

roundtrip[®] select



protect your tickets, your luggage, and your health, worldwide.
trip cancellation • interruption / delay • emergency medical and dental
medical transportation • lost or stolen baggage • missed connection



SEVEN CORNERS

insurance program

RoundTrip Select helps ensure that You are prepared in the event of an accident, sickness or loss while traveling. By insuring Your non-refundable Trip costs, You are protected against unforeseen events that would cause Your Trip to be cancelled. In addition, You will receive coverage for baggage protection, travel assistance services, accidental death and dismemberment, and emergency medical evacuation and repatriation.

protection plan outline

This brochure describes the highlights of our Protection Plan. Plan details and an ID Card will be emailed to You after You have purchased benefits or can be obtained immediately when using the online system. These details provide complete information regarding the benefits, exclusions and limits of the Protection Plan. Please read them carefully.

Note: Certain terms are defined in the Evidence of Benefits that will be mailed to You with Your confirmation.

schedule of benefits

roundtrip® select protection plan

The following schedule shows the Maximum Benefit Amounts available through this program. Please review Your Protection Plan schedule to determine which benefits and limits apply to Your Trip.

benefit	per person limit
Trip Cancellation	Tour Cost to a maximum of: \$20,000
Trip Interruption	Tour Cost to a maximum of: \$20,000
Trip Delay	\$500
Missed Connection	\$500
Medical Expense	\$10,000
Medical Evacuation / Repatriation	\$50,000
Lost Baggage / Personal Effects	\$1,000
Baggage Delay	\$200
24-Hour AD&D	\$10,000
Common Carrier AD&D	\$25,000
Travel Assistance Services	Included
Optional Cancel for Any Reason	Up to 75% of Non-Refundable Trip Cost

Benefit amounts must be purchased for the full cost of the Trip (\$20,000 limit per person).

Important: Refer to Your ID Card for Your Protection Plan benefits and limits.

Note: certain capitalized words are defined terms in this Evidence of Benefits.

description of coverage

trip cancellation

The Company will pay a benefit, up to the maximum shown on the Confirmation of Coverage, if You are prevented from taking Your Trip after Your effective date due to:

1. Sickness, Accidental Injury or death of You, Traveling Companion, or Family Member or Business Partner; which results in medically imposed restrictions as certified by a Physician at the time of loss preventing Your continued participation in the Trip. A Physician must advise cancellation of the Trip on or before the Scheduled Departure Date.
2. You or a Traveling Companion being hijacked, quarantined, required to serve on a jury, subpoenaed, the victim of felonious assault within 10 days of departure; or having his/her principal place of residence made uninhabitable by fire, flood or other natural disaster; or burglary of his/her principal place of residence within 10 days of departure.
3. You or a Traveling Companion being directly involved in a traffic accident substantiated by a police report, while en route to departure.
4. A transfer of You by the employer with whom You are employed on the Effective Date that requires Your principal residence to be relocated.
5. The death or hospitalization of Your Host at Destination.
6. A Terrorist Incident that occurs in a city listed on Your Trip itinerary and within 30 days prior to Your Scheduled Departure Date. This same city must not have experienced a Terrorist Incident within the 90 days prior to the Terrorist Incident that is causing the cancellation of Your Trip. Benefits are not provided if the Travel Supplier offers a substitute itinerary. Your Scheduled Departure Date must be no more than 15 months beyond Your Effective Date.
7. Your Traveling Companion or Family Member, who are military personnel, and are called to emergency duty for a natural disaster other than war.
8. Strike that causes complete cessation of services for at least 48 consecutive hours.
9. Weather that causes complete cessation of services of the Common Carrier for at least 48 consecutive hours.
10. Bankruptcy and/or Default of Your Travel Supplier which occurs more than 10 days following Your Effective Date. Coverage is not provided for the Bankruptcy or Default of the travel agency from whom You purchased the Land/Sea Arrangements. Your Scheduled Departure Date must be no more than 15 months beyond Your Effective Date. Benefits will be paid due to Bankruptcy or Default of an airline only if no alternate transportation is available. If alternate transportation is available, benefits will be limited to the change fee charged to allow You to transfer to another airline in order to get to Your intended destination.

trip cancellation (cont.)

