EF Educational Tours, in conjunction with Erika Travel Insurance, has developed insurance policies specially designed for our travelers. We recommend that all travelers purchase the insurance policies summarized below, which offer comprehensive coverage at low premiums. All premiums are non-refundable.

If you: have tour questions or need to purchase insurance then contact: EF Educational Tours One Education Street Cambridge, MA 02141 1-800-665-5364 eftours.com

have claim or policy questions Erika/Chickering Claims Administrators P.O. Box 15719 Boston, MA 02215 1-800-783-7447 617-218-8400 fax 617-218-5702 erikasvc@chickering.com

have a medical emergency on tour (24 hours) Europ Assistance (+46) 8 579 379 79 1-800-871-9211

Options

1. All-Inclusive Insurance Plan (including emergency assistance service and options 2-4) Premium: $115

2. Tour Cancellation and Interruption Insurance Premium: $60

3. Baggage and Property Insurance Premium: $45

4. Medical and Accident Insurance (including emergency assistance service) Premium: $65

5. Optional extension insurance Premium: $10 per day up to 15 days

All-Inclusive Insurance Plan

For the best value, we recommend you purchase this package comprising all three optional plans: Tour Cancellation and Interruption Insurance, Baggage and Property Insurance and Medical and Accident Insurance.

Tour Cancellation and Interruption Insurance

Cancellation and Interruption—Covered reasons: A refund of the Program Fee will be issued should the participant die or be forced to cancel or interrupt his tour due to:

a) A serious injury, grave illness leading to hospitalization or death of the participant or of a Family Member (see definition of Family Member on reverse) prior to the tour.
b) The participant being hospitalized while on tour as the result of a serious injury or grave illness.
c) A serious injury, grave illness leading to hospitalization or death of a Family Member during the tour.
d) The participant being hijacked, quarantined, required to serve on a jury, subpoenaed, drafted into military service or having his or her home rendered uninhabitable by fire or flood.
e) The participant being directly involved in a traffic accident en route to the departure of an EF tour.
f) 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 $60 non-refundable premium and the $95 Lifetime Membership Fee), if the cancellation is due to any above covered reasons:

Interruption during your tour

If any of the covered events occur during the tour, the following are also covered:

a) 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 participant’s trip was interrupted to where the trip can be rejoined.
b) Any unused air, land or sea arrangements paid by the participant.
c) 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 participant is not.
d)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 Europ Assistance.

Medical and Accident Insurance

This comprehensive insurance covers up to a combined maximum of $35,000 per incident for the following:

a) Medical expenses incurred outside the participant’s home country for necessary treatment and medication relating to an accident occurring or an illness acquired while on tour. (See “Coverage periods”).
b) On Erika’s approval, emergency evacuation to the participant’s home country if medically necessary; or home repatriation in the event of death.
c) Reasonable travel and accommodation costs of two Family Members traveling to visit (Erika will approve number of days) a participant considered to be in a life-threatening situation as diagnosed by a doctor and pre-approved by Erika.
d) An additional $25,000 in supplementary benefits for disability or death in case of an accident while on tour.
e) Local police department and emergency on tour (including emergency assistance service and options 2-4).

Premium:

- $10 per day up to 15 days for emergency assistance
- $65 for emergency assistance and options 2-4

Medical insurance

Premium:

- $45

Property insurance

Premium:

- $65

Optional extension insurance

Premium: $10 per day up to 15 days

The Erika Travel Insurance policy shall always be secondary to all other policies of insurance.

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 Europ 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 Insurance

This insurance covers the following:

a) Damage to or theft of personal property during tour up to a maximum of $2,000, including valuable property. (Please observe safety and security guidelines as outlined in “Exclusions.”)
b) Damage to or theft of valuable property (items valued over $100) is reimbursable up to $1,000 per incident, whereof mobile phones up to $100 and video cameras up to $500.
c) Baggage delayed more than 24 hours from the U.S. ($30 per 24 hours delayed up to a maximum of $90, refunded upon return, to cover costs incurred only for necessities (toiletries, underwear, etc.), receipts must be submitted).
d) Theft of valuable documents like airline tickets, coupons not due to negligence (up to $500).
e) Theft of currency (up to $300).

