



Enhanced Comprehensive Accident & Sickness Insurance Information

► WHO IS ELIGIBLE TO PURCHASE AN INEXT ENHANCED COMPREHENSIVE TRAVEL INSURANCE PLAN?

Any individual 13 years of age and older who is currently residing in the United States may obtain an iNext travel insurance card.

► WHAT IS COMPREHENSIVE TRAVEL INSURANCE COVERAGE AND HOW DOES IT WORK?

The iNext Comprehensive Plans are fulfilled through Nationwide Mutual Insurance Company with assistance services provided by Europ Assistance USA and Inter-Hannover. These policies are appropriate for travelers who may not have primary insurance or a primary insurance policy with limited or no coverage overseas, and where they represent the best value for shorter duration trips due to their daily (10 day minimum purchase) and monthly rates.

Like all travel insurance policies, the coverage provided by iNext is secondary to any other coverage that you may have. In other words, if you are covered by another insurance policy — whether personal, family, or through your university, school or workplace — then that policy is your primary policy. Prior to departure, you should contact your primary insurance carrier concerning coverage to determine what benefits or limitations there are for medical treatment overseas.

► **IMPORTANT:** While abroad, you should have your primary insurance carrier and policy information readily available. During the claims process with Seven Corners, you will be asked to provide the following: Name, address, and phone number of primary insurance provider
Policy ID #, Member #, Group # of primary insurance policy

► WHO IS THE PROVIDER OF THE INEXT ENHANCED COMPREHENSIVE TRAVEL INSURANCE PLANS?

The iNext Enhanced Comprehensive International Insurance Plans are provided under the group sickness, accident, and travel insurance plan maintained by CIEE: The Council on International Educational Exchange. The iNext Enhanced Comprehensive plans are underwritten by the Nationwide Mutual Insurance Company, an A+ AM Best rated company and administered by Seven Corners.

► WHERE IN THE WORLD AM I COVERED UNDER MY INEXT TRAVEL INSURANCE PLAN?

Your insurance coverage is valid in any country outside of the 50 United States and District of Columbia as well as outside one's Home Country. *Home Country* shall mean the country where you have your true, fixed and permanent home and principal establishment.

► WHAT ARE THE POLICY EXCLUSIONS?

iNext comprehensive policies do not include coverage for the following:

- *Pre-existing conditions: Any condition identified or treated within the 60 day period preceding your insurance effective date.*
- *Routine physicals and Routine dental examinations and cleanings*
- *Preventive medicine*
- *Injuries sustained by the following activities: Participating in professional sports; skydiving; hang-gliding; parachuting; mountaineering where ropes or guides are used; any race (on an animal or in a vehicle); bungee cord jumping; motorized speed contests, (Speed contest shall not include any of the regatta races); scuba diving without PADI, NAUI certification; spelunking or caving; heli-skiing; extreme skiing/snowboarding*

A complete list of exclusions can be found in the policy description.

► IS PRE-APPROVAL REQUIRED BEFORE RECEIVING MEDICAL TREATMENT?

No, however, you are strongly encouraged to contact Seven Corners at 1-877-852-6767 if you are hospitalized, require surgery or being treated for a serious medical condition. Treatment by any licensed doctor or medical facility should be covered if your primary insurance does not cover the treatment. You should simply go to any doctor of your choice, obtain any prescription medication needed, pay the doctor, and then submit a claim for reimbursement. The customary procedure is thus to pay first and then submit a claim for reimbursement. In certain covered emergency situations, Seven Corners can issue a guarantee of payment for up to \$5,000 to facilitate cashless access.

► CAN DIRECT PAYMENT TO A DOCTOR OR HEALTH CARE FACILITY BE ARRANGED?

Some medical providers will accept payments from insurance and as noted above, in certain covered emergency situations, Seven Corners can issue a guarantee of payment for up to \$5,000 for a covered emergency. Standard procedure with travel insurance is for you to simply go to any licensed doctor of your choice, obtain any prescription medication needed, pay the doctor, and then submit a claim for reimbursement. You must contact Seven Corners before being admitted to a hospital for scheduled surgery unless it is a medical emergency and a call is not possible. The Seven Corners emergency response team is available 24/7 and may be able to arrange direct payment with the hospital or coordinate payment guarantees to facilitate cashless access for serious and expensive medical cases. Please understand that direct payment is not always guaranteed as each claim is handled on a case-by-case basis.

