EF Language Travel
POLICY NO. 111.250.EURO

EF Language Courses Abroad
POLICY NO. 211.250.EURO

general conditions

[2016/2017]
WHO TO CONTACT

Our network of Claims Agents will assist you wherever you are. Whenever you need help or information with regard to your coverage, contact one of our Claims Agents as per below.

STUDENTS FROM ITALY

Inter Partner Assistance S.A.
Claims Department
P.O. Box 20133, Via Eroi di Cefalonia
I-00128 Spinaceto-Rome
Italy
Tel:  (+39) 06 42115 551   (24 hrs)
     1 800 472 6705   (24 hrs toll-free, USA and Canada)
Fax:  (+39) 06 42115 243
E-mail: servizio.erikaef@ip-assistance.com

STUDENTS FROM AUSTRIA, BELGIUM, CZECH REPUBLIC, FRANCE, GERMANY, HUNGARY, LUXEMBOURG, NETHERLANDS, POLAND, PORTUGAL, SLOVAKIA, SPAIN AND SWITZERLAND

AXA Assistance Deutschland GmbH
 c/o Inter Partner Assistance Service GmbH
Grosse Scharrnstr. 36
D-15230 Frankfurt/Oder
Germany
Tel:  (+49) 89 500 70 137   (24 hrs)
     1 800 847 3948   (24 hrs toll-free, USA and Canada)
Fax:  (+49) 89 500 70 394
E-mail: erika@axa-assistance.de

CLAIMS HANDLING WHILE IN THE USA OR CANADA

For claims handling while in the USA or Canada, regardless of your nationality, please contact:

Aetna Student Health
P.O. Box 14101
Lexington, KY 40512
USA
Tel:  (+1) 781 219 9100   (business hours)
     1 800 783 7447   (toll-free, USA and Canada)
Fax:  (+1) 859 280 1269
E-mail: erika@aetna.com
**Maximum compensation (EUR)**

**ILLNESS & ACCIDENT**
- Medical Expenses: unlimited
- Emergency Home Evacuation: unlimited
- Family Member Reimbursement: unlimited
- Home Repatriation: unlimited
- Accidental Death: 10,000
- Accidental Disability: 50,000

**BAGGAGE & PROPERTY**
- Baggage and Property: 4,000
  - sublimit for defined Valuable Property: 2,000
- Cash: 500
- Valuable Documents: 2,000

**DELAY**
- Baggage Delay: 200
- Personal Delay: 900
  - flight cost: 500

**PROGRAM INTERRUPTION**
- Program Interruption: unused part of program fee
  - flight cost: unlimited
  - return to program: 2,000

**LIABILITY & LEGAL**
- Third Party Liability: 100,000*)
- Legal Expenses: 15,000

*) 500,000 for German students

**Deductibles**

**ILLNESS & ACCIDENT**
- No deductible.

**BAGGAGE & PROPERTY**
- No deductible.

**DELAY**
- 24 hour waiting period for Baggage Delay.
- 8 hour waiting period for Personal Delay.

**PROGRAM INTERRUPTION**
- No deductible.

**LIABILITY & LEGAL**
- No deductible for Third Party Liability.
- EUR 50 + 10% of the balance for Legal Expenses.
GENERAL INFORMATION

INTRODUCTION
This travel insurance group policy is underwritten by Erika Insurance Ltd., P.O. Box 55569, SE-102 04 Stockholm, Sweden (Reg. No. 516401-8581 with the Swedish Companies Registration Office), hereafter referred to as the “Insurance Company”, with EF International Language Schools AG and EF Education First Ltd., hereafter referred to as “EF”, as group policy holders. All participants travelling with EF are eligible to benefit from the coverage afforded by the policy in place when the Period of Coverage starts. The coverage available to you is reflected in the Policy Schedule (page 5). The payment for the insurance coverage under the insurance group policy is considered fully earned at the first moment of coverage.

As a beneficiary under this policy you are to act responsibly and take all reasonable measures to prevent a loss or to limit a loss already incurred. There are certain steps you must follow to be sure that you receive the full benefits available to you. These steps are explained in detail later in this policy (page 8). If you have any questions about coverage, you should contact the Claims Agent. To file a claim, please call a Claims Agent at one of the numbers provided on page 3.

PERIOD OF COVERAGE
Coverage provided by this policy is valid worldwide (Schengen countries included) provided the applicable payment has been made. Coverage begins from the moment you leave your home to travel en direct route to the start of your EF program. Coverage terminates when the EF program has ended or – if you leave the program – when you return to your home country, whichever date is earliest (including the time it takes you to travel en direct route to your city of residence immediately after your EF program ends). If the return from your program is delayed or cancelled for reasons covered by this policy, coverage is extended until you return to your city of residence.

