

CHOOSING LIAISON® MAJESTIC

WHY CHOOSE LIAISON MAJESTIC?

If you are traveling outside of your home country,* you need Liaison Majestic from Seven Corners. Did you know that your health insurance at home does not always follow you when you travel abroad? No matter where you go, Liaison Majestic is there to help with medical coverage, an extensive network of providers, and 24-hour travel assistance. Make sure you receive the same level of care abroad that you have at home, and let us take the worry out of your travel!

**Your home country is the country where you have your true, fixed and permanent residence. For United States citizens, home country is always the United States.*

WHY SHOULD YOU BUY?

You can feel confident with Liaison Majestic's strong financial backing through Certain Underwriters at Lloyd's, London* an established organization with an AM Best rating of A (*Excellent*). Your coverage will be there when you need it.

As your plan administrator, Seven Corners will handle all of 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. We have 20 years of experience with travel insurance, and we are here to help.

**In specific scenarios, coverage provided by Tramount Insurance Company Limited. For more information regarding Tramount, please visit tramountinsurance.com*

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

SCHEDULE OF BENEFITS

All benefits and plan costs listed in this brochure are in U.S. Dollar amounts and are per person and per period of coverage, unless otherwise stated.

MEDICAL MAXIMUM: \$60,000; \$125,000; \$600,000; \$1,000,000; \$2,000,000; \$5,000,000 Please see the rate table for applicable age limitations.

DEDUCTIBLE: \$0; \$100; \$250; \$500; \$1000; \$2,500; \$5,000. There is a maximum of 3 deductibles per family. The selected deductible and coinsurance amount must be met for each 364-day period of coverage (*see Continuing Coverage*).

COINSURANCE

Traveling in the U.S.: After you pay the deductible, we pay 80% of the next \$5,000 of expenses, then 100% to the medical maximum.

Traveling outside the U.S.: After you pay the deductible, we pay 100% to the medical maximum.

HOSPITAL INDEMNITY: \$250/night to a maximum of 30 days per occurrence, while traveling outside the U.S.

DENTAL EMERGENCY (SUDDEN RELIEF OF PAIN): \$250 (available for periods of coverage longer than one month).

DENTAL ACCIDENT COVERAGE: Up to the medical maximum (available for periods of coverage longer than one month).

EMERGENCY MEDICAL EVACUATION/ REPATRIATION*: \$1,000,000 (*in addition to the medical maximum*).

RETURN OF MORTAL REMAINS*: \$100,000 (includes \$5,000 for local cremation or burial).

POLITICAL EVACUATION AND REPATRIATION*: \$100,000

TERRORISM: Usual, reasonable and customary up to the medical maximum.

EMERGENCY MEDICAL REUNION*: \$100,000

LOCAL AMBULANCE EXPENSE: Up to the medical maximum.

LOSS OF CHECKED BAGGAGE: \$250 per occurrence.

RETURN OF MINOR CHILDREN*: \$100,000

INTERRUPTION OF TRIP*: \$10,000

WHO CAN BUY LIAISON MAJESTIC?

You may buy coverage for yourself, your legal spouse, domestic partner, or civil partner and your unmarried dependent children over 14 days old and under 19 years. All applicants must be traveling outside of their home country.

LENGTH OF COVERAGE

Your coverage length may vary from 5 to 364 days.

Coverage Start Date - This is the start date of your plan. Coverage begins at 12:01 AM North American Eastern Time on the later of the following dates: 1) the day after we receive your application and correct premium if you apply online or by fax; or 2) the day after the postmark date of your application and correct premium if you apply by mail; or 3) the moment you depart your home country; or 4) the date request on your application.

Coverage End Date - Your coverage ends at 11:59 PM North American Eastern Time on the earlier of the following: your return to your home country (except for Home Country Coverage); the end of the coverage period purchased; when you are no longer eligible for coverage; or when the maximum benefit amount has been paid.

Continuing Coverage - If you initially buy less than 364 days of coverage, you may purchase additional time, to a total of 364 days. Your initial effective date is used to calculate your deductible and coinsurance and to determine pre-existing conditions. We will send a renewal notice to your email address, giving you the option to extend your plan. A \$5.00 administrative fee will be included for each renewal.

ACCIDENTAL DEATH & DISMEMBERMENT (AD&D): \$25,000 for insured or insured spouse, \$5,000 for dependent children; \$250,000 maximum per family. *Note: In the event of a Common Carrier Accidental Death, this benefit will not be paid.*

COMMON CARRIER ACCIDENTAL DEATH: \$50,000 per insured or insured spouse, \$12,500 for dependent children; \$250,000 maximum per family.

COMA BENEFIT: \$50,000 (in addition to the medical maximum).

FELONIOUS ASSAULT BENEFIT: \$10,000 (in addition to the medical maximum).

HOME COUNTRY COVERAGE: Incidental Trips to the Home Country: \$50,000
Extension of Benefits: \$5,000

HOSPITAL ROOM & BOARD, INTENSIVE CARE, & OUTPATIENT MEDICAL EXPENSES: Usual, reasonable and customary to the medical maximum.

WAIVER OF PRE-EXISTING CONDITIONS

For U.S. residents traveling outside the U.S.: up to the medical maximum if you are less than age 65 and have a Primary Health Plan; up to \$20,000 if you are less than age 65 and do not have a Primary Health Plan; up to \$2,500 if you are 65 and older, regardless of whether or not you have a Primary Health Plan.

