



Lloyd's Certificate

This Insurance is effected with certain Underwriters at Lloyd's, London.

This Certificate is issued in accordance with the limited authorization granted to the Correspondent by certain Underwriters at Lloyd's, London whose syndicate numbers and the proportions underwritten by them can be ascertained from the office of the said Correspondent (such Underwriters being hereinafter called "Underwriters") and in consideration of the premium specified herein, Underwriters hereby bind themselves severally and not jointly, each for his own part and not one for another, their Executors and Administrators.

The Assured is requested to read this Certificate, and if it is not correct, return it immediately to the Correspondent for appropriate alteration.

All inquiries regarding this Certificate should be addressed to the following Correspondent:



303 Congressional Boulevard
Carmel, IN 46032
1-800-335-0611
317-575-2652
317-575-2659 FAX
www.sevencorners.com

CERTIFICATE PROVISIONS

- 1. Signature Required.** This Certificate shall not be valid unless signed by the Correspondent on the attached Declaration Page.
- 2. Correspondent Not Insurer.** The Correspondent is not an Insurer hereunder and neither is nor shall be liable for any loss or claim whatsoever. The Insurers hereunder are those Underwriters at Lloyd's, London whose syndicate numbers can be ascertained as hereinbefore set forth. As used in this Certificate "Underwriters" shall be deemed to include incorporated as well as unincorporated persons or entities that are Underwriters at Lloyd's, London.
- 3. Cancellation.** If this Certificate provides for cancellation and this Certificate is cancelled after the inception date, earned premium must be paid for the time the Insurance has been in force.
- 4. Service of Suit.** It is agreed that in the event of the failure of Underwriters to pay any amount claimed to be due hereunder, Underwriters, at the request of the Assured, will submit to the jurisdiction of a Court of competent jurisdiction within the United States. Nothing in this Clause constitutes or should be understood to constitute a waiver of Underwriters' rights to commence an action in any Court of competent jurisdiction in the United States, to remove an action to a United States District Court, or to seek a transfer of a case to another Court as permitted by the laws of the United States or of any State in the United States. It is further agreed that service of process in such suit may be made upon Mendes and Mount; 750 Seventh Avenue; New York, NY 10019-6829 USA (For California residents, contact Eileen Ridley, FLWA Service Corp., c/o Foley & Lardner LLP, 555 California Street, Suite 1700, San Francisco, CA 94104-1520 USA.), and that in any suit instituted against any one of them upon this contract, Underwriters will abide by the final decision of such Court or of any Appellate Court in the event of an appeal. The above-named are authorized and directed to accept service of process on behalf of Underwriters in any such suit and/or upon request of the Assured to give a written undertaking to the Assured that they will enter a general appearance upon Underwriters' behalf in the event such a suit shall be instituted. Further, pursuant to any statute of any state, territory or district of the United States which makes provision therefor, Underwriters hereby designate the Superintendent, Commissioner or Director of Insurance or other officer specified for that purpose in the statute, or his successors in office, as their true and lawful attorney upon whom may be served any lawful process in any action, suit or proceeding instituted by or on behalf of the Assured or any beneficiary hereunder arising out of this contract of Insurance, and hereby designate the above-mentioned as the person to whom the said officer is authorized to mail such process or a true copy thereof.
- 5. Assignment.** This Certificate shall not be assigned either in whole or in part without the written consent of the Correspondent endorsed hereon.
- 6. Attached Conditions Incorporated.** This Certificate is made and accepted subject to all the provisions, conditions and warranties set forth herein, attached or endorsed, all of which are to be considered as incorporated herein.

No Insured Person (i) appears on the like of Specially Designated Nationals and Blocked Persons administered by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC"), or other denied party lists maintained by the U.S. Government, the European Union ("EU"), United Nations ("UN") or the United Kingdom ("UK"); (ii) is resident or physically present in a country or territory subject to sanctions, prohibitions or restrictions administered by OFAC, the EU, the UN or the UK; or (iii) is a person who is otherwise the target of U.S., EU, UN or UK sanctions, laws or regulations such that the Underwriters cannot deal or otherwise engage in business transactions with such person. Whenever the coverage provided hereunder would be in violation of any U.S., EU, UN or UK sanctions, prohibitions or restrictions, such coverage shall be immediately null and void. The Underwriters may be compelled by law to seize premiums, deny services, or withhold claims payments if an Insured Person becomes subject to U.S., EU, UN or UK sanctions while this Certificate is in effect.

**CERTIFICATE OF INSURANCE
DECLARATIONS**

**Liaison® Continent
LON17-170418-01TM**

This Declaration is attached to and forms part of certificate provisions

ITEM 1. NAMED INSURED AND MAILING ADDRESS

Liaison® Continent
World Commercial Trust
Tortola, British Virgin Islands

ITEM 2. COVERAGE PERIOD: AS STATED ON THE ID CARD TERM: AS STATED ON THE ID CARD

12:01 A.M., North American Eastern Time

Insurance is effective with **CERTAIN UNDERWRITERS AT LLOYD'S, LONDON**. The Binding Authority Reference Number is NA17SC01

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS CERTIFICATE, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS CERTIFICATE.

THIS COVERAGE CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

International Travel Medical Coverage:

COVERAGE INCLUDING THE UNITED STATES

Plan A: After You pay the deductible, the program pays 80% of the next \$5,000 of eligible expenses, then 100% to the selected Medical Maximum.

Age Bands	\$50,000 Medical Maximum	\$100,000 Medical Maximum	\$500,000 Medical Maximum	\$1,000,000 Medical Maximum
Dependent Child†	\$1.18	\$1.41	\$1.83	\$2.37
Child Alone††	\$1.27	\$1.60	\$2.02	\$2.37
19 to 29	\$1.27	\$1.60	\$2.02	\$2.37
30 to 39	\$1.69	\$2.12	\$2.68	\$3.03
40 to 49	\$2.49	\$3.06	\$4.03	\$4.49
50 to 59	\$3.67	\$4.70	\$5.85	\$6.82
60 to 64	\$4.47	\$5.86	\$7.05	\$8.52
65 to 69	\$5.06	\$6.44	\$7.71	\$9.40
70 to 79	\$7.14	N/A	N/A	N/A
80+*	\$11.75	N/A	N/A	N/A

Plan B: After You pay the Deductible, the program pays 75% of eligible expenses to the selected Medical Maximum.

Age Bands	\$50,000 Medical Maximum	\$100,000 Medical Maximum	\$500,000 Medical Maximum	\$1,000,000 Medical Maximum
Dependent Child†	\$1.06	\$1.27	\$1.65	\$2.13
Child Alone††	\$1.14	\$1.44	\$1.82	\$2.13
19 to 29	\$1.14	\$1.44	\$1.82	\$2.13
30 to 39	\$1.52	\$1.90	\$2.41	\$2.72
40 to 49	\$2.24	\$2.75	\$3.63	\$4.04
50 to 59	\$3.30	\$4.23	\$5.27	\$6.13
60 to 64	\$4.02	\$5.27	\$6.35	\$7.66
65 to 69	\$4.55	\$5.80	\$6.94	\$8.46
70 to 79	\$6.43	N/A	N/A	N/A
80+*	\$10.58	N/A	N/A	N/A

COVERAGE EXCLUDING THE UNITED STATES

Plan E: After You pay the Deductible, the program pays 100% of eligible expenses to the selected Medical Maximum.

Age Bands	\$50,000 Medical Maximum	\$100,000 Medical Maximum	\$500,000 Medical Maximum	\$1,000,000 Medical Maximum
Dependent Child†	\$0.68	\$0.82	\$0.97	\$1.07
Child Alone††	\$0.77	\$0.92	\$1.07	\$1.22
19 to 29	\$0.77	\$0.92	\$1.07	\$1.22
30 to 39	\$0.91	\$1.07	\$1.39	\$1.45
40 to 49	\$1.53	\$1.75	\$1.99	\$2.07
50 to 59	\$2.62	\$2.98	\$3.16	\$3.22
60 to 64	\$3.15	\$3.55	\$3.84	\$3.88
65 to 69	\$3.78	\$4.03	\$4.66	\$5.18
70 to 79	\$5.53	\$6.86	N/A	N/A
80+*	\$10.11	N/A	N/A	N/A

Plan F: After You pay the Deductible, the program pays 80% of eligible expenses to the selected Medical Maximum.

Age Bands	\$50,000 Medical Maximum	\$100,000 Medical Maximum	\$500,000 Medical Maximum	\$1,000,000 Medical Maximum
Dependent Child†	\$0.61	\$0.74	\$0.87	\$0.96
Child Alone††	\$0.69	\$0.83	\$0.96	\$1.10
19 to 29	\$0.69	\$0.83	\$0.96	\$1.10
30 to 39	\$0.82	\$0.96	\$1.25	\$1.30
40 to 49	\$1.38	\$1.57	\$1.79	\$1.86
50 to 59	\$2.36	\$2.68	\$2.85	\$2.90
60 to 64	\$2.84	\$3.20	\$3.46	\$3.49
65 to 69	\$3.40	\$3.62	\$4.19	\$4.66
70 to 79	\$4.98	\$6.17	N/A	N/A
80+*	\$9.10	N/A	N/A	N/A

†Dependent Child rate is applicable when at least one parent will also be covered under Liaison® Continent.

††Child Alone rate is used when a child will be insured by themselves.

*Ages 80+ limited to \$15,000.

Rates provided above are based on a \$250 Deductible and include a 2.0% Trust Fee.

Deductible Factors:

Option	Factor
\$0	1.25
\$100	1.10
\$250	1.00
\$500	0.90
\$1,000	0.80
\$2,500	0.70

Hazardous Sports Coverage Factor: 1.15

Mode

Premium shown above, payable: **In Advance**

This certificate of Insurance is made and accepted subject to the foregoing stipulations and conditions together with such other provisions, agreement or conditions as may be endorsed or added here to.

Dated: 04/18/2017

By: _____
(Correspondent – James J. Krampen, Jr.)

Liaison® Continent Program Summary

Administered By:
Seven Corners, Inc.
303 Congressional Blvd.
Carmel, IN 46032 USA

Quick Contacts

Hospital and Doctor Network: To locate a network facility, search online at www.sevencorners.com/help/find-a-doctor, contact Seven Corners Assist at the numbers shown below, or log onto WellAbroad.com. Seven Corners Assist must be contacted prior to Hospital admission and/or any Inpatient/Outpatient Surgeries.

Pre-Certification Requirements: Please see the Pre-Certification Requirements for details and requirements regarding Pre-Certification. Please note the 25% penalty for failure to Pre-Certify. You are strongly encouraged to review these requirements. Pre-certification does not guarantee benefits. (only applicable inside the US)

Please see the Network Procedures section for details and requirements regarding use of the network.

Use of the network does not guarantee benefits. Use of the network does not guarantee benefits.

Claims – It is important to submit Your claims to Seven Corners quickly. To be considered, all claims must be submitted to the Seven Corners Claim Department within 90 days after the date of service.

Travel Assistance - To receive assistance worldwide, call Seven Corners Assist at the numbers below and provide them with Your ID Number. Seven Corners Assist must be contacted for Emergency Medical Evacuation, Return of Mortal Remains, Political Evacuation, Emergency Medical Reunion, Natural Disaster Evacuation/Repatriation, and Return of Minor Child(ren).

Seven Corners Assist - In the United States, Canada, and the Caribbean (Toll-free): 1-800-690-6295 or Collect Calls: 1-317-818-2808

Email: assist@sevencorners.com

The Underwriter hereby insures all persons whose application has been accepted by the Administrator, Seven Corners, Inc., on behalf of the Underwriter and whose name is identified on the ID Card, subject to all of the exclusions, limitations and provisions as set forth herein and in the Master Policy of Insurance issued by the Underwriter. Coverage is afforded only with respect to the person, coverage, amounts and limits specified herein and as identified on the ID Card for the Insurance requested on such application and for which their specified plan costs has been paid to the Administrator.

Eligibility: Liaison® Continent provides coverage as outlined in this program summary for individuals while traveling outside of their Home Country. Home Country is defined as - The country where an Insured Person(s) has his or her true, fixed and permanent residence. For United States Citizens, the Home Country is always the United States. For persons traveling to the United States, the program must become effective within ninety (90) days of arrival in the United States.

Eligible individuals may also purchase coverage for their eligible dependents. An Eligible Spouse shall be defined as the Primary Insured's legal spouse. An Eligible Dependent Child shall mean the Primary Insured Person's unmarried children over fourteen (14) days and under nineteen (19) years of age.

It is the Insured Person's responsibility to maintain all records regarding travel history, age and provide any documents to the Administrator, which would verify eligibility requirements.

Period of Coverage: The minimum Period of Coverage under Liaison® Continent plan is five (5) days, maximum Period of Coverage is one hundred eight-seven (187) days. Coverage can be purchased in daily periods by paying the appropriate plan cost.

Effective Date of Coverage begins at 12:01 AM North American Eastern Time on the later of the following dates:

1. The day after the Company receives your application and correct premium if application and payment is made online or by fax; or
2. The day after the postmark date of your application and correct premium if application and payment is made by mail; or
3. The moment you depart your Home Country; or
4. The date you request on your application.

