

# **EF EDUCATIONAL TOURS - GLOBAL TRAVEL PROTECTION PLAN**

Travel Insurance Group Policy, Policy n° 9908-5037

## **SUMMARY**

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

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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, 16<sup>th</sup> 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.**  
400-90 Matheson Blvd. West  
Mississauga, Ontario L5R 3R3  
Attention: CHUBB A&H Claim

Tel: 1 (855) 897-8512  
Fax: 1 (905) 602-0185  
Email: Claimsalertadmin@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](http://www.lautorite.qc.ca)**

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**You** will find here the Travel Insurance Group Policy (the Policy) by clicking on the following link:  
<https://www.chubb.com/ca-en/assets/documents/general-conditions--ef--english--2019-final.pdf>  
(the Policy)

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## **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.

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**COVERAGES (including EXCLUSIONS, LIMITATIONS and REDUCTION OF BENEFITS)**  
- General Information (pages 5 to 8 of the Policy)

- Definition of Terms you should you know (pages 6 to 7 of the Policy)
- Coverages and Exclusions (pages 8 to 15 of the Policy)
- General Provisions, Limitations and Exclusions (pages 15 to 17 of the Policy)

### 1) Illness & Accident Coverage (pages 8 to 11 of the Policy)

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

**Warning:** Limitations and exclusions apply (see the Policy 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. **Pre-existing conditions** are not covered by this insurance (page 7 of the Policy).
4. Some medical, dental, travel and other expenses are not covered by this insurance (pages 10 to 11 of the Policy).
5. Emergency Home Evacuation expenses are subject to pre-approval by the **Claims agent** (page 9 of the Policy).
6. Family Member Reimbursement expenses are subject to pre-approval by the **Claims agent** (page 9 of the Policy).
7. No insurance coverage is provided for any losses resulting from i) a willful act, criminal act or gross negligence on **Your** part, ii) war, revolution or other disturbances of a similar nature, iii) nuclear radiation or radioactive contamination, iv) radioactive, explosive or other material of a hazardous 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 15 to 16 of the Policy 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 7 of the Policy), Illness & Accident Coverage and Specific Exclusions (pages 8 to 11 of the Policy) and General Exclusions (pages 15 to 16 of the Policy).

### 2) Baggage & Property Coverage (pages 11 to 13 of the Policy)

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 Policy (see page 4 of the Policy and Schedule A attached).

**Warning:** Limitations and exclusions apply (see the Policy 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 12 to 13 of the Policy).
2. No insurance coverage is provided for any losses resulting from i) a willful act, criminal act or gross negligence on **Your** part, ii) war, revolution or other disturbances of a similar nature, iii) nuclear radiation or radioactive contamination, iv) radioactive, explosive or other material of a hazardous 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 15 to 16 of the Policy 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 11 to 13 of the Policy), Specific Exclusions (pages 12 to 13 of the Policy), and General Exclusions (pages 15 to 16 of the Policy).

### 3) Delay Coverage (page 13 of the Policy)

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 Policy (see page 4 of the Policy 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 Policy 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 13 of the Policy).
3. No insurance coverage is provided any losses resulting from i) a willful act, criminal act or gross negligence on **Your** part, ii) war, revolution or other disturbances of a similar nature, iii) nuclear radiation or radioactive contamination, iv) radioactive, explosive or other material of a hazardous 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 15 to 16 of the Policy for full list of general exclusions).

These Coverage, Specific and General Exclusions, Limitations and Reduction of Benefits are detailed in sections Delay Coverage (page 13 of the Policy), Specific Exclusions (page 13 of the Policy), and General Exclusions (pages 15 to 16 of the Policy).

#### **4) Tour Cancellation Coverage** (pages 13 to 15 of the Policy)

The Insurer will pay **You** for the covered losses, to the maximum amounts provided in the Policy (see page 4 of the Policy 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 Policy for full details).

