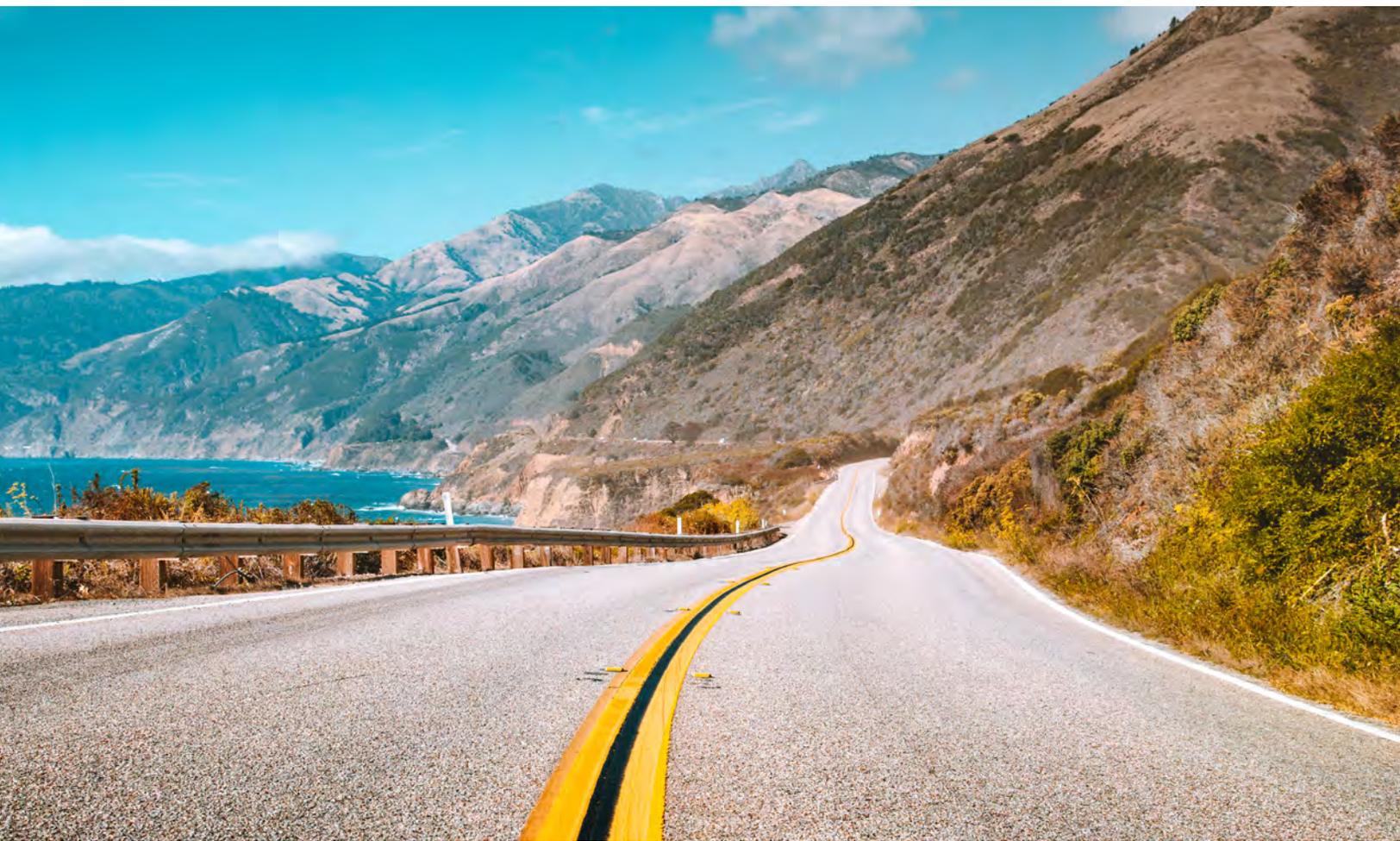




ARMOR[®] Road Trip Insurance

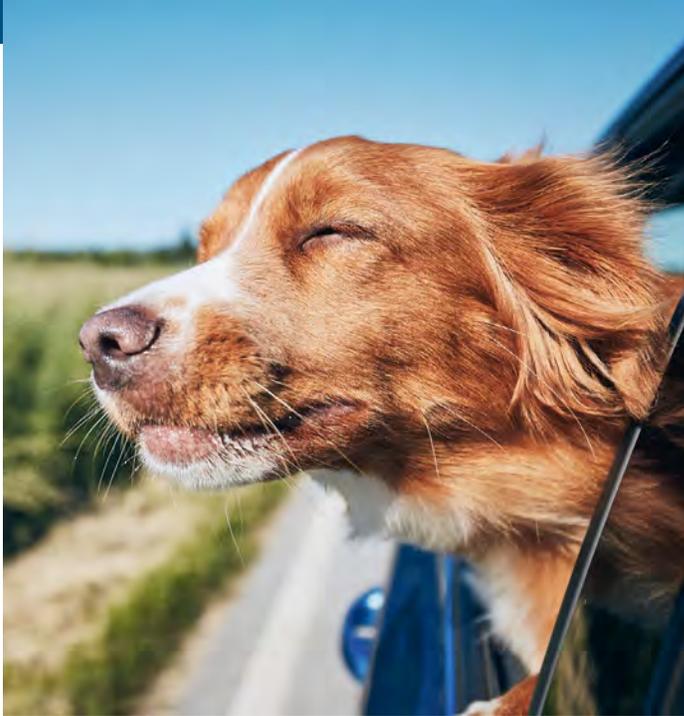
ANNUAL TRAVEL PROTECTION FOR U.S. AND CANADIAN RESIDENTS

Covers road trips in Canada, Mexico, and the United States



For more than 25 years, Seven Corners has protected travelers all over the world. We deliver health, safety, and security to you when you are away from home. Take us on your next trip!

The Right Way to Travel[®]



Why do I need ARMOR® Road Trip Insurance?

ARMOR is an affordable travel insurance plan specially designed to help you and your loved ones if you become sick or hurt on a road trip. Buy coverage once, and you're protected for each road trip you take in the upcoming year!

With coverage for the services and cost to return you, your children, passengers, pets, and vehicles home safe and sound, ARMOR helps take the worry out of travel. The plan also has an emergency medical evacuation benefit to transport you to an appropriate medical facility if adequate care is not available at your location.

Focus on the fun when you hit the open road to see the sights and share memories with loved ones — we'll focus on the safety.

WHO CAN BUY?

U.S.* and Canadian residents who are at least 14 days old and under the age of 74 years can purchase ARMOR. Everyone insured on the plan must maintain a primary health plan with continuous coverage in the country where their permanent primary residence** is located.

You may buy a plan to cover yourself, your spouse, and your unmarried children under the age of 19 years who will travel with you on your road trips.

**U.S. residents who reside in one of the 50 United States or Washington, D.C. may buy this plan.*

***You will be asked to provide your permanent primary residence when you buy the plan.*

WHERE CAN I TRAVEL?