Expiration Date of Coverage terminates on the earlier of the following:

1. Your return to Your Home Country (except as provided under the Home Country Coverage); or
2. The expiration of one hundred and eighty-seven (187) days from the Effective Date of Coverage; or
3. The date shown on the ID card; or
4. The end of the period for which plan cost has been paid; or
5. The date You fail to be considered an Eligible Person; or
6. The Maximum Benefit amount has been paid.

Continuation of Coverage (when applicable)

A continuation of coverage option is available to You if Your initial Period of Coverage is less than one hundred and eighty-seven (187) days. If You must extend Your trip beyond Your initial Period of Coverage, You may extend Your Period of Coverage but may not exceed one hundred and eighty-seven (187) days in total from Your original effective date. Your original effective date will be used to calculate Your Deductible and Coinsurance and to determine any Pre-existing Conditions. Please note that a new certificate or certificate number will not be issued. The original certificate's expiration date will be extended to the new expiration date You have requested, not to exceed one hundred and eighty-seven (187) days in total from Your effective date. Prior to Your expiration date, Seven Corners will send a renewal notice to your e-mail address, providing you with the opportunity to extend coverage. A \$5.00 Administrative Fee will be included on each renewal period. To purchase a new Plan after You have exhausted Your maximum Period of Coverage, You must return to Your Home Country for a minimum of thirty (30) days. *Renewals, if offered by the Underwriter, will be subject to the definitions, benefits, conditions, in force at the time of each renewal.*

SCHEDULE OF BENEFITS

All Coverages listed in this Schedule of Benefits are in U.S. Dollar amounts.

Medical Maximums	\$50,000; \$100,000; \$500,000; \$1,000,000; Medical Maximum is per person per Period of Coverage. Insureds age 70 to 79 with coverage including the U.S. are limited to a \$50,000 medical maximum. Insureds age 70 to 79 with coverage excluding the U.S. are limited up to a \$100,000 medical maximum. Insureds age 80 years and older are limited to a \$15,000 medical maximum.
Deductible	\$0, \$100, \$250, \$500, \$1,000, \$2,500. Deductible is per person per Period of Coverage. Maximum of 3 Period of Coverage Deductibles per family.
Coinsurance	Individuals traveling inside the U.S.: Plan A: After You pay the deductible, the program pays 80% of the next \$5,000 of eligible expenses, then 100% to the selected Medical Maximum. Plan B: After You pay the Deductible, the program pays 75% of eligible expenses to the selected Medical Maximum. Individuals traveling outside the U.S.: Plan E: After You pay the deductible, the program pays 100% of eligible expenses to the selected Medical Maximum. Plan F: After You pay the Deductible, the program pays 80% of eligible expenses to the selected Medical Maximum.
Hospital Indemnity	\$150 per night, up to a maximum of 30 days per person per Occurrence. (Applicable to Individuals traveling outside the U.S. only)
Dental Emergency Treatment (Sudden Relief of Pain)	To a maximum of \$100 per person per Period of Coverage. (only available to programs purchased for 1 month or more)
Dental Emergency Treatment (Accident Coverage)	Up to the selected Medical Maximum per person per Period of Coverage. (only available to programs purchased for 1 month or more)
Emergency Medical Evacuation/Repatriation	\$1,000,000 per person per Period of Coverage. (in addition to the Medical Maximum)
Return of Mortal Remains	\$50,000 per person per Period of Coverage. \$5,000 for local cremation or burial per person per Period of Coverage.
Political Evacuation	\$10,000 per person per Period of Coverage.
Coma Benefit	\$50,000 per person per Period of Coverage. (in addition to the Medical Maximum)
Felonious Assault	\$10,000 per person per Period of Coverage. (in addition to the Medical Maximum)
Terrorism	Usual, Reasonable and Customary to the selected Medical Maximum per person per Period of Coverage.
Return of Minor Child(ren)	\$50,000 per person per Period of Coverage.
Emergency Medical Reunion	\$50,000 per person per Period of Coverage.
Local Ambulance Benefit	Up to the selected Medical Maximum per person per Period of Coverage.
Loss of Checked Baggage	\$250 per person per Occurrence.
Accidental Death & Dismemberment (AD&D)	\$50,000 principal sum for Insured or Insured Spouse \$5,000 principal sum for Dependent Child(ren) Aggregate limit of \$250,000 per family Note: In the event of a Common Carrier Accidental Death, this benefit will not be paid.
Common Carrier Accidental Death	\$100,000 principal sum for Insured or Insured Spouse \$25,000 principal sum for Dependent Child(ren) Aggregate limit of \$250,000 per family
Interruption of Trip	\$5,000 per person per Period of Coverage.
Home Country Coverage	<i>Incidental Trips to The Home Country:</i> Up to \$50,000 per person per Period of Coverage. <i>Extension of Benefits:</i> Up to \$5,000 per person per Period of Coverage.
Hospital Room & Board	Usual, Reasonable & Customary to the selected Medical Maximum per person per Period of Coverage.
Intensive Care	Usual, Reasonable & Customary to the selected Medical Maximum per person per Period of Coverage.
Outpatient Medical Expenses	Usual, Reasonable & Customary to the selected Medical Maximum per person per Period of Coverage.
Waiver of Pre-existing Condition(s)	Up to \$25,000 for U.S. residents traveling outside the United States (<i>refer to exclusion #1 for details</i>) (Age 70+, up to \$5,000) per Period of Coverage.
Acute Onset of Pre-existing Condition(s)	For non-U.S. residents under age 70 traveling in the U.S. up to \$25,000 per person per Period of Coverage. (Ages 65-69, up to \$2,000, Age 70+, no benefit) \$25,000 Maximum per person per Period of Coverage for Emergency Medical Evacuation applies.
Natural Disaster Benefit	Up to \$200 per day for five (5) days per person per Period of Coverage.
Natural Disaster Evacuation/Repatriation	\$10,000 per person per Period of Coverage. (only available for travel outside the United States)
Hazardous Sports Coverage	Optional, provided only if required premium is paid.
Assistance Services	Included
Benefit Period	180 Days
Pre-Certification Requirements (only applicable inside the US)	Failing to follow the Pre-Certification Requirements will result in a 25% reduction of benefits. (see Pre-Certification Requirements)

Except as specifically indicated otherwise, all benefits are subject to Deductible and Coinsurance and are per Period of Coverage.

DESCRIPTION OF BENEFITS

Medical Expenses: Only such expenses, incurred as the result of and **within one hundred and eighty days (180) days** from a Disablement, which are specifically enumerated in the following list of charges, and which are not excluded in EXCLUSIONS AND LIMITATIONS, shall be considered as Covered Expenses:

1. Charges made by a Hospital for room and board, floor nursing and other services inclusive of charges for professional service and with the exception of personal services of non-medical nature; provided, however, that expenses do not exceed the Hospital's average charge for semi-private room and board accommodations; charges made for an operating room.
2. Charges made for Intensive Care or coronary care charges and nursing services.
3. Charges made for diagnosis, Treatment and Surgery by a Physician; charges made for the cost and administration of anesthetics.
4. Charges made for Outpatient Treatment, same as any other Treatment covered on an Inpatient basis. This includes ambulatory surgical centers, Physicians' Outpatient visits/examinations, clinic care, and surgical opinion consultations.
5. Charges for medication, x-ray services, laboratory tests and services, the use of radium and radioactive isotopes, oxygen, blood transfusions, iron lungs, and Medical Treatment; dressings, drugs, and medicines that can only be obtained upon a written prescription of a Physician or Surgeon.
6. Charges for physiotherapy, if recommended by a Physician for the treatment of a specific Disablement and administered by a licensed physiotherapist.
7. Local ambulance (within the metropolitan area, up to the maximum stated in the SCHEDULE OF BENEFITS) to and from the nearest Hospital with facilities for required Treatment. If the Insured Person is in a rural area and unreachable by ground ambulance, then licensed air ambulance transportation to the nearest metropolitan area shall be considered a Covered Expense.
8. Hotel room charge, when the Insured Person, otherwise necessarily confined in a Hospital, shall be under the care of a duly qualified Physician in a hotel room owing to unavailability of a Hospital room by reason of capacity or distance or to any other circumstances beyond control of the Insured Person.
9. Charges made for artificial limbs, eyes, larynx, and orthotic appliances, but not for replacement of such items.
10. Charges for Home Health Care up to a \$2,500 Maximum per Period of Coverage.
11. Charges for care in a licensed Extended Care Facility as defined herein, upon direct transfer from an acute care Hospital.

The charges enumerated herein shall in no event include any amount of such charges which are in excess of Usual, Reasonable and Customary charges. If the charge incurred is in excess of such average charge, such excess amount shall not be recognized as a Covered Expense. All charges shall be deemed to be incurred on the date such services or supplies which give rise to the expense or charge are rendered or obtained.

COINSURANCE

Coinsurance Inside the United States:

Plan A: When a covered Injury or Illness is incurred by the Insured Person, the Company will pay **80% of the first \$5,000** of Usual, Reasonable and Customary medical charges for Covered Expenses, then **100%** to the selected Medical Maximum for Usual, Reasonable and Customary medical charges for Covered Expenses, excess of the Period of Coverage Deductible as stated on the ID Card, up to the Medical Maximum as stated on the ID Card.

Plan B: When a covered Injury or Illness is incurred by the Insured Person, the Company will pay **75%** of Usual, Reasonable and Customary medical charges for Covered Expenses to the selected Medical Maximum, excess of the Period of Coverage Deductible as stated on the ID Card, up to the Medical Maximum as stated on the ID Card.

Coinsurance Outside the United States:

Plan E: When a covered Injury or Illness is incurred by the Insured Person, the Company will pay **100%** of Usual, Reasonable and Customary medical charges for Covered Expenses, excess of the Period of Coverage Deductible as stated on the ID Card, up to the Medical Maximum as stated on the ID Card.

Plan F: When a covered Injury or Illness is incurred by the Insured Person, the Company will pay **80%** of Usual, Reasonable and Customary medical charges for Covered Expenses, excess of the Period of Coverage Deductible as stated on the ID Card, up to the Medical Maximum as stated on the ID Card.

In no event shall the Company's maximum liability exceed the Medical Maximum as stated on the ID Card. The Deductible and Coinsurance amount consists of Covered Expenses which would otherwise be payable under this Certificate. These expenses must be borne by each Insured Person. A maximum of 3 Period of Coverage Deductibles per family under the same application will apply.

Hospital Indemnity: Should the Insured Person be hospitalized while traveling outside the United States and the hospitalization is considered a Covered Expense, the Company will indemnify the Insured up to the maximum stated in the SCHEDULE OF BENEFITS for each night spent in the Hospital up to a maximum of thirty (30) days. This payment is not related to the actual hospital charges and is paid in addition to any other Eligible Benefits. You may use these funds for incidentals or as you like.

Dental Emergency Treatment (Sudden Relief of Pain): This plan shall pay in excess of the chosen Deductible and Coinsurance up to the maximum stated in the SCHEDULE OF BENEFITS, for Emergency Treatment for the relief of pain to Sound Natural Teeth. **Only available to programs purchased for 1 month or more.*

Dental Emergency Treatment (Accident Coverage): This plan shall pay in excess of the chosen Deductible and Coinsurance up to the maximum stated in the SCHEDULE OF BENEFITS, for Emergency Treatment to repair or replace Sound Natural Teeth damaged as the result of a covered Accident. Only those Injuries caused by external contact with a foreign object are covered. You are not covered if you break a tooth while eating or biting into a foreign object. **Only available to programs purchased for 1 month or more.*

Emergency Medical Evacuation/Repatriation: The plan will pay Covered Expenses incurred up to the maximum stated in the SCHEDULE OF BENEFITS if any covered Injury or Illness commences during the Period of Coverage and results in Your Medically Necessary Emergency Medical Evacuation or Repatriation (Your medical condition warrants immediate transportation from the medical facility where You are located to the nearest adequate medical facility where Medical Treatment can be obtained). This benefit must be approved and arranged by Seven Corners Assist in consultation with the local attending Physician. Emergency Medical Evacuation or Repatriation means: (a) the Insured Person's medical condition warrants immediate transportation from the place where the Insured Person is located to the nearest adequate medical facility where Medical Treatment can be obtained; or (b) after being Treated at a local medical facility as a result of an Emergency Medical Evacuation, the Insured Person's medical condition warrants transportation with a qualified medical attendant to his/her Home Country to obtain further Medical Treatment or to recover; or (c) both (a) and (b) above. All transportation arrangements must be by the most direct and economical route.

The Emergency Medical Evacuation or Repatriation must be arranged by Seven Corners Assist in consultation with the Insured Person's local attending Physician. Failure to utilize Seven Corners Assist to arrange for these services will result in the denial of benefits.

For U.S. Residents and Non-U.S. Residents when traveling outside of the United States: Your Covered Expenses will be paid up to the maximum stated in the SCHEDULE OF BENEFITS per Period of Coverage, for any covered Injury or Illness commencing during the Period of Coverage that results in Your Medically Necessary Emergency Medical Evacuation or Repatriation.

