



Seven Corners Trip Protection Elite

INSURANCE FOR RESIDENTS OF NEW YORK AND
WASHINGTON TRAVELING IN THE UNITED STATES
AND INTERNATIONALLY

Covers trips up to 90 days.



SEVEN CORNERS
TRAVEL INSURANCE



Our Trip Protection Elite Plan

This plan covers trips in the USA and abroad with protection for trip expenses, emergency medical, baggage, and an assortment of optional benefits, including Cancel for Any Reason.

The benefits featured in this brochure are available to residents of New York and Washington.

To review the benefits in detail, obtain a quote, and purchase a plan, visit our Trip Protection product page.

ABOUT SEVEN CORNERS

Founded in 1993, Seven Corners, Inc. is an award-winning travel insurance provider that serves customers all over the world with our insurance products and non-insurance assistance services.

We will help take care of your plan needs from start to finish — we don't outsource any services! We'll guide you through your purchase, provide your coverage information, answer your questions along the way, assist with your travel needs, and process your claims. Our goal is to provide you with outstanding service every step of your journey with us.

Seven Corners Assist

Non-Insurance Assistance Services

If you need travel assistance during your trip, our own in-house multilingual team, Seven Corners Assist, is available 24/7.

24/7 Travel Assistance* — We can provide local weather details, currency rates, embassy contact information, interpreter referrals, help with lost passport recovery, and pre-trip information such as inoculation and visa requirements.

24/7 Medical Assistance* — We can help you locate appropriate medical care, arrange second opinions, emergency medical evacuations, medical transportation home after treatment, escorts and transportation for unaccompanied children, and medical record transfers.

**This service is not insurance and is not affiliated with Crum & Forster. It is provided by Seven Corners Assist.*

YOUR UNDERWRITER

Trip Protection Elite includes travel insurance underwritten by United States Fire Insurance Company. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. The Crum & Forster group of companies is rated A (Excellent) by AM Best 2023.

SCHEDULE OF BENEFITS

All benefits shown below are per person.

	Seven Corners Trip Protection Elite <i>Maximum Benefit Amount</i>
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COVID-19 COVERAGE*

COVID-19 Trip Cancellation and Interruption	<p>Cancellation: Reimburses prepaid and nonrefundable trip payments if you must cancel your trip because you become sick with COVID-19 before you depart on your trip and your physician determines you can no longer take your trip.</p> <p>Interruption: Reimburses prepaid and nonrefundable trip payments and additional transportation costs if you must interrupt your trip if you become sick with COVID-19 during your trip and your physician determines you can no longer continue your trip.</p>
COVID-19 Accident and Sickness Medical Coverage	Reimburses you for medical costs you incur if you unexpectedly contract COVID-19 during your trip.
COVID-19 Travel Delay Coverage	Reimburses meals, local transportation, and lodging (if not paid by a common carrier or other party) if you're delayed at least six consecutive hours because you are quarantined.
COVID-19 Extension of Coverage	For plans purchased prior to July 11, 2023, coverage is extended for the duration of a COVID-19 quarantine and five additional days following the quarantine if you have not arrived at your return destination. For plans purchased on or after July 11, 2023, review your plan document to learn how you can extend your plan if needed.

INSURANCE BENEFITS

Trip Cancellation	Up to 100% of your nonrefundable Trip Cost up to \$30,000
Optional Cancel for Any Reason	75% of your nonrefundable Trip Cost ¹
Trip Interruption	150% of your nonrefundable Trip Cost
Travel Delay (6 hours)	\$300 per day up to \$1,500
Missed Connection (3 hours)	\$150 per day up to \$1,500 (cruises and tours only)
Accident & Sickness Medical Expense	\$250,000 — Secondary coverage (primary for New York residents)
Emergency Medical Evacuation/ Medical Repatriation/Return of Remains	\$1,000,000 — Secondary coverage (primary for New York residents)
Pre-Existing Medical Conditions	Exclusion for pre-existing conditions can be waived if you meet the requirements. ²
Baggage & Personal Effects	\$300 per item up to \$2,500
Baggage Delay (12 hours)	\$600

*This COVID-19 Coverage section describes how the plan benefits, listed above in Insurance Benefits, can provide coverage related to a loss caused by COVID-19.

¹Reimbursement is provided if you cancel 2 or more days before scheduled departure date. See plan document for additional requirements. Not available to New York residents.

²The plan's exclusion for pre-existing conditions can be waived if you buy the plan within 20 days of the date your initial trip payment or deposit is received. See plan document for additional requirements.

Benefits are in excess of all other valid and collectible insurance or indemnity or as required by state law.

Benefits continue on next page.

SCHEDULE OF BENEFITS

All benefits shown below are per person.

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Maximum Benefit Amount	
OPTIONAL BENEFITS	
Rental Car Damage	\$35,000
Air Flight Only Accident	Options: \$100,000, \$250,000, or \$500,000
Cancel for Work Reasons	100% of your nonrefundable Trip Cost
Lost Ski Days & Equipment Rental	\$1,000 (\$500 ski days/\$500 equipment)
Lost Golf Rounds & Equipment Rental	\$1,000 (\$500 golf/\$500 equipment)

The benefits featured in this brochure are available to the residents of the following states: New York and Washington.

This brochure is intended as a brief summary of benefits and services. It is not your plan document and does not contain a complete list of the coverage, limitations, and exclusions of this coverage. If there is any difference between this brochure and your plan document, the provisions of the plan document will prevail. Benefits and plan costs are subject to change.

This advertisement contains highlights of the plans developed by Seven Corners, Inc., which include travel insurance coverages underwritten by the United States Fire Insurance Company, Principal Office located in Morristown, New Jersey, under form series T7000 et al, T210 et al and TP-401 et al, and non-insurance Travel Assistance services provided by Seven Corners, Inc. The terms of insurance coverages in the plans may vary by jurisdiction, and not all insurance coverages are available in all jurisdictions. **Insurance coverages in these plans are subject to the terms, limitations, and exclusions, including an exclusion for pre-existing medical conditions.**

CA DOI toll free number is 800-927-4357. The cost of your plan is for the entire plan, which consists of both insurance and non-insurance components. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Seven Corners, Inc. 303 Congressional Drive, Carmel, IN 46032 USA; 1-800-335-0611; CUSTOMERSERVICE@SEVENCORNERS.COM; California license # OE61910. While Seven Corners, Inc. markets the travel insurance in these plans on behalf of USF, non-insurance components of the plans were added to the plans by Seven Corners, Inc., and Seven Corners, Inc. does not receive compensation from USF for providing the non-insurance components of the plans.

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