

# Academic Study Associates Summerfuel Benefit Guide

Group Number: LON13-131108-01RT

## Schedule of Benefits

All Coverages and Plan Costs listed in this Evidence of Benefits are in U.S. Dollar amounts.

Benefit	Per Person Limit
Program Cancellation	Up to 100% of Program Cost
Program Interruption	Up to 100% of Program Cost
Trip Delay/Missed Connection	Up to \$600 per Person. \$200 Daily Limit
Baggage Delay	Up to \$200
Lost Baggage/Personal Effects	Up to \$1,000 per Person
Travel Assistance Services	Included

## Description of Benefits

**Program Cancellation:** You have benefits in the amount purchased for unused non-refundable prepaid expenses for travel arrangements, whenever you are prevented from taking a trip for any of the following reasons that occur after the effective date\* of your protection plan:

1. Specified sickness, injury or death of you, your traveling companion, business partner of the parent/guardian of the enrolled, or family member of either you or your traveling companion that results in medically imposed restrictions as certified by a legally qualified physician at the time of loss, preventing your continued participation in the trip.
2. Strike that causes complete cessation of services of your common carrier for at least 48 consecutive hours.
3. Weather that causes complete cessation of services of your common carrier for at least 48 consecutive hours.
4. Employer termination or layoff affecting you or a person sharing the same room. Employment must have been with the same employer for at least three continuous years.
5. Terrorism. The Terrorist Incident must occur in a city listed on Your itinerary within 30 days prior to Your Scheduled Departure Date. This same city must not have experienced a Terrorist Incident within the 90 days prior to the Terrorist Incident, which is causing Your cancellation. Benefits are not provided if Your Travel Supplier offers a substitute itinerary.
6. Hijack, quarantine, jury duty or court ordered appearance as a witness in a legal action in which you or your traveling companion are not a party (except law enforcement officers).
7. Primary residence of you or your traveling companion is rendered uninhabitable due to unforeseen circumstances.
8. Burglary of you or your traveling companion's primary residence within 10 days of departure or during your trip.
9. Felonious assault of you or your traveling companion within 10 days of departure or during your trip.
10. You or your traveling companion is called to emergency military duty for a national disaster other than war.
11. Traffic accident directly involving either you or your traveling companion, substantiated by a police report, while en route to a scheduled departure point.
12. If your travel supplier cancels your trip, you will receive up to \$75 for the reissue fee charged by the airline for your tickets. You must cover the full cost of the trip.

\* Effective Date is the date which begins at 12:01 a.m. following the: 1) postmark date of your enrollment form or 2) the date you fax or transmit your enrollment via the internet with the proper payment. All cancellations must be reported to the Travel Supplier within 72 hours of the event causing the need to cancel. If the event delays the reporting of the cancellation beyond the 72 hours, report the event as soon as possible. All other delays of reporting beyond 72 hours will result in reduced benefit payments.

**Program Interruption:** If You are prevented from completing a Trip for any of the reasons listed under the Trip Cancellation section above that occur after Your Protection Plan Effective Date and after the departure date of the Trip, You are eligible up to the benefit amount purchased for:

1. Any unused non-refundable prepaid expenses for Travel Arrangements;
2. Return air: One way Economy Transportation to return to Your original destination or rejoin Your Trip less the value of the original unused return travel ticket;
3. Accommodations and transportation expenses for up to \$150/day for 10 additional days when a Traveling Companion must remain hospitalized or an Injury or Sickness not requiring hospitalization prevents You from continuing travel and You must extend Your Trip with additional hotel nights due to medically imposed restrictions on a Traveling Companion as certified by a Legally Qualified Physician.
4. Single supplement upgrade - You are eligible for benefits when Your Traveling Companion cancels or interrupts a trip for a specified reason and You do not.

This Benefit Guide is a summary of information & instructions; it is not a substitute for your review of the Certificate of Insurance which has been provided. For a full explanation of benefits, provisions, definitions, and exclusions from which claims are processed and coverage determinations made, refer to the official Certificate of Insurance.