For Non-U.S. Residents: Your Covered Expenses will be paid up to the maximum stated in the SCHEDULE OF BENEFITS per Period of Coverage, for any covered Injury or Illness commencing during the Period of Coverage that results in Your Medically Necessary Emergency Medical Evacuation or Repatriation. Your Covered Expenses will be paid up to \$25,000 per Period of Coverage, for any Acute Onset of a Pre-existing Condition(s) that results in Your Medically Necessary Emergency Medical Evacuation or Repatriation.

Return of Mortal Remains: The Company will pay the reasonable Covered Expenses incurred up to the maximum stated in the SCHEDULE OF BENEFITS to return the Insured Person's remains to his/her Home Country if he or she dies, regardless of whether the death is related to a Pre-existing Condition. Covered Expenses include, but are not limited to, expenses for embalming, a minimally necessary container appropriate for transportation, shipping costs, and the necessary government authorizations. Any and all arrangements must be made by Seven Corners Assist. **Failure to utilize Seven Corners Assist to arrange for these services will result in the denial of benefits.**

Political Evacuation and Repatriation of Remains: If due to political or military events in a Host Country, a formal recommendation from the appropriate authorities is issued for the Insured to leave the Host Country or the Insured is expelled or declared persona non-grata by the Host Country, all reasonable expenses incurred for transportation to the nearest place of safety or for Repatriation to the Insured's Home Country or country of residence are covered up to the maximum stated in the SCHEDULE OF BENEFITS. Evacuation must occur within 10 days of any such event. Coverage will apply to the most appropriate and economical means consistent under the circumstances with your health & safety. Evacuation costs will be paid once per Insured per occurrence. In the event this benefit is needed, arrangements must be made by Seven Corners Assist. **Failure to utilize Seven Corners Assist to arrange for these services will result in the denial of benefits.**

The Political Evacuation and Repatriation of Remains Benefit will not pay, should the Insured not heed Travel Warnings issued by the State Department or the appropriate authorities recommending that travelers avoid a certain country.

Coma Benefit: If Injury renders an Insured Comatose within 90 days of the date of the accident that caused the Injury, and if the Coma continues for a period of 30 consecutive days, the Company will pay a monthly benefit equal to 1% of the Maximum Benefit. No benefit is provided for the first 30 days of the Coma. The benefit is payable monthly as long as the Insured remains Comatose due to that Injury, but ceases on the earliest of: (1) the date the Insured ceases to be Comatose due to that Injury; (2) the date the Insured dies; or (3) the date the total amount of monthly Coma benefits paid for all Injuries caused by the same accident equals the Maximum Benefit. The Company will pay benefits calculated at a rate of 1/30th of the monthly benefit for each day for which the Company is liable when the Insured is Comatose for less than a full month. Only one benefit is provided for any one month of Coma, regardless of the number of Injuries causing the Coma.

The Company reserves the right, at the end of the first 30 consecutive days of Coma and as often as it may reasonably require thereafter, to determine, on the basis of all the facts and circumstances, that the Insured is Comatose, including, but not limited to, requiring an independent medical examination provided at the expense of the Company.

Felonious Assault: The Company will pay up to the maximum stated in the SCHEDULE OF BENEFITS when the Insured suffers one or more losses for which benefits are payable under the Accidental Death Benefit, Accidental Dismemberment Benefit or Coma Benefit provided by the Certificate as a result of a Felonious Assault:

1. that is not a moving violation as defined under the applicable government motor vehicle laws; and
2. that is not an act of an Immediate Family Member, another Insured or an individual who resides with the Insured on a permanent basis.

Only one benefit is payable for all losses as a result of the same Felonious Assault.

Terrorism: Coverage for Eligible Benefits resulting from Terrorist Activity, subject to the maximum stated in the SCHEDULE OF BENEFITS, provided all of the following conditions are met:

1. The Insured Person has no direct or indirect involvement in the Terrorist Activity.
2. The Terrorist Activity is not in a country or location where the United States government has issued a travel warning that has been in effect within the six (6) months prior to the Insured Person's date of arrival.
3. The Insured Person has not unreasonably failed or refused to depart a country or location following the date a warning to leave that country or location is issued by the United States government.

Return of Minor Child(ren): Should the Insured Person be traveling alone with a Minor Child(ren) and become hospitalized because of a covered Illness or Injury and the Minor Child(ren), under age 19, is left unattended, the Company will arrange and pay, for one-way economy fares to their Home Country. These arrangements will be made at no cost to the Insured Person. Meals and lodging are the responsibility of the Insured Person.

If an attendant/escort is necessary to ensure the safety and welfare of Minor Child(ren), the Company will arrange and pay for these services up to the maximum stated in the SCHEDULE OF BENEFITS. Any and all arrangements must be made by Seven Corners Assist. **Failure to utilize Seven Corners Assist to arrange for these services will result in the denial of benefits.**

Emergency Medical Reunion: When Emergency Medical Evacuation or Repatriation occurs, the Company will arrange and pay, for round-trip economy-class transportation for one individual selected by the Insured Person, from the Insured Person's Home Country to the location where the Insured Person is hospitalized and return to the Home Country up to the maximum stated in the SCHEDULE OF BENEFITS. Emergency Medical Reunion must be recommended by the attending Physician. The benefits payable will include: (1) The cost of a round trip economy air fare; (2) Reasonable travel and accommodation expenses (not to exceed **\$200** per day) incurred in relation to the maximum stated in the Schedule of Benefits. (3) The period of Emergency Medical Reunion is not to exceed 10 days, including travel. Any and all arrangements must be made by Seven Corners Assist. **Failure to utilize Seven Corners Assist to arrange for these services will result in the denial of benefits.**

Loss of Checked Baggage: This plan will reimburse You for lost baggage and personal effects checked with a Common Carrier provided You have taken all reasonable measures to protect, save and/or recover Your property at all times. The baggage and personal effects must be owned by and accompany You at all times. Benefits will be paid to the maximum stated in the SCHEDULE OF BENEFITS. The plan will pay the lesser of the following:

1. The actual cash value (cost less proper deduction for depreciation at the time of loss);
2. The cost to repair or replace the article with material of a like kind and quality; or
3. \$50 per article.

This coverage is secondary to any coverage provided by a Common Carrier. You must furnish proof to the Underwriter that full reimbursement has been obtained from the airline.

Accidental Death & Dismemberment (AD&D): The Company shall pay an indemnity determined from the Table if an Insured Person sustains a Loss stated therein resulting from Injury and subject to the limitations contained in EXCLUSIONS AND LIMITATIONS, provided that: (a) such Loss occurs within 365 days after the date of Accident causing such Loss; and (b) the indemnity payable for any such Loss shall be the Principal Sum stated on the ID Card, as applicable to such Insured Person and this Insurance; and (c) if more than one Loss stated in said Table of Losses is sustained as the result of one Accident, only one of the amounts, the largest, shall be payable.

<u>For Loss of:</u>	<u>Insured or Spouse</u>	<u>Each Child</u>	
Loss of Life	Principal Sum	\$5,000	
Loss of two Members	Principal Sum	\$5,000	
Loss of one Member	50% of Principal Sum	\$2,500	
Quadriplegia	Principal Sum	\$5,000	(total paralysis of both upper and lower limbs)
Paraplegia	75% of the Principal Sum	\$3,750	(total paralysis of both lower limbs)
Hemiplegia	50% the Principal Sum	\$2,500	(total paralysis of both upper and lower limbs of 1 side of the body)
Uniplegia	25% of the Principal Sum	\$1,250	(total paralysis of one limb)

The term "Principal Sum" as used herein shall mean the amount stated on the ID Card.

In the event of a Common Carrier Accidental Death, benefits will be paid once at the higher amount as specified in the SCHEDULE OF BENEFITS for Common Carrier Accidental Death, and benefits will not be paid for Accidental Death & Dismemberment.

Common Carrier Accidental Death: Benefits will be paid to You as per the SCHEDULE OF BENEFITS if You sustain an Accidental Death. Death must occur during the Period of Coverage while the Insured Person is riding as a passenger (but not a pilot, operator or member of the crew) in or on a Common Carrier.

Interruption of Trip: If the Insured is unable to continue the Trip due to the death of a parent, spouse, sibling or child; or due to serious damage to the Insured's principal residence from fire, flood or similar natural disaster (tornado, earthquake, hurricane, etc.), the program will reimburse up to the maximum stated in the Schedule of Benefits the Insured for the cost of economy travel, less the value of applied credit from an unused return travel ticket, to return home to their area of principal residence. Any and all arrangements must be made by Seven Corners Assist. **Failure to utilize Seven Corners Assist to arrange for these services will result in the denial of benefits.**

Home Country Coverage: Incidental Trips to Your Home Country: This Certificate shall pay Eligible Benefits related to a new covered Injury or Illness that begins while You are on an incidental trip to Your Home Country. For this benefit, You receive a maximum of 30 days per one hundred and eighty-seven (187) days of purchased coverage or pro rata thereof – example: approximately 5 days per month of purchased coverage. This benefit is not available for purchases of less than 30 days. You must first depart Your Home Country in order to utilize this benefit, and it does not apply to the final trip home. In the event of a claim, You may be required to provide proof of Your travel intentions. Earned Home Country Coverage days for the current Period of Coverage do not extend or carry over after a completed one hundred and eighty-seven (187) day Period of Coverage. If You choose to purchase a new one hundred and eighty-seven (187) day Period of Coverage, the earning of incidental days will start over again, i.e. 5 days for every month that You purchase, allowing up to a maximum amount of 30 days per one hundred and eighty-seven (187) days of purchased coverage. For this benefit, the Medical Maximum is reduced to the maximum stated in the SCHEDULE OF BENEFITS, minus Your Deductible and selected Coinsurance option (Plan A, B, E, or F). The incidental trip to Your Home Country must not be for the purpose of obtaining treatment of an Illness or Injury that began while traveling abroad. This benefit does not provide coverage for Pre-existing Conditions because the Exclusions for Medical Benefits apply.

Extension of Benefits: This Certificate shall pay Eligible Benefits incurred in Your Home Country up to the maximum stated in the SCHEDULE OF BENEFITS, minus Your Deductible and selected Coinsurance option (Plan A, B, E, or F), for one hundred and eighty days (180) from the onset of a new covered Injury or Illness that begins while you are traveling and is first diagnosed and treated outside Your Home Country. In order to receive benefits, the Injury or Illness must be first diagnosed and treated outside Your Home Country.

If Seven Corners Assist evacuates/repatriates you to your Home Country for a Covered Injury or Illness, the maximum stated in the SCHEDULE OF BENEFITS for Extension of Benefits does not apply to the Medical Benefits. This benefit does not provide coverage for Pre-existing Conditions because the Exclusions for Medical Benefits apply.

Waiver of Pre-existing Condition(s): If You are a United States resident, the Pre-existing Condition definition (under PLAN DEFINITIONS) is waived up to the maximum stated in the SCHEDULE OF BENEFITS in eligible medical expenses incurred outside the United States (Age 70+ limited to \$5,000). Please see Medical Benefit Exclusions, exclusion #1 for details.

Acute Onset of a Pre-existing Condition(s): If You are a non-U.S. resident under age 70, traveling in the United States, you are covered for an Acute Onset of a Pre-existing Condition(s) as defined in PLAN DEFINITIONS. This benefit does not apply to insureds age 70 or older. To be considered a Covered Expense under this benefit, the expenses for an Acute Onset must be incurred in the United States and must be a result of an Acute Onset which occurs in the United States. Coverage is provided until the earliest of:

- a. The condition is no longer acute; or
- b. You are discharged from the Hospital.

This benefit covers one (1) acute episode per Pre-existing Condition. Coverage is available up to the maximum stated in the SCHEDULE OF BENEFITS (Ages 65-69 limited to \$2,000) for Eligible Medical Expenses. In addition, coverage is provided up to \$25,000 for Emergency Medical Evacuation. Please see Medical Benefit Exclusions, exclusion #1(b) for details.

Natural Disaster Benefit: This Certificate shall pay up to the benefit stated in the SCHEDULE OF BENEFITS per day for five (5) days for the following expenses due to a Natural Disaster: Replacement accommodations in the event You are Displaced from planned, paid accommodations due to evacuation from a forecasted Natural Disaster or following a Natural Disaster. You must provide receipt of proof of payment for the accommodations from which You were Displaced. The Company will not cover any expenses provided by another party at no cost to You.

Natural Disaster Evacuation/Repatriation (only available for travel outside the United States): If You require Emergency Evacuation due to a Natural Disaster, which makes Your Host Country location Uninhabitable, as deemed by Seven Corners security personnel and as described in this document under "Natural Disaster Evacuation Triggers," Seven Corners will arrange and pay for evacuation from a safe departure point to the nearest safe location. Seven Corners shall arrange and pay up to a maximum of three (3) days for reasonable accommodations related to lodging if You are delayed at the safe location. Seven Corners shall also arrange and pay for one-way economy airfare to return You to Your Home Country following a Natural Disaster Evacuation. This Certificate shall pay up to the maximum stated in the SCHEDULE OF BENEFITS.

You must contact Seven Corners as soon as possible after Your Host Country issues the official disaster declaration, as delays may make safe transportation impossible. The method of transportation will be as deemed most appropriate to ensure Your safety. If evacuation becomes impractical due to hostile or dangerous conditions, Seven Corners will maintain contact with and advise You until evacuation becomes viable or the natural disaster situation has been resolved.

