

# Distribution Guide

TravelSafe Plan

CHUBB®

*“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.”*

## DISTRIBUTION GUIDE

Name of Insurance Product: TravelSafe Plan

Types of Insurance Product: Group Travel Insurance

### The Insurer:

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

### Distributor:

Name: EF Institute for Cultural Exchange Ltd. (CA)  
Address: 80 Bloor St West, 16<sup>th</sup> Floor  
Toronto, Ontario M5S 2V1

### Group Policyholder:

Name: EF Travel Canada Ltd.  
Address: 80 Bloor St West, 16<sup>th</sup> Floor  
Toronto, Ontario M5S 2V1

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## INTRODUCTION

This distribution guide describes the "TravelSafe Plan" insurance policy. It is designed to answer questions *you* may have about this insurance product and allow you to determine whether this insurance product meets your needs without dealing with an insurance representative.

EF Institute for Cultural Exchange Ltd. is referred to as "Go Ahead" or "Go Ahead Tours" throughout this guide and the trip *you* purchased through Go Ahead is referred to as *your* "Go Ahead Tour".

The cost of insurance is specified in your Go Ahead Tours invoice.

Chubb Insurance Company of Canada is referred to as the "Insurer" throughout this guide.

Words in *italics* are defined in the Definition section beginning on page 6.

All amounts shown are in Canadian dollars.

## DEFINITIONS

### **Accident**

Accident means a sudden, unexpected and unforeseeable cause of injury from an external source that occurs while you are covered under the Group Policy.

### **Assault**

Unprovoked intentional physical violence.

### **Claims Agent**

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

### **Doctor**

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

### **Disability**

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

### **Family Member**

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

### **Pre-existing Condition**

Any sickness, disease or other condition during the 180-day period immediately prior to the coverage effective date for which *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.

### **Sickness**

Bodily sickness or disease that begins while *you* are covered under the Group Policy and which causes a loss covered by the Group Policy.

### **Travelling Companion**

A person or persons up to 4 persons whose names appear with *yours* on the same travel arrangements and who, during *your* Go Ahead Tour, will accompany *you*.

***You/Your***

The person who is a participant travelling on an Go Ahead Tour.

1. DESCRIPTION OF PRODUCT OFFERED

The TravelSafe Plan is a group insurance plan (“Group Policy”) issued to EF Travel Canada Ltd. under Group Policy number 9908-1667.

The TravelSafe Plan is an optional insurance product available to eligible participants of a Go Ahead Tour.

**NATURE OF COVERAGE**

The TravelSafe Plan provides *you* with the following insurance coverage:

Accident and Sickness Coverage

The Insurer will reimburse *you* for *reasonable and customary charges* for medical expenses incurred by *you* during *your* Go Ahead Tour if:

- *You* have an *accident* (or as a result of an *assault*); or
- *You* contract a *sickness*.

Baggage and Property Coverage

The Insurer will compensate *you* for loss, damage or theft of *your* baggage and property which occurs during *your* Go Ahead Tour.

Baggage Delay Coverage

The Insurer will reimburse *you* for the reasonable expenses incurred due to the baggage delay associated with *your* Go Ahead Tour flights. A 24 hour waiting period applies.

Personal Delay Coverage

The Insurer will reimburse *you* for the reasonable expenses incurred if *you* are delayed for 8 hours or more while en route to or from or during your Go Ahead Tour for one of the covered reasons for delay.

#### Tour Cancellation Coverage

The Insurer will reimburse *you* for the covered losses *you* incur for *your* Go Ahead Tour cancelled before *your* departure date for one of the covered reasons for cancellation.

#### Tour Interruption Coverage

The Insurer will reimburse *you* for covered losses *you* incur during *your* Go Ahead Tour in the event of *your*, *your family member*, or *your travelling companion's* death or hospitalization due to an *accident* or *sickness*.

#### Extended Protection Coverage

Extended Protection Coverage extends the present coverage provided under the TravelSafe Plan, under the same conditions, if *you* depart prior or return after *your* scheduled Go Ahead Tour, to a maximum of 14 days.

*You* must purchase the TravelSafe Plan for *your* Go Ahead Tour in order to be eligible for the Extended Protection Coverage. To purchase the Extended Protection Coverage, you must first have enrolled under the Group Policy for coverage under the TravelSafe Plan and contact Go Ahead by telephone at the following number: 1(800)754-5066.