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**Program Delay/Missed Connection:** You are eligible for benefits up to the benefit amount shown on Your certificate for: a) Additional Transportation Cost to join the Trip or return home, including up to \$150 per day for reasonable accommodations and meals, if Your delay requires an unplanned overnight stay; or b) unused nonrefundable portion of the prepaid expenses as long as the expenses are supported by proof of purchase and are not reimbursable by any other source. Delay must be for 3 hours or more and certified due to one of the following reasons:

1. Delay of Common Carrier (which is certified by the Common Carrier);
2. A traffic accident in which You were not directly involved (substantiated by a police report);
3. Documented weather condition preventing You from getting to the point of departure;
4. Quarantine, hijacking, strike;
5. Lost or stolen passports, travel documents or money (must be substantiated by a report to the policy or the appropriate authority);
6. Natural disaster, terrorism or riot

**Baggage Delay:** If Your checked baggage is delayed or misdirected while on Your Trip for more than 24 hours from Your time of arrival at Your destination other than Your residence by a Common Carrier, You are covered for the expense of necessary purchases of personal items up to the Maximum Benefit Amount as long as the expense is substantiated by receipts for purchases. Common Carrier must certify the delay.

**Lost Baggage/Personal Effects:** You are eligible for benefits up to the benefit amount for lost, stolen, or damaged baggage or personal items subject to a maximum reimbursement of up to \$300 per article. A maximum of \$1000 applies to the total amount payable for loss of any or all of the following: jewelry, watches, articles consisting in whole or in part of silver, gold or platinum, articles trimmed with fur, cameras and their accessories and related equipment. In addition, the following reimbursements are included in this benefit: 1) Lost or stolen passport or visa (\$50 maximum); 2) Lost or stolen credit cards (cost associated with the unauthorized use - \$50 maximum subject to verification that You have complied with all conditions of the credit card company).

The least of the following amounts will be paid for lost, stolen, or damaged baggage or personal items under this benefit: 1) The actual cash value (cost less proper deduction for depreciation) at the time of loss, theft or damage; 2) The cost to repair or replace the article with material of a like kind and quality; or 3) \$300 per article. This benefit does not apply to losses on property specifically scheduled under other insurance.

**Travel Assistance Services:** A variety of travel related services are available by calling 1-800-690-6295 (if in the U.S.) or 0-317-818-2808 (Collect). Services offered include: Medical evacuation/repatriation - Repatriation of remains - Medical/legal referral - Hospital admission guarantee - Emergency cash advance - Translation service - Prescription drug/eyeglass replacement - Passport/visa information - Bail bond - Inoculation information.

**Wellabroad.com:** Our real-time, information-rich Web site offers quick and easy access to important and varied travel information free to our insureds. It contains travel advisories and warnings as well as country-specific background information including entry requirements, languages, and airport locations. The site also provides common travel resources such as international area codes, language tools and currency and time zone converters. You will find a complete listing of international providers here as well.

## Claims Submission

Documents required for submitting a claim include the following:

1. Completed Proof of Loss (Claim form)
  - a. Lost Baggage/Personal Effects claims: [www.sevencorners.com/downloads/forms/baggageproofofloss.pdf](http://www.sevencorners.com/downloads/forms/baggageproofofloss.pdf)
  - b. All other claims: [www.sevencorners.com/downloads/forms/tripcancellationform.pdf](http://www.sevencorners.com/downloads/forms/tripcancellationform.pdf)
2. Detailed bills for services received.
3. Receipts for payments made.
4. Any other supporting medical documentation pertinent to the claim.

Claims documents may be submitted via postal mail, fax, or email:

Seven Corners, Inc.  
Attn: Claims  
303 Congressional Blvd.  
Carmel, IN 46032 UNITED STATES  
Fax: (+01) 317-575-2256  
Email: [claims@sevencorners.com](mailto:claims@sevencorners.com)

It is important to answer all questions on the claim form with as much detail as possible.

Claims which do not require additional medical documentation are processed within 30-45 days of receipt. Member reimbursement may be issued via bank check or wire transfer, depending on the member's preference.

***Currency conversions for claims are paid based on the exchange rate for the U.S. dollar on your date of service.***

*This Benefit Guide is a summary of information & instructions; it is not a substitute for your review of the Certificate of Insurance which has been provided. For a full explanation of benefits, provisions, definitions, and exclusions from which claims are processed and coverage determinations made, refer to the official Certificate of Insurance.*