Should commercial transportation be available, but transportation to the commercial transportation departure point will place You in imminent bodily harm, Seven Corners shall arrange and pay for Your secure transport to the departure point. Fees for commercial transportation and/or change fees are Yours once You reach the departure point where normal commercial transportation is available.

Natural Disaster Evacuation Triggers

If You are away from Your permanent residence when a Natural Disaster takes place, Seven Corners shall make arrangements for Your Natural Disaster Evacuation/Repatriation. The transportation will take place as determined by Seven Corners security personnel, in accordance with local and U.S. authorities, if You cannot obtain commercial transportation to the nearest safe location within a time period:

1. Enabling You to leave the Host Country in time to avert Imminent Bodily Harm; OR
2. Complying with the time allowed to leave the Host Country pursuant to the orders of the recognized government of that Host Country.

AND the below must occur:

3. Officials of the Host Country or the U.S. Embassy, have issued, for reasons due to the Natural Disaster situation, a recommendation that the categories of persons which include You should leave the Host Country.

OR

Your location in the Host Country is deemed Uninhabitable by Seven Corners security personnel

General Limitations Regarding Natural Disaster Evacuation Benefits

Seven Corners security personnel will determine the need for evacuation in consultation with local governments and security analysts. Seven Corners may use any and all appropriate resources to evacuate You including, but not limited to, charter aircraft, ground and sea transportation in such circumstances where the point of departure may not be an international airport. In the case that an evacuation is impossible due to hostile conditions, Seven Corners will use security resources to maintain contact with You, to the greatest extent allowed by circumstance, until evacuation becomes possible or the emergency is resolved.

In the event You are in an area in which an act of rebellion, riot, military uprising, war, terrorism, labor disturbance, strike, nuclear accident, or interference by authorities inhibits Seven Corners' ability to fully provide services, Seven Corners shall nonetheless use its best efforts to provide its services, recognizing that obstacles beyond its control will affect the level of service. Seven Corners cannot be held responsible for failure to provide services or for delays caused by conditions beyond its control including, but not limited to, flight or weather conditions, strikes, unforeseen changes to airport regulations or restrictions, failure of You to comply with Seven Corners' recommendations, or where rendering of service is prohibited by local laws or regulatory agencies.

Seven Corners must make all arrangements for You. Services rendered without Seven Corners' coordination and approval are not covered. No claims for reimbursement will be accepted.

If You are able to leave Your Host Country by normal means, such as changing a commercial airline ticket, Seven Corners will assist in rebooking flights or other transportation. Such expenses for non-emergency transportation are Your responsibility.

All legal actions arising under this Certificate shall be barred unless written notice thereof is received by Seven Corners within one (1) year from the date of the event giving rise to such legal action.

You may be required to release Seven Corners or any provider from liability during Emergency Evacuation and/or Repatriation.

Seven Corners shall be under no obligation to provide the services to You, who in the sole opinion of Seven Corners, are located in areas that represent conditions in which providing services is impossible, including without limitation geographical remoteness, war (declared or undeclared), civil or other hostilities or political unrest.

Any payment for services will only be made in full compliance with all United States of America economic or trade sanction laws or regulations, including but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC"). Therefore, any such expenses incurred or claims made involving travel that is in violation of such sanctions, laws and regulations will not be covered under this Certificate. For more information, you may consult the OFAC website at www.treas.gov/offices/enforcement/ofac/.

Natural Disaster Evacuation/Repatriation Definitions

"Evacuation" is the transportation of You from the Host Country to the nearest place of safety.

"Repatriation" is the transportation of You from the safe location to Your Home Country.

"Host Country" is the country which You have traveled to and which is not the United States.

"Imminent Bodily Harm" is the existence of any condition or circumstance, which cannot be avoided through reasonable precautionary measures, and could be expected to cause death or serious physical harm to You, if You were to remain in the affected area where the Natural Disaster event has occurred.

"Covered Event" is the Natural Disaster Evacuation/Repatriation of You. In order to qualify as a Covered Event, the Natural Disaster Evacuation/Repatriation must occur as soon as reasonably possible following the event or events set forth in the definitions in Emergency Natural Disaster Evacuation/Repatriation. The event or events shall be deemed to commence at the first manifestation of a natural event in which You are in danger of Imminent Bodily Harm.

"Natural Disaster" means an event of natural cause, including wildfire, earthquake, windborne dust or sand, volcanic eruption, tsunami, snow, rain or wind, that results in widespread and severe damage such that the government of the Host Country issues an official disaster declaration and determines the affected area to be Uninhabitable. Natural Disaster does not include the direct or indirect effect of rain, wind or water associated with named storms meeting the definition of hurricane or typhoon, except in instances where:

1. The path of the named storm deviates by a distance of greater than 200 miles within a 72-hour period from the path forecast by a nationally recognized meteorological service
2. Or less than 72 hours advance notice of a potential landfall for a named storm exists.

"Uninhabitable" means Your Host Country location is deemed unfit for residence, as determined by Seven Corners International Security Personnel in accordance with U.S. and local authorities, due to lack of habitable shelter, food, heat and/or potable water AND no suitable supplemental housing is available within 100 miles of the disaster site.

Hazardous Sports Coverage (when applicable): To cover motorcycle/motor scooter riding (whether as a passenger or a driver), hang gliding, Parachuting, zip lining, parasailing, bungee jumping, water skiing, wakeboard riding, jet skiing, windsurfing, snowmobiling, and spelunking. Coverage is provided only if the required premium has been paid.

Assistance Services - Upon enrollment, You are eligible to use any of the assistance services provided by the Assistance Services Provider. Additional information is contained in the plan summary.

- Open 24 hours/day, 365 days a year
- Multi-lingual personnel
- Physicians / Nurses on staff
- Locate local facilities
- Help with emergency situations

PLAN DEFINITIONS

Accident or Accidental shall mean an event, independent of Illness or self-inflicted means, which is the direct cause of bodily Injury to an Insured Person.

Acute Onset of a Pre-existing Condition(s) shall mean a sudden and unexpected outbreak or recurrence of a Pre-existing Condition(s) which occurs spontaneously and without advance warning either in the form of Physician recommendations or symptoms and requires urgent care. The Acute Onset of a Pre-existing Condition(s) must occur after the effective date of the Certificate. *Treatment must be obtained within 24 hours of the sudden and unexpected outbreak or recurrence.* A Pre-existing Condition that is a Congenital condition or that gradually becomes worse over time will not be considered Acute Onset. A Pre-existing Condition will not be considered an Acute Onset if during the 30 days prior to the acute event You had a change in prescription or treatment for a diagnosis related to the acute event. This benefit does not include coverage for known, scheduled, required, or expected medical care, drugs or Treatments existent or necessary prior to arrival in the United States and prior to the Effective Date of coverage.

Administrator shall mean Seven Corners, Inc.

Airworthiness Certificate or Airworthy Certificate shall mean the "Standard" Airworthiness Certificate issued by the Federal Aviation Agency of the United States or its foreign equivalent issued by the government authority having jurisdiction over civil aviation in the country of its registry.

Benefit Period shall mean the one hundred and eighty (180) days following the onset of an Eligible Accident, Injury or Illness in which to receive Medically Necessary Covered Expenses. If Your plan terminates during Your Benefit Period, You will still be eligible to receive Treatment so long as the Treatment is within Your Benefit Period and outside Your Home Country (except as provided under the Home Country Coverage).

Child(ren) means the Plan Participant's natural Child, adopted Child (or Child placed in the Plan Participant's home for purposes of adoption), foster Child, stepchild, or other Child for whom the Plan Participant has legal guardianship (proof will be required). A Child must reside with the Plan Participant in a parent-Child relationship. *NOTE: In the event the Plan Participant shares physical custody of the Child with another parent, the requirement that the Child reside with the Plan Participant will be waived.*

Coinsurance shall mean the percentage amount of eligible Covered Expenses, after the Deductible, which are the responsibilities of the Insured Person and must be paid by the Insured Person. The Coinsurance amount is stated in the SCHEDULE OF BENEFITS, under each stated benefit.

Coma/Comatose shall mean a profound state of unconsciousness from which the Insured cannot be aroused to consciousness, even by powerful stimulation, as determined by a Physician.

Common Carrier shall mean any public air conveyance operating under a valid license providing for the transportation of passengers for hire.

Company or Underwriter shall mean Certain Underwriters at Lloyd's, London.

Congenital shall mean a physical abnormality or condition that is present at birth, whether inherited or caused by the environment.

Covered Expense(s) shall mean "Eligible Benefit".

Custodial Care shall mean that type of care or service, wherever furnished and by whatever name called, that is designed primarily to assist an Insured in performing the activities of daily living. Custodial Care also includes non-acute care for the comatose, semi-comatose, paralyzed or mentally incompetent patients. Such services shall be considered Custodial Care without regard to the provider by whom or by which they are prescribed, recommended or performed.

Deductible shall mean the amount of eligible Covered Expenses which are the responsibility of each Insured Person and must be paid by each Insured Person before benefits under the Certificate are payable by the Company.

Disablement as used with respect to medical expenses shall mean an Illness or an Accidental bodily Injury necessitating Medical Treatment by a Physician as defined in this Certificate.

Displaced shall mean that You are required to depart a destination due to an evacuation ordered by prevailing authorities.

Educational or Rehabilitative Care shall mean care for restoration (by education or training) of one's ability to function in a normal or near normal manner following an Illness or Injury. This type of care includes, but is not limited to, vocational or occupational therapy and speech therapy.

Eligible Benefit(s) shall mean benefits payable by the Company to reimburse expenses which are for Medically Necessary services, supplies, care, or treatment; due to Illness or Injury; prescribed, performed or ordered by a Physician; Usual, Reasonable and Customary charges; incurred while insured under this program and which do not exceed the Maximum Benefit.

Eligible Dependent Child shall mean the Insured Person's unmarried Children over fourteen (14) days and under nineteen (19) years of age.

Eligible Spouse shall mean the Insured Person's legal spouse or legal domestic partner or civil union partner.

Experimental/Investigational means all services or supplies associated with: 1) Treatment or diagnostic evaluation which is not generally and widely accepted in the practice of medicine in the United States of America or which does not have evidence of effectiveness documented in peer reviewed articles in medical journals published in the United States. For the Treatment or diagnostic evaluation to be considered effective such articles should indicate that it is more effective than others available; or if less effective than other available treatments or diagnostic evaluations, is safer or less costly; 2) A drug which does not have FDA marketing approval; 3) A medical device which does not have FDA marketing approval; or has FDA approval under 21 CFR 807.81, but does not have evidence of effectiveness for the proposed use documented in peer reviewed articles in medical journals published in the United States. For the device to be considered effective, such articles should indicate that it is more effective than other available devices for the proposed use; or if less effective than other available devices, or is safer or less costly. The Company will make the final determination as to whether a service or supply is Experimental/Investigational.

Extended Care Facility shall mean an institution, or a distinct part of an institution, which is licensed as a Hospital, Extended Care Facility or rehabilitation facility by the state in which it operates; and is regularly engaged in providing 24-hour skilled nursing care under the regular supervision of a Physician and the direct supervision of a Registered Nurse; and maintains a daily record on each patient; and provides each patient with a planned program of observation prescribed by a Physician; and provides each patient with active treatment of an Illness or Injury. Extended Care Facility does not include a facility primarily for rest, the aged, Substance Abuse Treatment, Custodial Care, nursing care or for care of Mental Illness or the mentally incompetent.

Felonious Assault shall mean any willful or unlawful use of force upon the Insured: (1) with the intent to cause bodily injury to the Insured; and (2) that results in bodily harm to the Insured; and (3) that is a felony or a misdemeanor in the jurisdiction in which it occurs.

Home Country shall mean the country where the Insured Person(s) has his or her true, fixed and permanent residence. For United States Citizens, the Home Country is always the United States.

Home Health Care shall mean services or supplies needed as the result of a medical condition which is eligible under the Certificate. The Insured must be physically unable to obtain needed medical services on an Outpatient basis, and it must be in lieu of hospitalization or confinement in an Extended Care Facility. The treatment plan must be prescribed by a licensed Physician who is required to provide updates to the insurer at the appropriate intervals. Home Health Care is Medically Necessary health care provided in the patient's home by health care professionals at the direction of a licensed Physician. Health care professionals may include part-time or intermittent nursing care provided under the supervision of a Registered Nurse, physical therapy, occupational therapy, medications and laboratory services as well as a home health aide. Expenses for Home Health Care do not include food, housing, homemaker services, or Physician charges which are covered elsewhere in the Certificate, Therapy services which are covered elsewhere in the Certificate and environmental supplies such as: hand rails, ramps, special telephones, air conditioners, home delivered meals, etc. The caregiver cannot be a Relative of the Insured Person, and the care must be provided primarily for therapeutic value and not to assist in activities of daily living or Custodial Care;

Hospital as used in this Certificate shall mean, except as may otherwise be provided, a Hospital (other than an institution for the aged, chronically ill or convalescent, resting or nursing homes) operated pursuant to law for the care and Treatment of sick or Injured persons with organized facilities for diagnosis and Surgery and having 24-hour nursing service and medical supervision.

