

# ROUNDTrip® OUTDOOR



TRIP PROTECTION FOR THE OUTDOOR SPORTSMAN



SEVEN CORNERS

# CHOOSING ROUNDTrip® OUTDOOR

## WHY CHOOSE ROUNDTrip OUTDOOR?

RoundTrip Outdoor provides the specialized protection you need for your hunting, fishing, or other outdoor sports trip. You receive a wide range of carefully chosen benefits to protect your trip cost, your health, your baggage and your sports equipment. You also receive an assortment of options to expand your coverage.

### ROUNDTrip OUTDOOR HELPS YOU



**Protect Your Investment** – If a sudden illness prevents you from taking that special trip you've been planning all year, our plan protects you from losing the money you invested. We can help so you can take your trip later.



**Protect Your Medical Expenses** – If you become sick or injured while traveling, your health insurance here at home may not cover it. RoundTrip Outdoor helps protect you against financial hardship related to medical bills.



**Protect Your Belongings** – You are bringing valuable equipment with you. We can help replace it if it is lost, stolen, or damaged during your trip. We will also pay the cost to rent equipment if it is late arriving to your destination.

### OUR FOCUS IS SERVICE

**Seven Corners** — As your plan administrator, Seven Corners will take care of your plan needs from start to finish. We will process your purchase, provide all documents, and handle any claims. With 20+ years serving the needs of worldwide travelers, we know how to provide the service you need.

**Travel Assistance** — If you need travel assistance during your trip, our own in-house team, Seven Corners Assist, is available 24/7 for your emergency and non-emergency travel needs.

### TRIP CANCELLATION & INTERRUPTION

Covers non-refundable, prepaid trip costs if you are unable to take your trip due to:

Sickness, Injury or Death	Felonious Assault
Court-Ordered Appearance	Military: <ul style="list-style-type: none"> <li>• Emergency Duty for Natural Disaster Relief</li> <li>• Leave Revoked</li> <li>• Redeployment</li> <li>• Military Duty</li> </ul>
Jury Duty	Termination/Layoff/Transfer
Strike	Weather & Natural Disasters
Hijacking	Terrorist Attack
Traffic Accident	Bankruptcy/Default
Quarantine	Residence or Destination Accommodations Uninhabitable
Death or Hospitalization of Your Host at Destination	Delay of Your Personal & Necessary Sports Equipment
Mandatory Evacuation at Your Destination	Government Authorities Prohibit Your Planned activities

**Single Occupancy** - We will pay the additional cost of your per person rate if a person booked to share accommodations with you has his or her trip delayed, canceled, or interrupted for a covered reason, and you do not cancel your trip.

# SCHEDULE OF BENEFITS

BENEFIT	PER PERSON LIMIT
Trip Cancellation	Trip Cost to a maximum of \$30,000
Trip Interruption	100% of trip cost
Trip Delay	\$500
Missed Connection	\$500
Accident or Sickness Medical Expense	\$100,000 (dental limit of \$750)
Emergency Medical Evacuation	\$250,000
Repatriation of Remains	\$50,000
Baggage/Personal Effects	\$2,500
Baggage Delay/Delivery	\$200/\$100
Sports Equipment (includes rental)	\$5,000
Accidental Death & Dismemberment	\$25,000
Travel Assistance Services (provided by Seven Corners Assist)	Included
<b>OPTIONAL BENEFITS</b>	
Cancel For Any Reason	75% of non-refundable trip cost
Cancel For Work Reasons	100% of non-refundable trip cost
Adventure Sports	Policy Limits

## YOUR BENEFITS

### TRIP DELAY

Reimburses you for additional transportation, meals, and accommodations if you are delayed 12 or more hours en route to/from your trip. (Separate coverage reasons apply.)

### MISSED CONNECTION

This benefit pays if you miss your trip departure due to cancellation or delay for 3 or more hours of all regularly scheduled airline flights due to inclement weather or a delay caused by a common carrier. This covers additional transportation costs, accommodations, and meals for you to join your departed trip. (Coverage is secondary to compensation from your common carrier.)

### ACCIDENT OR SICKNESS MEDICAL EXPENSE

Covers medical treatment for a sickness or accidental injury, which occurs during your trip.

### EMERGENCY MEDICAL EVACUATION

We will make arrangements and transport you to a hospital of your choice if your medical condition requires immediate transportation from your current location. The evacuation must be ordered by a physician in conjunction with Seven Corners Assist.

- If you are hospitalized more than 7 days, we will transport your dependent children home if they were traveling with you.
- We will arrange and pay to bring one person chosen by you to and from the hospital if you are alone.
- If you are hospitalized for more than 7 days or if you die on the trip, we will return your spouse or domestic partner to your residence.