TERMS YOU SHOULD KNOW
Definitions applying to the following words when used in this policy:

Accident
Bodily injury caused solely and directly by violent, unexpected, external, and/or visible means while you are covered by this policy.

Assault
Unprovoked intentional physical violence.

Beneficiary
The person who benefits from this insurance group policy and who is travelling on an EF program.

Claims Agent
The agent identified for claims handling or emergency service as stated in the section Who to contact on page 3.

Deductible
The amount you pay before the Insurance Company begins to pay any benefits pursuant to this policy. When there is a deductible, it applies to each loss insurable 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.

Disability
Permanent loss or reduction of bodily function as the result of an accident, not including future income loss.

Family Member
A spouse, parent, child, sibling, grandparent, grandchild, legal guardian, or live-in companion.

Illness
Bodily sickness or disease that begins while you are a beneficiary under this policy and which causes a loss covered by this policy.

Inpatient Treatment
The care rendered in a hospital when the duration of the stay is at least 24 hours and a fee for room and board is charged.

Loss Occurrence
The term Loss Occurrence as applicable to any one accident or occurrence shall be understood to mean each and every loss, any one accident or occurrence and/or series of accidents or occurrences arising out of one event.

Outpatient Treatment
Medical and other services provided by a qualified facility where an overnight stay is not required and no fee for room and board is charged.

Participant
The person who attends an EF program.

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 coverage takes effect.

Reasonable Customary Charges
The usual fees for services charged by professionals in the geographical area in which they practise.

You
The person who benefits from this insurance group policy and who is travelling on an EF program.
If a loss occurs, you should file a claim promptly and respond to all inquiries and follow any instructions by the Insurance Company or Claims Agent. In addition:

1. After a loss occurs, take the necessary steps to prevent or minimize a further loss;
2. Document the loss by outlining the time, place and circumstances, the extent of the loss and the names and addresses of available witnesses. Provide the Claims Agent with this information promptly;
3. For property loss, obtain a police report, receipts, warranty documents or any notes from authorities. If your property was lost or damaged while registered with an airline or other carrier, hotel, travel agency, spa or sports establishment you must immediately notify that entity and obtain a report;
4. Do whatever is necessary to secure or enforce any right of recovery of any expenses or the property from those involved in causing or creating a loss of or damage to the property;
5. For a medical loss, 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;
6. In the event that you need to interrupt your program, contact your EF representative and the Claims Agent immediately and provide the following information:
   a) name and EF booking number;
   b) program name (EF Language Travel, EF Language Courses Abroad) and date of departure;
   c) your reason for interrupting your program;
7. Complete a claim form and attach all the documentation (including but not limited to bills, medical reports, death certificate, police or insurance reports, receipts, etc.). Send the claim form to the Claims Agent as soon as possible;
8. If you become aware of a possible litigation against you, or if you are to be plaintiff in a case which may be covered under this policy, contact the Claims Agent immediately. The Insurance Company is not obligated to pay compensation for settlements, in or out of court, that you have reached without prior approval from the Claims Agent, or to pay compensation for legal expenses which have been guaranteed or paid by you without prior approval from the Claims Agent;
9. If the beneficiary fails to comply with the above provisions without reason satisfactory to the Insurance Company, the Insurance Company may be fully or partially released from liability pursuant to the rules of the Insurance Contracts Act;
10. The Insurance Company will pay: (a) Such portion of the expense incurred for taking steps to prevent or minimize further extension of loss, as stated in item 1, as deemed by the Insurance Company to have been necessary or effective; (b) Expense necessarily incurred for securing or enforcing the beneficiary’s right of recovery as stated in items 3 to 5.

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. If you wait longer than one year, you will not be entitled to any benefits.

The Insurance Company will not be liable under this policy in the event the beneficiary or any person entitled to indemnity fails to comply with the requirements of items 1 through 10 or makes a false statement in the documents furnished to the Claims Agent, or commits, or has another person or persons commit forgery or alteration of such documents.

The claim form can be downloaded at www.erikainsurance.com

IF YOU DO NOT AGREE WITH THE OUTCOME OF YOUR CLAIM
If you file a claim and do not agree with the outcome, you have six months to notify the Claims Agent in writing that you want to contest the claim. If not, the Insurance Company is under no obligation to review your claim. Send your appeal to the Claims Agent on page 3.

