

EF EDUCATIONAL TOURS - GLOBAL TRAVEL PROTECTION PLAN

Certificate of Insurance

Group Master Policy n° 9912-1443

SUMMARY

Sections 22, 28 and 29 of the Regulation respecting Alternative Distribution Methods (A.M., 2019-05)

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

AMF Register-Insurer Number : 2000461714

Distributor : **EF Institute for Cultural Exchange Ltd.**
(also operating as EF Educational Tours)
80, Bloor Street West, 16th Floor
Toronto, Ontario, M5S 2V1

Group Policyholder : **EF Travel Canada Ltd.**
80, Bloor St West, 16th Floor
Toronto, Ontario, M5S 2V1

Claims Agent: **Crawford & Company (Canada) Inc.**
100 Milverton Drive, Suite 300
Mississauga, Ontario L5R 4H1
Attention: CHUBB A&H Claim

Tel: 1 (855) 897-8512
Fax: 1 (905) 602-0185
Email: newhumanriskclaims@crawco.ca

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

Quebec City: 418-525-0337
Montréal: 514-395-0337
Toll-Free: 1-877-525-0337
Fax: 418-525-9512
Website: www.lautorite.qc.ca

You will find here the Travel Insurance Certificate (the Certificate) by clicking on the following link:
<https://www.chubb.com/ca-en/assets/documents/EF-Educational-tours-Global-Travel-Protection-Plan-Certificate-of-Insurance.pdf> (the Certificate)

ELIGIBILITY FOR COVERAGE

You must:

- a) be enrolled on an EF Tour;
- b) be a resident of Canada; and
- c) travel to any country worldwide except Iran, Syria, Sudan, Cuba and North Korea,

to be eligible for coverage under the Global Travel Protection Plan.

COVERAGES (including EXCLUSIONS, LIMITATIONS and REDUCTION OF BENEFITS)

- General Information (pages 5 to 9 of the Certificate)
- Definition of Terms you should you know (pages 6 to 8 of the Certificate)
- Coverages and Exclusions (pages 9 to 16 of the Certificate)
- General Provisions, Limitations and Exclusions (pages 16 to 19 of the Certificate)

1) Illness & Accident Coverage (pages 9 to 12 of the Certificate)

The Insurer will pay **You Medically Necessary Reasonable Customary Charges You** incur during **Your EF Tour** for covered medical expenses to the maximum amounts provided in the Certificate (see page 4 of the Certificate and Schedule A attached) if : **You** have an **Accident** or **You** contract an **Illness** covered by the Certificate.

Warning: Limitations and exclusions apply (see the Certificate for full details).

1. Medical costs to the extent they can be indemnified by other means, another insurance policy, government-sponsored program, are not covered by this insurance.
2. If **You** are not covered under a Canadian government health insurance plan on the date the claim is incurred, reimbursement for eligible expenses incurred will be limited to a maximum of \$50,000.
3. No insurance coverage is provided for any expenses resulting from or relating to endemic diseases, epidemics or pandemics of infectious diseases of whatsoever nature when the Government of Canada has issued a Level 3 or Level 4 health-related travel advisory due to that specific infectious disease prior to departure for the country or a region of the country that is a destination on **Your EF Tour**.
4. **Pre-existing conditions** are not covered by this insurance (page 7 of the Certificate).
5. Some medical, dental, travel and other expenses are not covered by this insurance (pages 11 to 12 of the Certificate).
6. Emergency Home Evacuation expenses are subject to pre-approval by the **Claims agent** (page 10 of the Certificate).
7. Family Member Reimbursement expenses are subject to pre-approval by the **Claims agent** (page 10 of the Certificate).
8. No insurance coverage is provided for any losses resulting from i) circumstances that were known, foreseen or expected prior to applying for coverage; ii) pandemic diseases as declared by the World Health Organization, the Government of Canada or any local authority, provided this exclusion shall not apply to expenses otherwise covered under the Illness & Accident coverage where such declaration is made for the country or a region of the country that is a destination on **Your EF Tour** after travel has commenced; iii) a willful act, criminal act or gross negligence on **Your** part, iv) war, revolution or other disturbances of a similar nature, v) seizure, requisition or destruction by any government or public authorities and vi) losses that can be paid by any other insurance policy (pages 16 to 17 of the Certificate for full list of general exclusions).

These Coverage, Specific and General Exclusions, Limitations and Reduction of Benefits are detailed in sections Definition of terms you should you know (pages 6 to 8 of the Certificate), Illness & Accident Coverage and Specific Exclusions (pages 9 to 12 of the Certificate) and General Exclusions (pages 16 to 17 of the Certificate).