ARMOR provides coverage while you are on a road trip more than 100 miles away from your home residence (your permanent primary residence, seasonal residence, or secondary residence).

You may travel in Canada, Mexico, and the United States, and you are covered for trips up to 30 days in length.

Coverholder at **LLOYD'S**

Underwriter

You can feel confident with ARMOR's strong financial backing through Certain Underwriters at Lloyd's, London,¹ an established organization with an AM Best rating of A (Excellent). Rest assured, your coverage will be there when you need it.



Administrator

Seven Corners handles your insurance needs from start to finish. We will process your purchase, provide all documents, and handle any claims. In addition, our own 24/7 in-house travel assistance team, Seven Corners Assist, will handle your travel needs.

¹In specific scenarios, coverage is provided by Tramont Insurance Company Limited. For details regarding Tramont, visit tramontinsurance.com.

Length of Coverage

Coverage Length — Your period of coverage is 12 months.

Effective Date — This is the start date of your plan, which begins on the latest of the following:

1. 12 a.m. the day after we receive your purchase; or
2. 12 a.m. on the date you request when you purchase your plan.

Expiration Date — This is the date coverage for you ends, which is the earliest of the following:

1. 11:59 p.m. on the date you reach the maximum period of coverage;
2. 11:59 p.m. on the date shown on your ID card;
3. 11:59 p.m. on the date that is the end of the period for which you paid; or
4. The moment you are no longer eligible for coverage.

All times above refer to North American Eastern Time.

Covered Trips — You are covered for trips up to 30 days in length.

Coverage for each road trip begins the moment you are more than 100 miles from your home residence* during your period of coverage.

