DELAY INSURANCE
Terms of Coverage

The Insurance Company will reimburse you in the manner and with the amounts described below, in the event of a baggage delay or personal delay.

j. Baggage Delay

The Insurance Company will pay, against receipts, up to a maximum of $100 each 24 hours or part thereof, to the total maximum of $300 for necessary and reasonable expenses and costs relating to and associated with baggage delay in excess of 24 hours at the airport for all Go Ahead Tours flights from the United States or Canada.

k. Personal Delay

The Insurance Company will reimburse you, against receipts, in the manner and with the amounts described below for reasonable and necessary out-of-pocket expenses if you are delayed more than 8 hours when traveling on public transportation to and from your home country, and the delay is caused by circumstances beyond your control, such as: technical difficulties; weather or natural disasters; intervention by authorities; illegal intervention (e.g. hijacking); or strikes and trade union actions. After the first 8 hours of delay and for every additional 12-hour period, you will be eligible to be reimbursed $30 up to a maximum of $900. If you miss your flight or other means of transportation, when leaving your home country, and the delay is due to a traffic accident, weather conditions or breakdown (weather conditions and breakdowns apply to public transportation only), you may be reimbursed up to $500 for the additional cost to rejoin the scheduled departure or to rejoin the tour.

FLIGHT CANCELLATION
Terms of Coverage

Those participants in a Go Ahead Tour who have purchased the flight cancellation supplement will be reimbursed if one of their flights departing from the U.S. or Canada to join the start of a Go Ahead Tour is officially cancelled by the airline due to weather conditions, strikes or breakdown, and the airline cannot provide the participant with another flight ticket making it possible to rejoin the original scheduled tour. After having investigated all such possibilities, the participant will be reimbursed for additional flight costs to rejoin the scheduled tour up to a maximum of $1,000. In addition, the Insurance Company will reimburse the participant, against receipts, for reasonable and necessary out of pocket expenses up to $200 for each 12 hours of delay due to said flight cancellation, up to the total maximum of $1,000. In order to be entitled to benefits, the participant must have consulted the original airline first, as well as a Go Ahead Tours representative, for approval of the additional travel costs.

TERMS YOU SHOULD KNOW

Deductible: The amount you pay before the Insurance Company begins to pay any benefits pursuant to this travel protection plan. When there is a deductible, it applies to each loss covered by this policy. Refer to individual sections in this policy for the deductible that applies to each type of loss. For medical expenses, the deductible is per condition and should be paid at your first visit to the doctor.

Family Member: A spouse, parent, child, sibling, grandparent, grandchild, legal guardian or live-in companion. Included are also parents, children and siblings of a spouse or live-in companion who is covered under this travel protection plan.

Participant: The person who attends a Go Ahead Tour.

Pre-existing Condition: Any injury, sickness or condition for which you have received treatment or have been diagnosed, or which would have caused a prudent person to seek diagnosis or treatment prior to the effective date when this travel protection coverage takes effect.

Traveling Companion: A person whose name appears in the same tour arrangement and who will share accommodations during the tour.

PERIOD OF COVERAGE

Coverage provided by the Medical & Accident, Baggage & Property and Tour Interruption sections of this travel protection plan is from the first to the last day of your Go Ahead Tour, unless you have purchased the Optional Extended coverage. If the return from your tour is delayed for reasons covered by this travel protection plan, coverage is extended until you return to your city of residence. If the participant is unable to travel due to a medical condition at the time when the tour ends, coverage is extended for up to 30 days, or until the participant is medically released to travel, whichever comes first, subject to all other policy limits and conditions of this policy. Coverage provided by the Tour Cancellation section of this policy begins on the day when Go Ahead Tours receives the policy fee and ends at the time of departure of the tour, or when the tour is cancelled, whichever date is earliest.

How to file a claim

In order to be entitled to benefits: You must deliver a Claim Form to the Claims Agent—within one year of the time of the loss at the latest. If you wait longer than one year, you will not be entitled to any benefits.

If you receive payment from another source: If you are entitled to reimbursement from another source—auto or homeowner's insurance, for example—you will not be eligible to receive additional benefits from the Insurance Company until all limits of such insurance have been exhausted. If you have received payment from the Insurance Company and then receive payment from another insurance company or other source, you must provide the Claims Agent with all information and documentation regarding said payment and then reimburse the Claims Agent for its payment. Failure to do so may result in legal action. ***All travel protection plans are non-refundable.**

The Efekta Insurance International Ltd. Policy shall always be secondary to all other policies of insurance.