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.
**ILLNESS AND ACCIDENT**

**Terms of Coverage**
The Insurance Company will cover acute, necessary, reasonable and customary medical charges for costs relating to an illness or an accident or to unprovoked bodily assault which occurred during an EF program, subject to the limitations described in the Period of Coverage and Exclusions sections and all other terms and conditions of this insurance group policy. In case of hospitalization, the coverage is limited to 60 days starting from the first day of hospital confinement. The illness or accident must have occurred during the Period of Coverage. Payments will be made for expenses for treatment carried out during the Period of Coverage. This policy does not pay for any expenses eligible for reimbursement by other means, including, but not limited to, reimbursement available under other insurance policies or government-sponsored programs.

*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. In cases where diagnosis or treatment is deemed to be adequate but less costly in the beneficiary’s home country and transit is approved of by the treating doctor, the Insurance Company will pay for transit to the home country and within 30 days also the return travel to the host country following successful treatment. If the EF program cannot be continued and an Emergency Home Evacuation is deemed necessary, the Insurance Company reserves the right to decide the time and place of such evacuation. If the beneficiary refuses to return home despite the decision made by the Insurance Company, the policy becomes invalid for coverage of further medical and other costs which may be incurred after the date of the suggested return to the home country.*

**Aetna Network Information**
For students in the USA, the Insurance Company has arranged access to the Aetna Preferred Provider Network. The Network is a nation wide network of providers such as doctors and hospitals.

Preferred Providers are independent contractors and are neither employees nor agents of EF, the Insurance Company, Aetna Student Health or Aetna. You can obtain information regarding Preferred Providers through the internet by accessing Docfind at: www.aetna.com/docfind/erika. Enter your zip code to find a doctor or hospital in your area. If you do not have internet access, a complete list of participating providers is available through Aetna Student Health at tel: 1-800-783-7447.

**Sport Supplement**
All EF participants who have the separate Sport Supplement are covered for expenses resulting from or relating to accidents due to risky sporting events and other risky activities otherwise excluded from this policy (see Exclusions, page 15).

**MEDICAL EXPENSES**
The Insurance Company will reimburse you or, in the event of death, your estate for the following acute, necessary, reasonable and customary expenses for treatment provided during the Period of Coverage, for illness or bodily injury caused by an accident or assault:

- Doctor’s visits and non-routine care;
- Inpatient hospital treatment up to 60 days;
- Outpatient surgical treatment for non-routine care in the USA up to a total maximum of EUR 7,000;
- Prescription drugs and supplies – prescriptions written by a licensed doctor as treatment for a covered accident or illness;
- Physical therapy expenses are covered if you have been referred by a licensed physician and it has been pre-approved by the Claims Agent;
- Chiropractic care, acupuncture treatment or other alternative medicine practices up to a total maximum of EUR 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 EUR 200;
- Treatment for mental health disorders up to a total maximum of EUR 1,000;
- Reasonable local travel expenses to a doctor’s office or hospital, but only when that travel was necessary to obtain medical or dental treatment relating to a covered illness or accident which occurred during your EF program.

**EMERGENCY HOME EVACUATION**
If you have a condition relating to a serious injury or grave illness that is covered and not excluded by this policy, and if you are unable to return on the scheduled EF flight due to said illness or accident, you will receive full reimbursement for temporary transportation, if the Insurance Company decides that you should return home earlier or later due to said illness or injury and not with your EF program.

*The Claims Agent must have pre-approved the necessity to return home and the mode of transportation. Without a pre-approval, costs will be compensated according to the General Conditions of the policy taking into consideration the necessity and reasonableness of the measures taken and the costs incurred, as deemed by the Insurance Company.*

**FAMILY MEMBER REIMBURSEMENT**
If you have a life-threatening condition (or if you decease) relating to
an illness or accident that is covered under this policy, you or your estate can be reimbursed 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 daily allowance of EUR 50 per person will be paid.

The Claims Agent must have pre-approved the necessity to visit you, the mode of transportation and the costs involved. Without a pre-approval, costs will be compensated according to the General Conditions of the policy taking into consideration the necessity and reasonableness of the measures taken and the costs incurred, as deemed by the Insurance Company.

HOME REPATRIATION
If you die and your death was caused by an accident or illness that is covered and not excluded by this policy, the Insurance Company will cover the expenses associated for your body to be sent home or, if your family so desires, pay up to a maximum amount of EUR 7,500 for burial in the country where the death occurred (excluding burial in the home country).

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 EUR 10,000.

ACCIDENTAL DISABILITY
If you sustain a permanent disability as a result of an accident while participating in an EF program, and which is covered under the Medical Expenses section of this policy, you may receive up to EUR 50,000 from the Insurance Company, regardless of the number of injuries you incur from the same accident, depending on the extent of your permanent disability. A permanent disability is the future permanent loss or reduction of bodily function due to an accident covered under this policy.