Coverage for each road trip ends the earliest of the following:

1. The certificate end date (the end of your coverage period);
2. The moment you are within 100 miles of your home residence;
3. The 31st day of your road trip; or
4. The moment you are no longer eligible for coverage.

**Your home residence is your permanent primary residence, seasonal residence, or secondary residence.*

EXTENDING YOUR COVERAGE

At the end of 12 months of coverage, you may buy a new plan to cover you for your next year of travel.

We will email you a reminder to let you know your coverage is coming to an end, so you can buy a new plan.

Refund of Premium/Cancellation

We will refund your payment if we receive your written request for a refund before your effective date of coverage. We cannot provide a refund after your coverage has begun.

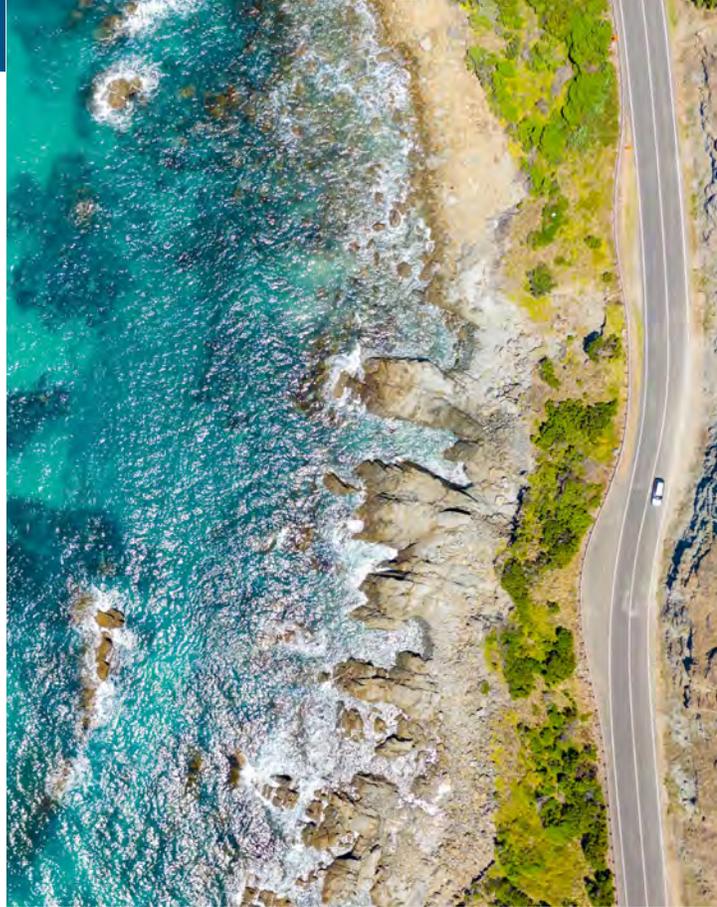
Please send your written request for cancellation to policy@sevencorners.com.

Geographic Restrictions

State Restrictions — We cannot accept an address in Maryland, Washington, New York, South Dakota, and Colorado.

Country Restrictions — We cannot accept a permanent primary residence address outside of Canada, the 50 United States of America, or Washington, D.C.

Destination Restrictions — This plan does not cover trips outside of the United States, Canada, and Mexico.



SEVEN CORNERS ASSIST

What happens if you get sick or hurt on your road trip?

Seven Corners Assist, our 24/7 multilingual travel assistance team will help you. They will arrange the services provided by ARMOR quickly and efficiently, working with your attending physician when appropriate.

Visit our [testimonial page](#) to learn about the different ways Seven Corners has helped customers all over the world.

Contact information for Seven Corners Assist is provided on your ID card.

FOR EMERGENCY TRAVEL ASSISTANCE, CLAIMS, AND BENEFIT QUESTIONS

TOLL FREE
1-800-690-6295

WORLDWIDE
317-818-2808

COLLECT CALLS
317-818-2809

customerservice@sevencorners.com



Important Information Regarding Your Coverage

Does this plan cover Coronavirus?

This plan does not cover a claim in any way caused by or resulting from: 1) Coronavirus disease (COVID-19); 2) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2); 3) Any mutation or variation of SARS-CoV-2; or 4) Any fear or threat of 1, 2, or 3.

Please be aware this plan does not provide health insurance benefits for coverage of medical expenses. It is an annual road trip travel insurance plan available for use when you are more than 100 miles away from your home residence (permanent primary residence, seasonal residence, or secondary residence).

