



Seven Corners Travel Medical

INSURANCE FOR INTERNATIONAL TRAVEL
INCLUDING THE UNITED STATES

Covers worldwide trips outside your home country.



SEVEN CORNERS
TRAVEL INSURANCE



Our Travel Medical Including the USA Plans

International medical insurance is an important part of your travel plans to help ensure you're protected if you become sick or hurt while abroad. Our Travel Medical plan includes customizable medical coverage, a network of medical providers, COVID-19 coverage up to the medical maximum you select, and 24-hour travel assistance.*

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. 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.

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?

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

Are you traveling with a group of 10 or more?

We offer an easy purchase method for groups using our sales tool on our homepage. You will answer a few questions about your group's travel plans, choose the option "I have a group of 10+," and submit a short form. This alerts our sales team or your agent, and they will contact you with a quote.

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 help 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.*



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, 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 international 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 2022.

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.

	Seven Corners Travel Medical Basic <i>Reliable 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 69 years old: \$50,000; \$100,000; \$500,000; \$1,000,000 70 to 79 years old: \$50,000; \$100,000 80 years and older: \$10,000	14 days to 69 years old: \$50,000; \$100,000; \$500,000; \$1,000,000 70 to 79 years old: \$50,000; \$100,000 80 years and older: \$10,000
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)	In PPO Network We pay 100% to the medical maximum. Out of PPO Network We pay 80% of the first \$10,000 in covered expenses, then 100% to the medical maximum.	In PPO Network We pay 100% to the medical maximum. Out of PPO Network We pay 90% of the first \$10,000 in covered expenses, then 100% to the medical maximum.
Coinsurance Outside the United States (The plan pays)	We pay 100% to the medical maximum.	We pay 100% 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, Prescription Drugs, Home Health Care	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 \$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 Inside the United States	\$5,000	\$10,000
Local Ambulance Outside the United States	Up to medical maximum	Up to medical maximum
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.	
Extension of Benefits to Home Country	\$5,000	\$10,000
Incidental Trips to Home Country	\$5,000	\$10,000
Acute Onset of Pre-existing Conditions	14 days to 69 years old: \$25,000 70 to 79 years old: \$2,500 80 years and older: N/A	Cardiac Condition and/or Stroke 14 days to 69 years old: \$50,000 70 to 79 years old: \$5,000 80 years and older: N/A Other than Cardiac Condition and/or Stroke 14 days to 69 years old: \$75,000 70 to 79 years old: \$7,500 80 years and older: N/A
Terrorist Activity	\$10,000	\$25,000

*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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DENTAL

Dental — Sudden Relief of Pain	\$100	\$200
Dental — Accident	\$250	\$500

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 (separate from medical maximum)	\$500,000 (separate from medical maximum)
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 and Repatriation	\$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

AD&D

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

*Arrangement of the above benefits are not insurance and are handled by Seven Corners Assist. Crum & Forster, SPC provides the insurance benefits. **Benefits continue on next page.**

SCHEDULE OF BENEFITS (CONTINUED)

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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
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.

Good Faith Efforts

Seven Corners will make good faith efforts to provide the services and assistance described in this brochure. If Seven Corners is unable to do so due to circumstances beyond its control or due to circumstances that make it unsafe for persons to provide such services and assistance, then Seven Corners will provide the services and assistance to the extent reasonable and possible. If Seven Corners is unable to directly arrange services, expenses incurred by you for services that would otherwise be covered under this plan and that would typically be arranged by Seven Corners may be eligible for reimbursement and should be submitted for consideration. It is your responsibility to preserve all documentation of related financial transactions you wish to be considered for reimbursement.

By purchasing this insurance provided by Crum & Forster, SPC, under the jurisdiction of the Cayman Islands, you become a member of the Fairmont Specialty Trust.

THIS IS A LIMITED BENEFIT POLICY. The insurance described in this document provides limited benefits. Limited benefits plans are insurance products with reduced benefits intended to supplement comprehensive health insurance plans. This insurance is not an alternative to comprehensive coverage. It does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not minimum essential benefits as set forth under the Patient Protection and Affordable Care Act.

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 U.S. citizens or U.S. 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.

[Limitations, exclusions and disclaimers from Crum & Foster, SPC.](#)

You can find exclusions for this plan in the [Travel Medical Basic](#) and [Travel Medical Choice](#) plan document.

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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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