### **SUMMARY OF SPECIFIC FEATURES**

#### **WHO IS ELIGIBLE?**

To be eligible for coverage under the TravelSafe Plan *you* must meet the following conditions:

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

#### **HOW TO APPLY FOR COVERAGE?**



After *you* purchase *your* Go Ahead Tour, Go Ahead will contact *you* by telephone to ask if *you* wish to enroll under the Group Policy for coverage under the TravelSafe Plan. If *you* prefer, *you* may call Go Ahead to apply for coverage.

*You* can apply for coverage up to 30 days after *your* enrollment on *your* Go Ahead Tour.

*You* can apply for each coverage under the Group Policy separately: Tour Cancellation and Interruption Coverage can only be purchased up to 60 days prior to departure; and Accident and Sickness, Baggage and Property, and Delay coverage can only be purchased up until 1 day prior to departure of *your* Go Ahead Tour.

### **WHAT IS THE PERIOD OF COVERAGE?**

Accident and Sickness, Baggage and Property, Baggage Delay and Tour Interruption coverage begin from the moment *you* leave your home to travel via direct route to the start of *your* Go Ahead Tour. Coverage 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);
- If you leave the Go Ahead Tour early and before 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.

If the return from *your* Go Ahead Tour is delayed or cancelled for reasons covered by the Group Policy, coverage is extended until *you* return to your city of residence. If *you* are unable to travel due to a medical condition at the time when your 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.

Tour Cancellation coverage begins on the day Go Ahead receives payment for the cost of insurance and ends at the time of departure of *your* Go Ahead Tour or when *your* Go Ahead Tour is cancelled, whichever date is earliest.

### **ACCIDENT AND SICKNESS COVERAGE**

The Accident and Sickness coverage provides the following benefits which are explained below:

- Medical expenses

- Emergency Home Evacuation
- Family Member Reimbursement
- Home Repatriation
  - local burial
- Accidental Death
- Accidental Disability

The following is the maximum compensation available under the Accident and Sickness coverage:

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**

**CAUTION**

**\* \$35,000 is the combined maximum compensation for coverage for the following benefits: 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.**

A) Medical Expenses

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

- You have an *accident* (or as a result of an *assault*); or
- You contract a *sickness*.

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

- Your government health insurance plan; and

- 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 Insurer reserves the right to decide whether medical treatment following a *sickness* or *accident* should be provided in the host or home country.

The following *reasonable and customary charges* are covered medical expenses:

- Outpatient *doctor's* visits for non-routine care and inpatient hospital treatment;
- Prescription drugs and supplies – prescriptions written by a *doctor* as treatment for a covered *accident* or *sickness*;
- Physical therapy expenses are covered if *you* have been referred by a *doctor* and it has been pre-approved by the *claims agent*;
- Chiropractic care, acupuncture treatment or other alternative medicine practices up to a total maximum of \$1,000 if *you* have been referred by a *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 an Go Ahead Tour; and
- Telephone costs in relation to a covered claim up to \$75, other than for telephone calls to Go Ahead, the *claims agent* or the Insurer.

If *you* are unable to return home at the end of a Go Ahead Tour because of a serious *accident* or *sickness*, and if *you* have medical authorization from a *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 *your doctor* confirms that *you* are able 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 Tour 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*.

**CAUTION**

- **If you do not get pre-approval, the costs will be reimbursed according to the necessity and reasonableness of the costs incurred, as deemed by the Insurer.**
- **The Insurer will not pay for the cost of a return to the place where *your* Go Ahead Tour was interrupted.**

C) Family Member Reimbursement

If *you* are confined in a hospital outside *your* country of residence, relating to a *sickness or accident* that is covered and not excluded, and *your doctor* requires the personal attendance of a *family member*, *you* can be reimbursed for two round-trip tickets and accommodations for two *family members* from *your* home country to visit *you*. Accommodation costs for *your family members* will be reimbursed for up to 30 days from the time of *your* first visit to the *doctor* or hospital or until *your doctor* certifies that *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, the *claims agent* must pre-approve the necessity of the visit, transportation and accommodation costs.

