

# Seven Corners Travel Medical Annual Multi-Trip

There's a world of travel out there. Take time to enjoy it but don't leave home without ensuring you're covered in case you become sick or hurt on your international travels.

# Why Choose Travel Medical Annual Multi-Trip?

You get comprehensive international medical insurance and the convenience of buying coverage only once a year. Take as many trips as you like as long as each trip doesn't exceed the trip length you select at purchase. Choose from 30-, 45-, and 60-day trip lengths. Additionally, all benefits other than Loss of Checked Baggage provide primary coverage.

### Who Can Buy This Plan and Where Can I Travel?

Travelers must be a resident of a U.S. state or Washington, D.C. and at least 14 days old and younger than 80 years. You're covered for international trips (some destination restrictions apply), and coverage begins after you depart the United States. This plan is not available to New York residents.

## With You Every Step of The Way

Need help while you travel? Seven Corners Assist, our multilingual 24-hour emergency support team is here for you. They can arrange emergency medical evacuations, help you find a doctor, provide interpretation support, and more.\*

# **About Seven Corners**

For more than 30 years, Seven Corners Travel Insurance has offered customizable trip protection and travel medical insurance for domestic and international travelers. We know the unexpected can occur any time, anywhere. That's why we provide you with the best coverage and support so you'll be prepared when trip happens.

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

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

#### SCHEDULE OF BENEFITS

Allbenefitsshownbelow are inUnited States dollar amounts. All medical, dental, and vision benefits are subject to the deductible. Unless otherwise stated, all benefits are per person, per period of coverage, and they are provided up to the amount shown. **Your initial treatment must occur within 30 days of the date of injury or illness.** 

| Travel Medical Annual Multi-Trip Convenient and Comprehensive Coverage |  |
|--|--|
| PLAN OPTIONS   |  |
| 14 days to 69 years old: \$1,000,000<br>70 to 79 years old: \$100,000  |  |
| \$0; \$250; \$500  |  |
| PROTECT YOUR HEALTH  |  |
| URC* up to medical maximum   |  |
| URC up to medical maximum  |  |
| URC up to medical maximum  |  |
| \$50 per visit, 10 visits maximum                                      |  |
| Up to medical maximum  |  |
| \$5,000  |  |
| 14 days to 69 years: \$20,000<br>70 to 79 years: \$5,000               |  |
| \$50,000   |  |
| \$250 per occurrence   |  |
| \$500 per occurrence   |  |
| \$100 per occurrence   |  |
| EMERGENCY SERVICES AND ASSISTANCE**                                    |  |
| \$1,000,000 (separate from medical maximum)                            |  |
| \$50,000   |  |
| \$1,000  |  |
| \$50,000   |  |
| \$50,000   |  |
| \$25,000   |  |
| \$10,000   |  |
|  |  |

<sup>\*</sup>URC means Usual, Reasonable, and Customary. It is the maximum amount we will pay for covered expenses based on several factors. See the definition in the plan document for more details.

<sup>\*\*</sup>Arrangement of the above benefits are not insurance and are handled by Seven Corners Assist. If you do not contact Seven Corners Assist, the benefit will be limited to the amount we would have paid if Seven Corners Assist was utilized. The requirement to use Seven Corners Assist does not apply to Return of Mortal Remains or Local Burial/Cremation.

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|   | Travel Medical Annual Multi-Trip Convenient and Comprehensive Coverage |
|---|--|
| PROTECT YOUR TRIP EXPENSES AND BELONGINGS |  |
| Trip Interruption                         | \$5,000  |
| Trip Delay                                | \$250 per day, 2-day limit per occurrence                              |
| Loss of Checked Baggage                   | \$150 per article, \$600 per occurrence                                |
| Baggage Delay                             | \$250 per occurrence   |
| OTHER COVERAGE                            |  |
| Personal Liability                        | \$25,000   |
| OPTIONAL COVERAGE                         |  |
| Adventure Activities                      | Up to medical maximum  |

All benefits for this plan, except Loss of Checked Baggage, provide primary coverage while you are outside your home country. This means the Travel Medical Annual Multi-Trip plan is the first payer or reimburser of those benefits.

Please be aware this coverage is not a general health insurance plan; it is an interim, travel medical program intended for use while away from your home country.

This brochure is intended as a brief summary of benefits and services. It is not your plan document and does not contain a complete list of the coverage, limitations, and exclusions of this coverage. If there is any difference between this brochure and your plan document, the provisions of the plan document will prevail. Benefits and plan costs are subject to change.

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

**THIS IS A LIMITED BENEFIT POLICY.** The insurance described in this document provides limited benefits. Limited benefits plans are insurance products with reduced benefits intended to supplement comprehensive health insurance plans. This insurance is not an alternative to comprehensive coverage. It does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance.

Note: This insurance is not subject to and does not provide certain insurance benefits required by the United States' Patient Protection and Affordable Care Act ("PPACA").

# **Seven Corners Travel Medical Annual Multi-Trip**

INSURANCEFOR INTERNATIONALTRAVEL

Covers worldwide trips outside your home country.

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