

Travel Insurance Guide



EF Ultimate Break 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. For full plan details, see <http://sis-inc.biz/efultimatebreak> The details covered in this benefits guide apply to travelers who purchased the coverage between February 1, 2019 and January 31, 2020.

INSURANCE DETAILS

This insurance package is comprised of coverage for:

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

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, which occurs before departure on your trip;
2. Your, a Family Member's, or Traveling Companion'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) prevents your participation in the trip;
3. You or a 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 travel companion's primary 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 a 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 which 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, which occurs while you are on your trip;
2. Your, a Family Member's or Traveling Companion'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.

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 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 are directly involved 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 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;
2. Reasonable accommodation, meal, telephone call and local transportation expenses incurred by you.

Benefits will not be paid for any expenses which have been reimbursed or for any services which 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, stamps, 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 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:

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 being engaged 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 which exceed the maximum benefit amount for each coverage as shown in the plan's Schedule of Benefits;
8. due to a Pre-Existing Condition, as defined in the plan. The Pre-Existing Condition limitation does not apply to the emergency medical evacuation or return of remains coverage;
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 procedure
12. complications from elective treatment and procedures otherwise not payable under the plan;
13. medical treatment during or arising from a trip undertaken for 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 which 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. 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.
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 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, or 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 a 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. A group or tour organizer, sponsor or leader is not a Traveling Companion as defined by the plan, unless sharing accommodations in the same room, cabin, condominium unit, apartment unit or other lodging with you.

Pre-Existing Condition: An illness, disease or other condition during the 180-day period immediately prior to the coverage effective date for which you, a Travel Companion or Family Member scheduled or booked to travel with you a) 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 b) took or received a prescription for drugs or medicine. Item b) 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.

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 an EF Ultimate Break traveler, your group plan number is US952383

• For claims or plan questions please contact Seven Corners, Inc. at 866.887.7148 (toll free) or 317.582.2658 (direct) or tourclaims@sevencorners.com

• For a medical emergency while on your trip please call Seven Corners 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 EF Ultimate Break to cancel your trip
2. Once you have cancelled with EF Ultimate Break fill out claim form found at <https://sis-inc.biz/ef-tours-file-a-claim/>

For all other claims:

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