



# **GO AHEAD TOURS**

# **GENERAL CONDITIONS**

**Policy No. 9907-98-40**

## WHO TO CONTACT

For information regarding Go Ahead Tours Insurance Program, please contact:

***For Domestic Tours (All destinations within North America)***

EF Tours Canada Ltd. (CA)  
1-800-754-5066  
60 Bloor Street West, Suite 501  
Toronto, Ontario M4W 3B8

***For International Tours (All destinations outside North America)***

EF Institute for Cultural Exchange Ltd. (CA)  
1-800-754-5066  
60 Bloor Street West, Suite 501  
Toronto, Ontario M4W 3B8

***Emergency Assistance while on tour:***

Europ 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

Travel Risk Intelligence Portal access: [www.chubb.com/travelhelp/ca](http://www.chubb.com/travelhelp/ca)  
Activation Code: 20130503

***Claims Handling:***

Crawford & Company (Canada) Inc.  
400-90 Matheson Blvd. West  
Mississauga, Ontario L5R 3R3  
Attention: New CHUBB A&H Claim  
Tel: 1-855-897-8512  
Fax: 905-602-0185  
Email: Claimsalertadmin@crawco.ca

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**POLICY SCHEDULE**

*Maximum Compensation*

**ACCIDENT AND SICKNESS**

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

**BAGGAGE AND PERSONAL EFFECTS**

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

**DELAY**

I. Baggage Delay	\$300
J. Personal Delay	\$600

**TOUR CANCELLATION AND INTERRUPTION**

K. Tour Cancellation	tour price
L. Tour Interruption	unused part of tour price
- transportation extra cost	ticket fare
- accommodation extra cost	\$500

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

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

**DEDUCTIBLES**

**Accident & Sickness**

No deductible

**Baggage & Personal Effects**

No deductible

**Delay**

24 hour waiting period for Baggage Delay

**Tour cancellation and interruption**

No deductible.

The Tour Cancellation and Interruption fee is non-refundable, once contracted

## **GENERAL INFORMATION**

### **INTRODUCTION**

This travel insurance group policy is underwritten by Chubb Insurance Company of Canada, 199 Bay Street, Suite 2500, P.O. Box 139, Commerce Court West, Toronto, Ontario, M5L 1E2, hereafter referred to as the "Insurance Company", with EF Travel Canada Ltd. (CA) as group policy holder. All Participants travelling with an EF tour operator, hereafter referred to as "EF", who have received a participant certificate for this policy are eligible to benefit from the coverage afforded by this policy. The coverage available to You is reflected on the Policy Schedule page (page 3). The payment of the insurance coverage is considered fully earned at the first moment of coverage.

As a Beneficiary under this policy, You are to act responsibly and take all reasonable measures to prevent a loss or to limit a loss already incurred. 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 later in this policy (page 6). If You have any questions about coverage, You should contact the Claims Agent. To file a claim, please call a Claims Agent at one of the numbers provided on page 1.

### **PERIOD OF COVERAGE**

Coverage provided by the Accident & Sickness, Baggage & Personal Effects and Tour Interruption sections of this insurance policy is from the first to the last day of Your Go Ahead Tour. 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 end), or - if You leave the program - when You return to Your home country, whichever date is earliest, unless You have purchased the Extended Protection Coverage. If the return from Your tour is delayed or cancelled for reasons covered by this insurance policy, coverage is extended until You return to Your city of residence. If the Participant is unable to travel due to a medical condition at the time when the tour ends, coverage is extended for up to 10 days, or until the Participant is medically released to travel, whichever comes first, subject to all other policy limits and conditions of this policy. Coverage provided by the Tour Cancellation section of this insurance policy begins on the day when Go Ahead Tours receives the payment of the insurance coverage and ends at the time of departure of the tour, or when the tour is cancelled, whichever date is earliest.

