

Distribution Guide and General Conditions for your Travel Insurance Contract

Name of insurance product:

Chubb Travel Insurance Policy No. 9907-98-40

Type of insurance product:

Group Travel insurance

Name and address of the Insurer:

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

Name and address of the distributor:

Go Ahead Tours
60 Bloor St West, Suite 501
Toronto, On M4W 3B8

“The Autorité des marchés financiers does not express an opinion on the quality of the product offered in this guide. The insurer alone is responsible for any discrepancies between the wording of the guide and the policy.”

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INTRODUCTION

What is the distribution guide for?

This distribution guide describes the Chubb Travel Insurance policy. It is designed to answer questions you may have about the policy and show *you* how this Travel Insurance can meet your needs, without the presence of an insurance representative.

The cost of insurance are specified in your Go Ahead Tours Booking conditions which can be obtained by calling 1-800-678-3709 or by visiting www.goaheadtours.ca/travelprotection

We encourage *you* to read this distribution guide carefully, and would specifically like to draw your attention to the definitions, exclusions and the claims procedure.

All amounts shown are in Canadian dollar. Words in *italics* are defined in the Definition section on pages 6 and 7.

DEFINITIONS

Accident

Bodily injury caused solely and directly by violent, unexpected, external, and/or visible means while you are covered by this insurance policy.

Assault

Unprovoked intentional physical violence.

Beneficiary

The person who benefits from this insurance group policy and who is travelling on a Go Ahead tour.

Period of Coverage

Coverage begins from the moment you leave your home to travel en direct route to the start of your Go Ahead tour. Coverage terminates when the Go Ahead tour has ended including the time it takes you to travel en direct route to your city of residence immediately after your Go Ahead tour ends.

Claims Agent

The agent at Crawford & Company (Canada) Inc. who will handle the claim process for this insurance policy.

Disability

Permanent loss or reduction of bodily function as the result of an accident (not covering disability income).

Direct Act of Terrorism

Meaning an immediate and geographically proximate threat to personal safety.

Family Member

Your or Your Traveling Companion's legal spouse (or common-law spouse where legal), 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.

Insurance Company

Chubb Insurance Company of Canada

Loss Occurrence

The term Loss Occurrence as applicable to any one accident or occurrence shall be understood to mean each and every loss, any one accident or occurrence and/or series of accidents or occurrences arising out of one event.

Participant

The person who attends a Go Ahead Tour.

Permanent Disability

Permanent loss or reduction of bodily function due to an accident covered under this insurance policy.

Pre-existing Condition

Any sickness, disease or other condition during the 180-day period immediately prior to the coverage effective date for which you, your Traveling Companion or Family Member scheduled or booked to travel with you 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 Customary Charges

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

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.

Sickness

Bodily sickness or disease that begins while you are a beneficiary under this insurance policy and which causes a loss covered by the insurance policy.

TravelSafe

Insurance plan which includes the following coverage:

- Tour Cancellation & Interruption
- Travel & Baggage Delay
- Baggage & Personal Effects
- Accident & Sickness

Traveling Companion

A person or persons up to 4 persons whose names appear with Yours on the same travel arrangements and who, during Your tour, will accompany *You*.

You

The person who benefits from this insurance group policy and who is travelling on a Go Ahead Tour.

1. DESCRIPTION OF PRODUCT OFFERED

The *TravelSafe* plan provides you with various benefits that relate directly and indirectly to your Go Ahead tour. This plan includes the following coverages.

