

Claim Filing Instructions

Read the instructions for the type of claim you need to file, you may have more than one.

Trip Cancellation

You were unable to depart on your covered trip.

1. Complete all applicable information starting on page 2.
2. If cancellation was the result of an illness/injury, please have the patient's physician complete the "Physician's Statement" on the attached form.
3. Please submit proof of payment for claimed expenses. Acceptable forms of proof of payment include a credit card statement and/or a copy of the front and back of the negotiated check.
4. Submit copies of the invoice/reservation for hotel, cruise, and tour bookings.
5. Submit your airline e-ticket if you have one.
6. Submit the travel supplier cancellation notice. This notice should contain the reservation/itinerary/booking information, date of cancellation, and the penalties.
7. Employment termination, submit - Termination letter or other documentation from employer indicating dates of employment.

Trip Interruption

You started on your trip and then had to return home due to an unforeseen event.

1. Complete all applicable information starting on page 2.
2. If the interruption was the result of an illness/injury, please have the patient's physician complete the "Physician's Statement" on the attached claim form – medical records from the date of service are applicable in lieu of a completed "Physician's Statement."
3. Please submit proof of payment for claimed expenses. Acceptable forms of proof of payment include a credit card statement and/or a copy of the front and back of the negotiated check.
4. Submit your airline e-ticket (please include original and new flight itineraries).

Single Supplement

Booked a trip with a companion who canceled, resulting in additional charges for you.

1. Complete all applicable information starting on page 2.
2. Please submit all revised booking confirmations showing the revised total cost.

Disclaimer: The furnishing of this form, or its receipt by the Company, must not be construed as an admission of any liability on the Company, nor a waiver of any of the conditions of the insurance contract. Any person who knowingly and/or with intent to injure, defraud, or deceive an insurance company or other person files a statement of claim containing false, incomplete or misleading information, may be guilty of insurance fraud and subject to criminal and substantial civil penalties.

1 Reason for Claim (You may check more than one.)

<input type="checkbox"/> Trip Cancellation	<input type="checkbox"/> Trip Interruption	<input type="checkbox"/> Trip Delay
EF PROGRAM NAME:		
<input type="checkbox"/> EF Educational Tours	<input type="checkbox"/> Go Ahead Tours	<input type="checkbox"/> Ultimate Break
<input type="checkbox"/> College Study Tours	<input type="checkbox"/> Gap Year	<input type="checkbox"/> Explore America

Primary Insured's Information *Traveler's Information*

2 Name of Primary Insured	3 Date of birth MM/DD/YYYY		
4 Account Number	5 Preferred phone number		
6 Email address	7 Fax number		
8 Mailing address (if different than home)	9 City	10 State	11 Zip code
12 Home address	13 City	14 State	15 Zip code
16 Preferred method of contact: <input type="checkbox"/> Mail <input type="checkbox"/> Email <input type="checkbox"/> Phone			

Travel Supplier / Provider Information

17 Company name	18 Phone number		
19 Company mailing address	20 City	21 State	22 Zip code
23 Scheduled date of departure MM/DD/YYYY	24 Scheduled date of return MM/DD/YYYY		
25 Actual date of return MM/DD/YYYY (trip interruption/trip delay)			

Claimed Expenses

Only list out-of-pocket expenses incurred by the traveler while on tour

Category	Amount	Required Supporting Documents
26 Airfare	\$	E-ticket receipt or original paper airline tickets
27 Lodging	\$	Documents confirming your reservation/payment/partial payment
28 Tour(s)	\$	Copy of the invoice. Any trip costs related to Delay/Interruption are calculated and provided to Seven Corners by EF Tours.
29 Cruise ship	\$	Booking confirmation
30 Other	\$	Meals, taxi, any additional expenses
31 Total expenses	\$	
32 Refunds	\$	Examples: account credits, cash refunds, trip or meal voucher, etc.
33 Total claimed	\$	<input type="checkbox"/> If you do not know the total, check this box if you intend to claim the amount provided to Seven Corners by EF Tours.

34 If You Are Claiming Airline Tickets, Please Complete The Below Section

Your airline tickets may have value up to one year from the original scheduled departure date. Please indicate below whether you will be exchanging your tickets for another trip. Please note: Your signature on this agreement is not a guarantee of payment. Claim determinations are subject to the terms and conditions of the plan document.

- I (We) will not be using our airline ticket(s). Please enclose a copy of all electronic ticket confirmation(s).
- I (We) will be exchanging our airline ticket(s) for future travel. Please enclose a copy of all electronic ticket confirmation(s) along with documentation for the cost you incurred for the exchange.

