

GO AHEAD TOURS - TravelSafe GENERAL CONDITIONS

Policy No. 9908-3434

CHUBB®

Who to Contact

Chubb Insurance Company of Canada

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

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

EF Institute for Cultural Exchange Ltd. (also operating as Go Ahead Tours)
1(800) 754-5066
80 Bloor Street West, 16th Floor
Toronto, Ontario M5S 2V1

Emergency Assistance while on tour:

Generali Global 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

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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TravelSafe - 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
24 hour waiting period for Baggage Delay	
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

** \$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.*

All amounts shown are in Canadian dollars.

General Information

Introduction

This travel insurance group policy is underwritten by Chubb Insurance Company of Canada with EF Travel Canada Ltd. as group policy holder. All participants travelling with a Go Ahead tour operator who have enrolled under this group policy and have received a Certificate of Insurance are covered for the insurance benefits described in this group policy. The insurance benefit amounts are set out on the Policy Schedule page (page 3).

In this group policy (referred to as “Group Policy” or “Policy”) and in the Certificate of Insurance (“Certificate”), certain words have specific and defined meanings. For example, “You” and “Your” means the participant travelling with a Go Ahead Tour operator, the “Insurance Company” means Chubb Insurance Company of Canada, “Go Ahead” means EF Institute for Cultural Exchange Ltd. and “Go Ahead Tour” means the trip You have purchased through Go Ahead. Please refer to the ***Terms You Should Know*** section below for other definitions.

You can cancel the insurance from Your Go Ahead Tours account up to 15 days after You enrol under the Group Policy and provide payment of the premium, unless You have submitted a claim for the trip which was already approved. After this time the premium paid by You for the insurance is not refundable. The cost of the insurance is set out in Your Go Ahead Tours invoice.

You are expected 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 in the section below entitled ***What to do if a Loss Occurs/How to File a Claim***.

If You have any questions, You should contact Go Ahead. To file a claim, please call a Claims Agent at one of the numbers provided on page 1.

Eligibility for Coverage

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.

Application 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 up to 30 days after You purchase Your Go Ahead Tour.

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

Period of Coverage

Coverage provided by the ***Accident & Sickness, Baggage & Property*** and ***Tour Interruption*** sections of this Group Policy is as follows:

Coverage begins from the moment You leave Your home to travel via direct route to the start of Your Go Ahead Tour.

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 end);
- 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 this 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, subject to the terms and conditions of this Group Policy.

Coverage provided under the **Tour Cancellation** section of this 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.

Extended Period of Coverage

The Insurance Company will pay the same benefits subscribed under this Group Policy and under the same conditions, for the number of additional days before or after Your Go Ahead Tour if You have purchased the Extended Protection Coverage.

The Extended Protection Coverage is available for up to 14 additional days before or after Your Go Ahead Tour.

Terms You Should Know

Accident

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

Assault

Unprovoked intentional physical violence.

Claims Agent

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

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

You 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

A sickness, disease or other condition during the 180-day period immediately prior to the coverage effective date for which You, Your Travelling Companion or Family Member scheduled or booked to travel with You either 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.

Sickness

Bodily sickness or disease that begins while You are covered under this 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.

What to do if a Loss Occurs/How to File a Claim

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

1. Take the necessary steps to prevent or minimize a further loss.
2. Document the claim details by outlining the time, place and circumstances, the extent of the loss and the names and addresses of available witnesses.
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 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 Go Ahead Tour, contact Go Ahead and the Claims Agent within 14 days of the event which causes the cancellation or Tour Interruption.** You will need to provide the following information:
 - a. Your name, address and telephone number;
 - b. tour number and account number;
 - c. Your reason for cancelling or interrupting Your Go Ahead 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 and latest within one year of the time of the loss. If You wait longer than one year, Your claim may not be paid.

If You fail to comply with the above provisions without a reasonable explanation satisfactory to the Insurance Company, the Insurance Company shall not be liable under this Group Policy in case of non-compliance or such portions of the loss as the Insurance Company deems You would have recovered by enforcement of Your right of recovery. The Insurance Company will pay: (a) such portion of the expense incurred for taking steps to prevent or

minimize further extension of loss, as deemed by the Insurance Company to have been necessary or effective; and (b) expense necessarily incurred for securing or enforcing Your right of recovery.

The Insurance Company will not be liable under this Group Policy in the event You fail to comply with the requirements of providing proof of Your claim in the time period set out in this Group Policy or You make a false statement in the documents provided to the Claims Agent, or You commit or You have another person or persons commit forgery or alteration of such documents.

For further assistance or Claim Forms, contact the Claims Agent.

Payment of Your Claim

Payment of Your claim, if applicable, will be made to You; if You are deceased at the time the claim payment is made, the payment will be made to Your estate.

This policy contains a provision removing or restricting the right of the group person insured to designate persons to whom or for whose benefit insurance money is to be payable.

