Liaison® Travel Medical
Coverage Outside Your Home Country from 5 Days to 180 Days
For Residents of New York

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 New York. 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.

Underwriter
United States Fire Insurance Company, a subsidiary of Crum & Forster underwrites the insurance portion of this plan. With a proud history going back to 1822, Crum & Forster provides specialty and standard commercial lines insurance products through admitted and surplus lines insurance companies. Crum & Forster currently has an A (Excellent) rating with A.M. Best.

Administrator
Seven Corners will handle 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 emergency or travel needs.

*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.
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 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 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 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.

This excess insurance limitation provision does not apply to the Accident Medical Expense or Sickness Medical Expense benefits.
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. There is no deductible or coinsurance applicable to the benefits for this plan.

<table>
<thead>
<tr>
<th></th>
<th>Liaison Travel Economy</th>
<th>Liaison Travel Choice</th>
<th>Liaison Travel Elite</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Maximum Benefit/Principal Sum</td>
<td>Maximum Benefit/Principal Sum</td>
<td>Maximum Benefit/Principal Sum</td>
</tr>
<tr>
<td><strong>MEDICAL</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Coverage Length</td>
<td>5 days to 180 days</td>
<td>5 days to 180 days</td>
<td>5 days to 180 days</td>
</tr>
<tr>
<td>Accident &amp; Sickness Medical Expense</td>
<td>$50,000, $100,000, $500,000, $1,000,000 $50,000, $100,000, $500,000, $1,000,000 $50,000, $100,000, $500,000, $1,000,000 Ages 70-79 limited to $50,000 &amp; $100,000 Ages 70-79 limited to $50,000 &amp; $100,000 Ages 70-79 limited to $50,000 &amp; $100,000 Ages 80 &amp; over limited to $15,000 Ages 80 &amp; over limited to $15,000 Ages 80 &amp; over limited to $20,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Available if you meet requirements Available if you meet requirements Available if you meet requirements</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Terrorism</td>
<td>Medical maximum</td>
<td>Medical maximum</td>
<td>Medical maximum</td>
</tr>
<tr>
<td><strong>EMERGENCY BENEFITS</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Emergency Medical Evacuation, Medical Repatriation and Return of Remains including: Emergency Reunion Return of Minor Children</td>
<td>$250,000 $500,000 $1,000,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>TRIP PROTECTION</strong></td>
<td>$2,500 $5,000 $10,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trip Interruption</td>
<td>$300 $600 $1,200</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Missed Connection</td>
<td>$600 $1,000 $1,050</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Baggage and Personal Effects</td>
<td>$150 $300 $600</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Baggage Delay</td>
<td>$75 $75 $75</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Reissue Fee (Change Fee) for change of air itinerary</td>
<td>$75 $75 $75</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>ACCIDENTAL DEATH &amp; DISMEMBERMENT</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accidental Death &amp; Dismemberment (24 hours)</td>
<td>$10,000 $25,000 $50,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accidental Death &amp; Dismemberment (common carrier only)</td>
<td>$20,000 $50,000 $100,000</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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. Only covered expenses incurred during the trip will be reimbursed. Expenses incurred after your trip are not covered.

Benefits are paid 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 Medical Coverage limit as stated in the schedule of benefits.

24-Hour Accidental Death & Dismemberment — 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 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 for any reason 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 seven 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 seven consecutive days, the plan may pay for economy transportation to return your dependents home with an attendant.

Medical Repatriation

If medically necessary, the plan may pay to return you to your primary residence or to a medical facility closest to your primary residence. Transportation will be via one-way economy transportation or commercial air upgrade.

Return of Mortal Remains

The plan may pay to return your remains to your primary residence or to the place of burial. A minimally necessary casket or air tray, preparation and transportation are covered.

Reissue Fee — The plan pays up to $75 for reissue fees charged by your airline if you covered the entire cost of your trip including the airfare. (This is provided under the trip interruption benefit. It is not a separate benefit.)

Terrorism — Eligible Expenses for a sickness or accidental injury related to a terrorist event (as defined in the Plan) may be covered up to the Accident & Sickness maximum you selected.

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
- Unannounced strike
- Weather that causes complete cessation of your common carrier’s services for at least 48 hours
- Employer termination or layoff
- Bankruptcy or default of your airline or cruise line
- Residence or destination uninhabitable
- Terrorist incident and travel warning
- Hijack, quarantine, jury duty, or court ordered appearance as a witness in a legal action
- Emergency military duty for a national disaster other than war
- Traffic accident in which you are directly involved
- Travel supplier cancels trip
- Felonious assault

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 and to reimbursement by your common carrier.

Pre-existing Conditions

Pre-existing conditions are covered up to the Accident & Sickness Medical Limit you choose if you are medically able to travel when you pay for your Liaison plan.

What is a Pre-existing Condition?

Pre-Existing Condition means:

1) the existence of symptoms in you, your traveling companion or your family member booked to travel with him or her or you or your traveling companion’s family member that would ordinarily cause a prudent person to seek diagnosis, care or treatment within the 60 days before the effective date of your plan

or

2) a condition for which medical advice or treatment was recommended by a physician or received from a physician within the 60 days before the effective date of your plan.
General Exclusions and Limitations

Insurance benefits are not payable for Sickness, Injuries or losses of an Insured or an Insured’s Traveling Companion:

1. Resulting from suicide, attempted suicide or any intentionally self-inflicted injury while sane or insane;
2. Resulting from an act of declared or undeclared war;
3. While participating in maneuvers or training exercises of an armed service;
4. While riding, driving or participating in races, or speed or endurance contests (This exclusion does not apply to the accident and health benefits payable under the Certificate);
5. While mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment) (This exclusion does not apply to the accident and health benefits payable under the Certificate);
6. While participating as a member of a team in an organized sporting competition;
7. While participating in skydiving, hang gliding, bungee cord jumping, scuba diving if the depth exceeds 120 feet (40 meters) or if the Insured is not certified to dive and a dive master is not present during the dive; or deep sea diving (The diving exclusion does not apply to the accident and health benefits payable under the Certificate);
8. While piloting or learning to pilot or acting as a member of the crew of any aircraft;
9. Received as a result or consequence of being Intoxicated, as specifically defined in the policy, or under the influence of any controlled substance unless administered on the advice of a Legally Qualified Physician;
10. To which a contributory cause was the commission of or attempt to commit a felony or being engaged in an illegal occupation;
11. Due to normal childbirth, normal pregnancy (except complications of pregnancy) or voluntarily induced abortion;
12. For dental treatment (except as coverage is otherwise specifically provided herein);
13. Which exceed the Maximum Benefit Amount for each attached coverage as shown in the Confirmation of Benefits;
14. Due to a Pre-existing Condition, as defined in the Policy. The Pre-existing Condition Limitation does not apply (a) to Emergency Medical Evacuation, Medical Repatriation and Return of Remains coverage; (b) if the Insured is medically able to travel when payment is made for the insurance.

Additional Limitations and Exclusions Specific to Baggage and Personal Effects

Insurance benefits are not payable for any loss caused by or resulting from:

- Breakage of brittle or fragile articles;
- Wear and tear or gradual deterioration;
- Confiscation or appropriation by order of any government or custom’s rule;
- Theft or pilferage while left in any unlocked vehicle;
- Property illegally acquired, kept, stored or transported;
- An Insured’s negligent acts or omissions; or
- Property shipped as freight or shipped prior to the Scheduled Departure Date.

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 New York

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.

©Seven Corners, Inc.
Liaison® is a registered trademark of Seven Corners, Inc.
Seven Corners® is a registered trademark of Seven Corners, Inc.