Host Country shall mean any country other than the country where an Insured Person has his or her true, fixed and permanent home and principal establishment.

Illness(es) wherever used in this Certificate shall mean a Sickness, disorder, Illness, pathology, abnormality, malady, morbidity, affliction, disability, defect, handicap, deformity, birth defect, Congenital defect, symptomatology, syndrome, malaise, infection, infirmity, ailment, disease of any kind, or any other medical, physical or health condition. Provided, however, that Illness does not include learning disabilities, or attitudinal or disciplinary problems. All Illnesses that exist simultaneously or which arise subsequent to a prior Illness and which directly or indirectly relate to or result or arise from the same or related causes or as a consequence thereof or from one another are considered to be one Illness. Further, if a subsequent Illness results or arises from causes or consequences that are the same as or related to the causes or consequences of a prior Illness, the subsequent Illness will be deemed to be a continuation of the prior Illness and not a separate Illness.

Immediate Family Member means a Plan Participant's Spouse, domestic partner, civil union partner, parent (includes Step-parent), Child(ren) (includes legally adopted or step Child(ren), brother, sister, step-Child(ren), grandchild(ren), or in-laws). A Member of the Immediate Family includes an individual who normally lives in the Plan Participant's household.

Injury wherever used in this Certificate shall mean bodily Injury caused solely and directly by violent, Accidental, external, and visible means occurring while this Certificate is in force and resulting directly and independently of all other causes in Disablement covered by this Certificate.

Inpatient shall mean if You are confined in an institution and are charged for room and board.

Insurance means the coverage that is provided under the Certificate.

Insured or Insured Person(s) shall mean a person eligible for benefits under the Certificate who has applied for coverage and is named on the application and for whom the Company has accepted premium.

Intensive Care shall mean a cardiac care unit or other unit or area of a Hospital which meets the required standards of the Joint Commission on Accreditation of Hospitals for Special Care Units.

Loss in reference to quadriplegia, paraplegia, hemiplegia, and uniplegia, shall mean the complete and irreversible paralysis of such limbs and with regard to hands and feet, actual severance through and above the wrist or ankle joints, and with regard to eyes, entire irrecoverable Loss of sight.

Master Policy means that certain group insurance policy, No. NA16SC01 issued to World Commercial Trust by Certain Underwriters at Lloyd's, London, which is available upon request from Seven Corners.

Master Application means the Application for the Master Policy.

Maximum Benefit means the largest total amount of Eligible Expenses that the Company will pay for the Plan Participant as found on the ID card.

Medical Emergency means the occurrence of a Sickness, Injury or behavioral condition, the onset of which is sudden, that manifests itself by symptoms of sufficient severity, including severe pain that an individual could reasonably expect the absence of immediate medical attention to result in (A) placing the health of the person afflicted with such condition in serious jeopardy, or in the case of a behavioral condition placing the health of such person or others in serious jeopardy, or (B) serious impairment to such person's bodily functions; (C) serious dysfunction of any bodily organ or part of such person; or (D) serious disfigurement of such person.

Medical Treatment means examination, Treatment, and/or consultation by a Physician for a condition which first manifested itself, worsened or became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care or Treatment.

Medically Necessary shall mean services and supplies received while insured that are determined by the Company to be: (1) appropriate and necessary for the symptoms, diagnosis, or direct care and Treatment of the Insured Person's medical conditions; (2) within the standards the organized medical community deems good medical practice for the Insured Person's condition; (3) not primarily for the convenience of the Insured Person, the Insured Person's Physician or another Service Provider or person; (4) not Experimental/Investigational or unproven, as recognized by the organized medical community, or which are used for any type of research program or protocol; and (5) not excessive in scope, duration, or intensity to provide safe and adequate, and appropriate treatment. For Hospital stays, this means that acute care as an Inpatient is necessary due to the kinds of services the Insured Person is receiving or the severity of the Insured Person's condition, in that safe and adequate care cannot be received as an Outpatient or in a less intensified medical setting. The fact that any particular Physician may prescribe, order, recommend, or approve a service, supply, or level of care does not, of itself, make such treatment Medically Necessary or make the charge of a Covered Expense under this Certificate.

Mental Illness and Mental and Nervous Disorder shall mean any mental, nervous, or emotional Illness which generally denotes an Illness of the brain with predominant behavioral symptoms; or an Illness of the mind or personality, evidenced by abnormal behavior; or an Illness or disorder of conduct evidenced by socially deviant behavior. Mental or Nervous Disorders include without limitation: psychosis; depression; schizophrenia; bipolar affective disorder; any disease or condition, regardless of whether the cause is organic, that is classified as a Mental Disorder in the current

edition of the International Classification of Diseases as published by the U.S. Department of Health and Human Services; and those psychiatric and other Mental Illnesses listed in the current edition of the Diagnostic and Statistical Manual for Mental Disorders published by the American Psychiatric Association. Mental Illness and Mental and Nervous Disorder does not mean or include learning disabilities, attitudinal disorders or disciplinary problems. For purposes of this Insurance, Mental Illness and Mental and Nervous Disorder do not include Substance Abuse.

Mountaineering shall mean the sport, hobby or profession of walking, hiking, and climbing up mountains either: 1) utilizing harnesses, ropes, crampons or ice axes; or 2) ascending 4,500 meters or above.

Natural Disaster shall mean any event or force of nature caused by environmental factors that has catastrophic consequences. Covered Natural Disasters are: avalanche, earthquake, flood, hurricane, impact event, landslides, mudslides, tornado, tsunami, tropical cyclone, typhoon, volcanic eruption, and wildfire.

Occupational Disease means an Illness or Injury resulting from or in the course of any employment for wage or profit by the Plan Participant. Occupational Disease is not a contagious disease resulting from exposure to fellow employees or from a hazard to which the workman would have been equally exposed outside of his employment. An Occupational Disease is also not an ordinary disease of life to which the general public is equally exposed, unless such disease follows as a complication and a natural incident of an Occupational Disease or unless there is a constant exposure peculiar to the occupation itself that makes such disease a hazard inherent in such occupation.

Outpatient shall mean an Insured Person who receives care in a Hospital or another institution, including: ambulatory, surgical center; convalescent/skilled nursing facility; or Physician's office, for an Illness or Injury, but who is confined and is not charged for room and board.

Parachuting shall mean an activity involving the breaking of a free fall from an airplane using a parachute.

Physician(s) or **Surgeon** shall mean a doctor of medicine or a doctor of osteopathy licensed to render medical services or perform Surgery(ies) in accordance with the laws of the jurisdiction where such professional services are performed.

Plan Participant means a person and Dependent eligible for coverage as identified in the enrollment/application, for whom proper premium payment has been made when due, and who is therefore a Plan Participant under the Certificate.

Plan means this document, the Master Application of the Policyholder and any end endorsements, riders or amendments that will attach during the Period of Coverage.

Period of Coverage shall mean the period of coverage issued by the Company to the Insured Person, typically beginning with the Effective Date and ending with the termination date or the date coverage is renewed by the Company. Maximum Period of Coverage is one hundred and eighty-seven (187) days.

Policyholder means the entity shown as the Policyholder in the SCHEDULE OF BENEFITS.

Pre-existing Condition(s) shall mean any medical condition, sickness, Injury, Illness, disease, Mental Illness or Mental Nervous Disorder, regardless of the cause including any Congenital, chronic, subsequent, or recurring complications or consequences related thereto or resulting therefrom that with reasonable medical certainty existed at the time of application or any time during the 36* months prior to the Effective Date of Coverage under this Certificate, whether or not previously manifested, symptomatic, known, diagnosed, treated or disclosed. This specifically includes but is not limited to any medical condition, sickness, Injury, Illness, disease, Mental Illness or Mental Nervous Disorder, for which medical advice, diagnosis, care or Treatment was recommended or received or for which a reasonably prudent person would have sought Treatment during the 36 month period immediately preceding the Effective Date of Coverage under this Certificate. ***For Insured Persons traveling outside the United States, the period is 12 months instead of 36 months.**

Pregnancy means the physical condition of being pregnant, including complication of Pregnancy.

Registered Nurse shall mean a graduate nurse who has been registered or licensed to practice by a State Board of Nurse Examiners or other state authority, and one who is legally entitled to place the letters "RN" after his or her name.

Relative shall mean spouse, parent, sibling, Child, grandparent, grandchild, step-parent, step-sibling, in-laws (parent, son, daughter, brother and sister), aunt, uncle, niece, nephew, legal guardian, ward, or cousin of the Insured Person.

Rest Cures shall mean a Treatment, as for nervous disorders, consisting of complete rest, often with special diet, massage, etc., especially at a spa or sanatorium.

Scheduled Departure Date means the date on which the Plan Participant is originally scheduled to leave on the Plan Participant's trip.

Service Provider shall mean a Hospital, convalescent/skilled nursing facility, ambulatory surgical center, psychiatric Hospital, community mental health center, residential treatment facility, psychiatric treatment facility, alcohol or drug dependency treatment center, birthing center, Physician, dentist, chiropractor, licensed medical practitioner, nurse, medical laboratory, assistance service company, air/ground ambulance firm, or any other such facility that the Company approves.

Sickness means Illness, malady or disease which requires treatment by a Physician while covered by this Certificate. All related conditions and recurrent symptoms of the same or a similar condition will be considered the same Sickness.

Sound Natural Tooth or **Sound Natural Teeth** is a tooth that is whole or properly restored; is without impairment, periodontal or other conditions; is not more susceptible to Injury than a virgin tooth, and is not in need of the Treatment provided for any reason other than Accidental Injury. A tooth previously restored with a crown, inlay, onlay, or porcelain restoration, or treated by endodontics, is not a Sound Natural Tooth.

Spouse means lawful spouse, if not legally separated or divorced, or domestic partner or civil partner.

Substance Abuse shall mean a condition brought about when an individual uses alcohol, chemicals or any other drug(s) in such a manner that his/her health and/or judgement is impaired and/or ability to control actions is lost.

Surgery(ies) or **Surgical Procedure** shall mean an invasive diagnostic procedure; or the Treatment of Illness or Injury by manual or instrumental operations performed by a Physician while the patient is under general or local anesthesia.

Terrorist Activity shall mean an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organization(s) or governments(s).

Traveling Companion shall mean spouse, parent, sibling, Child, grandparent, grandchild, step-parent, step-Child, step-sibling, in-laws (parent son, daughter, brother, or sister), aunt, uncle, niece, nephew, legal guardian, ward, or business partner of the Insured Person.

Treatment means a specific in-office or Hospital physical examination of or care rendered to You, consultation, diagnostic procedures and services, Surgery, medical services and supplies including medication prescribed or provided by a Service Provider.

Trip means a scheduled Trip for which coverage for travel arrangements is requested and the premium is paid prior to the Plan Participant's actual or Scheduled Departure Date of the Plan Participant's Trip.

Usual, Reasonable and Customary shall mean the maximum amount that the Company determines is Usual, Reasonable and Customary for Covered Expenses the Insured Person receives, up to but not to exceed charges actually billed. The Company's determination considers: (1) amounts charged by other Service Providers for the same or similar service in the locality where received, considering the nature and severity of the bodily Injury or Illness in connection with which such services and supplies are received; (2) any usual medical circumstances requiring additional time, skill or experience; and (3) other factors the Company determines are relevant, including but not limited to, a resource based relative value scale. For a Service Provider who has a reimbursement agreement, the Usual, Reasonable and Customary charge is equal to the amount that constitutes payment in full under any reimbursement agreement with the Company.

You or Your shall mean the Primary Insured Person and the Primary Insured's Spouse or Dependent.