This Travel Insurance is underwritten by Efekta Insurance International Ltd, F.B. Perry Building, 40 Church St., P.O. Box HM 2062, Hamilton HM HX, Bermuda, referred to as the "Insurance Company" through a master policy issued to EF Cultural Travel Ltd. All participants traveling with EF Cultural Travel Ltd, Haldenstrasse 4, CH-6006 Lucerne, Switzerland, hereafter referred to as Go Ahead Tours, are eligible to benefit from the coverage afforded by this policy. This information is a summary of Travel Insurance Policy No. 700.321.USS. Every effort has been made to present the information simply and accurately. The provisions of the master travel insurance policy (on file at Go Ahead) will govern.

If you have tour questions or need to purchase travel protection, contact:

Go Ahead Tours-Customer Service Department
One Education St.
Cambridge, MA 02141
Tel: (800) 597-0350 (TOLL-FREE 9AM-5PM IN USA)
Fax: (617) 619-1901
goaheadtours.com

If you have claim or policy questions or need to file a claim, contact:

Efekta Insurance International / Aetna
Claims Administrators
P.O. Box 15719
Boston, MA 02215-1201, USA
Tel: (800) 783-7447 (TOLL-FREE IN USA)
Email: efektasvc@aetna.com

If you have a medical emergency on tour (24 hours), contact:

Efekta Insurance International / Europ Assistance
In Europe: (46) 8 587 717 17 (24 HOURS)
In U.S.: (800) 871-9211 (24 HRS TOLL-FREE)
Email: efektasvc@europ-assistance.se

Protect your investment with affordable travel protection

GO AHEAD TOURS HAS PARTNERED WITH EFEKTA INSURANCE INTERNATIONAL LTD. CUSTOMERS OF GO AHEAD TOURS MAY PURCHASE TRAVEL COVERAGE SPECIFICALLY DESIGNED FOR YOU. This selection of travel protection benefits and services is among the most comprehensive available. You are provided the peace of mind that comes with knowing that your investment in your vacation is secure.

SELECT THE COVERAGE THAT'S RIGHT FOR YOU. Because we recognize that each traveler is unique, Go Ahead offers a variety of coverage plans to best meet your individual needs. Choose from the following options:

Medical Emergency

What happens if you have a medical emergency abroad? The Efekta Emergency Assistance program, designed especially for Go Ahead Tours' travelers, offers more than a typical health plan. Among its special features, it:

- eliminates unnecessary out of pocket expenses
- can arrange emergency flights
- has a service network that reaches all over the world
- procures state-of-the-art medical supplies, wherever you are
- is available 24 hours a day
- employs a multilingual staff, assuring you easy communication

Baggage/Property

Along with protecting your personal belongings from damage or theft, this program reimburses you for personal delay. Should circumstances beyond your control cause delays in reaching your tour destination, you may be reimbursed for out-of-pocket expenses.

Trip Cancellation/Interruption

You've paid for the vacation of a lifetime; what happens if an emergency at home prevents you from going or interrupts you along the way? Safeguard your investment with cancellation protection for unexpected emergencies. Deadline to purchase: Final Payment Date/Interruption or, chose one of the comprehensive packages below at a discounted rate!

TravelSafe Plus

Three valuable benefit plans rolled into one! Take advantage of the best possible deal for your investment dollar. For one low price, the special TravelSafe Plus package provides you with:

- baggage & property
- medical & accident
- tour cancellation/interruption protection

Deadline to purchase: Final Payment Date

TravelSafe Gold with Flight Cancellation Protection

Upgrade your TravelSafe Plus coverage with Flight Cancellation Protection. By adding just $60 to your TravelSafe Plus plan, you'll have this unique coverage, which provides for any costs that you might incur in the event that an airline cancels your flight (including those due to weather, mechanical problems and even airline strikes) en route to your tour. Flight Cancellation Protection will pay up to $1,000 for your flight to join your group if the tour has already left its first destination. This coverage also provides up to $1,000 applicable to the costs of hotel rooms, meals and other personal expenses necessitated by a flight cancellation.
Deadline to purchase TravelSafe Gold: Final Payment Date

