

Explore North AmericaSM Plus

COVID-19 TRAVEL MEDICAL INSURANCE FOR NON-U.S.
RESIDENTS AND NON-U.S. CITIZENS

Covers travel to the United States, Mexico, Canada, and certain Caribbean countries.





Our Explore North AmericaSM Plus Plan

Explore North AmericaSM Plus has a special benefit that covers medical expenses for Coronavirus, and it's not affected by travel advisories. It's simple — if you contract COVID-19 on your trip, you're covered up to the stated amount. You can also be covered for other illnesses and injuries that occur while traveling, as well as the acute onset of a pre-existing condition. Please ensure you're healthy before traveling. COVID-19 is not covered if you contract it before your plan begins.

To review the plan benefits in detail, obtain a quote, and purchase a plan, [visit our Explore North America Plus product page](#).

Who can purchase this plan?

Non-United States residents and non-United States citizens at least 14 days old and younger than 75 years may buy this plan.

Where can I travel?

You must travel outside of your home country, which is the country where you have your permanent residence. Your destination must include the USA, Canada, Mexico, or unrestricted Caribbean countries.*

United States citizens, including those with dual citizenship, cannot buy this plan.

**The unrestricted Caribbean countries include: Anguilla, Antigua and Barbuda, Aruba, Bahamas, Barbados, Belize, British Virgin Islands, Caribbean Netherlands, Cayman Islands, Curaçao, Dominica, Dominican Republic, Grenada, Guadeloupe, Guyana, Haiti, Jamaica, Martinique, Montserrat, Saint Barthélemy, Saint Kitts and Nevis, Saint Lucia, Saint Martin, Saint Vincent and the Grenadines, Saint Maarten, Suriname, Trinidad and Tobago, Turks and Caicos.*

Coverage Length

You can buy up to 364 days of coverage. If you buy less than 364 days, we will email you an extension (renewal) notice before coverage ends. There is a \$5 fee for each extension.

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 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

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 & visa requirements.

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

YOUR UNDERWRITER

You can feel confident with Explore North America Plus' strong financial backing through Certain Underwriters at Lloyd's, London**, an established organization with an AM Best rating of A (Excellent). Your coverage will be there when you need it.

**In specific scenarios, coverage is provided by Tramount Insurance Company Limited. For details regarding Tramount, visit tramountinsurance.com.

Schedule of Benefits

All benefits listed in this Schedule of Benefits are in United States dollar amounts. All medical and dental benefits are subject to deductible and/or copay and coinsurance. Unless otherwise stated, all benefits are per person, per period of coverage, and they are provided up to the amount shown.

Explore North AmericaSM Plus Travel Medical Insurance for Visitors

PLAN OPTIONS

| | | | | | | | |
|------------------------------|---|-------------|-----------------|--------------------------|---|---------------------|---------------------|
| Benefit Period | 180 days | | | | | | |
| Medical Maximum Options | <table border="0"> <tr> <td>Ages</td> <td>Maximums</td> </tr> <tr> <td>14 days to 69 years old:</td> <td>\$50,000; \$100,000; \$500,000; \$1,000,000</td> </tr> <tr> <td>70 to 74 years old:</td> <td>\$50,000; \$100,000</td> </tr> </table> | Ages | Maximums | 14 days to 69 years old: | \$50,000; \$100,000; \$500,000; \$1,000,000 | 70 to 74 years old: | \$50,000; \$100,000 |
| Ages | Maximums | | | | | | |
| 14 days to 69 years old: | \$50,000; \$100,000; \$500,000; \$1,000,000 | | | | | | |
| 70 to 74 years old: | \$50,000; \$100,000 | | | | | | |
| Deductible Options (You pay) | \$0; \$100; \$250; \$500; \$1,000 | | | | | | |
| Coinsurance (The plan pays) | We pay 100%. | | | | | | |

