Seven Corners Trip Protection Elite

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INSURANCE FOR RESIDENTS OF MISSOURI, NEW YORK, PENNSYLVANIA, AND WASHINGTON TRAVELING IN THE UNITED STATES AND INTERNATIONALLY

Covers trips up to 90 days



S E V E N **C O R N E R S** Travel Insurance





Our Trip Protection Elite Plan

This plan covers trips in the USA and abroad with protection for trip expenses, emergency medical, baggage, and an assortment of optional benefits, including Cancel for Any Reason.

The **benefits** featured in this brochure are **available to residents of these states: Missouri, New York, Pennsylvania, Washington**.

To review the plan benefits in detail, obtain a quote, and purchase a plan, visit our Trip Protection product page.

ABOUT SEVEN CORNERS

Founded in 1993, Seven Corners, Inc. is an award-winning travel insurance provider that serves customers all over the world with our insurance products and non-insurance assistance services.

We will take care of your plan needs from start to finish — we don't outsource any services! We'll guide you through your purchase, provide your coverage information, answer your questions along the way, assist with your travel needs, and process your claims. Our goal is to provide you with outstanding service every step of your journey with us.

Seven Corners Assist

Non-Insurance Assistance Services

If you need travel assistance during your trip, our own in-house multilingual team, Seven Corners Assist, is available 24/7.

24/7 Travel Assistance — We can provide local weather details, currency rates, embassy contact information, interpreter referrals, help with lost passport recovery, and pre-trip information such as inoculation and visa requirements.

24/7 Medical Assistance — We can help you locate appropriate medical care through our international provider directory and arrange second opinions, emergency medical evacuations, medical transportation home after treatment, escorts and transportation for unaccompanied children, and medical record transfers.

YOUR UNDERWRITER

Trip Protection Elite includes travel insurance underwritten by United States Fire Insurance Company. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. The Crum & Forster group of companies is rated A (Excellent) by AM Best 2022.

Schedule of Benefits

All benefits shown below are per person.

	Seven Corners Trip Protection Elite Maximum Benefit Amount	
COVID-19 COVERAGE		
COVID-19 Trip Cancellation and Interruption	 Cancellation: Reimburses prepaid and nonrefundable trip payments if you must cancel your trip because you become sick with COVID-19 before you depart on your trip and your physician determines you can no longer take your trip. Interruption: Reimburses prepaid and nonrefundable trip payments and additional transportation costs if you must interrupt your trip if you become sick with COVID-19 during your trip and your physician determines you can no longer continue your trip. 	
COVID-19 Accident and Sickness Medical Coverage	Reimburses you for medical costs you incur if you unexpectedly contract Covid-19 during your trip.	
COVID-19 Travel Delay Coverage	Reimburses meals, local transportation, and lodging (if not paid by a common carrier or other party) if you're delayed at least 6 consecutive hours because you are quarantined.*	
COVID-19 Extension of Coverage	Coverage is extended for the duration of COVID-19 quarantine and five additional days following the quarantine* if you have not arrived at your return destination.	

INSURANCE BENEFITS

Trip Cancellation	Up to 100% of your nonrefundable Trip Cost up to \$30,000
Optional Cancel for Any Reason	75% of your nonrefundable Trip Cost**
Trip Interruption	150% of your nonrefundable Trip Cost
Travel Delay (6 hours)	\$300 per day up to \$1,500
Missed Connection (3 hours)	\$150 per day up to \$1,500 (cruises and tours only)
Accident & Sickness Medical Expense	\$250,000 — Secondary coverage
Emergency Medical Evacuation/ Medical Repatriation/Return of Remains	\$1,000,000
Pre-existing Medical Conditions Waiver	Covered if you meet the requirements***
Baggage & Personal Effects	\$300 per item up to \$2,500
Baggage Delay (12 hours)	\$600

*Quarantined means You or Your Traveling Companion, Family Member, Business Partner are forced into medical isolation by a recognized government authority, their authorized deputies, medical examiners or Physician to prevent the spread of the disease due to You or Your Traveling Companion, Family Member, Business Partner either having, or being suspected of having a contagious disease, infection or contamination. An embargo preventing You or Your Traveling Companion, Family Member, Business Partner, Business Partner either having, or being suspected of having a contagious disease, infection or contamination. An embargo preventing You or Your Traveling Companion, Family Member, Business Partner from entering a country is not a quarantine.

**Reimbursement is provided if you cancel 2 or more days before scheduled departure date. See plan document for additional details. Not available to New York residents.

***The plan's exclusion for pre-existing conditions will be waived if you buy the plan wtihin 20 days of the date your initial trip payment or deposit is received. See plan document for additional requirements.

Benefits are in excess of all other valid and collectible insurance or indemnity or as required by state law.

Schedule of Benefits

All benefits shown below are per person.

OPTIONAL BENEFITS	
Rental Car Damage	\$35,000
Air Flight Only Accident	Options: \$100,000, \$250,000, or \$500,000
Cancel for Work Reasons	100% of your nonrefundable Trip Cost
Lost Ski Days & Equipment Rental	\$1,000 (\$500 ski days/\$500 equipment)
Lost Golf Rounds & Equipment Rental	\$1,000 (\$500 golf/\$500 equipment)

The benefits featured in this brochure are available to the residents of the following states: Missouri, New York, Pennsylvania, Washington.

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 advertisement contains highlights of the plans, which include travel insurance coverages underwritten by the United States Fire Insurance Company under form series T7000 et. al., T210 et. al. and TP-401 et. al. The Crum & Forster group of companies is rated A (Excellent) by AM Best 2022. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. The plans also contain non-insurance Travel Assistance Services provided by Seven Corners, Inc. Coverages may vary and not all coverage is available in all jurisdictions. Insurance coverages are subject to the terms, limitations and exclusions for pre-existing conditions.

CA DOI toll free number: 800-927-4357. The cost of your plan is for the entire plan, which consist of both insurance and non-insurance components. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Seven Corners, Inc. Carmel, IN 46032 USA 1-800-335-0611, 317-575-2652, 317-818-2809 CUSTOMERSERVICE@SEVENCORNERS.COM; California license # 0E61910

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