Plans Purchased Separately								
Tour Price (less than)	$2,000	$2,500	$3,000	$3,500	$4,000	$4,500	$5,000	$5,000+
Basic Trip Cancellation/ Interruption Coverage	$105	$125	$145	$175	$185	$205	$215	$235
TravelSafe Plus	$179	$199	$219	$249	$259	$279	$289	$309
TravelSafe Gold with Flight Cancellation Protection	$239	$259	$279	$309	$319	$339	$349	$369

Purchase a TravelSafe Plus Protection Plan early and receive an added benefit! When you purchase either the TravelSafe Plus or the TravelSafe Gold protection plans within 14 days of reserving your tour, **you'll automatically receive benefits and services under the AnyTime Travel Protection Plan at no additional charge.**

Under the **AnyTime Travel Protection Plan,** you can cancel your trip up to 72 hours prior to the departure of your initial flight for any reason and still protect your investment. If you are canceling for a reason outside of the policy, you will be provided with a credit voucher, valid for one year, which may be applied toward future travel with Go Ahead Tours. (Please note: Not for use as tour deposit).
Deadline to purchase: 14 days after reserving your tour.

Extended Protection Plan

The Extended Protection Plan allows you to purchase extended coverage for any travel you do before or after meeting up with your Go Ahead Tours tour group (with flights arranged by Go Ahead Tours). The cost is $12 per person per day.
Deadline to purchase: Prior to departure of tour.

To sign up for the travel protection plan that best fits your needs, visit us at
goaheadtours.com/myaccount
or call Go Ahead Customer Service at **1-800-597-0350.**

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COVERAGE DETAILS

TRIP CANCELLATION & INTERRUPTION

Terms of Coverage

If you have to cancel your tour for one of the reasons listed below, you will be refunded for the amount you've paid.

- A serious injury, grave illness leading to hospitalization or death of the participant, Traveling Companion or a Family Member.
- The participant, Traveling Companion or Family Member being required to serve on a jury, subpoenaed (except if the participant, the Traveling Companion or Family Member is the defendant) or having his or her home made uninhabitable by fire or flood.
- The participant or Traveling Companion being directly involved in a traffic accident en route to the departure of a Go Ahead Tour.

Cancellation prior to departure

In order to receive the tour cancellation benefits, Go Ahead must be notified of the need to cancel a tour: orally within 24 hours or in writing within 14 days of the event which causes the cancellation. Go Ahead must be notified of the cancellation prior to the first scheduled flight for the tour.

Interruption while on tour

Under the terms of this coverage, a refund of the amounts described below will be issued, should the participant die or be forced to interrupt his Go Ahead Tour due to:

- The participant, Traveling Companion or Family Member being hospitalized while on tour as a result of a serious injury or grave illness.

If a tour is interrupted for any of the covered reasons, you will be reimbursed up to a maximum of $1,000 for the cost of economy coach, train or airfare by the most direct route, less any refunds paid to the participant, in order to reach the return destination or to travel from the place where the tour was interrupted to where the tour can be rejoined. The Insurance Company will also reimburse the participant for reasonable additional accommodation and transportation expenses (up to $100 per day and a maximum of $600), if a traveling Family Member or a Traveling Companion must remain hospitalized.

Exclusions to Cancellation and Interruption policy

The Insurance Company will not reimburse the participant or pay Tour Cancellation or Tour Interruption benefits for:

- Changes in travel plans due to carrier-caused delays (including bad weather)
- Personal change of plans by the participant or Family Member, including anxiety or fear, business or contractual obligations
- Prohibition or regulation by any government
- Default of tour or program operator (including Go Ahead Tours and its affiliated parties), airline, cruise line or any other organization, which results in a loss of service
- The participant's inability to obtain the necessary travel documents (passports, visas, etc.)
- Detention or confiscation by customs.
- Participant's, the Traveling Companion's or any Family Member's loss, accident, illness or injury due to excluded conditions as per the Exclusions of the Medical and Accident Insurance section and as per the General Exclusions of this policy.

In order for the participant to receive Tour Interruption benefits, the Claims Agent must have pre-approved the necessity to return to the home country prior to a Tour Interruption.

MEDICAL & ACCIDENT

Terms of Coverage

The Insurance Company will pay necessary, reasonable and customary medical charges up to a combined maximum of $35,000 (after the $30 deductible) for Medical Expenses, Emergency Home Evacuation, Family Member Reimbursement and Home Repatriation or Local Burial (and other care and supplies as described below) relating to an illness or an accident or to unprovoked bodily assault which occurred during a Go Ahead Tour, subject to the limitations described in the Period of Coverage and Exclusions sections and all other terms and conditions of this policy of travel protection. The illness or accident must have occurred during the Period of Coverage.

