



Seven Corners Travel Medical

INSURANCE FOR INTERNATIONAL TRAVEL
EXCLUDING THE UNITED STATES

Covers worldwide trips outside your home country



SEVEN CORNERS
TRAVEL INSURANCE



Our Travel Medical Excluding the USA 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. Our Travel Medical plan includes customizable medical coverage, a directory of medical providers, 24-hour travel assistance, and COVID-19 coverage up to the medical maximum you select.

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

Who can purchase this plan?

Travelers must be at least 14 days old to be covered by this plan.

Where can I travel?

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

If any part of your trip involves time in the USA, including a layover, you should choose the Seven Corners Travel Medical plan that includes travel to the USA.

United States citizens, including those with dual citizenship, and Green Card/Permanent Resident cardholders cannot buy this plan for travel to the United States and U.S. territories.

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?

We recommend you choose Travel Medical Choice and select a \$0 deductible to be certain you meet minimum requirements.

Insurance for Groups

We offer our Travel Medical Choice plan for groups of more than 10 travelers. Visit our groups page to learn more.

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.

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 through our provider directory, arrange second opinions, arrange emergency medical evacuations, medical transportation home after treatment, escorts and transportation for unaccompanied children, and medical record transfers.

YOUR UNDERWRITER

You can feel confident with our Travel Medical plan. It has strong financial backing through Certain Underwriters at Lloyd's, London*, an established organization with an AM Best rating of A (Excellent). Your coverage will be there when you need it.

In specific scenarios, coverage is provided by **Tramont Insurance Company Limited.*

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 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.

	Seven Corners Travel Medical Basic <i>Reliable Travel Medical Coverage</i>	Seven Corners Travel Medical Choice <i>Most Popular</i>
PLAN OPTIONS		
Benefit Period	You have 180 days to receive treatment from the date of an injury or illness. Initial treatment must occur within 30 days.	
Medical Maximum Options	14 days to 64 years old: \$50,000; \$100,000; \$500,000; \$1,000,000; \$2,000,000; \$5,000,000 65 to 79 years old: \$50,000; \$100,000 80 years and older: \$10,000	14 days to 64 years old: \$50,000; \$100,000; \$500,000; \$1,000,000; \$2,000,000; \$5,000,000 65 to 79 years old: \$50,000; \$100,000 80 years and older: \$10,000
Deductible Options (You pay)	14 days to 64 years old: \$0; \$100; \$250; \$500; \$1,000; \$5,000 65 to 79 years old: \$0; \$250; \$500; \$1,000; \$5,000 80 years and older: \$0; \$500; \$1,000; \$5,000	14 days to 64 years old: \$0; \$100; \$250; \$500; \$1,000; \$5,000 65 to 79 years old: \$0; \$250; \$500; \$1,000; \$5,000 80 years and older: \$0; \$500; \$1,000; \$5,000
Coinsurance (The plan pays)	We pay 100% up to the medical maximum.	We pay 100% up to the medical maximum.

Benefits continue on next page.

SCHEDULE OF BENEFITS (CONTINUED)

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MEDICAL		
Hospital Room and Board, Inpatient Hospital Services, Outpatient Hospital / Clinical Services, Physician Office Visits, Prescription Drugs, Home Health Care, Extended Care Facility	URC* to medical maximum	URC to medical maximum
COVID-19 Treatment	URC to medical maximum	URC to medical maximum
Emergency Room Services	URC to medical maximum	URC to medical maximum
Urgent Care Visits	URC to medical maximum	URC to medical maximum
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	Up to medical maximum	Up to medical maximum
Hospital Daily Indemnity	N/A	\$150 per day, 30-day limit
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.	
Acute Onset of Pre-existing Conditions	14 days to 64 years old: \$25,000 65 to 79 years old: \$5,000 80 years and older: N/A	14 days to 64 years old: \$50,000 65 to 79 years old: \$10,000 80 years and older: N/A

*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.

Benefits continue on next page.

SCHEDULE OF BENEFITS (CONTINUED)

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MEDICAL		
Terrorist Activity	\$10,000	\$25,000
DENTAL		
Dental — Sudden Relief of Pain	\$100	\$200
Dental — Accident	\$250	\$500
VISION		
Emergency Eye Exam	N/A	\$100 per occurrence
EMERGENCY SERVICES AND ASSISTANCE		
All emergency services except Natural Disaster Daily Benefit 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
Bedside Visit	\$1,000	\$1,000
Return of Child(ren)	\$25,000	\$50,000
Return of Mortal Remains	\$25,000	\$50,000
Local Burial or Cremation	\$25,000	\$50,000
Natural Disaster Evacuation	\$25,000	\$25,000
Natural Disaster Daily Benefit	\$50 per day, 5-day limit	\$100 per day, 5-day limit
Political Evacuation and Repatriation	\$10,000	\$10,000
24/7 Travel Assistance Services	Included	Included

Benefits continue on next page.

SCHEDULE OF BENEFITS (CONTINUED)

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	Seven Corners Travel Medical Basic <i>Reliable Travel Medical Coverage</i>		Seven Corners Travel Medical Choice <i>Most Popular</i>	
AD&D				
Accidental Death and Dismemberment (AD&D)	Ages 14 days to 18 years old:	Principal Sum \$2,500	Ages 14 days to 18 years old:	Principal Sum \$5,000
	19 years & older:	\$10,000	19 years & 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	Ages 14 days to 18 years old:	Principal Sum \$5,000	Ages 14 days to 18 years old:	Principal Sum \$10,000
	19 years & older:	\$20,000	19 years & 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
Trip Delay	N/A	\$100 per day, 2-day limit per occurrence
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.

PATIENT PROTECTION AND AFFORDABLE CARE ACT: THIS IS NOT QUALIFYING HEALTH COVERAGE ("MINIMUM Reliable COVERAGE") THAT SATISFIES THE HEALTH CARE COVERAGE REQUIREMENT OF THE AFFORDABLE CARE ACT. IF YOU DON'T HAVE MINIMUM Reliable COVERAGE, YOU MAY OWE AN ADDITIONAL PAYMENT WITH YOUR TAXES.

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