



*The Right Way to Travel®*

# Wander® Frequent Traveler Plus

ANNUAL MULTI-TRIP COVID-19 TRAVEL MEDICAL  
INSURANCE FOR INTERNATIONAL TRAVELERS

Covers worldwide travel outside your home country.





## Our Wander® Frequent Traveler Plus Plan

The world has changed, and travel is different now. You need travel insurance to protect you if you contract COVID-19 on an international trip.

And if you travel abroad frequently, you also need the convenience of an annual travel insurance plan for multiple trips. Wander Frequent Traveler Plus meets these needs with medical coverage for COVID-19 expenses and other illnesses and injuries that occur while you are on a covered trip.

To review the plan benefits, obtain a quote, and purchase a plan, [visit our Wander product page](#).

### Who can purchase this plan?

Travelers must be at least 14 days old and younger than 75 years.

### Where can I travel?

You are covered when traveling outside of your home country, which is the country where you have your permanent residence. United States citizens, including those with dual citizenship, cannot buy this plan for travel to the United States and U.S. territories.

### Coverage Length

You are covered for 364 days. At the end of that time, you may buy a new plan to cover your next year of travel. We will email you a reminder before your coverage ends. We cannot provide a refund after your coverage begins.

## 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 assistance services.

We will 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

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 & visa requirements.

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

## YOUR UNDERWRITER

You can feel confident with Wander Frequent Traveler Plus. It has 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.

\*In specific scenarios, coverage is provided by Tramont Insurance Company Limited. For details regarding Tramont, visit [tramontinsurance.com](http://tramontinsurance.com).

## Schedule of Benefits

All benefits listed in this Schedule of Benefits are in United States dollar amounts. All medical and dental benefits are subject to deductible and/or copay and coinsurance. Unless otherwise stated, all benefits are per person, per period of coverage, and they are provided up to the amount shown.

**Wander® Frequent Traveler Plus**  
Includes Coverage for COVID-19 Treatment

### PLAN OPTIONS

Benefit Period	90 days						
Medical Maximum Options	<table border="1"> <thead> <tr> <th>Ages</th> <th>Maximums</th> </tr> </thead> <tbody> <tr> <td>14 days to 64 years old:</td> <td>\$1,000,000</td> </tr> <tr> <td>65 to 74 years old:</td> <td>\$50,000</td> </tr> </tbody> </table>	Ages	Maximums	14 days to 64 years old:	\$1,000,000	65 to 74 years old:	\$50,000
Ages	Maximums						
14 days to 64 years old:	\$1,000,000						
65 to 74 years old:	\$50,000						
Deductible Options (You pay)	\$0; \$250; \$500 (per covered trip)						
Coinsurance <i>Inside the United States</i> (The plan pays)	We pay 90% of the first \$5,000, then 100% to the medical maximum						
Coinsurance <i>Outside the United States</i> (The plan pays)	We pay 100%.						

### MEDICAL

Hospital Room & Board, Inpatient Hospital Services, Outpatient Hospital / Clinical Services, Emergency Room Services, Doctor's Office Visits, Prescription Drugs, Home Health Care	URC* up to medical maximum						
COVID-19 Treatment	<table border="1"> <thead> <tr> <th>Ages</th> <th>Benefit</th> </tr> </thead> <tbody> <tr> <td>14 days to 64 years old:</td> <td>\$100,000</td> </tr> <tr> <td>65 to 74 years old:</td> <td>\$50,000</td> </tr> </tbody> </table>	Ages	Benefit	14 days to 64 years old:	\$100,000	65 to 74 years old:	\$50,000
Ages	Benefit						
14 days to 64 years old:	\$100,000						
65 to 74 years old:	\$50,000						
Local Ambulance	Up to medical maximum						
Urgent Care Visits	URC up to medical maximum \$15 copay						
Telehealth Consultations or Care	URC up to medical maximum						
Physiotherapy and Chiropractic Care	\$50 per visit, 10 visits maximum						
Hospital Daily Indemnity <i>Outside the United States</i>	\$100 per day, 10-day limit per occurrence						
Extension of Benefits to Home Country	\$5,000						
Pre-certification — <b>25% penalty</b>	Required inside the United States for specific types of treatment. Penalty does not apply to a medical emergency. See pre-certification section in your plan document for details.						
Acute Onset of Pre-existing Conditions <i>For United States residents traveling outside of the United States</i>	<table border="1"> <thead> <tr> <th>Ages</th> <th>Benefit</th> </tr> </thead> <tbody> <tr> <td>14 days to 64 years old:</td> <td>\$20,000</td> </tr> <tr> <td>65 to 74 years old:</td> <td>\$2,500</td> </tr> </tbody> </table>	Ages	Benefit	14 days to 64 years old:	\$20,000	65 to 74 years old:	\$2,500
Ages	Benefit						
14 days to 64 years old:	\$20,000						
65 to 74 years old:	\$2,500						
Myocardial Infarction and Stroke <i>For Non-United States residents traveling to the United States</i>	\$200 per day, \$3,000 maximum						