COVERAGE	COVERAGE SUMMARY
Accident and Sickness Coverage Pages 9 to 15	<ul style="list-style-type: none"> • Hospital bills, doctors’ fees, prescriptions and medical transportation for <i>sickness</i> and/or injury during the <i>participant’s</i> tour. • Transportation, food and lodging expenses for two of the patient’s relatives to be at his or her side in the event of a life-threatening <i>sickness</i> that requires hospitalization. • Combined coverage of up to \$50,000 for the above situations. • Accidental Death (up to \$25,000). • Accidental Disability (up to \$25,000).
Baggage and Personal Effects Coverage Pages 16 to 18	<ul style="list-style-type: none"> • Up to \$2,000 for baggage and up to \$1,000 for theft-prone property for the duration of the <i>participant’s</i> tour. • Theft of passport, cash and other valuable documents up to \$100.
Travel and Baggage Delay Pages 19 to 20	<ul style="list-style-type: none"> • <i>Participants’</i> extra costs up to \$300 if baggage is delayed more than 24 hours (except on the way home). • Personal Delay up to \$600, if you are delayed for 8 hours or more while en route to or from, or during Your trip.
Tour Cancellation and Interruption Coverage Pages 21 to 22	<ul style="list-style-type: none"> • Refund of the Go Ahead tour price if a <i>participant</i> needs to cancel from, or the unused part of the Go Ahead tour price, if the <i>participant</i> needs to interrupt the tour due to reasons of serious injury or grave <i>sickness</i> leading to hospitalization, jury duty or severe damage to the <i>participant’s</i> home.

Additional Coverage

Extended Protection Coverage Page 23	<ul style="list-style-type: none"> • Allows <i>participants</i> to be protected by the <i>TravelSafe</i> Plan if they depart prior or return after their scheduled Go Ahead tour, to a maximum of 14 days • <i>Participants</i> must purchase the <i>TravelSafe</i> Plan for their Go Ahead tour in order to be eligible
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Caution: Please read each of these sections for the conditions and exclusions that apply to each type of coverage.

Summary of specific conditions

Who is eligible?

You are eligible for Travel Insurance if you meet the following conditions:

- A) You are enrolled on a Go Ahead tour
- B) You are a resident of Canada
- C) You are travelling to any country worldwide excluding Iran, Syria, Sudan, Cuba and North Korea

How do I apply for travel insurance?

The *TravelSafe* Plan can be purchased up to your final tour payment date by calling 1-800-678-3709.

Accident and Sickness

This insurance covers expenses incurred for certain emergency medical services if:

- The insured has an *accident* (or as a result of an unprovoked bodily *assault*)
- The insured suddenly and unexpectedly contracts a *sickness*

This Insurance only covers expenses in excess of those covered under:

- Your government health insurance plan
- Any other insurance or benefit plan under which you are covered

This insurance covers the *reasonable and customary* medical expenses within your *period of coverage*. The *Insurance Company* reserves the right to decide whether medical treatment following a *sickness* or *accident* should be provided in the host or home country.

Maximum Compensation

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

* \$50,000 is the combined maximum compensation for A.

** \$35,000 is the combined maximum compensation for B, C and D.

A) Medical Expenses

The following claims can be submitted under medical expense coverage:

- Outpatient doctor's visits for non-routine care and inpatient hospital treatment.
- Prescription drugs and supplies – prescriptions written by a licensed doctor as treatment for a covered *accident* or *sickness*.
- Physical therapy expenses are covered if you have been referred by a licensed physician 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 \$1,000 if you have been referred by a licensed doctor as treatment for a covered *accident* or *sickness*.
- Dental care – if your sound and natural teeth are injured in an *accident*, 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 \$750 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 *sickness* or *accident* which occurred during a Go Ahead tour.

- If You are unable to return home at the end of a Go Ahead Tour because of a serious *sickness* that is covered and not excluded by this insurance policy, and if You have medical authorization from a licensed doctor, You will be reimbursed for extra necessary and reasonable expenses You incur for food and lodging for up to 30 days from the first visit to a doctor, or until You are medically released to travel, whichever comes first.

B) Emergency Home Evacuation

If your doctor recommends that you return home earlier or later than your scheduled Go Ahead flight due to a life-threatening condition relating to a *sickness* or *accident* you will be reimbursed for the additional costs incurred for your transportation.

To be eligible, this expense must first be approved and arranged by the *claims agent*. If you did not get pre-approval the costs will be compensated according to the General Conditions of the policy with consideration given to the necessity and reasonableness of the costs incurred.

C) Family Member Reimbursement

If you are confined in a hospital outside your country of residence, relating to an *sickness* or *accident* that is covered and not excluded, and an attending physician requires the personal attendance of a Family Members, you or your estate can be reimbursed, for two round-trip tickets and accommodations for two *Family Members* from Canada to visit you.

