

liaison® continent



**medical insurance** that covers you outside your home country  
5 days to 6 months of coverage



SEVEN CORNERS

## schedule of coverage

All coverages and plan costs listed in this brochure are in U.S. Dollar amounts.

**medical maximum per person:** \$50,000; \$100,000; \$500,000; \$1,000,000 (*ages 80+, maximum limited to \$15,000*)

**deductible:** \$0; \$100; \$250; \$500; \$1000; \$2500 Deductible is per person per Policy Period, maximum of 3 Policy Period deductibles per family. The selected Deductible and Coinsurance amount must be met for your Policy Period, maximum 187 days. (*see Continuing Coverage*)

### coinsurance:

#### Inside of 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.

**Plan B:** After you pay the deductible, the program pays 75% of eligible expenses to the selected Medical Maximum.

#### Outside of the United States

**Plan E:** After you pay the deductible, the program pays 100% 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/night, up to a maximum of 30 days (*traveling outside the U.S. and Canada*) In addition to any other Covered Expense.

**dental (emergency):** \$100 (*\$500 for accidents*) Only available to programs purchased for 1 month or more.

**emergency medical evacuation/repatriation:** \$300,000 (*in addition to the Medical Maximum*)

**return of mortal remains:** \$50,000

**political evacuation:** \$10,000

**terrorism:** Usual, reasonable and customary to \$50,000 Lifetime Maximum

**return of minor child(ren):** \$50,000

**emergency reunion:** \$50,000

**local ambulance expense:** \$5,000

**accidental death & dismemberment (ad&d):** \$50,000 Principal Sum for Insured or Insured Spouse, \$5,000 for Dependent Child(ren).

**common carrier accidental death:** \$100,000 per adult, \$25,000 per child(ren) under age of 19; \$250,000 Maximum per family

**loss of checked luggage:** \$250

**interruption of trip:** \$5,000

**home country coverage:** Incidental Trips to The Home Country: \$50,000 Follow Me Home Coverage: Up to \$5,000

**hospital room & board:** Usual, reasonable and customary to the selected Medical Maximum

**intensive care:** Usual, reasonable and customary to the selected Medical Maximum

**outpatient medical expenses:** Usual, reasonable and customary to the selected Medical Maximum

**waiver of pre-existing conditions:** Up to \$25,000 for U.S. citizens under age 70 traveling outside the United States and Canada (*Age 70+, up to \$5,000*)

**acute onset of a pre-existing condition:** Up to \$150,000 (*varies per chosen medical maximum*) for non-U.S. citizens under age 70 traveling to the United States (*Age 70+, no benefit*). See chart on page 8 for details.

**natural disaster:** Up to \$200 per day for 5 days

**benefit period:** 180 days

## why choose seven corners?

### value

Seven Corners utilizes widely recognized and reputable insurance organizations to underwrite our programs. We realize that the value of an insurance program is in the professionalism of the underlying organization. Seven Corners continually invests in its people, systems, and solutions to make the insurance buying experience a favorable one for our clientele.

### convenience

Our program brochures and documentation offer a detailed description of the product and underlying coverage.

### doctors & hospitals worldwide

Seven Corners has access to over 12,000 doctors and hospitals worldwide. With one phone call, we can assist you in locating a provider. Seven Corners' Assist is trained to help you obtain appropriate care.

### why international medical insurance?

Each year, millions of people travel beyond the boundaries of their medical insurance. If you are concerned with the potential out-of-pocket expenses that could result from an Injury or Illness while traveling, Liaison® Continent offers medical coverage and emergency services to individuals and families traveling outside their Home Country. This brochure is a brief description of Liaison® Continent. For a full description, please visit our website at [www.sevencorners.com](http://www.sevencorners.com). After you have purchased the program a complete Program Summary will be e-mailed to you.

### eligibility

Liaison® Continent provides coverage, as outlined in this brochure, for individuals and families (*including unmarried dependent child(ren) over 14 days and under 19 years of age*) while traveling outside of their Home Country.

For persons traveling to the United States, the program must become effective within 3 months of arrival in the United States.

Home Country is defined as - The country where a covered person(s) has his/her true, fixed and permanent home and principal establishment.