### DENTAL

Dental — Sudden Relief of Pain	\$250
Dental — Accident	Up to medical maximum

### VISION

Emergency Eye Exam	\$100 per occurrence \$50 copay
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\*URC means Usual, Reasonable, and Customary. It is the maximum amount we will pay for covered expenses based on several factors. See the definition in the plan document for more details.

## Schedule of Benefits *(continued)*

All benefits listed in this Schedule of Benefits are in United States dollar amounts. All medical and dental benefits are subject to deductible and/or copay and coinsurance. Unless otherwise stated, all benefits are per person, per period of coverage, and they are provided up to the amount shown.

<b>Wander® Frequent Traveler Plus</b>		
<i>Includes Coverage for COVID-19 Treatment</i>		
<b>EMERGENCY SERVICES AND ASSISTANCE</b>		
<b>All emergency services except Natural Disaster Daily Benefit and Terrorist Activity must be coordinated by Seven Corners Assist. Failure to utilize Seven Corners Assist may result in a denial of benefits.</b>		
Emergency Medical Evacuation and Repatriation	\$1,000,000 (separate from medical maximum)	
Emergency Medical Reunion	\$200 per day, 10-day limit \$50,000 maximum	
Return of Child(ren)	\$50,000	
Return of Mortal Remains	\$50,000	
Local Burial or Cremation	\$5,000	
Natural Disaster Evacuation	\$50,000	
Natural Disaster Daily Benefit	\$100 per day, 5-day limit	
Political Evacuation and Repatriation	\$10,000	
Terrorist Activity	\$50,000	
24/7 Travel Assistance Services	Included	
<b>AD&amp;D</b>		
Accidental Death and Dismemberment (AD&D)	<b>Who</b> Primary Insured or Eligible Spouse	<b>Principal Sum</b> \$25,000
	Child(ren)	\$5,000
<i>(aggregate limit of \$250,000 for total number of insureds on the plan)</i>		
Common Carrier Accidental Death and Dismemberment	<b>Who</b> Primary Insured or Eligible Spouse	<b>Principal Sum</b> \$50,000
	Child(ren)	\$25,000
<i>(aggregate limit of \$250,000 for total number of insureds on the plan)</i>		
<b>OTHER TRAVEL BENEFITS</b>		
<b>Trip Interruption must be coordinated by Seven Corners Assist. Failure to utilize Seven Corners Assist may result in a denial of benefits.</b>		
Loss of Checked Baggage	\$50 per article, \$500 per occurrence	
Baggage Delay	\$250 per occurrence	
Trip Interruption	\$5,000	
Travel Delay	\$100 per day, 2-day limit per occurrence	
Lost or Stolen Travel Documents	\$200	
Border Entry Protection <i>For Non-United States Residents traveling to the United States</i>	\$550	
Personal Liability	\$25,000	
<b>OPTIONAL COVERAGE</b>		
Hazardous Activities	Up to medical maximum	

Please be aware this coverage is not a general health insurance plan; it is an interim, travel medical program intended for use while away from your home country.

**It is your responsibility to maintain all records regarding travel history and age and provide necessary documents to Seven Corners to verify your eligibility for coverage.**

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.

**PATIENT PROTECTION AND AFFORDABLE CARE ACT:** THIS IS NOT QUALIFYING HEALTH COVERAGE ("MINIMUM ESSENTIAL COVERAGE") THAT SATISFIES THE HEALTH CARE COVERAGE REQUIREMENT OF THE AFFORDABLE CARE ACT. IF YOU DON'T HAVE MINIMUM ESSENTIAL COVERAGE, YOU MAY OWE AN ADDITIONAL PAYMENT WITH YOUR TAXES.

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INSURANCE FOR INTERNATIONAL TRAVELERS

Covers worldwide travel outside your home country.

Crossborder Services, LLC  
Five Greentree Centre, Suite 104  
Route 73  
Marlton, NJ 08053  
Phone: 1-877-340-7910  
FAX: 888-640-9807  
EMAIL: [info@americanvisitorinsurance.com](mailto:info@americanvisitorinsurance.com)

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**Seven Corners, Inc.**  
303 Congressional Boulevard, Carmel, IN 46032 USA  
800.335.0611 or 317.575.2652  
[www.sevencorners.com](http://www.sevencorners.com)