Accommodation costs will be reimbursed for up to 60 days from the time of your first visit to the doctor or hospital or until your doctor certifies that you are able to travel, whichever comes first. The accommodation costs will be reimbursed at an average hotel rate for the city in which you are located and per person daily allowance of \$50 will be paid.

To be eligible, *claims agent* must pre-approve the necessity of the visit, transportation and accommodation costs. If you did not get pre-approval the costs will be compensated according to the General Conditions of the policy with consideration given to the necessity and reasonableness of the costs incurred.

D) Home repatriation

If you have a *sickness* or *accident* that leads to your death your estate or your heirs will be reimbursed for the expenses associated for your body to be sent home. If your family chooses to decide for a local burial in the country where the death occurred, excluding Canada, the *Insurance Company* will pay to a maximum of \$7,500.

E) Accidental Death

In the event of your death due to an *accident*, covered under the Medical expenses section above, the *Insurance Company* will pay your estate \$25,000.

F) Accidental Disability

If you sustain a *permanent disability* as a result of an *accident* while participating in a Go Ahead tour you may receive up to \$25,000 from the *Insurance Company*. 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 *permanent disability*, an *accident* must lead to a *permanent disability* within three years from the date of the *accident*. No payment for any *permanent disability* benefit shall be due or payable until at least 12 months have passed from the date of the *accident*.

- After the first 12 months and as soon as the definite degree of *permanent disability* is determined, payment will be paid with a lump sum representing the portion that corresponds to the degree of permanent *disability*.
- If the degree of your *permanent disability* can be determined and your medical treatment for that *permanent disability* is completely finished before 12 months have passed from the *accident*, your claim will be processed at the time your *permanent disability* is determined.
- The determination of your definite degree of *permanent disability* must, if possible, be done within 3 years of the *accident*, but can be postponed as long as, according to medical experience or considering the possibilities of rehabilitation, it is necessary.
- If the degree of your *permanent disability* cannot be determined within three years of the *accident*, you will receive six percent (6%) of the anticipated benefit on a quarterly basis,

until the degree of your *permanent disability* has been confirmed. When the extent of your *permanent disability* has been verified, you will receive the remainder of your benefit in a lump sum payment.

- If you die before the degree of your *permanent disability* has been determined, your estate will receive a lump sum benefit corresponding to the degree of *permanent disability* for which your six percent (6%) benefit was calculated, however not exceeding the maximum accidental death benefit.
- If the same *accident* has resulted in injuries on several parts of the body, you will be eligible to only claim up to a maximum of \$25,000.

Exclusions

CAUTION

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

- **Medical costs that can be indemnified by any other mean including another insurance policy, a government program, etc.**
- **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 these disorders.**
- **All expenses for treatment or prescription drugs related to a preexisting condition. If your condition deteriorates drastically and unexpectedly while you are a *participant* in a Go Ahead tour, you may get reimbursed up to \$4,000 for the expenses related to the deterioration.**
- **All expenses for emergency home evacuation and *family member* reimbursement related to a *pre-existing condition* or a mental/psychological health disorder.**
- **All expenses resulting from or relating to treatment due to the abuse of alcohol, sleeping pills, narcotics or other intoxicants.**
- **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 medical treatment for injuries sustained under the influence of alcohol, sleeping pills, sedatives, narcotics or other intoxicants. If there is reason to believe that this influence may have provoked or aggravated an injury you will have to prove that there was no relevance between such influence and the injury.**
- **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 *sickness* or treatment connected with pregnancy.**
- **All expenses resulting from or relating to treatment that was required before the effective date of this insurance policy should have been dealt with prior to the effective date of this insurance coverage.**
- **All expenses resulting from or relating to treatment for HIV disease or AIDS or any related condition.**
- **All expenses resulting from or relating to epidemics, pandemics of infectious diseases of whatsoever nature when travel restrictions have been issued by World Health Organisation.**
- **All expenses resulting from or relating to acute and necessary dental treatment, not due to an *accident*, in excess of \$750.**
- **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 checkups 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 chiropractic care, acupuncture treatment or other alternative medicine practices in excess of \$1,000.
- All expenses resulting from or relating to *accidents* due 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 or activities that can be described as expeditions, unless these activities are a part of your Go Ahead tour and have been pre-organized by the Go Ahead Tour operator.
- All expenses resulting from or relating to injuries caused by the use of firearms.
- All expenses resulting from injuries due to an exposure to imminent risks of bodily injury, or injuries due to a criminal act committed by the *beneficiary* or act of aggressive violence initiated by the *beneficiary*.
- 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 *sickness* or injury
- All expenses for eyeglasses or contact lenses.
- Physical therapy expenses if not prescribed by a legally qualified physician and preapproved by the Claims Agent.
- Private nursing home expenses.
- Spa or health resort expenses.
- Travel expenses that are beyond what is reasonable.
- Telephone costs in relation to a covered claim, in excess of \$50, other than for telephone calls to the *Insurance Company*.
- Expenses beyond those that are reasonable and customary.

