

# liaison<sup>®</sup> silver

2009



**travel medical insurance** for U.S. seniors traveling abroad  
5 days to 12 months of coverage for:  
united states citizens traveling overseas • emergency evacuations • 24-hour assistance •  
political evacuation • coverage for terrorism • discounted premiums for dependent children  
and grandchildren



**SEVENS CORNERS**

# schedule of coverage

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

**medical maximum:** \$60,000; \$125,000; \$600,000; \$1,000,000 (ages 80+, maximum limited to \$25,000)

**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 each Policy Period (see *Continuing Coverage*)

**coinsurance: outside the united states:** After you pay the deductible, the program pays 100% to the selected Medical Maximum.

**hospital indemnity:** \$300/ night, up to a maximum of thirty (30) days. In addition to any other Covered Expense.

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

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

**home country coverage:**

**incidental trips to the home country:** \$50,000

**follow me home coverage:** \$5,000

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

**political evacuation and repatriation:** \$50,000

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

**return of minor child(ren) and/or grandchild(ren):** \$50,000

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

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

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

**accidental death & dismemberment (ad&d):** \$50,000 Principal Sum per Adult, \$5,000 for Dependent Child(ren) and/or Grandchild(ren).

**common carrier accidental death:** \$100,000 per adult, \$25,000 per child(ren) and/or grandchild(ren) under age of 18; \$250,000 Maximum per family

**coma benefit:** \$50,000

**felonious assault benefit:** \$10,000

**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

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

**waiver of pre-existing conditions:** Up to \$20,000 for U.S. citizens traveling outside the United States & Canada (refer to exclusion #1 for details)

**benefit period:** Six months

# 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 in order 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 or by searching online, we can assist you in locating a provider. Seven Corners' Assist is trained to help you locate appropriate care.

## why travel 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, Seven Corners offers medical coverage and emergency services to individuals and families traveling outside their home country.

## why choose liaison® silver?

Seven Corners has enhanced the benefits of Liaison® Silver to address the travel concerns of the senior traveler. From benefits to include traveling grandchildren to prescription drug coordination services, Liaison® Silver offers the differences that matter. This brochure is a brief description of Liaison® Silver. For a full description, please visit our website at [www.sevencorners.com](http://www.sevencorners.com). Once you have purchased the program, a complete Program Summary will be e-mailed and/or mailed to you.

# description of coverage

## eligibility

Liaison® Silver provides coverage, as outlined in this brochure, for individuals and families where the primary insured person is at least 50 years of age and is a U.S. Citizen or Permanent Resident (*including unmarried Dependent Child(ren) and Grandchild(ren) over fourteen (14) days and under nineteen (19) years of age*) while traveling outside of the United States.

## period of coverage

The minimum period of coverage under Liaison® Silver is five (5) days, maximum is twelve (12) months (see Continuing Coverage section). If you are traveling for a long period of time, please review other Seven Corners' products.

### effective date

Your coverage will begin on the latest of the following: 1) The moment you depart the United States; or 2) The date and time the Application and full plan cost is received and accepted by Seven Corners; or 3) The date requested on the Application.

### expiration date

Coverage will end on the earlier of the following: 1) Your return to the United States (*except as provided under the Home Country Coverage*); or 2) The date shown on the ID Card, for which plan cost has been paid; 3) The date you are no longer eligible under this plan.

## 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 six (6) months 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); charges made for an operating room.
2. Charges made for Intensive Care or Coronary Care charges and nursing services.

## medical (cont.)

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. Ground ambulance (*within the metropolitan area*) to and from the nearest Hospital with facilities for required treatment. If the covered 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 Covered 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 Covered person.
9. Charges made for artificial limbs, eyes, larynx, and orthotic appliances, but not for replacement of such items.

## dental - emergency only

The Emergency Dental Benefit is available, provided you have purchased one (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 which is covered under the program (\$500). This benefit is subject to the Deductible and Coinsurance.

