

AGENT QUICK GUIDE

Travel Insurance Products



PLAN COMPARISON QUICK GUIDE

Use this guide to compare products and benefits at a glance

TRAVEL INSURANCE PLANS

Travel Medical Plans

LIAISON® ECONOMY	Provides up to 364 days of medical coverage for new illnesses or injuries while traveling.
LIAISON® CHOICE	Provides up to 364 days of medical coverage for new illnesses or injuries while traveling.
LIAISON® ELITE	Provides up to 3 years of medical coverage for new illnesses or injuries while traveling.

Visitor Scheduled Benefit Medical Plans

INBOUND® GUEST	Multiple scheduled benefit options for up to 180 days of coverage.
INBOUND® CHOICE	Multiple scheduled benefit options for up to 2 years of coverage.

Immigrant Medical Plans

INBOUND® IMMIGRANT	Multiple scheduled benefit options for up to 5 years of coverage.
GREENCOVER®	Comprehensive major medical protection coverage for ages 60 through 95.

Student Medical Plans

LIAISON® STUDENT ECONOMY	Benefits designed especially for students and their dependents, offered at an affordable price.
LIAISON® STUDENT CHOICE	Mid-range benefits designed especially for students and their dependents.
LIAISON® STUDENT ELITE	Higher level benefits designed especially for students, and their dependents.

Frequent Traveler

WANDER® FREQUENT TRAVELER	Cover multiple trips with one plan.
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Trip Protection Plans

ROUNDTRIP® ECONOMY	Basic coverage with economical pricing.
ROUNDTRIP® CHOICE	Mid-level protection with political evacuation coverage included and options for Cancel for any Reason, Cancel for Work Reasons, and Lost Golf Rounds/Lost Ski Days both packaged with equipment rental coverage.
ROUNDTRIP® ELITE	The ultimate in protection with multiple options including Cancel for any Reason, Cancel for Work Reasons, and Lost Golf Rounds/Lost Ski Days both packaged with equipment rental coverage.
ROUNDTRIP® INTERNATIONAL	Trip protection and more for non-U.S. residents.

For questions, please contact our Agent Support Team at 1-877-444-5012 or agents@sevencorners.com

TRAVEL MEDICAL PLANS

- Covers worldwide residents traveling outside their home country.

