

# Seven Corners Travel Medical Insurance

MEDICAL COVERAGE FOR INTERNATIONAL  
TRAVEL EXCLUDING THE UNITED STATES

Covers worldwide travel outside your home country.







## Our Travel Medical Plans

Comprehensive international medical insurance is an important part of your travel plans to ensure you're protected if you become sick or hurt while abroad. Seven Corners Travel Medical plans include customizable medical coverage, a directory of medical providers, and 24-hour travel assistance. And, our Plus plan provides COVID-19 coverage up to the medical maximum you select.

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 at least 14 days old to be covered by this plan. To buy Seven Corners Travel Medical Plus you must also be younger than 75 years.

### Where can I travel?

You are covered for worldwide trips that exclude the USA while traveling outside of your home country, which is the country where you have your permanent residence.

If any part of your trip involves time in the USA, including a layover, you should choose the Seven Corners Travel Medical plan that includes travel to the USA.

For U.S. citizens, including those with dual citizenship, your home country is always the United States.

### 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?

Choose either Seven Corners Travel Medical Choice or Plus and select a \$0 deductible to be certain you meet minimum requirements.

### Insurance for Groups

We offer an easy purchase method of Seven Corners Travel Plus for groups of more than 10 travelers.

To purchase it, visit the [Seven Corners Travel Medical page](#) and complete the Quick Quote. You will then customize the plan, provide the name of a group contact, and enter details for the travelers, adding relationships for spouse and children.

## 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 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.

## ABOUT SEVEN CORNERS *(continued)*

### 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 through our provider directory, arrange second opinions, arrange emergency medical evacuations, medical transportation home after treatment, escorts and transportation for unaccompanied children, and medical record transfers.

### YOUR UNDERWRITER

You can feel confident with Seven Corners Travel Medical's strong financial backing through Certain Underwriters at Lloyd's, London\*, an established organization with an AM Best rating of A (Excellent). Your coverage will be there when you need it.

*\*In specific scenarios, coverage is provided by Tramont Insurance Company Limited. For details regarding Tramont, visit [tramontinsurance.com](http://tramontinsurance.com).*

## 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 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.

	<b>Travel Medical Basic</b> <i>Reliable Travel Medical Coverage</i>	<b>Travel Medical Choice</b> <i>Most Popular</i>	<b>Travel Medical Plus</b> <i>Includes COVID-19 Coverage</i>
<b>PLAN OPTIONS</b>			
Benefit Period	180 days	180 days	180 days
Medical Maximum Options	<b>Ages</b> 14 days to 64 years old:	<b>Ages</b> 14 days to 64 years old:	<b>Ages</b> 14 days to 64 years old:
	Maximums \$50,000; \$100,000; \$500,000; \$1,000,000; \$2,000,000; \$5,000,000	Maximums \$50,000; \$100,000; \$500,000; \$1,000,000; \$2,000,000; \$5,000,000	Maximums \$50,000; \$100,000; \$500,000; \$1,000,000; \$2,000,000; \$5,000,000
	65 to 79 years old:	65 to 79 years old:	65 to 74 years old:
	\$50,000; \$100,000	\$50,000; \$100,000	\$50,000; \$100,000
	80 years and older:	80 years and older:	
	\$10,000	\$10,000	
Deductible Options (You pay)	<b>14 days to 64 years old:</b> \$0; \$100; \$250; \$500; \$1,000; \$5,000	<b>14 days to 64 years old:</b> \$0; \$100; \$250; \$500; \$1,000; \$5,000	<b>14 days to 64 years old:</b> \$0; \$100; \$250; \$500; \$1,000; \$5,000
	<b>65 to 79 years old:</b> \$0; \$250; \$500; \$1,000; \$5,000	<b>65 to 79 years old:</b> \$0; \$250; \$500; \$1,000; \$5,000	<b>65 to 74 years old:</b> \$0; \$250; \$500; \$1,000; \$5,000
	<b>80 years and older:</b> \$0; \$500; \$1,000; \$5,000	<b>80 years and older:</b> \$0; \$500; \$1,000; \$5,000	
Coinsurance (The plan pays)	We pay 100% up to the medical maximum.	We pay 100% up to the medical maximum.	We pay 100% up to the medical maximum.