### REPATRIATION OF REMAINS

We will pay the expenses to return your body to your primary residence if you die during your trip.

### BAGGAGE DELAY / DELIVERY

This benefit pays if your checked baggage is delayed or misdirected by a common carrier for more than 24 hours. Also, if your carrier charges you for delivery, we will pay the delivery charge.

# YOUR BENEFITS

## BAGGAGE/PERSONAL EFFECTS

We will pay for loss, theft, or damage to your baggage and personal effects. This also includes coverage for fees associated with replacement of your passport, as well as charges and interest incurred due to unauthorized use of your credit cards.

## SPORTS EQUIPMENT

If your sports equipment is lost by your common carrier, damaged, or stolen, we will pay up to the amount shown in the schedule. If it is delayed for 12 or more hours, we will pay for the cost of renting replacement equipment during your trip. (Coverage is secondary to any coverage provided by your common carrier.)

## ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

Pays benefits for death, loss of limbs, sight, speech, or hearing due to an accident which occurs on your trip.

## OPTIONAL BENEFITS

These optional benefits are provided if you select them and pay the additional cost.

**Cancel for Any Reason** - Pays up to 75% of your trip cost if you cancel the trip for any reason not otherwise covered, if you 1) Buy this plan within 7 days of your initial trip deposit\*; 2) Cancel 2 or more days before departure; 3) Buy this plan for the full cost of your non-refundable prepaid trip costs.

**Adventure Sports Coverage** - Pays if you suffer an accidental injury while participating in any of the following: cycling, mountain climbing up to 5,000 meters, fishing, scuba diving (qualified divers to a maximum depth of 40 meters and unqualified divers to a maximum depth of 30 meters), snorkeling, white or black water rafting (grades 1-4), canoeing, kayaking, water skiing, camping, hiking, backpacking, sailing, downhill and cross country skiing, snowboarding (including off-trail and back country skiing and snowboarding, except as designated unsafe by resort management), snowmobiling, tobogganing, snow tubing, and ice skating.

**Cancel for Work Reasons** - Pays up to 100% of your trip cost if you cancel your trip due to the reasons below.

- Requirement to work during the trip (*This benefit applies only if the plan was purchased within 14 days of your initial trip deposit.*)
- Company merger/acquisition (*you must be directly involved.*)
- Your business is interrupted by fire, flood, burglary, vandalism, product recall, bankruptcy, natural disaster, or financial default.
- Your employer is unsuitable for business due to burglary or natural disaster, and you or your traveling companion is directly involved as a key employee of the disaster recovery team.

*Note: Coverage for a job transfer which requires you to relocate your principal residence is included in the base plan.*

## PRE-EXISTING MEDICAL CONDITIONS

Pre-existing conditions are covered if you buy this plan within 7 days of your initial trip deposit, are not disabled from travel when you buy, and the booking for this trip is the first and only one for this travel period and destination.

A **PRE-EXISTING CONDITION** means any accidental injury, sickness, or condition of you, your traveling companion, or family member booked to travel with you for which medical advice, diagnosis, care or treatment was recommended or received within the 60 day period ending on the date this coverage plan begins. Sicknesses or conditions are not pre-existing if the sickness or condition for which prescribed drugs or medicine is taken remains controlled without any change in the required prescription.

## STATE RESTRICTIONS

**Please review your plan document for specific state information which may affect benefits and/or coverage limitations.**

**You cannot purchase this plan if you reside in New Hampshire, Washington state, or Massachusetts.**

**\*Initial Trip Payment/Deposit** - This is the first day any payment is made toward your Land/Sea/Air Arrangements.

# PLAN COST

## Plan Rates

Rates Effective: 10/01/15

(per person per trip based on age on the purchase date)

The rates below are for trips from 1 through 60 days long.

