

EF EDUCATIONAL TOURS - GLOBAL TRAVEL PROTECTION PLAN CERTIFICATE OF INSURANCE

CHUBB®

Policy No. 9908-6985

Who to Contact

Chubb Insurance Company of Canada

199 Bay Street, Suite 2500, P.O. Box 139
Commerce Court West Postal Station
Toronto, Ontario, M5L 1E2

For information regarding the EF Educational Tours Insurance Program, please contact:

For Domestic Tours (All destinations within North America)

EF Tours Canada Ltd. (also operating as EF Educational Tours)
1 (800) 263-2806
80 Bloor Street West, 16th Floor
Toronto, Ontario M5S 2V1

For International Tours (All destinations outside North America)

EF Institute for Cultural Exchange Ltd. (also operating as EF Educational Tours)
1 (800) 263-2806
80 Bloor Street West, 16th Floor
Toronto, Ontario M5S 2V1

Emergency Assistance while on tour:

Generali Global Assistance
Tel: 1 (888) 748-9739 (toll free in the U.S. or Canada)
1 (240) 330-1476 (from other international locations, call collect)
Group ID: N2CHUCA

Claims Handling:

Crawford & Company (Canada) Inc.
100 Milverton Drive, Suite 300
Mississauga, Ontario L5R 4H1
Attention: CHUBB A&H Claim

Tel: 1 (855) 897-8512
Fax: 1 (905) 602-0185
Email: newhumanriskclaims@crowco.ca

Table of Contents

Who to Contact	1
Table of Contents	2
Global Travel Protection Plan – Schedule of Coverage	4
Maximum Compensation Payable*	4
General Information	5
Introduction	5
Eligibility for Coverage	5
Application for Coverage	5
Cancellation of Coverage	5
Period of Coverage	6
Optional Extension Coverage	6
Terms You Should Know	6
What to do if a Loss Occurs/How to File a Claim	8
Payment of Your Claim	9
If You do not Agree with the Outcome of Your Claim	9
Illness & Accident	9
Terms of Coverage	9
A. Medical Expenses	9
B. Emergency Home Evacuation	10
C. Family Member Reimbursement	10
D. Home Repatriation	10
E. Accidental Death	10
F. Accidental Disability	11
Exclusions	11
Baggage & Property	12
Terms of Coverage	12
G. Baggage & Property	12
Valuable Property	13
H. Cash	13
I. Valuable Documents	13
Exclusions	13
Baggage Delay	14
Terms of Coverage	14
J. Baggage Delay	14
Exclusion	14
Tour Cancellation & Interruption	14
Terms of Coverage	14
K. Tour Cancellation	14
L. Tour Interruption	15
M. Additional Costs for Return Home due to Violent Outbreak	15
N. Accommodation Extra Cost	15
O. Delay due to Theft of Valuable Documents	16
Exclusions	16
General Provisions	16

General Exclusions Relating to All Types of Coverage..... 16
Nuclear, Chemical, Biological Terrorism Exclusion Clause..... 17
Territory 17
Liberalization 17
Limitation of Actions 17
Applicable Law..... 17
Sanctions..... 17
Other Insurance and Subrogation..... 17
Protecting Your Personal Information..... 18
Complaint Procedures..... 18

Global Travel Protection Plan – Schedule of Coverage

Maximum Compensation Payable*

ILLNESS & ACCIDENT

A. Medical Expenses	Up to \$1,000,000*
B. Emergency Home Evacuation	Up to \$50,000**
C. Family Member Reimbursement	Up to \$50,000**
D. Home Repatriation	Up to \$50,000**
• local burial.....	Up to \$10,000
E. Accidental Death	Up to \$35,000***
F. Accidental Disability.....	Up to \$35,000***

BAGGAGE AND PROPERTY

G. Baggage and Property	Up to \$2,800
• Valuable Property.....	Up to \$1,400
H. Cash.....	Up to \$400
I. Valuable Documents.....	Up to \$700

BAGGAGE DELAY

J. Baggage Delay	Up to \$75 every 24 hours or part thereof, up to a maximum of \$225 (24 hour waiting period for Baggage Delay)
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TOUR CANCELLATION AND INTERRUPTION

K. Tour Cancellation	EF Tour price
L. Tour Interruption	Unused part of EF Tour price****
• Transportation extra cost.....	Up to \$1,400
M. Additional Costs for Return Home due to Violent Outbreak	Up to \$1,400
N. Accommodation Extra Cost	Up to \$140 per day, up to a maximum of \$800
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

* If You are not covered under a Canadian government health insurance plan on the date the claim is incurred, reimbursement for eligible Medical Expenses incurred will be limited to a maximum compensation of \$50,000.

** \$50,000 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 EF 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.

All amounts shown are in Canadian dollars.

General Information

Introduction

This Certificate of Insurance is underwritten by Chubb Insurance Company of Canada with EF Travel Canada Ltd. (CA) as “Group Policy Holder”. All Participants travelling with an EF tour operator who have enrolled under the Group Policy and have received a Certificate of Insurance are covered for the insurance benefits described in this Certificate of Insurance. You and any claimant under this Certificate have the right, as determined by law applicable in Your province or territory of residence, to obtain a copy of the Group Policy, upon request, subject to certain access limitations. The insurance benefit amounts are set out on the Schedule of Coverage page (page 4).

