

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				
	Plan Rate (per person based on age on the purchase date)				
	The rates below are for trips from 1 through 30 days long.**				
	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.