Trip Cost Per Person	0 to 20	21 to 25	26 to 30	31 to 35	36 to 40	41 to 45	46 to 50	51 to 55	56 to 60	61 to 65	66 to 70	71 to 75	76 to 80
\$0*	\$40	\$51	\$54	\$57	\$59	\$60	\$62	\$63	\$65	\$68	\$71	\$77	\$84
\$1 - \$500	\$46	\$59	\$63	\$70	\$72	\$74	\$77	\$79	\$82	\$86	\$91	\$102	\$112
\$501 - \$1,000	\$56	\$70	\$74	\$84	\$87	\$90	\$93	\$97	\$102	\$110	\$116	\$132	\$148
\$1,001 - \$1,500	\$65	\$81	\$85	\$95	\$100	\$104	\$108	\$113	\$120	\$133	\$141	\$162	\$185
\$1,501 - \$2,000	\$75	\$92	\$97	\$110	\$115	\$120	\$126	\$132	\$141	\$159	\$169	\$195	\$222
\$2,001 - \$2,500	\$87	\$105	\$111	\$124	\$130	\$136	\$143	\$150	\$161	\$183	\$194	\$226	\$260
\$2,501 - \$3,000	\$97	\$117	\$123	\$139	\$146	\$153	\$160	\$169	\$182	\$207	\$221	\$260	\$291
\$3,001 - \$3,500	\$107	\$128	\$135	\$151	\$159	\$167	\$175	\$185	\$200	\$231	\$246	\$290	\$333
\$3,501 - \$4,000	\$118	\$140	\$148	\$164	\$172	\$181	\$191	\$201	\$219	\$256	\$273	\$321	\$382
\$4,001 - \$4,500	\$128	\$151	\$160	\$178	\$187	\$197	\$208	\$220	\$240	\$282	\$300	\$355	\$420
\$4,501 - \$5,000	\$139	\$163	\$172	\$193	\$203	\$213	\$225	\$238	\$261	\$307	\$327	\$388	\$459
\$5,001 - \$5,500	\$152	\$177	\$187	\$211	\$222	\$234	\$247	\$261	\$286	\$338	\$360	\$429	\$499
\$5,501 - \$6,000	\$164	\$191	\$202	\$226	\$238	\$251	\$265	\$280	\$305	\$355	\$379	\$452	\$525
\$6,001 - \$6,500	\$179	\$207	\$218	\$246	\$259	\$273	\$288	\$304	\$331	\$384	\$409	\$501	\$577
\$6,501 - \$7,000	\$189	\$219	\$231	\$256	\$270	\$284	\$301	\$318	\$347	\$404	\$430	\$524	\$601
\$7,001 - \$8,000	\$213	\$245	\$259	\$296	\$312	\$328	\$346	\$367	\$403	\$483	\$513	\$606	\$734
\$8,001 - \$9,000	\$234	\$269	\$284	\$321	\$338	\$356	\$376	\$399	\$441	\$534	\$567	\$677	\$821
\$9,001 - \$10,000	\$258	\$295	\$311	\$345	\$364	\$384	\$406	\$432	\$478	\$584	\$620	\$741	\$909

Coverage must be purchased for the full cost of the trip. For trip cost between \$10,001 and \$30,000, contact your agent or Seven Corners for the rate.

\*If you purchase the \$0 category, there is no Trip Cancellation, and Trip Interruption will cover up to \$1,000. All other benefits apply.

# ROUNDRIP® OUTDOOR

## GENERAL EXCLUSIONS & LIMITATIONS

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

- Pre-Existing Conditions, as defined in the Definitions section, unless: a) the Policy is purchased within 7 days of Your initial Trip deposit; b) the booking for the Covered Trip must be the first and only booking for this travel period and destination; and c) You are not disabled from travel at the time You pay the premium;
- Commission or the attempt to commit a criminal act by You, Your Traveling Companion, or Your Family Member, whether insured or not;
- Dental treatment except as a result of an Accidental Injury to sound natural teeth;
- Pregnancy and childbirth (except for Complications of Pregnancy) except if hospitalized;
- Expenses incurred as a result of being under the influence of drugs or intoxicants, unless prescribed by a Physician;
- Mental or emotional disorders, unless hospitalized;
- Participating in bodily contact sports; skydiving; mountaineering where ropes or guides are normally used; hang gliding; parachuting; any race by horse, motor vehicle, or motorcycle; bungee cord jumping; spelunking or caving; helicopter skiing; extreme skiing; or rock climbing;
- Participation as a professional athlete; participation in non-professional, organized amateur or interscholastic athletics or sports competitions or events;
- Participation in any military maneuver or training exercise, police service, or any loss while You are in the service of the armed forces of any country. Orders to active military service for training purposes of 2 months or less will not constitute service in the armed forces. Upon notice to Us of entering the armed forces, We will return to You pro-rata any premium paid, less any benefits paid, for any period during which You are in such service;
- Participation in non-professional, organized amateur or interscholastic athletics or sports competitions or events;
- Adventure Sports, as defined, unless the required premium has been paid;
- Piloting or learning to pilot or acting as a member of the crew of any aircraft;
- Services not shown as covered;
- Care or treatment which is not Medically Necessary;
- Curtailment or delayed return for other than covered Unforeseen reasons;
- Any failure of a provider of travel related services (including any Travel Supplier) to provide the bargained-for travel services or to refund money due You;
- Suicide, attempted suicide or any intentionally self-inflicted injury while sane or insane (in Colorado and Missouri, sane only) committed by You, Your Traveling Companion or Your Family Member, whether or not insured;
- Traveling for the purpose of securing medical treatment;
- Expenses for Custodial Care, whether recommended by a Physician or not;
- Accidental Injury or Sickness when traveling against the advice of a Physician;
- Cosmetic surgery except for: reconstructive surgery incidental to or following surgery for trauma, or infection or other covered disease of the part of the body reconstructed, or to treat a congenital malformation of a child;
- Any non-emergency treatment or surgery, routine physical examinations, hearing aids, eye glasses or contact lenses;
- Venereal disease or syphilis or other sexually transmitted disease;
- Tuberculosis, Severe Acute Respiratory Syndrome or other chronic airborne pathogen;
- War, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war; or Your participation in any military maneuver or training exercise;
- Your participation in civil disorder, riot or a felony;
- Care or treatment which is not Medically Necessary;
- Any non-emergency treatment or surgery, routine physical examinations, hearing aids, eye glasses or contact lenses; or
- Care or treatment for which compensation is payable under Worker's Compensation Law, any Occupational Disease law; the 4800 Time Benefit plan or similar legislation.