In the Group Policy and in the Certificate of Insurance (“Certificate”), certain words have specific and defined meanings. For example, “Participant”, “You” and “Your” means the participant travelling with an EF tour operator, the “Insurance Company” means Chubb Insurance Company of Canada, “EF” means EF Educational Tours, and “EF Tour” means the trip You have purchased through EF. Please refer to the ***Terms You Should Know*** section below for other definitions.

You are expected to act responsibly and take all reasonable measures to prevent a loss or to limit a loss already incurred. This Certificate is designed to cover losses arising from sudden, unexpected and unforeseeable circumstances. It is important that You read and understand your Certificate before you travel. There are certain steps You must follow to be sure that You receive the full benefits available to You. These steps are explained in detail in the section below entitled ***What to do if a Loss Occurs/How to File a Claim***.

If You have any questions, You should contact EF or the Insurance Company. To file a claim, please call a Claims Agent at one of the numbers provided on page 1.

Eligibility for Coverage

To be eligible for coverage under the Global Travel Protection Plan, You must meet the following conditions:

- A) You are enrolled on an EF Tour;
- B) You are a resident of Canada; and
- C) You are travelling to any country worldwide excluding Iran, Syria, Sudan, Cuba and North Korea.

Application for Coverage

After You purchase Your EF Tour, EF may contact You by telephone to ask if You wish to enroll under the Group Policy for coverage under the Global Travel Protection Plan, or You can enroll online through the EF website. If You prefer, You may call EF to apply for coverage.

You can apply for the Global Travel Protection Plan up to 30 days after You purchase Your EF Tour, except for certain separate coverages as described below.

You can apply for the coverages under the Group Policy separately: Tour Cancellation and Interruption coverage can only be purchased up to 30 days after You purchase Your EF Tour; and Accident & Illness, Baggage and Property, and Baggage Delay coverage can be purchased up until 1 day prior to departure of Your EF Tour.

Cancellation of Coverage

You can cancel the insurance from Your EF Tours account up to 30 days after You enrol under the Group Policy or provide payment of the premium, whichever day is the latest, unless You have submitted a claim for the EF Tour which was already approved. After this time the premium paid by You for the insurance is not refundable. The cost of the insurance is set out in Your EF Tours invoice.

If You are a Quebec resident, You can cancel the insurance from Your EF Tours account up to 30 days after You enrol under the Group Policy, unless You have submitted a claim for the EF Tour which was already approved.

After this time the premium paid by You for the insurance is not refundable. The cost of the insurance is set out in Your EF Tours invoice.

Period of Coverage

Coverage provided by the ***Accident & Illness, Baggage & Property, Baggage Delay*** and ***Tour Interruption*** sections of this Certificate is as follows:

Coverage begins from the moment You leave Your home to travel via direct route to the start of Your EF Tour.

Coverage ends at the earliest of the following dates:

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

If You have purchased the Optional Extension Coverage, coverage starts and ends based on Your requested travel dates organized by EF.

If the return from Your EF Tour is delayed or interrupted for reasons covered by this Certificate, coverage is extended until You return to Your city of residence. If You are unable to travel due to a medical condition at the time when Your EF 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 this Certificate.

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

Optional Extension Coverage

The Insurance Company will pay the same benefits subscribed under this Certificate, and under the same conditions, for the number of additional days before or after Your EF Tour if You have the Optional Extension Coverage, to a maximum of 15 days.

Terms You Should Know

Accident

Accident means a sudden, unexpected and unforeseeable cause of injury from an external source that occurs while You are covered under this Certificate.

Assault

Unprovoked intentional physical violence.

Claims Agent

The agent shown in the Claims Handling section of Who to Contact who will handle the claim process for this Certificate.

Doctor

A qualified medical physician or surgeon legally licensed to practice medicine.

Disability

Permanent loss or reduction of bodily function as the result of an Accident.

Family Member

Your spouse, legal guardian or ward, son or daughter (includes adopted, foster, step or in-law), brother or sister (includes step or in-law), parent (includes step or in-law), grandparent (includes in-law), grandchild, aunt, uncle, niece or nephew, domestic partner, caregiver, or child caregiver.

Hospital

An institution that: 1) operates as a hospital pursuant to law for the care, treatment, and providing of inpatient services for sick or injured persons; 2) provides 24-hour nursing service by registered nurses on duty or call; 3) has a staff of one or more licensed Doctors available at all times; 4) provides organized facilities for diagnosis, treatment, and surgery, either: (i) on its premises; or (ii) in facilities available to it, on a prearranged basis; 5) is not primarily a nursing care facility, rest home, convalescent home, or similar establishment, or any separate ward, wing, or section of a hospital used as such; and 6) is not a place dedicated to the care and treatment of drug addicts, alcoholics, or the aged.

Illness

Bodily sickness or disease that begins while You are a covered under this Certificate and which causes a loss covered by this Certificate.

Medically Necessary

A treatment, service, or supply that is: 1) required to treat an injury or sickness; 2) prescribed or ordered by a Doctor or furnished by a Hospital; 3) performed in the least costly setting required by Your condition; and 4) consistent with the medical and surgical practices prevailing in the area for treatment of the condition at the time rendered. Purchasing or renting 1) air conditioners; 2) air purifiers; 3) motorized transportation equipment; 4) escalators or elevators in private homes; 5) eyeglass frames or lenses; 6) hearing aids; 7) swimming pools or supplies for them; and 8) general exercise equipment are not Medically Necessary. A service or supply may not be Medically Necessary if a less intensive or more appropriate diagnostic or treatment alternative could have been used. We may consider the cost of the alternative to be the covered expense.

