Liaison® Travel Medical
Coverage Outside Your Home Country from 5 Days to 180 Days
For Residents of Colorado, Maryland, and South Dakota

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!
Why should I consider international travel medical insurance?

Your health insurance at home may not cover you when you travel abroad. That means you could be responsible for the bill if you get sick or hurt on your trip. Also, medical providers in foreign countries may require you to pay money upfront before they will treat you.

Liaison® Travel Medical plans follow you with medical benefits, Seven Corners’ extensive international network of providers, and 24-hour travel assistance.*

WHO CAN BUY A LIAISON TRAVEL MEDICAL PLAN?
This plan is available to residents of the United States who live in Colorado, South Dakota, and Maryland. You may buy coverage for yourself, your spouse, your children, and your traveling companions (including children). Children must be at least 14 days old to be covered by the plan.

WHERE CAN I TRAVEL?
All covered travelers must be traveling outside of the United States.

*Seven Corners international network of medical providers and our 24/7 travel assistance services are not insurance, and they are provided by Seven Corners.
SEVEN CORNERS ASSIST
24/7 NON-INSURANCE TRAVEL ASSISTANCE

What happens if you are sick in an area without appropriate medical care?

If medically necessary, we will arrange to evacuate you to the nearest appropriate medical facility.

We can provide local weather details, currency rates, embassy contact information, interpreter referrals, help with lost passport recovery, and pre-trip information including inoculation and visa requirements.

We can help you locate appropriate medical care and arrange second opinions, emergency medical evacuations, medical transportation home after treatment, escorts and transportation for unaccompanied children.

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

TOLL FREE
1-800-690-6295
WORLDWIDE
317-818-2808
COLLECT CALLS ONLY
317-818-2809
assist@sevencorners.com

Travel assistance services are not insurance, and they are provided by Seven Corners Assist.

Length of Coverage

Coverage Length — Your coverage length may vary from 5 to 180 days.

Effective Date — This is the start date of your plan. Coverage begins when you depart on your trip. This is your effective date and time for all coverages on this plan.

Termination Date — Your coverage automatically ends on the earliest of the following: 1) The date your trip is completed; 2) Your scheduled return date (the date you are originally scheduled to return to the point of origin or the original final destination of your trip); 3) Your arrival at your return destination on a round-trip or your destination on a one-way trip.

Period of Coverage — This is the time you are covered by this plan from your effective date until your termination date. Only covered expenses incurred during your trip will be reimbursed. Expenses incurred after your trip are not covered.

EXTENDING YOUR COVERAGE
If you initially buy less than 180 days of coverage, you may buy additional time, to a total of 180 days. Your original effective date is used to calculate your deductible and coinsurance and to determine pre-existing conditions.

We will email you a renewal notice before your coverage expires, giving you the option to extend your plan.

If you need coverage beyond 180 days, you may buy a new plan. For the new plan, review for coinsurance, deductible, and pre-existing conditions will be based on the effective date of the new plan.

Refund of Premium/Cancellation
We will refund your plan payment in full if we receive your written request for a refund before your departure date. We will not permit refunds after the effective date of the plan.

Filing a Claim
Send your itemized bill to Seven Corners, along with a completed claim form. You are responsible for your deductible and any non-eligible expenses. To find appropriate claim forms online visit sevencorners.com/claims

Geographic Restrictions

Destination Restrictions — We cannot cover trips to Antarctica, Cuba, Islamic Republic of Iran, Syrian Arab Republic.
**WellCard™ Discounts & Services**

Lower your cost for these products and services and receive cash rewards:

- Prescription drugs - save up to 50%
- Dental services - save up to 45%
- Vision services - save up to 50%
- Hearing aids
- Diabetic care & supplies
- Mail order vitamins
- Daily living products - discounted rates for medical supplies and equipment

Share your free card with friends and family and use it even after your coverage ends. Visit [sevencorners.com/well-card](http://sevencorners.com/well-card) to learn more, locate participating providers and determine the available discounts. Information about WellCard will be included with your purchase documents.

This card is not insurance, and it is not provided by United States Fire Insurance Company. It does not replace the Seven Corners existing medical provider networks.

**Finding Medical Providers Outside the United States**

Seven Corners international network of medical providers can be located at [sevencorners.com/help/find-a-doctor](http://sevencorners.com/help/find-a-doctor) or by contacting Seven Corners Assist.

Seven Corners has a large international network of providers, and many of them have agreed to bill us direct for treatment they provide. We recommend you contact us for a referral, but you may seek treatment at any facility.

*Utilizing the network does not guarantee benefits or that the treating facility will bill Seven Corners direct. We do not guarantee payment to a facility or individual until we determine the expense is covered by the plan.*

**Important Information About Your Coverage**

Please be aware this coverage is not a general health insurance plan, but a limited benefit period, travel protection plan intended for use while away from your home country.

