

# liaison<sup>®</sup> majestic



**medical insurance** that covers you outside your home country  
5 days to 12 months\* of coverage  
*\*renewable up to 3 years*



SEVENCORNERS

# schedule of coverage

All coverages and plan costs listed in this brochure are in U.S. Dollar amounts.

**medical maximum:** \$60,000; \$125,000; \$600,000; \$1,000,000 (ages 80+, maximum limited to \$20,000)

**deductible:** \$0; \$100; \$250; \$500; \$1000; \$2500 Deductible is per person per Policy Period, maximum of 3 Policy Period deductibles per family. The selected Deductible and Coinsurance amount must be met for each 364-day Policy Period (see Continuing Coverage).

**coinsurance: inside the united states and canada:** After you pay the deductible, the program pays 80% of the next \$5,000 of eligible expenses, then 100% to the selected Medical Maximum.  
**outside the united states and canada:** After you pay the deductible, the program pays 100% to the selected Medical Maximum.

**hospital indemnity:** \$150/night, up to a maximum of 30 days (traveling outside the U.S. and Canada). In addition to any other Covered Expense.

**dental (emergency):** \$100 (\$500 for accidents) Only available to programs purchased for 1 month or more.

**emergency medical evacuation/ repatriation:** \$300,000 (in addition to the Medical Maximum)

**home country coverage:**  
**incidental trips to the home country:** \$50,000  
**follow me home coverage:** \$5,000

**return of mortal remains:** \$50,000

**political evacuation and repatriation:** \$50,000

**emergency reunion:** \$50,000

**return of minor child(ren):** \$50,000

**interruption of trip:** \$5,000

**loss of checked luggage:** \$250

**local ambulance expense:** \$5,000

**accidental death & dismemberment (ad&d):** \$25,000 Principal Sum for Insured or Insured Spouse, \$5,000 for Dependent Child(ren) *Note: In the event of a Common Carrier Accidental Death this benefit will not be paid.*

**common carrier accidental death:** \$50,000 per adult, \$12,500 per child under age of 19; \$250,000 Maximum per family

**coma benefit:** \$50,000

**felonious assault benefit:** \$10,000

**hospital room & board:** Usual, reasonable and customary to the selected Medical Maximum

**intensive care:** Usual, reasonable and customary to the selected Medical Maximum

**outpatient medical expenses:** Usual, reasonable and customary to the selected Medical Maximum

**terrorism:** Usual, reasonable and customary up to \$50,000 lifetime maximum

**waiver of pre-existing conditions:** Up to chosen Medical Maximum for U.S. citizens traveling outside the United States & Canada with a Primary Health Plan, otherwise up to \$20,000 (refer to exclusion #1 for details)

For foreign nationals visiting the United States, up to \$200 per day for each night spent in the hospital after being admitted for either a heart attack or stroke. Max. Benefit of \$3,000 (refer to exclusion #1 for details)

**benefit period:** 180 days

# why choose seven corners?

## value

Seven Corners utilizes widely recognized and reputable insurance organizations to underwrite our programs. We realize that the value of an insurance program is in the professionalism of the underlying organization. Seven Corners continually invests in its people, systems, and solutions in order to make the insurance buying experience a favorable one for our clientele.

## convenience

Our program brochures and documentation offer a detailed description of the product and underlying coverage.

## doctors & hospitals worldwide

Seven Corners has access to over 12,000 doctors and hospitals worldwide. With one phone call or by searching online, we can assist you in locating a provider. Seven Corners Assist is trained to help you locate appropriate care.

## why worldwide medical insurance?

Each year, millions of people travel beyond the boundaries of their medical insurance. If you are concerned with the potential out-of-pocket expenses that could result from an Injury or Illness while traveling, Liaison® Majestic offers medical coverage and emergency services to individuals and families traveling outside their Home Country. This brochure is a brief description of Liaison® Majestic. For a full description, please visit our website at [www.sevencorners.com](http://www.sevencorners.com). Once you have purchased the program a complete Program Summary will be e-mailed to you.

## eligibility

Liaison® Majestic provides coverage, as outlined in this brochure, for individuals and families (including unmarried dependent children over 14 days and under 19 years of age) while traveling outside of their Home Country.

Home Country is defined as - The country where a covered person(s) has his/her true, fixed and permanent home and principal establishment.

***It is the Insured Person's responsibility to maintain all records regarding travel history and age and provide any documents, which would verify Eligibility Requirements, to the Administrator.***

# description of coverage

## period of coverage

The minimum period of coverage under Liaison® Majestic is 5 days, maximum is 364 days. For further details and if you are traveling for a long period of time, please refer to the Continuing Coverage section of this brochure.

### effective date

Your coverage will begin on the latest of the following: 1) The moment you depart your Home Country; or 2) The date and time the Application and full plan cost is received and accepted by Seven Corners; or 3) The date requested on the Application.