Non-Refundable Tour Payments

All prepaid amounts You paid directly for the EF Tour at the time of cancellation, either in whole or on a partial or prorated basis, for which no refund is payable to You excluding non-refundable service fees and the non-refundable insurance premium. Non-Refundable Tour Payments do not include any value applied to Your account through redemption of a future travel voucher.

Pre-existing Condition

Any Illness or other condition during the 180-day period immediately prior to the coverage effective date for which You either a) received, or received a recommendation for, a test, examination or medical treatment for a condition which first manifested itself, worsened or became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; or b) took or received a prescription for drugs or medicine. Item b) of this definition does not apply to a condition which is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the 180-day period before coverage is effective.

Reasonable and Customary Charges

The usual fees for services charged by professionals in the geographical area in which they practise.

Unforeseen Reasons

A covered reason which is sudden, not anticipated or expected and first occurring after the effective date of coverage.

Valuable Documents

Includes passports and visas.

What to do if a Loss Occurs/How to File a Claim

If a loss occurs, You should file a claim promptly. You should respond to all inquiries and follow any instructions provided by the Insurance Company or Claims Agent. In addition:

1. Take the necessary steps to prevent or minimize a further loss.
2. Document the claim details by outlining the time, place and circumstances, the extent of the loss and the names and addresses of available witnesses.
3. For property loss, obtain a police report, receipts, warranty documents or any notes from authorities. If Your property was lost or damaged while registered with an airline or other carrier, hotel, travel agency, spa or sports establishment, You must immediately notify that entity and obtain a report.
4. Do whatever is necessary to secure or enforce any right of recovery of any expenses or the property from those involved in causing or creating a loss of or damage to the property.
5. For medical expense or a claim arising from an accident, obtain medical care receipts and reports showing diagnosis and treatment periods, and other relevant information about the Illness or injury. **You must notify the Claims Agent in the event of an Accident, injury or Illness as soon as possible and no later than 30 days after Your initial treatment, or, if You are a Quebec resident, within the year of the Accident, injury or Illness if You prove Your impossibility to act within 30 days after Your initial treatment.**
6. **In the event that You need to cancel or interrupt Your EF Tour, contact EF and the Claims Agent as soon as reasonably possible after the event which causes the Tour Cancellation or Tour Interruption.** You will need to provide the following information:
 - a. Your name, address and telephone number;
 - b. proof of method of payment;
 - c. tour number and account number;
 - d. documentation detailing the reason for the cancellation or interruption of Your EF Tour;
 - e. original itemized bills, receipts, and proof of other insurance payments;
 - f. copies of invoices, proof of payments, and other documents that substantiate the cost of the trip;
 - g. copies of invoices, account statement, and other documentation of refunds received and/or the non-refundable amounts of the trip costs from the Group Policy Holder;
 - h. copy of the booking conditions;
 - i. any other document requested by the Claims Agent.
7. Complete a Claim Form and attach all the documentation (including but not limited to bills, medical reports, death certificate, police or insurance reports, receipts, etc.). Send the Claim Form to the Claims Agent as soon as possible and latest within one year of the time of the loss. If You wait longer than one year, Your claim may not be paid.

If You fail to comply with the above provisions without a reasonable explanation satisfactory to the Insurance Company, the Insurance Company shall not be liable under this Certificate in case of non-compliance for such portions of the loss as the Insurance Company deems You would have recovered by enforcement of Your right of recovery. The Insurance Company will pay: (a) such portion of the expense incurred for taking steps to prevent or minimize further extension of loss, as deemed by the Insurance Company to have been necessary or effective; and (b) expense necessarily incurred for securing or enforcing Your right of recovery.

The Insurance Company will not be liable under this Certificate in the event You fail to comply with the requirements of providing proof of Your claim in the time period set out in this Certificate or You make a false statement in the documents provided to the Claims Agent, or You commit or You have another person or persons commit forgery or alteration of such documents.

For further assistance or Claim Forms, contact the Claims Agent.

Payment of Your Claim

Payment of Your claim, if applicable, will be made to You; if You are deceased at the time the claim payment is made, the payment will be made to Your estate. Any benefits that are payable to a minor will be paid to the minor's legal parent or guardian.

This Certificate contains a provision removing or restricting the right of Participant to designate persons to whom or for whose benefit insurance money is to be payable.

If You do not Agree with the Outcome of Your Claim

If You file a claim and do not agree with the claim decision, You have six months to notify the Claims Agent in writing that You want to appeal the claim decision. Send Your appeal to the Claims Agent on page 1 in this Certificate.

Illness & Accident

Terms of Coverage

The Insurance Company will pay Medically Necessary, Reasonable and Customary Charges up to the maximum amount shown in the Schedule of Coverage for Medical Expenses and up to the combined maximum amount shown in the Schedule of Coverage for Emergency Home Evacuation, Family Member Reimbursement and Home Repatriation (and other care and supplies as described below) relating to an Illness or an Accident which occurred during an EF Tour, subject to the terms and conditions of this Certificate. The Illness or Accident must have occurred during the period of coverage. Payments will be made for expenses for treatment carried out during the period of coverage. This Certificate does not pay for any expenses eligible for reimbursement by other means, including, but not limited to, reimbursement available under other insurance policies or government-sponsored programs.