#### ***Extended Protection Coverage***

The Insurance Company will pay the same benefits as are provided elsewhere under this policy for the number of additional days before or after the tour if You have the Extended Protection Coverage.

## **TERMS YOU SHOULD KNOW**

Definitions applying to the following words when used in this policy:

### **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.

### **Claims Agent**

The agent identified for Claims Handling or Emergency Assistance as stated in the section Who to contact, on page 1.

### **Disability**

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

### **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.

### **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.

### **Participant**

The person who attends a Go Ahead tour.

### **Pre-existing Condition**

An illness, 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 practise.

### **Travelling 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.

## **WHAT TO DO IF A LOSS OCCURS/HOW TO FILE A CLAIM**

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

1. After a loss occurs, take the necessary steps to prevent or minimize a further loss.
2. Document the loss by outlining the time, place and circumstances, the extent of the loss and the names and addresses of available witnesses. Provide the Claims Agent with this information promptly.
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 or accidental loss, obtain medical care receipts and reports showing diagnosis and treatment periods, and other relevant information about the Sickness or injury. You must also 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.
6. In the event that You need to cancel or interrupt Your tour, contact Your Go Ahead Tours representative and the Claims Agent immediately and provide the following information:
  - a) name, address and telephone number;
  - b) tour number and account number;
  - c) Your reason for cancelling or interrupting Your tour.
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.
8. If the Beneficiary fails to comply with the above provisions without reason satisfactory to the Insurance Company, the Insurance Company shall not be liable under this policy in case of non-compliance with the provision of items 3 to 5, for such portions of the loss as the Insurance Company deems the Beneficiary would have recovered by enforcement of his/her right of recovery.
9. The Insurance Company will pay: (a) Such portion of the expense incurred for taking steps to prevent or minimize further extension of loss, as stated in item 1, as deemed

by the Insurance Company to have been necessary or effective; (b) Expense necessarily incurred for securing or enforcing the Beneficiary's right of recovery as stated in items 3 to 5.

*A 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.*

*In order to be entitled to benefits, You must deliver a 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, You will not be entitled to any benefits.*

*The Insurance Company will not be liable under this policy in the event the Beneficiary or any person entitled to indemnity fails to comply with the requirements of items 1 through 9 or makes a false statement in the documents furnished to the Claims Agent, or commits, or has another person or persons commit forgery or alteration of such documents.*

*For further assistance or Claim Forms, contact the Claims Agent or Your local Go Ahead Tours representative.*

#### **IF YOU DO NOT AGREE WITH THE OUTCOME OF YOUR CLAIM**

If 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 on page 1 in this policy.

#### **IF YOU RECEIVE PAYMENT FROM ANOTHER SOURCE**

If You are entitled to reimbursement from another source – auto or homeowner's insurance, for example – You will not be eligible to receive additional benefits from the Insurance Company until all limits of such insurance have been exhausted. If You have received payment from the Insurance Company and then receive payment from another Insurance Company or other source, You must provide the Claims Agent with all information and documentation regarding said payment and then reimburse the Claims Agent for its payment. Failure to do so may result in legal action.

#### **ACCIDENT AND SICKNESS**

##### *Terms of Coverage*

The Insurance Company will pay acute, necessary, Reasonable Customary Charges up to a maximum of \$50,000 for Medical Expenses and a combined maximum of \$35,000 for Emergency Home Evacuation, Family Member Reimbursement and Home Repatriation (and other care and supplies as described below) relating to a Sickness or an Accident or to unprovoked bodily Assault which occurred during an Go Ahead Tour, subject to the limitations described in the Period of Coverage and Exclusions sections and all other terms and conditions of this policy of insurance. The Sickness 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 policy 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 Insurance Company will not pay more than \$50,000 for any claim for expenses under subsection A and a total of \$35,000 for any claim for expenses under subsections B, C and D combined of the Accident and Sickness section of this policy. The Accident and Sickness section of this policy also contains benefits for 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 a Sickness 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, Reasonable Customary Charges up to \$50,000 for treatment provided during the Period of Coverage, for Sickness or bodily injury caused by an Accident or Assault:

- » 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 which is covered by this insurance policy;
- » 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 You have a life-threatening condition relating to an Accident or Sickness that is covered and not excluded by this insurance policy, and if You are unable to return on the scheduled Go Ahead Tours flight due to said Accident or Sickness, You will be reimbursed, up to a maximum of \$35,000, for the additional costs incurred for Your own transportation, if Your doctor recommends that You return home earlier or later due to said Sickness or injury and not with Your Go Ahead Tour. The Claims Agent must have pre-approved the necessity to return home and the mode of transportation. Without a pre-approval, 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. Also, 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 insurance policy and the attending physician 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 insurance policy and the presence of a Family Member is required by the policy or a similar governmental authority, You or Your estate can be reimbursed, up to a maximum of \$35,000, for two round-trip tickets and accommodations for two Family Members from Your home country to visit You. Costs for accommodation 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 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 have pre-approved the necessity to visit the Beneficiary, the mode of transportation and the costs involved. Without a pre-approval, 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.

**D. HOME REPATRIATION**

If You die and Your death was caused by an Accident or Sickness that is covered and not excluded by this insurance policy, Your estate or Your heirs will be reimbursed, up to a maximum of \$35,000 for the expenses associated for Your body to be sent home, or if Your family so desires, the Insurance Company will pay up to a maximum amount of \$7,500 for local burial in the country where the death occurred (excluding burial in the home country).

**E. ACCIDENTAL DEATH**

In the event of Your death, as a result of an Accident which occurs during the Period of Coverage and which is covered under the Medical Expenses section of this policy, the Insurance Company will pay Your estate a lump sum benefit of \$25,000.

**F. ACCIDENTAL DISABILITY**

If You sustain a permanent Disability as a result of an Accident while participating in an Go Ahead Tour, and which is covered under the Medical Expenses section of this policy, You may receive up to \$25,000 from the Insurance Company, regardless of the number of injuries You incur from the same Accident, depending on the extent of Your permanent Disability. A permanent Disability is the future permanent loss or reduction of bodily function due to an Accident covered under this insurance policy.

Accidental dismemberment and the degree of permanent physiological Disability disregarding how it prevents the Beneficiary from performing normal job functions is determined by the product of the impairment percentage assigned by a physician multiplied by \$25,000. The impairment value is expressed as a percentage taking into account the body part(s) permanently impaired as that part(s) related to the Beneficiary's whole person. The physician 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 the Beneficiary had a pre-existing physical impairment 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 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 pursuant to this policy will be paid with a lump sum representing such portion of the sum covered as 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, the right to indemnity arises as soon as Your degree of permanent Disability has been 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, to a maximum of 10 years.

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, indemnity is paid with a calculated disablement degree of maximum one hundred percent (100%).

***Exclusions***

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

- » 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, insofar as they can be reasonably expected. If Your condition deteriorates drastically and unexpectedly while You are a Participant in an 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 a reason to believe that this influence may have provoked or aggravated the injury and the Beneficiary is unable to fully 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;

## General Conditions for Go Ahead Tours

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- » All expenses resulting from or relating to treatment that was required before the effective inception date of this insurance policy and would have made a prudent person seek care prior to the effective inception date of this insurance coverage;
- » 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 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 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 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 aeroplane 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 pre-approved 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**

### **Terms of Coverage**

The Insurance Company will reimburse You in the manner and with the amounts described below in the event that 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 AND PROPERTY**

The Insurance Company will pay up to \$2,000 per incident, including valuable property up to \$1,000, if Your personal belongings are stolen or damaged due to breaking and entering, Assault, fire, storm, catastrophe, traffic accident or due to other sudden and unforeseen external forces. This coverage also applies to items that You have rented or borrowed for Your personal use while Participant on a Go Ahead Tour.