EXCLUSIONS AND LIMITATIONS

For **Medical Benefits**, this Insurance does not cover:

1. Pre-existing Conditions which are excluded under this Certificate. This means that any claims for Pre-existing Conditions will not be covered for the duration of this Certificate.
 - a) If You are a United States resident under age 70, this exclusion is waived for the first \$25,000 in eligible medical expenses incurred outside the United States (*for persons age 70 and over, the amount is \$5,000*), minus Your Deductible and selected Coinsurance option (Plan E or F). This waiver does not include coverage for known, scheduled, required, or expected medical care, drugs, or Treatments existent or necessary prior to the effective date of this program.
 - b) If you are a non-U.S. resident under age 70, this exclusion is waived for eligible medical expenses for an Acute Onset of a Pre-existing Condition(s) (as defined herein) up to \$25,000 (Ages 65-69 limited to \$2,000) for eligible medical expenses incurred in the United States, minus Your Deductible and selected Coinsurance option (Plan A or B). For persons age 70 and over, there is no benefit. This benefit does not include coverage for known, scheduled, required, or expected medical care, drugs, or Treatments existent or necessary prior to arrival in the United States and prior to the effective date of this program.
If the Pre-existing Conditions exclusion is waived, all of the remaining exclusions still apply.
2. Charges for Treatment which exceed Usual, Reasonable and Customary charges; or charges incurred for Surgeries or Treatments which are Investigational, Experimental, or for research purposes; expenses which are non-medical in nature;
3. Claims not received by Seven Corners within ninety (90) days of the date of service;
4. Expenses for vocational, occupational, sleep, speech, recreational or music therapy;
5. Durable medical equipment;
6. Expenses which were not recommended, approved and certified as Medically Necessary and reasonable by a Physician;
7. Suicide or any attempt thereof, or self-destruction or any attempt thereof; intentionally self-inflicted Injury or Illness;
8. Expenses as a result of, or in connection with, the commission of a felony offense or any other criminal or illegal activity as defined by the local governing body;
9. War, hostilities or warlike operations (whether war be declared or not), Invasion, Act of an enemy foreign to the nationality of the Insured Person or the country in, or over, which the act occurs, Civil war, Riot, Rebellion, Insurrection, Revolution, Overthrow of the legally constituted government, Civil commotion assuming the proportions of, or amounting to, an uprising, Military or usurped power, Explosions of war weapons, Utilization of Nuclear, Chemical or Biological weapons of mass destruction howsoever these may be distributed or combined, Murder or Assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the Insured Person whether war be declared with that state or not. For the purpose of this Exclusion; i) Utilization of Nuclear weapons of mass destruction means the use of any explosive nuclear weapon or device or the emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement or death amongst people or animals (including in connection with Terrorist Activity). ii) Utilization of Chemical weapons of mass destruction means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing incapacitating disablement or death amongst people or animals (including in connection with Terrorist Activity). iii) Utilization of Biological weapons of mass destruction means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized toxins) which are capable of causing incapacitating disablement or death amongst people or animals (including in connection with Terrorist Activity). Also excluded hereon is any Loss or expense of whatsoever nature directly or indirectly arising out of, contributed to, caused by, resulting from, or in connection with any action taken in controlling, preventing, or suppressing any, or all, of the situations described above. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect;
10. Terrorist Activity. For the purpose of this Exclusion, Terrorist Activity means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist Activity can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organization(s) or governments(s). The Company shall not be liable for and will not provide coverage or benefits in excess of the maximum stated in the SCHEDULE OF BENEFITS for any claim or charges, Illness, Injury or other consequence, whether directly or indirectly, proximately or remotely occasioned by, contributed to by, or traceable to or arising in connection with any act of Terrorism; and provided, further, the Company shall not be liable for and will not provide any coverage or benefits for any claim, charges, Illness, Injury or other consequence,

whether directly or indirectly, proximately or remotely occasioned by, contributed to by, or traceable to or arising in connection with the following:

- a) The Insured Person's direct or indirect involvement in the Terrorist Activity.
 - b) The Terrorist Activity takes place in a country or location where the United States government has issued a travel warning that has been in effect within the six (6) months prior to the Insured Person's date of arrival.
 - c) The Insured Person unreasonably fails or refuses to depart a country or location following the date a warning to leave that country or location is issued by the United States government.
11. Injury sustained while participating in professional athletics, including but not limited to the event, games, practice, conditioning and any other activity related to professional athletics.
 12. Injury sustained while participating in amateur or interscholastic athletics, including but not limited to the event, games, practice, conditioning and any other activity related to amateur or interscholastic athletics; this exclusion does not apply to non-competitive, recreational or intramural activities. *Note: A sponsored and/or organized Amateur or Interscholastic Athletic event includes training camps, team sports, or any formal grouping of people participating in one or multiple events that may/may not require a fee for participation.*
 13. Occupational Diseases, including but not limited to disease(s) related to asbestos exposure, and the complications thereof, including asbestosis and mesothelioma related to asbestos exposure;
 14. Routine physicals, inoculations, or other examinations including but not limited to laboratory, diagnostic, or x-ray examinations where there are no objective indications or impairment in normal health;
 15. Diagnosis or Treatment of the temporomandibular joint;
 16. Chiropractic care or acupuncture;
 17. Services, supplies, or Treatment prescribed, performed or provided by a Relative of the Insured Person or any family member of the Insured Person or anyone who lives with the Insured Person. This includes but is not limited to prescription medication and any diagnostic testing;
 18. Treatment and the provision of false teeth or dentures or dental appliances, normal ear tests and the provision of hearing aids, hearing implants, cosmetic or plastic Surgery (including deviated nasal septum), dental expenses except as specifically provided in the Dental Emergency Treatment benefit, eye refractions or eye examinations for the purpose of prescribing corrective lenses for eye-glasses or for the fitting thereof, unless caused by Accidental bodily Injury incurred while insured hereunder; eyeglasses, contact lenses; eye surgery when the primary purpose is to correct nearsightedness, farsightedness or astigmatism;
 19. Treatment in connection with alcohol, drug or chemical abuse, misuse, illegal use, overuse or dependency or use of any drug or narcotic agent; Injury sustained while under the influence of or Disablement due wholly or partly to the effects of intoxicating liquor, chemicals, or drugs or narcotic agent, unless administered under the advice of a Physician and said narcotic agent was taken in accordance with the proper dosing as directed by the physician;
 20. Mental and Nervous Disorder or Rest Cures;
 21. Learning disabilities, attitudinal disorders, or disciplinary problems;
 22. Congenital abnormalities and conditions arising out of or resulting therefrom;
 23. Expenses incurred during a Hospital emergency room visit which is not a Medical Emergency;
 24. Injury sustained while taking part in Mountaineering, hang gliding, paragliding, Parachuting, paragliding, zip lining, parasailing, bungee jumping, racing by any animal or motor vehicle or motorcycle, snowmobiling, motorcycle/motor scooter riding (whether as a passenger or driver), scuba diving involving underwater breathing apparatus (unless SSI, PADI or NAUI certified), water skiing, wakeboard riding, jet skiing, windsurfing, snow skiing and snowboarding (except for recreational downhill and/or cross country snow skiing or snowboarding. No cover provided while skiing/boarding in any violation of applicable laws, rules or regulations, away from prepared and market in-bound territories; and/or against the advice of the local ski school or local authoritative body); and any sport or athletic activity which is undertaken for thrill seeking and exposes the Plan Participant to abnormal or extreme risk of injury; *Hazardous Sports Coverage: the following are covered if the required premium has been paid: motorcycle/motor scooter riding (whether as a passenger or a driver), hang gliding, Parachuting, zip lining, parasailing, bungee jumping, water skiing, wakeboard riding, jet skiing, windsurfing, snowmobiling, and spelunking.*
 25. Treatment paid for or furnished under any other individual, government, or group policy or charges provided at no cost to the Insured Person;
 26. Diagnosis and or Treatment of venereal disease, including all sexually transmitted diseases and conditions and any and all consequences thereof;
 27. Pregnancy expenses or Illness resulting from Pregnancy, childbirth, or miscarriage; or for miscarriage resulting from an Accident or complications of Pregnancy; or for postnatal care;
 28. Drug, Treatment or procedure that either promotes or prevents conception, or prevents childbirth, including but not limited to: artificial insemination, Treatment for infertility or impotency, sterilization or reversal thereof;
 29. Expenses incurred while the Insured Person is in their Home Country (except after approved Emergency Medical Evacuation/Repatriation or if covered under the Home Country Coverage Benefit);
 30. Expenses incurred for which travel was undertaken to seek Medical Treatment for a condition; or incurred after the Insured Person's physician has limited or restricted travel;
 31. All charges incurred while confined primarily to receive Custodial Care, Educational or Rehabilitative Care, or any Medical Treatment in any establishment for the care of the aged;
 32. Treatment for human organ or tissue transplants and their related Treatment;
 33. Weight reduction programs or the surgical Treatment of obesity, including but not limited to wiring of the teeth and all forms of intestinal bypass Surgery;
 34. Modifications of the physical body intended to improve the psychological, mental or emotional well-being of the Insured, including but not limited to sex-change Surgery; any drug, Treatment, or procedure that promotes, enhances or corrects impotency or sexual dysfunction;

35. Expenses resulting from Acquired Immune Deficiency Syndrome (AIDS), AIDS-Related Complex (ARC) or the Human Immunodeficiency Virus (HIV);
36. Exercise programs, whether or not prescribed or recommended by a Physician;
37. Treatment required as a result of complications or consequences of a Treatment or condition not covered hereunder;
38. Charges for travel accommodations, except as provided for in the Local Ambulance, Emergency Medical or Political Evacuation, Return of Mortal Remains, Return of Minor Child(ren), Emergency Medical Reunion, Natural Disaster, and Interruption of Trip sections of this Insurance;
39. Diagnosis or Treatment incurred as a result of exposure to non-medical nuclear radiation and/or radioactive materials;
40. Diagnosis or Treatment for acne, moles, skin tags, disease of sebaceous glands, seborrhea, sebaceous cyst, unspecified disease of the sebaceous glands, hypertrophic and atrophic conditions of skin, nevus;
41. Treatment, services or supplies that are not administered by or under the supervision of a Physician and products that can be purchased without a doctor's prescription;
42. Treatment of sleep apnea or other sleep disorders.

With regards to **Accidental Death and Dismemberment, Emergency Medical Evacuation/Repatriation, Return of Mortal Remains, Emergency Medical Reunion, and Return of Minor Child(ren)**, this Insurance does not cover:

1. Suicide or attempt thereof by the Insured Person while sane, or self-destruction or any attempt thereof by the Insured Person while insane;
2. Disease or Sickness of any kind; (only applicable to AD&D)
3. Bacterial infections except pyogenic infection which shall occur through an Accidental cut or wound; (only applicable to AD&D)
4. Hernia of any kind; (only applicable to AD&D)
5. Injury sustained while the Insured Person is riding as a pilot, student pilot, operator or crew member, in or on, boarding or alighting, from any type of aircraft;
6. Injury sustained while the Insured Person is riding as a passenger in any aircraft (a) not having a current and valid Airworthy Certificate and (b) not piloted by a person who holds a valid and current certificate of competency for piloting such aircraft;
7. Any consequence, whether directly or indirectly, proximately or remotely occasioned by, contributed to by, or traceable to, or arising in connection with: (a) war, invasion, act of foreign enemy hostilities, warlike operations (whether war be declared or not), or civil war; (b) mutiny, riot, strike, military or popular uprising insurrection, rebellion, revolution, military or usurped power. (c) any act of any person acting on behalf of or in connection with any organization with activities directed towards the overthrow by force of the Government de jure or de facto or to the influencing of it by terrorism or violence; (d) martial law or state of siege or any events or causes which determine the proclamation or maintenance of martial law or state of siege (hereinafter for the purposes of this Exclusion called the "Occurrences"). Any consequence happening or arising during the existence of abnormal conditions (whether physical or otherwise), whether directly or indirectly, proximately or remotely occasioned by, or contributed to by, traceable to, or arising in connection with, any of the said Occurrences shall be deemed to be consequences for which the Company shall not be liable under this Certificate except to the extent that the Insured Person shall prove that such consequence happened independently of the existence of such abnormal conditions;
8. Service in the military, naval or air service of any country and while on duty as a member of a police force or unit;
9. Flying in any aircraft being used for or in connection with acrobatic or stunt flying, racing, endurance tests, rocket-propelled aircraft, crop dusting or seeding or spraying, firefighting, exploration, pipe or power line inspection, any form of hunting or herding, aerial photography, banner towing or any experimental purpose;
10. Being under the influence of alcohol or having taken drugs or narcotics unless prescribed by a legally qualified Physician or Surgeon;
11. Injury occasioned or occurring while the Insured Person is committing or attempting to commit a felony or to which a contributing cause was the Insured Person being engaged in an illegal occupation;
12. Riding or driving in any kind of competition;
13. Pregnancy, childbirth, miscarriage or abortion;
14. Covered Expenses incurred after the Insured Person's Physician has limited or restricted travel; or Covered Expenses incurred as a result of a change in prescribed Treatment during, or within the three months prior to the Effective Date of Coverage.
15. All Emergency Medical Evacuation, Return of Mortal Remains, Return of Minor Child(ren), and Emergency Medical Reunion costs not arranged by Seven Corners Assist.

For **Interruption of Trip**, this Insurance does not cover: (1) war or any act of war, whether declared or not; participation in a felony, riot or insurrection; participation in contests of speed; a Pre-existing Condition existing prior to the Insured's departure from their Home Country that has the likelihood of causing death; the Insured Person or Traveling Companion or Traveling Companion's family making changes to personal plans; having business or contractual obligations; being unable to obtain necessary travel documents (passports, visas, etc.); being detained or having property confiscated by customs authorities; carrier caused delays (including bad weather); prohibition or regulatory by any government; default of yacht charter companies; default of the organization from which the Insured Person purchased their trip arrangements. All costs not arranged by Seven Corners Assist.

For **Loss of Checked Baggage**, this Insurance does not cover: animals; automobiles or automobile equipment; boats; motors; motorcycles; other conveyances or their appurtenances (except bicycles while checked as baggage with a Common Carrier); household furniture; eye-glasses or contact lenses; artificial teeth or dental bridges; hearing aids; prosthetic limbs; musical instruments; money or securities; tickets or documents; or sporting equipment if loss or damage results from the use thereof.

For **Political Evacuation and Repatriation**, this Insurance does not cover: 1) Losses recoverable under any other Insurance or through an employer; 2) Losses arising from or attributable to a) dishonest or criminal acts committed or attempted by the Insured, b) alleged violation of the laws of the Host Country, unless the company determines such allegations to be fraudulent, or c) failure to maintain required documents or visas; 3) Losses attributable to a) debt, insolvency, commercial failure, or the repossession of any property, b) Insured's non-compliance with a contract or license or c) implementation of illegally contributed exchange rates; 4) Losses due to liability assumed by the Insured under any contract. 5) All costs not arranged by Seven Corners Assist.