Baggage and Personal Effects

In the event that your baggage and/or other property is stolen or damaged you will be covered for the loss. 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.

Maximum Compensation

A) Baggage and Property	\$2,000*
B) Valuable Property	\$1,000*
C) Valuable Document	\$100

* \$2,000 is the combined maximum compensation for A and B.

A) Baggage and Property

If you incur a loss resulting from your belongings being stolen, damaged due to breaking and entering, *assault*, traffic accident or due to other sudden and unforeseen external forces, you must report it to the local police department and file a police report as soon as possible. The amount of loss the *Insurance Company* is liable to pay shall be determined in accordance with the value evaluated at the place and time of such loss (taking into consideration depreciation due to wear and tear) which will be called the “value of the property”. The amount payable to you for a loss will be value of the property.

If the damaged property is restorable or repairable then only the cost to repair the property will be paid to you. The repair to the property will be to the condition at the time immediately before the damage and in no case shall this cost exceed the value of the property. 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.

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.

B) Valuable Property

Valuable property is defined as items – with an individual value exceeding \$300 –and include; jewelry; precious or semi-precious stones; watches; articles consisting in whole or in part of silver, gold or platinum; furs or articles trimmed with fur; cameras and their accessories and related equipment; computer, digital or electronic equipment or media. Valuable property is reimbursable up to a maximum of \$1,000.

C) Valuable documents

You will be reimbursed for out of pocket expenses up to a maximum of \$100, related to theft or damage of a valuable document, due to breaking and entering, *assault*, fire, storm, catastrophe, traffic accident or due to other sudden and unforeseen external forces. Valuable documents are defined as airline tickets, passports, visas and such.

Exclusions

CAUTION

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 vehicle. If property is temporarily left vehicle 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 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 discoloration, 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.**
- **Any damage that will be paid for through another insurance policy or reimbursed from another source.**
- **All indirect costs following a loss or theft are not covered.**

Travel and 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.

A) Baggage Delay

With receipts, you will be reimbursed up to a maximum of \$100 for each 24 hour period to the total maximum of \$300 for necessary and reasonable expenses and costs (toiletries, etc.) incurred due to the baggage delay associated with your departure Go Ahead tour flight from Canada.

Maximum Compensation

- \$300

Waiting Period

- 24 hour waiting period for Baggage Delay

B) Personal Delay

With supporting documents, you will be reimbursed up to a maximum of \$120 per day for the unused portion of the prepaid expenses for your tour and reasonable accommodation, meal, telephone call and local transportation expenses you incur up to a maximum of \$600, if you are delayed for 8 hours or more while en route to, from or during your tour.

The delay can be due to:

- Any delay of a common carrier (the delay must be certified by the common carrier).
- A traffic accident in which You or Your traveling companion are not directly involved (must be substantiated by a police report).
- Quarantine, hijacking, strike, natural disaster, terrorism or riot.
- A documented weather condition preventing you from getting to the point of departure.

Maximum Compensation

- \$600

Waiting Period

- Minimum 8 hours

Exclusion

CAUTION

- **This policy does not cover any claim that will be paid for through another insurance policy, by other responsible party, airline or bus carrier.**
- **These benefits will not duplicate any other benefits payable under the certificate or any coverage(s) attached to the certificate.**

Tour Cancellation and Interruption

If you have to cancel or interrupt a tour because of one of the reasons indicated below, the *Insurance Company* will reimburse you for the non-refundable tour payments or deposits (excluding the non-refundable insurance fee), including any unused air, land or sea arrangements already paid for by the *participant*.

