

All-Inclusive Coverage Benefits Guide

Specialty Insurance Solutions (SIS) has developed insurance policies designed specifically for travelers on EF Educational Tours. Since many insurance companies do not provide adequate coverage for people traveling abroad, travelers can choose to enroll in the Insurance Coverage Plan summarized in this document. For specific contact information, please refer to "How to file a claim section" on page 2. All fees are non-refundable. This policy is secondary to any other insurance policies that you have.

All-Inclusive Coverage Plan

This package is comprised of

- Trip Cancellation
- Trip Interruption
- Travel Delay
- Baggage and Personal Effects
- Baggage Delay
- Accident and Sickness

Trip Cancellation

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 below covered reasons.

Covered reasons:

A refund of the Program Price will be issued should you be forced to cancel your trip due to:

- 1) Your or a family member's death, which occurs before departure on your trip;
- 2) Your or a family member's covered sickness or injury, which: a) occurs before departure on your trip, b) requires medical treatment at the time of cancellation resulting in medically imposed restrictions, as certified by a legally qualified physician, and c) and prevents your participation in the trip;
- 3) You being hijacked, quarantined, required to serve on a jury (notice of jury duty must be received after your effective date), served with a court order to appear as a witness in a legal action in which you or your traveling companion is not a party (except law enforcement officers);
- 4) Your primary place of residence or destination being rendered uninhabitable and remaining uninhabitable during your scheduled trip, by fire, flood, burglary or other natural disaster;
- 5) A documented theft of passports or visas;
- 6) You being directly involved in a traffic accident, substantiated by a police report, while en route to your scheduled point of departure;
- 7) You are in the military and called to emergency duty for a national disaster other than war;
- 8) Involuntary employer termination or layoff which occurs 30 days or more after your effective date of affecting you or a traveling companion. Employment must have been with the same employer for at least 1 continuous year. You will receive benefits up to 100% of the non-refundable prepaid travel expenses.

Benefits will be paid, up to the maximum benefit amount, for the additional cost incurred as a result of

a change in the per person occupancy rate for prepaid travel arrangements if a traveling companion's or family member's trip is cancelled for a covered reason and you do not cancel your trip.

Trip Interruption

Benefits will be paid, up to 100% of the total amount of coverage you purchased, to reimburse you for the prepaid payments or deposits for unused non-refundable land or water travel arrangements, plus the additional transportation cost paid: a) to join your trip if you must depart after your scheduled departure date or travel via alternate travel arrangements by the most direct route possible to reach your trip destination; or b) to rejoin your trip or transport you to your originally scheduled return destination, if you must interrupt your trip after departure, each by the most direct route possible.

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:

- 1) Your or a family member's death, which occurs while you are on your trip;
- 2) Your or a family member's covered sickness or injury which: a) occurs while you are on your trip, b) requires medical treatment at the time of interruption resulting in medically imposed restrictions, as certified by a legally qualified physician, and c) prevents your continued participation on your trip

Additional Trip Interruption Benefits:

If you cannot continue travel due to a covered injury or sickness not requiring hospitalization and you must extend your trip due to medically imposed restrictions, as certified by a legally qualified physician, benefits will be paid for additional hotel nights, meal(s), telephone call and local transportation expenses up to \$100 per day, limited to 5 days and a maximum of \$500. Benefits will be paid, up to the maximum benefit amount, for the additional cost incurred as a result of a change in the per person occupancy rate for prepaid travel arrangements if a traveling companion's or family member's trip is interrupted for a covered reason and you do not interrupt your trip.

Travel Delay

Benefits will be paid 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 the maximum benefit amount of \$600, if you are delayed for 8 hours or more while en route to or from, or during your trip, 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 traveling companion is not directly involved (must be substantiated by a police report);

- c) Quarantine, hijacking, strike, natural disaster, terrorism or riot;
- 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.

Baggage and Personal Effects

Benefits will be paid, up to the maximum benefit amount of \$2,000: a) against all risks of permanent loss, theft or damage to your baggage and personal effects; b) subject to all general exclusions and the additional limitations and exclusions specific to baggage and personal effects; and c) occurring while coverage is in effect.

