

Seven Corners Travel Medical Insurance

MEDICAL COVERAGE FOR INTERNATIONAL
TRAVEL INCLUDING THE UNITED STATES

Covers worldwide travel outside your home country.





Our Travel Medical Plans

Comprehensive international medical insurance is an important part of your travel plans to ensure you're protected if you become sick or hurt while abroad. Seven Corners Travel Medical plans include customizable medical coverage, a network of medical providers, and 24-hour travel assistance.* And, our Plus plan provides COVID-19 coverage up to the medical maximum you select.

To review the plan benefits, obtain a quote, and purchase a plan, visit our Seven Corners Travel Medical product page.

Who can purchase this plan?

Travelers must be non-U.S. residents and non-U.S. citizens who are 14 days of age or older. U.S. citizens, including those with dual citizenship, cannot buy this plan for travel to the USA. Also, Green Card/Permanent Resident cardholders may not buy this plan.

Where can I travel?

You are covered for worldwide trips that include the USA if you are traveling outside of your home country, which is the country where you have your permanent residence.

Coverage Length

You can buy up to 364 days of coverage. If you buy less than 364 days, we will email you an extension notice before coverage ends. There is a \$5 fee for each extension.

Do you need a Schengen visa?

Choose Seven Corners Travel Medical Plus and select a \$0 deductible to be certain you meet minimum requirements.

Are you traveling with several other people?

We offer an easy purchase method for more than 10 people who are traveling together.

To choose this purchase option, visit the Seven Corners Travel Medical page and complete the Quick Quote. You will then customize the plan, provide the name of a group contact, and enter details for the travelers, adding relationships for spouse and children.

ABOUT SEVEN CORNERS

Founded in 1993, Seven Corners, Inc. is an award-winning travel insurance provider that serves customers all over the world with our insurance products and non-insurance assistance services.

We will take care of your plan needs from start to finish — we don't outsource any services! We'll guide you through your purchase, provide your coverage information, answer your questions along the way, assist with your travel needs, and process your claims. Our goal is to provide you with outstanding service every step of your journey with us.

**This service is not insurance and is not affiliated with Crum & Forster, SPC. It is provided by Seven Corners Assist.*

ABOUT SEVEN CORNERS *(continued)*

Seven Corners Assist

If you need travel assistance during your trip, our own in-house multilingual team, **Seven Corners Assist**, is available 24/7.

24/7 Travel Assistance* — We can provide local weather details, currency rates, embassy contact information, interpreter referrals, help with lost passport recovery, and pre-trip information such as inoculation and visa requirements.

24/7 Medical Assistance* — We can help you locate appropriate medical care, arrange second opinions, arrange emergency medical evacuations, medical transportation home after treatment, escorts and transportation for unaccompanied children, and medical record transfers.

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YOUR UNDERWRITER

This plan includes travel medical insurance underwritten by Crum & Forster SPC. C&F and Crum & Forster are registered trademarks of United States Fire Insurance company. The Crum & Forster group of companies is rated A (Excellent) by AM Best 2021.

Schedule of Benefits

All benefits listed in this Schedule of Benefits are in United States dollar amounts. All medical and dental benefits are subject to deductible and/or copay and coinsurance. **The initial treatment of an Injury or Illness must occur within 30 days of the date of Injury or onset of Illness.** Unless otherwise stated, all benefits are per person, per period of coverage, and they are provided up to the amount shown.

	Travel Medical Basic <i>Reliable Coverage</i>	Travel Medical Plus <i>Includes COVID-19 Coverage</i>
PLAN OPTIONS		
Benefit Period	180 days	180 days
Medical Maximum Options	<p>Ages</p> <p>14 days to 69 years old: \$50,000; \$100,000; \$500,000; \$1,000,000</p> <p>70 to 79 years old: \$50,000; \$100,000</p> <p>80 years and older: \$10,000</p>	<p>Ages</p> <p>14 days to 69 years old: \$50,000; \$100,000; \$500,000; \$1,000,000</p> <p>70 to 79 years old: \$50,000; \$100,000</p> <p>80 years and older: \$10,000</p>
Deductible Options (You pay)	\$0; \$100; \$250; \$500; \$1,000; \$5,000	\$0; \$100; \$250; \$500; \$1,000; \$5,000
Coinsurance Inside the United States (The plan pays)	<p>In PPO Network We pay 100% to the medical maximum.</p> <p>Out of PPO Network We pay 80% of the first \$10,000 in covered expenses, then 100% to the medical maximum.</p>	<p>In PPO Network We pay 100% to the medical maximum.</p> <p>Out of PPO Network We pay 90% of the first \$10,000 in covered expenses, then 100% to the medical maximum.</p>
Coinsurance Outside the United States (The plan pays)	We pay 100% to the medical maximum.	We pay 100% to the medical maximum.