## emergency medical evacuation/repatriation

The program will pay Covered Expenses incurred if any covered Injury or Illness commences 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*). This benefit must be arranged by the Assistance Company in consultation with the local attending Physician.\*

## 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 the United States, if you should die.\*

### political evacuation and repatriation

If due to political or military events in a host country, a formal recommendation from the appropriate authorities is issued for you to leave the host country, 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 the United States is covered up to a maximum of \$50,000. Evacuation must occur within ten (10) days of any such event. Coverage will apply to the most appropriate and economical means consistent, under the circumstances, with your health and safety. Evacuation costs will be paid once per insured per occurrence.\*

### 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 the United States, to be at your side while you are hospitalized and then accompany you during your return to the United States.\*

### return of minor child(ren) and/or grandchild(ren)

If you are traveling alone with a Minor Child(ren) and/or Grandchild(ren) and are hospitalized because of a covered Illness or Injury and the Minor Child(ren) and/or Grandchild(ren), under age nineteen (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 ensure the safety and welfare of a Minor Child(ren) and/or Grandchild(ren)).\*

### 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 \$300 for each night spent in the hospital, up to a maximum of thirty (30) days (this benefit is in addition to any other covered expenses of the program).

### interruption of trip

If you are unable to continue the Trip due to the death or hospitalization of an Immediate Family member (parent, spouse, sibling, child or grandchild) 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 of Emergency Medical Evacuation, Repatriation, Return of Mortal Remains, Emergency Reunion, Return of Minor Child(ren) and/or Grandchild(ren) or Interruption of Trip benefit is needed or utilized, all arrangements must be made by the Assistance Service Provider. Complete details about the benefits and about the required notification of the Assistance Service Provider are contained in the Program Summary.

### 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 with a per article limit of \$50 (maximum benefit 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.

### felonious assault benefit

If you are Injured as a result of a Felonious Assault while traveling outside of the United States, the program will pay \$10,000. This benefit is in addition to any other benefit available under this program. Refer to the Program summary for full description and conditions.

## description of coverage

### coma benefit

If a covered Injury renders you Comatose within ninety (90) days of the date of the accident that caused the Injury, and if the Coma continues for a period of thirty (30) consecutive days, the program will pay a monthly benefit equal to 1% of \$50,000. No benefit is provided for the first thirty (30) days of the Coma. The benefit is payable monthly as long as you remain Comatose due to that Injury, but ceases on the earliest of: 1) the date you cease 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 amount. This benefit is in addition to any other benefit available under this program. See Program Summary for full description and conditions.

### assistance services

Upon enrollment into Liaison® Silver, you are eligible to use any of the assistance services provided by the Assistance Services Provider. Additional information is contained in the Program Summary.

- Open 24 hours/ day, 365 days a year
- Multilingual personnel
- Physicians/ nurses on staff
- Locate local facilities
- Help with emergency situations
- Prescription replacement

### identity theft services

Your health and wellbeing are aspects of concern with international travel. Upon enrollment into Liaison® Silver, you have access to identity theft assistance services from the company. Services offered include:

- Assist identity theft victim by ordering and reviewing credit bureau records on their behalf
- Investigate financial accounts where identity theft is suspected
- Interact with law enforcement to pursue prosecution of criminals
- Review account activity to identify any suspicious activities
- Review and resolve victim's issues
- Service not available in New York

### prescription drug coordination

Often the most every-day tasks become insurmountable when traveling away from home, especially in a foreign country. Prescription medication is one example. As a part of our standard service, Seven Corners Assist provides coordination with your family physician if need be to ensure you obtain your prescription medication as quickly as possible should it become lost or stolen. This does not include reimbursement for the actual prescription.

### home country coverage

**Incidental Trips to the United States:** This benefit covers you for incidental trips to the United States (*Sixty (60) days per twelve (12) months of purchased coverage or pro rata thereof- example: approximately five (5) days per month of purchased coverage*). Maximum benefit is reduced to \$50,000 (*80+ year olds limited to \$25,000*) for any Illness or Injury occurring while on an incidental trip to the United States.

