

EF GAP Year

GLOBAL TRAVEL PROTECTION PLAN



TRAVEL BENEFIT GUIDE





Choosing Global Travel Protection

Why Choose Global Travel Protection?

Specialty Insurance Solutions (SIS) has developed plans designed specifically for travelers on EF GAP Year Tours. Since some insurance companies do not provide adequate coverage for people traveling abroad, travelers can choose to enroll in SIS's EF GAP Year Tours 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.

Global Travel Protection Helps You -



Protect Your Investment - Should a sudden illness, death in the family or involuntary job loss prevent you from taking the trip of a lifetime, this plan can help protect you from losing everything you spent on your trip.



Protect Your Medical Expenses - If you become sick or injured while traveling, your health insurance here at home may not cover it. This plan helps protect against medical expenses incurred while traveling.



Protect Your Belongings - This plan can help replace lost, stolen or damaged personal items.

Our Focus Is Service

Specialty Insurance Solutions - As the program administrator for the EF GAP Year Tours Travel Protection Plans, we are here for you to answer benefit questions and assist with information about how to file a claim with the claims administrator - Seven Corners.

Your Insurance Benefits

Trip Cancellation

Can help cover non-refundable, prepaid trip costs if you are unable to take your trip due to the following reasons. Additional terms apply to all covered reasons discussed below. Please see the plan document for full details and applicable limitations:

Sickness, Injury or Death	Termination/Layoff
Court Ordered Appearance / Jury Duty	Military Duty for Natural Disaster Relief
Mental Illness (if hospitalized)	Traffic Accident
Hijacking	Quarantine (as defined in the Plan)
Theft of Passports or Visas	Residence Uninhabitable
Destination Accommodations Uninhabitable	

Trip Interruption

Reimburses the unused, forfeited, prepaid non-refundable deposits paid for the land or water travel arrangements you purchased for your trip plus the additional transportation cost paid if you interrupt your trip due to a covered reason. (Separate coverage reasons apply.)

Schedule Of Benefits

Benefit	Maximum Benefit Amount
Trip Cancellation	Gap 12 week plan Trip Cost up to \$22,000 maximum, Gap 26 week plan Trip Cost up to \$39,500 maximum
Trip Interruption	Gap 12 week plan 150% of Trip Cost up to \$33,000 maximum, Gap 26 week plan 150% of Trip Cost up to \$59,250 maximum
Trip Delay	Up to \$500 Per Day (\$2,500 Maximum)
Accident & Sickness Medical Expense	\$50,000
Medical Evacuation and Repatriation of Remains	\$50,000
Baggage and Personal Effects	Up to \$2,000
Baggage Delay	Up to \$100 Per Day (\$300 Maximum)
Accidental Death and Dismemberment	\$50,000
Political or Security Evacuation and Natural Disaster Evacuation	\$1,500

This brochure does not contain a complete summary of the coverage. Please visit www.sis-inc.biz/tours/efgapyear/ to view your plan document and coverage details.

24/7 Non-Insurance Travel Assistance

If you need travel assistance during your trip, Seven Corners Assist, is available 24/7 for your emergency and non-emergency travel needs.

Trip Delay

Reimburses you up to \$500 per day for local transportation, meals, accommodations & non-refundable, unused prepaid expenses if delayed 6 or more hours from the original departure time. (Separate coverage reasons apply.)

Accident & Sickness Medical Expense

Covers medical treatment for a sickness or injury which occurs during your trip.

Emergency Medical Evacuation/Repatriation

- We can pay the transportation expenses and evacuate you to the nearest appropriate medical facility if medically necessary.
- If you are hospitalized more than 3 consecutive days, we can pay the transportation expenses incurred to send dependent children home if traveling with you. Also, we can pay the transportation expenses incurred to send a person chosen by you to/from your bedside if you are traveling alone.
- If you die while traveling, we can pay the expenses to return your remains to your residence in the United States or to your place of burial.