2) Baggage & Property Coverage (pages 12 to 14 of the Certificate)

The Insurer will reimburse **You** for the loss, during **Your EF Tour**, of **Your** stolen or damaged baggage and/or other property to the maximum amounts provided in the Certificate (see page 4 of the Certificate and Schedule A attached).

Warning: Limitations and exclusions apply (see the Certificate for full details).

1. The insurance does not cover damage, loss or theft of any property left behind, left in an unlocked room, or damaged by wear and tear nor losses that can be paid by another insurance policy or by another responsible party such as the airline or bus carrier (pages 13 to 14 of the Certificate).
2. The insurance does not provide coverage for certain items of property including weapons, animals, vehicles and parts (pages 13 to 14 of the Certificate).
3. No insurance coverage is provided for any losses resulting from i) circumstances that were known, foreseen or expected prior to applying for coverage; ii) pandemic diseases as declared by the World Health Organization, the Government of Canada or any local authority, provided this exclusion shall not apply to expenses otherwise covered under the Illness & Accident coverage where such declaration is made for the country or a region of the country that is a destination on **Your EF Tour** after travel has commenced; iii) a willful act, criminal act or gross negligence on **Your** part, iv) war, revolution or other disturbances of a similar nature, v) seizure, requisition or destruction by any government or public authorities and vi) losses that can be paid by any other insurance policy (pages 16 to 17 of the Certificate for full list of general exclusions).

These Coverage, Specific and General Exclusions, Limitations and Reduction of Benefits are detailed in sections Baggage & Property Coverage (pages 12 to 14 of the Certificate), Specific Exclusions (pages 13 to 14 of the Certificate), and General Exclusions (pages 16 to 17 of the Certificate).

3) Delay Coverage (page 14 of the Certificate)

The Insurer will pay **You** necessary and reasonable expenses and costs **You** incur due to baggage delay associated with **Your** EF Tour flights to the maximum amounts provided in the Certificate (see page 4 of the Certificate and Schedule A attached) except the return flight to **Your** departure point. There is a 24 hour waiting period of this benefit.

Warning: Limitations and exclusions apply (see the Certificate for full details).

1. The insurance does not cover a claim has been paid by another insurance policy.
2. The insurance does not cover losses that can be paid by another responsible party such as the airline or bus carrier (page 14 of the Certificate).
3. No insurance coverage is provided any losses resulting from i) circumstances that were known, foreseen or expected prior to applying for coverage; ii) pandemic diseases as declared by the World Health Organization, the Government of Canada or any local authority, provided this exclusion shall not apply to expenses otherwise covered under the Illness & Accident coverage where such declaration is made for the country or a region of the country that is a destination on **Your EF Tour** after travel has commenced; iii) a willful act, criminal act or gross negligence on **Your** part, iv) war, revolution or other disturbances of a similar nature, v) seizure, requisition or destruction by any government or public authorities and vi) losses that can be paid by any other insurance policy (pages 16 to 17 of the Certificate for full list of general exclusions).

These Coverage, Specific and General Exclusions, Limitations and Reduction of Benefits are detailed in sections Delay Coverage (page 14 of the Certificate), Specific Exclusions (page 14 of the Certificate), and General Exclusions (pages 16 to 17 of the Certificate).

4) Tour Cancellation Coverage (pages 14 to 16 of the Certificate)

The Insurer will pay **You** for the covered losses, to the maximum amounts provided in the Certificate (see page 4 of the Certificate and Schedule A attached), in the event **Your** EF Tour is cancelled due to any of the covered reasons. The event or **Accident** causing **You** to cancel **Your** EF Tour must have occurred during **Your** period of coverage.

Warning : Limitations and exclusions apply (see the Certificate for full details).

1. Coverage is subject to notification of the need to cancel the tour within the time frame specified in the Certificate (see Terms of Coverage section on page 14 of the Certificate) and in all cases, before **Your** departure on **Your** EF tour (page 14 of the Certificate).
2. The insurance does not cover the non-refundable insurance premium.
3. Are not covered by the insurance certain changes to travel plans such as carrier caused delays, changes caused by anxiety or fear, business or contractual obligations, inability to obtain necessary travel documents (passports, visas) or personal changes, etc. (page 16 of the Certificate).
4. No insurance coverage is provided for any losses resulting from i) circumstances that were known, foreseen or expected prior to applying for coverage; ii) pandemic diseases as declared by the World Health Organization, the Government of Canada or any local authority, provided this exclusion shall not apply to expenses otherwise covered under the Illness & Accident coverage where such declaration is made for the country or a region of the country that is a destination on **Your EF Tour** after travel has commenced; iii) a willful act, criminal act or gross negligence on **Your** part, iv) war, revolution or other disturbances of a similar nature, v) seizure, requisition or destruction by any government or public authorities and vi) losses that can be paid by any other insurance policy (pages 16 to 17 of the Certificate for full list of general exclusions).