In order for the *Participant* to obtain Tour Cancellation benefits Go Ahead Tours must be notified in writing of the need to cancel a tour 24 hours prior to the departure of the tour. In order for the *Participant* to obtain Tour Interruption benefits, the *Claims Agent* must have pre-approved the necessity to return to the home country prior to the Tour Interruption. Without a preapproval, costs will be compensated according to the General Conditions of the policy taking into consideration the necessity and reasonableness of the measures taken and the costs incurred, as deemed by the *Insurance Company*.

Maximum Compensation

A) Tour Cancellation	tour price
B) Tour Interruption	unused part of tour price
- transportation extra cost	ticket fare
- accommodation extra cost	\$500

A) Tour Cancellation

Participant cancellation must be due to one of the following reasons:

- Serious injury, grave *sickness* leading to hospitalization or death of the *Participant*, *Traveling Companion* or a *Family Member*.
- The *participant* being required to serve on a jury, subpoenaed (except if the *participant* is the defendant), activated into military service, or having his or her home made uninhabitable by fire or flood or other natural disaster.

- The *participant* being directly involved in a traffic accident en route to the departure of an EF tour.

B) Tour Interruption

Under the terms of this insurance, a refund of the amounts described below will be issued, should the *Participant* die or be forced to interrupt the Go Ahead tour due to:

- The *Participant, a Family Member's or Traveling Companion's* death which occurs while on tour.
- The *Participant, a Family Member's or Traveling Companion's* covered *sickness* or injury which occurs while on tour and requires medical treatment at the time of interruption resulting in medically imposed restrictions continues participation on tour as directed by a physician.

Exclusions

CAUTION

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 the *Participant, Family Member or Travelling Companion***
- **Anxiety or fear**
- **Business or contractual obligations**
- **Prohibition or regulation by any government**
- **Default of tour or program operator (including Go Ahead Tours and its affiliated parties) airline, cruise line or any other organisation which results in a loss of service**
- **The *Participant's* inability to obtain the necessary travel documents (passports, visas, etc.)**
- **Detention or confiscation by customs**
- **Mental or psychological health disorders, including eating disorders**

- **The *Participant's*, the *Traveling Companion's* or any *Family Member's* loss, *accident, sickness* or injury due to excluded conditions in the **Accident and Sickness Exclusions** section or the **General Exclusion**.**

Extended Protection Coverage

The *Insurance Company* will pay the same benefits as are provided in the *TravelSafe* Plan for up to 14 additional days before or after the tour if you have the Extended Protection Coverage.

Exclusions

CAUTION

- **All previously outlined exclusions from the Accident and Sickness, Baggage and Personal Effects, Travel and Baggage Delay and Tour Cancellation and Interruption Coverage.**

General Exclusions relating to all types of coverage

CAUTION

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

- A) **A wilful act, criminal act or gross negligence on your part or on the part of anyone entitled to receive a benefit.**
- B) **War, hostile acts of a foreign power, revolution, usurped power, civil war, act of war (declared or undeclared), riots or rebellion or other disturbances of a similar nature, however, not including direct acts of terrorism excluding “nuclear, chemical and biological terrorism” as per below. However, the *Insurance Company* will pay up to \$1,500 for the additional costs incurred if *you* must 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 (State Department or Ministry for Foreign Affairs). Also, the *Claims Agent* must have pre-approved the necessity to return home due to said events.

- C) Nuclear radiation or radioactive contamination or injuries from any explosive or hazardous materials.**
- D) 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.**
- E) Seizure, requisition, confiscation or destruction by any government or public authorities.**
- F) Losses that can be paid by any other insurance policy, government sponsored program, etc.**

2. CANCELLATION OF INSURANCE

You can cancel the insurance from your Go Ahead tour account up to 15 days after purchase, unless *you* have submitted a claim for the trip which was already approved. After this time the insurance is non-refundable. To cancel, you must send to the *insurance company* the Notice of Cancellation found in Schedule A by registered mail at:

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

Once you have cancelled the policy, you will not be covered under this policy and you will not be able to submit a claim for any of the benefits.