MEDICAL

| | | | | | | | |
|--|---|-------------|----------------|--------------------------|----------|---------------------|---------|
| Hospital Room & Board, Inpatient Hospital Services, Outpatient Hospital / Clinical Services, Doctor's Office Visits, Chemotherapy and/or Radiation Therapy, Nursing Services, Prescription Drugs, Home Health Care, Extended Care Facility | URC* up to medical maximum | | | | | | |
| COVID-19 Treatment | URC up to medical maximum or \$100,000; whichever is less. | | | | | | |
| Emergency Room Services | URC up to medical maximum \$100 copay | | | | | | |
| Urgent Care Visits | URC up to medical maximum \$20 copay | | | | | | |
| Telehealth Consultations or Care | URC up to medical maximum | | | | | | |
| Physiotherapy | Inpatient: URC up to medical maximum Outpatient: \$50 maximum per visit | | | | | | |
| Local Ambulance | Up to medical maximum | | | | | | |
| Hospital Daily Indemnity <i>Canada, Mexico, & unrestricted Caribbean countries</i> | \$150 per day, 30-day limit | | | | | | |
| Pre-certification — 25% penalty | Required inside the United States for specific types of treatment. Penalty does not apply to a medical emergency. See pre-certification section in your plan document for details. | | | | | | |
| Incidental Trips to Home Country | \$10,000 | | | | | | |
| Acute Onset of Pre-existing Condition(s) | <table border="0"> <tr> <td>Ages</td> <td>Benefit</td> </tr> <tr> <td>14 days to 69 years old:</td> <td>\$50,000</td> </tr> <tr> <td>70 to 74 years old:</td> <td>\$5,000</td> </tr> </table> | Ages | Benefit | 14 days to 69 years old: | \$50,000 | 70 to 74 years old: | \$5,000 |
| Ages | Benefit | | | | | | |
| 14 days to 69 years old: | \$50,000 | | | | | | |
| 70 to 74 years old: | \$5,000 | | | | | | |

DENTAL

| | |
|--------------------------------|---------|
| Dental — Sudden Relief of Pain | \$200 |
| Dental — Accident | \$5,000 |

EMERGENCY SERVICES AND ASSISTANCE

All emergency services except Natural Disaster Daily Benefit and Terrorist Activity must be coordinated by Seven Corners Assist. Failure to utilize Seven Corners Assist may result in a denial of benefits.

| | |
|---|--|
| Emergency Medical Evacuation and Repatriation | \$500,000 (separate from the medical maximum) |
| Emergency Medical Reunion | \$200 per day, 10-day limit / \$50,000 maximum |
| Return of Child(ren) | \$50,000 |
| Return of Mortal Remains | \$50,000 |
| Local Burial or Cremation | \$5,000 |

*URC means Usual, Reasonable, and Customary. It is the maximum amount we will pay for covered expenses based on several factors. See the definition in the plan document for more details.

Benefits continue on next page.

Schedule of Benefits *(continued)*

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EMERGENCY SERVICES AND ASSISTANCE *(continued)*

All emergency services except Natural Disaster Daily Benefit and Terrorist Activity must be coordinated by Seven Corners Assist. Failure to utilize Seven Corners Assist may result in a denial of benefits.

| | |
|--|----------------------------|
| Natural Disaster Evacuation and Repatriation | \$50,000 |
| Natural Disaster Daily Benefit | \$150 per day, 5-day limit |
| Political Evacuation and Repatriation | \$10,000 |
| Terrorist Activity | \$50,000 |
| 24/7 Travel Assistance Services | Included |

AD&D

| | Who | Principal Sum |
|--|------------------------------------|---------------|
| Accidental Death and Dismemberment (AD&D) | Primary Insured or Eligible Spouse | \$25,000 |
| | Eligible Dependent Child(ren) | \$5,000 |
| <i>(aggregate limit of \$250,000 for total number of insureds on the plan)</i> | | |
| | Who | Principal Sum |
| Common Carrier Accidental Death | Primary Insured or Eligible Spouse | \$50,000 |
| | Eligible Dependent Child(ren) | \$10,000 |
| <i>(aggregate limit of \$250,000 for total number of insureds on the plan)</i> | | |

OTHER TRAVEL BENEFITS

Trip Interruption must be coordinated by Seven Corners Assist. Failure to utilize Seven Corners Assist may result in a denial of benefits.

| | |
|---------------------------------|--|
| Loss of Checked Baggage | \$50 per article \$500 per occurrence |
| Trip Interruption | \$5,000 |
| Lost or Stolen Travel Documents | \$100 |
| Personal Liability | \$50,000 |

OPTIONAL COVERAGE

| | |
|----------------------|-----------------------|
| Hazardous Activities | Up to medical maximum |
|----------------------|-----------------------|

Please be aware this coverage is not a general health insurance plan; it is an interim, travel medical program intended for use while away from your home country.

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.

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.

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.

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