### expiration date

Coverage will end on the earlier of the following: 1) Your return to your Home Country (*except as provided under the Home Country Coverage*); or 2) The date shown on the ID Card, for which premium has been paid; or 3) The date you are no longer eligible under this plan; or 4) When the maximum benefit amount has been paid.

## medical

When you incur a covered Injury or Illness, the program will pay Usual, Reasonable and Customary medical charges for Covered Expenses, excess of the chosen Deductible and Coinsurance, up to the selected Medical Maximum. Only such expenses, which are listed below, incurred within 180 days from the onset of an Injury or Illness, and not listed in the Exclusions, shall be considered as Covered Expenses:

1. Charges made by a Hospital for room and board, floor nursing and other services inclusive of charges for professional service (with the exception of personal services of a non-medical nature); provided, however, that expenses do not exceed the Hospital's average charge for semi-private room and board accommodations, charges made for an operating room.
2. Charges made for Intensive Care or Coronary Care charges and nursing services.
3. Charges made for diagnosis, treatment and Surgery by a Physician; charges made for the cost and administration of anesthetics.
4. Charges made for Outpatient treatment, same as any other treatment covered on an Inpatient basis. This includes ambulatory Surgical centers, Physicians' Outpatient visits/examinations, clinic care, and Surgical opinion consultations.
5. Charges for medication, x-ray services, laboratory tests and services, the use of radium and radioactive isotopes, oxygen, blood transfusions, iron lungs, and medical treatment; dressings, drugs, and medicines that can only be obtained upon a written prescription of a Physician or Surgeon.

## medical (cont.)

6. Charges for physiotherapy, if recommended by a Physician for the treatment of a specific Disablement and administered by a licensed physiotherapist.
7. Ground ambulance (*within the metropolitan area*) up to \$5000 maximum to and from the nearest Hospital with facilities for required treatment. If the covered person is in a rural area and unreachable by ground ambulance, then licensed air ambulance transportation to the nearest metropolitan area shall be considered a Covered Expense.
8. Hotel room charge, when the Covered person, otherwise necessarily confined in a Hospital, shall be under the care of a duly qualified Physician in a hotel room due to unavailability of a Hospital room by reason of capacity or distance or any other circumstances beyond control of the Covered person.
9. Charges made for artificial limbs, eyes, larynx, and orthotic appliances, but not for replacement of such items.

## hospital indemnity

If you are hospitalized while traveling outside of the United States and Canada, and the hospitalization is a Covered Expense, you will receive \$150 for each night spent in the hospital, up to a maximum of 30 days. This payment is not related to the hospital charges and is paid in addition to any other eligible benefits. You may use these funds for incidentals or as you like.

## dental - emergency only

The Emergency Dental Benefit is available, provided you have purchased 1 or more months of coverage. It covers treatment to resolve acute, spontaneous and unexpected pain in sound natural teeth (\$100) or to restore or replace sound natural teeth lost or damaged in an Accident (\$500). This benefit is subject to the Deductible and Coinsurance.

## loss of checked luggage

If your checked luggage is permanently lost by the airline, the program will reimburse you for the replacement of clothing and personal hygiene items, to a maximum per article limit of \$50 (*maximum benefit of \$250*). This benefit is secondary to any other (*including airline*) coverage available. You must furnish proof to the Company that full reimbursement has been obtained from the airline.

# description of coverage

## emergency medical evacuation/repatriation

The program will pay Covered Expenses incurred if any covered Injury or Illness commencing during the Period of Coverage results in a Medically Necessary Emergency Medical Evacuation or Repatriation (*your medical condition warrants immediate transportation from the medical facility where you are located to the nearest adequate medical facility where medical treatment can be obtained*). This benefit must be arranged by Seven Corners Assist in consultation with the local attending Physician.\*

## home country coverage

**Incidental Trips to Your Home Country:** This benefit covers incidental trips to your Home Country (*60 days per 364 days of purchased coverage or pro rata thereof- example: approximately 5 days per month of purchased coverage*). The maximum benefit is \$50,000. You must first depart your Home Country in order to utilize this benefit, and it does not apply to the final trip home. In the event of a claim, you may be required to provide proof of your travel intentions. Earned Home Country Coverage days for the current Policy Period do not extend or carry over after a completed 364-day Period of Coverage. If you choose to renew beyond a 364-day Period of Coverage, the earning of incidental days will start over again, up to a maximum amount of 60 days per 364-day Period of Coverage.

**Follow Me Home Coverage:** This plan shall pay up to \$5,000 for Covered Expenses incurred in your Home Country for conditions that are first diagnosed and treated outside Your Home Country. If Seven Corners Assist evacuates or repatriates you to your Home Country, the \$5,000 limit does not apply.