Exclusions Related to Natural Disaster Evacuation/Repatriation Benefits

1. The Natural Disaster Evacuation/Repatriation of You while in the United States;
2. Any medical expenses incurred by You;
3. The Kidnap and/or ransom of You;
4. Any expenses not related to Natural Disaster Evacuation/Repatriation, including expenses for transportation from the Host Country by normal commercial means;
5. Natural Disaster Evacuation/Repatriation when the Natural Disaster situation directly giving rise to it precedes Your arrival;
6. The evacuation of You from a Host Country when the evacuation notice issued by the United States or Host Country Government has been posted for a period of more than sixty (60) days.
7. You elect not to depart in a timely manner with evacuation arrangements coordinated by Seven Corners. In this circumstance, coverage for Natural Disaster Evacuation/Repatriation is immediately terminated;
8. Services rendered without the coordination and approval of Seven Corners.
9. Any country subject to the administration and enforcement of U.S. economic embargoes and trade sanctions by the OFFICE OF FOREIGN ASSETS CONTROL (OFAC)
10. Any services other than those indicated and described within this document will not be provided
11. While traveling within 50 miles of Your primary place of residence

PLAN PROVISIONS

1. **Notice of Claim:** Written notice of claim must be given to the Underwriter within ninety (90) days after the occurrence or commencement of any Disablement covered by the plan, or as soon thereafter as is reasonably possible. Notice given by or on behalf of the claimant to the Administrative Offices of the Underwriter, or to any authorized agent of the Underwriter, with information sufficient to identify the Insured Person shall be deemed notice to the Underwriter.
2. **Claim Forms:** The Underwriter, upon receipt of a notice of claim, will furnish to the claimant such forms as are usually furnished by it for filing Proofs of Loss. If such forms are not furnished within fifteen (15) days after the giving of such notice the claimant shall be deemed to have complied with the requirements of the plan as to Proof of Loss upon submitting, within the time fixed in the Certificate for filing Proofs of Loss, written proof covering the occurrence, the character and the extent of the Disablement for which claim is made.
3. **Proof of Loss:** Written Proof of Loss must be furnished to the Underwriter at its said office in case of claim for loss for which this Certificate provides any periodic payment contingent upon continuing loss within 90 (ninety) days after the termination of the period for which the Underwriter is liable and in case of claim for any other loss within ninety (90) days after the date of such loss. Failure to furnish such proof within the time required shall not invalidate nor reduce any claim if it was not reasonably possible to give proof within such time, provided such proof is furnished as soon as reasonably possible. The Underwriter at its option may pend resolution and adjudication of submitted claims and/or deny coverage for Proof of Loss submitted thereafter, or for incomplete Proof of Loss and/or failure to submit Proof of Loss.
4. **Time of Payment of Claims:** Indemnities payable under the Certificate for any loss other than loss for which the Certificate provides any periodic payment will be paid immediately upon receipt of due written proof of such loss. Subject to due written Proof of Loss, all accrued indemnities for loss for which the Certificate provides periodic payment will be paid at the expiration of each four (4) weeks during the continuance of the period for which the Underwriter is liable, and any balance remaining unpaid upon the termination of liability will be paid immediately upon receipt of due written proof.
5. **Payment of Claims:** Indemnity for loss of life will be payable in accordance with the beneficiary designation and the provisions respecting such payment which may be prescribed herein and effective at the time of payment. If no such designation or provision is then effective, such indemnity shall be payable to the estate of the Insured Person. Any other accrued indemnities unpaid at the Insured Person's death may, at the option of the Underwriter, be paid either to such beneficiary or to such estate. All other indemnities will be payable to the Insured Person. If any indemnity of the Certificate shall be payable to the estate of an Insured Person, or to an Insured Person who is a minor or otherwise not competent to give a valid release, the Underwriter may pay such indemnity, up to an amount not exceeding \$1,000, to any Relative by blood or connection by marriage of the Insured Person who is deemed by the Underwriter to be equitably entitled thereto. Any payment made by the Underwriter in good faith pursuant to this provision shall fully discharge the Underwriter to the extent of such payment. Subject to any written direction of the Insured Person all or a portion of any indemnities provided by this Certificate on account of Hospital, nursing, medical or Surgical service may, at the Underwriter's option and unless the Insured Person requests otherwise in writing not later than the time for filing proof of such loss, be paid directly to the Hospital or person rendering such services, but it is not required that the service be rendered by a particular Hospital or person.
6. **Physical Examination and Autopsy:** The Underwriter at its own expenses shall have the right and opportunity to examine the person of any individual whose Injury or Illness is the basis of claim when and as often as it may reasonably require during the pendency of a claim hereunder and to make an autopsy in case of death, where it is not forbidden by law.
7. **Legal Actions:** No actions at law or in equity shall be brought to recover on the Certificate prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with requirements of this Certificate. No such action shall be brought after expiration of three (3) years after that time written Proof of Loss is required to be furnished.
8. **Coordination of Benefits:** The Underwriter coordinates benefits with other payers when an Insured Person(s) is covered by two (2) or more health plans. Coordination of Benefits is the industry standard practice used to share the cost of care between two (2) or more carriers when an Insured Person(s) is covered by more than one (1) health benefit plan. Our Coordination of Benefits and Services provision is attached hereto as APPENDIX A.
9. **Patient Protection and Affordable Care Act: THIS IS NOT QUALIFYING HEALTH COVERAGE ("MINIMUM ESSENTIAL COVERAGE") THAT SATISFIES THE HEALTH CARE COVERAGE REQUIREMENT OF THE AFFORDABLE CARE ACT. IF YOU DON'T HAVE MINIMUM ESSENTIAL COVERAGE, YOU MAY OWE AN ADDITIONAL PAYMENT WITH YOUR TAXES.**
10. **Complaints:** Any initial inquiry or complaint should be addressed to the Administrator, as defined herein. If the Insured Person is not satisfied with the manner in which an inquiry or complaint has been managed by the Administrator, the Insured Person may request in writing to the Complaints & Advisory Department at Lloyd's to review the case without prejudice to Your rights in law.

Complaints and Advisory Department of Lloyd's
1 Lime Street
London EC3M 7HA
United Kingdom

Excess Benefits

All Coverages, except Accidental Death and Dismemberment, shall be in excess of all other valid and collectible Insurance Indemnity and shall apply only when such benefits are exhausted. Other valid and collectible Insurance Indemnity for which benefits may be payable are Insurance programs provided by:

- (a) Individual, group or blanket Insurance or coverage;
- (b) Other prepayment coverage provided on a group or individual basis;
- (c) Any coverage under labor management trusted plans, union welfare plans, employer organizational plans, employee benefit organization plans, or other arrangement of benefits for individuals of a group;
- (d) Any coverage required or provided by any statute, socialized Insurance program;
- (e) Any no-fault automobile Insurance;
- (f) Any third party liability Insurance.

Refund of Premium

Certain Underwriters at Lloyds, London realizes that there is uncertainty in international travel. Refund of total plan cost will only be considered if written request is received by the Administrator prior to the Effective Date of Coverage. If written request is received after the Effective Date of Coverage, the unused portion of the Plan cost may be refunded minus a cancellation fee, provided no claim has been submitted to the Administrator for reimbursement.

Subrogation

To the extent the Underwriter pays for a loss suffered by an Insured, the Underwriter will take over the rights and remedies the Insured had relating to the loss. This is known as subrogation. The Insured must help the Underwriter to preserve its rights against those responsible for the loss. This may involve signing any papers and taking any other steps the Underwriter may require. If the Underwriter takes over an Insured's rights, the Insured must sign an appropriate subrogation form supplied by the Underwriter.

Coverage Intent

Please be aware that this is not a general health insurance policy but an interim travel medical program intended for use while away from Your Home Country or Country of Residence.

Pre-Certification Requirements

The following expenses must always be Pre-Certified:

- Inpatient stays
- Rehab inpatient stays
- Outpatient surgeries/procedures
- Diagnostic procedures including MRI, MRA, CT and PET Scans.
- Chemo Therapy
- Radiation Therapy
- Physical and Occupational Therapies
- Home Infusion Therapy
- Home Health Care

To comply with the Pre-Certification requirements, You must:

1. Contact Seven Corners Assist at the telephone number shown below and on your I.D. card as soon as possible before the expense is to be incurred; and
2. Comply with Seven Corners Assist's instructions and submit any information or documents they require; and
3. Notify all Physicians, Hospitals and other providers that this Insurance contains Pre-certification requirements and ask them to fully cooperate with Seven Corners.

Emergency Pre-Certification – In the event of an emergency Hospital admission, Pre-Certification must be made within 48 hours after the admission, or as soon as is reasonably possible.

If You comply with the Pre-Certification requirements, and the expenses are Pre-certified, the Company will pay Eligible Medical Expenses subject to all terms, conditions, provisions and exclusions herein. If You do not comply with the Pre-certification requirements or if the expenses are not Pre-certified:

1. Eligible Medical Expenses will be reduced by 25%; and
2. The Deductible will be subtracted from the remaining amount; and
3. The Coinsurance will be applied.

Pre-Certification Does Not Guarantee Benefits – The fact that expenses are Pre-certified does not guarantee coverage for, or payment of the service or procedure reviewed. Eligibility for and payment of benefits are subject to all the terms, conditions, provisions and exclusions herein.

Concurrent Review – For Inpatient stays of any kind, the Administrator will Pre-certify a limited number of days of confinement. Additional days of Inpatient confinement may later be Pre-certified if an Insured receives prior approval.

Network Procedures

- a) Inside of the United States: Seven Corners' provider network is not required. By utilizing the network, You may receive potential discounts and out-of-pocket savings for any incurred eligible expenses.
- b) Outside of the United States: Seven Corners has an extensive network of international providers, many of which have direct pay agreements. We recommend You contact Seven Corners Assist for a provider referral, however, You may seek treatment at any facility.

Utilizing the network does not guarantee benefits or that the treating facility will bill Seven Corners direct.

Contact information for Seven Corners Assist is provided below and on the back of Your ID Card. Our multilingual representatives are available 24/7 to help you.

Contact us immediately for Emergency Medical Evacuation, Return of Mortal Remains, Political Evacuation, Emergency Medical Reunion, Natural Disaster Evacuation/Repatriation, and Return of Minor Child(ren).

A listing of network providers can be found at www.sevencorners.com/help/find-a-doctor or by contacting Seven Corners Assist.

In addition, WellAbroad.com provides a complete listing of providers as well as other important and varied up-to-date travel information.

Seven Corners Assist

Inside the United States: 1-800-690-6295 (Toll-Free)

Outside the United States: 1-317-818-2808 (Collect)

Fax: 1-317-815-5984

E-mail: assist@sevencorners.com

Wellabroad.com

In our ever changing world, Seven Corners' WellAbroad® seeks to prepare individuals and groups with the advanced tools for successful travel. WellAbroad® offers medical, political and cultural information and includes many benefits and educational resources, such as:

- Text messaging alerts - Registered users receive updates regarding weather emergencies, security issues, custom alerts, and health care or pandemic warnings.
- Provider network directory - Clients and travelers can create customized country profiles which allow instant access to providers in the specified regions to which they are traveling.

Claims Services

Important Note: Claim forms and receipts for medical expenses must be sent to Seven Corners quickly. Claim submissions must be made within ninety (90) after the Date of Service. Should they be received after ninety (90) days, they may be considered ineligible.

To report claims or verify eligibility, send the original bills and claim forms to Seven Corners, Inc., or call or fax to the numbers below. Be certain to include Your ID# shown on the ID Card with all correspondences:

Seven Corners, Inc.

303 Congressional Blvd; Carmel, IN 46032

800-335-0477 or 317-575-2652 FAX 317-575-2256 email: claims@sevencorners.com www.SevenCorners.com

Insurance Underwriter

This Insurance, under Certificate **LON17-170418-01TM**, is underwritten by Certain Underwriters at Lloyds, London, rated "A" (Excellent) by AM Best.

Purpose of This Provision

An Insured Person(s) may be covered for health benefits or services by more than one plan. If he/she is, this provision allows the Company to coordinate what the Company pays or provides with what another Plan pays or provides. This provision sets forth the rules for determining which is the primary plan and which is the secondary plan. Coordination of benefits is intended to avoid duplication of benefits while at the same time preserving certain rights to coverage under all Plans under which the Insured Person(s) is covered.

DEFINITIONS

The words shown below have special meanings when used in this provision. Please read these definitions carefully.

Allowable Expense: The charge for any health care service, supply, or other item of expense for which the Insured Person(s) is liable when the health care service, supply, or other item of expense is covered at least in part under any of the Plans involved, except where a statute requires another definition, or as otherwise stated below.

When this Certificate is coordinating benefits with a Plan that provides benefits only for dental care, vision care, prescription drugs or hearing aids, Allowable Expense is limited to like items of expense.

The Company will not consider the difference between the cost of a private hospital room and that of a semi-private hospital room as an Allowable Expense unless the stay in a private room is Medically Necessary and Appropriate.