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/tours/efgapyear/

All other claims:

- 1) Submit completed claim form, which can be found at:
www.sis-inc.biz/tours/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: 317-575-2256

Email: tourclaims@sevencorners.com

Who to contact

- If you would like to obtain additional information regarding the features and pricing of each travel plan component, please visit www.sis-inc.biz/tours/efgapyear/ or contact Specialty Insurance Solutions, Inc. at Travelinsurance@sis-inc.biz or call 877-974-7462 ext. 321
- For questions about claims that have already been filed, please contact Seven Corners at tourclaims@sevencorners.com or 866-887-7148 or 317-582-2658
- 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 or e-mailing, reference group plan: US1515520 (12-Week) or US1515521 (26-Week)

Important Information

This advertisement contains highlights of the plan, which includes travel insurance coverages underwritten by United States Fire Insurance Company under form series T7000 et. al., T210 et. al. and TP-401 et. al. The Crum & Forster group of companies is rated A (Excellent) by AM Best 2020. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. The plan also contains non-insurance Travel Assistance Services provided by Seven Corners Assist and EF Tours. Coverages may vary and not all coverage is available in all jurisdictions. Insurance coverages are subject to the terms, limitations and exclusions in the plan, including an exclusion for pre-existing conditions. In most states, your travel retailer is not a licensed insurance producer/agent, and is not qualified or authorized to answer technical questions about the terms, benefits, exclusions, and conditions of the insurance offered or to evaluate the adequacy of your existing insurance coverage. Your travel retailer may be compensated for the purchase of a plan and may provide general information about the plan offered, including a description of the coverage and price. The purchase of travel insurance is not required in order to purchase any other product or service from your travel retailer. CA DOI toll free number: 800-927-4357. MD Insurance Administration: 800-492-6116 or 410-468-2340. The cost of your plan is for the entire plan, which consists of both insurance and non-insurance components. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Specialty Insurance Solutions. Travelinsurance@sis-inc.biz; 877-974-7462 ext. 321; 16201 W. 95th Street Suite 210, Lenexa, KS 66219; CA Agent Licence Number - OB88782.

Global Travel Protection Plan

General Exclusions & Limitations

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

The following exclusion(s) appl(y)(ies) to the Trip Cancellation, Trip Interruption and Medical Expense coverages. We will not pay for any loss or expense caused due to, arising or resulting from:

1. a Pre-Existing Medical Condition, as defined in the certificate;
2. being arrested for a DUI/ DWI and as result, being admitted into a (i) drug, marijuana or alcohol treatment facility; (ii) jail; or (iii) awaiting trial.

Death resulting from a Pre-Existing Medical Condition will not be excluded. Death must occur prior to the termination date of the benefit under which the claim is being made.

The following exclusions apply to the Medical Expense benefits.

We will not pay for any loss or expense caused due to, arising or resulting from:

1. routine physical examinations or routine dental care;
2. traveling for the purpose or intent of securing medical treatment or advice;
3. any Trip taken against the advice of a Physician and any losses occurred during such Trip;
4. physical therapy or occupational therapy;
5. Experimental or Investigative treatment or procedures;
6. Elective Treatment and Procedures;
7. care or treatment which is not Medically Necessary, except for related reconstructive surgery resulting from trauma, infection or disease that first manifests or occurred during Your Trip;
8. any medical service provided by You or a Family Member;
9. any treatment or medication which, at the time of Your Scheduled Departure Date, is required to be continued during Your Trip;
10. Alcohol, marijuana abuse or substance abuse or treatment for the same including admittance to a rehab facility;
11. Normal pregnancy (except Complications of Pregnancy) or childbirth, or elective abortion;
12. a Mental, Nervous or Psychological Condition or Disorder unless Hospitalized or Partially Hospitalized while the certificate is in effect;
13. any loss that results from an illness, disease or other condition, event or circumstance that occurs at a time when the certificate is not in effect for You;
14. diving if You are not certified to dive and a dive master is not present during the dive.

In addition to any applicable benefit-specific exclusion, the following general exclusions apply to all losses and all benefits.

