



SEVEN CORNERS

tour cancellation and medical complication coverage

A Comprehensive Insurance Plan For Medical Tourist/Travelers
Designed, Distributed and Administered by Seven Corners

Who is Eligible?

Worldwide Coverage is available to Medical Tourist/Travelers, ages 18-64, who have Eligible Scheduled Medical Treatment arranged outside their Home Country. Eligible Scheduled Medical Treatment must be provided through an Authorized Provider (Medical Tour Facilitator, JCI Hospital, Surgical or Dental Center). Treatment of Covered Complications performed inside the United States are not considered eligible, unless approved by Seven Corners and performed in an approved United States PPO Facility.

What Does it Provide?

Standard Trip Cancellation/Interruption protection for non-refundable prepaid expenses for travel arrangements, accommodations, and non-refundable prepaid deposits for Eligible Scheduled Medical Treatment which is performed outside the Medical Tourist/Traveler's Home Country. Additional medical expense coverage for Covered Complications resulting from Eligible Scheduled Medical Treatment is available worldwide, including the Medical Tourist/Traveler's Home Country and the United States.

schedule of benefits

Benefit	Per Person Limit
Trip Cancellation / Interruption	Tour Cost to a maximum of: \$40,000
Trip Delay / Missed Connection	\$500
Medical Expense* for Acute Illnesses & Accidental Injuries	\$50,000
Medical Expense for Covered Complications	Three Options of Medical Coverage: \$10,000/\$20,000/\$50,000 per Eligible Scheduled Medical Treatment
Medical Evacuation / Repatriation / Return of Remains	\$100,000
Medical Evacuation / Repatriation / Return of Remains Due to Complications from Eligible Scheduled Medical Treatment	\$50,000 Insured Person pays 20% Co-insurance
Lost Baggage / Personal Effects	\$1,000
Baggage Delay	\$200
Emergency Dental Treatment as a result of an Accidental Injury to a sound natural tooth	\$750
24-Hour Accidental Death & Dismemberment**	\$10,000
Common Carrier Accidental Death & Dismemberment	\$25,000
24-Hour Travel Assistance Services	Included
Optional Flight Accident per Trip	\$100,000; \$250,000; or \$500,000
Benefit Period for Covered Complications	180 days from the date of the Insured Person(s)' Eligible Scheduled Medical Treatment

* Medical Expenses exclude pre-existing conditions and the cost of the Scheduled Medical Treatment

** Excludes Accidental Death & Dismemberment resulting from Eligible Scheduled Medical Treatment or complications

Highlights of Covered Reasons for Cancellation/Interruption

- Specified Sickness, Injury or Death of the Insured Person, Insured Person's Traveling Companion, Business Partner or Family Member of either the Insured Person or the Insured Person's Traveling Companion that results in medically imposed restrictions as certified by a Legally Qualified Physician at the time of loss, preventing the Insured Person's continued participation in the Trip.
- Weather that causes complete cessation of services of the Insured Person's Common Carrier for at least 48 consecutive hours.
- Strike that causes complete cessation of services of the Insured Person's Common Carrier for at least 48 consecutive hours.
- Terrorism. The Terrorist Incident must occur in a city listed on the Insured Person's itinerary within 30 days prior to the Insured Person's Scheduled Departure Date.
- Primary residence of the Insured Person or the Insured Person's Traveling Companion is rendered uninhabitable due to unforeseen circumstances.

Eligible Scheduled Medical Treatments

Click [here](#) to view current Eligible Scheduled Medical Treatments, which are eligible for Covered Complications medical benefits

Covered Complications

cardiopulmonary related

- Myocardial Infarction
- Diagnostic testing and treatment to rule out Myocardial Infarction
- Arrhythmia
- Hypoxia
- Pulmonary Dysfunction
- Diagnostic testing and treatment to rule out Deep Vein Thrombosis (DVT)
- Pulmonary Embolus
- Diagnostic testing and treatment to rule out Pulmonary Embolus
- Fluid Overload
- Cardiac Arrest
- Shock

surgery related

- Hemorrhage
- Hematoma
- Foreign Objects left in patient
- Infection

anesthesia related

- Severe hypotension (systolic BP equal to or less than 80), three (3) hours after the Scheduled Medical Treatment.
- Severe hypertension (systolic BP equal to or greater than 200 or diastolic BP equal to or greater than 100), three (3) hours after the Scheduled Medical Treatment

post operative

- Pneumomediastin
- Iatrogenic Pneumothorax
- Urinary Tract Infection
- Pneumonia
- Sepsis

covered medical expenses

Covered Medical Complication Expenses are charges which are incurred by an Insured Person for the following Medically Necessary medical or dental services, supplies and treatments that are a result of a Covered Complication:

- Services of Legally Qualified Physicians, or Surgeon;
- Anesthetics and their administration;
- Laboratory tests, Diagnostic testing;
- Oxygen and its administration;
- Blood and blood derivatives that are not donated or replaced, and their administration;
- Radiological procedures;
- Drugs requiring a Legally Qualified Physician's prescription;
- Hospital room and board up to the most common charge, or ICU/Trauma, when required;
- Hospital ancillary services (including, but not limited to, use of the operating room);
- Professional ambulance service to the nearest Hospital equipped to provide the required treatment;
- Air ambulance service to a Hospital when such service is ordered by a Legally Qualified Physician and is accomplished in an aircraft used primarily for transporting sick or injured persons.