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, age, and provide necessary documents to Seven Corners to verify your eligibility for coverage.

**Schengen Visa**

Do you need a Schengen visa for travel to Europe? Choose Liaison Travel Economy, Liaison Travel Choice, or Liaison Travel Elite and select a $0 deductible to be certain you meet minimum requirements. Members who are 80 years and older will not meet the minimum requirements for a Schengen visa on the Liaison Travel Series plans. Contact your sales agent for the best option.

**Excess Insurance Limitation**

The insurance provided by this plan is in excess of all other valid and collectible insurance or indemnity. If at the time of the occurrence of any loss there is other valid and collectible insurance or indemnity in place, the company is liable only for the excess of the amount of loss, over the amount of such other insurance or indemnity, and applicable deductible. Recovery of losses from other parties does not result in a refund of premium paid.
Schedule of Benefits

All coverages and plan costs are shown in United States dollar amounts and are per person and period of coverage unless otherwise noted. A deductible applies to the Accident and Sickness Coverage. The deductible does not apply to other plan benefits.

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<th>Liaison Travel Economy</th>
<th>Liaison Travel Choice</th>
<th>Liaison Travel Elite</th>
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<td>Maximum Benefit/Principal Sum</td>
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<td>• Therapeutic services &amp; supplies</td>
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<td>• Hospital &amp; ambulatory medical-surgical center services</td>
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<td>• Professional ambulance transportation to/from a hospital</td>
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<td>• Emergency Dental Treatment (up to $750)</td>
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<td>Maximum Benefit/Principal Sum</td>
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<td>Deductible/Coinsurance (per person per covered trip)</td>
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<td>Waiver of Pre-existing Conditions</td>
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<td>EMERGENCY BENEFITS</td>
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<td>Emergency Medical Evacuation, Medical Repatriation &amp; Return of Remains including:</td>
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<td>• Emergency Reunion</td>
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<td>• Return of Minor Children</td>
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<td>Non-Medical Emergency Evacuation</td>
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<td>TRIP PROTECTION</td>
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<td>Trip Interruption</td>
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<td>Missed Connection (3 or more hours)</td>
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<td>Baggage and Personal Effects</td>
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<tr>
<td>Baggage Delay (24 hours or more)</td>
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<td>$600</td>
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<td>Change Fee (Reissue Fee) for change of air itinerary</td>
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<td>ACCIDENTAL DEATH &amp; DISMEMBERMENT</td>
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<td>Accidental Death &amp; Dismemberment (24 hours)</td>
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24/7 NON-INSURANCE TRAVEL ASSISTANCE SERVICES

These services are included in your plan and provided by Seven Corners Assist.
Important Benefit Information
This is a brief description of coverage provided under the insurance portion of your plan and is subject to the terms, conditions, limitations and exclusions of the insurance. Please see the plan document for complete details.

Accident & Sickness Medical Coverage — This plan can cover accidental injuries and sicknesses which occur during your trip.
You must receive initial medical treatment within 30 days of the accident for an injury and within 30 days of the start date of the illness. You have 180 days from the date of your injury or illness to receive medical treatment. Only covered expenses incurred during your trip will be reimbursed. Expenses incurred after your trip are not covered.
Benefits are paid in excess of your deductible and coinsurance up to the medical maximum you choose.

Emergency Dental Treatment includes expenses for emergency dental treatment to natural teeth that are incurred during your trip. This coverage is provided as part of the Accident & Sickness Medial Coverage limit as stated in the scheduled of benefits.

24-Hour Accidental Death & Dismemberment (AD&D) — This plan can pay benefits for death and loss of body parts as shown in the schedule in the plan document. The loss must be due to an accident that occurs on your trip.

Common Carrier Accidental Death & Dismemberment (AD&D) — This plan can pay benefits if you sustain an injury while you are a passenger on a common carrier (a conveyance that transports passengers for hire under a valid license).

Emergency Medical Evacuation, Medical Repatriation, & Return of Remains — If you die or become sick or hurt during your trip, the following benefits may be covered up to the amount shown in the schedule of benefits.

Emergency Medical Evacuation
If medically necessary, the plan will help cover eligible transportation expenses to the closest hospital or medical facility that can provide adequate treatment.

Emergency Medical Reunion
If you are traveling alone and will be hospitalized more than three consecutive days, and emergency evacuation is not imminent, the plan can pay to transport one person of your choice to your bedside while you are hospitalized.

Return of Minor Children
If you are traveling with dependent children younger than 18, and you are hospitalized more than three consecutive days, the plan can pay for economy transportation to return your dependents home with an attendant.