**CAUTION**

**If *you* do not get pre-approval, the costs will be reimbursed according to the necessity and reasonableness of the costs incurred, as deemed by the Insurer.**

D) Home Repatriation

If *you* have a *sickness or accident* that leads to *your* death, *your* estate will be reimbursed for the expenses associated for *your* body to be sent to *your* city of residence up to a maximum of \$35,000. If *your* family decides to have a local burial in the country where *your* death occurred, excluding Canada, the Insurer will pay up to a maximum of \$7,500.

#### E) Accidental Death

In the event of *your* death due to an *accident*, the Insurer will pay *your* estate \$25,000.

#### F) Accidental Disability

If you sustain a *disability* as a result of an *accident* while participating in an Go Ahead Tour *you* may receive up to \$25,000 from the Insurer. The amount of *your* benefit will be determined by the degree of *your disability* as determined by a *doctor* and the use of the American Medical Association's "Guide to Evaluation of Permanent Impairment".

In order for *you* to receive benefits due to a *disability*, an *accident* must lead to a *disability* within one year from the date of the *accident*. No payment for any *disability* benefit shall be due or payable until at least 30 days have passed from the date of the *receipt of the required proof of loss*.

#### **Exclusions, Limitations and Reductions of Benefits Applicable to Accident and Sickness Coverage**

##### **CAUTION**

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

- **Medical costs that can be indemnified by any other means, including another insurance policy or 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 *pre-existing condition*;**
- **All expenses for emergency home evacuation and *family member* reimbursement related to a *pre-existing condition* or a mental/psychological health disorder;**
- **All expenses 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 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 the insurance and would have made a prudent person seek treatment prior to such effective date;**
- **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 prior to travel;**
- **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 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, 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 discharged by *you*;**
- **All expenses resulting from injuries due to an exposure to imminent risks of bodily injury, or injuries due to a criminal act committed by *you* or act of aggressive violence initiated by *you*;**
- **All expenses resulting from or relating to injuries caused by professional manual labour and/or while carrying out any activity for which you receive or intend to receive a fee, payment, wage or any other source of revenue;**
- **All related travel costs if a ship or airplane is forced to change its route because of *your sickness* or injury due to *accident*;**

- **All expenses for eyeglasses or contact lenses;**
- **Physical therapy expenses if not prescribed by a *doctor* and preapproved by the *claims agent*;**
- **Private nursing home expenses;**
- **Spa or health resort expenses; and**
- **Expenses beyond those that are *reasonable and customary charges*.**

## **BAGGAGE AND PROPERTY**

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.

The following is the maximum compensation available under the Baggage and Property coverage:

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

### 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 Insurer will pay shall be determined in accordance with the Insurer's determination of the value of the property evaluated at the place and time of such loss (taking into consideration depreciation due to wear and tear).

If the damaged property is restorable or repairable 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 as determined by the Insurer. 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 Insurer 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*;
- 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 are items with an individual value exceeding \$300 per item and includes the following:

- jewelry;
- precious or semi-precious stones;
- watches;
- items consisting in whole or in part of silver, gold or platinum;
- furs or items trimmed with fur;
- cameras and their accessories and related equipment;
- and computer, digital or electronic equipment or media.

Valuable property is reimbursable up to a maximum of \$1,000 per incident of loss or theft.

#### B) Valuable document

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 *accident*, breaking and entering, *assault*, fire, storm, catastrophe, or traffic accident. Valuable documents include airline tickets, passports and visas.

#### **Exclusions, Limitations and Reductions of Benefits Applicable to Baggage and Property Coverage**

##### **CAUTION**

**This insurance 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 in 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; and**
- **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.**

#### Baggage Delay

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* Go Ahead Tour flights, except the return flight to your departure point.

There is a 24 hour waiting period of this benefit.

The maximum compensation available under the Baggage Delay coverage is \$300.

**Exclusions, Limitations and Reductions of Benefits Applicable to Baggage Delay Coverage**

**CAUTION**

**This policy does not cover any claim that will be paid through another insurance policy or by another responsible party such as the airline or bus carrier.**

**The baggage delay benefit does not apply if *your* flight returning *you* to the departure point of *your* Go Ahead Tour is delayed.**

Personal Delay

The Insurer will reimburse *you* up to a maximum of \$120 per day for the unused portion of the prepaid expenses for *your* Go Ahead 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* Go Ahead Tour.

The delay must 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 travelling companion* are directly involved but are not deemed to be at fault (must be substantiated by a police report);
- Quarantine, hijacking, strike, natural disaster, terrorism or riot; or
- A documented weather condition preventing *you* from getting to the point of departure.

