



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 Street West, 16th 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	9908-1667
Group Policy Insurer	Chubb Insurance Company of Canada 199 Bay Street, Suite 2500 P.O. Box 139, Commerce Court West Postal Station Toronto, ON M5L 1E2
Effective	May 1, 2017

Coverage

The policy provides 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	\$300
J. Personal Delay	\$300

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.

** Please 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 under this insurance ends on 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 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 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 titled **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 Tours and the Claims Agent within 14 days of the event that caused the cancellation or Tour Interruption.

EF Institute for Cultural Exchange Ltd.
(also operating as Go Ahead Tours)
80 Bloor Street West, 16th Floor
Toronto, ON 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, ON L5R 3R3

Attention: CHUBB A&H Claim

Telephone: 1.855.897.8512

Fax: 1.905.602.0185

Email: Claimsalertadmin@crowco.ca