



# Happens.

#### Seven Corners Travel Medical USA Visitor

If you're looking for economical travel insurance to protect your trip to the USA, you've found it. With scheduled benefits that pay a set amount for each type of treatment, protection for up to 364 days, and the option to choose your coverage limits, you can have flexibility and value.

#### Why Choose Travel Medical USA Visitor?

Your health insurance may not follow you on your trip, and medical expenses in the USA are some of the most expensive in the world. With Travel Medical USA Visitor, you also receive 24/7 multilingual travel assistance services to help you locate care if you become sick or hurt on your trip.

#### Who Can Buy and Where Can I Travel?

Non-United States citizens and Non-United States residents who are traveling to the USA can buy Travel Medical USA Visitor. To be covered, travelers must be at least 14 days of age and younger than 100 years. U.S. 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.

#### With You Every Step of The Way

Need help while you travel? Our 24/7 multilingual emergency travel assistance team is here for you. They can arrange second opinions and emergency medical evacuations, help you find a doctor, provide interpretation support, and more.\*

#### **About Seven Corners**

For more than 30 years, Seven Corners Travel Insurance 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 best 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 United States Fire Insurance company. The Crum & Forster group of companies is rated A (Excellent) by AM Best 2024.

\*This service is not insurance and is provided by Seven Corners Assist.

#### SCHEDULE OF BENEFITS

This is a limited benefit plan, and the maximum amount payable will not exceed the amount per benefit shown below. All benefits are shown in United States dollar amounts. All medical and dental benefits are subject to the deductible. All benefits are per person, per occurrence (injury or illness), unless otherwise noted. No coinsurance applies. 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.

	Seven Corners Travel Medical USA Visitor Basic Essential Coverage	Seven Corners Travel Medical USA Visitor Choice Most Popular
PLAN OPTIONS		
Lifetime Plan Maximum (maximum amount payable for the total period of coverage)	\$1,000,000	\$1,000,000
Medical Maximum Options	<b>14 days to 69 years old:</b> Options up to \$150,000 <b>70 to 99 years old:</b> \$50,000; \$100,000	14 days to 69 years old: Options up to \$150,000 70 to 99 years old: \$50,000; \$100,000
Deductible Options (You pay.)	14 days to 69 years old: \$0; \$50; \$100 70 to 99 years old: \$100; \$200	14 days to 69 years old: \$0; \$50; \$100 70 to 99 years old: \$100; \$200
PROTECT YOUR HEALTH		
Hospital Room and Board	\$1,100 per day, 30-day maximum	\$2,000 per day, 30-day maximum
Hospital Intensive Care Unit	Additional \$500 per day, 8-day maximum	Additional \$750 per day, 8-day maximum
Inpatient Miscellaneous Expenses	\$500	\$1,000
COVID-19 Treatment	Same as any illness	Same as any illness
Surgery (Inpatient and Outpatient)	\$3,000	\$5,000
Assistant Surgeon (Inpatient and Outpatient	\$500	\$1,000
Anesthesia (Inpatient and Outpatient)	\$500	\$1,000
Outpatient Surgical Facility	\$750	\$1,000
Emergency Room Services	\$350	\$600
Diagnostics (Inpatient and Outpatient) (pre-admission tests, x-rays, labs, scans)	\$2,000	\$3,000
Prescription Drugs (per period of coverage)	\$200	\$350
Medical Equipment	\$1,250	\$1,750
Mental Illness including Substance Abuse	Same as any illness	Same as any illness
Physician's Visits, including Urgent Care and Telehealth	\$75 per visit, 1 per day, 30 visits maximum	\$100 per visit, 1 per day, 30 visits maximum
Physiotherapy	\$40 per visit, 1 per day, 12 visits maximum	\$60 per visit, 1 per day, 12 visits maximum
Local Ambulance	\$300	\$500
Incidental trips to Home Country*	\$25,000	\$50,000
Acute Onset of Pre-Existing Conditions**	14 days to 69 years old: \$50,000 70 to 79 years old: \$25,000 80 to 99 year old: N/A	14 days to 69 years old: \$75,000 70 to 79 years old: \$25,000 80 to 99 years old: N/A
Terrorist Activity	\$25,000	\$50,000
Dental — Accident	\$500	\$750
International Travel Coverage*	Up to medical maximum	Up to medical maximum

See the plan document for additional covered treatments and their stated coverage amounts.

\*This benefit is only available if you purchase a minimum of 30 days of coverage.

\*\* 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.

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EMERGENCY SERVICES AND ASSISTANCE*			
Emergency Medical Evacuation	\$100,000 (separate from medical maximum)	\$100,000 (separate from medical maximum)	
Return of Mortal Remains or Local Burial/Cremation	\$20,000	\$25,000	

See the plan document for additional covered treatments and their stated coverage amounts.

\*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 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. Limitations, exclusions and disclaimers from Crum & Foster, SPC.

## Seven Corners Travel Medical USA Visitor

INSURANCE FOR NON-UNITED STATES CITIZENS AND NON-UNITED STATES RESIDENTS WHO ARE TRAVELING TO THE USA

Protection for up to 364 days.



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