you are a non-U.S. citizen under age 70, this exclusion is waived for an Acute Onset of a Pre-existing Condition(s) (as defined herein) up to the first \$15,000 in eligible medical expenses incurred in the United States, minus Your Deductible and selected Coinsurance option. For persons age 70 and over, there is no benefit.

This benefit does not include coverage for known, scheduled, required, or expected medical care, drugs, or treatments existent or necessary prior to the effective date of this program. Any exclusion specifically listed below in 2 through 41, will not receive benefits from this waiver.



Pre-existing Condition shall mean any Injury or Illness which meets the following criteria:

- 1) a condition that would have caused a person to seek medical advice, diagnosis, care, or treatment during the thirty-six (36)* months prior to the Effective Date of coverage under this Policy;
- 2) a condition for which manifestation, medical advice, diagnosis, care, or treatment was recommended, received, or noticed during the thirty-six (36)* months prior to the Effective Date of coverage under this Policy.

*For Insured Persons traveling outside the United States and Canada, the period is 12 months instead of 36 months.

Based upon the Policy provisions, the medical records, and the information you have submitted, Underwriters have determined there is no coverage for the claim submitted over the \$5000.00 maximum because the condition for which you were treated pre-exists the effective date of your policy according to your medical records.

The reasons for this denial of coverage are not limited to those stated in this letter, and Underwriters reserve the right to supplement this letter with further legal and factual reasons as to why there is no coverage. Underwriters do not waive any rights under the Policy or under applicable law. This response is based upon the information you provided to Underwriters and information Underwriters have obtained during their investigation and review of your claim.

If there is any additional information you believe would be important for Underwriters to consider or would assist Underwriters in their investigation or coverage determination, please advise the undersigned as soon as possible. In addition, if you should have any questions regarding the above, please contact us.

Regards,

Claims Department
Seven Corners, Inc.