

# Medical insurance benefits

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.

### Table of benefits

<b>In-patient benefits:</b>	
Room costs	
Nursing	
Medicine	
Examinations and test (X-rays and lab tests)	100% up to policy limit
Surgery and anaesthetics	
Intensive care	
Hospital daily indemnity	US \$50 per day for each night spent in hospital outside USA and Canada. Maximum US \$1,000 per policy year.
<b>Outpatient treatments:</b>	
Emergency treatment	
Outpatient surgery	100% up to policy limit
Prescription medicine	
Medical supplies	
Physiotherapy and chiropractor	US \$75 per visit up to US \$10,000 lifetime max
Ambulance	100% up to policy limit
Maternity	US \$7,500 per delivery 12 month waiting period
Mental health	100% subject to US £10,000 max per policy year after 12 months waiting period Inpatient - max 45 days per policy year Outpatient - max 40 visits at 70% Lifetime max of us \$30,000
Newborn benefit	US \$2,500 lifetime max. First 31 days of birth
Emergency dental	Following an accident, max US \$500 per policy year

<b>Emergency assistance:</b>	
Medical evacuation	US \$250,000 per policy year
Repatriation of remains	US \$25,000
Medical reunion	US \$10,000 per person per policy year
<b>Preventive checkups:</b>	
Routine examinations	US \$250 per policy year
Female tests	After 12 months waiting period (annual deductible doesn't apply)
Vaccinations and inoculations	
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.

Moore Stephens Crew Benefits Limited  
PO Box 25, 26-28 Athol Street, Douglas  
Isle of Man, IM99 1BD British Isles  
T +44 (0)1624 662020  
S [skypeme.msrb](https://www.skypeme.msrb)  
[enquiries@msrb.im](mailto:enquiries@msrb.im)  
[www.msrb.im](http://www.msrb.im)