The degree of your permanent disability is determined by disability tables drawn up by medical experts and established by the Swedish Insurance Companies’ Injury Committee. The amount of your benefit will be determined solely by the extent of your injury and not by your ability or inability to work.

In order for you to receive benefits due to a permanent disability, an accident must lead to a permanent disability within three years from the date of the accident. No payment for any permanent disability benefit shall be due or payable until at least 12 months have passed from the date of the accident. After the first 12 months and as soon as the definite degree of permanent disability is determined, payment pursuant to this policy will be paid with a lump sum representing such portion of the sum covered as corresponds to the degree of permanent disability. If the degree of your permanent disability can be determined and your medical treatment for that permanent disability is completely finished before 12 months have passed from the accident, the right to indemnity arises as soon as your degree of permanent disability has been determined. The determination of your definite degree of permanent disability must, if possible, be done within 3 years of the accident, but can be postponed as long as, according to medical experience or considering the possibilities of rehabilitation, it is necessary.

If the degree of your permanent disability cannot be determined within three years of the accident, you will receive six percent (6%) of the anticipated benefit on a quarterly basis, until the degree of your permanent disability has been confirmed. When the extent of your permanent disability has been verified, you will receive the remainder of your benefit in a lump sum payment.

If you die before the degree of your permanent disability has been determined, your estate will receive a lump sum benefit corresponding to the degree of permanent disability for which your six percent (6%) benefit was calculated, however not exceeding the maximum accidental death benefit.

If the same accident has resulted in injuries on several parts of the body, indemnity is paid with a calculated disablement degree of maximum one hundred percent (100%).

Exclusions
The following medical, dental, travel and other expenses are not covered by this policy:

» All expenses for treatment or prescription drugs related to a pre-existing condition, insofar as they can be reasonably expected. If your condition deteriorates drastically and unexpectedly while you are a participant on an EF program, you may get reimbursed up to EUR 4,000 for the expenses related to the deterioration;

» All expenses for emergency home evacuation and family member reimbursement related to a pre-existing condition or a mental/psychological health disorder;

» All expenses resulting from or relating to treatment due to mental or psychological health disorders (including suicide attempts, eating disorders) or treatment of physical symptoms resulting from or related to mental or psychological health disorders, including eating disorders, in excess of EUR 1,000;

» All expenses for outpatient surgical treatment in the USA in excess of EUR 7,000;
» 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 beneficiary is unable to fully prove that there was no relevance between such influence and the injury;
» All expenses resulting from or relating to treatment of acne;
» All expenses resulting from or relating to tattoos, piercing and any other unnatural bodily change such as implants, botox injections etc.;
» All expenses resulting from or relating to treatment due to a criminal act or violent behaviour on your part;
» Maternity expenses or any illness or treatment connected with pregnancy (not applicable to EF students in Germany);
» All expenses resulting from or relating to treatment that was required before the effective inception date of this policy and would have made a prudent person seek care prior to the effective inception date of this insurance coverage;
» All expenses resulting from or relating to treatment for HIV disease or AIDS or any condition related thereto;
» All expenses resulting from or relating to epidemics, pandemics of infectious diseases of whatsoever nature when travel restrictions have been issued by the World Health Organisation;
» All expenses resulting from or relating to acute and necessary dental treatment, not due to an accident, in excess of EUR 200;
» All expenses resulting from or relating to orthodontic treatment;
» All expenses resulting from or relating to treatment for dental injuries caused by biting or chewing, during the Period of Coverage outside your place of domicile in excess of EUR 200;
» 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;
» All expenses for elective treatment meaning medical treatment which is not necessitated by a pathological change in the function or structure in any part of the body. Elective treatment includes but is not limited to tubal ligation, vasectomy, breast reduction, sexual reassignment surgery, submucous resection or/and any other surgical correction for deviated nasal septum, other than necessary treatment of covered acute purulent sinusitis, treatment for weight reduction, learning disabilities, temporomandibular, joint (TMJ) dysfunction, immunization vaccines and routine physical examinations;
» All expenses resulting from or relating to chiropractic care, acupuncture treatment or other alternative medicine practices in excess of EUR 1,000;
» All expenses resulting from or relating to accidents due to risky sporting events or other risky activities, including but not limited to: Australian football, rugby, lacrosse, wrestling, martial arts (i.e. judo, karate, tae kwon do, Thai boxing, etc.), rodeo, dirt (motor) biking, car racing, motorcycle racing, driving or riding off-road vehicles such as “four wheelers” and snow mobiles, horse racing, hang gliding, sail flying, bungee jumping, boxing, bobsledding, off-piste skiing, ski jumping, short track skating, skydiving, air ballooning, flying a self-propelled aircraft, parachuting, motor competitions or similar activities, mountaineering, mountain climbing, white water rafting, jet-skiing or activities that can be described as expeditions, unless these activities are organized by EF or unless you have the separate Sport Supplement (page 10);
» All expenses resulting from or relating to injuries caused by the own use of firearms;
» All expenses resulting from or relating to injuries caused by professional manual labour and/or while carrying out any activity for which you receive or intend to receive a fee, payment, wage or any other source of revenue, however not including duties you perform during an internship as part of your EF program;
» All related travel costs if a ship or aeroplane is forced to change its route because of your illness or injury;
» All expenses for eyeglasses and contact lenses;
» Physical therapy expenses if not prescribed by a legally qualified physician and pre-approved by the Claims Agent;
» Private nursing home expenses;
» Spa or health resort expenses;
» Travel expenses that are beyond what is reasonable;
» Telephone costs in relation to a covered claim, in excess of EUR 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 insurance policy, government-sponsored program, by reason of law or other decrees or conventions.
Terms of Coverage
The Insurance Company will reimburse you in the manner and with the amounts described below, in the event that your baggage and/or other property is stolen or damaged. This coverage is subject to the limitations described herein and in the sections Period of Coverage and Exclusions. In order to be fully reimbursed, you must be careful with your property and take all reasonable measures not to expose your property to the risk of being stolen or damaged.