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 of the property hereunder, evaluated at the place and time of such loss (taking into consideration depreciation due to wear and tear) hereinafter being called "value of the property". The amount of any loss payment which is payable under the insurance policy shall be the amount of loss calculated in accordance with the preceding paragraph.

If the damaged property is restorable or repairable, the amount of loss as stated in the preceding paragraphs 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.

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 mentioned above (i.e. theft, fire, storm, etc.), 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 \$300 per article 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.

### **H. VALUABLE DOCUMENTS**

The Insurance Company will reimburse You 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***

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 (jewellery, 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 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;
- » 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.*

## **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 Exclusion.

#### **I. BAGGAGE DELAY**

The Insurance Company will pay, against receipts, up to a maximum of \$100 each 24 hours or part thereof, to the total maximum of \$300 for necessary and reasonable expenses and costs (toiletries, etc.) relating to and associated with baggage delay in excess of 24 hours at the airport for all Go Ahead Tours flights from Canada. Said baggage must be registered on departure in order for benefits to be paid by the Insurance Company.

#### **J. PERSONAL DELAY**

The Insurance Company will reimburse You up to \$120 per day for: 1) the non-refundable, unused portion of the prepaid expenses for Your trip as long as the expenses are supported by proof of purchase and are not reimbursable by any other source; and 2) reasonable accommodation, meal, telephone call and local transportation expenses incurred by You, up to a maximum of \$600, if You are delayed for 8 hours or more while en route to or from, or during Your trip, due to:

- a) any delay of a common carrier (the delay must be certified by the common carrier);
- b) a traffic accident in which You or Your traveling companion are not directly involved (must be substantiated by a police report);
- c) quarantine, hijacking, strike, natural disaster, terrorism or riot;



- d) a documented weather condition preventing You from getting to the point of departure .

Benefits will not be paid for any expenses, which have been reimbursed, or for any services that have been provided by the common 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**

### *Terms of Coverage*

The Insurance Company will reimburse the Participant in the manner and with the amounts described below (excluding the non-refundable insurance fee and the registration fee) in the event a tour is cancelled or interrupted due to any of the below mentioned covered reasons. The event or Accident causing the Participant to cancel or interrupt his tour must have occurred during the Participant's Period of Coverage, and Tour Interruption benefits will only be granted once for the Sickness/ Accident of any one Family Member.

*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 pre-approval, 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.*

### **K. TOUR CANCELLATION**

Under the terms of this insurance, a refund of the amounts described below will be issued, should the Participant cancel the tour due to:

- a) The Participant, a Family Member's or Traveling Companion's covered Sickness or injury, which i) occurs before tour departure, ii) requires medical treatment at the time of cancellation resulting in medically imposed restrictions, as certified by a legally qualified physician, and ii) prevents participation in the tour;
- b) The Participant, a Travelling Companion or a Family Member being required to serve on a jury, subpoenaed (except if the Participant is the defendant), or having his or her home made uninhabitable by fire or flood or other natural disaster;
- c) The Participant or a Travelling Companion being directly involved in a traffic accident en route to the departure of a Go Ahead Tour;
- d) The Participant or a Travelling Companion being activated into military service.

If You have to cancel a tour due to any of the above covered reasons, the Insurance Company will reimburse You for the non-refundable tour payments or deposits made to

Go Ahead Tours (excluding the non-refundable insurance fee), including any unused air, land or sea arrangements already paid for by the Participant.

### **Single Room Supplement**

The Insurance Company will also reimburse the Participant for reasonable costs resulting from a change in the per person occupancy rate for prepaid arrangements if a Travelling Companion's tour is cancelled for one of the aforementioned covered reasons and the Participant's tour is not.

