



## Educational Tours

## OPTIONAL INSURANCE COVERAGE PLANS

Efekta Insurance International Ltd., has developed insurance policies specially designed for our travelers. The Insurance Coverage Plan is summarized in this document. For specific contact information, please refer to the chart below. All fees are non-refundable.

<b>If you:</b> have tour questions or want to add Insurance Coverage Plan	<b>then contact:</b> EF Educational Tours One Education Street Cambridge, MA 02141 800-665-5364 eftours.com
have claims or policy questions	Aetna Student Health P.O. Box 14101 Lexington, KY 40512 800-783-7447 731-219-9100 fax: 859-280-1269 efekta@aetna.com
have a medical emergency on tour (24 hours)	AXA Assistance (+49) 89-500-704-849 800-847-3948

### Options:

**1. Insurance Coverage Plan (including emergency assistance service and options 2-5)**

Fee: \$155

**2. Tour Cancellation and Interruption Coverage**

Fee: \$90

**3. Baggage and Property Coverage**

Fee: \$45

**4. Illness and Accident Coverage (including emergency assistance service)**

Fee: \$65

**5. Flight Delay Coverage**

Fee: \$35

**6. Optional Extension Coverage**

Fee: \$15 per day for day for up to 35 days

### Insurance Coverage Plan

For the best value, we recommend you purchase this package comprising all four optional plans: Tour Cancellation and Interruption Coverage, Baggage and Property Coverage, Illness and Accident Coverage and Flight Delay Coverage.

### Tour Cancellation and Interruption Coverage

**Cancellation—Covered reasons: A refund of the Program Price will be issued should the traveler be forced to cancel his or her tour due to:**

- A serious injury, grave illness leading to hospitalization or death of the traveler or of a Family Member.
- The traveler being required to serve on a jury, subpoenaed, activated into military service or having his or her home made uninhabitable by fire, flood or other natural disasters.
- The traveler being directly involved in a traffic accident en route to the departure of an EF tour.
- Financial strain caused by a parent's involuntary, sudden and unforeseen loss of employment.

Please also refer to the "Exclusions" section.

### Cancellation prior to departure:

Under this plan, you will be reimbursed for the total paid portion of the tour costs (excluding the

non-refundable fees and the \$95 non-refundable deposit), if the cancellation is due to any above covered reasons.

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Under this plan, you will be reimbursed for the total paid portion of the tour costs (excluding the non-refundable fees and the \$95 non-refundable deposit), if the cancellation is due to any above covered reasons.

### Interruption—Covered reasons:

A partial refund of the Program Price will be issued should the traveler be forced to interrupt his or her tour due to:

- The traveler being hospitalized while on tour as the result of a serious injury or grave illness;
- A serious injury or grave illness leading to hospitalization or death of a Family Member during the tour (see definition of "Family Member" on reverse).

### Interruption during tour:

Under this plan, you will be reimbursed for the following costs if the interruption is due to any of the above covered reasons:

- Transportation costs of bus, train or economy airfare by the most direct route (up to a maximum of \$1,000) in order to reach the return destination gateway or to travel from the place where the traveler's trip was interrupted to where the trip can be rejoined.
- Any unused air, land or sea arrangements paid by the traveler.
- Reasonable costs resulting from a change in the per person occupancy rate for prepaid arrangements, if a Family Member's trip is delayed or interrupted for any of the covered reasons and the traveler's is not.
- Reasonable additional accommodations and transportation expenses (up to \$100 per day, maximum \$600) if a covered traveling Family Member must remain hospitalized. Receipts must be submitted to make a claim. **All interruptions must be pre-approved by AXA Assistance.**

### Illness and Accident Coverage

This comprehensive coverage provides up to a combined maximum of \$35,000 per incident for the following:

- Medical expenses incurred outside the traveler's home country for necessary treatment and medication relating to an accident occurring or an illness acquired while on tour. (See "Coverage periods.")
- On Efekta's approval, emergency evacuation to the traveler's home country (if medically necessary); or home repatriation in the event of death.
- Reasonable travel and accommodation costs of two Family Members traveling to visit (Efekta will approve number of days) if a traveler is considered to be in a life-threatening situation as diagnosed by a doctor and pre-approved by Efekta.
- An additional \$25,000 in supplementary benefits for disability or death in case of an accident while on tour.
- Local travel expenses to a doctor's office or hospital while on tour, but only when that travel is necessary for the treatment of a condition that is covered by this policy. Travel expenses are limited to the covered person only.

