

Seven Corners Travel Medical Including the USA

International medical insurance can help protect you if you get sick or hurt while traveling outside your home country. This plan offers customizable medical coverage for up to 364 days, plus access to a network of U.S. medical providers. While you are in the U.S., you also have coverage for unlimited Teladoc virtual visits for minor illnesses, injuries, and other concerns that do not require emergency care.

Who Can Buy and Where Can I Travel?

Travelers must be non-U.S. residents who are 14 days of age or older. Green Card/Permanent Resident Card holders cannot buy this plan for travel to the United States. You are covered for worldwide trips that include the U.S. if you are traveling outside of the country where you have your primary residence.

Need Travel Insurance for a Schengen Visa?

We recommend choosing Travel Medical Choice with a $0 deductible to help meet the minimum requirements for a Schengen visa.

Need Help While You Travel?

Seven Corners Assist, our 24-hour emergency support team, is here when you need help during your trip. With interpreters available in 130+ languages, they can arrange emergency medical and security evacuations, help you find a doctor, and more.*

About Seven Corners

For more than 30 years, Seven Corners has offered customizable trip protection and travel medical insurance for domestic and international travelers. We know the unexpected can occur any time, anywhere. That's why we provide you with the highest quality coverage and support — so you'll be prepared when trip happens.

Your Underwriter

This plan includes travel medical insurance underwritten by Crum & Forster, SPC. C&F and Crum & Forster are registered trademarks of the parent company of Crum & Forster, SPC.

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

SCHEDULE OF BENEFITS

All benefits shown below are in United States dollar amounts. All medical and dental benefits are subject to deductible and/or copay and coinsurance. Unless otherwise stated, all benefits are per person, per period of coverage, and they are provided up to the amount shown. **You have 180 days to receive treatment from the date of an injury or illness, and your initial treatment must occur within 30 days of the date of injury or illness.**

	Travel Medical Basic *Reliable Coverage*	***Travel Medical Choice*** *Most popular*
PLAN OPTIONS		
Medical Maximum Options	**14 days to 69 years:** Options up to $1,000,000 **70 to 79 years old:** $50,000; $100,000 **80 years and older:** $10,000	**14 days to 69 years:** Options up to $1,000,000 **70 to 79 years old:** $50,000; $100,000 **80 years and older:** $10,000
Deductible Options (You pay)	$0 - $5,000 (Choose the option you want.)	$0 - $5,000 (Choose the option you want.)
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.
PROTECT YOUR HEALTH		
Hospital Room and Board, Inpatient & Outpatient Medical Expenses, Prescription Drugs	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
Physiotherapy & Chiropractic Care	N/A	$50 per visit; 10 visits maximum
Local Ambulance	**Inside the United States:** $5,000 **Outside the United States:** Up to medical maximum	**Inside the United States:** $10,000 **Outside the United States:** Up to medical maximum
Extension of Benefits to Home Country	$5,000	$10,000
Incidental Trips to Home Country	$5,000 (available with 30 days of coverage)	$10,000 (available with 30 days of coverage)
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
Dental — Sudden Relief of Pain	$100 (available with 30 days of coverage)	$200 (available with 30 days of coverage)
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.

** A pre-existing condition is any injury or illness, which existed before your effective date and meets one or more of the following:

You were diagnosed; You received treatment; Treatment was recommended to you; There is reasonable medical certainty the injury or illness existed within the last 36 months, whether or not previously manifested, symptomatic, known, diagnosed, treated, or disclosed.

This includes any chronic, subsequent, consequences related thereto or resulting therefrom, or recurring complications of an injury or illness which meets the above criteria.

Benefits continue on next page.

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EMERGENCY SERVICES AND ASSISTANCE*		
Emergency Medical Evacuation & Repatriation	$250,000 (separate from medical maximum)	$500,000 (separate from medical maximum)
Emergency Medical Reunion	$2,000	$2,000
Return of Child(ren)	$25,000	$50,000
Return of Mortal Remains or Local Burial/Cremation	$25,000	$50,000
Natural Disaster Evacuation & Repatriation	$25,000	$25,000
PROTECT YOUR TRIP EXPENSES AND BELONGINGS		
Trip Interruption	$2,500	$5,000
Loss of Checked Baggage	$50 per article; $250 per occurrence	$50 per article; $500 per occurrence
OTHER COVERAGES AND SERVICES		
Teladoc Virtual Medical Care	Included	Included
Personal Liability	$25,000	$50,000
OPTIONAL COVERAGE		
Adventure Activities	Up to medical maximum	Up to medical maximum

*Arrangement of the above benefits are not insurance and are handled by Seven Corners Assist. If you do not contact Seven Corners Assist, the benefit will be limited to the amount we would have paid if Seven Corners Assist was utilized. This requirement to use Seven Corners Assist does not apply to Return of Mortal Remains or Local Burial/Cremation.

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.

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.

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"). Please click here for the full disclosure and for limitations, exclusions, and disclaimers from Crum & Forster, SPC.

You can find exclusions for this plan in the Travel Medical Basic and Travel Medical Choice plan document.

Seven Corners Travel Medical Including the USA

INSURANCE FOR NON-U.S. RESIDENTS

Covers worldwide trips including the United States



SEVEN CORNERS
TRAVEL INSURANCE

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