

# Plan for the unexpected



Travelers with Go Ahead Tours are offered insurance through plans by Specialty Insurance Solutions (SIS). Your two plan options are Trip Protection and Basic Trip Protection. These plans include travel insurance benefits underwritten by United States Fire Insurance Company to help secure your investment, as well as non-insurance assistance services provided by Seven Corners.

Visit [goaheadtours.com/travelprotection](http://goaheadtours.com/travelprotection) to view the Benefits Guide for additional details about each plan, and refer to the back of this sheet for certain key Terms & Conditions. Please be aware that there may be limitations to the plan given your travel destination.

## Trip Protection

Trip Protection allows you to safeguard your investment with cancellation coverage for many unexpected situations that prevent you from traveling or require you to interrupt your tour. Enroll in Trip Protection within three days of booking to receive the **Early Enrollment Package**, which includes a Pre-Existing Condition Waiver. AnyReason Protection\* is also included as a non-insurance Cancellation Fee Waiver from Go Ahead Tours.

### Pre-Existing Condition Waiver

Losses resulting from pre-existing medical conditions are normally excluded from coverage. However, this exclusion will be waived if you purchase Trip Protection during our three-day Early Enrollment window and insure all prepaid trip costs that are subject to cancellation penalties or restrictions.

### AnyReason Protection

This is a non-insurance Cancellation Fee Waiver provided by Go Ahead Tours that protects you should you need to cancel your tour prior to checking in for your first scheduled flight. Missed your window to get AnyReason Protection within 3 days? You have until your Tour Finalization Date to add it for \$75.

## Trip Protection and Basic Trip Protection provide you with coverage for:

### Tour Cancellation & Interruption

If an emergency at home hinders your ability to travel as planned, you may be eligible for valuable reimbursements.

### Travel & Baggage Delay

Should circumstances beyond your control cause you or your baggage to be delayed in reaching your tour destination, you may be reimbursed for related out-of-pocket expenses.

### Baggage & Personal Effects

Benefits may be paid in the event of permanent loss, theft, or damage of your personal belongings while coverage is in effect.

### Accident & Sickness

Trip Protection offers up to \$50,000 in coverage and Basic Trip Protection offers up to \$25,000 for out-of-pocket expenses.

When you enroll in a plan and book Go Ahead Tours flights, you can buy Extended Protection for up to 14 days beyond your trip dates.

This page was prepared by Specialty Insurance Solutions, Inc. (SIS)

All travel coverage plans may be returned for a full refund within the period specified in the plan document. Insurance benefits are underwritten by United States Fire Insurance Company (USF) under Policy Form series T210 et. al. and TP-401 et. al. **Insurance benefits are subject to limitations and exclusions, including an exclusion for pre-existing conditions.** The insured components of this plan are underwritten by USF. Plans also include non-insurance assistance services, which are provided by Seven Corners, and plans may include a non-insurance Cancellation Fee Waiver, which is provided by Go Ahead Tours. This brochure contains a brief description of insurance benefits underwritten by USF, 5 Christopher Way, 2nd Floor, Eatontown, NJ 07724. For a full and detailed explanation of insurance benefits, provisions, and exclusions from which claims are processed and coverage determinations made, please refer to the official plan document available at [sis-inc.biz/efgoaheadtours](http://sis-inc.biz/efgoaheadtours). If there are any inconsistencies with regard to this document and the plan document, the plan document will govern. Coverage options may vary or may not be available based on state of residence. You can call SIS at 877-974-7462 ext. 100 or email [info@sis-inc.biz](mailto:info@sis-inc.biz) to get further details about the features and pricing of each travel plan component. The business office for SIS is located at 16201 West 95th Street, Ste. 210, Lenexa, KS 66219. The California license number for SIS is 0888782. Consumers in California may contact the California Department of Insurance hotline at 1-800-927-4357. Consumers in Maryland may contact the Maryland Insurance Administration at 1-800-492-6116 or 410-468-2340.

EF Go Ahead Tours (GAT) is not an insurer and does not have any liability for any coverage amounts. As a travel retailer, GAT is not qualified or authorized to answer technical questions about the benefits, exclusions, or conditions of any of the insurance coverages in the plan or to evaluate the adequacy of your existing insurance coverage. GAT and its employees may offer and disseminate travel insurance under the direction of SIS. You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this plan with your existing life, health, home, and automobile insurance policies. If you have any questions about this coverage, contact SIS at 877-974-7462 ext. 100. Purchasing a travel protection plan is not required in order to purchase any other products or services offered by GAT. Please note that if you are traveling with certain visas (i.e. a Schengen Visa) or to certain destinations (i.e. Antarctica), your destination country may enforce coverage requirements that may only be met through certain travel coverage plans. Please call Go Ahead Tours for a full list of specific protection requirements for your tour.

\*AnyReason Protection is a non-insurance Cancellation Fee Waiver provided by Go Ahead Tours. Vouchers issued as an AnyReason Protection benefit may not be used as a tour deposit. AnyReason Protection is available to be purchased separately in Missouri, Minnesota, and New York. If you are a resident of Missouri, Minnesota, or New York and would like to purchase AnyReason Protection, you can call Go Ahead Tours at 1-800-597-0350.