BAGGAGE AND PROPERTY
The Insurance Company will pay up to EUR 4,000 per incident, including valuable property up to EUR 2,000, 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.

If you incur a loss resulting from your belongings being stolen or damaged due to the above mentioned reasons, you must report it to the local police department and file a police report as soon as possible. The amount of loss the Insurance Company is liable to pay shall be determined in accordance with the value of the property hereunder, evaluated at the place and time of such loss (taking into consideration depreciation due to wear and tear) hereinafter being called “value of the property”. The amount of any loss payment which is payable under this policy shall be the amount of loss calculated in accordance with the preceding paragraph, less your deductible.

If the damaged property is restorable or repairable, the amount of loss as stated in the preceding paragraphs shall be the cost to repair the property to the condition at the time immediately before the damage (less your deductible), but in no case shall this cost exceed the value of the property.

If an item that is part of a set is stolen or damaged, you will be covered for that item only and not for the entire set.

In addition to the coverage mentioned above, the Insurance Company will pay for loss of or damage to your personal belongings when an airline, hotel, travel agency, spa or sports establishment has taken responsibility to keep or transport labelled items for you and when your property has been lost or damaged, and your claim has been denied by the airline, hotel, travel agency, spa or sports establishment.

Valuable Property
Valuable property is defined as items with an individual value exceeding EUR 200 and made of precious metals, genuine pearls or precious stones, antiques, works of art, pocket and wrist watches, fur products, cameras, telephones, weapons, wine, liquor, music players and computer equipment. Valuable property is reimbursable up to a maximum of EUR 2,000 per incident, whereof mobile phones (including smart phones) up to EUR 200, cameras up to EUR 500.

CASH
The Insurance Company will reimburse you up to a maximum of EUR 500 for loss of cash 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 reimburse you for reasonable and necessary out-of-pocket expenses up to a maximum of EUR 2,000 for a loss of valuable documents 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 passports, visas and such.

Exclusions
This policy 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 after you have left it somewhere;
» Any property left in an unlocked hotel room, dormitory room, boarding house room, passenger cabin, sleeping car, bus or car;
» Any property left behind overnight in any means of transport. If property is temporarily left in means of transport during daytime, the property must be locked in a trunk which is inaccessible from the interior or locked in a glove compartment;
» Any cash, valuable property (jewellery, cameras, laptops/iPads and similar however not including mobile phones) or valuable documents not carried on you or not kept in a locked device when you are absent;
» Any cash, valuable property or valuable documents left in tents, cars, buses, boats, caravans, trailers or any other means of transport;
» Any cash, valuable property or valuable documents checked in with an airline;
» Any rented/leased property;
» Any damage due to scraping or wear and tear;
» Superficial damage to suitcases that does not affect their use;
» Damage to property that occurs from normal wear and tear, rusting, moulding or discoloration, or any damage that might affect the appearance but does not affect the function of the property;
» Marring, scratching, peeling of paint or any other damage to the appearance of the property not resulting in loss of its function;
» Any damage due to improper packing;
» Any damage from liquid that flowed out from a packed container;
» Animals;
» Motor-driven vehicles, caravans or trailers;
» Water-going vessels (except windsurfing boards);
» Hovercrafts, hydroplanes or any other aircraft;
» Parts or equipment to such vehicles and crafts that are excluded as aforementioned, if the parts or the equipment can be covered by a motor vehicle, boat or aircraft insurance policy;
» Any damage that will be paid for through another insurance policy or reimbursed from another source;
» In addition, all indirect costs following a loss or theft are not covered.