## return of mortal remains

The Program will pay the reasonable Covered Expenses incurred up to a maximum of \$50,000 to return your remains to your Home Country, if you should die.\*

## emergency medical reunion

When Emergency Medical Evacuation or Repatriation is arranged and the attending Physician recommends that a family member travel with you, the program will arrange and pay up to \$50,000 for round-trip economy-class transportation for one individual of your choice, from your Home Country, to be at your side while you are hospitalized and then accompany you during your return to your Home Country.\*

## political evacuation and repatriation

If due to political or military events in a host country, a formal recommendation from the appropriate authorities is issued for you to leave the host country, or you are expelled or declared persona non-grata by the host country, all reasonable expenses incurred for transportation to the nearest place of safety or for repatriation to your Home Country are covered up to a maximum of \$50,000. Evacuation must occur within 10 days of any such event. Coverage will apply to the most appropriate and economical means consistent, under the circumstances, with your health and safety. Evacuation costs will be paid once per insured per occurrence.\*

*The Political Evacuation and Repatriation of Remains Benefit will not pay, should the Insured not heed Travel Warnings issued by the State Department or the appropriate authorities recommending that travelers avoid a certain country.*

## return of minor child(ren)

If you are traveling alone with Minor Child(ren) (under age 19) and are hospitalized because of a covered Illness or Injury, leaving the Minor Child(ren) unattended, the program will arrange and pay up to \$50,000 for a one-way economy fare to their Home Country (*including the cost of an attendant/escort, if necessary to ensure the safety and welfare of your Child(ren)*).\*

## interruption of trip

If you are unable to continue your Trip due to the death of an Immediate Family member (*parent, spouse, sibling or child*) or due to serious damage to your principal residence from fire, flood or similar natural disaster (*tornado, earthquake, hurricane, etc.*), the program will reimburse you (*up to \$5,000*) for the cost of economy travel, less the value of applied credit from an unused return travel ticket, to return you home to your area of principal residence.\*

*NOTE: In the event that Emergency Medical Evacuation, Repatriation, Return of Mortal Remains, Emergency Reunion, Return of Minor Child(ren) or Interruption of Trip benefit is needed or utilized, all arrangements must be made by the Assistance Service Provider. Complete details about the benefits and about the required notification of the Assistance Service Provider are contained in the Program Summary.*

## description of coverage

### coma benefit

If a covered Injury renders you Comatose within 90 days of the date of the accident that caused the Injury, and if the Coma continues for 30 consecutive days, the program will pay a monthly benefit equal to 1% of \$50,000. No benefit is provided for the first 30 days of the Coma. The benefit is payable monthly as long as you remain Comatose but terminates on the earliest of: 1) the date you cease to be Comatose 2) the date you die; 3) the date the total amount of monthly Coma benefits paid for all Injuries caused by the same accident equals the maximum amount. This benefit is in addition to any other benefit available under this program. See Program Summary for full description and conditions.

### felonious assault benefit

If you are Injured as a result of a Felonious Assault while traveling outside of your Home Country, the program will pay \$10,000. This benefit is in addition to any other benefit available under this program. Refer to the Program summary for full description and conditions.

### terrorism

Coverage for Injuries and Illnesses up to \$50,000 lifetime maximum resulting from Terrorist Activity, as defined in the program summary, provided all of the following conditions are met:

1. You have no direct or indirect involvement in the Terrorist Activity.
2. The Terrorist Activity is not in a country or location where the United States government has issued a travel warning that has been in effect within the 6 months prior to your date of arrival.
3. You have not unreasonably failed or refused to depart a country or location following the date a warning to leave that country or location is issued by the United States government.

### optional hazardous sports coverage

To cover motorcycle/motor scooter riding (*whether as a passenger or a driver*), hang gliding, parachuting, bungee jumping, water skiing, snow skiing, snowmobiling, snowboarding, and spelunking.

### seven corners assist

Upon enrollment into Liaison® Majestic, you are eligible to use any service provided by Seven Corners Assist.

Seven Corners Assist is a leading provider of customized emergency assistance services to international organizations, corporations, government entities, insurance companies, and individual travelers.

- Available 24 hours/day, 365 days a year
- Multilingual personnel
- Physicians/nurses on staff
- Guidance locating local medical facilities & physicians
- Help with emergency situations

### identity theft services

Your health and wellbeing are not the only aspects of concern with international travel. Upon enrollment into Liaison® Majestic, you have access to identity theft assistance services from the company. Services offered include:

- Request and review of credit bureau records
- Investigate financial accounts with suspected identity theft
- Assist law enforcement to pursue prosecution of criminals
- Review account activity to identify any suspicious activities
- Provide assistance with filing a police report
- Review and resolve victim's issues
- Service not available in New York

### pre-notification/referral

In order to ensure that you receive the best possible care, we require that you or someone on your behalf contact Seven Corners Assist prior to receiving any medical treatment worldwide. Seven Corners Assist has trained personnel available 24 hours a day, 7 days a week year-round to answer your questions, provide assistance, and guide you to an appropriate facility. In the case of an Emergency Admission, Seven Corners Assist must be contacted within 48 hours, or as soon as reasonably possible. Pre-notification does not guarantee that benefits will be paid.