**Before purchasing additional coverage, you must return to your Home Country for a minimum of thirty (30) days.**

**It is the insured person's responsibility to maintain all records regarding travel history, age, student status and provide any documents to the Administrator, which would verify the Eligibility Requirements.**

## description of coverage

### period of coverage

The minimum period of coverage under Liaison® Continent is 5 days, maximum is 187 days (*see Continuing Coverage section*). Coverage can be purchased in a combination of monthly and/or daily increments by paying the appropriate plan cost. If you are traveling for a long period of time, please refer to “Continuing Coverage” section.

### effective date

Your coverage will begin on the latest of the following: 1) The date and time the Company receives a completed application and plan cost for the Period of Coverage; or 2) The Effective Date requested on the application; or 3) The moment You depart Your Home Country; or 4) The date the Company approves the application.

### expiration date

Coverage will end 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 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.

### medical

When you incur a covered Injury or Illness, the program will pay Usual, Reasonable and Customary medical charges for Covered Expenses, excess of the chosen Deductible and Coinsurance, up to the selected Medical Maximum. Only such expenses, incurred as the result of an Injury or Illness, which are specifically enumerated in the following list of charges, are incurred within 180 days from the onset of an Injury or Illness, and which are not excluded in the Exclusions, 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 (with the exception of personal services of a 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.

### medical (cont.)

6. Charges for physiotherapy, if recommended by a Physician for the treatment of a specific Disablement and administered by a licensed physiotherapist.
7. Ground ambulance (*within the metropolitan area, up to \$5,000 maximum*) 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 due to unavailability of a Hospital room by reason of capacity or distance or 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 Policy Period.

### hospital indemnity

If you are hospitalized while traveling outside of the United States or Canada, and the hospitalization is considered a Covered Expense, the program will indemnify you \$150 for each night spent in the hospital, up to a maximum of 30 days. This benefit is in addition to any other covered expenses of the program. You may use these incidental funds as you wish.

### dental - emergency only

The Emergency Dental Benefit is available to you provided you have purchased 1 or more months of coverage. Treatment necessary to resolve acute, spontaneous and unexpected inception of pain to sound natural teeth (\$100) or Dental treatment necessary to restore or replace sound natural teeth lost or damaged in an Accident is covered under the program (\$500). This benefit is subject to the Deductible and Coinsurance.

### emergency medical evacuation/repatriation

The program will pay Covered transportation Expenses incurred up to \$300,000 for any covered Injury or Illness commencing during the Period of Coverage that results in a 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*).

Covered Medical Expenses will be paid to the Medical Maximum, minus Your Deductible and Coinsurance, unless otherwise specifically excluded.

If the decision is made by Seven Corners Assist to evacuate you to your Home Country, the Follow Me Home limit of \$5,000 does not apply.

## description of coverage

### return of mortal remains

The Program will pay the reasonable Covered Expenses incurred up to a maximum of \$50,000 to return your remains to your Home Country, if you should die.\*

**\*This benefit must be arranged by Seven Corners Assist in consultation with the local attending Physician. Failure to utilize Seven Corners Assist to arrange for these services will result in the denial of benefits.**

### political evacuation and repatriation

If a formal recommendation from authorities is issued for you to leave the host country, due to political or military events or you are 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 your Home Country are covered up to a maximum of \$10,000. Evacuation must occur within 10 days of any such event. Evacuation costs will be paid once per insured per occurrence.\*

*\*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.*

### terrorism

Coverage for Injuries and Illnesses up to \$50,000 resulting from an Terrorist Activity, as defined in the program summary, provided all of the following conditions are met:

1. You have 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 6 months prior to your date of arrival.
3. You have 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)

If you are traveling alone with a Minor Child(ren) and are hospitalized because of a covered Illness or Injury and the Minor Child(ren), under age 19, is left unattended, the program will arrange and pay up to \$50,000 for one-way economy fare to their Home Country (including the cost of an attendant/escort, if necessary to insure the safety and welfare of a Minor Child(ren)).\*

### natural disaster

This Policy shall pay up to \$200/day for 5 days due to a Natural Disaster for Replacement accommodations. You must provide receipt of proof of payment for the accommodations from which You were Displaced.