We will not pay for any loss or expense caused due to, arising or resulting from:

1. being under the influence of drugs, marijuana or narcotics, unless administered upon the advice of a Physician as prescribed;
2. activities, losses, or claims involving or resulting from possession, production, processing, sale, or use of marijuana, illegal drugs, alcohol or substances are excluded from coverage;
3. expenses incurred by any Child born or adopted during Your Trip;
4. war or act of war, including invasion, acts of foreign enemies, hostilities between nations (whether declared or undeclared), or civil war;
5. participation in a Civil Disorder or Riot, or insurrection;
6. the commission of or attempt to commit a felony or being engaged in an illegal occupation by You;
7. directly or indirectly, the actual, alleged or threatened use, discharge, dispersal, seepage, migration, escape, release or exposure to any hazardous biological, chemical, nuclear radioactive weapon, device, material, gas, matter or contamination;
8. a loss or damage caused by detention, confiscation or destruction by customs;
9. failure of any tour operator, Common Carrier, or other travel entity, person or agency to provide the bargained-for Travel Arrangements for reasons other than Financial Insolvency or Financial Default. Important: there is no coverage for losses due to, arising or resulting from the Financial Insolvency or Financial Default of Your Travel Supplier or any entity that sold, solicited, negotiated, offered or disseminated this certificate to You;
10. Financial Insolvency or Financial Default or failure to supply services by a Travel Supplier;
11. gross negligence, or Willful and Wanton conduct by You.

MEDICALLY FIT TO TRAVEL EXCLUSION:

We will not pay any expense as a result of You having been advised in writing that are not Medically Fit to Travel at the time of purchase of coverage for a Trip, as defined in the certificate. If coverage for a Trip is purchased and it is later determined that You were not Medically Fit to Travel at the time of purchase of coverage for Your Trip, as defined in the certificate, the coverage is void and premium paid will be returned.

Excess Insurance Limitation

Insurance provided by this certificate shall be in excess of all other valid and collectible insurance or indemnity or as required by state law. If at the time of the occurrence of any loss there is other valid and collectible insurance or indemnity in place, We shall be liable only for the excess of the amount of loss, over the amount of such other insurance or indemnity, and applicable deductible. Recovery of losses from other parties does not result in a refund of premium paid.

Baggage Exclusions & Limitations

Additional Exclusions for Baggage & Personal Effects, and Baggage Delay:

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| a. animals; | h. bicycles, except when checked as baggage with a Common Carrier; | l. artificial limbs or other prosthetic devices; |
| b. automobiles and automobile equipment; | i. household effects and furnishings; | m. prescribed medications; |
| c. boats or other vehicles or conveyances; | j. antiques and collectors' items; | n. keys, money, stamps and credit cards (except as otherwise specifically covered herein); |
| d. motorcycles; | k. any type of or repair or replacement of any type of eyeglasses, sunglasses, or contact lenses, or artificial teeth, dentures, dental braces, dental bridges, retainers or other orthodontic devices or hearing aids and prosthetics; | o. securities, stamps, tickets and documents (except as coverage is otherwise specifically provided herein); |
| e. trailers; | | p. professional or occupational equipment or property, whether or not electronic business equipment with the exception of personal diving equipment; |
| f. motors; | | q. sports equipment if the loss results from the use thereof. |
| g. aircraft; | | |

Additional Exclusions for Baggage & Personal Effects:

Benefits are not payable for any loss caused by or resulting from:

- a. breakage of brittle or fragile articles;
- b. wear and tear or gradual deterioration;
- c. confiscation or appropriation by order of any government or custom's rule;
- d. theft or pilferage while left in any unlocked vehicle;
- e. property illegally acquired, kept, stored or transported;
- f. Your negligent acts or omissions;
- g. property shipped as freight or shipped prior to the Scheduled Departure Date;
- h. electrical current, including electric arcing that damages or destroys electrical devices or appliances.

State Restrictions

Please review your plan document for specific state information which may affect your plan.

Plan Documents

After you have enrolled and your plan cost has been paid in full you will receive an e-mail from EF Tours outlining your dates of coverage and links to view your plan documents and claim filing information will be provided. (Please note that your plan cost may not be fully paid at time of enrollment if you are on a payment plan. Your plan will go into effect once the full plan cost has been paid).

If you would like to review plan documents please go to the Specialty Insurance Solutions EF Tours link - www.sis-inc.biz/tours/efgapyear/