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

### pre-notification/ referral

In order to ensure your claims are addressed as efficiently as possible, you or the provider of service must contact the Assistance Company for Pre-notification prior to any medical treatment in the US, as well as hospital admissions and inpatient/ outpatient surgeries incurred worldwide. The Assistance Company has trained personnel available twenty-four (24) hours a day, seven (7) days a week throughout the year to answer your questions, provide assistance, and guide you to an appropriate facility. In the case of an Emergency Admission, the Assistance Company must be contacted within forty-eight (48) hours, or as soon as reasonably possible. Pre-notification does not guarantee that benefits will be paid. Failure to pre-notify will result in a 20% reduction in Eligible Benefits.

*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 the United States. Liaison® Silver does not guarantee payment to a facility or individual for medical expenses until Seven Corners determines that it is an eligible expense.*

## description of coverage

### options

#### continuing coverage

For those who are intending longer international trips, an option is available to you. Seven Corners will e-mail you a renewal notice prior to your program's expiration date.

While a new period of coverage will be issued, your original effective date will be used with regards to calculating your deductible and coinsurance for up to a total of twelve (12) months.

It is important to note that rates and benefits may change for each subsequent period of coverage. A \$5.00 Administrative Fee will be included on each notice. This option is not available if you allow coverage to expire prior to reapplying. If this happens, an entirely new program must be purchased (Pre-existing Condition begins again).

#### hazardous sport coverage

To cover motorcycle/motor scooter riding, hang gliding, parachuting, bungee jumping, water skiing, snow skiing, snowmobiling, and snow boarding.

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

### wellabroad.com

Traveling abroad can affect the health of the international traveler. Increased stress when adjusting to new surroundings and fatigue due to changes in diet, schedule and environment can further cause travelers to be more susceptible to other illnesses while abroad.

Seven Corners felt the most successful way to help people maximize the experience of their travels was to share our experience and education. We deal with travelers' concerns daily, and recognized we had valuable information we could share to benefit everyone. We created a website called WellAbroad® to host our educational information and members' experiences for anyone to access. It is free to Seven Corners' insureds.

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

### refund of premium

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. In the event of a claim, you may contact Seven Corners or print one at [www.sevencorners.com/travelers/resources](http://www.sevencorners.com/travelers/resources). When you receive treatment, send the original, itemized bills to Seven Corners within ninety (90) days, along with your signed claim form. 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 healthcare providers worldwide. You're only responsible for your deductible, coinsurance and non-eligible expenses. For more details, consult the Program Summary that is provided via e-mail, or contact the Seven Corners Claim Department.

# description of exclusions

## exclusions

For Medical benefits, this Insurance does not cover:

1. Any Injury or Illness which meets the following criteria: a) condition(s) that would have caused a person to seek medical advice, diagnosis, care or treatment during the twelve (12) months prior to the Effective Date of coverage under this Policy; b) condition(s) for which manifestation, medical advice, diagnosis, care or treatment was recommended, received, or noticed during the twelve (12) months prior to the Effective Date of coverage under this Policy;

If you are a United States citizen, this exclusion is waived for the first \$20,000 in eligible medical expenses incurred outside the United States and Canada (*for persons age 65 and over, the amount is \$5,000*). 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.

2. Charges for treatment which exceed 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; expenses for Vocational, Speech, Recreational or Music Therapy.
3. Expenses which were not recommended, approved and certified as Medically Necessary and reasonable by a Physician.
4. Suicide or any attempt thereof, while sane, or self destruction or any attempt thereof, 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.
6. Injury sustained while participating in professional, sponsored and/or organized Amateur or Interscholastic Athletics.
7. Routine physicals, inoculations, or other examinations where there are no objective indications or impairment in normal health.
8. Treatment of the Temporomandibular joint.
9. Services or supplies performed or provided by a Relative of yours, or anyone who lives with you.
10. 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.
11. Treatment in connection with alcoholism and drug addiction, 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 or drugs.
12. Congenital abnormalities and conditions arising out of or resulting therefrom.