These Coverage, Specific and General Exclusions, Limitations and Reduction of Benefits are detailed in sections Tour Cancellation and Interruption Coverage (pages 14 to 16 of the Certificate), Specific Exclusions (page 16 of the Certificate), and General Exclusions (pages 16 to 17 of the Certificate).

5) Tour Interruption Coverage (pages 14 to 16 of the Certificate)

The Insurer will reimburse **You** for the covered losses **You** incur to the maximum amounts provided in the Certificate (see page 4 of the Certificate and Schedule A attached), should **You** or a family member die or **You** be forced to interrupt **Your** EF Tour due to any of the covered reasons.

Warning : Limitations and exclusions apply (see the Certificate for full details).

1. Interruption benefits are subject to pre-approval by the **Claims agent** (page 14 of the Certificate).
2. The insurance does not cover losses **You** incur should **You** be forced to interrupt **Your** EF Tour due to mental or psychological health disorders or eating disorders.
3. Are not covered by the insurance certain changes to travel plans such as carrier caused delays, changes caused by anxiety or fear, business or contractual obligations, inability to obtain necessary travel documents (passports, visas) or personal changes, etc. (page 16 of the Certificate).
4. No insurance coverage is provided for any losses resulting from i) circumstances that were known, foreseen or expected prior to applying for coverage; ii) pandemic diseases as declared by the World Health Organization, the

Government of Canada or any local authority, provided this exclusion shall not apply to expenses otherwise covered under the Illness & Accident coverage where such declaration is made for the country or a region of the country that is a destination on **Your EF Tour** after travel has commenced; iii) a willful act, criminal act or gross negligence on **Your** part, iv) war, revolution or other disturbances of a similar nature, v) seizure, requisition or destruction by any government or public authorities and vi) losses that can be paid by any other insurance policy (pages 16 to 17 of the Certificate for full list of general exclusions).

These Coverage, Specific and General Exclusions, Limitations and Reduction of Benefits are detailed in sections Terms of Coverage (page 14 of the Certificate), Tour Interruption (page 16 of the Certificate) and Specific Exclusions (page 16 of the Certificate) and General Exclusions (pages 16 to 17 of the Certificate).

6) Optional Extension Coverage (page 6 of the Certificate)

When enrolled under the Certificate for **Your** EF Tour, the Optional Extension Coverage, if purchased, provides **You** coverages for up to 15 additional days before or after **Your** EF Tour.

Specific and General Exclusions, Limitations and Reduction of Benefits set out in the Coverage detailed above, apply to the Optional Extension Coverage.

CONSEQUENCES OF MISREPRESENTATION OR FAILURE TO DISCLOSE

Any misrepresentation, inaccurate representation or failure to disclose could lead to the Certificate being cancelled, coverage being denied, or benefits being refused or reduced. Should you have any questions, please contact EF or the Insurer.

CANCELLATION OF THE INSURANCE

If **You** live in the Province of Quebec, **You** may cancel the insurance from **Your** EF Tour account up to 30 days after **You** enrolled under the Certificate, unless **You** have filed a claim which was already approved. After this time, the insurance is non-refundable.

To cancel **Your** insurance, **You** must send to the Insurer the Notice of Cancellation that EF gave **You** when **You** enrolled under the Certificate for **Your** EF Tour.

FILING A CLAIM (pages 8 and 9 of the Certificate)

If a loss occurs, **You** should contact EF and the **Claims agent** as follows:

EF Educational Tours
Telephone: 1 (800) 263-2806
Fax: 1 (800) 556-6046

AND

Claims agent
Crawford & Company (Canada) Inc.
100 Milverton Drive, Suite 300
Mississauga, Ontario L5R 4H1
Attention: CHUBB A&H Claim
Telephone: 1-855-897-8512
Fax: 905-602-0185
Email: newhumanriskclaims@crawco.ca

Required Documents

For all claims, **You** must provide all of the documents required to support **Your** claim.