***Please be aware that this is not a general health insurance policy, but an interim, limited benefit period, travel medical program intended for use while away from your Home Country. Liaison® Majestic does not guarantee payment to a facility or individual for medical expenses until Seven Corners determines that it is an eligible expense.***

## description of coverage

### continuing coverage

For those who are intending longer international trips, an option is available to you. Seven Corners will e-mail you a renewal notice prior to your program's expiration date.

While a new period of coverage will be issued, your original effective date will be used with regards to calculating your deductible and coinsurance (for up to a total of 364 days, then both will begin again), as well as determining any Pre-existing Conditions.

The maximum period of time Seven Corners will allow you to be covered under Liaison® Majestic up to three 364-day Policy Periods (1 Policy Period for persons age 65 and over). Should you have a birthday, rates and medical maximums will be adjusted accordingly at renewal time, as presented in the plan cost section of this brochure. It is important to note that rates and benefits may change for each subsequent period of coverage. A \$5.00 Administrative Fee will be included on each renewal notice. The option to renew is not available if you allow coverage to expire. If this happens, an entirely new program must be purchased and your Pre-existing Condition look-back begins again).

### exclusions

For Medical benefits, this Insurance does not cover:

1. Pre-existing Conditions, which are defined as any medical condition, sickness, Injury, Illness, disease, Mental Illness or Mental Nervous Disorder, regardless of the cause including any congenital, chronic, subsequent, or recurring complications or consequences related thereto or resulting therefrom that with reasonable medical certainty existed at the time of application or any time during the 36\* months prior to the effective date of coverage under this policy, whether or not previously manifested, symptomatic, known, diagnosed, treated or disclosed. This specifically includes but is not limited to any medical condition, sickness, Injury, Illness, disease, Mental Illness or Mental Nervous Disorder, for which medical advice, diagnosis, care or treatment was recommended or received or for which a reasonably prudent person would have sought treatment during the 36 month period\* immediately preceding the effective date of coverage under this policy.

\*If you are traveling outside the United States and Canada, the period is 12 months instead of 36 months.

## description of exclusions

### exclusions (cont.)

If you are a United States citizen and the United States is your Home Country, this exclusion is waived for Eligible Benefits incurred outside the United States and Canada as defined below:

- a) For persons less than age 65 with a Primary Health Plan as defined *in the policy*, Pre-Existing Conditions are waived up to the medical maximum selected.
- b) For persons less than age 65 without a Primary Health Plan as defined *in the policy*, Pre-Existing Conditions are waived up to the first \$20,000.
- c) For persons age 65 and over, Pre-Existing Conditions are waived up to the first \$2,500 regardless of whether there is a Primary Health Plan.

*This waiver does not include coverage for known, scheduled, required, or expected medical care, drugs, or treatments existent or necessary prior to the effective date of this program.*

The term "Primary Health Plan" is a Group Health Benefit Plan, an individual health benefit plan, or a governmental health plan (Medicare is excluded) designed to be the first payor of claims for an Insured Person in effect prior to the effective date of this Policy and continuing as long as this Policy is in effect. Such plans must have coverage limits in excess of \$50,000 per incident or per year to be considered a Primary Health Plan. \*

**PLEASE NOTE: Your Primary Health Plan must be effective at the time of claim. Medicaid, Medicare, and V.A. health plans do not constitute primary health insurance.**

If you are a non-United States citizen visiting the United States and suffer a Myocardial Infarction or Stroke and are admitted to a Hospital, this exclusion is waived in order to pay a \$200 per night benefit for each night spent in the Hospital, up to a maximum benefit of \$3,000. The term "Myocardial Infarction" shall mean an acute and emergent onset of the condition. The term "Stroke" shall mean an acute and emergent onset of the condition;

2. Charges for Treatment(s) of the following Illnesses or Surgeries, which Manifest(ed) themselves or are recommended, or symptoms occur during the first 180 days of Coverage beginning on the initial Effective Date: any condition of the breast; any treatment of all forms of cancer/neoplasm; any condition of the prostate; disorders of the reproductive system; hysterectomy; gall stones or urologic stones (kidney, ureteral, bladder or urethral stones) and any associated complications; any acne diagnosis or acne related condition; asthma; allergies; tonsillectomy; back conditions; adenoidectomy; hemorrhoids; hemorrhoidectomy; hernia, or any Surgery(ies) that is(are) not Emergency in nature, as Emergency is defined hereunder. (*Does not apply to United States citizens traveling outside of the United States and Canada*);
3. Claims not received by Seven Corners within 90 days of the date of service;
4. Charges for treatment which exceed Reasonable and Customary charges; or charges incurred for Surgeries or treatments which are Investigational, Experimental, or for research purposes; expenses which are non-medical in nature;