### emergency medical reunion

When Emergency Medical Evacuation or Repatriation is arranged and the attending Physician recommends that a family member travel with you, the program will arrange and pay, up to \$50,000, for round-trip economy-class transportation for one individual of your choice, from your Home Country, to be at your side while you are hospitalized and then accompany you during your return to your Home Country.\*

### loss of checked luggage

If your checked luggage is permanently lost by the airline, the program will reimburse you for the replacement of clothing and personal hygiene items lost to a maximum per article limit of \$50 (up to \$250). This benefit is secondary to any other (including airline) coverage available. You must furnish proof to the Company that full reimbursement has been obtained from the airline.

### interruption of trip

If you are unable to continue the Trip due to the death of an Immediate Family member (parent, spouse, sibling or child) or due to serious damage to your principal residence from fire, flood or similar natural disaster (tornado, earthquake, hurricane, etc.). The program will reimburse you (up to \$5,000) for the cost of economy travel, less the value of applied credit from an unused return travel ticket, to return you home to your area of principal residence.\*

*\*NOTE: In the event that Emergency Medical Evacuation, Repatriation, Return of Mortal Remains, Emergency Reunion, Return of Minor Child(ren) or Interruption of Trip benefit is needed or utilized, all arrangements must be made by Seven Corners Assist. Complete details regarding the benefits and required notification are contained in the Program Summary. Failure to utilize Seven Corners Assist to arrange for these services will result in the denial of benefits.*

### assistance services

Upon enrollment into Liaison® Continent, you are eligible to use any of the assistance services provided by Seven Corners Assist. Additional information is contained in the Program Summary.

- Multilingual personnel
- Physicians/nurses on staff
- Locate local facilities
- Help with emergency situations

### seven corners assist

Seven Corners Assist is a leading provider of customized emergency assistance services to international organizations, corporations, government entities, insurance companies, and individual travelers. Our assistance professionals are experienced in the complexity and importance of receiving international medical care.

## description of coverage

### home country coverage

**Incidental Trips to Your Home Country:** This benefit covers incidental trips taken during your Period of Coverage to your Home Country (30 days per 187 days of purchased coverage or pro rata thereof - example: approximately 5 days per month of purchased coverage). Maximum benefit is \$50,000, minus Your Deductible and Coinsurance, for any Illness/Injury occurring while on an incidental trip. 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. *Please note: If you do not use your Home Country Coverage days within your Period of Coverage, they do not extend after your current expiration date.*

**Follow Me Home Coverage:** This plan shall pay for Covered Expenses incurred in your Home Country up to \$5,000, minus Your Deductible and Coinsurance, for conditions that are first diagnosed and treated outside Your Home Country (Does not apply for Emergency Medical Evacuation or Repatriation).

### options

#### continuing coverage

You do not have to pay premium for your entire trip all at once. The minimum Period of Coverage is 5 days. Prior to the expiration date, Seven Corners will send out a renewal notice to your e-mail address, providing you the opportunity to extend coverage. This can be done as many times as you like up to a maximum Period of Coverage of 187 days. A \$5.00 Administrative Fee will be included on each renewal payment.

**It is the insured person's responsibility to maintain all records regarding travel history, age, student status and provide any documents to the Administrator, which would verify the Eligibility Requirements.**

#### hazardous sport coverage

To cover motorcycle/motor scooter riding (whether as a passenger or driver), hang gliding, parachuting, bungee jumping, water skiing, wakeboard riding, jet skiing, windsurfing, snow skiing, snowmobiling and snow boarding.

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

### unexpected recurrence of a pre-existing condition

#### U.S. Citizens traveling outside of the U.S. and Canada

This Plan shall pay, up to \$25,000 (Age 70 and older, up to \$5,000) subject to the chosen Deductible and Coinsurance, for Covered Expenses resulting from a sudden, unexpected recurrence of a Pre-existing Condition while traveling outside the United States and Canada. This benefit does not include coverage for known, scheduled, required, or expected medical care, drugs or Treatments existent or necessary prior to the Effective Date of coverage.

