

Moore Stephens Isle of Man Crew Benefits

PRECISE. PROVEN. PERFORMANCE.

## Seven Corners

Seafarers know no earthly boundaries and that certainly extends to medical coverage. That's why we've sourced global and comprehensive product offerings for you.

The result is a simple but comprehensive medical insurance plan, whether you are at sea or ashore.

Because you have asked for worldwide coverage, including Mediterranean and Caribbean waters, Seven Corners has tailored products which will work for you.



Benefits include:

- worldwide coverage including the USA;
- a lifetime limit of US \$5 million;
- cover continues both onshore and at sea;
- continues whether "signed on" to a vessel or not.

## About Seven Corners

Established in 1993, Seven Corners Inc. is a specialist international health insurance provider with head offices in Carmel, Indiana, USA. The company offers innovative insurance solutions to individuals, governments, NGOs and companies throughout the world.

Policies issued by Seven Corners are underwritten by certain Underwriters at Lloyd's of London, rated A "Excellent" by AM Best and A+ "Strong" by Standard & Poor's.

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Emergency assistance:	
Medical evacuation	US \$250,000 per policy year
Repatriation of remains	US \$25,000
Medical reunion	US \$10,000 per person per policy year
Preventive checkups:	US \$250 per policy year
Routine examinations	After 12 months waiting
Female tests	period (annual deductible
Vaccinations and inoculations	doesn't apply)
Lifetime organ transplant limit	US \$1,000,000
Pre-existing conditions	Subject to acceptance and 24
	months waiting period

The cover is subject to:

- US \$250 annual deductible per person per policy year;
- treatment outside USA and Canada 100%;
- treatment in USA and Canada 80% up to \$5,000, then 100% (if the insured uses an approved PPO in the USA then the insurer will waive the co-insurance requirement and reduce the US \$250 deductible to US \$125); and
- sports exclusion: mountaineering, bungee jumping, parachuting, hang-gliding, racing (animal, motor or motorcycle), scuba (unless PADI, NAUI, YMCA, SSI, PDIC qualified and less than 40 metres).

Optional benefits include routine dental care and extreme sports extensions.

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