11. You are terminated, or laid off from employment subject to five (5) years of continuous employment at the place of employment where terminated.
12. Natural disaster at the site of Your destination that renders their destination accommodations uninhabitable.

** Effective Date is the date which begins at 12:01 a.m. following the: 1) postmark date of Your enrollment form or 2) the date You fax or transmit Your enrollment via the internet with the proper payment.*

trip interruption

The Company will reimburse You for the following:

1. Non-refundable cancellation charges imposed by the Participating Organization and/or Travel Suppliers;
2. If the Travel Supplier cancels Your Trip, then You are covered up to \$75.00 for the reissue fee charged by the airline for the tickets. You must have covered the entire cost of the Trip including the airfare

In no event shall the amount reimbursed exceed the amount You prepaid for the Trip.

Coverage does not include default of a Participating Organization or other organization that results in loss of services.

trip delay

The Company will reimburse You for Covered Expenses on a one-time basis, up to the maximum shown in the Confirmation of Coverage, if You are delayed en route to or from the Trip for twelve (12) or more hours due to a defined Hazard: Covered Expenses include:

1. Any prepaid, unused, non-refundable land and water accommodations;
2. Any reasonable additional expenses incurred;
3. An Economy Fare from the point where You ended Your Trip to a destination where You can catch up to the Trip; or
4. A one-way Economy Fare to return You to Your originally scheduled return destination.

missed connection

This benefit covers missed Cruise departures that result from cancellation or delay (*for three or more hours*) of all regularly scheduled airline flights due to Inclement Weather or any Common Carrier caused delay. Maximum benefits of up to the

description of coverage

missed connection (cont.)

amount shown in the Confirmation of Coverage are provided to cover additional transportation expenses needed for You to join the departed Cruise, reasonable accommodation and meal expenses (up to the per day amount shown in the Confirmation of Coverage) and non-refundable Trip payments for the unused portion of Your Cruise. Coverage is secondary to any compensation provided by a Common Carrier. Coverage will not be provided to individuals who are able to meet their scheduled departure but cancel their Cruise due to Inclement Weather.

emergency medical sickness & accident expense

The Company will pay benefits up to the maximum shown on the Confirmation of Coverage, if You incur Covered Medical Expenses as a result of Emergency Treatment of a Sickness or Accidental Injury that first manifests itself during the Trip.

Emergency Treatment means necessary medical treatment, including services and supplies, which must be performed during the Trip due to the serious and acute nature of the Sickness.

Covered Medical Expenses are necessary services and supplies that are recommended by the attending Physician. They include but are not limited to:

1. The services of a Physician;
2. The charges for Hospital confinement and use of operating rooms;
3. Charge for anesthetics (including administration); x-ray examinations or treatments, and laboratory tests;
4. Ambulance service; and
5. Drugs, medicines, prosthetics and therapeutic services and supplies.

If You are hospitalized due to a Sickness which first occurred during the course of the scheduled Trip beyond the date of the Scheduled Return Date, coverage will be extended until You are released from the Hospital or until maximum benefits under the Group Policy have been paid.

The Company will pay benefits, up to \$750.00, for emergency dental treatment for Accidental Injury to sound natural teeth.

emergency medical evacuation /repatriation

The Company will pay benefits for Covered Expenses incurred, up to the maximum shown on the Confirmation of Coverage, if an Accidental Injury or Sickness commencing during the course of the Trip results in Your necessary Emergency Evacuation. An Emergency Evacuation must be ordered by a Physician who certifies that the severity of Your Accidental Injury or Sickness warrants Your Emergency Evacuation.

1. Emergency Evacuation means:
 - (a) Your medical condition warrants immediate transportation from the place where You are injured or sick to the nearest Hospital where appropriate medical treatment can be obtained;
 - (b) after being treated at a local Hospital, Your medical condition warrants transportation to the United States where You reside, to obtain further medical treatment or to recover; or
 - (c) both (a) and (b), above.
2. Covered Expenses are reasonable and customary expenses for necessary transportation, related medical services and medical supplies incurred in connection with Your Emergency Evacuation. All transportation arrangements made for evacuating You must be by the most direct and economical route possible. Expenses for transportation must be:
 - (a) Recommended by the attending Physician;
 - (b) Required by the standard regulations of the conveyance transporting You; and
 - (c) Authorized in advance by the Company or its authorized representative.