- Pre-existing condition limitation: If you have a preexisting condition (see "Terms you should know"), you will be covered for medical expenses related to the pre-existing condition, only if the condition unexpectedly deteriorates drastically while you are traveling on tour and up to a maximum of \$4,000. You may be reimbursed for expenses related exclusively to the deteriorating condition. (See "Coverage periods.")

- Necessary and reasonable telephone costs up to \$50 in relation to a covered claim.

- Dental care: If your sound and natural teeth are injured in an accident while on tour, you will be reimbursed for temporary treatment by a dentist during the period of coverage. For acute and necessary treatment of an infected tooth, you are eligible for a maximum benefit of \$200.

### What to do

Should you become ill or sustain an injury while on tour, go immediately to a doctor or hospital. In the case of a medical emergency, you must notify AXA Assistance. After you have been treated, be sure to request your receipt for payment and the doctor's report indicating diagnosis, treatment and any other pertinent information. There is a \$30 deductible per condition for this coverage (see "Exclusions").

### Baggage and Property Coverage

This coverage includes the following:

- Damage to or theft of personal property during tour up to a maximum of \$2,000, including valuable property up to \$1,000 whereof mobile phones up to \$200, MP3 players up to \$200 and cameras/video cameras up to \$500. (Please observe safety and security guidelines as outlined in "Exclusions.")
- Baggage delayed more than 24 hours from the U.S. (\$50 per 24 hours delayed up to a maximum of \$150, refunded upon return, to cover costs incurred only for necessities (toiletries, etc.), receipts must be submitted).
- Theft of valuable documents like airline tickets, passports and such not due to negligence (up to \$500).
- Theft of currency (up to \$300).

A police report and receipts are required for all theft reimbursement. You must report theft during your tour to the local police department and file a police report as soon as possible. Your Tour Director will assist you. There is a \$30 deductible per incident (see "Exclusions").

### Flight Delay Coverage

Travelers who have the Insurance Coverage Plan or the separate Flight Delay Coverage will be reimbursed, against receipts, in the manner and with the amounts described below for reasonable and necessary out-of-pocket expenses if you are delayed more than eight hours when traveling to and from your home country, and the delay is caused by circumstances beyond your illegal intervention (e.g. hijacking), or, strikes and trade union actions. After the first eight hours of delay and for every additional 12-hour period, you will be eligible to be reimbursed \$100 up to a maximum of \$400. In addition, the Insurance Company will refund you for any missed land day of the tour, already paid by you, due to a flight delay (maximum 2 days). In order to be eligible

for this coverage you must arrive at your destination airport minimum 12 hours later than originally planned. A 12-hour delay will count as one missed day. A delay of 36 hours will count as two missed days. The amount reimbursed for the missed land day(s) will be calculated by the tour operator.

#### Optional Extension Coverage

The insurance company will pay the same benefits as are provided elsewhere under this policy during a tour's extension for a maximum of 35 days. This insurance coverage is available to you before or after your tour for \$15 per day.

#### Coverage periods

Tour Cancellation Coverage begins the day EF Educational Tours adds the coverage to your account and the applicable fee has been paid. The event or accident that causes you to cancel your tour must have occurred after your coverage effective date. In order for you to obtain tour cancellation benefits, EF Educational Tours must be notified of your need to cancel the tour within 14 days of the event that causes the cancellation or prior to your group's departure, whichever comes first. (Please see section titled "Exclusions" for more details.) If the return from your tour is delayed or cancelled for reasons covered by this insurance policy, coverage is extended until you return to your city of residence. If the participant is unable to travel due to a medical condition at the time when the tour ends, coverage is extended for up to 30 days, or until the participant is medically released to travel, whichever comes first, subject to all other policy limits and conditions of this policy.

#### Terms you should know

Here are some definitions that may be helpful to you as you read about the insurance coverages.

**"Family Member"** is defined as a spouse, parent, child, sibling, grandparent, grandchild, legal guardian or live-in companion. If a married couple (including live-in companions and domestic partners) is travelling on tour and both are covered under this insurance, then family members will also include: parents-in-law, stepchildren and sisters/brothers-in-law.

**"Pre-existing condition"** is any injury, sickness or condition for which you have received treatment or have been diagnosed, or that would have caused a prudent person to seek diagnosis or treatment, before this insurance coverage takes effect.

#### How to file a claim

Please contact Aetna Student Health and they will send you a Claim Form to fill out. The Claim Form must be filled out completely and must include all the required documentation.