# description of exclusions

## exclusions (cont.)

5. Expenses for Vocational, Speech, Recreational or Music Therapy;
6. Expenses which were not recommended, approved and certified as Medically Necessary and reasonable by a Physician;
7. Suicide or any attempt thereof, self destruction or any attempt thereof, intentionally self-inflicted Injury or Illness;
8. Expenses as a result of, or in connection with, the commission of a felony offense or any other criminal or illegal activity as defined by the local governing body;
9. War, hostilities or warlike operations (whether war be declared or not), Invasion, act of foreign enemies, Civil war, Riot, Rebellion, Insurrection, Revolution, Overthrow of the legally constituted government, Civil commotion assuming the proportions of, or amounting to, an uprising, Military or usurped power, Explosions of war weapons, Utilization of Nuclear, Chemical or Biological weapons of mass destruction, Murder or Assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the Insured Person. Also excluded is any Loss directly or indirectly arising out of, contributed to, caused by, resulting from, or in connection with any action taken in controlling, preventing, or suppressing any or all of the situations described above (please see program summary for details);
10. Terrorist Activity. There is no coverage in excess of a \$50,000 lifetime maximum, whether directly or indirectly related to Terrorist Activity (please see program summary for details);
11. Injury sustained while participating in professional, sponsored and/or organized Amateur or Interscholastic Athletics;
12. Routine physicals, inoculations, or other examinations where there are no objective indications or impairment in normal health;
13. Treatment of the Temporomandibular joint;
14. Services or supplies performed or provided by a Relative of the Insured Person, or anyone who lives with the Insured Person;
15. Treatment and the provision of false teeth or dentures, normal ear tests and the provision of hearing aids, cosmetic or plastic Surgery (*including deviated nasal septum*), routine dental expenses, eye refractions or examinations for the purpose of prescribing corrective lenses or for the fitting thereof, unless caused by Accidental bodily Injury incurred while insured hereunder;
16. Treatment in connection with alcohol, drug or chemical abuse, misuse, illegal use, overuse or dependency or use of any drug or narcotic agent; Injury sustained while under the influence of or Disablement due wholly or partly to the effects of intoxicating liquor, chemicals, or drugs or narcotic agent, unless administered under the advice of a Physician and said narcotic agent was taken in accordance with the proper dosing as directed by the Physician;
17. Any Mental and Nervous disorders or rest cures;
18. Congenital abnormalities and conditions arising out of or resulting therefrom;
19. Learning disabilities, attitudinal disorders, or disciplinary problems;
20. Weight reduction programs or the surgical treatment of obesity;
21. Expenses incurred during a hospital emergency room visit which is not of an emergency nature;

## exclusions (cont.)

22. Injury sustained while taking part in mountaineering, hang gliding, parachuting, bungee jumping, zip lining, racing by any animal or motor vehicle, or motorcycle, snowmobiling, motorcycle/ motor scooter riding (*whether as a passenger or as a driver*), scuba diving involving underwater breathing apparatus (*unless PADI or NAUI certified*), water skiing, snow skiing and snow boarding, luge, motocross, Moto X, skateboarding, and any other sport or athletic activity which is undertaken for thrill seeking and exposes the insured to abnormal or extreme risk of injury and/or is in violation of applicable laws, rules, or regulation; (*Please see Optional Hazardous Sports Coverage to include some of these sports*)
  - Mountaineering shall mean the sport, hobby or profession of walking, hiking, and climbing up mountains either: 1) utilizing harnesses, ropes, crampons or ice axes; or 2) ascending 4500 meters or above.
  - Parachuting shall mean an activity involving the breaking of a free fall from an airplane using a parachute;
23. Treatment paid for or furnished under any other individual, government, or group policy or charges provided at no cost to the Insured Person;
24. Treatment of venereal or sexually transmitted disease;
25. Sex change operations, or for treatment of sexual dysfunction or sexual inadequacy;
26. Expenses resulting from Acquired Immune Deficiency Syndrome (AIDS), Aids-Related Complex (ARC) or the Human Immunodeficiency Virus (HIV);
27. Pregnancy expenses or Illness resulting from pregnancy, childbirth, or miscarriage; or for miscarriage resulting from an Accident;
28. Drug, treatment or procedure that either promotes or prevents conception, or prevents childbirth, including but not limited to: artificial insemination, treatment for infertility or impotency, sterilization or reversal thereof;
29. Expenses incurred while you are in your Home Country (*except after approved Emergency Medical Evacuation/Repatriation or if treatment is a follow-up to a covered disablement during coverage (see Home Country Coverage benefit)* or if the expenses pertain to the Home Country Coverage Benefit);
30. Expenses incurred for which travel was undertaken to seek medical treatment for a condition; or incurred after the Covered person's physician has limited or restricted travel;
31. Expenses incurred as a result of the Insured's failure to accept or follow a Physician's advice, treatment, or recommended treatment.