This brochure is intended as a brief summary of benefits and services. It is not your plan document. If there is any difference between this brochure and your plan document, the provisions of the plan document will prevail. Benefits and premiums are subject to change.

It is your responsibility to maintain all records regarding travel history and age, and provide necessary documents to Seven Corners to verify your eligibility for coverage.

Good Faith Efforts

Seven Corners will make good faith efforts to provide the services and assistance described in this brochure. If Seven Corners is unable to do so due to circumstances beyond its control or due to circumstances that make it unsafe for persons to provide such services and assistance, then Seven Corners will provide the services and assistance to the extent reasonable and possible. If Seven Corners is unable to directly arrange services, expenses incurred by you for services that would otherwise be covered under this plan and that would typically be arranged by Seven Corners may be eligible for reimbursement and should be submitted for consideration. **It is your responsibility to preserve all documentation of related financial transactions you wish to be considered for reimbursement.**

PPACA DISCLAIMER

Patient Protection and Affordable Care Act: THIS IS NOT QUALIFYING HEALTH COVERAGE ("MINIMUM ESSENTIAL COVERAGE") THAT SATISFIES THE HEALTH CARE COVERAGE REQUIREMENT OF THE AFFORDABLE CARE ACT. IF YOU DON'T HAVE MINIMUM ESSENTIAL COVERAGE, YOU MAY OWE AN ADDITIONAL PAYMENT WITH YOUR TAXES.

Filing a Claim

For a claim to be payable, it must meet the terms and conditions in the ARMOR plan document.

If a claim form is required for your situation, you must submit it within 90 days of service.

The information required for your claims depends on your situation:

- If we arrange your travel assistance services, there will likely be no need for you to file a claim.
- If you make any payment toward your travel assistance services, or if the services were partially covered by other insurance, please submit these items to us:
 1. A claim form;
 2. An itemized bill with details of services provided;
 3. Proof of any payment you made;
 4. Proof of payment made by other insurance if applicable;
 5. Our payment authorization form if you paid for services.

Our team will provide you with a link to the appropriate claim form if you need to file a claim.

Excess Insurance

All coverages are in excess of all other insurance or similar benefit programs and shall apply only when such benefits thereunder are exhausted. This plan is secondary coverage to any other insurance. Such other insurance or similar benefit programs may include, but are not limited to, membership benefit; workers' compensation benefits or programs; government programs; group or blanket coverage; prepayment coverage; union, labor, or employee plans; socialized insurance program or program otherwise required by law or statute; automobile insurance; or third-party liability insurance.

Schedule of Benefits

This plan pays benefits for eligible occurrences that originate during the period of coverage. All benefits listed in this Schedule of Benefits are in United States Dollar amounts. Unless otherwise indicated, all benefits are per insured person, per period of coverage, and provided up to the amount shown.

ARMOR® Road Trip Insurance	
COVERAGE LENGTH AND LOCATION	
Coverage Length	12 months
Coverage Area	United States, Canada, and Mexico
BENEFITS AND SERVICES	
Emergency Medical Evacuation and Repatriation*	\$50,000
Non-emergency Repatriation*	\$50,000
Vehicle Return*	\$5,000 per occurrence
Return of Passengers*	\$50,000 <i>This benefit is provided only if a Vehicle Return occurs.</i>
Return of Children*	\$50,000
Emergency Medical Reunion*	\$200 per day, 10-day limit \$25,000 maximum <i>This benefit is provided only if an Emergency Medical Evacuation occurs.</i>
Return of Mortal Remains*	\$50,000
Local Burial or Cremation*	\$5,000
Pet Return*	\$1,000
24/7 Travel Assistance Services	Included
Prescription Medication and Eyeglasses Replacement	\$500

*Seven Corners Assist arranges these benefits. Failure to use Seven Corners Assist may result in the denial of benefits.

Benefit Highlights

Important: All benefits are provided regardless of whether your medical condition or death is related to a pre-existing condition.

Review the exclusions listed in this brochure to learn about injuries and illnesses that are not covered.

Emergency Medical Evacuation and Repatriation* — If your medical condition requires immediate transportation from the medical facility where you are located to the nearest adequate medical facility where you can receive medically necessary treatment, we can arrange and pay transportation and related medical expenses during transportation to:

1. Transport you to the nearest adequate medical facilities.
2. Transport you to your permanent primary residence for further treatment or to recover after an emergency medical evacuation.