## BAGGAGE EXCLUSIONS & LIMITATIONS

Additional exclusions for Baggage Delay/Delivery, Baggage/Personal Effects, & Sports Equipment

We will not provide benefits for any loss or damage to:

- Animals;
- Automobiles and automobile equipment; trailers; motors; motorcycles;
- Boats or other vehicles or conveyances;
- Aircraft;
- Bicycles (except when checked as Baggage with a Common Carrier);
- Eye glasses, sunglasses or contact lenses;
- Artificial teeth and dental bridges; hearing aids;
- Prosthetic limbs;
- Keys, money, stamps, securities and documents;
- Tickets;
- Art objects and musical instruments;
- Consumables including medicines, perfumes, cosmetics, and perishables;
- Professional or occupational equipment or property, whether or not electronic Business Equipment;
- Telephones, computer hardware or software; or
- Property illegally acquired, kept, stored or transported.

Additional Exclusions for Baggage Delay/Delivery, Personal Effects, & Sports Equipment

- Wear and tear or gradual deterioration;
- Insects or vermin;
- Inherent vice or damage while the article is actually being worked upon or processed;
- Confiscation or expropriation by order of any government;
- Radioactive contamination;
- War or any act of war whether declared or not;
- Property shipped as freight or shipped prior to the Scheduled Departure Date.
- Delay or loss of market value;
- Indirect or consequential loss or damage of any kind;
- Theft or pilferage while left unattended in any vehicle if the vehicle is not property secured;
- Electrical current including electric arching that damages or destroys electrical devises or appliances;
- Mysterious disappearance; or
- Confiscation or expropriation by order of any government.

## IMPORTANT INFORMATION

When paying for your trip, please save all documents, as this information will be required to process any claim.

**Plan Documents** After you have enrolled, you will receive your plan document and an ID Card, which describes your coverage in detail. You will also receive a list of contacts in case of an emergency or claim.

### **Please read your plan document carefully.**

*This brochure is only a summary of our program. Please read the plan document carefully to fully understand the coverages, terms, conditions, limits, and exclusions. Not all plans or coverages are available in every state. This summary does not replace or change any part of your plan document. If there is a conflict between this summary and the plan document, the plan document will control. Please contact Seven Corners if you have any questions. Benefits and premiums are subject to change.*

This plan is underwritten by companies of American Modern Insurance Group, including American Modern Home Insurance Company, NAIC #23469 (in California, doing business as American Modern Insurance Company) under policy form series AMT001.

Visit [sevendcorners.com](http://sevendcorners.com) to view a sample plan document and coverage details.

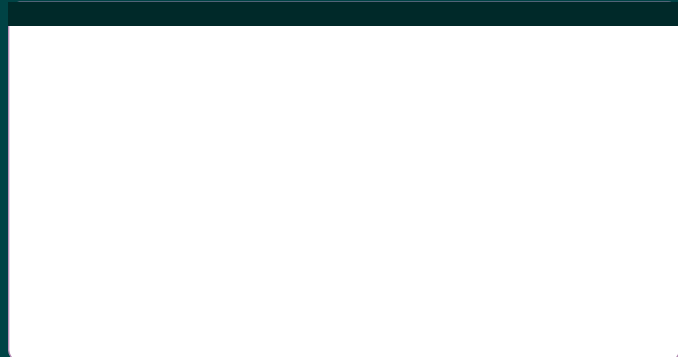
## SEVEN CORNERS ASSIST

What happens if you become ill in a remote area without specialized medical care? We will make sure you receive the care you need!

**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 including inoculation and visa requirements.

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

## AGENT INFORMATION



## ADMINISTERED BY



SEVEN CORNERS

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Disclaimer: 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.