PLAN DETAILS	LIAISON® ECONOMY	LIAISON® CHOICE	LIAISON® ELITE
Medical Benefit Limit	\$50,000 - \$5,000,000	\$50,000 - \$5,000,000	\$50,000 - \$5,000,000
Length of Coverage	5 - 364 days	5 - 364 days	5 days - 3 years
Deductible Options	\$0; \$100; \$250; \$500; \$1,000; \$2,500; \$5,000	\$0; \$100; \$250; \$500; \$1,000; \$2,500; \$5,000	\$0; \$100; \$250; \$500; \$1,000; \$2,500; \$5,000
Coinsurance Options Inside the United States	IN PPO NETWORK: We pay 80% of the first \$5,000, then 100% to the medical maximum. OUT OF PPO NETWORK: We pay 70% of the first \$5,000, then 100% to the medical maximum.	IN PPO NETWORK: We pay 90% of the first \$5,000, then 100% to the medical maximum. OUT OF PPO NETWORK: We pay 80% of the first \$5,000, then 100% to the medical maximum	IN PPO NETWORK: We pay 100%. OUT OF PPO NETWORK: We pay 90% of the first \$5,000, then 100% to the medical maximum.
Coinsurance Options Outside the United States	100%	100%	100%
Medical Evacuation <i>(separate from the medical maximum)</i>	\$250,000	\$500,000	\$1,000,000
Terrorism	\$25,000	\$50,000	Medical Maximum
Political Evacuation	\$10,000	\$10,000	\$10,000
Emergency Reunion	Up to \$200 per day / \$25,000 maximum	Up to \$200 per day / \$50,000 maximum	Up to \$200 per day / \$100,000 maximum
Return of Minor Children	\$25,000	\$50,000	\$100,000
Dental	\$100 for Pain Relief \$500 for Accident	\$200 for Pain Relief \$5,000 for Accident	\$250 for Pain Relief Medical Maximum for Accident
Coma <i>(separate from the medical maximum)</i>	\$10,000	\$25,000	\$50,000
Felonious Assault <i>(separate from the medical maximum)</i>	\$5,000	\$10,000	\$20,000
Loss of Checked Luggage	\$250	\$500	\$1,000
Trip Interruption	\$2,500	\$5,000	\$10,000
Waiver of Pre-existing Conditions	U.S. Residents Traveling outside the U.S. Age 0-69: \$25,000 Age 70 & over: \$5,000	U.S. Residents Traveling outside the U.S. Age 0-69: \$50,000 Age 70 & over: \$10,000	U.S. Residents Traveling outside the U.S. Age 0-64: Medical max with a Primary Health Plan (PHP). Without PHP: \$50,000 Age 65& over: \$2,500
Acute Onset of Pre-existing Conditions	Non-U.S. Residents Traveling in the U.S. Age 0-69: \$15,000 Age 70+: \$2,500	Non-U.S. Residents Traveling in the U.S. Age 0-69: \$30,000 Age 70+: \$5,000	Non-U.S. Residents Traveling in the U.S. Age 0-69: \$50,000 Age 70+: \$10,000
Natural Disaster	\$50/day, 5-day limit	\$100/day, 5-day limit	\$250/day, 10-day limit
Natural Disaster Evacuation	\$25,000	\$50,000	\$100,000
Personal Liability	\$25,000	\$50,000	\$100,000
Home Country Coverage	Extension of Benefits: \$5,000 Incidental Trips Home: \$5,000	Extension of Benefits: \$10,000 Incidental Trips Home: \$10,000	Extension of Benefits: \$20,000 Incidental Trips Home: \$20,000
Optional Hazardous Sports Coverage	Up to Medical Maximum See plan document for full list of sports and activities covered under this benefit.	Up to Medical Maximum See plan document for full list of sports and activities covered under this benefit.	Up to Medical Maximum See plan document for full list of sports and activities covered under this benefit.

* Specific locations provided by Tramount Insurance Company Limited.

Restrictions for Liaison International, Continent, and Majestic:
State Restrictions: We cannot accept an address in Maryland, Washington, New York, South Dakota, Colorado.
Country Restrictions: We cannot accept an address in Islamic Republic of Iran, Syrian Arab Republic, U.S. Virgin Islands, Gambia, Ghana, Nigeria, and Sierra Leone.
Destination Restrictions: We cannot cover travel to Islamic Republic of Iran and Syrian Arab Republic.

VISITOR MEDICAL PLANS

- Provides scheduled benefits to non-U.S. citizens traveling to the United States.
- Inbound Choice is not available to anyone over 69 years of age.