The Illness & Accident section of this policy also contains benefits for Medical Expenses under subsection A and Accidental Death and Accidental Disability under subsections E and F. These benefits are not subject to a combined limit of coverage and provide their own separate limits of coverage.

The Insurance Company reserves the right to decide whether medical treatment following an Illness or Accident should be provided in the host or home country.

A. Medical Expenses

The Insurance Company will reimburse You, or in the event of death, Your estate, for the following acute, necessary Reasonable and Customary Charges up to the amount shown in the Schedule of Coverage for treatment provided during the period of coverage, for Illness or Accident:

- Outpatient Doctor's visits for non-routine care and inpatient hospital treatment;
- Prescription drugs and supplies – prescriptions written by a Doctor as treatment for a covered Illness or Accident;
- Physical therapy expenses for a covered Illness or Accident are covered if You have been referred by a Doctor and it has been pre-approved by the Claims Agent;
- Chiropractic care, acupuncture treatment or other alternative medicine practices up to a total maximum of \$1,400 if You have been referred by a Doctor as treatment for a covered Illness or Accident;
- Dental care – if Your sound and natural teeth are injured in an Accident during an EF Tour, You will receive full reimbursement for temporary treatment by a dentist. For any other acute and necessary dental treatment (not including orthodontic treatment), You are eligible for a total maximum benefit of \$300 during the period of coverage;

- Reasonable local travel expenses to a Doctor's office or hospital, but only when that travel was necessary to obtain medical or dental treatment relating to a covered Illness or Accident which occurred during an EF tour; and
- Telephone costs in relation to a covered claim, up to \$75, other than for telephone calls to EF, the Claims Agent or the Insurance Company.

B. Emergency Home Evacuation

If You have a life-threatening condition relating to an Illness or Accident that is covered and not excluded by this Certificate, and if You are unable to return on the scheduled EF flight due to such life-threatening condition, You will be reimbursed, up to the amount shown in the Schedule of Coverage, for the additional costs incurred for Your own transportation, if Your Doctor recommends that You return home earlier or later due to such life-threatening condition and not with Your EF Tour.

The Claims Agent must, wherever reasonably possible, pre-approve the necessity to return home and the mode of transportation. Without a pre-approval, costs will be compensated according to the necessity and reasonableness of the measures taken and the costs incurred, as deemed by the Insurance Company. The Insurance Company will not pay for the cost of a return to the place where the tour was interrupted.

C. Family Member Reimbursement

If You are confined in a hospital outside Your country of residence relating to an Illness or Accident that is covered and not excluded by this Certificate and Your Doctor requires the personal attendance of a Family Member, or if You decease outside Your country of residence due to an Illness or Accident that is covered and not excluded by this Certificate and the presence of a Family Member is required by the police or a similar governmental authority, You or Your estate can be reimbursed, up to the amount shown in the Schedule of Coverage, for two round-trip airplane tickets and accommodations for two Family Members from Your home country to join You. Costs for accommodation for Your Family Member(s) will be reimbursed for up to 30 days from the time of Your first visit to the Doctor or hospital, or until Your Doctor certifies that Your condition is stable and the danger of death or deterioration is not imminent, whichever comes first. The costs incurred for accommodation will be reimbursed at the average hotel rate for the city in which You are located and a daily allowance of \$50 per person will be paid.

The Claims Agent must, wherever reasonably possible, pre-approve the necessity of Your Family Member to visit You, the mode of transportation and the costs involved. Without a pre-approval, costs will be compensated according to the necessity and reasonableness of the measures taken and the costs incurred, as deemed by the Insurance Company.

D. Home Repatriation

If You die and Your death was caused by an Illness or Accident that is covered and not excluded by this Certificate, Your estate will be reimbursed, up to the amount shown in the Schedule of Coverage for the expenses to return Your body to Your city of residence, or if Your family so desires, the Insurance Company will pay up to the amount shown in the Schedule of Coverage for local burial in the country where the death occurred (excluding burial in the home country).

The Claims Agent must, wherever reasonably possible, pre-approve and provide the transportation. Without a pre-approval, costs will be compensated according to the necessity and reasonableness of the measures taken and the costs incurred, as deemed by the Insurance Company.

E. Accidental Death

In the event of Your death, as a result of an Accident which occurs during the period of coverage while participating in an EF Tour, the Insurance Company will pay Your estate the lump sum benefit amount shown in the Schedule of Coverage. Your death must occur within 365 days from the Accident.

F. Accidental Disability

If You sustain a Disability as a result of an Accident which occurs during the period of coverage while participating in an EF Tour, the Insurance Company will pay up to the amount shown in the Schedule of Coverage, regardless of the number of injuries You incur from the same Accident, depending on the extent of Your Disability. Your Disability must occur within 365 days from the Accident.

The degree of Disability is determined by the impairment percentage assigned by a Doctor. The impairment value is expressed as a percentage taking into account the body part(s) permanently impaired as that part(s) related to Your whole person. The Doctor will determine the impairment value by use of the American Medical Association's "Guide to Evaluation of Permanent Impairment" most current at the time of claim. If You had a Pre-existing Condition prior to the Accident, the impairment value of the Pre-existing Condition will be deducted from the impairment value calculated after the Accident. The amount of Your benefit will be determined solely by the extent of Your injury and not by Your ability or inability to work.