Traveling Companions

35 Companion name	36 Relationship
37 Companion name	38 Relationship
39 Companion name	40 Relationship
41 Companion name	42 Relationship

43 Reason for Cancellation / Delay / Interruption

If Cancellation / Delay / Interruption Due To Medical Reasons

44 Name of person having sickness or injury	45 Date of birth MM/DD/YYYY
46 Relationship to Primary Insured	
47a Has the person named in question 44 received medical attention for the mentioned symptoms or illness? <input type="checkbox"/> Yes <input type="checkbox"/> No	47b If YES, please indicate the date you were last treated MM/DD/YYYY
48 Period of Hospitalization (if applicable) MM/DD/YYYY From:	To:

Authorization For Release Of Medical Information – To Be Completed By Patient

In order to process a claim for benefits, I authorize any physician, hospital, or other Medical Provider to release to the Seven Corners Insurance Claims Administrator, or its representative, any information regarding my medical history, symptoms, treatment, examination results or diagnosis. A photocopy of this authorization shall be considered as effective and valid as the original. This authorization shall be considered valid for the duration of the claim, but not to exceed two and one-half years from the date signed. I understand I have a right to receive a copy of this authorization.

49 Date MM/DD/YYYY	50 Signature (Signature of Person Suffering Illness or Injury or legally authorized representative)
--------------------	---

Physician's Statement – To Be Completed By Physician Only

51 Name of doctor	52 Office phone number	53 Office fax number
54 Office mailing address	55 City	56 State
		57 Zip code
58 Name of patient	59 Date of birth MM/DD/YYYY	
60 Diagnosis that resulted in cancellation/interruption of trip		
61 Date symptoms first appeared or accident occurred MM/DD/YYYY	62 Date of first treatment for listed diagnosis MM/DD/YYYY	
63 Was patient treated by anyone else? <input type="checkbox"/> Yes <input type="checkbox"/> No	63a If YES, by whom?	63b If YES, when? MM/DD/YYYY
64 Was patient prohibited to travel due to this illness/injury? <input type="checkbox"/> Yes <input type="checkbox"/> No		
65 Date completed MM/DD/YYYY	66 Physician's signature	

Documentation Requirements

Only provide items applicable to your reason for this claim

<p>67 Depending upon the circumstance involved in the loss, one or more of the following items may be required to complete the processing of your claim. Please place a check by those items you have attached. We recommend you keep copies of any items submitted with this claim.</p>	
	Airline Ticket Stub/Receipt
	Copies of canceled checks or credit card statements with an invoice from your Travel Provider showing the date of your deposit. If you wish to waive the pre-existing condition exclusion on your claim, you must submit proof that you bought this insurance plan within 20 days of your first payment for air/land/sea arrangements.
	Police Report
	Statement from Hotel/Motel, Airline Carrier or Airport Facility that concerns your Cancellation/Delay. Note: Any cancellation or delay of flight must be documented by the airline.
	Car Rental Agreement
	Copies of reimbursement statements issued by an airline carrier, airport facility, car rental agency, travel agent, hotel/motel or other similar establishment or any other insurance company providing reimbursement to you for the loss.
	Original purchase receipts for additional expenses
	Report from common carrier confirming delay
	Employment Termination letter or other documentation from employer indicating dates of employment.
	Other (please describe)

Other Insurance / Authorization

<p>68a Do you have any other travel or out-of-country insurance through an employer, spouse's employer, retirement plan or credit card? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>68b If YES, please indicate name of insurance company</p>
<p>69 Plan number</p>	<p>70 Credit card issuing bank</p>

I AUTHORIZE any insurance company, physician, hospital, and other health care providers, any travel organization or agency, airline carrier, rental agency, hotel, motel, or similar entity providing lodging on a rental/lease basis or any other person who may have knowledge regarding this claim, to release any information requested regarding this claim and the loss reported.

I UNDERSTAND the information obtained by use of the authorization, will be used by Seven Corners to determine eligibility for benefits under this plan. Any information obtained will not be released by Seven Corners to any person or organization EXCEPT to reinsuring companies, or other persons or organizations performing business or legal services in connection with my claim, or as may be otherwise lawfully required or as I further authorize.

I KNOW that I may request to receive a copy of the Authorization. I AGREE that a photographic copy of this authorization is as valid as the original. I AGREE that this Authorization shall be valid for two and one half years from the date shown below. I UNDERSTAND that it is illegal to knowingly file a false or fraudulent claim or to knowingly help someone else file one. *A Parent or Legal Guardian may sign on behalf of a minor.*

NEW YORK: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

<p>71 Signature</p>	<p>72 Date MM/DD/YYYY</p>
----------------------------	----------------------------------

Send this form and any accompanying documents to Seven Corners using any of the following methods:

<p>MAIL Seven Corners, Inc. Attn: Claims PO Box 211379 Eagan, MN 55121 (Allow mail 7-10 days for delivery.)</p>	<p>FAX (+01) 317-575-2256</p>	<p>EMAIL tourclaims@sevencorners.com *Quickest and most preferred*</p>
---	-----------------------------------	---

Call for help: Local 1-317-582-2658 or Toll-free 1-866-887-7148

Disclaimer: This claim form is used for travel insurance underwritten by United States Fire Insurance Company. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. The Crum & Forster group of companies is rated A (Excellent) by AM Best 2023.

HIPAA Authorization to Disclose PHI and Payment Authorization

To prevent any delays in claims handling and payment processing, please sign at the end of both sections of this authorization form.