### acute onset of a pre-existing condition

#### Non U.S. Citizens traveling to the United States

If you are under age 70, you are covered for an Acute Onset of a Pre-existing Condition as defined below. Coverage is available up to \$150,000 (varies per medical maximum) Lifetime Maximum for Eligible Medical Expenses and up to \$25,000 Lifetime Maximum for Emergency Medical Evacuation. Benefit limits are as follows:

Overall Medical Maximum	Acute Onset Medical Maximum
\$50,000	\$50,000
\$100,000	\$100,000
\$500,000	\$125,000
\$1,000,000	\$150,000

An "Acute Onset of a Pre-existing Condition" is 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, is of short duration, is rapidly progressive, and requires urgent care. The Acute Onset of a Pre-existing Condition must occur after the effective date of the policy. Treatment must be obtained within 24 hours of the sudden and unexpected outbreak or recurrence. A Pre-existing Condition that is a chronic or congenital condition or that gradually becomes worse over time will not be considered Acute Onset. This benefit does not include coverage for known, scheduled, required, or expected medical care, drugs or Treatments existent or necessary prior to the Effective Date of coverage.

### pre-notification/network referral

You or someone on Your behalf are required to contact Seven Corners Assist in the following situations:

- Within 48 hours of an emergency hospital admission anywhere in the world.
- Before a scheduled, non-emergency hospital admission anywhere in the world.
- Before receiving any medical treatment inside the United States.
- Before inpatient or outpatient surgery worldwide.

**Pre-Notification does not guarantee that benefits will be paid.**

Network:

- 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.
- 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.**

**Please be aware that this is not a general health insurance policy, but an interim, limited benefit period, travel medical program intended for use while away from your Home Country. Liaison® Continent does not guarantee payment to a facility or individual for medical expenses until Seven Corners determines that it is an eligible expense.**

## description of exclusions

### pre-existing conditions

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 policy, 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, received or for which a reasonably prudent person would have sought treatment during the 36\* month period immediately preceding the effective date of coverage. \*For Insured Persons traveling outside the U.S. and Canada, the period is 12 months instead of 36 months.

### exclusions

See Program Summary for a complete list of exclusions.

For Medical benefits, this Insurance does not cover:

1. Pre-existing Conditions.
  - a) If you are a United States citizen, this exclusion is waived for the first \$25,000 in eligible medical expenses incurred outside the United States and Canada (*persons age 70 & over the limit is \$5,000*).
  - b) If you are a non-U.S. citizen, under age 70, this exclusion is waived for eligible medical expenses up to \$100,000 (*varies per med max*) toward an Acute Onset of a Pre-existing Condition(s) as defined on page 8. (*This benefit is not available for insureds over age 70*) The above exceptions (a & b) do 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. Any exclusion specifically listed in exclusions 2 through 24, will not receive benefits from these waivers.
2. Charges for treatment which exceed Reasonable and Customary charges; or charges for Surgeries or treatments which are Investigational, Experimental, or for research purposes; expenses which are non-medical in nature; expenses for Vocational, Speech, Recreational, Music Therapy, or durable medical equipment.
3. Expenses which were not recommended, approved and certified as Medically Necessary and reasonable by a Physician.
4. Suicide or any attempt there of, while sane, or self destruction or any attempt there of, while insane; intentionally self-inflicted Injury or Illness; or expenses as a result of, or in connection with, the commission of a felony offense.
5. Any consequence, whether directly or indirectly, proximately or remotely occasioned by, contributed to by, or traceable to, or arising in connection with war, invasion, act of foreign enemy hostilities, warlike operations (*whether war be declared or not*), or civil war; nuclear, chemical, biological; (*details in program summary*).
6. Terrorist Activity in excess of a \$50,000 lifetime maximum (*as defined in program summary*);
7. Injury sustained while participating in professional, sponsored and/or organized Amateur or Interscholastic Athletics.

