



SEVEN CORNERS
TRAVEL INSURANCE

Trip

Happens.

Seven Corners Travel Medical Excluding the USA

International medical insurance provides important protection for illnesses and injuries that can occur when you travel abroad. Unlike your domestic health insurance, which is designed primarily to cover you within the United States, Travel Medical Excluding the USA extends its coverage beyond the U.S. borders, offering peace of mind wherever your travels take you.

Why Choose Travel Medical Excluding the USA?

This plan includes customizable medical benefits for as long as 364 days, COVID-19 coverage up to the medical maximum you select, and up to \$500,000 for Emergency Medical Evacuation protection.

Who Can Buy and Where Can I Travel?

Travelers must be residents of one of the 50 United States (other than New York) or Washington, D.C. and at least 14 days of age. You are covered for worldwide trips that exclude the USA, and coverage begins after you depart from the United States. This plan is not available to residents of New York.

Do You Need a Schengen Visa?

To meet the visa requirements, select a \$0 deductible for your 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 the best coverage and support so you'll be prepared when trip happens.

Your Underwriter: This plan includes travel medical insurance provided by HDI Global Specialty SE, which is rated A+ (Superior) by AM Best 2024.

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

SCHEDULE OF BENEFITS

All benefits shown below are in United States dollar amounts. All medical, dental, and vision benefits are subject to the deductible. 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 <i>Reliable Coverage</i> | Travel Medical Choice <i>Most Popular</i> |
|---|--|--|
| PLAN OPTIONS | | |
| Medical Maximum Options | 14 days to 64 years old: Options up to \$1,000,000 65 to 79 years old: \$50,000; \$100,000 80 years and older: \$10,000 | 14 days to 64 years old: Options up to \$1,000,000 65 to 79 years old: \$50,000; \$100,000 80 years and older: \$10,000 |
| Deductible Options (You pay) | \$0; \$100; \$250; \$500; \$1,000 | \$0; \$100; \$250; \$500; \$1,000 |
| PROTECT YOUR HEALTH | | |
| Hospital Room and Board, Inpatient & Outpatient Medical Expenses, Physician Office Visits, Prescription Drugs, COVID-19 Treatment | URC* to medical maximum | URC to medical maximum |
| Emergency Room Services & Urgent Care Visits | 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 |
| 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 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 |
| Terrorist Activity | \$10,000 | \$25,000 |
| Dental — Sudden Relief of Pain | \$100 (available with 30 days of coverage) | \$200 (available with 30 days of coverage) |
| Dental — Accident | \$250 | \$500 |
| EMERGENCY SERVICES AND ASSISTANCE** | | |
| Emergency Medical Evacuation and 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 | \$25,000 | \$25,000 |
| Political Evacuation and Repatriation | \$10,000 | \$10,000 |
| PROTECT YOUR TRIP EXPENSES AND BELONGINGS | | |
| Trip Interruption | \$2,500 | \$5,000 |
| Trip Delay | N/A | \$100 per day, 2-day limit per occurrence |
| Loss of Checked Baggage | \$50 per article; \$250 per occurrence | \$50 per article; \$500 per occurrence |
| OPTIONAL COVERAGE | | |
| Adventure Activities | Up to medical maximum | Up to medical maximum |

*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.

**Arrangement of the above benefits is not insurance and is 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. The 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.

This Insurance is available to members of the ITA Global Trust. By continuing with your purchase of this insurance provided by HDI Global Specialty SE, you will, at no additional cost, become a member of the ITA Global Trust, Ltd for the period of the Insurance.

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").*

Seven Corners Travel Medical Excluding USA

INSURANCE FOR U.S. RESIDENTS

Covers worldwide trips excluding the United States

Crossborder Services LLC
5 GREENTREE CENTER STE 104
ROUTE 73
Marlton, NJ 08053-3422
Phone: 877-340-7910
Fax: 888-640-9807
info@americanvisitorinsurance.com
<https://www.americanvisitorinsurance.com/>



Seven Corners, Inc.
303 Congressional Boulevard
Carmel, IN 46032 USA
1-800-335-0611 or 1-317-575-2652
www.sevencorners.com