**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. This coverage is subject to the limitations described herein and in the sections *Period of Coverage* and *Exclusion*.

**Baggage Delay**
If your checked-in baggage is delayed more than 24 hours on arrival at the host country airport you will receive reimbursement, against receipts, for necessary and reasonable out-of-pocket expenses (toiletries etc.) relating to the delay, up to EUR 100. After another 24 hours of delay, you will receive up to EUR 100 additionally, against receipts, making a total maximum of EUR 200 for any delay.

**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 travelling 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, you will be eligible to be reimbursed EUR 50 for every additional 12 hour period, up to a maximum of EUR 900.

If you miss your flight, or other means of transportation, when leaving your home country at the start of your EF program, and the delay is due to a traffic accident or weather conditions, you may be reimbursed up to EUR 500 for the additional cost to rejoin the scheduled departure, or to rejoin the program.

**Exclusion**
This policy does not cover any claim that will be paid for through another insurance policy, by other responsible party, airline or bus carrier.
**Terms of Coverage**

The Insurance Company will reimburse you in the manner and with the amounts described below in the event a program is interrupted after the program departure date. A refund of the amounts described below will be issued, should you die, or interrupt your EF program due to:

- a) Hospitalisation while on the EF program as a result of a serious injury or grave illness;
- b) Death of a Family Member, or hospitalisation of a Family Member (see definition on page 7) as a result of a serious injury or grave illness.

The event or accident causing you to interrupt the program must have occurred during the Period of Coverage, and Program Interruption benefits will only be granted once and in direct connection with the illness/accident/death of any one Family Member.

*The Claims Agent must have pre-approved the necessity to return to the home country prior to the Program Interruption. Without a pre-approval, costs will be compensated according to the General Conditions of the policy taking into consideration the necessity and reasonableness of the measures taken and the costs incurred, as deemed by the Insurance Company.*

**Program Interruption**

If the program is interrupted for any of the aforementioned covered reasons, you will be reimbursed for the cost of public transport by the most direct route in order to reach the return destination.

If you return to the program after going home, you may receive a new ticket, with a maximum value of EUR 2,000. You must make your decision to come back to the program before you return to your home country. Your stay in the home country cannot exceed 30 days and there must be at least 7 days left of your program, for you to be eligible for this benefit. New tickets will only be issued to and from your original place of departure.

If, due to any of the aforementioned covered reasons, you have to interrupt and cannot return to your program, or a doctor orders you, in writing, to stay in bed for more than two consecutive days while on the EF program, you will be reimbursed for the unused part of the program fee. Reimbursement will be made on a pro-rata basis, less any refunds paid to you by EF. If the interruption occurred during the first half of your program or if you are bedridden more than half of the planned course, you are entitled to a replacement course with EF the same or forthcoming year, with same course type, length and destination.

*Exclusions*

The Insurance Company will not reimburse you or pay Program Interruption benefits for changes in travel plans due to change of plans by you or a Family Member for personal reasons, including anxiety or fear, business or contractual obligations, prohibition or regulation by any government, default of tour or program operator (including EF and its affiliated parties), airline, cruise line or any other organisation which results in a loss of service, your inability to obtain the necessary travel documents (passports, visas, etc.), detention or confiscation by customs.

In addition, the Insurance Company will not reimburse you or pay benefits for your or any Family Member’s loss, accident, illness or injury due to excluded conditions as per the Exclusions of the Illness and Accident section and as per the General Exclusions of this policy. Also, the Insurance Company will not reimburse you or pay Program Interruption benefits for changes in travel plans due to mental or psychological health disorders, including eating disorders.
**LIABILITY AND LEGAL**

**Terms of Coverage**
The Insurance Company will reimburse you in the manner and with the amounts described below, in the event that you are legally liable to pay damages to a third party, or if you need legal counsel either as a plaintiff or a defendant in a court case. This coverage is subject to the limitations described herein and in the section **Period of Coverage**.

**THIRD PARTY LIABILITY**
If you injure someone or damage their property, and you are legally liable for the action according to general principles governing the laws of liability and torts, you will be reimbursed for the damages that you are obligated to pay, up to a maximum of EUR 100,000 for personal injury and property damage.