If You do not Agree with the Outcome of Your Claim

If You file a claim and do not agree with the claim decision, You have six months to notify the Claims Agent in writing that You want to appeal the claim decision. Send Your appeal to the Claims Agent on page 1 in this policy.

Accident & 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 an Accident or Sickness which occurred during a Go Ahead Tour, subject to the terms and conditions of this Group Policy. The Accident or Sickness must have occurred during the period of coverage. Payments will be made for expenses for treatment carried out during the period of coverage. This Group 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 Accident and Sickness section of this Group 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 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, necessary, Reasonable Customary Charges up to \$50,000 for treatment provided during the period of coverage for bodily injury caused by an Accident or Sickness:

- 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 Accident or Sickness which occurred during a Go Ahead Tour;
- If You are unable to return home at the end of a Go Ahead Tour because of a serious Accident or Sickness that is covered and not excluded by this Group Policy, 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; and
- Telephone costs in relation to a covered claim, up to \$75, other than for telephone calls to Go Ahead Tours, the Claims Agent or the Insurance Company.

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 Group Policy, and if You are unable to return on Your scheduled Go Ahead Tours flight due to the 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 the Accident or Sickness and not with Your Go Ahead Tour.

The Claims Agent must pre-approve the necessity to return home and the mode of transportation.

Without a pre-approval, costs will be compensated according to the necessity and reasonableness of the measures taken and the costs incurred, as deemed by the Insurance Company. 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 Accident or Sickness that is covered and not excluded by this Group Policy and Your Doctor requires the personal attendance of a Family Member, or if You decease outside Your country of residence due to an Accident or Sickness that is covered and not excluded by this Group 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 airplane tickets and accommodations for two Family Members from Your home country to visit You. Costs for accommodation 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 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 pre-approve the necessity of Your Family Member to visit You, the mode of transportation and the costs involved. Without a pre-approval, costs will be compensated according to 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 Group Policy, Your estate will be reimbursed, up to a maximum of \$35,000 for the expenses associated for Your body to be sent to Your city of residence, 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 Group Policy, the Insurance Company will pay Your estate a lump sum benefit of \$25,000.

F. Accidental Disability

If You sustain a Disability as a result of an Accident while participating in a Go Ahead Tour and which is covered under the Medical Expenses section of this Group Policy, You will 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 Disability.

The degree of Disability is determined by the product of the impairment percentage assigned by a Doctor 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 Your whole person. The Doctor 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 You 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 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. As soon as the definite degree of Disability is determined, payment pursuant to this Group Policy will be paid with a lump sum representing such portion of the sum covered as corresponds to the degree of Disability.

If the same Accident has resulted in injuries on several parts of the body, benefits will be paid with a calculated disablement degree of a maximum of one hundred percent (100%).

Exclusions

The following medical, dental, travel and other expenses are not covered by this Group 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;
- All expenses for emergency home evacuation and family member reimbursement related to a Pre-existing Condition or a mental/ psychological health disorder;
- All expenses directly resulting from or relating to the abuse of alcohol, sleeping pills, narcotics or other intoxicants or relating to treatment for 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 this Group Policy and would have made a prudent person seek care prior to such effective date;
- 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 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 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 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 EF or 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 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 Accident or Sickness;
- All expenses for eyeglasses or contact lenses;
- Physical therapy expenses if not prescribed by a Doctor and pre-approved by the Claims Agent;
- Private nursing home expenses;
- Spa or health resort expenses; and
- Expenses beyond those that are reasonable and customary.

Baggage & 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 & 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 Accident, breaking and entering, Assault, fire, storm, catastrophe, or traffic accident. This coverage also applies to items that You have rented or borrowed for Your personal use while participating on a Go Ahead Tour.

You must report the loss or theft 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 Insurance Company'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, the amount of loss 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 as determined by the Insurance Company.

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 for loss or damage set out above, 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 item and include 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.

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

Exclusions

This Group 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 (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 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; and
- 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, except the return flight to your departure point. Your 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 Go Ahead Tour, 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 Travelling Companion are directly involved but are not deemed to be at fault (must be substantiated by a police report);
- c. Quarantine, hijacking, strike, natural disaster, terrorism or riot; or
- 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.

Exclusion

- This Group Policy does not cover any claim that will be paid for through another insurance policy, by other responsible party, airline or bus carrier.

Tour Cancellation & Interruption

Terms of Coverage

The Insurance Company will reimburse You in the manner and with the amounts described below (excluding the non-refundable insurance fee) in the event Your Go Ahead Tour is cancelled or interrupted due to any of the below mentioned covered reasons. The event or Accident causing You to cancel or interrupt Your Go Ahead Tour must have occurred during Your period of coverage. The Tour Interruption benefits will only be granted once for the Accident or Sickness of any one Family Member.

In order for You to obtain Tour Cancellation benefits the Claims Agent and Go Ahead Tours must be notified in writing of the need to cancel Your Go Ahead Tour within 14 days of the event which causes the cancellation. In order for You to obtain Tour Interruption benefits, the Claims Agent must pre-approve the necessity to return to your city of residence prior to the Tour Interruption.

