



Liaison® International 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> 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>
Certificate Prefixes	Nationwide: 10VN10, 10N10 Lloyd's: 10VLN10, 10LN10
Eligibility	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
Period of Coverage	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.
Medical Limits	\$50,000; \$100,000; \$500,000; \$1,000,000.
Deductibles	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.
Coinsurance	Class 1: U.S. or Canadian citizen traveling outside the U.S. After you pay the Deductible, the plan pays 100% to the selected medical Maximum. Class 2: 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.
Hospital Indemnity	\$150 per night for those traveling outside the US and Canada.
Renewability	Yes. The plan is renewable for up to 6 months.
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	Class 1: Up to \$20,000 for U.S. citizens traveling outside the U.S. and Canada. (ages 65+ limited to \$2,500)
Additional Info	Emergency Evacuation, Emergency Reunion, Repatriation of Mortal Remains, Home Country Coverage automatically included, emergency dental; assistance services provided by Seven Corners.
Key Selling Aspects	<ol style="list-style-type: none"> 1. Seven Corners, Inc. is the leader in travel medical coverage by providing the richest benefits for reasonable rates. 2. Liaison International is one of the few products underwritten by a U.S. insurance company. 3. Daily renewal option for online purchases allows clients to pay as they go and avoid a large payment in advance.

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