### exclusions (cont'd)

- 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.
8. Routine physicals, inoculations, or other examinations where there are no objective indications or impairment in normal health.
  9. Treatment of the Temporomandibular joint.
  10. Chiropractic care or acupuncture.
  11. Services or supplies performed or provided by Your Relative, or anyone who lives with You.
  12. Treatment and the provision of false teeth or dentures, normal ear tests and the provision of hearing aids, cosmetic or plastic Surgery (*including deviated nasal septum*), routine dental expenses, eye care or eye-related expenses, unless caused by Accidental bodily Injury incurred while insured hereunder.
  13. Treatment in connection with alcohol, drug, chemical abuse, misuse, illegal use, overuse or dependency or use of any drug or narcotic agent; any Mental and Nervous disorders or rest cures; Injury sustained while under the influence of or Disablement due wholly or partly to the effects of intoxicating liquor, chemicals, or drugs.
  14. Learning disabilities, attitudinal disorders, or disciplinary problems;
  15. Congenital abnormalities and conditions arising out of or resulting therefrom.
  16. Expenses incurred during a hospital emergency room visit that is not of an emergency nature.
  17. Injury sustained while taking part in mountaineering, hang gliding, parachuting, bungee jumping, racing by horse or motor vehicle or motorcycle, motorcycle/motor scooter riding (*whether as a passenger or driver*), scuba diving involving underwater breathing apparatus (*unless PADI or NAUI certified*), water skiing, wakeboard riding, jet skiing, windsurfing, snowmobiling, snow skiing and snow boarding. (*See Optional Hazardous Sports Coverage to include some of these sports.*)
    - 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 4500 meters or above.
  18. Treatment paid for or furnished under any other individual, government, or group policy or charges provided at no cost to you.
  19. Treatment of venereal or sexually transmitted disease.
  20. Pregnancy expenses or Illness resulting from pregnancy, childbirth, miscarriage; or for miscarriage resulting from an Accident or Complications of Pregnancy.
  21. 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;
  22. Expenses incurred while you are in your Home Country (*except as provided under the Home Country Coverage benefit*).
  23. Expenses incurred for which travel was undertaken to seek medical treatment for a condition; or after Your physician has limited or restricted travel.
  24. Expenses for Home Health Care does not include food, housing, homemaker services, or Physician charges and Therapy services which are covered elsewhere in the Policy and environmental supplies such as: hand rails, ramps, special telephones, air conditioners, home delivered meals, etc. The caregiver cannot be Your Relative, and the care must not be provided primarily for therapeutic value and not to assist in activities of daily living or Custodial Care.

## additional information

### u.s. provider network

When seeking treatment in the United States, a network provider can be located by visiting our website [www.sevencorners.com/findproviders](http://www.sevencorners.com/findproviders) or by contacting Seven Corners Assist. Contact information for Seven Corners Assist will be provided on your virtual ID Card.

### international provider network

When seeking treatment outside of the United States, please contact Seven Corners Assist by utilizing the contact information that appears on your virtual ID Card.

### 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.
- Online forums - Fellow travelers and Seven Corners' staff post experiences and travel tips which can be accessed at any time.

Happy travels – [www.wellabroad.com](http://www.wellabroad.com).

### refund of premium/cancellation

Seven Corners realizes that there is uncertainty in international travel. Refund of total plan cost will only be considered if written request is received by Seven Corners 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 Seven Corners for reimbursement.

### claim submission

Filing a claim with Seven Corners is easy. When you receive treatment, send the itemized bills to Seven Corners within 90 days via e-mail, fax, or postal mail. Eligible bills are automatically converted from local currencies to U.S. dollars. For payments of eligible medical expenses, notify Seven Corners of pending treatments and we can refer you to approved health care providers worldwide. You're only responsible for your deductible, coinsurance and non-eligible expenses. For more details, consult the Program Summary that is provided on your virtual ID card or contact the Seven Corners Claim Department.

### the program administrator

Medical care is different throughout the world and providing quality medical attention should be the ultimate goal of any program. Most companies are not prepared to meet the unique needs of international travelers. An organization must be equipped to address foreign currencies, international doctors and hospitals, as well as unusual claim forms and documents. Liaison® Continent is designed and administered by Seven Corners, Inc. The claim and assistance professionals at Seven Corners collectively have over 250 years of experience in claim processing and administration.

### the insurance company

Liaison® Continent is underwritten by Certain Underwriters at Lloyd's of London and Tramont Insurance Company Limited. Your residence address determines which insurance carrier will provide your coverage. Pricing and benefits are identical for both carriers.

In addition to being one of the largest insurance entities in the world, Lloyd's has over 300 years of experience in the international insurance business. Please visit [www.lloyds.com](http://www.lloyds.com) for details. Tramont Insurance Company Limited is a worldwide insurer with the expertise to provide quality international health insurance. For more information about Tramont, please visit [www.tramontinsurance.com](http://www.tramontinsurance.com). Both carriers have the experience and financial strength to provide you with the security you need.