- For an Illness and Accident claim, **You** must provide the receipts and the medical reports for care received. **You** must notify the **Claims agent** in the event of an injury due to an **Accident** or **Illness** as soon as possible within 30 days after **Your** initial treatment or, if **You** are a Quebec resident, within the year of the **Accident**, injury or **Illness** if **You** prove **Your** impossibility to act within 30 days after **Your** initial treatment.
- For a Tour Cancellation claim, **You** should first notify EF and then contact the **Claims agent** in writing or by telephone of the need to cancel **Your** tour. If the event which causes the cancellation occurs 120 days or more before **Your** departure on **Your** EF Tour, **You** must notify the **Claims agent** and EF no later than 110 days before **Your** departure on **Your** EF Tour. If the event which causes the cancellation occurs less than 120 days before **Your** departure on **Your** EF Tour, **You** must notify the **Claims agent** and EF as soon as reasonably possible after said event and in all cases before **Your** departure on **Your** EF Tour. **You** must provide **Your** reason for cancelling of **Your** EF Tour with supporting documents and any receipts for costs incurred due to cancellation.
- For a Tour Interruption claim, **You** should first notify EF and then contact the **Claims agent** in writing or by telephone of the necessity to interrupt **Your** tour. 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 **Insurer**. **You** must then provide **Your** reason for interrupting of **Your** EF Tour with supporting documents and any receipts for costs incurred due to interruption.

- For a Tour Cancellation or Tour Interruption claim, **You** must provide the following:
 - **Your** name, address and telephone number;
 - proof of method of payment;
 - tour number and account number;
 - documentation detailing the reason for the cancellation or interruption of **Your** EF Tour;
 - original itemized bills, receipts, and proof of other insurance payments;
 - copies of invoices, proof of payments, and other documents that substantiate the cost of the trip;
 - copies of invoices, account statement, and other documentation of refunds received and/or the non-refundable amounts of the trip costs from the Group Policy Holder;
 - copy of the booking conditions;
 - any other document requested by the **Claims Agent**.
- For a Baggage and Property claim, **You** must provide the following:
 - For property loss, a police report, receipts, warranty documents or any notes from authorities and the names and addresses of available witnesses;
 - 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 the names and addresses of available witnesses.

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 be paid after 12 months from the date of the **Accident**.

Appeal of an Insurer's Decision and Recourses

You may appeal the Insurer's decision if **You** disagree with the outcome. **You** have 6 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.

PREMIUMS AND OTHER FEES INCLUDING APPLICABLE TAXES

Premium is as per the table below which includes all applicable taxes and is per EF Tour per person.

Coverage	Premium
Full Coverage	\$199
Baggage Only	\$109
Medical Only	\$109
Cancellation Only	\$159

COMPLAINT TO THE INSURER AND COMPLAINT RESOLUTION PROCESS

To make a complaint and access the Insurer's policy on handling complaints, please click on the following link:
<https://www.chubb.com/ca-en/complaint-resolution-process.aspx>

Global Travel Protection Plan

Schedule A

Maximum Compensation Payable*

ILLNESS & ACCIDENT

- Medical Expenses up to \$1,000,000*
- Emergency Home Evacuation up to \$50,000**
- Family Member Reimbursement up to \$50,000*
- Home Repatriation up to \$50,000**
 - local burial up to \$10,000
- Accidental Death up to \$35,000***
- Accidental Disability up to \$35,000***

BAGGAGE AND PROPERTY

- Baggage and Property up to \$2,800
 - Valuable Property up to \$1,400
- Cash up to \$400
- Valuable Documents up to \$700

BAGGAGE DELAY

- Baggage Delay up to \$75 every 24 hours or part thereof, up to a maximum of \$225 (24 hour waiting period for Baggage Delay)

TOUR CANCELLATION AND INTERRUPTION

- Tour Cancellation EF Tour price
- Tour Interruption Unused part of EF Tour price****
 - Transportation Extra Costs Up to \$1,400
- Additional Costs for Return Home Due to Violent Outbreak..... Up to \$1,400
- Accommodation Extra Cost Up to \$140 per day, up to a maximum of \$800
- Delay due to Theft of Valuable Documents Up to a maximum of \$00 every 24 hours or part thereof, up to a maximum of \$500

* If You are not covered under a Canadian government health insurance plan on the date the claim is incurred, reimbursement for eligible expenses incurred will be limited to a maximum of \$50,000.

** \$50,000 is the combined maximum compensation for Emergency Home Evacuation, Family Member Reimbursement and Home Repatriation.

*** Payments available under Accidental Death and Accidental Disability are not subject to a combined limit of coverage per Accident or injury and each provide separate limits of coverage.

**** "Unused" means the Participant's financial loss of any whole, partial or prorated prepaid "Non-Refundable Tour Payments."

If more than one claimant suffers a covered Accidental Death in the same event on the same EF Tour, then the Insurance Company will not pay more than \$10,000,000. If an event results in benefit amounts becoming payable, which when totalled, exceed \$10,000,000, then that amount will be divided proportionally among the claimants.

All amounts shown are in Canadian dollars.