1. Coverage is subject to notification of the need to cancel the tour within the time frame specified in the Policy (see Terms of Coverage section on page 13 of the Policy) and in all cases, before **Your** departure on **Your** EF tour (page 13 of the Policy).
2. The insurance does not cover the non-refundable insurance premium and the non-refundable deposit.
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 15 of the Policy).
4. No insurance coverage is provided for any losses resulting from i) a willful act, criminal act or gross negligence on **Your** part, ii) war, revolution or other disturbances of a similar nature, iii) nuclear radiation or radioactive contamination, iv) radioactive, explosive or other material of a hazardous 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 15 to 16 of the Policy 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 13 to 14 of the Policy), Specific Exclusions (page 15 of the Policy), and General Exclusions (pages 15 to 16 of the Policy).

#### **5) School Board Cancellation Coverage** (pages 14 to 15 of the Policy)

The Insurer will reimburse **You** for the covered losses, to the maximum amounts provided in the Policy (see page 4 of the Policy and Schedule A attached), should the school board cancel **Your** EF Tour due to any of the reasons specifically described on page 14 of the Policy.

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

1. Coverage is subject to notification of the need to cancel the tour within the time frame specified in the Policy (see Terms of Coverage section on page 13 of the Policy) and in all cases, before **Your** departure on **Your** EF tour (page 13 of the Policy).
2. 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 15 of the Policy).
3. No insurance coverage is provided for any losses resulting from i) a willful act, criminal act or gross negligence on **Your** part, ii) war, revolution or other disturbances of a similar nature, iii) nuclear radiation or radioactive contamination, iv) radioactive, explosive or other material of a hazardous 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 15 to 16 of the Policy for full list of general exclusions).

These Coverage, Specific and General Exclusions, Limitations and Reduction of Benefits are detailed in sections School Board Cancellation Coverage (page 14 of the Policy), Specific Exclusions (page 15 of the Policy), and General Exclusions (pages 15 to 16 of the Policy).

#### **6) Tour Interruption Coverage** (pages 13 to 15 of the Policy)

The Insurer will reimburse **You** for the covered losses **You** incur to the maximum amounts provided in the Policy (see page 4 of the Policy 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 Policy for full details).

1. Interruption benefits are subject to pre-approval by the **Claims agent** (page 13 of the Policy).
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 15 of the Policy).

4. No insurance coverage is provided for any losses resulting from i) a willful act, criminal act or gross negligence on **Your** part, ii) war, revolution or other disturbances of a similar nature, iii) nuclear radiation or radioactive contamination, iv) radioactive, explosive or other material of a hazardous 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 15 to 16 of the Policy 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 13 of the Policy), Tour Interruption (page 14 of the Policy) and Specific Exclusions (page 15 of the Policy) and General Exclusions (pages 15 to 16 of the Policy).

#### 7) Optional Extension Coverage (page 6 of the Policy)

When enrolled under the Policy 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.

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### CONSEQUENCES OF MISREPRESENTATION OR FAILURE TO DISCLOSE

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

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### 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 Policy, 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 Policy for **Your** EF Tour.

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### FILING A CLAIM (pages 7 and 8 of the Policy)

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

EF Educational Tours	<b>AND</b>	<i>Claims agent</i>
Telephone: 1 (800) 263-2806		Crawford & Company (Canada) Inc.
Fax: 1 (800) 556-6046		400-90 Matheson Blvd. West
		Mississauga, Ontario L5R 3R3
		Attention: CHUBB A&H Claim
		Telephone: 1-855-897-8512
		Fax: 905-602-0185
		Email: <a href="mailto:Claimsalertadmin@crowco.ca">Claimsalertadmin@crowco.ca</a>

### 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 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.

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#### **PREMIUMS AND OTHER FEES INCLUDING APPLICABLE TAXES**

Premium of \$189 which includes all applicable taxes, per EF Tour per person.

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#### **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

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#### Maximum Compensation

##### ILLNESS & ACCIDENT

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

##### BAGGAGE AND PROPERTY

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

##### DELAY

- Baggage Delay ..... \$75/24 hours or part thereof, maximum of \$225  
24 hour waiting period for Baggage Delay

##### TOUR CANCELLATION AND INTERRUPTION

- Tour Cancellation ..... tour price
- School Board Cancellation ..... tour price
- Tour Interruption ..... unused part of tour price
  - flight extra cost ..... \$1,400
  - accommodation extra cost ..... \$800

*\* 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.*

*\*\*\* Note that payments available under Accidental Death and 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.