

# CHOOSING ROUNDTRIP® CHOICE

## WHY CHOOSE ROUNDTRIP CHOICE?

With RoundTrip Choice, you receive a package of benefits to protect your trip cost as well as your medical expenses and baggage while you are traveling. In addition, you receive options to expand your coverage if you wish.

## ROUNDTRIP CHOICE HELPS YOU



**Protect Your Investment** — If a sudden illness prevents you from taking the trip of a lifetime, this plan can help protect you from losing everything you spent on your trip. 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 Choice helps protect against financial hardship.



**Protect Your Belongings** — You bought a new wardrobe for this trip. This plan can help replace it if it is stolen or damaged during your trip.

## 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. Our goal is to provide you with outstanding service every step of your journey with us.

## 24/7 NON-INSURANCE 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.

# YOUR INSURANCE BENEFITS

## TRIP CANCELLATION & INTERRUPTION

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

Sickness, Injury or Death	Felonious Assault
Court Ordered Appearance	Military Duty for Natural Disaster Relief
Jury Duty	Termination/Layoff
Strike	Weather
Hijacking	Terrorist Incident
Traffic Accident	Bankruptcy/Default
Quarantine	Residence Uninhabitable

**Single Occupancy** - We will pay the increased cost in your per person occupancy rate if your traveling companion's or family member's trip is canceled or interrupted for a covered reason.

## TRIP DELAY

Reimburses you \$300 per day for additional transportation, meals, accommodations & non-refundable, unused prepaid expenses if delayed 6 or more hours en route to/from your trip. (*Separate coverage reasons apply.*)

## SCHEDULE OF BENEFITS

BENEFIT	PER PERSON LIMIT
Trip Cancellation	Trip Cost to a maximum of \$20,000
Trip Interruption	150% of trip cost
Trip Delay	\$600
Missed Connection	\$1,000
Emergency Medical Expense	\$100,000
Emergency Medical Evacuation/Repatriation	\$500,000
Lost Baggage/Personal Effects	\$1,500
Baggage Delay	\$300
24-Hour AD&D	\$10,000
Common Carrier AD&D	\$10,000
Political Evacuation	\$20,000

## OPTIONAL BENEFITS

Flight Accident	\$100,000, \$250,000, or \$500,000
Rental Car Damage	\$35,000
Cancel For Any Reason	75% of non-refundable trip cost
Cancel For Work Reasons	100% of non-refundable trip cost
Lost Ski Days & Equipment Rental	\$500 (\$250 ski days/\$250 equipment) or \$1,000 (\$500 ski days/\$500 equipment)
Lost Golf Rounds & Equipment Rental	\$500 (\$250 golf/\$250 equipment) or \$1,000 (\$500 golf/\$500 equipment)

This brochure does not contain a complete summary of the coverage. Please visit [www.sevencorners.com/roundtrip-choice](http://www.sevencorners.com/roundtrip-choice) to view your plan document and coverage details.

## MISSSED CONNECTION

Reimburses you for additional transportation costs to join your cruise or tour if you miss your connection due to a delay of 3 or more hours. Also covers accommodations, meals, and non-refundable trip payments for the unused portion of the trip. (*Separate coverage reasons apply.*)

## EMERGENCY MEDICAL EXPENSE

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

## EMERGENCY MEDICAL EVACUATION/REPATRIATION

- We will evacuate you to the nearest appropriate medical facility if medically necessary.
- If you are hospitalized more than 7 days, we will transport dependent children home if traveling with you. Also, we will send a person chosen by you to/from your bedside if you are traveling alone.
- If you die while traveling, we will return your remains to your residence in the United States or to your place of burial.

## BAGGAGE & CHECKED BAGGAGE DELAY

Covers loss, theft & damage to baggage & personal effects. Also reimburses you for personal effects if your bags are delayed more than 12 hours. These benefits are secondary to other coverage.

# YOUR INSURANCE BENEFITS

## ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

Pays benefits for death, loss of limbs, or loss of sight due to an accident occurring while on your trip.

## POLITICAL EVACUATION

This benefit pays to transport you to the nearest safe place or your primary residence if a Travel Advisory or Travel Warning is issued by the U.S. State Department for you to leave a country you are visiting due to 1)civil, military or political unrest; or 2) you being expelled or declared persona non-grata. This benefit is not available if a Travel Advisory or Travel Warning is issued before your arrival in that country or if the country is listed as an Excluded Country before your arrival. All arrangements must be made by Seven Corners Assist. Excluded Countries are listed on page 3 of this brochure.

