

Travel Protection Benefits Guide

Trip Protection

EF Go Ahead Tours travelers are offered insurance through a plan provided by Specialty Insurance Solutions (SIS). This plan includes travel insurance benefits to help you secure your investment as well as non-insurance assistance services. The insurance portion of the plan is underwritten by United States Fire Insurance Company and is summarized in this document for travelers who purchased the coverage plan between February 1, 2020 and January 31, 2021. For full plan details, see:

<https://sis-inc.biz/efgoaheadtours>.

Insurance coverage details

This insurance package is comprised of coverage for:

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

TRIP CANCELLATION

Benefits can be paid, up to the maximum benefit amount in the plan, to reimburse you for the amount of published penalties and unused non-refundable prepaid payments or deposits that you paid for Travel Arrangements when you are prevented from taking your trip due to:

1. your, a Family Member's, or traveling companion's death before departure on your trip;
2. your, a Family Member's, or traveling companion's covered Sickness or Injury that 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) prevents your participation in the trip;
3. you or your traveling companion being hijacked, quarantined, required to serve on a jury (notice of jury duty must be received after coverage effective date), served with a court order to appear as a witness in a legal action in which you or your traveling companion are not a party (except law enforcement officers);
4. your or your traveling companion's 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. you or your traveling companion being directly involved in a traffic accident, substantiated by a police report, while en route to your scheduled point of departure;
7. you or your traveling companion are in the military and called to emergency duty for a national disaster other than war;
8. an involuntary employer termination or layoff that occurs 30 days or more after your coverage effective date and affects you or a traveling companion. 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;

9. revocation of your previously granted military leave or re-assignment due to war. Official written revocation/re-assignment by a supervisor or commanding officer of the appropriate branch of service will be required.

Benefits can also 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 canceled for a covered reason and you do not cancel your trip.

TRIP INTERRUPTION

A refund of the amount paid for unused non-refundable land or water Travel Arrangements plus the additional transportation cost paid can be issued if you interrupt your trip due to:

1. your, a Family Member's, or traveling companion's death while you are on your trip;
2. your, a Family Member's, or traveling companion's covered Sickness or Injury that 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.

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 calls, and local Transportation Expenses up to \$100 per day, limited to 5 days and a maximum of \$500.

Benefits can also 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

You are eligible for benefits 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 or your traveling companion are not directly involved and that is substantiated by a police report; c) quarantine, hijacking, Strike, Natural Disaster, terrorism, or riot; or d) a documented weather condition preventing you from getting to the point of departure.

Benefits can be paid up to \$500 per day, up to the Maximum Benefit Amount of \$2,500, for:

1. the unused non-refundable 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;
2. reasonable accommodation, meal, telephone call, and local Transportation Expenses incurred by you.

Benefits will not be paid for any expenses that have been reimbursed or for any services that have been provided by the Common Carrier.

BAGGAGE & PERSONAL EFFECTS

Benefits can be paid, up to the Maximum Benefit Amount of \$2,000, against all risks of permanent loss, theft, or damage to your baggage and personal effects

occurring while coverage is in effect. Coverage is subject to all general exclusions and the additional limitations and exclusions specific to baggage and personal effects detailed in the plan document.

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. \$300 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 \$300 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.

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 & 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 in the plan); securities, tickets, and documents (except as otherwise specifically covered in 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.

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; theft while left in any unlocked vehicle; your negligent acts or omissions. This benefit is subject to additional exclusions; see the plan document for full details.

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 \$100 per day, up to a Maximum Benefit Amount of \$300, 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 provisions applicable to baggage & personal effects and baggage delay coverage

Benefits will not be paid for any expenses that have been reimbursed or for any services that 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.

ACCIDENTAL DEATH & DISMEMBERMENT

Up to \$50,000 can be paid for accidental death or dismemberment.

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 that 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 from, or resulting from:

1. an act of declared or undeclared war;
2. 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;
3. being Intoxicated as defined in the plan, or under the influence of any controlled substance unless as administered or prescribed by a Legally Qualified Physician;
4. the commission of or attempt to commit a felony or engaging in an illegal occupation;
5. normal childbirth or pregnancy (except complications of pregnancy) or voluntarily induced abortion;
6. dental treatment (except as coverage is otherwise specifically provided in the plan);
7. amounts that exceed the Maximum Benefit Amount for each coverage as shown in the plan's Schedule of Benefits;
8. **a Pre-Existing Condition, as defined in the plan. This limitation does not apply to the emergency medical evacuation or return of remains coverage, and is not applicable if you qualify for the Waiver of the Pre-Existing Condition Exclusion;**
9. any amount paid or payable under any worker's compensation, disability benefit, or similar law;
10. a loss or damage caused by detention, confiscation, or destruction by customs;
11. Elective Treatment and Procedures;
12. complications from elective treatment and procedures otherwise not payable under the plan;
13. medical treatment during or arising from a trip undertaken with the purpose or intent of securing medical treatment;
14. 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;

15. a mental or nervous condition, unless Hospitalized or Partially Hospitalized for that condition while the plan is in effect for you;
16. a loss that results from an illness, disease, or other condition, event, or circumstance that occurs at a time when the plan is not in effect for you;
17. bankruptcy or default or failure to supply services by a supplier of travel services;
18. 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;
19. 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;
20. Diving in an area where Diving is forbidden;
21. an assessment from a Legally Qualified Physician advising you in writing that you, a traveling companion, 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.
22. 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.