Emergency Medical Reunion* — If an emergency medical evacuation is occurring or has occurred, or when an emergency medical repatriation is to occur, if your attending physician recommends a family member travel to be with you, we can arrange and pay to send one person of your choice to your side.

Covered expenses include round-trip economy airfare and reasonable travel and accommodation expenses for no more than 10 days.

Non-Emergency Repatriation* — We can arrange and pay transportation expenses to return you to your permanent primary residence if:

1. You had a covered injury or illness that began on your road trip; and
2. You have been released from the care of your medical provider; and
3. Either your traveling party continued the road trip without you or due to your injury or illness documented by your physician, you are:
 - a) Unable to drive your vehicle, and no one in your traveling party is a licensed driver capable of driving your vehicle; or
 - b) Unable to continue the road trip as a driver or passenger.

We can return you to another location if the cost does not exceed the cost to return you to your permanent primary residence.

***These benefits must be arranged by Seven Corners Assist. Failure to use Seven Corners Assist may result in the denial of benefits.**



Benefit Highlights *(continued)*

Vehicle Return* — We can arrange and pay to have your vehicle and an additional vehicle or travel trailer legally hitched to your vehicle returned to your permanent primary residence if:

1. You were returned home under the Emergency Medical Evacuation and Repatriation benefit; or
2. You were returned home under the Non-Emergency Repatriation benefit; or
3. Benefits are payable under the Repatriation of Mortal Remains or Local Burial or Cremation benefit due to your death.

Your vehicle must be registered to you or your spouse. Any vehicle other than a motorcycle must be capable of being safely driven on the highway.

Refer to the plan document for coverage if you choose to have your vehicle returned by a friend or family member.

We can return your vehicle to another location chosen by you, if the cost does not exceed the cost of returning your vehicle to your permanent primary residence.

Return of Passengers* — If a Vehicle Return is occurring or has occurred, we can arrange and pay to return your passengers to their home residence if they are without transportation.

This benefit includes:

1. One-way economy airfare to the passenger's home residence; and
2. Attendant/escort services if necessary to ensure the safety and welfare of passengers who are children.

Meals and lodging are not covered.

This benefit does not apply if you are traveling in a rented vehicle.

Return of Children* — If you are traveling alone with children, and you are hospitalized because of a covered illness or injury, we can arrange and pay for:

1. One-way economy airfare to return the children to their home residence; and
2. Attendant/escort services if necessary to ensure the safety and welfare of the children.

Meals and lodging are not covered.

Return of Mortal Remains* — We can pay reasonable expenses for embalming, a minimally-necessary container for transportation, shipping costs, and government authorizations to return your remains to your permanent primary residence if you die while on a road trip. *You cannot use this benefit if you use the Local Cremation or Burial benefit.*

Local Burial or Cremation* — This benefit can pay reasonable expenses for the preparation and either your local burial or cremation if you die on a road trip. *You cannot use this benefit if you use the Return of Mortal Remains benefit.*

Pet Return* — We can arrange and pay transportation expenses to return your pet to your permanent primary residence if you are traveling with your pet and you cannot care for it because you have had a medical emergency that began during your road trip.

This benefit is limited to domesticated cats and dogs and is only available for travel in the U.S. Pets must have current vaccinations as required by law, and you must pay for or supply a proper carrier for the pet. Please review the plan document for a definition of a medical emergency.

Prescription Medication and Glasses Replacement* — If you misplace your medical prescription or damage your eyeglasses or contact lenses during a road trip, we can arrange and pay to deliver them to your current location. *This benefit covers only the cost of shipping. It does not cover the cost of obtaining the prescription and/or eyeglasses or contact lenses.*

***These benefits must be arranged by Seven Corners Assist. Failure to use Seven Corners Assist may result in the denial of benefits.**

What is a road trip?

For the purposes of this plan, a road trip is a trip in a vehicle that takes you more than 100 miles from your home residence and commences during your period of coverage.

A road trip does not include the following:

- (a) A trip that includes a flight as a mode of transportation; or
- (b) A trip that includes a cruise as a mode of transportation; or
- (c) A trip that includes travel on a train or bus as the primary mode of transportation except for the use of local mass transit; or
- (d) A trip taken for the purpose of conducting business; or
- (e) A trip in your recreational vehicle (RV) or travel trailer when used as a home residence; or
- (f) A trip taken for the purpose of receiving medical treatment.

