



**Go Ahead
Tours**

Certificate of Insurance

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

Policyholder	EF Travel Canada Ltd. 80 Bloor St West, 16 th Floor Toronto, ON M5S 2V1
Covered participants	Participants travelling with EF Institute for Cultural Exchange Ltd. on a Go Ahead Tour, departing from Canada
Group Policy Number	9908-5038
Group Policy Insurer	Chubb Insurance Company of Canada 199 Bay Street, Suite 2500 P.O. Box 139, Commerce Court West Postal Station Toronto, Ontario M5L 1E2
Effective	April 1, 2019

Coverage

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

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 Property

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

Delay

I. Baggage Delay	\$100/24 hours or part thereof, maximum of \$300
J. Personal Delay	\$500/day, maximum of \$2,500

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

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

** Note that payments available under E) Accidental Death and F) Accidental Disability are not subject to a combined limit of coverage and provide their own separate limits of coverage.

Termination of Insurance

Coverage ends at the earliest of the following dates:

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

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

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

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

Submitting a claim

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

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

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

80 Bloor St W, 16th Floor

Toronto, Ontario M5S 2V1

Telephone: 1 (800) 754-5066

Fax: 1 (800) 556-6046

Emergency Assistance while on tour:

Generali Global Assistance

Telephone:

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

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

Claims Handling:

Crawford & Company (Canada) Inc.

400-90 Matheson Blvd. West

Mississauga, Ontario L5R 3R3

Attention: CHUBB A&H Claim

Telephone: 1 (855) 897-8512

Fax: 1 (905) 602-0185

Email: Claimsalertadmin@crowco.ca