Without a pre-approval, costs will be compensated according to 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 You cancel Your Go Ahead Tour due to:

- a. Your or Travelling Companion's death, which occurs before departure on your Go Ahead Tour;
- b. Your or Travelling Companion's covered Accident or Sickness (excluding mental or psychological health disorders or eating disorders) which occurs before Your departure on Your Go Ahead Tour and requires medical treatment at the time of cancellation and is so disabling as to prevent Your or Travelling Companion's participation in Your Go Ahead Tour and for which Your or Travelling Companion's Doctor has advised against travel;
- c. You or Travelling Companion being hospitalized for at least 3 days for mental or psychological health disorders, including eating disorders which occurs before Your or Travelling Companion's departure on Your Go Ahead Tour and requires medical treatment at the time of cancellation and is so disabling as to prevent Your or Travelling Companion's participation in Your EF Tour and for which Your or Travelling Companion's Doctor has advised against travel;
- d. An Accident or Sickness leading to hospitalization or death of a Family Member which occurs before Your departure on Your Go Ahead Tour;
- e. You or a Travelling Companion being required to serve on a jury, subpoenaed (except if You or the Travelling Companion, respectively, are the defendant), or having Your or Travelling Companion's home made uninhabitable by fire or flood or other natural disaster;
- f. A traffic accident in which You or Your Travelling Companion are not deemed at fault (must be substantiated by a police report) en route to the departure of Your Go Ahead Tour;
- g. You or a Travelling Companion being activated into military service;
- h. 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 Go Ahead Tour; or
- i. 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 under this Group Policy.

If You have to cancel Your Go Ahead Tour due to any of the above covered reasons, the Insurance Company will reimburse You for the non-refundable 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 You.

Single Room Supplement

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

L. Tour Interruption

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

- a. Your or Travelling Companion's death, which occurs while on Your Go Ahead Tour;
- b. Your or Travelling Companion's covered Accident or Sickness (excluding mental or psychological health disorders or eating disorders) which occurs while on Your Go Ahead Tour and requires medical treatment at the time of interruption and is so disabling as to prevent Your or Travelling Companion's continued participation in Your Go Ahead Tour and for which Your or Travelling Companion's Doctor has advised against continuing on Your Go Ahead Tour; or
- c. An Accident or Sickness leading to hospitalization or death of a Family Member which occurs before Your departure on Your Go Ahead Tour.

If Your Go Ahead 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 You, in order to reach the return destination or to travel from the place where Your Go Ahead Tour was interrupted to where Your Go Ahead 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 You 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 Go Ahead Tour is delayed or interrupted for one of the aforementioned covered reasons and the You Your Go Ahead Tour is not. The Insurance Company will also reimburse You 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.

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 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.

Exclusions

Your inability to obtain the necessary travel documents (passports, visas, etc.), detention or confiscation by customs.

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 You or a Family Member or a 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.); or
- Detention or confiscation by customs.

In addition, the Insurance Company will not pay Tour Cancellation or Tour Interruption benefits for You, Your Travelling Companion or any Family Member's loss, Sickness or injury due to an Accident due to excluded conditions as per the Exclusions of the Accident & Sickness section and as per this Group Policy.

General Provisions

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;

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

Nuclear, Chemical, Biological Terrorism Exclusion Clause

Notwithstanding any provision to the contrary within this Group Policy or any endorsement thereto it is agreed that this Group 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.

“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.

Territory

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

Liberalization

If the Insurance Company adopts any policy coverage changes during the Period of Coverage without an additional premium charge, then You will automatically receive the benefit of the broadened insurance. This shall not apply to claims that have already been submitted

Limitation of Actions

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act (for actions or proceedings governed by the laws of Alberta and British Columbia), The Insurance Act (for actions or proceedings governed by the laws of Manitoba), the Limitations Act, 2002 (for actions or proceedings governed by the laws of Ontario), or in other applicable legislation. For those actions or proceedings governed by the laws of Quebec, the prescriptive period is set out in the Quebec Civil Code.

Applicable Law

This Group 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 Group Policy is subject to the applicable statutory conditions in the Insurance Act respecting contracts of accident and sickness insurance.

Other Insurance and Subrogation

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

Following the exhaustion of all other insurance policies, 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 Group Policy, the 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 Your :

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

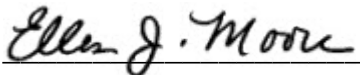
The Insurance Company may require You to execute a statement acknowledging the Insurance Company's right of recovery from other parties before the Insurance Company makes payment of any expenses reasonably believed by the Insurance Company to be subject to this section of the Group Policy.

You 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.

This Group Policy is valid and applicable from April 1, 2018 and until further notice. The Insurance Company may amend this Group Policy at any time, and such amendments are valid from one month after the Insurance Company has duly notified the Policyholder.

The Insurance 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)



Ellen J. Moore
President