## exclusions (cont.)

13. Expenses incurred during a hospital emergency room visit which is not of an emergency nature.
14. Injury sustained while taking part in mountaineering, hang gliding, parachuting, bungee jumping, racing by horse or motor vehicle or motorcycle, snowmobiling, motorcycle/ motor scooter riding, scuba diving involving underwater breathing apparatus (*unless PADI or NAUI certified*), water skiing, snow skiing and snow boarding. (*Please 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.
  - Parachuting shall mean an activity involving the breaking of a free fall from an airplane using a parachute.
15. Treatment paid for or furnished under any other individual, government, or group policy or charges provided at no cost to you.
16. Treatment of venereal or sexually transmitted disease.
17. Pregnancy expenses or Illness resulting from pregnancy, childbirth, or miscarriage; or for miscarriage resulting from an Accident.
18. Drug, treatment or procedure that either promotes or prevents conception, or prevents childbirth.
19. Expenses incurred while you are in the United States (*except as provided under the Home Country Coverage benefit*).
20. Expenses incurred for which travel was undertaken to seek medical treatment for a condition; or incurred after the Covered person's physician has limited or restricted travel.

## additional information

### the insurance company

Liaison® Silver is underwritten by The Insurance Company of the State of Pennsylvania, a member company of AIU Holdings and is rated A "Excellent" by the A.M. Best Company.

### 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. Regardless of the location, Seven Corners Assist provides valuable assistance in locating the best possible medical treatment.

### 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® Silver is designed and administered by Seven Corners, Inc. The claim and assistance professionals at Seven Corners collectively have over 350 years of experience in claim processing and administration.

### 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.

Our assistance professionals are experienced in the complexity and importance of receiving medical care internationally. As an insured of Seven Corners, you can feel confident that there is someone ready to assist you with a medical situation 24 hours a day, 7 days a week, 365 days a year.

In California, operating under Seven Corners Insurance Services.

## daily rates

### Rates based on a \$250 Deductible

Effective July 1, 2009

### Traveling Outside the U.S.

*If the applicant is traveling outside the United States, use these rates.*

**Primary Insured must be 50 years or older**

### Policy Maximum Options

Age	\$60,000	\$125,000	\$600,000	\$1,000,000
	Monthly/Daily	Monthly/Daily	Monthly/Daily	Monthly/Daily
19 to 29	\$29 / \$0.98	\$35 / \$1.17	\$40 / \$1.34	\$44 / \$1.45
30 to 39	\$35 / \$1.17	\$43 / \$1.44	\$54 / \$1.79	\$60 / \$2.01
40 to 49	\$59 / \$1.95	\$65 / \$2.18	\$74 / \$2.46	\$79 / \$2.63
50 to 59	\$101 / \$3.37	\$114 / \$3.80	\$124 / \$4.12	\$125 / \$4.18
60 to 64	\$128 / \$4.27	\$152 / \$5.05	\$166 / \$5.53	\$180 / \$5.99
65 to 69	\$149 / \$4.96	\$160 / \$5.32	\$170 / \$5.67	\$186 / \$6.20
70 to 79	\$245 / \$8.16	\$326 / \$10.88	N/A	N/A
80 plus*	\$428 / \$14.28	N/A	N/A	N/A
Dep. Child(ren)/ Grandchild(ren)	\$20 / \$0.65	\$22 / \$0.74	\$24 / \$0.81	\$25 / \$0.83

*\*Ages 80+ limited to \$25,000 and must be submitted on a separate application.*

*Dep. Child rate is applicable when at least one parent or grandparent will also be covered under Liaison® Silver.*

### Premium Example

Premium: 55-year-old U.S. citizen traveling Outside the U.S. to Spain, from March 15th to April 19th

Example: \$250 deductible and \$60,000 maximum

Monthly Rate for 55 year old; \$101.00: \$101.00  
*(March 15th through April 14th equals 1 calendar month)* +  
Daily Rate for 55 year old; \$3.37 x 5: \$ 16.85  
*(April 15th through April 19th equals 5 days)*

**Total Premium Submitted: \$ 117.85**

## administered by



**SEVEN CORNERS**

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



## insurance carrier

Liaison® Silver is underwritten by The Insurance Company of the State of Pennsylvania, a member company of AIU Holdings and is rated A "Excellent" by the A.M. Best Company.

## for additional information