When a claim is directed towards you, the Insurance Company will:

1. Investigate whether liability exists or not;
2. Negotiate with the claimant;
3. Represent and defend you in a litigation or arbitration and pay all expenses incurred in such litigation or arbitration, eroded from the maximum benefit of EUR 100,000;
4. Pay the damages for which you are liable as a result of such litigation or arbitration.

Benefits will be limited to damages that you are obligated to pay to the injured person, expenses incurred by the claimant that you are obligated to pay by court order and expenses incurred by you to defend the claim, provided that the Insurance Company has pre-approved your choice of legal counsel and the defense plan.

**Exclusions to Third Party Liability**

- Personal injuries or property damage, which you have caused by accident (and not as a result of negligence) whose course of events were clearly outside what you have been able to affect (except when your liability has been established by court order or arbitration award);
- Damages to property owned by you;
- Property damages to the extent they can be indemnified by a primary policy (homeowner’s insurance or other), however, this policy shall apply if subrogation is exercised;
- Property damage caused by careless use of property or use of property in a way that it is not intended for;
- Liability arising from ownership, use or driving of a motor vehicle (including cars, mopeds, motorcycles, scooters etc.);
- Liability arising from ownership, use or operation of an aircraft, ship or boat;
- Personal injuries or property damage which you have caused with malicious intent, by a wilful act, by gross negligence or while committing a criminal act;
- Liability resulting from the pursuit of trade, business or profession, not including an EF organized internship;
- Liability aggravated under any contract or agreement between you and any other person pertaining to assumptions of legal liability in excess of general principles for liability and tort;
- Compensation for personal injury if such injury can or should be indemnified by workers compensation, social security and/or other applicable insurance plans or compensation forms designed as a working benefit;
- Any damages relating to, or as a result of punitive damages, HIV/AIDS, sexual abuse, physical abuse, molestation or corporal punishment;
- Liability arising from transmission of any communicable disease;
- Liability arising from the own use of firearms or any explosive device;
- Defense costs and settlements, in or out of court, that you have reached without prior approval from the Claims Agent.

**LEGAL EXPENSES**
If you need legal counsel in a court case in progress or if, in the Insurance Company’s view, there are special circumstances that a legal counsel shall be appointed at an earlier stage, the Insurance Company can cover your expenses for a pre-approved legal counsel up to a maximum benefit of EUR 15,000. You will pay the first EUR 50 of the expenses and 10% of the balance. You may not be eligible for coverage if you select your own lawyer without receiving the Insurance Company’s acquired pre-approval.

**Exclusions to Legal Expenses**
This policy does not compensate legal expenses in the form of contingency fees, success fees or similar arrangements or legal expenses which have been guaranteed or paid by you without prior approval from the Claims Agent. In addition, this policy does not cover legal expenses that are legally payable by another person or by a government, or that pertain to cases resulting from:

- Business transactions, ownership of real estate or from financial transactions that would be determined as unusual for a private person;
- Contracts or agreements between you and any other person pertaining to the assumption of any rights or obligations towards a third party;
- Ownership or operation of a motor vehicle, trailer, aircraft or watergoing vessel;
- Criminal prosecution which cannot lead to imprisonment or where the legal expenses are covered by another person or by a government;
- Divorce, dissolution of marriage or separation or other matters which arise in connection with your family situation, e.g. custody, alimony, partition of joint property, ownership splits etc;
- Demands or claims which have been transferred to you, unless it is obvious that the transfer was made before the dispute arose;
- Claims or complaints against program organiser, tour operator or the Insurance Company.
GENERAL EXCLUSIONS RELATING TO ALL TYPES OF COVERAGE

No coverage is provided and the Insurance Company will not pay for any losses resulting directly or indirectly from:

» A wilful act or gross negligence on your part or on the part of anyone entitled to receive a benefit;

» War, hostile acts of a foreign power, revolution, usurped power, civil war, act of war (declared or undeclared), riots or rebellion (“riot” meaning tumultuous disturbance of the peace by a group of persons whether national or local, gravely threatening the social peace and order of the area) or other disturbances of a similar nature, however, not including direct acts of terrorism (“direct”, meaning an immediate and geographically proximate threat to personal safety) excluding “nuclear, chemical and biological terrorism” as per below. However, the Insurance Company will pay up to EUR 1,500 for the additional costs incurred if you must return home immediately after the outbreak of violence in the area where you are, due to any of the aforementioned excluded events, and in accordance with recommendations by official authorities in your home country (State Department or Ministry for Foreign Affairs). Also, the Claims Agent must have pre-approved the necessity to return home due to said events;

» Seizure, requisition, confiscation or destruction by any government or public authorities;

» Ionising radiation from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel;

» The radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof;

» Any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter;

» The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes;

» Losses that can be paid by any other insurance policy, government sponsored program, etc.;

» The Insurance Company shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Insurance Company to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

In order to be entitled to benefits, you must deliver a claim form to the Claims Agent as soon as possible, but at the latest within one year of the time of the loss. If you wait longer than one year, you will not be entitled to any benefits.