## additional information

### refund of premium

Seven Corners realizes there is uncertainty in international travel. Refund of total plan cost will only be considered if written request is received by Seven Corners prior to the Effective Date of Coverage. If written request is received after the Effective Date of coverage, the unused portion of the plan cost may be refunded minus a cancellation fee, provided no claim has been submitted to Seven Corners for reimbursement.

### claim submission

Filing a claim with Seven Corners is easy. When you receive treatment, send the itemized bills to Seven Corners within 90 days via e-mail, fax, or postal mail. Please retain all original bills should there be a need for verification. Eligible bills are automatically converted from local currencies to U.S. dollars. For payment of eligible medical expenses, notify Seven Corners of pending treatments, and we can refer you to approved healthcare providers worldwide. You're only responsible for your deductible, coinsurance and non-eligible expenses. For more details, consult the Program Summary that is provided via e-mail or contact the Seven Corners Claim Department.

### the insurance company

Liaison® Majestic is underwritten by Certain Underwriters at Lloyd's, London. Lloyd's has over 300 years of experience in the international insurance business and is one of the largest insurance entities in the world. In addition, Lloyd's is rated "A" (Excellent) by the A.M. Best Company and "A+" (Strong) by Standard & Poor's.

### the program administrator

Since 1993, Seven Corners, Inc. has alleviated many of the concerns with international travel by providing insurance plans to private citizens, governments, missionaries, students, and corporations of various nations around the globe. Each year, our customers purchase coverage from us to obtain the most comprehensive and reliable products in the international insurance industry.

Seven Corners has a strong history of providing innovative solutions to address the unique requirements of the international medical environment. This includes being properly equipped to deal appropriately with foreign currencies, international medical providers and facilities, as well as nonstandard records and documentation. Our staff of professionals serves the needs of thousands of our policyholders throughout the world, ensuring that each of them receives appropriate care and assistance. The claim and assistance professionals at Seven Corners collectively have over 250 years of experience in claim processing and administration. As an insured of Seven Corners, you can feel confident that there is someone ready to assist you with a medical situation 24 hours a day, 7 days a week, 365 days a year.

In California, operating under the name Seven Corners Insurance Services.



# additional information

## wellabroad.com

In our ever changing world, Seven Corners' WellAbroad® seeks to prepare individuals and groups with the advanced tools for successful travel. WellAbroad® offers medical, political and cultural information and includes many benefits and educational resources, such as:

- Text messaging alerts - Registered users receive updates regarding weather emergencies, security issues, custom alerts, and health care or pandemic warnings.
- Provider network directory - Clients and travelers can create customized country profiles which allow instant access to providers in the specified regions to which they are traveling.
- Online forums - Fellow travelers and Seven Corners' staff post experiences and travel tips which can be accessed at any time.

Happy travels – [www.wellabroad.com](http://www.wellabroad.com)

## seven corners assist - we are here to help

Please feel comfortable calling on our assistance team for your travel questions. Listed below are many of the ways we can help make your travel adventures easier. Let us take the stress out of travel!

- inoculation and visa requirements for your destination
- information on local weather conditions
- present day currency rates
- contact information for the nearest embassies
- directions and help with lost passport recovery
- contact information for interpreters around the world
- emergency assistance to relay messages to family & friends
- help locating hotel accommodations for your travel
- companion if you are hospitalized
- escorts and transportation for unaccompanied children
- arrange transfer of medical records
- information regarding appropriate medical care & facilities
- arrange second medical opinions for hospital cases
- arrange telephone conferences between your attending and home physicians

# daily rates

## Rates based on a \$250 Deductible

Effective May 1, 2012

### Traveling to the United States

*If the applicant is traveling to, temporarily residing in, or visiting the United States, please use these rates.*

Policy Maximum Options				
Age	\$60,000	\$125,000	\$600,000	\$1,000,000
	Monthly/Daily	Monthly/Daily	Monthly/Daily	Monthly/Daily
19 to 29	\$59 / \$1.97	\$90 / \$3.00	\$92 / \$3.08	\$100 / \$3.32
30 to 39	\$83 / \$2.77	\$111/ \$3.69	\$136 / \$4.52	\$145/ \$4.83
40 to 49	\$142 / \$4.73	\$167 / \$5.55	\$180 / \$6.01	\$191 / \$6.37
50 to 59	\$233 / \$7.78	\$302 / \$10.08	\$317 / \$10.56	\$328 / \$10.92
60 to 64	\$265 / \$8.84	\$364/ \$12.14	\$392 / \$13.08	\$395 / \$13.15
65 to 69	\$343 / \$11.44	N/ A	N/ A	N/ A
70 to 79	\$482 / \$16.06	N/ A	N/ A	N/ A
80 plus*	\$645 / \$21.50	N/ A	N/ A	N/ A
Child Alone	\$59 / \$1.97	\$90 / \$3.00	\$92 / \$3.08	\$100 / \$3.32
Dep Child**	\$56 / \$1.88	\$86 / \$2.86	\$88 / \$2.93	\$95 / \$3.17