Exclusions for Covered Complications

No coverage shall be provided for Covered Complications, and no payment shall be made for any loss resulting in whole or in part from, or contributed to by, or as a natural and probable consequence of any of the following:

- Medical expenses that are a result of an Insured Person(s)' dissatisfaction with the results of an Eligible Scheduled Medical Treatment.
- Expenses that exceed the Usual and Customary Charges for the same medical issue; or
- Expenses incurred inside the United States and not within a United States PPO Facility as approved by the Administrator;
- Traveling against the recommendation of the Insured Person(s)' Legally Qualified Physician before or after an Eligible Scheduled Medical Treatment;
- Expenses incurred in the United States which have not been pre-notified to the Administrator;
- Expenses for replacement or rectification of prostheses, corrective devices, medical appliances, and standard surgical implants, unless required for the Treatment of a Covered Complication(s);
- Expenses for postoperative stress, insomnia, or other sleep disorder, or other forms of psychological stress, including anguish, loss of enjoyment, or pain and suffering;
- Expenses for vocational, occupational, speech, recreational, or music therapy;
- Expenses resulting from the Insured Person's non-compliance with a Legally Qualified Physician's orders;
- Expenses resulting from Post Operative Exams Visits, physical therapy, post operative care and medication recommended and prescribed by a Legally Qualified Physician for the Eligible Scheduled Medical Treatment;
- Expenses resulting from Treatment which is Experimental/Investigational and/or for Research purposes;
- Expenses incurred when traveling against the advice of a Legally Qualified Physician who restricted travel; 1.) associated with the Eligible Scheduled Medical Treatment, or 2.) associated with Covered Complication(s) arising from the Eligible Scheduled Medical Treatment;
- Expenses for onset of otherwise Covered Complication(s) arising from a Legally Qualified Physician who restricted travel; 1.) associated with the Eligible Scheduled Medical Treatment, or 2.) associated with Covered Complication(s) arising from the Eligible Scheduled Medical Treatment which was not performed in Joint Commission International (JCI) accredited Hospital;

No coverage is eligible for the Covered Complication(s) benefit if the Eligible Scheduled Medical Treatment involves one of the following:

- Expenses incurred for organ or tissue transplants;
- Expenses for gender reassignment;
- Expenses for cardiac treatments;
- Expenses for pregnancy, complications of pregnancy or childbirth; expenses for fetal intervention surgery in-utero;
- Expenses for Treatment involving the brain stem, spinal cord, or the central nervous system
- Expenses incurred in the United States which have not been pre-notified to the Administrator;
- Expenses for the treatment of any cancer.
- Expenses incurred when traveling against the advice of a Legally Qualified Physician who restricted travel; 1.) associated with the Scheduled Medical Treatment, or 2.) associated with Covered Complication(s) arising from the Scheduled Medical Treatment;
- Expenses for onset of Covered Complication(s) arising from a Scheduled Medical Treatment performed in a Hospital, which is not Joint Commission International (JCI) accredited;

This Policy does not cover any of a Surgeon(s) liability, including but not limited to: liability arising out of bodily injury, sickness, death or disease sustained by any person, arising out of any act, error, or omission in providing or failing to provide professional services. This includes anyone for whose acts, errors, or omissions for which a Surgeon is responsible.

Product Distribution Models

voluntary retail plan distribution model

Seven Corners offers Medical Tourist/Travelers a voluntary, retail insurance package called Bordercross WorldwideSM Medical Procedure Insurance. Bordercross WorldwideSM provides comprehensive benefits for trip cancellation, interruption, delay, acute medical treatments, evacuation and repatriation, as well as medical treatment for Covered Complications from an Eligible Scheduled Medical Treatment, specifically designed for Medical Tourist/Travelers insurance needs. Seven Corners can provide a direct link from the Authorized Provider's website to Bordercross Worldwide'sSM on-line "quote and purchase engine." Bordercross Worldwide'sSM "quote and purchase engine" can also be branded with the Authorized Provider's logo, banner and contact information.

embedded benefit plan distribution model

Seven Corners offers Authorized Providers the ability to embed benefits specific to their clients needs. Trip cancellation/interruption benefits and/or Covered Complication benefits can be included into medical tour packages with discounted premiums, or offered separately. This allows the Medical Tourist/Traveler the option to suit their medical tour needs and budget.

distribution fees for authorized providers

Distribution fees shall be negotiated between Seven Corners and Authorized Providers. Distribution fees will be based upon the distribution model utilized and the Authorized Provider's past and projected tour volume and profile of clientele.

for additional information and implementation

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