When this Certificate is coordinating benefits with a Plan that restricts coordination of benefits to a specific coverage, the Company will only consider corresponding services, supplies or items of expense to which coordination of benefits applies as an Allowable Expense.

Claim Determination Period: A Calendar Year, or portion of a Calendar Year, during which an Insured Person(s) is covered by this Certificate and at least one other Plan and incurs one or more Allowable Expense(s) under such plans.

Plan: Coverage with which coordination of benefits is allowed. Plan includes:

- a) Group insurance and group subscriber contracts, including insurance continued pursuant to a Federal or State continuation law;
- b) Self-funded arrangements of group or group-type coverage, including insurance continued pursuant to a Federal or State continuation law;
- c) Group or group-type coverage through a health maintenance organization (HMO) or other prepayment, group practice and individual practice plans, including insurance continued pursuant to a Federal or State continuation law;
- d) Group hospital indemnity benefit amounts that exceed \$150 per day;
- e) Medicare or other governmental benefits, except when, pursuant to law, the benefits must be treated as in excess of those of any private insurance plan or non-governmental plan.

Plan does not include:

- a) Individual or family insurance contracts or subscriber contracts;
- b) Individual or family coverage through a health maintenance organization or under any other repayment, group practice and individual practice plans;
- c) Group or group-type coverage where the cost of coverage is paid solely by the Insured Person(s) except when coverage is being continued pursuant to a Federal or State continuation law;
- d) Group hospital indemnity benefit amounts of \$150 per day or less;
- e) School accident type coverage;
- f) A State plan under Medicaid.

Primary Plan: A Plan whose benefits for an Insured Person(s)'s health care coverage must be determined without taking into consideration the existence of any other Plan. There may be more than one Primary Plan. A Plan will be the Primary Plan if either "a" or "b" below exists:

- a) The Plan has no order of benefit determination rules or it has rules that differ from those contained in this Coordination of Benefits and Services provision; or
- b) All Plans which cover the Insured Person(s) use order of benefit determination rules consistent with those contained in the Coordination of Benefits and Services provision and under those rules, the plan determines its benefits first.

Reasonable and Customary: An amount that is not more than the usual or customary charge for the service or supply as determined by the Company, based on a standard which is most often charged for a given service by a Provider within the same geographic area.

Secondary Plan: A Plan which is not a Primary Plan. If an Insured Person(s) is covered by more than one Secondary Plan, the order of benefit determination rules of this Coordination of Benefits and Services provision shall be used to determine the order in which the benefits payable under the multiple secondary plans are paid in relation to each other. The benefits of each Secondary plan may take into consideration the benefits of the Primary Plan or Plans and the benefits of any other Plan which, under this Coordination of Benefits and Services provision, has its benefits determined before those of that Secondary Plan.

PRIMARY AND SECONDARY PLAN

The Company considers each plan separately when coordinating payments.

The primary plan pays or provides services or supplies first, without taking into consideration the existence of a Secondary Plan. If a Plan has no coordination of benefits provision, or if the order of benefit determination rules differ from those set forth in these provisions, it is the primary plan.

A secondary plan takes into consideration the benefits provided by a primary plan when, according to the rules set forth below, the plan is the secondary plan. If there is more than one secondary plan, the order of benefit determination rules determine the order among the secondary plans. The secondary plan(s) will pay up to the remaining unpaid allowable expenses, but no secondary plan will pay more than it would have paid if it had been the primary plan. The method the secondary plan uses to determine the amount to pay is set forth below in the **Procedures to be Followed by the Secondary Plan to Calculate Benefits** section of this provision.

The secondary plan shall not reduce Allowable Expense for medically necessary and appropriate services and supplies on the basis that precertification, preapproval, notification or second surgical opinion procedures were not followed.

RULES FOR THE ORDER OF BENEFIT DETERMINATION

The benefits of the Plan that covers the Insured Person(s) as an employee, member, subscriber or retiree shall be determined before those of the Plan that covers the Insured Person(s) as a Dependent. The coverage as an employee, member, subscriber or retiree is the primary plan.

The benefits of the Plan that covers the Insured Person(s) as an employee who is neither laid off nor retired, or as a dependent of such person, shall be determined before those for the Plan that covers the Insured Person(s) as a laid off or retired employee, or as such a person's Dependent. If the other Plan does not contain this rule, and as a result the Plans do not agree on the order of benefit determination, this portion of this provision shall be ignored.

The benefits of the Plan that covers the Insured Person(s) as an employee, member, subscriber or retiree, or Dependent of such person, shall be determined before those of the Plan that covers the Insured Person(s) under a right of continuation pursuant to Federal or State law. If the other Plan does not contain this rule, and as a result the Plans do not agree on the order of benefit determination, this portion of this provision shall be ignored.

If a child is covered as a Dependent under Plans through both parents, and the parents are neither separated nor divorced, the following rules apply:

- a) The benefits of the Plan of the parent whose birthday falls earlier in the Calendar Year shall be determined before those of the parent whose birthday falls later in the Calendar Year.
- b) If both parents have the same birthday, the benefits of the Plan which covered the parent for a longer period of time shall be determined before those of the parent for a shorter period of time.
- c) Birthday, as used above, refers only to month and day in a calendar year, not the year in which the parents was born.
- d) If the other plan contains a provision that determines the order of benefits based on the gender of the parent, the birthday rule in this provision shall be ignored.

If a child is covered as a Dependent under Plans through both parents, and the parents are separated or divorced, the following rules apply:

- a) The benefits of the Plan of the parent with custody of the child shall be determined first.
- b) The benefits of the Plan of the spouse of the parent with custody shall be determined second.
- c) The benefits of the Plan of the parent without custody shall be determined last.
- d) If the terms of a court decree state that one of the parents is responsible for the health care expenses for the child, and if the entity providing coverage under that Plan has knowledge of the terms of the court decree, then the benefits of that plan shall be determined first. The benefits of the plan of the other parent shall be considered as secondary. Until the entity providing coverage under the plan has knowledge of the terms of the court decree regarding health care expenses, this portion of this provision shall be ignored.

If the above order of benefits does not establish which plan is the primary plan, the benefits of the Plan that covers the employee, member or subscriber for a longer period of time shall be determined before the benefits of the Plan(s) that covered the person for a shorter period of time.

Procedures to be Followed by the Secondary Plan to Calculate Benefits

In order to determine which procedure to follow it is necessary to consider:

- a) The basis on which the primary plan and the secondary plan pay benefits; and
- b) Whether the provider who provides or arranges the services and supplies is in the network of either the primary plan or the secondary plan.

Benefits may be based on the Usual and Customary Charge (U&C), or some similar term. This means that the provider bills a charge and the Insured person(s) may be held liable for the full amount of the billed charge. In this section, a Plan that bases benefits on a Usual and Customary Charge is called a "U&C Plan."

Benefits may be based on a contractual fee schedule, sometimes called a negotiated fee schedule or some similar term. This means that although a provider, called a network provider, bills a charge, the Insured person(s) may be held liable only for an amount up to the negotiated fee. In this section, a Plan that bases benefits on a negotiated fee schedule is called a "Fee Schedule Plan." If the Insured person(s) uses the services of a non-network provider, the plan will be treated as a U&C Plan even though the plan under which he or she is covered allows for a fee schedule.

Payment to the provider may be based on a capitation. This means that the health maintenance organization (HMO) pays the provider a fixed amount per Insured Person(s). The Insured Person(s) is liable only for the applicable deductible, coinsurance, or copayment. If the Insured person(s) uses the services of a non-network provider, the HMO will only pay benefits in the event of emergency care or urgent care. In this section, a Plan that pays providers based upon capitation is called a "Capitation Plan."

In the rules below, "provider" refers to the provider who provides or arranges the services or supplies, and "HMO" refers to a health maintenance organization plan.

Primary Plan is U&C Plan and Secondary Plan is U&C Plan

The secondary plan shall pay the lesser of:

- a) The difference between the amount of the billed charges and the amount paid by the primary plan; or
- b) The amount the secondary plan would have paid if it had been the primary plan.

When the benefits of the secondary plan are reduced as a result of this calculation, each benefit shall be reduced in proportion, and the amount paid shall be charged against any applicable benefit limit of the plan.

Primary Plan is Fee Schedule Plan and Secondary Plan is Fee Schedule Plan

If the provider is a network provider in both the primary plan and the secondary plan, the Allowable Expense shall be the fee schedule of the primary plan. The secondary plan shall pay the lesser of:

- a) The amount of any deductible, coinsurance or copayment required by the primary plan; or
- b) The amount the secondary plan would have paid if it had been the primary plan.

The total amount the provider receives from the primary plan, the secondary plan and the Insured Person(s) shall not exceed the fee schedule of the primary plan. In no event shall the Insured Person(s) be responsible for any payment in excess of the copayment, coinsurance or deductible of the secondary plan.

Primary Plan is U&C Plan and Secondary Plan is Fee Schedule Plan

If the provider is a network provider in the secondary plan, the secondary plan shall pay the lesser of:

- a) The difference between the amount of the billed charges for the Allowable Charges and the amount paid by the primary plan; or
- b) The amount the secondary plan would have paid if it had been the primary plan.

The Insured Person(s) shall only be liable for the copayment, deductible, or coinsurance under the secondary plan if the Insured Person(s) has no liability for copayment, deductible or coinsurance under the primary plan and the total payments by both the primary and secondary plans are less than the provider's billed charges. In no event shall the Insured Person(s) be responsible for any payment in excess of the copayment, coinsurance or deductible of the secondary plan.

Primary Plan is Fee Schedule Plan and Secondary Plan is U&C Plan

If the provider is a network provider in the primary plan, the Allowable Expense considered by the secondary plan shall be the fee schedule of the primary plan. The secondary plan shall pay the lesser of:

- a) The amount of any deductible, coinsurance or copayment required by the primary plan; or
- b) The amount the secondary plan would have paid if it had been the primary plan.

Primary Plan is Fee Schedule Plan and Secondary Plan is U&C Plan or Fee Schedule Plan

If the primary plan is an HMO plan that does not allow for the use of non-network providers except in the event of urgent care or emergency care and the service or supply the Insured Person(s) receives from a non-network provider is not considered as urgent care or emergency care, the secondary plan shall pay benefits as if it were the primary plan.

Primary Plan is Capitation Plan and Secondary Plan is Fee Schedule Plan or U&C Plan

If the Insured Person(s) receives services or supplies from a provider who is in the network of both the primary plan and the secondary plan, the secondary plan shall pay the lesser of:

- a) The amount of any deductible, coinsurance or copayment required by the primary plan; or
- b) The amount the secondary plan would have paid if it had been the primary plan.

Primary Plan is Capitation Plan or Fee Schedule Plan or U&C Plan and Secondary Plan is Capitation Plan

If the Insured Person(s) receives services or supplies from a provider who is in the network of the secondary plan, the secondary plan shall be liable to pay the capitation to the provider and shall not be liable to pay the deductible, coinsurance or copayment imposed by the primary plan. The Insured Person(s) shall not be liable to pay any deductible, coinsurance or copayments of either the primary plan or the secondary plan.

Primary Plan is an HMO and Secondary Plan is an HMO

If the primary plan is an HMO plan that does not allow for the use of non-network providers except in the event of urgent care or emergency care and the service or supply the Insured Person(s) receives from a non-network provider is not considered as urgent care or emergency care, but the provider is in the network of the secondary plan, the secondary plan shall pay benefits as if it were the primary plan.

SEVERABILITY OF INTEREST CLAUSE

This Certificate shall operate in all respects as if a separate Certificate had been issued to each party insured hereunder, except that in no event shall the total liability of the Insurers in respect of all parties insured hereunder exceed the Limit of Indemnity stated in this Certificate. - **LSW1001**

LLOYD'S PRIVACY POLICY STATEMENT

UNDERWRITERS AT LLOYD'S, LONDON

The Certain Underwriters at Lloyd's, London want You to know how we protect the confidentiality of Your non-public personal information. We want You to know how and why we use and disclose the information that we have about You. The following describes our policies and practices for securing the privacy of our current and former customers.

INFORMATION WE COLLECT

The non-public personal information that we collect about You includes, but is not limited to:
Information contained in applications or other forms that You submit to us, such as name, address, and social security number
Information about Your transactions with our affiliates or other third-parties, such as balances and payment history
c) Information we receive from a consumer-reporting agency, such as credit-worthiness or credit history

INFORMATION WE DISCLOSE

We disclose the information that we have when it is necessary to provide our products and services. We may also disclose information when the law requires or permits us to do so,

CONFIDENTIALITY AND SECURITY

Only our employees and others who need the information to service Your account have access to Your personal information. We have measures in place to secure our paper files and computer systems.

RIGHT TO ACCESS OR CORRECT YOUR PERSONAL INFORMATION

You have a right to request access to or correction of Your personal information that is in our possession.

CONTACTING US

If You have any questions about this privacy notice or would like to learn more about how we protect Your privacy, please contact the agent or broker who handled this insurance. We can provide a more detailed statement of our privacy practices upon request. - **LSW1135b**

SAMPLE

LLOYD'S

One Lime Street London EC3M 7HA