Transportation of Dependent Children: If You are in the Hospital for more than seven (7) days following a covered Emergency Evacuation, the Company will return Your dependents, who are under 19 years of age and accompanying You on the scheduled Trip, to the domicile of a person nominated by You or Your next of kin with an attendant if necessary.

Transportation to Join You: If You are traveling alone and are in a Hospital alone for more than seven (7) consecutive days or if the attending Physician certifies that due to Your Injury or Sickness, You will be required to stay in the Hospital for more than seven (7) consecutive days, upon request the Company will bring a person, chosen by You, for a single visit to and from Your bedside provided that repatriation is not imminent.

Transportation services are provided if authorized in advance by the assistance provider, and are limited to necessary economy fares less the value of applied credit from unused travel tickets, if applicable.

description of coverage

emergency medical evacuation /repatriation (cont.)

Transportation means any Common Carrier, or other land, water or air conveyance, required for an Emergency Evacuation and includes air ambulances, land ambulances and private motor vehicles.

The Company will not cover any expenses provided by another party at no cost to You or already included within the cost of the Trip.

excessive insurance limitations

The insurance provided by the Plan shall be in excess of all other valid and collectible insurance or indemnity. If at the time of the occurrence of any loss there is other valid and collectible insurance or indemnity in place, the Company shall be liable only for the excess of the amount of loss, over the amount of such other insurance or indemnity, and applicable deductible.

repatriation of remains

The Company will pay the reasonable Covered Expenses incurred to return Your body to the United States if You die during the Trip. This will not exceed the maximum shown on the Confirmation of Coverage.

Covered Expenses include, but are not limited to, expenses for embalming, cremation, container for transport and transportation.

lost baggage & baggage delay

The Company will reimburse You, Your Family Member up to the maximum shown on the Confirmation of Coverage, for loss, theft or damage to baggage and personal effects, provided You have taken all reasonable measures to protect, save and/or recover Your property at all times. The baggage and personal effects must be owned by and accompany You during the Trip.

This coverage is secondary to any coverage provided by a Common Carrier and all other valid and collectible insurance indemnity and shall apply only when such other benefits are exhausted.

The Company will reimburse You for the expense of necessary personal effects, up to the maximum shown on the Confirmation of Coverage, if Your Checked Baggage is delayed or misdirected by a Common Carrier for more than twenty-four (24) hours, while on a Trip, except for travel to final destination or place of residence.

accidental death & dismemberment (ad&d)

You will receive benefits for loss of life or dismemberment due to an accidental injury while on Your Trip.

optional cancel for any reason

If You cancel Your Trip for any reason not otherwise covered by this plan, the Company will reimburse You for seventy-five percent (75%) of the prepaid, forfeited, non-refundable payments or deposits You paid for Your Trip provided:

- (a) Your plan payment is received within ten (10) days of the date Your initial deposit/payment for Your Trip is received; and
- (b) You insure all prepaid Trip costs that are subject to cancellation penalties or restrictions; and
- (c) You also insure within ten (10) days of the payment for those arrangements the cost of any subsequent arrangements (or any other arrangements not made through Your travel agent) added to Your Trip; and
- (d) You cancel Your Trip two (2) days or more before Your Scheduled Departure Date.

when you are eligible for benefits

"Effective Date" is 12:01 a.m. following the postmark of Your enrollment form or the date You fax or transmit Your enrollment via the Internet with the proper payment

1. **Trip Cancellation and Assistance Services** - Your eligibility begins on Your effective date.
2. **Trip Delay / Missed Connection** - in force while You are en route to and from Your covered Trip.
3. **All Other Coverages** - (*includes Trip Interruption*) You become eligible for benefits at 12:01 a.m. on Your scheduled departure date or Your effective date whichever is later, and ends at the point and time of return on the scheduled return date.
4. **Maximum Trip Length** - Under RoundTrip Select is 30 days (unless additional days are purchased).

eligibility

RoundTrip Select may be purchased if You are a resident of the United States or if You purchase this plan within the United States.