#### Exclusions for Tour Cancellation and Interruption Coverage

The insurance company will not reimburse you or pay Tour Cancellation/Interruption Coverage benefits due to:

- Changes in travel plans due to: carrier caused delays (including bad weather).
- Personal change of plans by traveler or a Family Member including anxiety or fear; business or contractual obligations.
- Prohibition or regulation by any government default of tour or program operator (including EF Educational Tours and its affiliated parties), airline, cruise line or any other organization that results in a loss of service.
- Your inability to obtain the necessary travel documents (passports, visas, etc.) or detention or confiscation by customs.
- A flight delay resulting in missed days on tour (unless you have added the Flight Delay Supplement).

- The insurance company will also not reimburse you or pay benefits for the traveler or any Family Members' loss, illness or injury due to the excluded conditions as stated in the "Exclusions for Illness and Accident Coverage" section of the policy. Please refer to the "Exclusions for Illness and Accident Coverage" for a full listing. Also, the insurance company will not reimburse the traveler or pay Tour Interruption benefits for any changes in travel plans due to mental or psychological health disorders, including eating disorders.

#### Exclusions for Illness and Accident Coverage

The following medical, dental, travel and other expenses are examples of what is not covered by this insurance group policy:

- All expenses resulting from or relating to treatment due to mental or psychological health disorders, including eating disorders, as well as all expenses for treatment of physical symptoms resulting from or relating to the above.
- All expenses resulting from or relating to treatment due to the abuse of alcohol, sleeping pills, narcotics or other intoxicants. As well as expenses resulting from or relating to treatment due to a suicide, suicide attempt, criminal act or violent behavior on your part.
- Maternity expenses or any illness or treatment connected with pregnancy.
- All expenses for treatment or prescription drugs related to a pre-existing condition, insofar as they can be reasonably expected. As well as expenses resulting from or relating to treatment that was required before the effective inception date of this insurance and would have made a prudent person seek care prior to the effective inception date of this insurance coverage. If your condition deteriorates drastically and unexpectedly while you are a traveler on an EF tour, you may get reimbursed up to \$4000 for the expenses related to the deterioration.
- 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 treatment for dental injuries caused by biting or chewing.
- All expenses resulting from or relating to accidents due to risky sporting events or other risky activities, including but not limited to: Australian football, lacrosse, wrestling, martial arts (i.e. judo, karate, tae kwondo, thai boxing, etc.), rodeo, dirt (motor) biking, car racing, motorcycle racing, driving or riding offroad vehicles such as "four wheelers," horse racing, hang gliding, sail flying, bungee jumping, short track skating, skydiving, air ballooning, flying a self-propelled aircraft, parachuting, motor competition or similar activities; mountaineering, mountain climbing, whitewater rafting or activities that can be described as expeditions, unless these activities are organized by EF Educational Tours.
- The Insurance Company will not pay the related travel costs if a ship or airplane is forced to change its route because of your illness or injury.
- Telephone costs, in excess of \$50, other than for telephone calls to the Insurance Company.
- Expenses beyond those that are reasonable and customary.
- All expenses eligible for reimbursement by other means, including but not limited to another insurance policy or government-sponsored program.
- All expenses related to tattoos or piercings.

#### Exclusions for Baggage and Property Coverage

This insurance group policy does not insure or cover any damage to, 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 the daytime, the property must be locked in a trunk that is inaccessible from the interior or locked in a glove compartment.
- Any cash, valuable property or valuable documents not carried on you or kept in a locked device.
- 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 insured that occurs from normal wear and tear, rusting, molding 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 insured not resulting in loss of or injury to its function.
- Any damage due to improper packing.
- Any damage from liquid that flowed out from a packed container.
- Motor-driven vehicles, caravans or trailers.
- Water-going vessels (except windsurfers).
- Any damage that will be paid for through another insurance policy.

For a complete list of exclusions please see the general conditions.

#### 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 willful 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, acts of war (declared or undeclared), riots or rebellion ("riot" means 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). However, the insurance company will pay up to \$1,500 for the additional costs incurred if you return home immediately after the outbreak of violence in the area where you are, due to any of the aforementioned excluded events, and in accordance with recommendations by official authorities in your home country (State Department or Ministry for Foreign Affairs).

For a complete list of exclusions please see the general conditions.

In order to be entitled to benefits, you must deliver a claim form to the Claims Agent as soon as possible, but at the latest within one year of the time of the loss. If you wait longer than one year, you will not be entitled to any of the benefits.

*The policy includes coverage for the duration of your EF Educational Tour. Please be aware that these policies do not include coverage for stay-ahead or stay-behind option periods, unless you have added the Optional Extension Coverage.*