Medical Repatriation
If medically necessary, the plan can pay to return you to your primary residence or to a medical facility closest to your primary residence. Transportation will be via: 1) one-way economy, business, or first class transportation; 2) commercial air upgrade; or 3) other covered land or air transportation.

Return of Mortal Remains
The plan can pay to return your remains to your primary residence in the U.S. or to the place of burial. A minimally necessary casket or air tray, preparation and transportation are covered.

Change Fee — The plan pays up to $75 for fees associated with a change in your air itinerary.

Trip Interruption — The plan can pay up to the amount stated in the schedule of benefits if these unforeseen events occur:
• Sickness, injury or death
• Residence or destination uninhabitable
• Inclement weather that causes complete cessation of your common carrier’s services for at least 48 hours
• Bankruptcy or default of your airline or cruise line

Traveling Companion Hospitalized — If your traveling companion must remain hospitalized, and you remain with them, you may be reimbursed for accommodations, phone calls, and local transportation expenses up to $150 per day for up to 10 days. (This is a reason for the trip interruption benefit to be used, not a separate benefit.)

Extend Trip Due to Medical Restrictions — The plan may reimburse you for additional hotel night, meals, phone calls, and local transportation up to $150 per day for up to 10 days if you can’t travel due to a covered injury or sickness. (This is a reason for the trip interruption benefit to be used, not a separate benefit.)

Missed Connection — The plan can reimburse you for additional transportation costs to join your cruise or tour if you miss a connection due to a delay of 3 or more hours. Also covers accommodations, phone calls, and meals up to $150 per day. The delay must be due to: 1) Any common carrier delay; 2) A documented weather condition that prevents you from getting to the departure point; 3) Quarantine, hijacking, strike, natural disaster, terrorism, or riot.

Baggage & Personal Effects — This plan can cover loss, theft, and damage to luggage, personal possessions, and travel documents taken with you on your trip. This benefit is secondary to other coverage.

Baggage Delay — The plan can reimburse you for personal effects if your checked bags are delayed more than 24 hours from your arrival at a destination other than your return destination. This benefit is secondary to other coverage.

Non-Medical Emergency Evacuation — This plan pays to transport you to the nearest place of safety or to your primary residence if a Travel Advisory or Travel Warning from the U.S. State Department is issued for you to leave a country you’re visiting on your trip due to:
1) A Natural Disaster;
2) Civil, military or political unrest; or
3) You being expelled or declared a persona non-grata by the country.
This benefit is not available if the U.S. State Department issues a Travel Advisory or Travel Warning for a country before your arrival to that country or if a country is an excluded country* before you arrive there.

Terrorism — Expenses for a sickness or accidental injury related to a terrorist event are covered up to the Accident & Sickness maximum you selected, unless the sickness or injury occurred during your visit to a country that had a Travel Advisory or Travel Warning from the U.S. State Department issued before your arrival. Expenses are not covered for travel to an excluded country.* (See exclusion 23 and 28 for more details.)

*Excluded countries include: Afghanistan, Chechnya, Democratic Republic of the Congo, Iran, Iraq, Israel West Bank, Israel Gaza Strip, Ivory Coast, Lebanon, Libya, North Korea, Somalia, Sudan, Syria or any country subject to the administration and enforcement of U.S. economic embargoes and trade sanctions by the Office Of Foreign Asset Controls (OFAC).
General Exclusions and Limitations

Insurance benefits are not payable for any loss due to, arising or resulting from:

1. Suicide, attempted suicide or any intentionally self-inflicted injury of You, a Traveling Companion, Family Member or Business Partner booked to travel with You, while sane or insane;
2. An act of declared or undeclared war;
3. Participating in maneuvers or training exercises of an armed service, except while participating in weekend or summer training for the reserve forces of the United States, including the National Guard;
4. Riding or driving in races, or speed or endurance competitions or events;
5. Mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment);
6. Participating as a member of a team in an organized sporting competition or participating as a professional in a stunt, athletic or sporting event or competition;
7. Participating in body contact sports, skydiving or parachuting, hang gliding, bungee cord jumping, extreme skiing, skiing outside marked trails or heliskiing, mountain climbing, any race, speed contests, spelunking or caving, hot air ballooning, or scuba diving if the depth exceeds 120 feet (40 meters) or if You are not certified to dive and a dive master is not present during the dive;
8. Piloting or learning to pilot or acting as a member of the crew of any aircraft;
9. Being Intoxicated as defined herein, or under the influence of any controlled substance unless as administered by a Legally Qualified Physician;
10. The commission of or attempt to commit a felony or being engaged in an illegal occupation;
11. Normal childbirth or pregnancy (except Complications of Pregnancy) or voluntarily induced abortion;
12. Dental treatment (except as coverage is otherwise specifically provided herein);
13. Amounts which exceed the Maximum Benefit Amount for each coverage as shown in the Schedule of Benefits;
14. Due to a Pre-Existing Condition, as defined in the Policy. The Pre-Existing Condition Limitation does not apply to the Emergency Medical Evacuation or return of remains coverage;
15. Any amount paid or payable under any Worker’s Compensation, Disability Benefit or similar law;
16. A loss or damage caused by detection, confiscation or destruction by customs;
17. Elective Treatment and Procedures;
18. Complications from Elective Treatment and Procedures otherwise not payable under this Policy;
19. Medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment;
20. Business, contractual or educational obligations of You, a Family Member, Business Partner, or Traveling Companion;
21. A mental or nervous condition, unless hospitalized or Partially Hospitalized for that condition while the Policy is in effect for You;
22. A loss that results from a Sickness, Injury, disease or other condition, event or circumstance which occurs at a time when the Policy is not in effect for You;
23. Due to loss or damage (including death or injury) and any associated cost or expense resulting directly from the discharge, explosion or use of any device, weapon or material employing or involving chemical, biological, radiological or similar agents, whether in time of peace or war, and regardless of who commits the act and regardless of any other sequence thereto.
24. Diving while in an abnormal state of which You were aware and/or due to which You were disqualified or not entitled to engage in Diving;
25. Diving as a professional diver other than as a Diving instructor, Dive master, underwater photographer, or while performing research under the auspices and following the guidelines of the American Academy of Underwater Sciences (AAUS);
26. Diving in an area where Diving is forbidden.
27. An assessment from a Legally Qualified Physician advising You in writing that You, a Traveling Companion, Family Member or Business Partner booked to travel with You are not Medically Fit to Travel, as defined in the Policy, at the time of purchase of Coverage for a Trip.
28. Your arrival into a country for which a formal recommendation in the form of a Travel Advisory or Travel Warning from the U.S. State Department has been issued preceding Your arrival into that country on Your Trip, or if a country is an Excluded Country preceding Your arrival into that country on Your Trip.

Medically Fit to Travel Exclusion

The Company will not pay any expense as a result of You having been advised in writing that You, a Traveling Companion, Family Member or Business Partner booked to travel with You are not Medically Fit to Travel, as defined in the Policy, at the time of purchase of Coverage for a Trip. If Coverage for a Trip is purchased and it is later determined that You, a Traveling Companion, Family Member or Business Partner booked to travel with You were not Medically Fit to Travel, as defined in the Policy, at the time of purchase of Coverage for a Trip, the Coverage is void and premium paid will be returned.

Pre-existing Conditions

Pre-existing conditions are excluded by the plan unless you meet the requirements below for a waiver of the pre-existing conditions exclusion. Coverage is provided up to the Accident & Sickness Medical Limit you chose if you meet the requirements for the waiver.

What is a Pre-existing Condition?
It is an illness, disease, or other condition you had within the 60 days before this plan began, if one or both of these occurred during those 60 days:
1) A test, exam, or treatment was received or recommended for a condition that first manifested, worsened or became acute or exhibited symptoms that would have prompted a reasonable person to seek treatment OR
2) Prescription medication was received or taken for the condition.

Important: If you took prescription medication, and your condition was controlled solely by that medication without any medication change for 60 days before the plan began, your condition is not considered a pre-existing condition.

What are the requirements for a Waiver of the Pre-existing Conditions Exclusion?
The exclusion for Pre-existing Conditions will be waived if you are not disabled from travel at the time you pay for this plan.

Recreational and Leisure Activities

Typical vacation activities may be covered in all three Liaison plans if they are not specifically excluded. Review the General Exclusions and Limitations for a list of activities and sports that are not covered.
Liaison® Travel Medical
Coverage Outside Your Home Country from 5 Days to 180 Days
For Residents of Colorado, Maryland, and South Dakota

Disclaimer: Benefits in this brochure are described on a general basis only. There are certain restrictions, exclusions and limitations that apply to all insurance coverages under the Plan. Full coverage terms and details, including insurance limitations and exclusions, are contained in the Plan Document. Plan benefits, limits and provisions may or may not be available in all states or may vary based on state of residence.

The travel protection plans consist of Insurance Benefits and Non-Insurance Travel Assistance Services. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Seven Corners.

Insurance Benefits are Underwritten by: United States Fire Insurance Company, 5 Christopher Way, 2nd Floor, Eatontown, NJ 07724 under Policy Form Series T210 et. al. and TP401 et al.

Non-Insurance Travel Assistance Services: These are not insurance benefits underwritten by United States Fire Insurance Company. The 24-hour non-insurance assistance services are provided by Seven Corners, Inc.

Plan Administrator: Claims are administered by Seven Corners, Inc.

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