PLAN DETAILS	INBOUND® GUEST	INBOUND® CHOICE
Arrival in U.S.	180 days or less prior to the effective date.	24 months or less prior to the effective date.
Medical Limit (per sickness or injury)	0 - 69: \$25,000, \$45,000, \$65,000, \$85,000, \$120,000 70+: \$40,000, \$60,000, \$100,000	\$50,000, \$75,000, \$100,000, \$130,000
Deductible (per sickness or injury)	Age 0 - 69: \$0, \$50, \$100 Age 70+: \$200	\$0, \$50, \$100
Length of Coverage	5 -180 days	5 - 364 days Renew up to 2 Years
Hospitalization	\$870/day - \$2,340/day 30 day max	\$1,500/day - \$3,000/day 30 day max
Surgery (Inpatient & Outpatient)	\$2,150 - \$6,600 (separate limits for inpatient & outpatient)	\$2,100 - \$7,200 (separate limits for inpatient & outpatient)
Physician Outpatient Visits	\$40/visit - \$100/visit (10 visit max)	\$60/visit - \$115/visit (10 visit max)
X-Rays & Labs	\$545 - \$1,100	\$575- \$1,550
Emergency Room	\$208 - \$660	\$200-\$750
Prescription Drugs	\$150 - \$250 (per coverage period)	\$250 (per coverage period)
Ambulance	\$295 - \$880	\$500
Dental	\$360 - \$1075	\$650
Physical Therapy	\$360 - \$960	\$540
Maternity	X	X
Emergency Medical Evacuation	\$50,000	\$50,000
Return of Remains/Local Cremation or Burial	\$25,000/\$5,000	\$25,000/\$5,000
Acute Onset of Pre-Existing Conditions	\$25,000 - \$120,000 for medical expenses. \$25,000 for emergency medical evacuation (70 & over – no benefit)	\$50,000 - \$130,000 for medical expenses. \$25,000 for emergency medical evacuation
Carrier	Certain Underwriters at Lloyd's, London*	Certain Underwriters at Lloyd's, London*

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IMMIGRANT MEDICAL PLANS

- Provides scheduled benefits to non-U.S. citizens traveling to the United States.

PLAN DETAILS	INBOUND® IMMIGRANT	GREENCOVER®
	Scheduled benefit protection for ages 14 days through 99 years	Comprehensive major medical protection for ages 60 through 95 Choose Part A, Part B, or both.
Arrival in U.S.	24 months or less prior to the effective date.	5 years or less prior to the effective date.
Medical Limit (per sickness or injury)	\$50,000, \$75,000, \$100,000, \$130,000 Age 70+: \$75,000	Ages 60-74: \$250,000, Ages 75-79: \$100,000 Ages 80-89: \$50,000, Ages 90-95: \$25,000
Deductible (per sickness or injury)	Age 0 - 69: \$0, \$50, \$100 Age 70+: \$200	\$1,000 available to ages 60-74 \$1,500 available to ages 60-79 \$2,500 available to ages 60-84 \$5,000 available to ages 60-89 \$10,000 available to ages 60-95
Length of Coverage	5 - 364 days Renewable up to 5 years	5 to 364 days Not renewable but can be purchased again
Hospitalization	\$1,250/day - \$3,000/day 30 day max	Part A covers: URC to the Medical Maximum
Surgery (Inpatient & Outpatient)	\$2,100 - \$7,200 (separate limits for inpatient & outpatient)	Part B covers: URC to the Medical Maximum
Physician Outpatient Visits	\$60/visit - \$115/visit (10 visit max)	Part B covers: URC to the Medical Maximum
X-Rays & Labs	\$575 - \$1,550	Part A covers: URC to the Medical Maximum
Emergency Room	\$200 - \$750	Part A covers: URC to the Medical Maximum
Prescription Drugs	\$250 (per coverage period)	Part A covers: URC to the Medical Maximum
Ambulance	\$500	Part B covers: URC to the Medical Maximum
Dental	\$650	\$500
Physical Therapy	\$540	Part B covers: URC to the Medical Maximum
Maternity	\$2,800 (subject to other sublimits)	X
Emergency Medical Evacuation	\$50,000	X
Return of Remains/Local Cremation or Burial	\$25,000/\$5,000	X
Acute Onset of Pre-Existing Conditions	\$50,000 - \$130,000 for medical expenses. \$25,000 for emergency medical evacuation (70 & over – no benefit)	X
Carrier	Certain Underwriters at Lloyd's, London*	Certain Underwriters at Lloyd's, London*

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STUDENT MEDICAL PLANS

- Covers students, faculty, and scholars traveling outside their home country for full-time educational classes and/or research.
- Covers U.S. citizens traveling outside of the U.S. and non-U.S. citizens traveling to the U.S. and outside the U.S.
- The primary must be the student; spouse and dependents receive the same options for medical coverage as the primary.
- All benefits are per person per disablement (injury or illness) and cover insureds age 14 days to 64 years.