The maximum compensation available under the Baggage Delay coverage is \$600.

**Exclusions, Limitations and Reductions of Benefits Applicable to Personal Delay Coverage**

**CAUTION**

**This policy does not cover any claim that will be paid through another insurance policy or by another responsible party such as the common carrier, including airline or bus carrier.**

**TOUR CANCELLATION AND INTERRUPTION**

If *you* have to cancel or interrupt a tour because of one of the reasons indicated below, the Insurer 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 that *you* have already paid for.

The following is the maximum compensation available under the Tour Cancellation and Interruption coverage:

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

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

- Death of *you, your travelling companion, or a family member* before the departure of *your Go Ahead Tour*;
- *You, a family member's or travelling companion's injury* due to *accident or sickness* which occurs before *your Go Ahead Tour* departure, requires medical treatment at the time of cancellation resulting in medically imposed restrictions as certified by a *doctor*, and prevents participation in *your Go Ahead Tour*;
- *You, your travelling companion, or a family member* being required to serve on a jury, subpoenaed (except if *you, your travelling companion, or a family member*, respectively are the defendant), or having *your, your travelling companion or a family member's* home made uninhabitable by fire or flood or other natural disaster;
- *You, your travelling companion, or a family member* being directly involved in a traffic accident en route to the departure of an *Go Ahead Tour*;
- The Government of Canada issuing an "Avoid Non-Essential Travel" or "Avoid All Travel" Travel Advisory for the country or a region of the country that is a destination on the tour; or
- *You or a travelling companion* experiences involuntary termination or layoff of permanent employment not including contract or self-employment, when actively

employed with the same employer for at least 6 months prior to the effective date of *your* coverage.

**CAUTION**

**In order for *you* to obtain Tour Cancellation benefits, Go Ahead and the *claims agent* must be notified in writing of the need to cancel *your* Go Ahead Tour within 14 days of the event which causes the cancellation.**

B) Tour Interruption

A refund of the amounts described below will be issued, should *you* die or be forced to interrupt the Go Ahead Tour due to:

- Death of *you*, *your travelling companion*, or a *family member* which occurs during *your* Go Ahead Tour;
- *You*, a *family member's* or *travelling companion's* injury due to *accident* or *sickness* which occurs during *your* Go Ahead Tour, requires medical treatment at the time of cancellation resulting in medically imposed restrictions as certified by a *doctor*, and prevents continued participation in *your* Go Ahead Tour;

**CAUTION**

**In order for *you* to obtain Tour Interruption benefits, Go Ahead and the *claims agent* must be notified in writing or by telephone of the need to cancel *your* Go Ahead Tour.**

**The *claims agent* must have pre-approved the necessity to return to your city of residence prior to the interruption of *your* Go Ahead Tour. If *you* do not get pre-approval, the costs will be reimbursed according to the necessity and reasonableness of the costs incurred, as deemed by the Insurer.**

**Exclusions, Limitations and Reductions of Benefits Applicable to Tour Cancellation and Interruption Coverage**

**CAUTION**

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

- **Carrier-caused delays (including bad weather);**
- **Personal change of plans by *you* or a *family member* or *travelling companion*;**
- **Anxiety or fear;**
- **Business or contractual obligations;**
- **Prohibition or regulation by any government, including if *you* are deemed by such government to be inadmissible to the country *you* are travelling to;**
- **Default of tour or program operator (including Go Ahead and its affiliated parties) airline, cruise line or any other organisation which results in a loss of service;**
- ***Your* inability to obtain the necessary travel documents (passports, visas, etc.);**
- **Detention or confiscation by customs;**
- **Mental or psychological health disorders, including eating disorders; or**
- ***You* or any *family member's* or *travelling companion's* loss, accident, sickness or injury due to excluded conditions in the Accident and Sickness Exclusions or the General Exclusions.**

**Tour Cancellation benefits will be offered if mental or psychological health disorders, including eating disorders require hospitalization of at least 3 days, during the period of coverage.**

## **EXTENDED PROTECTION COVERAGE**

The Insurer 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 purchased the Extended Protection Coverage.