### seven corners

Since 1993, Seven Corners, Inc. has alleviated many of the concerns with international travel by providing insurance plans to private citizens, governments, missionaries, students, and corporations of various nations around the globe. Each year, thousands of insureds purchase coverage from Seven Corners in order to obtain the most comprehensive and reliable products in the international insurance industry.

In California, operating under the name Seven Corners Insurance Services.

# daily rates

## Rates based on a \$250 Deductible

Effective from August 15, 2011

### TRAVELING TO THE UNITED STATES

If the applicant is traveling to, temporarily residing in, or visiting the United States, please use these rates.

#### Plan A: 80/20 to \$5000, then 100%

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	\$50,000	\$100,000	\$500,000	\$1,000,000
	Daily	Daily	Daily	Daily
19 to 29	\$1.37	\$1.84	\$2.33	\$2.44
30 to 39	\$1.85	\$2.72	\$3.06	\$3.12
40 to 49	\$2.75	\$3.63	\$4.38	\$4.63
50 to 59	\$4.10	\$5.45	\$6.91	\$7.01
60 to 64	\$4.78	\$6.62	\$8.67	\$8.77
65 to 69	\$5.41	\$7.31	\$9.64	\$9.74
70 to 79	\$7.80	N/A	N/A	N/A
80 plus*	\$12.42	N/A	N/A	N/A
Each Dep. Child**	\$1.30	\$1.75	\$2.21	\$2.32
Each Child Alone**	\$1.37	\$1.84	\$2.33	\$2.44

#### Plan B: 75/25 to max

After you pay the deductible, the program pays 75% of eligible expenses to the selected Medical Maximum.

Age	\$50,000	\$100,000	\$500,000	\$1,000,000
	Daily	Daily	Daily	Daily
19 to 29	\$1.09	\$1.26	\$1.71	\$1.92
30 to 39	\$1.45	\$1.70	\$2.28	\$2.53
40 to 49	\$2.03	\$2.27	\$3.10	\$3.42
50 to 59	\$3.41	\$4.16	\$4.97	\$5.86
60 to 64	\$4.16	\$5.23	\$6.47	\$7.40
65 to 69	\$5.32	\$5.78	\$7.20	\$8.22
70 to 79	\$6.70	N/A	N/A	N/A
80 plus*	\$11.66	N/A	N/A	N/A
Each Dep. Child**	\$1.04	\$1.20	\$1.62	\$1.82
Each Child Alone**	\$1.09	\$1.26	\$1.71	\$1.92

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

\*\*Dep. 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.

## TRAVELING OUTSIDE THE U.S.

If the applicant is traveling outside the United States, use these rates. This includes U.S. citizens traveling overseas as well as persons traveling between countries i.e., a Brazilian traveling to Spain.

### Plan E: 100% after the deductible to maximum

After you pay the deductible, the program pays 100% to the selected Medical Maximum.

Age	\$50,000	\$100,000	\$500,000	\$1,000,000
	Daily	Daily	Daily	Daily
19 to 29	\$0.83	\$0.99	\$1.15	\$1.29
30 to 39	\$0.99	\$1.14	\$1.54	\$1.76
40 to 49	\$1.56	\$1.74	\$1.97	\$2.18
50 to 59	\$2.69	\$3.07	\$3.28	\$3.47
60 to 64	\$3.37	\$4.02	\$4.41	\$4.97
65 to 69	\$3.93	\$4.28	\$4.52	\$5.14
70 to 79	\$5.88	\$8.27	N/A	N/A
80 plus*	\$10.29	N/A	N/A	N/A
Each Dep. Child**	\$0.79	\$0.94	\$1.09	\$1.23
Each Child Alone**	\$0.83	\$0.99	\$1.15	\$1.29

### Plan F: 80/20 to max

After you pay the deductible, the program pays 80% of eligible expenses to the selected Medical Maximum.