### Traveling Outside the U.S.

*If the applicant is traveling outside the United States, use these rates. This includes U.S. citizens traveling overseas as well as persons traveling between countries i.e., a Brazilian traveling to Spain.*

Policy Maximum Options				
Age	\$60,000	\$125,000	\$600,000	\$1,000,000
	Monthly/Daily	Monthly/Daily	Monthly/Daily	Monthly/Daily
19 to 29	\$29 / \$0.95	\$34 / \$1.13	\$39 / \$1.30	\$42 / \$1.41
30 to 39	\$34 / \$1.13	\$42 / \$1.40	\$52 / \$1.73	\$59 / \$1.95
40 to 49	\$57 / \$1.89	\$63 / \$2.11	\$71 / \$2.38	\$77 / \$2.55
50 to 59	\$98 / \$3.27	\$110 / \$3.68	\$120 / \$3.99	\$122 / \$4.05
60 to 64	\$124 / \$4.14	\$147 / \$4.89	\$161 / \$5.36	\$174 / \$5.80
65 to 69	\$144 / \$4.81	\$155 / \$5.16	\$165 / \$5.49	\$180 / \$6.01
70 to 79	\$237 / \$7.91	\$316 / \$10.54	N/A	N/A
80 plus*	\$415 / \$13.84	N/A	N/A	N/A
Child Alone	\$29 / \$0.95	\$34 / \$1.13	\$39 / \$1.30	\$42 / \$1.41
Dep Child**	\$27 / \$0.90	\$32 / \$1.08	\$37 / \$1.24	\$40 / \$1.34

\* Ages 80+ limited to \$20,000.

\*\* Dep. Child rate is applicable when at least one parent will also be covered under Liaison® Majestic. Child Alone rate is used when a child will be insured by themselves.

### Premium Example

Premium: 35-year-old U.S. citizen traveling Outside the U.S. to Spain, from March 15th to April 19th

Example:	\$250 deductible and \$60,000 maximum
Monthly Rate for 35 year old; \$34.00:	\$34.00
(March 15th through April 14th equals 1 calendar month)	+
Daily Rate for 35 year old;\$1.13 x 5:	\$ 5.65
(April 15th through April 19th equals 5 days)	
Total Premium Submitted:	\$39.65

## why liaison® majestic

rapid processing

experienced insurance company, rated "A" (excellent)

professional customer service

24 hour worldwide assistance

online quote & purchase

## about seven corners



**SEVEN CORNERS**

Since 1993, Seven Corners has provided medical insurance to corporations, worldwide travelers, expatriates, students, overseas visitors, immigrants and global citizens. With expertise and efficiency, we've served clients in more than a hundred countries.

## for additional information

Tony Kofsky  
PO Box 2283  
Malibu, CA 90265

EMAIL: [itravelhealth@live.com](mailto:itravelhealth@live.com)  
[www.itravelhealthplan.com](http://www.itravelhealthplan.com)

P: 310-745-8116  
FAX: 310-919-1120

## enrolling in liaison® majestic

1. Complete the entire Liaison® Majestic Application. Payment for the entire period of coverage is due at the time of application.
2. If paying by check or money order, make payable to: "Seven Corners" and enclose it together with the completed Application.
3. If paying by credit card, complete the Application and mail or fax to Seven Corners. Be sure to sign the Method of Payment section.
4. Read the brochure and sign the Application.

Return the Application with your payment for the total premium to:



**SEVEN CORNERS**

**303 Congressional Boulevard  
Carmel, IN 46032**

**Fax: 317-575-2659**

**Phone: 800-335-0611 or 317-575-2652**

**Online: [www.sevencorners.com](http://www.sevencorners.com)**

*(You may fax if paying by credit card only. Originals are not required if application is faxed to Seven Corners with credit card payment.)*

(please print or type using black ink)

Official Use Only:

Cert#:                      Processed:                      Eff. Date:                      Agent: 10708

applicant information

Last Name: \_\_\_\_\_  
First Name: \_\_\_\_\_ M.I.: \_\_\_\_\_  
Country of Permanent, fixed Residence: \_\_\_\_\_  
*(Home Country)*  
Passport Number/Country: \_\_\_\_\_  
Departure Date from your Home Country? (MM/DD/YY) \_\_\_\_/\_\_\_\_/\_\_\_\_  
AD&D Beneficiary: \_\_\_\_\_  
Relationship: \_\_\_\_\_  
*(Accidental Death & Dismemberment)*  
Primary Health Plan: \_\_\_\_\_  
*(Required information, if available for U.S. Citizens traveling outside the U.S. and Canada)*

address of correspondence - where id card is to be sent:

Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_  
Postal Code: \_\_\_\_\_ Country: \_\_\_\_\_  
Work Phone: (    ) \_\_\_\_\_ Home Phone: (    ) \_\_\_\_\_  
E-mail Address: \_\_\_\_\_  
Previously insured by Seven Corners? ☐ Yes ☐ No ID #: \_\_\_\_\_  
When would you like coverage to begin? (MM/DD/YY) \_\_\_\_/\_\_\_\_/\_\_\_\_  
Destination?: \_\_\_\_\_ Length of trip?: \_\_\_\_\_  
What is your expected return date? (MM/DD/YY) \_\_\_\_/\_\_\_\_/\_\_\_\_  
*Please note: The minimum period of coverage is 5 days, the maximum is 364 days (please see Continuing Coverage Option). Coverage must be purchased in increments of no less than 5 days. Coverage cannot begin until your departure from your Home Country, nor will coverage begin until Seven Corners receives and accepts your application and correct payment.*

calculating your plan cost

*(Please complete entire section.)*

Name of Person(s) to be Insured:	Date of Birth MM/DD/YY	Monthly Rate	Daily Rate
Applicant: _____	____/____/____		
Spouse: _____	____/____/____		
Child: _____	____/____/____		
Child: _____	____/____/____		
Child: _____	____/____/____		
<b>Total:</b>		<b>\$</b>	<b>\$</b>

minimum period of coverage is 5 days

Multiply Monthly Rate Total by number of months:	x
Monthly Total [A]:	\$
Multiply Daily Rate Total by number of days:	x
Daily Total [B]:	\$
Total of [A] and [B]:	\$
Multiply by Deductible Factor:	x
Total:	\$
Multiply by Coverage Option Factor: (If applicable)	x
<b>Total Payment Enclosed:</b>	<b>\$</b>

coverage specifics

Are you traveling: ☐ to the U.S. or ☐ outside the U.S.  
Policy Maximum: ☐ \$60,000 ☐ \$125,000 ☐ \$600,000 ☐ \$1,000,000

Deductible:	Option	Factor
<input type="checkbox"/> \$0	1.50	
<input type="checkbox"/> \$100	1.40	
<input type="checkbox"/> \$250	1.00	
<input type="checkbox"/> \$500	.90	
<input type="checkbox"/> \$1000	.80	
<input type="checkbox"/> \$2500	.70	

optional coverage

Coverage Option: ☐ Hazardous Sport Coverage (1.15)

method of payment

☐ Check ☐ Money Order ☐ MasterCard  
☐ Visa ☐ Discover ☐ American Express

Card Number: \_\_\_\_\_ CVV: \_\_\_\_\_  
Expiration Date: \_\_\_\_\_ Daytime Phone: (    ) \_\_\_\_\_  
Name on Card: \_\_\_\_\_  
Billing Address: \_\_\_\_\_  
Signature *(Required)* \_\_\_\_\_

Make Check or Money Order payable to "Seven Corners." Total Payment for the Full Term of coverage requested must be paid in U.S. dollars (checks must be issued from a U.S. bank) at the time application for coverage is made. Coverage purchased by credit card is subject to validation and acceptance by the credit card company. I declare that I understand the terms and conditions of this product. I understand that Pre-existing Conditions, as defined in Exclusion number 1, are excluded. I understand this program is for persons traveling outside their Home Country.

I hereby subscribe to the Global International Trust and enroll in the group coverage for which I am eligible under the group contract issued by Certain Underwriters at Lloyd's, London:

Signature of Insured or Proxy *(Required)* \_\_\_\_\_ Date \_\_\_\_\_  
*(Proxy is someone acting on behalf of insured.)*

# administered by



**SEVEN CORNERS**

303 Congressional Boulevard

Carmel, IN 46032

800-335-0611 • 317-575-2652 • Fax: 317-575-2659

[www.SevenCorners.com](http://www.SevenCorners.com)



# insurance carrier

Liaison® Majestic is underwritten by Certain Underwriters at Lloyd's, London and is rated "A" (Excellent) by the A.M. Best Company.

©1998 – 2012 by Seven Corners, Inc.

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

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

v.05.11.2012

# for additional information

Tony Kofsky  
PO Box 2283  
Malibu, CA 90265

EMAIL: [itravelhealth@live.com](mailto:itravelhealth@live.com)  
[www.itravelhealthplan.com](http://www.itravelhealthplan.com)

P: 310-745-8116  
FAX: 310-919-1120