In order for You to receive benefits due to a Disability, an Accident must lead to a Disability within one year from the date of the Accident. No payment for any Disability benefit shall be due or payable until at least 30 days have passed from the date of the receipt of the required proof of loss. As soon as the definite degree of Disability is determined, payment pursuant to this Certificate will be paid with a lump sum representing such portion of the sum covered as corresponds to the degree of Disability.

If the same Accident has resulted in injuries on several parts of the body, benefits will be paid with a calculated degree of Disability of a maximum of one hundred percent (100%).

Exclusions

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

- Medical costs to the extent they can be indemnified by other means, including but not limited to another insurance policy, government-sponsored program, by reason of law or other decrees or conventions;
- All expenses resulting from or relating to treatment due to mental or psychological health disorders, including eating disorders or treatment of physical symptoms resulting from or related to mental or psychological health disorders, including eating disorders;
- All expenses for treatment or prescription drugs related to a Pre-existing Condition;
- All expenses for emergency home evacuation and family member reimbursement related to a Pre-existing Condition or a mental/ psychological health disorder;
- All expenses directly resulting from or relating to the abuse of alcohol, sleeping pills, narcotics or other intoxicants or relating to treatment for the abuse of alcohol, sleeping pills, narcotics or other intoxicants, except when used as prescribed by a Doctor;
- All expenses resulting from or relating to treatment of acne;
- All expenses resulting from or relating to tattoos, piercing and any other unnatural bodily change such as implants, Botox injections etc.;
- All 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, including complications of pregnancy;
- All expenses resulting from or relating to treatment that was required before the effective date of this Certificate and would have made a prudent person seek care prior to such effective date;
- All expenses resulting from or relating to treatment for HIV disease or AIDS or any condition related thereto;
- All expenses resulting from or relating to endemic diseases, epidemics or pandemics of infectious diseases of whatsoever nature when the Government of Canada has issued a Level 3 or Level 4 health-related travel advisory due to that specific infectious disease prior to departure for the country or a region of the country that is a destination on Your EF Tour;
- All expenses resulting from or relating to orthodontic treatment;

- All expenses resulting from or relating to routine health and dental care, such as physical exams, vaccinations/inoculations, dental and orthodontic check-ups or routine eye exams;
- All expenses for elective treatment meaning medical treatment which is not necessitated by a pathological change in the function or structure in any part of the body. Elective treatment includes but is not limited to tubal ligation, vasectomy, breast reduction, sexual reassignment surgery, submucous resection or/and any other surgical correction for deviated nasal septum, other than necessary treatment of covered acute purulent sinusitis, treatment for weight reduction, learning disabilities, temporomandibular joint (TMJ) dysfunction, immunization vaccines and routine physical examinations;
- All expenses resulting from or relating to Accidents resulting from or related to extreme sports, including but not limited to: scuba diving to depths of more than 130 feet; skydiving; hang-gliding or para-gliding; parascending other than over water; bungee jumping; mountaineering or rock climbing normally requiring the use of guides or ropes; or caving, unless these activities are a part of Your EF tour and have been pre-organized by the EF Tour operator;
- All expenses resulting from or relating to injuries caused by the use of firearms discharged by You;
- All expenses resulting from injuries due to an exposure to imminent risks of bodily injury, or injuries due to a criminal act committed by You or act of aggressive violence initiated by You;
- All expenses resulting from or relating to injuries caused by professional manual labour and/or while carrying out any activity for which You receive or intend to receive a fee, payment, wage or any other source of revenue;
- All related travel costs if a ship or airplane is forced to change its route because of Your Illness or injury due to Accident;
- All expenses for eyeglasses or contact lenses;
- Private nursing home expenses;
- Spa or health resort expenses; and
- Expenses beyond those that are Reasonable and Customary Charges.

Baggage & Property

Terms of Coverage

The Insurance Company will reimburse You in the manner and amounts described below in the event Your baggage and/or other property is stolen or damaged. This coverage is subject to the limitations described herein and in the sections ***Period of Coverage*** and ***Exclusions***.

In order to be fully reimbursed, You must be careful with Your property and take all reasonable measures not to expose Your property to the risk of being stolen or damaged.

G. Baggage & Property

The Insurance Company will pay up to the amount shown in the Schedule of Coverage per incident, including Valuable Property up to the amount shown in the Schedule of Coverage, if Your personal belongings are stolen or damaged due to Accident, breaking and entering, Assault, fire, storm, catastrophe, or traffic accident. This coverage also applies to items that You have rented or borrowed for Your personal use while participating on an EF Tour.

You must report the loss or theft to the local police department and file a police report or the transport carrier within 24 hours of discovery. The amount of loss the Insurance Company is liable to pay shall be determined in accordance with the Insurance Company's determination of the value of the property, evaluated at the place and time of such loss (taking into consideration depreciation due to wear and tear).

If the damaged property is restorable or repairable, the amount of loss shall be the cost to repair the property to the condition at the time immediately before the damage, but in no case shall this cost exceed the value of the property as determined by the Insurance Company.

If an item that is part of a set is stolen or damaged, You will be covered for that item only and not for the entire set.

In addition to the coverage for loss or damage set out above, the Insurance Company will pay for loss of or damage to Your personal belongings when an airline, hotel, travel agency, spa or sports establishment has taken responsibility to keep or transport labelled items for You and when Your property has been lost or damaged and Your claim has been denied by the airline, hotel, travel agency, spa or sports establishment.