Age	\$50,000	\$100,000	\$500,000	\$1,000,000
	Daily	Daily	Daily	Daily
19 to 29	\$0.70	\$0.82	\$0.96	\$1.08
30 to 39	\$0.82	\$0.95	\$1.28	\$1.46
40 to 49	\$1.29	\$1.44	\$1.62	\$1.81
50 to 59	\$2.23	\$2.55	\$2.72	\$2.88
60 to 64	\$2.79	\$3.33	\$3.66	\$4.12
65 to 69	\$3.27	\$3.56	\$3.75	\$4.27
70 to 79	\$4.88	\$6.87	N/A	N/A
80 plus*	\$8.54	N/A	N/A	N/A
Each Dep. Child**	\$0.67	\$0.78	\$0.91	\$1.03
Each Child Alone**	\$0.70	\$0.82	\$0.96	\$1.08

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

\*\*Dep. 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.

**Attention Applicants:** Certain Underwriters at Lloyd's of London, operates as an approved Surplus Lines market in the United States. The premiums listed above include a general Surplus Lines Tax. Your State of Residence may warrant an additional Surplus Lines Tax, Stamping Fees and administration fee. Upon receipt and review of your application, Seven Corners will inform you if additional Surplus Lines Taxes and fees will apply. If so, Seven Corners will request the payment of the additional Surplus Lines Taxes and fees from you prior to issuing coverage. The additional Surplus Lines Taxes and fees shall be listed on the declaration page of your policy.



## why liaison® continent

rapid processing

professional customer service

24 hour worldwide assistance

online quote & purchase

## about seven corners



### SEVEN CORNERS

Since 1993, Seven Corners has provided medical insurance to corporations, worldwide travelers, expatriates, students, overseas visitors, immigrants and global citizens. With expertise and efficiency, we've served clients in more than a hundred countries.

## for additional information

Crossborder Services, LLC  
Five Greentree Centre, Suite 104  
Route 73  
Marlton, NJ 08053

EMAIL: [info@americanvisitorinsurance.com](mailto:info@americanvisitorinsurance.com)  
[www.americanvisitorinsurance.com](http://www.americanvisitorinsurance.com)

P: 877-340-7910  
FAX: 888-640-9807

## enrolling in liaison® continent

1. Complete the entire Liaison® Continent Application. Payment for the entire period of coverage is due at the time of application.
2. If paying by check or money order, make payable to: "Seven Corners" and enclose it together with completed Application.
3. If paying by credit card, complete the Application and mail or fax to Seven Corners. Be sure to sign the Method of Payment section.
4. Read the brochure and sign the Application.

Return the Application with your payment for the total premium to:



### SEVEN CORNERS

303 Congressional Boulevard  
Carmel, IN 46032

Fax: 317-575-2659

Phone: 800-335-0611 or 317-575-2652

Online: [www.sevencorners.com](http://www.sevencorners.com)

*(You may fax if paying by credit card only. Originals are not required if application is faxed to Seven Corners with credit card payment.)*

(please print or type using black ink)

**Official Use Only:**

Cert#: \_\_\_\_\_ Processed: \_\_\_\_\_ Eff. Date: \_\_\_\_\_ Agent: **9545**

**applicant information**

Last Name: \_\_\_\_\_  
 First Name: \_\_\_\_\_ M.I.: \_\_\_\_\_  
 Country of Permanent, fixed Residence: \_\_\_\_\_  
*(Home Country)*  
 Passport Number/Country: \_\_\_\_\_  
 Departure Date from your Home Country? (MM/DD/YY) \_\_\_/\_\_\_/\_\_\_  
 AD&D Beneficiary: \_\_\_\_\_  
 Relationship: \_\_\_\_\_  
*(Accidental Death & Dismemberment)*  
**address of correspondence - where id card is to be sent:**  
 Name: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_  
 Postal Code: \_\_\_\_\_ Country: \_\_\_\_\_  
 Work Phone: ( ) \_\_\_\_\_ Home Phone: ( ) \_\_\_\_\_  
 Email Address: \_\_\_\_\_  
 Previously insured by Seven Corners?  Yes  No ID #: \_\_\_\_\_  
 When would you like coverage to begin? (MM/DD/YY) \_\_\_/\_\_\_/\_\_\_  
 Destination?: \_\_\_\_\_ Length of trip?: \_\_\_\_\_  
 What is your expected return date? (MM/DD/YY) \_\_\_/\_\_\_/\_\_\_

*Please note: The minimum period of coverage is 5 days, the maximum is 187 days. (please see Continuing Coverage Option). Coverage must be purchased in increments of no less than 5 days. Coverage cannot begin until your departure from your Home Country, nor will coverage begin before even Corners receives and accepts your application and correct payment.*