The Insurance Company reserves the right to decide whether medical treatment following an illness or accident should be provided in the host or home country.

a. Medical Expenses

After you pay the first $30 of any incurred expenses (your deductible), the Insurance Company will reimburse you, or in the event of death, your estate, for the following reasonable and customary expenses up to the combined maximum of $35,000 for treatment provided during the Period of Coverage, for illness or bodily injury caused by an accident or assault:

- Outpatient doctor's visits for non-routine care and inpatient hospital treatment
- Prescription drugs and supplies—prescriptions written by a licensed doctor as treatment for a covered accident or illness
- Physical therapy if you have been referred by a licensed physician and it has been pre-approved by a claims agent
- Chiropractic care, acupuncture treatment or other alternative medicine practices up to a total maximum of $1,000, if you have been referred by a licensed doctor as treatment for a covered accident or illness
- Dental care—If your sound and natural teeth are injured in an accident, you will receive full reimbursement for temporary treatment by a dentist. For any other acute and necessary dental treatment (not including orthodontic treatment), you are eligible for a total maximum benefit of $200 during the Period of Coverage
- Extra necessary and reasonable expenses for food and lodging for up to 30 days from the first visit to a doctor, if you are unable to return home at the end of a Go Ahead Tour because of a serious illness that is covered and not excluded by this travel protection plan, and if you have medical authorization from a licensed doctor.

b. Emergency Home Evacuation

If you have a life-threatening condition relating to an illness or accident that is covered and not excluded by this travel protection policy, and if you are unable to return on the scheduled Go Ahead Tours flight due to said illness or accident, you will be reimbursed, up to the combined maximum of $35,000, for the additional costs incurred for your own transportation, if your doctor recommends that you return home earlier or later due to said illness or injury and not with your Go Ahead Tour. The Claims Agent **must have pre-approved** the necessity to return home and the mode of transportation.

c. Family Member Reimbursement

If you have a life-threatening condition, or if you decease, relating to an illness or accident that is covered and not excluded by this travel protection plan, you or your estate can be reimbursed up to the combined maximum of $35,000 for two round-trip tickets and accommodations for two Family Members from your home country to visit you. Costs for accommodation will be reimbursed for up to 60 days from the time of your first visit to the doctor or hospital, or until your doctor certifies that your condition is stable and the danger of death or deterioration is not imminent, whichever comes first. The costs incurred for accommodation will be reimbursed at the average hotel rate for the city in which you are located and a meal allowance of up to $20 per day and person will be paid. The Claims Agent must have pre-approved the necessity to visit the protected, the mode of transportation and the costs involved.

d. Home Repatriation

If you die and your death was caused by an accident or illness that is covered and not excluded by this travel protection plan, your estate or your heirs will be reimbursed, up to the combined maximum of $35,000 for the expenses associated for your body to be sent home.

e. Accidental Death

In the event of your death as a result of an accident which occurs during the Period of Coverage and which is covered under the Medical Expenses section of this policy, the Insurance Company will pay your estate a lump sum benefit of $25,000.

f. Accidental Disability

If you sustain a permanent disability as a result of an accident while participating in a Go Ahead Tour, and which is covered under the Medical Expenses section of this policy, you may receive up to $25,000 from the Insurance Company, regardless of the number of injuries you incur from the same accident, depending on the extent of your permanent disability.

Exclusions to Medical and Accident Policy

The following medical, dental, travel and other expenses are not covered by this travel protection plan:

- All expenses resulting from or relating to treatment or symptoms of mental or psychological health disorders, including eating disorders
- All expenses resulting from or relating to treatment due to abuse of alcohol, sleeping pills, narcotics or other intoxicants
- All expenses resulting from or relating to medical treatment for injuries sustained under the influence of alcohol, sleeping pills, sedatives, narcotics or other intoxicants, if there is a reason to believe that this influence may have provoked or aggravated the injury and the protected is unable to fully prove that there was no relevance between such influence and the injury
- All expenses resulting from or relating to treatment due to a suicide, suicide attempt, criminal act or violent behavior on your part
- All expenses for treatment or prescription drugs related to a preexisting condition, insofar as they can be reasonably expected.
- All expenses resulting from or relating to treatment that was required before the effective inception date of this travel protection plan and would have made a prudent person seek care prior to the effective inception date of this coverage
- All expenses resulting from or relating to acute and necessary dental treatment, not due to an accident, in excess of $200
- All expenses resulting from or relating to orthodontic treatment
- All expenses resulting from or relating to routine
  health and dental care, such as physical exams, vaccinations/inoculations, dental and orthodontic checkups or routine eye exams
- Elective Treatment meaning medical treatment which is not necessitated by a pathological change in the function or structure in any part of the body
- All expenses resulting from or relating to chiropractic care, acupuncture treatment or other alternative medicine practices in excess of $1,000
- Expenses resulting from injuries due to an exposure to imminent risks of bodily injury, or injuries due to a criminal act committed by the protected or act of aggressive violence initiated by the protected
- All expenses resulting from or relating to accidents due to flying, unless you are a passenger on a commercial aircraft or on a flight that is part of a Go Ahead Tour
- All related travel costs if a ship or airplane is forced to change its route because of your illness or injury
- All expenses for eyeglasses or contact lenses
- Physical therapy expenses if not prescribed by a legally qualified physician and pre-approved by the Claims Agent
- Private nursing home expenses
- Telephone costs in relation to a covered claim, in excess of $50, other than for telephone calls to the Insurance Company
- Expenses beyond those that are reasonable and customary
- Medical costs to the extent they can be indemnified by other means, including but not limited to another travel protection plan, government-sponsored program, by reason of law or other decrees or conventions

For medical or accident claims, obtain medical care receipts and reports showing diagnosis and treatment periods, and other relevant information about the illness or injury. You must also notify the Claims Agent in the event of an accident, injury or illness as soon as possible, and no later than 30 days after your initial treatment.

BAGGAGE & PROPERTY

Terms of Coverage

Efekta Insurance will reimburse you (subject to a $30 deductible) in the event that your baggage and/or other property are stolen or damaged.

- The Insurance Company will pay up to $2,000 per incident (including valuable property up to $1,000), if your personal belongings are stolen or damaged due to breaking and entering, assault, fire, storm, catastrophe, traffic accident or due to other sudden and unforeseen external forces.
- The amount of loss the Insurance Company is liable to pay is determined at the place and time of such loss (taking into consideration depreciation due to wear and tear). If the damaged property is restorable or repairable, the amount of loss will be the cost to repair the property to the condition at the time immediately before the damage.
- If an item that is part of a set is stolen or damaged, you will be covered for that item only, not for the entire set.
- The Insurance Company will pay for property has been lost or damaged and your claim has been denied by the airline, hotel, travel agency, spa or sports establishment.
- Valuable Property (defined as items with an individual value exceeding $100): Valuable property is reimbursable up to a maximum of $1,000 per incident, whereof mobile phones up to $100, digital and video cameras up to $500, MP3 player up to $200.
- Cash: The Insurance Company will pay you for the reimbursement of cash up to a maximum of $300 for currency loss due to theft, damage due to breaking and entering, assault, fire, storm, catastrophe, traffic accident or due to other sudden and unforeseen external forces.
- Valuable documents: The Insurance Company will pay you for reimbursement or replacement (whichever is less) up to a maximum of $500 for valuable documents loss due to theft, damage due to breaking and entering, assault, fire, storm, catastrophe, traffic accident or due to other sudden and unforeseen external forces. Valuable documents are defined as shares, bonds, stamps, manuscripts, drawings, airline tickets, promissory notes, coupons, passports and visas.

Exclusions to Baggage/Property policy:

This protection plan does not cover any damage to or loss or theft of any property left behind, lost or mislaid, even if the property has been stolen when:

- You have left property in an unlocked hotel room, passenger cabin, sleeping car, bus or car.
- Any cash, valuable property or valuable documents was not carried on you or not locked in a safe, or a secure box, when you were absent from a hotel room
- Any cash, valuable property or valuable documents was checked in with an airline
- Damage to property insured that occurs from normal wear and tear, rusting, molding or discoloration, or any damage that might affect the appearance but does not affect the function of the property.
- Any damage due to improper packing or from liquid that flowed out from a packed container
- Any damage that will be paid for through another insurance policy or reimbursed from another source.

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 Go Ahead Tour Director will assist you. If your property was lost or damaged while registered with an airline or other carrier, hotel or spa, you must immediately notify that entity and obtain a report.

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