### **Exclusions, Limitations and Reductions of Benefits Applicable to Extended Protection Coverage**

#### **CAUTION**

**All previously outlined Exclusions, Limitations and Reductions of Benefits set out under the Accident and Sickness coverage, Baggage and Property coverage, Baggage and Personal Delay coverage and Tour Cancellation and Interruption coverage apply to the Extended Protection coverage.**

## **Exclusions, Limitations and Reductions of Benefits Applicable to All Types of Coverage**

### **CAUTION**

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

- **A willful 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 or other disturbances of a similar nature, however, not including direct acts of terrorism excluding nuclear, chemical, and biological terrorism;**
- **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; and**
- **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 *you* enroll under the Group Policy and provide payment of the premium, unless *you* have submitted a claim which was already approved. After this time the insurance is non- refundable.

To cancel, you must send to the Insurer 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  
Postal Station Toronto, Ontario  
M5L 1E2

Once you have cancelled the insurance, *you* will not be covered under the Group 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 as set out in under *What is the Period of Coverage?* in the ***Summary of Specific Features*** section of this distribution guide starting on page 9.

### **OTHER INFORMATION**

*You* can obtain more information about this insurance, or obtain a copy of the Group Policy, by contacting Go Ahead at 1-800-754-5066 or the Insurer at 1-800-532-4822.

### 3. CLAIMS

#### **Submitting a claim**

In the event of a claim, *you* will need to contact Go Ahead and the *claims agent* as follows:

Go Ahead Tours

Telephone: 1 (800) 754-5066

Fax: 1 (800) 556-6046

*Claims Agent*

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: 905-602-0185

Email: Claimsalertadmin@crawco.ca

Emergency Assistance while on tour:

Generali Global Assistance

Telephone: 1 (888) 748-9739 (toll-free in the USA or Canada)

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

Group ID: N2CHUCA

#### **Required Documents**

For all claims, *you* must provide all of the documents required to support *your* claim.

For an Accident and Sickness claim, *you* must provide the original medical reports for care received. *You* must notify the *claims agent* and Go Ahead in the event of an injury due to an *accident* or *sickness* as soon as possible and no later than 30 days after your initial treatment.

For a Tour Cancellation or Tour Interruption claim, *you* must notify the *claims agent* and Go Ahead within 14 days of the event which causes the cancellation.

For Tour Cancellation and Interruption claims, *you* must provide your reason for cancelling or interruption of your Go Ahead Tour with supporting documents and any receipts for costs incurred due to interruption.

For a Baggage claim, *you* must provide the following:

- For property loss, 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 provide a report to the *claims agent*; and
- Names and addresses of available witnesses.

For a Personal Delay claim, *you* must 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 travelling companion* were in an accident;
- Documentation supporting that the weather condition prevented *you* from getting to the point of departure; or
- Documentation supporting the occurrence of the quarantine, hijacking, strike, natural disaster, terrorism or riot;
- and receipts for cost incurred due to delay.

### **Insurer's reply**

Except for a claim for Accidental Disability benefits, once the claim has been approved, the benefits will be paid to *you* within one day of receipt of the required documents to process *your* claim.

A claim for Accidental Disability benefits will not be due or payable until at least 30 days have passed from the date of the required proof of loss.

### **Appeal of an Insurer's Decision and Recourses**

*You* may appeal the Insurer's decision if *your* claim is denied. *You* have six months from the date of the Insurer's decline of your claim to appeal the decision. *Your* appeal must be in writing to the *claims agent*

The Insurer will send *you* a written response within 30 days following receipt of *your* request to review.

*You* may also contact the Autorité des marchés financiers or consult your own lawyer.

#### 4. SIMILAR PRODUCTS

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

#### 5. REFERRAL TO THE AUTORITÉ DES MARCHÉS FINANCIERS

For additional information regarding the Insurer's and the distributor's obligations to you, please 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](http://www.lautorite.qc.ca)

## **SCHEDULE A – NOTICE OF CANCELLATION**

### **NOTICE OF CANCELLATION 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 cancel an insurance contract you have just signed when signing another contract, without penalty, within 10 days of its signature (this Insurer gives you 15 days). 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 cancellation 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 (15 days for this insurance product), you may cancel 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 CANCELLATION OF AN INSURANCE CONTRACT

To: CHUBB INSURANCE COMPANY OF CANADA (“Chubb”)  
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 cancel 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 (the Insurer gives you 15 days).

441. A client may rescind an insurance contract made at the same time as another contract, within 10 days of signing it (the Insurer gives you 15 days), 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.