**coverage specifics**

Are you traveling: To the U.S.  Plan A  Plan B  
 Outside the U.S.  Plan E  Plan F  
 Policy Maximum:  \$50,000  \$100,000  \$500,000  \$1,000,000

**Deductible:**

Option	Factors
<input type="checkbox"/> \$0	1.30
<input type="checkbox"/> \$100	1.10
<input type="checkbox"/> \$250	1.00
<input type="checkbox"/> \$500	.90
<input type="checkbox"/> \$1000	.80
<input type="checkbox"/> \$2500	.70

**coverage options**

Hazardous Sport Option:  No  Yes (Factor 1.15)

**calculating your plan cost**

*(Please complete entire section.)*

Name of Person(s) to be Insured:	Date of Birth MM/DD/YY	Daily Rate
Applicant: _____	___/___/___	
Spouse: _____	___/___/___	
Child: _____	___/___/___	
Child: _____	___/___/___	
Child: _____	___/___/___	
<b>Total:</b>		<b>\$</b>

**minimum period of coverage is 5 days**

Multiply Daily Rate Total by number of days:	x	\$
		Daily Total: \$
		Total: \$
Multiply by Deductible Factor:	x	\$
		Total: \$
Multiply by Coverage Option Factor: (If applicable)	x	\$
<b>Total Payment Enclosed:</b>		<b>\$</b>

**method of payment**

Check  Money Order  MasterCard  
 Visa  Discover  American Express  
 Card Number: \_\_\_\_\_ CVV: \_\_\_\_\_  
 Expiration Date: \_\_\_\_\_ Daytime Phone: ( ) \_\_\_\_\_  
 Name on Card: \_\_\_\_\_  
 Billing Address: \_\_\_\_\_  
 Signature (Required) \_\_\_\_\_

Make Check or Money Order payable to "Seven Corners". Total Payment for the Full Term of coverage requested must be paid in U.S. dollars (checks must be issued from a U.S. bank) at the time application for coverage is made. Coverage purchased by credit card is subject to validation and acceptance by the credit card company. I declare that I understand the terms and conditions of this product, as outlined in this brochure. I understand that Pre-existing Conditions, as defined in Exclusion number 1, are excluded. I understand this program is for persons traveling outside their home country.

I hereby subscribe to the Global International Trust and enroll in the group coverage for which I am eligible under the group contract issued by Certain Underwriters at Lloyd's of London and the group contract issued by Tramount Insurance Company Limited.

Patient Protection and Affordable Care Act: This insurance is not subject to, and does not provide certain insurance benefits required by the United States Patient Protection and Affordable Care Act ("PPACA"). The insurance benefits provided by this policy are stated in your policy documents and do not include additional benefits required by PPACA. The PPACA requires certain U.S. residents and citizens to obtain PPACA compliant insurance coverage. In certain circumstances penalties may be imposed on U.S. residents and citizens who do not maintain PPACA compliant insurance coverage. You should consult your attorney, insurance agent or tax professional to determine if the PPACA's requirements are applicable to you.

Signature of Insured or Proxy (Required) \_\_\_\_\_ Date \_\_\_\_\_  
*(Proxy is someone acting on behalf of insured.)*

## administered by



### SEVEN CORNERS

303 Congressional Boulevard

Carmel, IN 46032

800-335-0611 • 317-575-2652 • Fax: 317-575-2659

[www.SevenCorners.com](http://www.SevenCorners.com)



## insurance carrier

Liaison® Continent is underwritten by Certain Underwriters at Lloyd's of London and Tramont Insurance Company Limited.

*This brochure is intended as a brief summary of benefits and services, it is not your policy. If there is any difference between this brochure and your policy, the provisions of the policy will prevail. Benefits and premiums are subject to change.*

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Seven Corners® is a registered trademark of Seven Corners, Inc.

v.05.8.2013

## for additional information

Crossborder Services, LLC  
Five Greentree Centre, Suite 104  
Route 73  
Marlton, NJ 08053

EMAIL: [info@americanvisitorinsurance.com](mailto:info@americanvisitorinsurance.com)  
[www.americanvisitorinsurance.com](http://www.americanvisitorinsurance.com)

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