


Liaison® Worldwide

Medical Insurance for Persons Traveling Outside of their Home Country or Country of Residence

Underwriter	Nationwide Mutual Insurance Company, Nationwide Life Insurance Company and Nationwide Mutual Fire Insurance Company. <i>AM Best Rating A+ "Superior".</i>
Certificate Prefixes	6VW10
Eligibility	For individuals and families (including unmarried dependent child(ren) over 14 days and under 19 years of age) while traveling outside of their Home Country.
Period of Coverage	The minimum Period of Coverage under Liaison Worldwide is five (5) days, maximum is six (12) months.
Medical Limits	\$50,000; \$150,000; \$300,000; \$500,000 (ages 80+ maximum limited to \$15,000).
Deductibles	Options of \$0, \$100, \$250, \$500, \$1000, or \$2500 Deductible is per person per Policy period, maximum of 3 Policy period deductibles per family. The selected Deductible and Coinsurance amount must be met for each Policy period.
Coinsurance	<p>Inside the United States and Canada: After you pay the deductible, the program pays 80% of the next \$5,000 of eligible expenses, then 100% to the selected medical Maximum.</p> <p>Outside the United States and Canada: After you pay the deductible, the program pays 100% of eligible expenses to the selected Medical Maximum.</p>
Hospital Indemnity	\$150 per night (for U.S. Citizens traveling outside the United States) in addition to any other Covered Expense.)
Renewability	Yes. The plan is renewable for up to 3 years.
Pre-existing Conditions	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
AD&D	\$25,000 Principal Sum for Primary Insurance and Insured Spouse. \$5,000 for Dependent Child(ren).
Pre-ex Waiver Benefit	Up to \$20,000 for U.S. citizens traveling outside the U.S. and Canada. (over age 65 is limited to \$2,500).
Additional Info	Emergency Evacuation, Emergency Reunion, Repatriation of Mortal Remains, Home Country Coverage automatically included. Also, emergency dental & assistance services are provided by Seven Corners. Terrorism benefit included.
Key Selling Aspects	<ol style="list-style-type: none"> 1. Seven Corners provides the best in service and experience. 2. Liaison Worldwide is underwritten by a U.S. insurance company, Nationwide Mutual Insurance Company. 3. Waiver of pre-existing conditions available for U.S. citizens traveling outside of their Home Country.

See brochure and program summary for full details and most recent updates at www.sevencorners.com/travelers/resources/

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