



Travel Insurance Guide

Specialty Insurance Solutions (SIS) has developed plans designed specifically for travelers on EF Gap Year. Since some insurance companies do not provide adequate coverage for people traveling abroad, travelers can choose to enroll in SIS's EF GAP Year Travel Protection Plan. The plan contains both insurance benefits as well as non-insurance assistance services. The plan's insurance benefits are summarized in this document. For specific contact information, please refer to the "How to file a claim" section on page 2. The insurance portion of the Travel Protection Plan is secondary to any other insurance that you have. The details covered in this benefits guide apply to travelers who purchased the coverage plan between February 1, 2019 and January 31, 2020.

Global Travel Protection Plan

The insurance portion of this package is comprised of:

- Trip Cancellation
- Trip Interruption
- Travel Delay
- Baggage and Personal Effects
- Baggage Delay
- Accident and Sickness Medical Expense
- Non-Medical Emergency Evacuation
- Emergency Medical Evacuation, Medical Repatriation, and Return of Remains
- Accidental Death and Dismemberment

Trip Cancellation

Under this insurance coverage, you may be reimbursed for the amount of published penalties and unused non-refundable prepaid payments or deposits that you paid for travel arrangements, if the cancellation is due to any below covered reasons.

Covered reasons:

- 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) Your 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 are 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 (additional terms apply);
- 5) A documented theft of passports or visas;
- 6) Your 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 affecting you. Employment must have been with the same employer for at least 1 continuous year. You can receive benefits up to 100% of the non-refundable prepaid travel expenses.

Benefits can 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 family member's trip is cancelled for a covered reason and you do not cancel your trip.

Trip Interruption

Benefits may be paid, up to 150% of the total amount of coverage you purchased, to reimburse you for the prepaid payments or deposits for unused nonrefundable 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:

- 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 can 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 can 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 family member's trip is interrupted for a covered reason and you do not interrupt your trip.

Travel Delay

Benefits can be paid up to \$500 per day for: 1) the nonrefundable, 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 \$2,500, if you are delayed for 6 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 are 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 can 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 can 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) \$200 per article.

For claimed items without original receipts, payment of loss is calculated based upon 75% of the actual cash value at the time of loss, not to exceed \$200 per article.

A combined maximum of \$1,000 can 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. The \$1,000 maximum is part of the total \$2,000 benefit.

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

A maximum of \$100 can 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 and Personal Effects does not include:

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, money, stamps and credit cards (except as otherwise specifically covered by the plan); securities, stamps, tickets and documents (except as coverage is otherwise specifically provided by the plan); 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.

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 can 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.

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 brittle or fragile articles; wear and tear or gradual deterioration; confiscation or appropriation by order of any government or customs' rule; theft or pilferage 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, including electric arcing that damages or destroys electrical devices or appliances.

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.

Accident & Sickness Medical Expense

Benefits can be paid for the covered expense incurred, up to \$50,000, as a result of a covered accidental injury or covered sickness, which first occurs during your trip. This includes up to \$750 for expenses incurred during your trip for emergency dental treatment.

Emergency Medical Evacuation, Medical Repatriation and Return of Remains

If the local attending legally qualified physician and Seven Corners, Inc., determine that transportation to a medical facility is medically necessary to treat an unforeseen sickness or injury which is acute or life threatening and adequate medical treatment is not available in the immediate area, the transportation expense incurred can be paid for the usual and customary charges for transportation to the closest hospital or medical facility capable of providing that treatment. If you are traveling alone and will be hospitalized for more than 3 consecutive days and emergency evacuation is not imminent, benefits can be paid to transport one person, chosen by you, by economy transportation, for a single visit to and from your bedside. In addition, this coverage can reimburse expenses to return you to your primary place of residence or to the medical facility closest to your primary place of residence that is capable of providing continued treatment and can also pay for expenses to return your body home if you die during your trip (includes additional benefits).

General Exclusions

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

- 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, including the National Guard
- Being intoxicated or under the influence of any controlled substance unless as administered or prescribed by a legally qualified physician
- 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 covered by this plan)
- 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 a 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 otherwise not payable under the plan
- Medical treatment during or arising from a trip undertaken for the purpose or intent of securing medical treatment
- Failure of any tour operator, common carrier or other travel supplier, person or agency 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 while the plan is in effect for you
- A loss that results from an illness, disease, or other condition, event, or circumstance which occurs at a time when the plan is not in effect for you
- Bankruptcy or Default or failure to supply services by a supplier of travel services
- Due to loss or damage (including death or injury) and any associated cost or expense resulting directly from the discharge, explosion or use of any device, weapon or material employing or involving chemical, biological, radiological or similar agents, whether in time of peace or war, and regardless of who commits the act and regardless of any other sequence thereto
- 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
- an assessment from a legally qualified physician advising you in writing that you, a family member or a business partner booked to travel with you are not medically fit to travel, as defined in the plan, at the time of purchase of coverage for a trip.
- your arrival into a country for which a formal recommendation in the form of a travel advisory or travel warning from the U.S. State Department has been issued preceding your arrival into that country on your trip, or if a country is an excluded country preceding your arrival into that country on your trip.

When Coverage Begins - Coverage Effective Date:

Trip Cancellation: Coverage begins on the date and time the appropriate plan payment is received.

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 (or alternate travel

arrangement if You must use an alternate 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 on a round-trip, or the destination on a one-way trip; 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.

Key definitions

Family Member: Any of the following: your legal spouse (or commonlaw spouse where legal); legal guardian or ward; son or daughter (including adopted, foster, step or inlaw); brother or sister (including step or inlaw); parent (including step or inlaw); grandparent (including inlaw); grandchild; aunt or uncle; niece or nephew; domestic partner; caregiver; or child caregiver.

How to file a claim

Cancellations:

- 1) Contact EF to cancel your trip
- 2) Once you have cancelled with EF, fill out a claim form, which can be found at: www.sis-inc.biz/efgapyear

All other claims:

- 1) Submit completed Proof of Loss (claim) form, which can be found at: www.sis-inc.biz/efgapyear
- 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: 3175752256
Email: tourclaims@sevencorners.com

Who to contact

- For plan or claims questions please contact Seven Corners at 866-887-7148 or 317-582-2658 or tourclaims@sevencorners.com
- For a medical emergency during your trip (24 hours) please call Seven Corners Assist at 800-690-6295 (toll free from the U.S.) or 00-800-7771-7777 (toll free from abroad); collect calls can also be made to 317-818-2808
- When calling, reference plan US1221841 for the 12-week program or US1221842 for the 25-week program
- Please contact Specialty Insurance Solutions, Inc. by e-mail at travelinsurance@sis-inc.biz or call **877-974-7462 ext. 321** if you would like to obtain additional information regarding the features and pricing of each travel plan component.