PLAN DETAILS	LIAISON® STUDENT ECONOMY	LIAISON® STUDENT CHOICE	LIAISON® STUDENT ELITE
Lifetime Medical Limit	\$5,000,000	\$5,000,000	\$5,000,000
Per Injury/Illness (Limit Options)	\$50,000; \$100,000; \$250,000; \$500,000; \$1,000,000	\$50,000; \$100,000; \$250,000; \$500,000; \$1,000,000	\$50,000; \$100,000; \$250,000; \$500,000; \$1,000,000
Length of Coverage	5 days to 364 days <i>Renew as long as primary is eligible.</i>	5 days to 364 days <i>Renew as long as primary is eligible</i>	5 days to 364 days <i>Renew as long as primary is eligible</i>
Deductible Options (per injury or illness)	\$0; \$50; \$100; \$250; \$500; \$1,000	\$0; \$50; \$100; \$250; \$500; \$1,000	\$0; \$50; \$100; \$250; \$500; \$1,000
Coinsurance	Outside U.S.: 100% In U.S. PPO network: 80% of first \$5,000 then 100% to med max In U.S. Outside PPO network: 70% of first \$5,000 then 100% to med max	Outside U.S.: 100% In U.S. PPO network: 90% of first \$5,000 then 100% to med max In U.S. Outside PPO network: 80% of first \$5,000 then 100% to med max	Outside U.S.: 100% In U.S. PPO network: 100% to med max In U.S. Outside PPO network: 90% of first \$5,000 then 100% to med max
Student Health Center	\$5 copay per visit <i>(not subject to deductible)</i>	\$5 copay per visit <i>(not subject to deductible)</i>	\$5 copay per visit <i>(not subject to deductible)</i>
Prescription Drugs	In the U.S.: \$10 copay generic/\$20 copay brand name <i>(not subject to deductible)</i> Outside U.S.: \$0 copay <i>(deductible applies)</i>	In the U.S.: \$5 copay generic/\$10 copay brand name <i>(not subject to deductible)</i> Outside U.S.: \$0 copay <i>(deductible applies)</i>	In the U.S.: \$0 copay generic & brand name <i>(not subject to deductible)</i> Outside U.S.: \$0 copay <i>(deductible applies)</i>
Vaccinations <i>(required by school or visa)</i>	In the U.S.: \$100 per 364 days continuous coverage	In the U.S.: \$150 per 364 days continuous coverage	In the U.S.: \$200 per 364 days continuous coverage
Incidental Trips to Home Country <i>(minimum purchase 30 days)</i>	\$1,000	\$5,000	\$10,000
Acute Onset of Pre-existing Conditions	\$5,000 <i>(for initial 364 days of coverage)</i>	\$10,000 <i>(for initial 364 days of coverage)</i>	\$25,000 <i>(for initial 364 days of coverage)</i>
Waiver of Pre-existing Conditions	After 364 days, pre-existing conditions covered same as any other disablement	After 364 days, pre-existing conditions covered same as any other disablement	After 364 days, pre-existing conditions covered same as any other disablement
Mental Illness including Alcohol & Substance Abuse	Inpatient: \$5,000 (45 days max) Outpatient: 80% to \$500	Inpatient: \$10,000 (45 days max) Outpatient: 80% to \$1,000	Inpatient: \$20,000 (45 days max) Outpatient: 80% to \$2,000
Non-contact Amateur Sports	\$2,500	\$5,000	\$10,000
Maternity <i>(plan participants & spouse) Conception must occur 180 days after coverage starts.</i>	\$500 <i>Benefits reduced 25% for failure to notify within first 90 days of pregnancy.</i>	Outside U.S.: 80% to \$10,000 In U.S. PPO network: 80% to \$10,000 In U.S. Outside PPO network: 60% to \$10,000 <i>Benefits reduced 25% for failure to notify within first 90 days of pregnancy.</i>	Outside U.S.: 100% to \$25,000 In U.S. PPO network: 80% to \$25,000 In U.S. Outside PPO network: 60% to \$25,000 <i>Benefits reduced 25% for failure to notify within first 90 days of pregnancy.</i>
Emergency Medical Evacuation	\$100,000 <i>(separate from medical max)</i>	\$500,000 <i>(separate from medical max)</i>	\$750,000 <i>(separate from medical max)</i>
Terrorism	\$25,000	\$50,000	\$100,000
Option for J visa requirement	Choose a medical max of \$100,000 and a deductible less than \$500	Choose a medical max of \$100,000 and a deductible less than \$500.	Choose a medical max of \$100,000 and a deductible less than \$500.
Carrier	Certain Underwriters at Lloyd's, London*	Certain Underwriters at Lloyd's, London*	Certain Underwriters at Lloyd's, London*