END OF INSURANCE

Your coverage under this insurance will end when, at the earliest:

- Your Go Ahead tour has ended (including the time it takes you to travel en direct route to your city of residence after the tour has ended).
- If you leave the program, when you return to your home country

Unless you have purchased the Extended Protection Coverage.

If the return from your tour is delayed or cancelled for reason covered by the insurance, your coverage will be extended until you return to your city of residence. If you are unable to travel due to medical condition at the time when the tour ends, your coverage is extended for up to 10 days or until you are medically released to travel, whichever comes first and subject to the other terms and conditions of the insurance.

OTHER INFORMATION

You can obtain more information about this insurance, or obtain a copy of the policy, by contacting Go Ahead at 1-800-678-3709 or the insurer, Chubb Insurance Company of Canada, at 1-800-532-4822.

3. CLAIMS

A) Submitting a claim

If *you* need to cancel a tour then *you* should first contact Go Ahead and then contact Crawford Claims Agent. In order for the *participant* to obtain Tour Cancellation benefits Go Ahead must be notified in writing of the need to cancel the tour 24 hours prior to departure of the tour.

Go Ahead Tours

60 Bloor St W, Suite 501

Toronto, Ontario M4W 3B8

Telephone: 1 (800) 678-3709

Fax: 1 (800) 556-6046

Emergency Assistance while on tour:

Europ Assistance

Telephone:

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

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

Travel Risk Intelligence Portal access: www.chubb.com/travelhelp.ca

Group ID: N2CHUCA

Activation Code: 20130503

Claims Handling:

Crawford & Company (Canada) Inc.

400-90 Matheson Blvd. West

Mississauga, Ontario L5R 3R3

Attention: New CHUBB A&H Claim

Telephone: 1-855-897-8512

Fax: 1-905-602-0185

Email: Claimsalertadmin@crowco.ca

Required Documents

For all coverage's, *you* or your legal representative must provide all of the documents required by the policy and *Claims Agent*.

For **Accident and Sickness Coverage**, *you* must also provide the original medical reports for care received. *You* must notify the *Claims agent* in the event of an *accident*, injury or *sickness* as soon as possible and no later than 30 days after your initial treatment. The report(s) must include:

- The date on which the care was given
- The name of the insured *participant* who received the care.
- The diagnosis
- The description of the care that was given
- All other relevant information about the *sickness* or injury.

For **Tour Cancellation and Interruption Coverage**, *you* must also provide one or more of the following supporting documents:

- Name, address and telephone number.
- Tour number and account number.
- Your reason for cancelling or interrupting your tour, with supporting documentation.
- Receipts for cost incurred due to interruption.

For **Baggage Coverage**, *you* must also provide one or more of the following supporting documents:

- 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 them and obtain a report.
- Document the loss by outlining the time, place and circumstances.
- Names and addresses of available witnesses.

For **Personal Delay Coverage**, you must also provide one or more of the following supporting documents:

- Documentation that the delay was certified by the common carrier.
- A police report if you or your Travel Companion were in an accident
- Receipts for cost incurred due to delay

B) Insurer's reply

Subject to the restriction relating to the Accidental Disability, once the claim has been approved the benefits will be paid within one day of receipt of the required documents to process your claim.

If *you* are entitled to reimbursement for another source such as your auto or homeowner's insurance *you* will not be eligible to receive additional benefits from this insurance policy. If *you* receive payment from a claim under this policy and then receive payment from another insurance company or other source, *you* must provide the *Claims Agent* with all information and documentation regarding the payment and reimburse the *Claims Agent* for its payment.

C) Appeal of an Insurer's Decision and Recourses

You may contact the Autorité des marchés financiers or consult your own lawyer if the insurer does not respect its commitments.

In the event that *you* file a claim and do not agree with the outcome, *you* have six months to notify the *Claims Agent* in writing that *you* want to contest the claim. If not, the *Insurance Company* is under no obligation to review your claim. Send your appeal to the *Claims Agent*.

4. SIMILAR PRODUCTS

Similar products are also available on the market. Check whether or not *you* already have insurance that provides *you* the same coverage as described in this guide.

