

A man in a light blue t-shirt and dark shorts stands on a reddish-brown cliff edge, looking out over a vast landscape. In the distance, there are green mountains and a coastline with a blue ocean under a cloudy sky.

Trip

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 can be some of the most expensive in the world. With Travel Medical USA Visitor, you also receive 24/7 non-insurance 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 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. Green Card/Permanent Resident cardholders cannot buy this plan.

With You Every Step of The Way

Need help while you travel? Seven Corners Assist, our multilingual 24-hour emergency support team is here for you. They can arrange 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 outstanding 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

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.**

| | <i>Travel Medical USA Visitor Basic Essential Coverage</i> | <i>Travel Medical USA Visitor Choice Most Popular</i> |
|--|--|---|
| PLAN OPTIONS | | |
| Lifetime Plan Maximum (maximum amount payable for the total period of coverage) | \$1,000,000 | \$1,000,000 |
| Medical Maximum Options | 14 days to 69 years old: Options up to \$150,000 70 to 99 years old: \$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 |
| 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, including mental illness, which meets one or more of the following criteria within the last 36 months before your original effective date: You were diagnosed; You received treatment; Treatment was recommended to you; There is reasonable medical certainty the injury or illness existed, 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 | \$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 and for [limitations, exclusions and disclaimers from Crum & Foster, SPC.](#)

You can find exclusions for this plan in the plan document.

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

Protection for up to 364 days.



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