## Schedule of Benefits *(continued)*

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<b>MEDICAL</b>			
Hospital Room and Board, Inpatient Hospital Services, Outpatient Hospital / Clinical Services, Physician Office Visits, Prescription Drugs, Home Health Care, Extended Care Facility	URC* to medical maximum	URC to medical maximum	URC to medical maximum
COVID-19 Treatment	N/A	N/A	<b>Ages</b> 14 days to 64 years old: URC up to medical maximum  65 to 74 years old: URC up to medical maximum or \$100,000; whichever is less.
Emergency Room Services	URC to medical maximum	URC to medical maximum	URC to medical maximum
Urgent Care Visits	URC to medical maximum	URC to medical maximum	URC to medical maximum
Telehealth Consultations or Care	URC to medical maximum	URC to medical maximum	URC to medical maximum
Physiotherapy and Chiropractic Care	N/A	\$50 per visit, 10 visits maximum	\$50 per visit, 10 visits maximum
Local Ambulance Benefit	Up to medical maximum	Up to medical maximum	Up to medical maximum
Hospital Daily Indemnity	N/A	\$150 per day, 30-day limit	\$150 per day, 30-day limit
Extension of Benefits to Home Country	\$5,000	\$10,000	\$10,000
Incidental Trips to Home Country	\$5,000	\$10,000	\$10,000
<b>Pre-certification Penalty</b>	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.	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.	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.
Acute Onset of Pre-existing Conditions	<b>Ages</b> 14 days to 64 years old: \$25,000  65 to 79 years old: \$5,000  80 years and older: N/A	<b>Ages</b> 14 days to 64 years old: \$50,000  65 to 79 years old: \$10,000  80 years and older: N/A	<b>Ages</b> 14 days to 64 years old: \$50,000  65 to 74 years old: \$10,000

\*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.

## Schedule of Benefits *(continued)*

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### DENTAL

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

### VISION

Emergency Eye Exam	N/A	\$100 per occurrence	\$100 per occurrence
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### EMERGENCY SERVICES AND ASSISTANCE

**All emergency services except Natural Disaster Daily Benefit and Terrorist Activity 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 <i>(separate from medical maximum)</i>	\$500,000 <i>(separate from medical maximum)</i>	\$500,000 <i>(separate from medical maximum)</i>
Emergency Medical Reunion	\$200 per day, 10-day limit \$25,000 maximum	\$200 per day, 10-day limit \$50,000 maximum	\$200 per day, 10-day limit \$50,000 maximum
Return of Child(ren)	\$25,000	\$50,000	\$50,000
Return of Mortal Remains	\$25,000	\$50,000	\$50,000
Local Burial or Cremation	\$5,000	\$5,000	\$5,000
Natural Disaster Evacuation	\$25,000	\$50,000	\$50,000
Natural Disaster Daily Benefit	\$50 per day, 5-day limit	\$100 per day, 5-day limit	\$100 per day, 5-day limit
Political Evacuation and Repatriation	\$10,000	\$10,000	\$10,000
Terrorist Activity	\$10,000	\$25,000	\$25,000
24/7 Travel Assistance Services	Included	Included	Included

### AD&D

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

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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	\$50 per article, \$500 per occurrence
Trip Interruption	\$2,500	\$5,000	\$5,000
Travel Delay	N/A	\$100 per day, 2-day limit per occurrence	\$100 per day, 2-day limit per occurrence
Lost or Stolen Travel Documents	N/A	\$100	\$100
Personal Liability	\$25,000	\$50,000	\$50,000

### OPTIONAL COVERAGE

Adventure Activities	Up to medical maximum	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.*

**PATIENT PROTECTION AND AFFORDABLE CARE ACT: THIS IS NOT QUALIFYING HEALTH COVERAGE ("MINIMUM Reliable COVERAGE") THAT SATISFIES THE HEALTH CARE COVERAGE REQUIREMENT OF THE AFFORDABLE CARE ACT. IF YOU DON'T HAVE MINIMUM Reliable COVERAGE, YOU MAY OWE AN ADDITIONAL PAYMENT WITH YOUR TAXES.**



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