Dependent Children are children of the Primary Applicant under 19 years of age.

description of exclusions

when benefits do not apply

1. Pre-Existing Conditions, as defined in the Definitions section (*except Emergency Evacuation and Repatriation of Remains*) unless the insurance is purchased within 10 days of the initial Trip deposit;
2. Suicide, attempted suicide or any intentionally self-inflicted injury while sane or insane (*in Missouri, sane only*) unless results in the death of a non-traveling immediate Family Member; intentionally self-inflicted injuries;
3. War, invasion, acts of foreign enemies, hostilities between nations (*whether declared or not*), civil war;
4. Participation in any military maneuver or training exercise;
5. Any loss starting while You are in the service of the armed forces of any country. Orders to active military service for training purposes of two months or less will not constitute service in the armed forces. Upon notice to the Company of entering the armed forces, the Company will return to You pro-rata any premium paid, less any benefits paid, for any period during which You are in such service;
6. Piloting or learning to pilot or acting as a member of the crew of any aircraft;
7. Mental or emotional disorders, unless hospitalized;
8. Participation as a professional in athletics;
9. Participation in underwater activities;
10. Being under the influence of drugs or intoxicants, unless prescribed by a Physician, unless results in the death of a non-traveling immediate Family Member;
11. Commission or the attempt to commit a criminal act;
12. Participating in bodily contact sports; skydiving; hang-gliding; parachuting; mountaineering; any race; bungee cord jumping; and speed contest (*speed contest shall not include any of the regatta races, scuba diving, spelunking or caving, heliskiing, extreme skiing*);
13. Dental treatment except as a result of an injury to sound natural teeth within twelve (12) months of the Accidental Injury limited to \$750;
14. Any non-emergency treatment or surgery, routine physical examinations, hearing aids, eye glasses or contact lenses;
15. Pregnancy and childbirth (*except for complications of pregnancy*) except if hospitalized; curtailment or delayed return for other than covered reasons;
16. Traveling for the purpose of securing medical treatment;
17. Services not shown as covered;
18. Directly or indirectly, the actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release or exposure to any hazardous biological, chemical, nuclear radioactive material, gas, matter or contamination;
19. Confinement or treatment in a government Hospital; however the United States government may recover or collect benefits under certain conditions;

when benefits do not apply (cont.)

20. Care or treatment that is not medically necessary;
21. 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;
22. Care or treatment that is payable under any Insurance policy that does not require deductible and/or coinsurance payments by You;
23. Injury or Sickness when traveling against the advice of a Physician;
24. 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.

when "pre-existing" applies

The Pre-Existing Conditions exclusion is waived for You if You enroll in the Group Policy at the time You pay the deposit required for Your Trip (*or within 10 days of the initial deposit*) and You purchase the coverage under the Group Policy for the full cost of Your Trip.

Pre-Existing Condition means any injury, sickness or condition of You, Your Traveling Companion, Your Family Member booked to travel with You for which within the sixty (60) day period prior to the effective date of Trip Cancellation coverage under the Group Policy (a) first manifested itself or exhibited symptoms which would have caused one to seek diagnosis, care or treatment; (b) required taking prescribed drugs or medicine, unless the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescription; or (c) required medical treatment or treatment was recommended by a Physician.

additional information

definitions

actual cash value means purchase price less depreciation.

common carrier means any land, sea, and/or air conveyance operating under a valid license for the transportation of passengers for hire.

covered expenses shall mean expenses incurred by You which are for medically necessary services, supplies, care, or treatment; due to Illness or Injury; prescribed, performed or ordered by a Physician; reasonable and customary charges; incurred while insured under the Group Policy; and which do not exceed the maximum limits shown in the Confirmation of Coverage, under each stated benefit.

family member means You or Your Traveling Companion's legal or common law spouse, parent, legal guardian, step-parent, grandparent, parents-in-law, grandchild, natural or adopted child, step-child, children-in-law, brother, sister, step-brother, step-sister, brother-in-law, sister-in-law, aunt, uncle, niece or nephew, who reside in the United States, Canada or Mexico.

