



**Go Ahead
Tours**

Summary of Coverage

THIS SUMMARY OF COVERAGE IS PROVIDED FOR INFORMATION PURPOSES ONLY AND DOES NOT ALTER, AMEND OR EXTEND THE COVERAGE OF THE POLICY. FOR A FULL DESCRIPTION OF THE TERMS, CONDITIONS AND EXCLUSIONS, REFER TO THE CERTIFICATE OF INSURANCE WORDING.

Group Policy Holder	EF Travel Canada Ltd. 80 Bloor St West, 16 th Floor Toronto, ON M5S 2V1
Covered participants	Participants travelling with EF Institute for Cultural Exchange Ltd. on a Go Ahead Tour, departing from Canada
Group Policy Number	9908-6986
Insurance Company	Chubb Insurance Company of Canada 199 Bay Street, Suite 2500 P.O. Box 139, Commerce Court West Postal Station Toronto, Ontario M5L 1E2

Coverage

The policy provides maximum compensation to covered participants according to the following schedule:

Accident and Sickness

A. Medical Expenses	up to \$50,000
B. Emergency Home Evacuation	up to \$35,000*
C. Family Member Reimbursement	up to \$35,000*
D. Home Repatriation	up to \$35,000*
- local burial	up to \$7,500
E. Accidental Death	up to \$25,000**
F. Accidental Disability	up to \$25,000**

Baggage and Property

G. Baggage and Property	up to \$2,000
- Valuable Property	up to \$1,000
H. Valuable Documents	up to \$100

Delay

I. Baggage Delay	up to \$100 every 24 hours or part thereof, up to a maximum of \$300 (24 hour waiting period for Baggage Delay)
J. Personal Delay	up to \$500/day, up to a maximum of \$2,500

Tour Cancellation and Interruption

K. Tour Cancellation	Go Ahead Tour price
L. Tour Interruption	Unused part of Go Ahead Tour price
- transportation extra cost	Ticket Fare
M. Additional Costs for Return Home due to Violent Outbreak	up to \$1,500
N. Accommodation Extra Cost	up to \$100 per day, up to a maximum of \$500
O. Delay due to Theft of Valuable Documents	up to a maximum of \$100 every 24 hours or part thereof, up to a maximum of \$500

* \$35,000 is the combined maximum compensation for B) Emergency Home Evacuation, C) Family Member Reimbursement and D) Home Repatriation.

** Payments available under E) Accidental Death and F) Accidental Disability are not subject to a combined limit of coverage per Accident or injury and each provide separate limits of coverage

*** "Unused" means the Participant's financial loss of any whole, partial or prorated prepaid "Non-Refundable Tour Payments."

If more than one claimant suffers a covered Accidental Death in the same event on the same Go Ahead Tour, then the Insurance Company will not pay more than \$10,000,000. If an event results in benefit amounts becoming payable, which when totalled, exceed \$10,000,000, then that amount will be divided proportionally among the claimants.

Termination of Insurance

Coverage ends at the earliest of the following dates:

- when Your Go Ahead Tour has ended (including the time it takes You to travel via direct route to Your city of residence immediately after Your Go Ahead Tour ends if You have purchased airfare as part of Your Go Ahead Tour);
- when You leave the Go Ahead Tour early if it is prior to the end of Your Go Ahead Tour; and
- when You return to Your city of residence.

If You have purchased the Extended Protection Coverage, coverage starts and ends based on Your requested travel dates organized by Go Ahead Tours.

If the return from Your Go Ahead Tour is delayed or interrupted for reasons covered by the Certificate, coverage is extended until Your return to Your city of residence. If You are unable to travel due to a medical condition at the time when Your Go Ahead Tour ends, coverage is extended for up to 30 days or until Your Doctor confirms that You are able to travel, whichever comes first, subject to the terms and conditions of the Certificate.

Coverage provided under the Tour Cancellation section of the Certificate begins on the day Go Ahead Tours receives payment of the premium and ends at the time of departure of Your Go Ahead Tour or when You cancel Your Go Ahead Tour, whichever date is earliest.

Submitting a Claim

If a loss occurs, You should file a claim promptly. The claims process is set out in the Certificate under the section entitled **What to do if a Loss Occurs / How to File a Claim**.

In the event that You need to cancel or interrupt Your Go Ahead Tour, contact Go Ahead and the Claims Agent within 14 days of the event which causes the Tour Cancellation or Tour Interruption.

EF Institute for Cultural Exchange Ltd. (also operating as Go Ahead Tours)

80 Bloor St W, 16th Floor

Toronto, Ontario M5S 2V1

Telephone: 1 (800) 754-5066

Fax: 1 (800) 556-6046

Emergency Assistance while on tour:

Generali Global Assistance

Telephone: 1 (888) 748-9739 (toll free in the U.S. or Canada)

1 (240) 330-1476 (from other international locations, call collect)

Claims Handling:

Crawford & Company (Canada) Inc.

100 Milverton Drive, Suite 300

Mississauga, Ontario L5R 4H1

Attention: CHUBB A&H Claim

Telephone: 1 (855) 897-8512

Fax: 1 (905) 602-0185

Email: newhumanriskclaims@crowco.ca