Valuable Property

Valuable property is defined as items with an individual value exceeding \$150 per item and include the following: items made of precious metals, genuine pearls or precious stones, antiques, works of art, precious carpets, pocket and wrist watches, fur coats and other fur products, cameras, projectors, telephones, binoculars, wine, liquor, music players and other musical equipment, radios, televisions, computer equipment, collections of CDs and record albums. Valuable property is reimbursable up to the maximum amount shown in the Schedule of Coverage per incident of loss or theft. Mobile phones (including smart phones) and mp3 players are reimbursable up to a maximum of \$300, and cameras are reimbursable up to a maximum of \$700.

H. Cash

The Insurance Company will reimburse You up to the maximum amount shown in the Schedule of Coverage for loss of cash due to theft, Accident, damage due to breaking and entering, Assault, fire, storm, catastrophe, or traffic accident.

I. Valuable Documents

The Insurance Company will reimburse You for out of pocket expenses up to the maximum amount shown in the Schedule of Coverage, related to theft or damage of a Valuable Document, due to Accident, breaking and entering, Assault, fire, storm, catastrophe, or traffic accident.

Exclusions

This Policy does not insure or cover any damage to or loss or theft of:

- Any property left behind, lost or mislaid, even if the property has been stolen after You have left it somewhere;
- Any property left in an unlocked hotel room, dormitory room, boarding house room, passenger cabin, sleeping car, bus or car;
- Any property left behind overnight in any means of transport. If property is temporarily left in means of transport during daytime, the property must be locked in a trunk which is inaccessible from the interior or locked in a glove compartment;
- Any cash, valuable property (jewelry, cameras, laptops/iPads and similar however not including mobile phones) or Valuable Documents not carried on You or not kept in a locked device when You are absent;
- Any cash, valuable property or Valuable Documents left in tents, cars, buses, boats, caravans, trailers or any other means of transport;
- Any cash, valuable property or Valuable Documents checked in with an airline;
- Any weapons;
- Any damage due to scraping or wear and tear;
- Superficial damage to suitcases that does not affect their use;
- Damage to property that occurs from normal wear and tear, rusting, moulding or discolouration, or any damage that might affect the appearance but does not affect the function of the property;
- Marring, scratching, peeling of paint or any other damage to the appearance of the property not resulting in loss of its function;
- Any damage due to improper packing;
- Any damage from liquid that flowed out from a packed container;
- Animals;

- Motor-driven vehicles, caravans or trailers;
- Water-going vessels (except windsurfing boards);
- Hovercrafts, hydroplanes or any other aircraft;
- Parts or equipment to such vehicles and crafts that are excluded as aforementioned, if the parts or the equipment can be covered by a motor vehicle, boat or aircraft insurance policy; and
- Any damage that will be paid for through another insurance policy or reimbursed from another source.

In addition, all indirect costs following a loss or theft are not covered.

Baggage Delay

Terms of Coverage

The Insurance Company will reimburse You in the manner and with the amounts described below, in the event of a baggage delay. This coverage is subject to the limitations described herein and in the sections ***Period of Coverage*** and ***Exclusions***.

J. Baggage Delay

The Insurance Company will pay, against receipts, up to the maximum amount shown in the Schedule of Coverage for necessary and reasonable replacement costs of clothing and personal hygiene items relating to and associated with baggage delay in excess of 24 hours at the airport for all EF flights except the return flight to Your departure point. Your baggage must be registered on departure in order for benefits to be paid by the Insurance Company.

Exclusion

- This Policy does not cover any claim that will be paid for through another insurance policy or by any other responsible party, airline or bus carrier.

Tour Cancellation & Interruption

Terms of Coverage

The Insurance Company will reimburse You in the manner and with the amounts described below (excluding the non-refundable insurance premium) in the event Your EF Tour is cancelled or interrupted due to any of the below mentioned Unforeseen Reasons. The event or Accident causing You to cancel or interrupt Your EF Tour must have occurred during Your period of coverage. The Tour Interruption benefits will only be granted once for the Illness or Accident of any one Family Member.

In order for You to obtain Tour Cancellation benefits the Claims Agent and EF must be notified in writing or by telephone of the need to cancel Your tour. If the event which causes the cancellation occurs 120 days or more before Your departure on Your EF Tour, You must notify the Claims Agent and EF no later than 110 days before Your departure on Your EF Tour. If the event which causes the cancellation occurs less than 120 days before Your departure on Your EF Tour, You must notify the Claims Agent and EF as soon as reasonably possible after said event and in all cases before Your departure on Your EF Tour. In order for You to obtain Tour Interruption benefits, the Claims Agent must pre-approve the necessity to return to your city of residence prior to the Tour Interruption. Without a pre-approval, costs will be compensated according to the necessity and reasonableness of the measures taken and the costs incurred, as deemed by the Insurance Company.

