

Reside®

For anyone temporarily or permanently residing overseas. Seven Corners, Inc. has designed this program to offer optimum benefits for the lowest premium in the industry. Because the benefits are designed for international living, we are able to keep the premium low for the consumer. In addition, the plan is flexible for those insureds with regular travel to the United States.



Underwriter	Certain underwriters at Lloyd's of London. <i>AM Best Rating A "Excellent"</i>
Certificate Prefixes	5RES09
Eligibility	Persons between the age of 15 days and 74 years old, of any nationality. Each individual or family must complete an application and medical questions. The program is designed for the international resident and is not to be used as a replacement of traditional U.S. health coverage. U.S. citizens have a maximum of 6 months of coverage in the United States during any given policy year.
Period of Coverage	12 months. Monthly, quarterly, semi-annual, and annual payment options available.
Medical Limits	\$5,000,000 lifetime outside the U.S. & Canada. \$500,000 lifetime inside the U.S. & Canada.
Deductibles	Options of \$70, \$100, \$150, \$250, \$500 and \$1,000 per incident.
Coinsurance	Outside the US: After the selected per incident deductible, the Policy pays a scheduled amount per procedure.
Benefits	Reside is a "Scheduled Benefit Program", meaning that once the per incident deductible is met, eligible benefits are listed in detail. In this way, your clients know exactly what they will receive for the premium they pay.
Renewability	Individual and family programs cannot be cancelled, unless the Company chooses to cancel an entire class of insured persons (a Class is a group of persons with a common demographic classification - i.e., same town, location, occupation, age, etc.)
Pre-existing Conditions	All Pre-Existing Conditions will be considered, provided the Insured Person has not suffered symptoms, consulted any Physician for Treatment, advice or check-ups for these Pre-Existing Conditions; or taken Medication for a continuous period of 24 months prior to the date of the Treatments and expenses, that are being considered for Coverage under the certificate.
Maternity Benefit	Up to \$4,000 per Pregnancy outside the U.S. & Canada, Up to \$2,500 per Pregnancy inside the U.S. & Canada.
Newborn	\$10,000 lifetime maximum for the first 31 days after birth outside the U.S. & Canada, \$5,000 lifetime maximum for first 31 days after birth inside the U.S. & Canada.

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>