5. REFERRAL TO THE AUTORITÉ DES MARCHÉS FINANCIERS

If *you* have any questions about this insurance, please contact the insurer first, by referring to the contact information indicated on the cover page of this Distribution Guide. For details about the commitments of insurers and distributors of insurance products to *you*, *you* may contact the Autorité des marchés financiers:

Autorité des marchés financiers

Place de la Cité, Tour Cominar

2640, boulevard Laurier, 4e étage

Québec (Québec) G1V 5C1

Telephone

Québec City: 418-525-0337

Montréal: 514-395-0337

Toll-Free: 1-877-525-0337

Fax

418-525-9512

Website

www.lautorite.qc.ca

Email

renseignements-consommateur@lautorite.qc.ca

SCHEDULE A – NOTICE OF CANCELLATION

NOTICE OF RESCISSION OF AN INSURANCE CONTRACT

NOTICE GIVEN BY A DISTRIBUTOR

Section 440 of the Act respecting the distribution of financial products and services (chapter D-9.2)

THE ACT RESPECTING THE DISTRIBUTION OF FINANCIAL PRODUCTS AND SERVICES GIVES YOU IMPORTANT RIGHTS.

- The Act allows you to rescind an insurance contract you have just signed when signing another contract, **without penalty, within 10 days of its signature**. To do so, you must give the insurer notice by registered mail within that delay. You may use the attached model for this purpose.
- Despite the rescission of the insurance contract, the first contract entered into will remain in force. Caution, it is possible that you may lose advantageous conditions as a result of this insurance contract; contact your distributor or consult your contract.
- After the expiry of the 10-day delay, you may rescind the insurance at any time; however, penalties may apply.

For further information, contact the Autorité des marchés financiers at (418) 525-0337 or 1-877-525-0337.

NOTICE OF RESCISSION OF AN INSURANCE CONTRACT

To: CHUBB INSURANCE COMPANY OF CANADA

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

Date: _____

(date of sending of notice)

Pursuant to section 441 of the Act respecting the distribution of financial products and services, I hereby rescind insurance contract no.:

(number of contract, if indicated)

Entered into on: _____

(date of signature of contract)

In: _____

(place of signature of contract)

(name of client) (signature of client)

The distributor must first complete this section.

This document must be sent by registered mail.

439. A distributor may not subordinate the making of a contract to the making of an insurance contract with the insurer specified by the distributor. The distributor may not exercise undue pressure on the client or use fraudulent tactics to induce the client to purchase a financial product or service.

440. A distributor that, at the time a contract is made, causes the client to make an insurance contract must give the client a notice, drafted in the manner prescribed by regulation of the Authority, stating that the client may rescind the insurance contract within 10 days of signing it.

441. A client may rescind an insurance contract made at the same time as another contract, within 10 days of signing it, by sending notice by registered or certified mail. Where such an insurance contract is rescinded, the first contract retains all its effects.

442. No contract may contain provisions allowing its amendment in the event of rescission or cancellation by the client of an insurance contract made at the same time. However, a contract may provide that the rescission or cancellation of the insurance contract will entail, for the remainder of the term, the loss of the favourable conditions extended because more than one contract was made at the same time.

443. A distributor that offers financing for the purchase of goods or services and that requires the debtor to subscribe for insurance to guarantee the reimbursement of the loan must give the debtor a notice, drawn up in the manner prescribed by regulation of the Authority, stating that the debtor may subscribe for insurance with the insurer and representative of the debtor's choice provided that the insurance is considered satisfactory by the creditor, who may not refuse it without reasonable grounds. The distributor may not subordinate the making of the contract of credit to the making of an insurance contract with the insurer specified by the distributor.

No contract of credit may stipulate that it is made subject to the condition that the insurance contract subscribed with such an insurer remain in force until the expiry of the term, or subject to the condition that the expiry of such an insurance contract will entail forfeiture of term or the reduction of the debtor's rights.

The rights of the debtor under the contract of credit shall not be forfeited when the debtor rescinds, cancels or withdraws from the insurance contract, provided that the debtor has subscribed for insurance with another insurer that is considered satisfactory by the creditor, who may not refuse it without reasonable grounds.