



You're covered with EF!

Comprehensive and affordable, EF's recommended coverage plans let you explore the world worry-free.

EF's recommended **All-Inclusive Travel Protection Plan** gives you all the coverage below at one great price. You will notice the plan was added to your account upon enrolment. The plan is only \$129 for tours that are 9 days or less and \$149 for tours that are 10 days or more and must be purchased no later than 30 days after enrolment. With this plan, you are covered wherever you are in the world and have access to Efekta Insurance representatives 24 hours a day. All your plan details are kept with your Tour Director while on tour, so you can relax and enjoy your trip of a lifetime!

All-Inclusive Travel Protection Plan*

Medical and Accident Coverage guarantees medical attention anywhere your tour takes you. It covers hospital bills, doctors' fees and medical transportation for illnesses acquired during the tour. Medical and Accident Coverage also covers transportation, food and lodging expenses for two of your family members to be at your side in the event you are hospitalized with a life-threatening condition. If possible, you will be returned home promptly, as necessary. Combined coverage for the above services is a maximum of \$45,000.

Baggage and Property Coverage covers, cash, airline tickets and other valuable documents in case of theft or delay. It provides coverage for baggage (up to \$2,800) and theft-prone property (up to \$1,400) for the duration of your tour. Should baggage be delayed more than 24 hours (except on the way home), the extra costs will be covered (up to \$225). It also covers theft of cash (up to \$400), airline tickets and other valuable documents (up to \$700).

Tour Cancellation and Interruption Coverage ensures you receive a full refund of the Cancellation Fee or Tour Fees if you need to cancel or interrupt the tour due to reasons of serious injury and grave illness leading to hospitalization. Valid reasons for cancellations also include financial hardship due to unexpected/involuntary job loss, jury duty, call to military service or severe damage to your home.

24-hour emergency assistance is available seven days a week, no matter your destination. In the event of an emergency on tour, you will have round-the-clock access to our English-speaking network.

If you:	have tour questions or need to purchase coverage	have claim or policy questions	have a medical emergency on tour
Contact:	<p>All residents of Canada excluding Quebec: EF Educational Tours 60 Bloor Street West #501 Toronto, ON M4W 3B8 1-800-263-2806</p> <p>Residents of Quebec only: EF Educational Tours 407 McGill Street #400 Montreal, QC H2Y 2G3 1-866-750-2550</p> <p>OR at eftours.ca</p>	<p>Efekta/Aetna Student Health P.O. Box 14101 Lexington, KY 40512 USA (617) 218-8400 1-800-783-7447 efekta@aetna.com</p>	<p>Efekta/AXA Assistance (+49) 89 500 704 849 1-800-847-3948 efekta@axa-assistance.de</p>

* Key exclusions can be found on the reverse side or for full exclusions list please visit: www.efektainsurance.com. Alberta residents and Ground Tour participants should contact EF for alternative insurance coverage.

Underwritten by Efekta Insurance International Ltd., Bermudiana Arcade, 3rd floor, 27 Queen Street, HM11, Hamilton, Bermuda, through a Master Policy issued to EF Cultural Travel Ltd. For complete terms, conditions and exclusions, please refer to the Master Policy, which may be obtained by calling EF at 1-800-263-2806 or 1-866-750-2550 in Quebec.

All-Inclusive Travel Protection Plan

Premiums

\$129 for tours 9 days or fewer
\$149 for tours 10 days or more

Includes:

- **Tour Cancellation and Interruption Coverage**
- **Baggage and Property Coverage**
- **Medical and Accident Coverage (including emergency assistance service)**

All premiums are non-refundable.

Tour Cancellation and Interruption Coverage

Cancellation—Covered reasons:

A refund will be issued should the participant be forced to cancel his or her tour due to:

- A serious injury, grave illness leading to hospitalization or death of the participant or of a Family Member (see definition of Family Member below).
- The participant being required to serve on a jury, subpoenaed, drafted into military service or having his or her home rendered uninhabitable by fire or flood.
- The participant being directly involved in a traffic accident en route to the departure of an EF tour;
- Financial strain caused by a parent's involuntary, sudden and unforeseen loss of employment.

Interruption—Covered reasons:

- The participant being hospitalized while on tour as the result of a serious injury or grave illness.
- A serious injury, grave illness leading to hospitalization or death of a Family Member during the tour (see definition of Family Member below).

If any of the covered events occur during the tour, the following coverage applies:

- Transportation costs of bus, train or economy airfare by the most direct route (up to a maximum of \$1,400) in order to reach the return destination gateway or to travel from the place where the participant's trip was interrupted to where the trip can be rejoined.
- Any unused air, land or sea arrangements paid by the participant.

How to make a Cancellation claim

Cancellation prior to departure: Under this plan, you will be reimbursed for the total paid portion of the tour costs (excluding the non-refundable premium), if the cancellation is due to any above covered reasons. The event or accident that causes you to cancel your tour must have occurred after your coverage effective date. **In order for you to obtain tour cancellation benefits, EF Educational Tours must be notified of your need to cancel the tour within 14 days of the event that causes the cancellation or prior to your group's departure, whichever comes first (see "Exclusions").**

Exclusions for Tour Cancellation and Interruption Coverage

The insurance company will not reimburse you or pay Tour Cancellation/Interruption Coverage benefits due to:

- Changes in travel plans due to carrier caused delays (including bad weather).
- Personal change of plans by participant or a Family Member including anxiety or fear; business or contractual obligations.
- Prohibition or regulation by any government; default of tour or program operator (including EF Educational Tours and its affiliated parties), airline, cruise line or any other organization that results in a loss of service.

Terms you should know:

"Family Member" is defined as a spouse, parent, child, sibling, grandparent, grandchild, legal guardian or live-in companion. Also included are parents, children or siblings of a spouse or live-in companion who is covered under this policy.