Schedule of Benefits *(continued)*

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MEDICAL		
Hospital Room and Board, Inpatient Hospital Services, Outpatient Hospital / Clinical Services, Prescription Drugs, Home Health Care	URC* to medical maximum	URC to medical maximum
COVID-19 Treatment	N/A	URC up to medical maximum
Emergency Room Services	URC to medical maximum \$100 copay	URC to medical maximum \$100 copay
Physician Office Visits	URC to medical maximum \$30 copay	URC to medical maximum \$20 copay
Urgent Care Visits	URC to medical maximum \$30 copay	URC to medical maximum \$20 copay
Telehealth Consultations or Care	URC to medical maximum	URC to medical maximum
Physiotherapy and Chiropractic Care	N/A	\$50 per visit, 10 visits maximum
Local Ambulance Benefit <i>Inside the United States</i>	\$5,000	\$10,000
Local Ambulance Benefit <i>Outside the United States</i>	Up to medical maximum	Up to medical maximum
Extension of Benefits to Home Country	\$5,000	\$10,000
Incidental Trips to Home Country	\$5,000	\$10,000
Pre-certification Penalty	Required in the United States for specific types of treatment. A 25% reduction in covered expenses applies if you don't obtain pre-certification. Penalty does not apply to a medical emergency. See pre-certification section of the plan document for details.	Required in the United States for specific types of treatment. A 25% reduction in covered expenses applies if you don't obtain pre-certification. Penalty does not apply to a medical emergency. See pre-certification section of the plan document for details.
Acute Onset of Pre-existing Conditions	Ages 14 days to 69 years old:	Benefit \$25,000
	70 to 79 years old:	\$2,500
	80 years and older:	N/A
	Ages 14 days to 69 years old:	Benefit \$50,000
	70 to 79 years old:	\$5,000
	80 years and older:	N/A
DENTAL		
Dental — Sudden Relief of Pain	\$100	\$200
Dental — Accident	\$250	\$500

*URC means Usual, Reasonable, and Customary. It is the maximum amount we will pay for covered expenses based on several factors. See the definition in the plan document for more details.

Schedule of Benefits *(continued)*

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EMERGENCY SERVICES AND ASSISTANCE

All emergency services except Natural Disaster Daily Benefit and Terrorist Activity must be coordinated by Seven Corners Assist. Failure to utilize Seven Corners Assist may result in a denial of benefits.*

Emergency Medical Evacuation and Repatriation	\$250,000 <i>(separate from medical maximum)</i>	\$500,000 <i>(separate from medical maximum)</i>
Emergency Medical Reunion	\$200 per day, 10-day limit \$25,000 maximum	\$200 per day, 10-day limit \$50,000 maximum
Return of Child(ren)	\$25,000	\$50,000
Return of Mortal Remains	\$25,000	\$50,000
Local Burial or Cremation	\$5,000	\$5,000
Natural Disaster Evacuation and Repatriation	\$25,000	\$50,000
Natural Disaster Daily Benefit	\$50 per day, 5-day limit	\$100 per day, 5-day limit
Political Evacuation and Repatriation	\$10,000	\$10,000
Terrorist Activity	\$10,000	\$25,000
24/7 Travel Assistance Services	Included	Included

AD&D

	Ages Available	Principal Sum	Ages Available	Principal Sum
Accidental Death and Dismemberment (AD&D)	14 days to 18 years old:	\$2,500	14 days to 18 years old:	\$5,000
	19 years and older:	\$10,000	19 years and older:	\$25,000
	<i>(aggregate limit of \$250,000 for total number of insureds on the plan)</i>		<i>(aggregate limit of \$250,000 for total number of insureds on the plan)</i>	
Common Carrier Accidental Death	14 days to 18 years old:	\$5,000	14 days to 18 years old:	\$10,000
	19 years and older:	\$20,000	19 years and older:	\$50,000
	<i>(aggregate limit of \$250,000 for total number of insureds on the plan)</i>		<i>(aggregate limit of \$250,000 for total number of insureds on the plan)</i>	

OTHER TRAVEL BENEFITS

Trip Interruption must be coordinated by Seven Corners Assist. Failure to utilize Seven Corners Assist may result in a denial of benefits.

Loss of Checked Baggage	\$50 per article, \$250 per occurrence	\$50 per article, \$500 per occurrence
Trip Interruption	\$2,500	\$5,000

*Arrangement of the above benefits are not insurance and are handled by Seven Corners Assist. Crum & Forster SPC provides the insurance benefits.

Schedule of Benefits *(continued)*

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OTHER TRAVEL BENEFITS *(continued)*

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Lost or Stolen Travel Documents	N/A	\$100
Personal Liability	\$25,000	\$50,000

OPTIONAL COVERAGE

Adventure Activities	Up to medical maximum	Up to medical maximum
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Please be aware this coverage is not a general health insurance plan; it is an interim, travel medical program intended for use while away from your home country.

It is your responsibility to maintain all records regarding travel history and age and provide necessary documents to Seven Corners to verify your eligibility for coverage.

This brochure is intended as a brief summary of benefits and services. It is not your plan document and does not contain a complete list of the coverage, limitations, and exclusions of this coverage. If there is any difference between this brochure and your plan document, the provisions of the plan document will prevail. Benefits and plan costs are subject to change.

Note: This insurance is not subject to and does not provide certain insurance benefits required by the United States' Patient Protection and Affordable Care Act ("PPACA"). PPACA requires certain US citizens or US residents to obtain PPACA compliant health insurance, or "minimum essential coverage." PPACA also requires certain employers to offer PPACA compliant insurance coverage to their employees. Tax penalties may be imposed on U.S. residents or citizens who do not maintain minimum essential coverage, and on certain employers who do not offer PPACA compliant insurance coverage to their employees. In some cases, certain individuals may be deemed to have minimum essential coverage under PPACA even if their insurance coverage does not provide all of the benefits required by PPACA. You should consult your attorney or tax professional to determine whether the policy meets any obligations you may have under PPACA.

Notice: Further information about this plan is available [here](#).

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Disclaimer: Please keep this summary as a brief description of the important features of the plan. It is not a contract of insurance. This plan includes both insurance and non-insurance benefits. The terms and conditions of coverage are set forth in the Plan issued to the policyholder. For a detailed plan description, exclusions, and limitations please view the plan on file with Seven Corners, Inc. The Policy contains a complete description of all of the terms, conditions, and exclusions of the insurance plan as underwritten by Crum & Forster, SPC. The Policy will prevail in the event of any discrepancy between this Brochure and the Policy.

Important Information from Crum & Forster, SPC.

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