Exclusions

Unless otherwise specifically provided in the plan document, the coverage provided by ARMOR for Emergency Medical Evacuation and Repatriation, Non-Emergency Repatriation, Vehicle Return, Return of Passengers, Return of Children, Emergency Medical Reunion, Return of Mortal Remains, Local Burial or Cremation, and Pet Return, excludes expenses that are for, resulting from, related to, or incurred for the following:

- Pre-Existing Condition(s) except as waived for Emergency Medical Evacuation and Repatriation, Non-Emergency Repatriation, Vehicle Return, Return of Passengers, Return of Children, Emergency Medical Reunion, Return of Mortal Remains, Local Burial or Cremation, and Pet Return;
- Claims not received by the Company or Administrator within ninety (90) days of the date of service;
- Services that exceed Usual, Reasonable, and Customary Expenses;
- Treatment, services, or supplies that are not administered by or under the supervision of a Physician or Surgeon and products that can be purchased without a Physician's or Surgeon's prescription;
- Services, supplies, medications, testing, or Treatment prescribed, performed, or provided by a Relative or Immediate Family Member;
- Pregnancy, illness or complications from Pregnancy, childbirth, abortion, miscarriage including that resulting from an Accident, postpartum care, preventing conception or childbirth, artificial insemination, infertility, impotency, sexual dysfunction, or sterilization or reversal thereof;
- Mental Illness and Mental and Nervous Disorders;
- Occupational Diseases;
- Acquired Immune Deficiency Syndrome (AIDS), AIDS-Related Complex (ARC), or the Human Immunodeficiency Virus (HIV);
- Hazardous Activities;
- Injuries sustained while participating in professional Athletics, amateur Athletics, or interscholastic Athletics including, but not limited to, events, games, matches, practice, training camps, sport camps, conditioning, and any other activity related thereto but excluding non-competitive, recreational, or intramural activities;
- Abuse, misuse, illegal use, overuse, dependency upon, or being under the influence of alcohol, drugs, chemicals, or narcotic agents unless administered under the advice of a Physician and taken in accordance with the proper dosing as directed by the Physician;
- Suicide or any attempt thereof, self-destruction or any attempt thereof, or any intentionally self-inflicted Injury or Illness;
- Commission of a criminal offense or any other criminal or illegal activity as defined by the local governing body;
- You unreasonably fail or refuse to depart a country or location following the date a warning to leave that country or location is issued by the United States government or similar warnings issued by other appropriate authorities of either Your Host Country or Your Home Country;
- Service in the military, naval, coast guard, or air service of any country or while on duty as a member of a police force or unit;
- Treatment paid for or furnished under any other individual, government, or group policy or Expenses incurred at no cost to You;
- Conditions for which travel was undertaken to seek Treatment;
- Travel after Your Physician has limited or restricted travel;
- Injury sustained while You are riding as a pilot, student pilot, operator, or crew member, in or on, boarding or alighting, from any type of aircraft;
- Injury sustained while You are riding as a passenger in any aircraft (i) not having a current and valid Airworthy Certificate and (ii) not piloted by a person who holds a valid and current certificate of competency for piloting such aircraft;
- Flying in any aircraft being used for acrobatic or stunt flying, racing, endurance tests, rocket-propelled aircraft, crop dusting or seeding or spraying, firefighting, exploration, pipe or power line inspection, any form of hunting or herding, aerial photography, banner towing, or any experimental purpose;
- Participating in contests of speed or riding or driving in any type of competition;
- Unless specifically listed herein as covered by the Plan, incidental Expenses, including but not limited to accommodations, local transportation, meals, telephone, and facsimile charges;
- Services not otherwise shown as covered;
- Subsequent Emergency Medical Evacuations for the same or related medical conditions, regardless of location;
- Benefits attributable to Injury(ies) or Illness(es) that manifest prior to coverage under the Insurance portion of this contract;
- Services covered by other valid and collectible insurance, including Medicare; or
- Any claim in any way caused by or resulting from:
 1. Coronavirus disease (COVID-19);
 2. Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
 3. Any mutation or variation of SARS-CoV-2; or
 4. Any fear or threat of 1, 2, or 3 above.

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