## OPTIONAL BENEFITS

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

**Flight Accident** - Pays additional AD&D benefits for an accident occurring while you are a passenger on an aircraft.

**Rental Car Damage** - Provides rental car protection for your trip.

**Cancel for Any Reason** - Pays up to 75% of your trip cost if you cancel your trip for any reason not otherwise covered, if 1) you cancel 2 days or more before departure; 2) you buy coverage within 20 days of your initial trip payment or deposit\* and 3) you insure all nonrefundable prepaid trip costs.

**Cancel for Work Reasons** - Pays up to 100% of your trip cost if you cancel your trip due to the work related reasons shown below. (Coverage must be purchased within 20 days of your initial trip payment or deposit\*)

- Company merger/acquisition.
- Transfer which requires relocation of your principal residence.
- Requirement to work during the trip.
- Place of employment unsuitable for business due to fire, flood, burglary, or natural disaster.

Note: Coverage for job termination & layoff is included in the base plan.

**Lost Ski Days & Equipment Rental** - Pays for your lift ticket if you cannot ski because 50% or more of the trails are closed. Also pays for equipment rental if your checked sports equipment is lost, stolen, damaged or delayed 12 hours or longer. *You may not purchase both the golf and ski option on the same plan.*

**Golf Rounds & Equipment Rental** - Pays for prepaid golf tickets or greens fees if you cannot play 9 holes of an 18-hole round due to weather. Also pays for equipment rental if your checked sports equipment is lost, stolen, damaged or delayed 12 hours or longer.

*You may not purchase both the golf and ski option on the same plan.*

## PRE-EXISTING MEDICAL CONDITIONS

Pre-existing conditions are covered if you enroll in this plan within 20 days of your initial payment or deposit for your trip and buy coverage for all nonrefundable prepaid trip costs.

**A PRE-EXISTING CONDITION** is an illness, disease or condition which you, your traveling companion, business partner, or family member booked to travel with you has 60 days before the coverage start date. This means that during those 60 days (1) a test, exam, or treatment was received or recommended for a condition which first manifested, worsened or became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; or (2) prescription medication was received or taken. Number 2 does not apply to a condition which is treated or controlled solely by taking prescription medication and which remains controlled without any change in the prescription in the 60 days before coverage begins.

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

## BASE PLAN COST

(Costs reflected do not include optional benefits.)

Trip Cost Per Person	Rates Effective: 07/25/17				
	0 to 34	35 to 55	56 to 70	71 to 80	81 to 99
\$0*	\$23	\$33	\$42	\$62	\$115
\$1 - \$500	\$30	\$40	\$52	\$80	\$126
\$501 - \$1,000	\$39	\$53	\$75	\$105	\$172
\$1,001 - \$1,500	\$49	\$65	\$93	\$132	\$215
\$1,501 - \$2,000	\$59	\$80	\$116	\$165	\$270
\$2,001 - \$2,500	\$81	\$108	\$142	\$229	\$394
\$2,501 - \$3,000	\$92	\$123	\$172	\$273	\$463
\$3,001 - \$3,500	\$102	\$138	\$202	\$318	\$534
\$3,501 - \$4,000	\$113	\$151	\$239	\$370	\$617
\$4,001 - \$4,500	\$127	\$171	\$275	\$423	\$697
\$4,501 - \$5,000	\$142	\$191	\$311	\$474	\$777
\$5,001 - \$5,500	\$208	\$280	\$392	\$553	\$921
\$5,501 - \$6,000	\$227	\$306	\$428	\$606	\$1,007
\$6,001 - \$6,500	\$246	\$332	\$465	\$656	\$1,094
\$6,501 - \$7,000	\$269	\$362	\$508	\$718	\$1,194
\$7,001 - \$8,000	\$295	\$397	\$556	\$787	\$1,309
\$8,001 - \$9,000	\$330	\$447	\$627	\$885	\$1,477
\$9,001 - \$10,000	\$369	\$499	\$699	\$989	\$1,650

*\*Note: If you purchase the \$0 category- there is no Trip Cancellation. Trip Interruption only covers return air up to \$1,000 per person. All other benefits apply.*

**\*\*For trips 31 - 90 days in length, an additional cost of \$4 per person per day is required.**

For trip cost between \$10,001 and \$20,000, contact your agent or Seven Corners for the rate.

## SEVEN CORNERS ASSIST

Non-Insurance Assistance Services

What happens if you become ill in a remote area without specialized medical care? We will make sure you receive the care you need! If necessary, we will arrange and pay to evacuate you to the nearest appropriate medical facility.

**24/7 Travel Assistance** – We can provide local weather details, currency rates, embassy contact information, interpreter referrals, help with lost passport recovery, & pre-trip information including inoculation & 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 & transportation for unaccompanied children, and medical record transfers.