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Country Restrictions: We cannot accept an address in Canada, Australia, Switzerland, Islamic Republic of Iran, Syrian Arab Republic, U.S. Virgin Islands, Gambia, Ghana, Nigeria, and Sierra Leone.

Destination Restrictions: We cannot cover travel to Islamic Republic of Iran and Syrian Arab Republic.

OTHER PLANS

Travel Medical

Covers Multiple Trips with One Plan

PLAN DETAILS	WANDER® FREQUENT TRAVELER
Medical Benefit Limit	\$50,000 - \$1,000,000
Length of Coverage	364 Days
Length of Individual Trips	Plan A: Up to 30 days Plan B: Up to 45 days
Deductible Options	\$250 per person per covered trip
Coinsurance Options	<u>Inside the U.S. & Canada - 90%</u> <u>of First \$5,000, then 100%</u> <u>Outside the U.S. & Canada -</u> <u>100%</u>
Medical Evacuation	\$1,000,000
Terrorism	\$50,000
Political Evacuation	\$50,000
Emergency Reunion	\$50,000
Return of Minor Children	\$50,000
Dental	\$500 for Accident \$250 for Pain Relief
Loss of Baggage	\$500 per occurrence
Baggage Delay	\$250 per occurrence
Pre-existing Condition Coverage	U.S. Citizens Only Age 0-64: \$20,000 Age 65+: \$2,500
Pre-existing Condition Coverage	Non-U.S. Citizens Only \$200 Per Day/\$3,000 Max for Heart Attack & Stroke
Carrier	Certain Underwriters at Lloyd's, London ¹

¹Certain locations provided by Tramount Insurance Company Limited.

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Country Restrictions: We cannot accept an address in Islamic Republic of Iran, Syrian Arab Republic, U.S. Virgin Islands, Gambia, Ghana, Nigeria, and Sierra Leone.

Destination Restrictions: We cannot cover travel to Islamic Republic of Iran and Syrian Arab Republic.

Important: U.S. citizens living abroad cannot buy this plan for travel to the USA.

TRIP PROTECTION PLANS for U.S. Residents

- Protection for trip costs, medical expenses, and luggage for travel in the U.S. and abroad.
- Covers trips up to 90 days; there is an additional charge for trips over 30 days.
- All insureds must be in the U.S. at time of purchase