HIPAA Authorization to Disclose PHI

I authorize Seven Corners, Inc. to disclose protected health information (PHI), which will include the applicable account number and date(s) of the covered benefits received, about _____ (name of covered person) to Fleetcor Technologies, Inc. d/b/a Corpay to fulfill my request for Seven Corners to pay covered travelhealth benefits via Automated Clearing House Network (ACH) transfer. This authorization will expire once all applicable fund transfers have been made. I understand that:

- I can revoke (cancel) this authorization at any time by contacting Seven Corners as follows: Call 800-335-0611 (toll free) or 317-575-2652 (worldwide) or 317-818-2809 (collect). This will not affect any disclosures Seven Corners has made in reliance on this authorization before it receives my cancellation.
- Seven Corners cannot condition payment or eligibility for benefits on whether I sign this authorization. However, if I do not sign it or if I revoke it, Seven Corners may not be able to make payment via ACH transfer.
- Any PHI disclosed under this authorization may be re-disclosed by the recipient and will no longer be protected by the HIPAA Privacy Rule.

Signature: _____

Date: _____

Printed Name: _____

If you are not the covered person, and you are signing this authorization as the covered person's legal representative (parent, guardian, etc.), please describe your legal authority: _____

Payment Authorization

The NAME in the contact information must match exactly the name on the ACH, checking, or wire transfer account. Joint accounts require all names.

Payment Authorization Form

- To prevent any delays in claims handling, please be sure to sign this form.
- The **Name** in contact information must match exactly the name on the ACH, checking, or wire transfer account.
- Joint accounts require all names.

Contact Information

Name Account Holder(s)	Telephone		
Email address	I authorize Seven Corners, Inc. to contact me using this email address to discuss and/or inform me of payment confirmation. <input type="checkbox"/> Yes <input type="checkbox"/> No		
Mailing address (P.O. Boxes are not accepted)	City	State/Province/Region	Postal Code

1 Payment Type

<input type="checkbox"/> Check (check will ship to address above)	<input type="checkbox"/> ACH/EFT: US \$ Canada(CAD) \$ – complete section 2
<input type="checkbox"/> International Wire Transfer – complete section 3	

2 U.S. Account Information

Account type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings	Full Bank Name:		
Bank street address	City	State/Province/Region	Postal Code
ABA routing number	Account number	SWIFT BIC	

3 International/non-U.S. Account Information - Complete for payment through bank transfer outside the U.S.

Bank's full name			
Bank street address	City	State/Province/Region	Postal Code
Account number	Routing Number (BLZ, BSB, TRNO, branch code, etc.)		
IBAN	SWIFT BIC	Preferred reimbursement currency	

REGULATORY INFORMATION

Bank phone number	Identification number
	Account type: <input type="checkbox"/> ID <input type="checkbox"/> NIT <input type="checkbox"/> RIF <input type="checkbox"/> CPF <input type="checkbox"/> CNPJ <input type="checkbox"/> RUT <input type="checkbox"/> CUIT <input type="checkbox"/> OTHER

I hereby authorize Seven Corners, Inc. (hereinafter COMPANY) to mail any payments to the above listed address and to deposit any amounts owed me for reimbursement of relevant expenses or services rendered by initiating credit entries to my account at the financial institution (hereby BANK) indicated above. Further, I authorize BANK to accept and to credit any credit entries indicated by COMPANY to my account. In the event that COMPANY erroneously deposits funds in my account (by way of example, I am not entitled to the funds or the amount of deposit is incorrect or such funds are deposited in the wrong account), I authorize COMPANY to debit or credit my account in the amount necessary to correct the initial deposit, but in no case shall any debit exceed the amount of the initial deposit. I further agree COMPANY is not responsible for any transaction fees charged and will release Seven Corners of any liability in the event of lost or stolen payments.

Account holder signature	Date
--------------------------	------

FRAUD WARNING STATEMENT

FOR RESIDENTS OF ALL STATES OTHER THAN THOSE LISTED BELOW: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

ALASKA: A person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.

ARIZONA: For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

CALIFORNIA: For your protection California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

COLORADO: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

DELAWARE: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

FLORIDA: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

IDAHO: Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony.

INDIANA: A person who knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete, or misleading information commits a felony.

KANSAS: A "fraudulent insurance act" means an act committed by any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto.

KENTUCKY:

Application: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

Claim Form: Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

MAINE: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

MARYLAND: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

MINNESOTA: A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

NEW HAMPSHIRE: Any person who, with a purpose to injure, defraud, or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.

NEW JERSEY:

Application: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Claim Form: Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

PENNSYLVANIA: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

NEW MEXICO: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO CIVIL FINES AND CRIMINAL PENALTIES.

OHIO: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

OKLAHOMA: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

OREGON:

IMPORTANT NOTE: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance may be guilty of a crime and may be subject to fines and confinement in prison.

TENNESSEE: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefit.

TEXAS: Any person who knowingly presents a false or fraudulent claim for payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

VIRGINIA: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

WASHINGTON: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

V.03.22.2024 FRAUD STATEMENT