HEART ATTACK & STROKE BENEFIT

For non-U.S. residents visiting the United States, up to \$200 per day for each night spent in the hospital if admitted for a heart attack or stroke. Maximum benefit of \$3,000 (*refer to exclusion #1 for details*).

NATURAL DISASTER: Up to \$250 per day for 5 days.

NATURAL DISASTER EVACUATION*: \$10,000 (for travel outside the U.S.)

PERSONAL LIABILITY: \$100,000

BENEFIT PERIOD: 180 days - Your benefit period is the amount of time you have from the date of your injury/illness to receive treatment. If your plan ends during your benefit period, you can still receive treatment if you are outside your home country. If you have returned home, there is limited coverage under Extension of Benefits.

PRE-CERTIFICATION REQUIREMENTS: Applies to treatment in the United States. See pre-certification section for details.

**Seven Corners Assist must make all arrangements for services.*

YOUR BENEFITS

MEDICAL COVERAGE - We cover injuries and illnesses which occur during your period of coverage. Benefits are paid in excess of your deductible & coinsurance up to your medical maximum.

EMERGENCY MEDICAL EVACUATION - If medically necessary, we will:

1. Transport you to adequate medical facilities.
2. Transport you home after receiving medical treatment related to a medical evacuation.

POLITICAL EVACUATION - If a formal recommendation is made for you to leave the country, we will transport you to your home country. This benefit will not apply if a formal Travel Warning was issued by the State Department, and you did not follow it.

EMERGENCY REUNION - If you require an emergency medical evacuation, we will send one person of your choice to be at your side while you are hospitalized.

RETURN OF MINOR CHILDREN - If you are traveling alone with minor children and are hospitalized because of a covered illness/injury, we will transport the children home with an escort.

INTERRUPTION OF TRIP - If you cannot continue your trip due to an immediate family member's death or because of damage to your residence (fire, flood, tornado, or similar natural disaster), we will reimburse you for the cost of economy travel to your home.

RETURN OF REMAINS - We will return your remains to your home country if you should die while traveling.

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.

COMMON CARRIER AD&D - Pays benefits for death occurring while riding as a passenger on a common carrier (motorized land, sea, or air conveyance operating to transport passengers for hire).

COMA BENEFIT - Pays benefits if you become comatose due to an accident.

FELONIOUS ASSAULT - Pays benefits if you are injured as the result of a felonious assault while traveling.

HOSPITAL INDEMNITY - If you are hospitalized while traveling outside of the United States we will pay you for each night you spend in the hospital, up to 30 days. This benefit is in addition to other covered expenses, and you may use these funds as you wish.

HOME COUNTRY COVERAGE

INCIDENTAL TRIPS - Covers an illness/injury which occurs on an incidental trip in your home country. You earn covered days at home at approximately 5 days per month of purchased coverage.

EXTENSION OF BENEFITS - Covers expenses incurred in your home country for conditions first diagnosed and treated outside your home country.

TERRORISM - If you are injured as a result of terrorist activity, we will provide benefits if the following conditions are met:

1. You have no direct or indirect involvement.
2. The terrorist activity is not in a country or location where the United States government has issued a travel warning within 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 is issued by the United States government.

NATURAL DISASTER - We will pay for replacement accommodations needed because of a natural disaster. You must provide proof of payment for the accommodations from which you were displaced.

NATURAL DISASTER EVACUATION - If you need an emergency evacuation due to a natural disaster which makes your host country location uninhabitable (as deemed by Seven Corners security personnel and as described in the plan document), we will arrange and pay for evacuation from a safe departure point to the nearest safe location. We will arrange and pay up to a maximum of 3 days for accommodations related to lodging if you are delayed at the safe location. We will also arrange and pay for one-way economy airfare to return you to your home country following evacuation.

PERSONAL LIABILITY - We will pay for eligible court-entered judgments or settlements (settlements must be approved by us) that are related to the personal liability you incur for acts, omissions, and other occurrences for losses or damages caused by your negligent acts or omissions that result in: 1) injury to a third person; 2) damage or loss to a third person's personal property; 3) damage or loss to a related third person's personal property.

PROVIDER NETWORK

A network provider can be located at sevendcorners.com/help/find-a-doctor or by contacting Seven Corners Assist. Inside the U.S., the network is not required although there are potential savings with its use. Outside of the U.S., we have an extensive network of providers, many of which have direct pay agreements. 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 that it is an eligible expense.

PRE-EXISTING CONDITIONS

Pre-existing conditions are normally not covered on travel medical plans. Liaison Majestic provides this coverage in two separate benefits explained below.

WAIVER OF PRE-EXISTING CONDITIONS

U.S. Residents traveling outside the United States

We pay up to the stated limit for a sudden, unexpected recurrence of a pre-existing condition. This benefit does not cover known, required, or expected treatment of any kind existent or necessary for 12 months prior to your coverage.

Coverage is provided up to the medical maximum if you have a Primary Health Plan (PHP) and you are younger than 65 years. We pay up to \$20,000 if you are younger than age 65 without a PHP. For members over 65 years with or without a PHP, the limit is \$2,500.

What is a Primary Health Plan?

It 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 you. It must be in effect before the start date of your Liaison Majestic plan and continue as long it is in effect. Such plans must have coverage limits in excess of \$50,000 per incident or per year.

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

HEART ATTACK AND STROKE BENEFIT

Non-U.S. Residents traveling in the United States

We pay up to the specified limit for each night spent in the hospital for a heart attack or stroke.

Please note: Incidental trips & extension of benefits are subparts of Home Country Coverage. See your plan document for details.