PLAN DETAILS	ROUNDTRIP® ECONOMY	ROUNDTRIP® CHOICE*	ROUNDTRIP® ELITE
Carrier	United States Fire Insurance Company	United States Fire Insurance Company	United States Fire Insurance Company
Trip Cancellation	Trip Cost to \$20,000	Trip Cost to \$20,000	Trip Cost to \$30,000
Trip Interruption	100% of Trip Cost	150% of Trip Cost	150% of Trip Cost
Trip Delay	\$250 (12 hours/\$100 per day)	\$600 (6 hours/\$300 per day)	\$1,500 (6 hours/\$300 per day)
Missed Connection	\$250 (3 hours)	\$1,000 (3 hours)	\$1,500 (3 hours)
Emergency Medical Expense	\$10,000	\$100,000	\$250,000
Emergency Medical Evacuation / Repatriation	\$100,000	\$500,000	\$1,000,000
Lost Baggage / Personal Effects	\$500	\$1,500	\$2,500
Baggage Delay	\$100 (24 hours) (3 hours for Kansas)	\$300 (12 hours)	\$600 (12 hours) (3 hours for Kansas)
24 Hour AD&D	\$5,000	\$10,000	\$25,000
Common Carrier AD&D	\$10,000	\$10,000	\$25,000
Political Evacuation	X	\$20,000 (non-medical evacuation)	X
Travel Assistance Services	✓	✓	✓
Optional Flight Accident	\$100,000, \$250,000 or \$500,000	\$100,000, \$250,000 or \$500,000	\$100,000, \$250,000 or \$500,000
Optional Rental Car Cover (CDW)	\$35,000	\$35,000	\$35,000
Optional Cancel For Any Reason	X	Yes, within 20 days of trip deposit, 75%	Yes, within 20 days of trip deposit, 75% ¹
Optional Lost Golf Rounds/ Equipment Rental	X	\$500 golf rounds & \$500 rental equipment	\$500 golf rounds & \$500 rental equipment ²
Optional Lost Ski Days/ Equipment Rental	X	\$500 ski lift ticket & \$500 rental equipment	\$500 ski lift ticket & \$500 rental equipment ²
Optional Cancel for Work Reasons	X	100% of Trip Cost	100% of Trip Cost ²
Pre-existing waiver	X	Yes, within 20 days of trip deposit	Yes, within 20 days of trip deposit
Additional Information	Destination Restrictions: We cannot cover travel to Cuba, Islamic Republic of Iran, and Syrian Arab Republic. ¹ Not available to residents of Florida or New York; ² Not available to residents of Florida. *RoundTrip Choice is not available in these states: Alaska, Colorado, Florida, Indiana, Kansas, Massachusetts, Missouri, New Hampshire, New York, Virginia, Washington.		

TRIP PROTECTION for NON-U.S. Residents

- Protection for trip costs, medical expenses, and luggage for worldwide travel.
- Covers trips up to 30 days in length.
- Insureds must reside outside of the United States.

PLAN DETAILS	ROUNDRIP® INTERNATIONAL
Insurance Company	Certain Underwriters at Lloyd's, London*
Trip Cancellation	Trip Cost to \$30,000
Trip Interruption	100% of Trip Cost
Trip Delay	\$500 (12 hours/\$100 per day)
Missed Connection	\$500 (3 hour delay)
Emergency Accident & Sickness Medical Expense	\$100,000
Emergency Medical Evacuation/Repatriation	\$100,000
Political Evacuation	\$100,000
Baggage/Personal Effects	\$2,500
Baggage Delay (outward journey)	\$200 (12 hour delay)
Sports Equipment Rental Coverage	\$500
AD&D	\$25,000
Travel Assistance Services	✓
Personal Liability	\$100,000
Coma	\$50,000
Felonious Assault	\$10,000
Additional Information	<p>U.S. residents can purchase this plan for non-U.S. residents. Insureds cannot be U.S. residents and/or U.S. citizens traveling to the United States.</p> <p>Country Restrictions: We cannot accept an address in the USA, Islamic Republic of Iran, Syrian Arab Republic, U.S. Virgin Islands, Gambia, Ghana, Nigeria, and Sierra Leone.</p> <p>Destination Restrictions: We cannot cover travel to Islamic Republic of Iran and Syrian Arab Republic.</p> <p>RoundTrip International does not cover pre-existing conditions and does not include CFAR.</p>

* Certain locations provided by Tramount Insurance Company Limited.