K. Tour Cancellation

Under the terms of this insurance, a refund of the amounts described below will be issued, should You or Your parent or legal guardian cancel Your EF Tour or should Your EF Tour no longer be offered due to the following Unforeseen Reasons:

- a. Your death, if Your death occurs before Your departure on Your EF Tour;
- b. Your Illness or Accident (excluding mental or psychological health disorders or eating disorders) which occurs before Your departure on Your EF Tour and requires medical treatment at the time of cancellation and is so disabling as to prevent Your participation in Your EF Tour and for which Your Doctor has advised against travel;
- c. You being hospitalized as an in-patient for mental or psychological health disorders, including eating disorders which occurs before Your departure on Your EF Tour and requires medical treatment at the time of cancellation and is so disabling as to prevent Your participation in Your EF Tour and for which Your Doctor has advised against travel;
- d. An Illness or Accident leading to hospitalization or death of a Family Member which occurs before Your departure on Your EF Tour;
- e. You being required to serve on a jury, subpoenaed (except if You are the defendant), activated into military service, or having Your home made uninhabitable by fire or flood or other natural disaster;
- f. You being directly involved in a traffic accident en route to the departure of an EF Tour, as substantiated by a police report; or
- g. Your parent or legal guardian experiencing involuntary termination or layoff of permanent employment, not including contract or self-employment, when actively employed with the same employer for at least 6 months prior to the effective date of Your coverage under this Certificate.

If You have to cancel Your EF Tour due to any of the above covered reasons, the Insurance Company will reimburse You for the Non-Refundable Tour Payments up to the maximum compensation amount shown on the Schedule of Coverage (page 4), (excluding the non-refundable insurance premium).

L. Tour Interruption

Under the terms of this insurance, a refund of the amounts described below will be issued, should You die or be forced to interrupt the EF Tour due to:

- a. Your Illness or Accident (excluding mental or psychological health disorders or eating disorders which occurs while on Your EF Tour and requires medical treatment at the time of interruption and is so disabling as to prevent Your continued participation in Your EF Tour and for which a Doctor has advised against continuing on Your EF Tour;
- b. An Illness or Accident leading to hospitalization or death of a Family Member while on Your EF Tour; or
- c. Robbery or theft of Your Valuable Documents (must be supported by a police report).

If Your EF Tour is interrupted due to any of the above covered reasons, You will be reimbursed, up to the maximum amount shown in the Schedule of Coverage, for the cost of economy coach, train or airfare by the most direct route, less any refunds paid to You or the Group Policy Holder, in order to reach the return destination or to travel from the place where Your EF Tour was interrupted to where Your EF Tour can be rejoined. You will also be reimbursed the Non-Refundable Tour Payments up to the maximum compensation amount shown on the Schedule of Coverage (page 4).

M. Additional Costs for Return Home due to Violent Outbreak

The Insurance Company will pay up to the maximum amount shown in the Schedule of Coverage for the additional costs incurred if You must return home immediately after the outbreak of violence in the area where You are in accordance with recommendations by official authorities in Your home country (Global Affairs Canada or Ministry for Foreign Affairs). Also, the Claims Agent must have pre-approved the necessity to return home.

N. Accommodation Extra Cost

The Insurance Company will also reimburse You for reasonable costs resulting from a change in the per person occupancy rate for prepaid arrangements if a travelling Family Member's EF Tour is delayed or interrupted for one of the aforementioned covered reasons and Your EF Tour is not. The Insurance Company will also reimburse You for reasonable additional accommodation and transportation expenses up to the maximum amount shown in the Schedule of Coverage if a travelling Family Member must remain hospitalized.

O. Delay due to Theft of Valuable Documents

The Insurance Company will pay, against receipts, up to the maximum amount shown in the Schedule of Coverage for reasonable accommodations, meal and local transportation expenses incurred by You if You are delayed for 8 hours or more while in route to or from, or during an EF Tour, due to the theft of Valuable Documents.

Exclusions

The Insurance Company will not pay Tour Cancellation or Tour Interruption benefits for changes in travel plans due to:

- Carrier-caused delays (including bad weather);
- Personal change of plans by You or a Family Member;
- Anxiety or fear;
- Business or contractual obligations;
- Prohibition or regulation by any government, including if You are deemed by such government to be inadmissible to the country You are travelling to;
- Default of tour or program operator (including EF and its affiliated parties), airline, cruise line or any other organisation which results in a loss of service;
- Your inability to obtain the necessary travel documents (passports, visas, etc.); or
- Detention or confiscation by customs.

In addition, the Insurance Company will not pay Tour Cancellation or Tour Interruption benefits for You or any Family Member's loss, Illness or Accident resulting from or relating to excluded conditions as per the Exclusions of the Illness & Accident section and as per this Certificate.

General Provisions

General Exclusions Relating to All Types of Coverage

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

- Failure to provide reasonable proof of a loss;
- Circumstances that were known, foreseen or expected prior to applying for coverage;
- Pandemic diseases as declared by the World Health Organization, the Government of Canada or any local authority, provided this exclusion shall not apply to expenses otherwise covered under the Illness & Accident coverage where such declaration is made for the country or a region of the country that is a destination on Your EF tour after travel has commenced;
- Suicide, suicide attempt or violent behaviour on Your part;
- A wilful act, criminal 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, act of war (declared or undeclared), riots or rebellion ("riot" meaning 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) excluding "nuclear, chemical and biological terrorism" as set out below, provided this exclusion shall not apply to expenses otherwise covered under the Additional Costs for Return Home due to Violent Outbreak coverage;
- Nuclear radiation or radioactive contamination or injuries from any explosive or hazardous materials, radioactive, explosive or other material of a hazardous nature, or any accident arising therefrom, of nuclear fuel materials (including spent fuel) or properties (including products yielded in the process of nuclear fission) contaminated by nuclear fuel materials;
- Seizure, requisition, confiscation or destruction by any government or public authorities; or

- Losses that can be paid by any other insurance policy, government sponsored program, etc.