land/sea arrangements means any activities undertaken by You while in the Individual Coverage Term.

sickness means an illness or disease which is diagnosed or treated by a Physician after the effective date of insurance and while You are covered under the Group Policy.

traveling companion means person(s) booked to accompany You on Your Trip (*to a maximum of four (4) persons including You*). Note, a group or tour leader is not considered a Traveling Companion unless You are sharing room accommodations with the group or tour leader.

travel supplier means tour operator, cruise line, hotel etc. who has made the land and/or sea arrangements.

trip means prepaid Land/Sea Arrangements and shall include flight connections to join or depart such Land/Sea Arrangements provided such flights are scheduled to commence within one day of the Land/Sea Arrangements. Maximum Trip duration is 90 days.

you or your refers to all persons listed on the Confirmation of Coverage under the program purchased by You.

claim questions & situations

Once You have enrolled, You will receive an Evidence of Benefits and an ID Card, which will describe all aspects of the program, as well as who to contact in case of an emergency or if a claim should occur. The Assistance Company should be contacted if You require assistance while on Your Trip. When purchasing Your Trip, be sure to keep all documentation. This information will be required in order to process any claim.

Products underwritten by Nationwide Mutual Insurance Company, Nationwide Life Insurance Company and Nationwide Mutual Fire Insurance Company.

Please see Evidence of benefits for Specific State filings, and/or change in benefits.

enrollment is easy

Read the entire brochure and complete the RoundTrip Select online application in full at www.sevencorners.com/insurance/roundtripselect. Plan cost for the entire package is due at the time of application.

Remember: Benefits must be purchased for the full cost of the Trip.

travel assistance services

assistance with travel

pre-trip information: Provide information concerning inoculation and visa requirements for countries worldwide

weather information: Concerning local weather conditions

exchange rate information: Present-Day currency rates, etc.

embassy referral: Providing contact information for the nearest embassies around the world

interpreter referral: Contact information for interpreters around the world

lost passport: Provide directions for lost passport recovery to insureds while traveling outside of their home country

emergency message: In the event of a medical emergency, assistance in relaying urgent messages to family, friends, or business associates at the insured's request

hotel accommodation: In case of insured's hospitalization outside of their home country, assistance in locating hotel accommodation for insured's traveling companion

medical assistance while traveling

24-hour telephone contact: Should medical emergencies arise, there is help in locating medical care

conference calls: Arranging telephone conferences between Your attending and home physicians

second opinions: Arranging second medical opinions in hospital cases

emergency messages: Relaying emergency messages to family and employer during medical emergencies

payment guarantee: Guarantee or payment of medical bills or authorizing medical benefits according to the program for eligible benefits only.

ticketing services: 24-hour ticketing service to arrange emergency family visits

medical evacuations: Arranging emergency medical evacuation from medically underserved areas

repatriation: Arranging medical transportation home after treatment

medical / travel escorts: Arranging escorts and transportation for unaccompanied children

medical records: Arranging transfer of medical records

remains return: Arranging repatriation of remains for deceased travelers

about seven corners



SEVEN CORNERS

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

for questions and information

Contact Your agent or Seven Corners, Inc.
Seven Corners, Inc.
303 Congressional Blvd.
Carmel, IN 46032
800-335-0611 or 317-575-2652
Fax: 317-575-2659
www.sevencorners.com
Monday - Friday 8:00am - 5:00pm EST

Benefits under Your Protection Plan are provided by the by Nationwide Mutual Insurance Company, Nationwide Life Insurance Company, and Nationwide Mutual Fire Insurance.

Notice to Residents of California: Your Protection Plan contains disability insurance benefits or health insurance benefits, or both, that only apply during the Trip. You may have coverage from other sources that already provides You with these benefits. You should review Your existing policies. If You have any questions about Your current coverage, call Your insurer or health plan. The Pre-Existing Condition limitation is waived for Medical Expenses.

administered by



SEVEN CORNERS

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insurance carrier

Nationwide Mutual Insurance Company, Nationwide Life Insurance Company and Nationwide Mutual Fire Insurance Company.

(This plan may not be available in all states. Please contact Seven Corners for a list of approved states.)

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for additional information

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