



<b>Liaison® International</b> Medical Insurance for Persons Traveling Outside of their Home Country or Country of Residence.	
<b>Underwriter</b>	Nationwide Mutual Insurance Company, Nationwide Life Insurance Company and Nationwide Mutual Fire Insurance Company <i>AM Best Rating A+ "Superior"</i> For the following states CT, DC, KS, LA, MD, ME, NC, NH, NY, OR, & WA the policy is underwritten by: Certain Underwriters of Lloyd's of London. <i>AM Best Rating A "Excellent"</i>
<b>Certificate Prefixes</b>	Nationwide: 10VN10, 10N10 Lloyd's: 10VLN10, 10LN10
<b>Eligibility</b>	Class 1: US and Canadian citizens traveling outside of the US, Class 2: Non-US citizens traveling to the US, Class 3: Non-US citizens traveling outside of their home country (no US visit). All Class 3 will be underwritten by Lloyd's of London
<b>Period of Coverage</b>	The minimum Period of Coverage under the Liaison International Plan is five (5) days, maximum is six (6) months. Coverage can be purchased in a combination of monthly and/or daily periods by paying the appropriate Plan Cost.
<b>Medical Limits</b>	\$50,000; \$100,000; \$500,000; \$1,000,000.
<b>Deductibles</b>	Options of \$0, \$100, \$250, \$500, \$1000, or \$2500 policy period deductibles. The rates stated in the brochure are based on a \$250 deductible. If the Insured would like a higher or lower deductible, multiply the base rate by the stated deductible factor.
<b>Coinsurance</b>	<b>Class 1:</b> U.S. or Canadian citizen traveling outside the U.S. After you pay the Deductible, the plan pays 100% to the selected medical Maximum. <b>Class 2:</b> Non U.S. citizens traveling to the United States. Option 1: After you pay the Deductible, the plan pays 80% of the next \$5,000 of eligible expenses, then 100% to the selected Medical Maximum. Option 2: After you pay the Deductible, the plan pays 100% of the next \$2,500 of eligible expenses, then 80% to the selected Medical Maximum.
<b>Hospital Indemnity</b>	\$150 per night for those traveling outside the US and Canada.
<b>Renewability</b>	Yes. The plan is renewable for up to 6 months.
<b>Pre-existing Conditions</b>	3 Year pre-existing condition look back exclusion prior to the effective date. For those traveling outside the United States and Canada, 1 Year pre-existing condition look back exclusion applies.
<b>AD&amp;D</b>	\$25,000 Principal Sum for Primary Insurance and Insured Spouse. \$5,000 for Dependent Child(ren).
<b>Pre-ex Waiver Benefit</b>	Class 1: Up to \$20,000 for U.S. citizens traveling outside the U.S. and Canada. (ages 65+ limited to \$2,500)
<b>Additional Info</b>	Emergency Evacuation, Emergency Reunion, Repatriation of Mortal Remains, Home Country Coverage automatically included, emergency dental; assistance services provided by Seven Corners.
<b>Key Selling Aspects</b>	<ol style="list-style-type: none"> <li>1. Seven Corners, Inc. is the leader in travel medical coverage by providing the richest benefits for reasonable rates.</li> <li>2. Liaison International is one of the few products underwritten by a U.S. insurance company.</li> <li>3. Daily renewal option for online purchases allows clients to pay as they go and avoid a large payment in advance.</li> </ol>

Quotes, personal agent assistance and secure online enrollment at  
<https://www.sevencorners.com/insurance/HWDYZWN>