### **L. TOUR INTERRUPTION**

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

- a) The Participant, a Family Member's or Traveling Companion's death, which occurs while on tour;
- b) The Participant, a Family Member's or Traveling Companion's covered Sickness or injury which i) occurs while on tour, ii) requires medical treatment at the time of interruption resulting in medically imposed restrictions, as certified by a legally qualified physician, and ii) prevents continued participation on tour.

If a tour is interrupted due to any of the above covered reasons, You will be reimbursed for the cost of economy coach, train or airfare by the most direct route, less any refunds paid to the Participant, in order to reach the return destination or to travel from the place where the tour was interrupted to where the tour can be rejoined. You will also be reimbursed for any unused air, land or sea arrangements already paid by You.

The Insurance Company will also reimburse the Participant for reasonable costs resulting from a change in the per person occupancy rate for prepaid arrangements if a Travelling Companion or a travelling Family Member's tour is delayed or interrupted for one of the aforementioned covered reasons and the Participant's tour is not. The Insurance Company will also reimburse the Participant for reasonable additional accommodation and transportation expenses (up to \$100 per day and a maximum of \$500) if a travelling Family Member or a Travelling Companion must remain hospitalized.

### ***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 the Participant, Family Member or Travelling Companion, including 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.

In addition, the Insurance Company will not pay Tour Cancellation or Tour Interruption benefits for the Participant's, the Travelling Companion's or any Family Member's loss, Accident, Sickness or injury due to excluded conditions as per the Exclusions of the Accident and Sickness section and as per the General Exclusions of this policy. Also, the Insurance Company will not pay Tour Cancellation or Tour Interruption benefits for changes in travel plans due to mental or psychological health disorders, including eating disorders.

## **GENERAL PROVISION**

### **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:

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

In order to be entitled to benefits, You must deliver a claim form to the Claims Agent as soon as possible, but at the latest within one year of the time of the loss. If You wait longer than one year, You will not be entitled to any benefits.

**NUCLEAR, CHEMICAL, BIOLOGICAL TERRORISM EXCLUSION CLAUSE**

Notwithstanding any provision to the contrary within this insurance policy or any endorsement thereto it is agreed that this insurance policy excludes any losses directly or indirectly arising out of, contributed to or caused by, or resulting from or in connection with any act of nuclear, chemical, biological terrorism (as defined below) regardless of any other cause or event contributing concurrently or in any other sequence to the loss. For the purpose of this endorsement: "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 Sickness and/or death in humans, animals or plants.

As regards terrorism, the following shall apply; Any occurrence in which, within a period of 48 hours, one or more beneficiaries in a portfolio are exposed to the same external influences which are de jure declared to be a terrorist act, is considered to be one event.

**TERRITORY**

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

**LIMITATION OF ACTIONS**

No action in law or equity can be brought to recover benefits until the expiration of the notice periods referred to in the statutory conditions. No action can be brought with respect to this policy more than one year after the date of the Accident or the date a claim arises.

**APPLICABLE LAW**

This insurance policy 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.

Notwithstanding any other provision herein contained, this contract is subject to the statutory conditions in the Insurance Act respecting contracts of accident and sickness insurance.

**SUBROGATION**

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

Following the exhaustion of all other policies of insurance, 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 insurance policy, 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 the right of the Beneficiary:

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

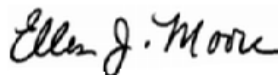
The Insurance Company may require a Beneficiary to execute a statement acknowledging the Insurance Company's right of recovery from other parties before the Insurance Company makes payment of any expenses reasonably believed by the Insurance Company to be subject to this section of the insurance policy.

The Beneficiary 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.

These General Conditions are valid and applicable from April 1, 2015 and until further notice. The Insurance Company may amend these conditions at any time, and such amendments are valid from one month after the Company has duly notified the Policyholder.

The **Company** issuing this policy has caused this policy to be signed by its authorised officer.

**Chubb Insurance Company of Canada** (Incorporated under the laws of Canada)



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President