"Pre-existing condition" is any injury, sickness or condition for which you have received treatment or have been diagnosed, or that would have caused a prudent person to seek diagnosis or treatment, before this policy takes effect.

How to file a claim:

Please contact Aetna Student Health and they will send you a Claim Form to fill out. The Claim Form must be filled out completely and include all the required documentation. The policy includes coverage for the duration of your EF Educational Tour. Please be aware that these policies do not include coverage for stay-ahead or stay-behind option periods, unless you have purchased the Optional Extension Coverage.

- Your inability to obtain the necessary travel documents (passports, visas, etc.); detention or confiscation by customs.
- The insurance company will also not reimburse you or pay benefits for the participant or any Family Members' loss, illness or injury due to the excluded conditions as stated in the "Exclusions for Medical and Accident Coverage" section of the policy. Please refer to the "Exclusions for Medical and Accident Coverage" for a full listing. Also, the insurance company will not reimburse the participant or pay Tour Interruption benefits for any changes in travel plans due to mental or psychological health disorders, including eating disorders.

Baggage and Property Coverage

This policy covers:

- Damage to or theft of personal property during tour up to a maximum of \$2,800, including valuable property. (Please observe safety and security guidelines as outlined in "Exclusions.")
- Damage to or theft of valuable property (items valued over \$150) is reimbursable up to \$1,400 per incident.
- Baggage delayed more than 24 hours from Canada (\$75 per 24 hours delayed up to a maximum of \$225, refunded upon return, to cover costs incurred only for necessities such as toiletries, underwear, etc.) Receipts must be submitted.
- Theft of valuable documents like airline tickets, not due to negligence (up to \$700).
- Theft of currency (up to \$400).

How to make a claim

A police report and receipts are required for reimbursement. You must report theft during your tour to the local police department and file a **police report** as soon as possible. Your EF Tour Director will assist you. **There is a \$40 deductible per incident** (see "Exclusions"). You must deliver a claim form to the Claims Agent as soon as possible, but at the latest within one year of the time of the loss. If you wait longer than one year, you will not be entitled to any of the benefits.

Exclusions for Baggage and Property Coverage

This policy does not cover any damage to, loss or theft of:

- Any cash, valuable property or valuable documents not carried on you or not kept in a locked device, when you are absent.
- Any damage caused by your negligence.
- Any indirect costs following a loss or theft.

Medical and Accident Coverage

This policy covers up to a combined maximum of \$45,000 per incident for the following:

- Medical expenses incurred outside the home country for necessary treatment and medication relating to an accident occurring or an illness acquired while on tour. (See "Coverage periods").
- On Efekta's approval, emergency evacuation to the participant's home country (if medically necessary); or home repatriation in the event of death.
- Reasonable travel and accommodation costs of two Family Members travelling to visit (Efekta will approve number of days) a participant considered to be in a life-threatening situation as diagnosed by a doctor and pre-approved by Efekta.
- An additional \$35,000 in supplementary benefits for disability or death in case of an accident while on tour.

How to make a claim

Should you become ill or sustain an injury while on tour, go immediately to a doctor or hospital. In the

case of a medical emergency, you must notify Efekta/AXA Assistance. After you have been treated, be sure to request your receipt for payment and the doctor's report indicating diagnosis, treatment and any other pertinent information. **There is a \$40 deductible per condition for this coverage** (see "Exclusions").

Exclusions for Medical and Accident Coverage

The following medical, dental, travel and other expenses are not covered by this policy:

- All expenses resulting from or relating to treatment due to mental or psychological health disorders, including eating disorders. As well as all expenses for treatment of physical symptoms resulting from or relating to the above.
- All expenses resulting from or relating to treatment due to the abuse of alcohol, sleeping pills, narcotics or other intoxicants, as well as expenses resulting from or relating to treatment due to a suicide, suicide attempt, criminal act or violent behaviour on your part.
- Maternity expenses or any illness or treatment connected with pregnancy.
- All expenses for treatment or prescription drugs related to a pre-existing condition, insofar as they can be reasonably expected. As well as expenses resulting from or relating to treatment that was required before the effective inception date of this coverage and would have made a prudent person seek care prior to the effective inception date of this coverage.
- Telephone costs in relation to a covered claim, in excess of \$75, other than for telephone calls to the Insurance Company.
- All expenses resulting from or relating to accidents due to risky sporting events or other risky activities, unless these activities are part of an EF Educational Tours tour.
- The insurance company will not pay the related travel costs if a ship or airplane is forced to change its route because of your illness or injury.

General exclusions relating to all types of coverage

No coverage is provided and the insurance company will not pay for any losses resulting directly or indirectly from:

- A willful act or gross negligence on your part or on the part of anyone entitled to receive a benefit.
- War, hostile acts of a foreign power, revolution, usurped power, civil war, acts of war (declared or undeclared), riots or rebellion ("riot" means tumultuous disturbance of the peace by a group of persons whether national or local, gravely threatening the social peace and order of the area) or other disturbances of a similar nature, however not including direct acts of terrorism ("direct", meaning an immediate and geographically proximate threat to personal safety). However, the insurance company will pay up to \$2,000 for the additional costs incurred if you return home immediately after the outbreak of violence in the area where you are, due to any of the aforementioned excluded events, and in accordance with recommendations by official authorities in your home country (Ministry for Foreign Affairs).

Nuclear, chemical or biological terrorism

exclusion clause: Notwithstanding any provision to the contrary within this policy or any endorsement thereto, it is agreed that this policy excludes any losses directly or indirectly arising out of, contributed to or caused by, or resulting from or in connection with any act of nuclear, chemical or biological terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.