NUCLEAR, CHEMICAL, BIOLOGICAL TERRORISM EXCLUSION CLAUSE

Notwithstanding any provision to the contrary within this policy or any endorsement thereto it is agreed that this policy excludes any losses directly or indirectly arising out of, contributed to or caused by, or resulting from or in connection with any act of nuclear, chemical, biological terrorism (as defined below) regardless of any other cause or event contributing concurrently or in any other sequence to the loss. For the purpose of this endorsement:

“Nuclear, chemical, biological terrorism” shall mean the use of any nuclear weapon or device or the emission, discharge, dispersal, release, or escape of any solid, liquid or gaseous chemical agent and/or biological agent during the period of this policy by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

“Chemical” agent shall mean any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.

“Biological” agent shall mean any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxin(s)) which cause illness and/or death in humans, animals or plants. As regards terrorism, the following shall apply; Any occurrence in which, within a period of 48 hours, one or more covered persons in a portfolio are exposed to the same external influences which are de jure declared to be a terrorist act, is considered to be one event.

AETNA NETWORK NOTICE

Aetna considers nonpublic personal member information (“NPI”) confidential and has policies and procedures in place to protect the information against unlawful use and disclosure. When necessary for your care or treatment, the operation of your Plan, or other related activities, we use NPI internally, share it with our affiliates, and disclose it to health care providers (such as doctors and hospitals), vendors, consultants, government authorities, and their respective agents. These parties are required to keep NPI confidential as provided by applicable law.

Participating Network/Preferred Providers are also required to give you access to your medical records within a reasonable amount of time after you make a request. By enrolling in the Plan, you permit us
to use and disclose this information as described above on behalf of yourself and your dependents.

**PRIVACY RULES**
The data privacy rules of Erika Insurance Ltd. are available at www.erikainsurance.com.

**LIMITATION OF ACTIONS**
No action in law or equity can be brought to recover benefits until after 60 days following submission of your claim. No action can be brought after three years from the date of the accident or the date when a loss occurred, whichever is first. If a claim is filed with the Insurance Company or Claims Agent and the beneficiary is not satisfied with the compensation offered, no action can be brought after 6 months from the date when he/she received the compensation or refusal to make compensation for the claim.

**APPLICABLE LAW**
This policy is governed by Swedish law except where and to the extent the laws of the jurisdiction where the beneficiary is resident mandatorily provides that the laws of that jurisdiction be applied.

**SUBROGATION**
If a claim is covered by this policy and by another policy of insurance issued by another insurance carrier, this policy shall always be secondary to all other policies of insurance and this Insurance Company shall not be obligated to pay until the limits of all other applicable policies of insurance have been exhausted.

Following the exhaustion of all other policies of insurance, the Insurance Company will pay up to the limits shown on the *Maximum Compensation* schedule (page 5) for any claims not already covered and paid by other sources.

In the event of any payment under this policy, this Insurance Company shall be subrogated to the rights as stated in 1. and 2. below to the extent of such payment and without prejudice to the right of the beneficiary:

1. right of recovery, if the beneficiary is to be indemnified for damages by any person or organisation;
2. right of subrogation, if the beneficiary is to be subrogated to the right of others on account of a payment of claim to an injured party. If the beneficiary collects damages from such other party, whether by suit, settlement or in any other manner, then the beneficiary shall be liable to the Insurance Company for the lesser of either:
   a) The amount collected by the beneficiary.
   b) The amount of all payments made by this Insurance Company for the expenses incurred by the beneficiary to which such damages are related.

The Insurance Company may require an insured to execute a statement acknowledging the Insurance Company’s right of recovery from other parties before the Insurance Company makes payment of any expenses reasonably believed by the Insurance Company to be subject to this section of the policy.

The beneficiary shall cooperate with the Insurance Company in securing and enforcing the Insurance Company’s right under the preceding paragraphs and in obtaining such evidence, instruments, and papers as required by the Insurance Company for such purpose.

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*These general conditions are valid and applicable from 1 October 2016 and until further notice. The Insurance Company may amend these conditions at any time, and such amendments are valid from one month after the Insurance Company has duly notified the group policy holders.*

*For and on behalf of Erika Insurance Ltd.*

Fredrik Henriksson
Managing Director
Erika Insurance Ltd., P.O. Box 55569, SE-102 04 Stockholm, Sweden
Org.nr. 516401-8581