Valuation and Payment of Loss

The lesser of the following amounts will be paid:

- 1) The actual cash value at the time of loss, theft or damage, except as provided below;
- 2) The cost to repair or replace the article with material of a like kind and quality; or
- 3) \$300 per article.

For claimed items without original receipts, payment of loss will be calculated based upon 75% of the actual cash value at the time of loss, not to exceed \$300 per article.

A combined maximum of \$1,000 will be paid for jewelry; precious or semi-precious stones; watches; articles consisting in whole or in part of silver, gold or platinum; furs or articles trimmed with fur; cameras and their accessories and related equipment, computer, digital or electronic equipment or media. Not to exceed \$300 per article. The \$1,000 maximum is part of the total \$2,000 benefit.

A maximum of \$100 will be paid for the cost of replacing a passport or visa.

A maximum of \$100 will be paid for the cost associated with the unauthorized use or replacement of lost or stolen credit cards, subject to verification that you have complied with all conditions of the credit card company.

Baggage Delay

If your checked baggage is delayed or misdirected by a common carrier for more than 24 hours from your time of arrival at a destination other than your return destination, benefits will be paid up to \$50 per day, up to a maximum benefit amount of \$150, for the actual expenditure for necessary personal effects. You must be a ticketed passenger on a common carrier. The common carrier must certify the delay or misdirection. Receipts for the purchases must accompany any claim.

Baggage and Personal Effects does not include:

Money; prescribed medications; animals; automobiles and automobile equipment; boats or other vehicles or conveyances; trailers; motors; aircraft; bicycles, except when checked as baggage with a common carrier; household effects and furnishings; antiques and collectors' items; artificial limbs or other prosthetic devices; keys, stamps and credit cards (except as otherwise specifically covered herein); securities, stamps, tickets and documents (except as coverage is otherwise specifically provided herein); professional or occupational equipment or property, whether or not electronic business equipment with the exception of personal diving equipment or sporting equipment if the loss results from the use thereof.

Additional Limitations and Exclusions Specific to Baggage and Personal Effects:

Benefits are not payable for any loss caused by or resulting from situations such as breakage of fragile articles; wear and tear or gradual deterioration; confiscation or appropriation by order of any government or custom's rule; theft while left in any unlocked vehicle; property illegally acquired, kept, stored, or transported; your negligent acts or omissions; property shipped as freight or shipped prior to the Scheduled Departure Date; electrical current.

Additional Provisions Applicable to Baggage and Personal Effects and Baggage Delay:

Benefits will not be paid for any expenses which have been reimbursed or for any services which have been provided by the common carrier, hotel or travel supplier; nor will benefits be paid for loss or damage to property specifically scheduled under any other insurance.

Coverage for Medical Expenses, Emergency Evacuation and Home Repatriation

Benefits will be paid for the covered expense incurred, up to the maximum benefit amounts shown below, as a result of a covered accidental injury or covered sickness, which first occurs during your trip.

- a) Medical expenses up to \$35,000 for necessary treatment and prescribed medication relating to an accident occurring or an illness acquired while on tour.
- b) On Seven Corners' approval, emergency evacuation to the traveler's home country (if medically necessary); or home repatriation in the event of death up to \$35,000.
- c) If you are traveling alone and will be hospitalized for more than 3 consecutive days and emergency evacuation is not imminent, benefits will be paid to transport one person, chosen by you, by economy transportation, for a single visit to and from your bedside.
- d) Pre-existing condition: If you have a pre-existing condition certain limitations apply; see full policy for details.
- e) Dental care: \$750 for emergency dental treatment.
- f) Coverage for accidental death or dismemberment up to \$25,000.