Nuclear, Chemical, Biological Terrorism Exclusion Clause

Notwithstanding any provision to the contrary within this Certificate or any endorsement thereto, it is agreed that this Certificate 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, biological terrorism (as defined below) regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

“Nuclear, chemical, biological terrorism” shall mean the use of any nuclear weapon or device or the emission, discharge, dispersal, release, or escape of any solid, liquid or gaseous chemical agent and/or biological agent during the period of this insurance by any person or groups(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

“Chemical agent” shall mean any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.

“Biological agent” shall mean any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s), including genetically modified organisms and chemically synthesised toxin(s), which cause illness and/or death in humans, animals or plants.

Territory

This coverage applies worldwide excluding Iran, Syria, Sudan, Cuba and North Korea.

Liberalization

If the Insurance Company adopts any policy coverage changes during the Period of Coverage without an additional premium charge, then You will automatically receive the benefit of the broadened insurance. This shall not apply to claims that have already been submitted

Limitation of Actions

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act (for actions or proceedings governed by the laws of Alberta and British Columbia), The Insurance Act (for actions or proceedings governed by the laws of Manitoba), the Limitations Act, 2002 (for actions or proceedings governed by the laws of Ontario), or in other applicable legislation. For those actions or proceedings governed by the laws of Quebec, the prescriptive period is set out in the Quebec Civil Code.

Applicable Law

This Certificate is governed by the law of the province or territory where You resided at the time of purchase of this coverage, and the laws of Canada applicable therein. Any terms of this Certificate which are in conflict with the applicable statutes, laws or regulations of the jurisdiction in which this policy is delivered are amended to conform to such statutes, laws or regulations.

Sanctions

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the Insurance Company from providing insurance, including, but not limited to, the payment of claims.

Other Insurance and Subrogation

If a claim is covered by this Certificate and by another insurance policy issued by another insurance carrier, this Certificate shall always be secondary to all other insurance policies and the Insurance Company shall not be obligated to pay until the limits of all other applicable insurance policies have been exhausted.

Following the exhaustion of all other insurance policies, the Insurance Company will pay up to the limits shown on the *Maximum Compensation* schedule (page 3) for any claims not already covered and paid by other sources.

In the event of any payment under this Certificate, this Insurance Company shall be subrogated to the rights as stated in 1. and 2. below to the extent of such payment and without prejudice to Your:

1. right of recovery, if You are to be indemnified for damages by any person or organisation; and
2. right of subrogation, if You are to be subrogated to the right of others on account of a payment of claim to an injured party. If You collect damages from such other party, whether by suit, settlement or in any other manner, then You shall be liable to the Insurance Company for the lesser of either:
 - a. The amount collected by You; or
 - b. The amount of all payments made by this Insurance Company for the expenses incurred by You to which such damages are related.

The Insurance Company may require You to execute a statement acknowledging the Insurance Company's right of recovery from other parties, including but not limited to another insurance company, before the Insurance Company makes payment of any expenses reasonably believed by the Insurance Company to be subject to this section of the Policy.

You shall cooperate with the Insurance Company in securing and enforcing the Insurance Company's right under the preceding paragraphs and in obtaining such evidence, instruments, and papers as required by the Insurance Company for such purpose.

Protecting Your Personal Information

At Chubb, we are committed to protecting our customers' privacy. Chubb's policy is to limit access to customer information to those who need it to serve customers' insurance needs and to maintain and improve customer service. The information provided by customers is required by us, our reinsurers and authorized administrators to assess customers' entitlement to benefits, including but not limited to determining if coverage is in effect, investigating the applicability of exclusions and co-ordinating coverage with other insurers. For these purposes, we, our reinsurers and authorized administrators consult existing insurance files about customers, collect additional information about and from customers, and where required, collect information from and exchange information with, third parties. We do not disclose customer information to third parties other than our agents and brokers, except as necessary to conduct business, e.g., processing claims or as required by law. We advise customers that, in some instances, employees, service providers, agents, reinsurers, and any of their providers, of Chubb may be located in jurisdictions outside Canada and that customers' personal information may thus be subject to the laws of those foreign jurisdictions.

The Privacy Officer; Chubb Insurance Company of Canada, 199 Bay Street, 25th Floor, Toronto, Ontario, M5L 1E2. For more information on privacy at Chubb, visit Chubb.com/ca

Complaint Procedures

If You have a complaint or inquiry about any aspect of this insurance coverage, please call 1-877-534-3655 between 8:00 a.m. and 8:00 p.m. (ET), Monday to Friday.

If for some reason You are not satisfied with the resolution to their complaint or inquiry, You may communicate Your complaint or inquiry in writing to our complaints officer:

Chubb Insurance Company of Canada
 199 Bay Street, Suite 2500
 P.O. Box 139 Commerce Court Postal Station
 Toronto, ON M5L 1E2

Email: complaintscanada@chubb.com

If You are still not satisfied with the resolution to Your complaint or inquiry, You may communicate Your complaint or inquiry in writing to:

General Insurance Ombudservice
2727 Courtice Road, P.O. Box 98009
Courtice, ON L1E 3A0

This Certificate is valid and applicable from the purchase date as shown in the confirmation of coverage received from EF and until the return date of the EF Tour.

Please keep this Certificate with Your other important documents.