Seven Corners:

- +1.317-582-2684 (collect/outside U.S.)
- 1-877-852-6767 (toll free inside the U.S)



► **WHAT IS INCLUDED IN MY EVACUATION UPGRADE COVERAGE?**

In the event of a Natural Disaster Situation, Inter-Hannover will, on a best-effort basis, arrange for your evacuation from a safe departure point they designate to a safe haven of their selection. They will pay for your evacuation up to and including seven (7) days from the date of the official disaster declaration issued by the relevant host country. They will assist with and pay for ground, water and/or air transportation, as may be warranted, to a safe haven. If evacuation becomes impractical due to hostile or dangerous conditions, they will maintain contact with you and advise until evacuation becomes viable or the natural disaster situation has passed.

In the event of a threatening security or political emergency situation due to governmental or social upheaval at your location, Inter-Hannover will arrange (and pay for in accordance with the terms set) for your evacuation from the area. Evacuation services are provided by Northcott Global Solutions security personnel to the nearest safe location and then to your Resident Country if deemed necessary. The decision to evacuate will be made by security personnel in consultation with local governments and security analysts and in accordance with the definition of Emergency Political Repatriation outlined in the policy. Inter-Hannover and Northcott Global Solutions may use any or all appropriate resources to evacuate you, including but not limited to charter aircraft and ground and sea transportation in such circumstances where the point of departure may not be an international airport.

► **WHAT DOES MY TRIP CANCELLATION AND INTERRUPTION UPGRADE COVER?**

You will be reimbursed, up to the limit on the schedule of benefits, for non-refundable cancellation charges imposed by your travel supplier or airfare cancellation charges for flights arranged for your trip if you are prevented from taking your trip for the following covered reasons:

- Sickness, accidental injury or death of the insured, traveling companion, or family member which results in medically imposed restrictions as certified by a physician
- Weather which causes complete cessation of services of the Common Carrier for at least 24 consecutive hours and prevents the insured from reaching their destination
- Strike that causes complete cessation of services for at least 24 consecutive hours
- An accident or situation in a country which is part of the trip which leads the United States government to issue a general recommendation that an insured should not travel within that country for a period that would include the trip (State Dept. Warnings)

You will also receive an additional benefit of \$100,000 for air-only accidental death and dismemberment coverage

CLAIMS AND FINANCES

► **HOW DO I FILE A CLAIM?**

You can easily file a claim with Seven Corners by mail, fax, or email. To obtain a claim form, see below to download the appropriate claim form:

For medical claims go here: <https://www.inext.com/downloads/medicalClaim.pdf>

For Loss of baggage and personal effects claims click here: <https://www.inext.com/downloads/baggageClaim.pdf>

For trip cancellation and interruption claims click here: <https://www.inext.com/downloads/tripCancellation.pdf>

You should have the following information available to file a claim:

- Program Reference Number (listed on the back of the iNext Travel Card or print out) for Comprehensive and Comprehensive Plus plans.
- What coverage type or benefit category the claim is under (e.g. Medical Expense, Baggage Loss, etc.)
- The date the covered treatment or loss occurred
- The amount that was paid (if applicable)

You should complete the claim form for accuracy, sign the form, and return it to Seven Corners along with any requested supporting documentation, such as original receipts, diagnosis, proof of travel (e.g., a copy of a flight itinerary), and primary insurance information.

It is important to remember to keep your receipts from doctor's visits, pharmacy prescriptions and diagnosis records. These will be required by Seven Corners when you file a claim. All diagnosis forms should be translated into English if possible. One reason claims processing can be prolonged is due to lack of documentation. The better prepared you are, the faster the claims processing can occur.

Completed claims forms must be completed and sent with the original itemized bills to the claim administrator within 90 days. Submit Claims or Inquires to:

► **CONTACT INFORMATION**

Seven Corners, Inc. 303 Congressional Boulevard Carmel, IN 46032

Fax: +1.317.575.2256 **Email:** claims@sevencorners.com

If you have any questions about a claim, please feel free to contact Seven Corners at:
1-877-852-6767

► **WHO DO I CALL FOR HELP IN THE EVENT OF AN EMERGENCY?**

Seven Corners is available 24/7 to assist. Contact them at:

- **+1.317-582-2684 (collect/outside U.S.)**
- **1-877-852-6767 (toll free inside the U.S)**