General Exclusions

Benefits are not payable for any loss due to, arising or resulting from:

- Suicide, attempted suicide or any intentionally self-inflicted injury of you, a traveling companion, or family member booked to travel with you
- An act of declared or undeclared war
- Participating in maneuvers or training exercises of an armed service, except while participating in weekend or summer training for the reserve forces of the United States

- Being intoxicated or under the influence of any controlled substance
- The commission of or attempt to commit a felony or being engaged in an illegal occupation
- Normal childbirth or pregnancy (except complications of pregnancy) or voluntarily induced abortion
- Dental treatment (except as coverage is otherwise specifically listed)
- Amounts which exceed the maximum benefit amount for each coverage
- Due to a pre-existing condition, as defined as an illness, disease, or other condition during the 180-day period immediately prior to the date your coverage is effective for which you or your traveling companion or family member scheduled or booked to travel with you: 1) 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 2) took or received a prescription for drugs or medicine. Item (2) 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. The pre-existing condition limitation does not apply to the emergency medical evacuation or return of remains coverage
- Any amount paid or payable under any Workers' Compensation, Disability Benefit, or similar law
- A loss or damage caused by detention, confiscation or destruction by customs
- Elective treatment and procedures, or complications thereof
- Medical treatment during or arising from a trip undertaken for the purpose of securing medical treatment
- Failure of any tour operator or supplier to provide the bargained-for travel arrangements for reasons other than Bankruptcy or Default
- A mental or nervous condition, unless hospitalized or partially hospitalized for that condition
- A loss that results from an illness, disease, or other condition, event, or circumstance which occurs outside of the coverage period
- Bankruptcy or Default or failure to supply services by a supplier of travel services
- Due to loss or damage and any associated cost resulting directly from the discharge, explosion, or use of any device, weapon, or material employing or involving chemical, biological, radiological, or similar agents
- Diving while in an abnormal state of which you were aware and/or due to which you were disqualified or not entitled to engage in diving; or diving in an area where diving is forbidden
- For a complete list of exclusion details please refer to the full certificate details at www.eftours.com/SIScertificate

When Coverage Begins - Coverage Effective Date:

Trip Cancellation: Coverage begins on the date and time the appropriate premium payment is made.

Travel Delay: Coverage begins after you have traveled from home en route to join your trip.

All other coverages: Coverage begins when you depart on the first travel arrangement for your trip.

When Coverage Ends - Coverage Termination Date:

Trip Cancellation: Your coverage automatically ends on the earlier of: 1) the date and time you depart on your trip or 2) the date and time you cancel your trip.

All other coverages: Your coverage automatically ends on the earlier of: 1) the date your trip is completed; 2) the scheduled return date; 3) your arrival at your return destination; 4) cancellation of your trip.

All coverages will be extended if your entire trip is covered and your return is delayed due to unavoidable circumstances beyond your control. If coverage is extended for the above reasons, coverage will end on the earlier of: a) the date you reach your originally scheduled return destination or; b) 10 days after the scheduled return date.

Definitions

Family Member: Any of the following: your or your traveling companion's legal spouse (or common-law spouse where legal); legal guardian or ward; son or daughter (including adopted, foster, step or in-law); brother or sister (including step or in-law); parent (including step or in-law); grandparent (including in-law); grandchild; aunt or uncle; niece or nephew; domestic partner; caregiver; or child caregiver.

Traveling Companion: A person or persons (up to 4) whose names appear with yours on the same Travel Arrangements and who, during your trip, will accompany you. A group or Group Leader is not a Traveling Companion as defined, unless sharing accommodations with you.

Non-Refundable Fees: As outlined in EF's Booking Conditions

How to file a claim**Cancellations:**

- 1) Contact EF to cancel your trip
 - 2) Once you have cancelled with EF, fill out claim form, which can be found at: www.eftours.com/claim
- Please note that claims will be rejected unless you have cancelled your account with EF prior to filing your claim.

All other claims:

- 1) Submit completed Proof of Loss (claim) form, which can be found at: www.eftours.com/claim
- 2) Include the following:
 - Detailed bills for services received
 - Receipts for payments made
 - Any other supporting medical documentation pertinent to the claim

Completed claims can be submitted via mail, fax or email to:

Seven Corners, Inc.
Attn. Claims
303 Congressional Blvd.
Carmel, IN 46032
Fax: 317-575-2256
Email: claims@sevencorners.com

Who to contact

- For policy or claims questions please contact Seven Corners at 866-887-7148 or 317-582-2658 or claims@sevencorners.com
- For a medical emergency on tour (24 hours) please call Seven Corners at 800-690-6295 or 00-800-7771-7777 (toll free from abroad).
- When calling, reference group policy US200949