Period of coverage

When coverage Begins: Coverage effective date

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

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 to reach your trip destination) for your trip.

When coverage ends: Coverage termination date

Trip Cancellation: Your coverage automatically ends on a) the date and time you depart on your trip or b) the date and time you cancel your trip, whichever occurs first.

All other coverages: Your coverage automatically ends on a) the date your trip is completed, b) the Scheduled Return Date, c) your arrival at your return destination on a round-trip, or the destination on a one-way trip, d) the cancellation of your trip, whichever occurs first.

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 date you reach your originally scheduled return destination or 10 days after the Scheduled Return Date, whichever occurs first.

Key Definitions

Insured plan participant: A person who is booked to travel on a trip, completes the enrollment form, and for whom the required plan payment is paid. Also referred to as "you" and "your."

Family Member: Your or your traveling companion's legal spouse (or common-law spouse where legal), legal guardian or ward, son or daughter (includes adopted, foster, step or in-law), brother or sister (includes step or in-law), parent

(includes step or in-law), grandparent (includes in-law), grandchild, aunt, uncle, niece or nephew, domestic partner, caregiver, or child caregiver.

Traveling companion: A person or persons whose names appear with yours on the same Travel Arrangements and who during your Trip will accompany you. Additional terms apply.

Pre-Existing Condition: An illness, disease, or other condition during the 180-day period immediately prior to the coverage effective date for which you, your traveling companion, or a Family Member scheduled or booked to travel with you a) received a recommendation for a test, examination, or medical treatment for a condition that first manifested itself, worsened or became acute, or had symptoms that would have prompted a reasonable person to seek diagnosis, care, or treatment; or b) took or received a prescription for drugs or medicine. Item b) of this definition does not apply to a condition that 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.

Sickness: An illness or disease of the body that a) requires examination and treatment by a Legally Qualified Physician and b) commences while your coverage is in effect.

Partial hospitalization: An outpatient program specifically designed for the diagnosis or active treatment of a serious mental disorder when there is a reasonable expectation for improvement or when it is necessary to maintain the patient's functional level and prevent relapse or full Hospitalization. Partial Hospital programs are usually furnished by a Hospital as distinct and organized intensive ambulatory treatment service of less than 24-hour daily care.

Common Carrier: Any land, sea, or air conveyance operating under a valid license for the transportation of passengers for hire, not including taxicabs or rented, leased, or privately owned motor vehicles.

Contact information

Please note: As a Go Ahead Tours traveler, your group plan number is either US1377641 or US1377642 if your plan contains the Waiver of the Pre-Existing Condition Exclusion.

- For claims or plan questions please contact Seven Corners, Inc. at 866-887-7148 (toll free) or 317-582-2658 (direct) or e-mail: tourclaims@sevencorners.com
- For a medical emergency while on your trip please call Seven Corners, Inc. 24 hours a day, 7 days a week at 800-690-6295 (U.S.) or 00-800-7771-7777 (abroad)

FOR CANCELLATION CLAIMS:

1. Contact Go Ahead Tours to cancel your trip
2. Once you have canceled with Go Ahead Tours, fill out the claim form found at <https://sis-inc.biz/efgoaheadtours>

FOR ALL OTHER CLAIMS:

1. Submit completed Proof of Loss (claim) form, which can be found at <https://sis-inc.biz/efgoaheadtours>
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: tourclaims@sevencorners.com

This marketing brochure was created based upon the version of the plan available in the following states: CA, CO, FL, HI, IL, IN, MD, MN, MO, MT, OH, PA, TN, UT and WA. If you are not a resident of any of those states, the plan available in your state will differ. Please contact Specialty Insurance Solutions, Inc. at 877-974-7462 ext. 321 if you would like to obtain additional information regarding the features and pricing of each travel plan component. Insurance benefits in the plan are underwritten by United States Fire Insurance Company, 5 Christopher Way, 2nd Floor, Eatontown, NJ 07724 (certificate number series includes T210-CER,TP-401 and T7000). This insurance Benefits Guide is provided as a quick reference for insurance benefits, emergency information, and instructions. If there are any inconsistencies with regard to the plan document and this document, the plan document will govern. For a full and detailed explanation of insurance benefits, provisions, and exclusions from which claims are processed and coverage determinations made, please refer to the official plan document available from Specialty Insurance Solutions, Inc. at www.sis-inc.biz/efgoaheadtours. Coverages may vary and not all coverage is available in all jurisdictions.