A police report and receipts are required for reimbursement. You must report theft during your tour to the local police department and file a police report as soon as possible. Your EF Tour Director will assist you.

There is a $30 deductible per incident (see “Exclusions”).

Optional Extension Insurance

The insurance company will pay the same benefits as are provided elsewhere under this policy during a tour’s extension for a maximum of 15 days. You can purchase this insurance for extensions before or after your tour for $10 per day.

Coverage periods

Tour Cancellation Insurance coverage begins the day EF Educational Tours receives your application, full payment (due 99 days prior to departure), and the $60 insurance premium (due 76 days prior to departure). 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.)
Coverage for Medical & Accident, Baggage and Property as well as Tour Interruption Insurance begins on the first day of your tour and terminates at 12:01AM on the day after the scheduled tour ends, the day after you leave the EF program or when the trip is canceled, whichever is earliest, provided the application premium has been paid.

Terms you should know
Here are some definitions that may be helpful to you as you read about our insurance plans.

*Family Member* is defined as a spouse, parent, child, sibling, grandparent, grandchild, legal guardian or live-in companion. Also included are parents, children or siblings of a spouse or live-in companion who is covered under this insurance and is traveling on the same tour.

*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 EF or Erika/Chickering Claims Administrators and they will send you a Claim Form to fill out. The Claim Form must be filled out completely and include all the required documentation.

Exclusions for Tour Cancellation and Interruption Insurance
The insurance company will not reimburse you or pay Tour Cancellation/Interruption Insurance benefits due to:

- changes in travel plans due to: carrier caused delays (including bad weather).
- personal change of plans by participant 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 consignment by customs.
- The insurance company will also not reimburse you or pay benefits for the participant or any Family Members’ loss, illness or injury due to the excluded conditions as stated in the “Exclusions for Medical and Accident Insurance” section of the policy. Please refer to the “Exclusions for Medical and Accident Insurance” for a full listing. Also, the insurance company will not reimburse the participant or pay Tour Interruption benefits for any changes in travel plans due to mental or psychological health disorders, including eating disorders.

Exclusions for Medical and Accident Insurance
The following medical, dental, travel and other expenses are not covered by this insurance policy:

- All expenses resulting from or relating to treatment due to mental or psychological health disorders, including eating disorders.
- 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.
- 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: sporting competitions and training for sporting events or training with a club registered by a national sports association, Australian football, lacrosse, wrestling, martial arts (i.e. judo, karate, tae kwando, thai boxing, etc.), rodeo, dirt (motor) biking, car racing, motorcycle racing, driving or riding off-road vehicles such as “four wheelers,” horse racing, hang gliding, sail flying, bungee jumping, short track skating, skydiving, air ballooning, parachute jumping, motor competition or similar activities; mountaineering, mountain climbing, whitewater rafting or activities that can be described as expeditions, unless these activities are part of an EF Educational Tours tour.
- 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 for which compensation is obtainable elsewhere by reason of law, other decrees, conventions or other insurance.

Exclusions for Baggage and Property Insurance
This 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 not locked in a safe or secure box when you are absent from a hotel room, dormitory room or boarding house room. If you are living in a room that cannot be locked by key, or if you live together with other persons not being Family Members, you must store any cash, valuable property or valuable documents in a locked device, e.g. suitcase, drawer, cupboard, etc.
- 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, melting 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.

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 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 USD 1,500 for any 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).

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.

Nuclear, chemical biological terrorism exclusion clause:
Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance 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 regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

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 purchased the Optional Extension Insurance.

This insurance policy is underwritten by Erika Insurance Limited, Stockholm, Sweden. Registration # 516401-8581 with the Swedish Companies Registration Office. This information is a summary of Travel Insurance Policy #800.321.US (in Canada, #800.321.CAN). Every effort has been made to present the information simply and accurately. The provisions of the master travel insurance policy (on file at EF) will govern. A master travel insurance policy is available upon request from EF Educational Tours or Chickering Claims Administrators, Inc.