



Agenda

Regular Board Meeting

Tuesday, May 24, 2022

Open Meeting – 6:30 P.M.-9:30 P.M.

Catholic Education Centre, 1355 Lansdowne Street W., Peterborough

and by Google Meet: <https://meet.google.com/deo-kobt-zhs>

If you would like to join by telephone, please contact Michelle Kennedy

by email - mkennedy@pvnccdsb.on.ca or at 1-800-461-8009 ext. 1247

Arrangements to join by phone must be made prior to 5:30 p.m. on the day of the meeting

Please note that similar to there being physical space limitations in our boardroom for meetings held in person, the virtual meeting platform also has space limitations. Meeting attendance is limited to 100.

Chairperson: Braden Leal

Vice-chairperson: Kevin MacKenzie

Trustees who are unable to attend the meeting are asked to
please notify Michelle Kennedy (mkennedy@pvnccdsb.on.ca).

A. Call to Order of the Open Meeting – 6:30 p.m.:

1. Examen and Opening Prayer.
2. Land Acknowledgement.
3. National Anthem.
4. Approval of the Agenda.
5. Declarations of Conflicts of Interest.
6. Approval of the Minutes of the April 26, 2022 Regular Board Meeting. Page 5
7. Business Arising Out of the Minutes.

B. Reports from the Office of the Director and Student Trustees:

1. Report from the Director of Education, Joan Carragher.
2. Introduction of the 2022-2023 Junior Student Trustee, Madelyn Gaskell.
3. Report from the Student Trustee, Siobhan Marie.
4. Report from the Manager of Communications, Galen Eagle.
Highlights of System Achievements

C. Presentations:

1. R.A. St. Peter Catholic Secondary School Excursion to Guatemala, April 15-23, 2023. [R.A.: Page 18](#) [Details: Page 19](#)
Jonathan Di Ianni, Superintendent of Learning and Shannon Brady, Principal, St. Peter Catholic Secondary School, and Monica Nolan, Teacher, St. Peter Catholic Secondary School.
2. R.A. St. Mary Catholic Secondary School Excursion to France and Spain, March 10-17, 2023. [R.A.: Page 72](#) [Details: Page 73](#)
Sheila Piggott, Superintendent of Learning, Jason Roberts, Principal, St. Mary Catholic Secondary School, and Curtis Chornie, Teacher, St. Mary Catholic Secondary School.
3. Providing Excellence in Teaching and Learning: Deep Inquiry Learning.
Sheila Piggott, Superintendent of Learning and Lindsay Bowen, Learning Consultant.
4. Protecting the Environment.
Sheila Piggott, Superintendent of Learning and Sarah Taylor, Learning Consultant.

D. Programs and Services:

E. Business, Finance and Governance:

1. Ontario Catholic School Trustees' Association (OCSTA) Open Session Report.
Braden Leal, Board Chairperson and Linda Ainsworth, OCSTA Regional Representative.
2. STSTCO Governance Committee, Open Session Report, May 11, 2022.
Kevin MacKenzie, Board Vice-chairperson.

F. Human Resources:

1. 2022-2023 Staffing Report. [Page 117](#)
Stephen O'Sullivan, Superintendent of Human Resource Services.

G. Policy Development:

1. Recommended Actions from the Policy Development Committee, May 17, 2022.
Kevin MacKenzie, Board Vice-chairperson. [R.A.: Page 119](#) [Report: Page 120](#)

H. Old Business:

I. New Business:

J. Bring Forward:

K. Information Items:

1. Chairperson's Report.
 Braden Leal, Board Chairperson.
2. Committee Chairpersons' Report:
 - a. Accessibility for All Committee, May 5, 2022.
 - b. Faith and Equity Advisory Committee, May 12, 2022.
 - c. Special Education Advisory Committee, May 19, 2022.

L. Future Meetings and Events:

1. Board Meetings:
 - a. Special Board Meeting, In-camera Session, May 25, 2022, 6:30 p.m.
 - b. Board Meeting Open Session, June 28, 2022, 6:30 p.m.
 (In-camera Session, 6:00 p.m.)
2. Board Standing Committee Meetings: (Listed in chronological order.)
 - a. Chairperson's Committee, June 13, 2022, 5:00 p.m.
 - b. Committee-of-the-Whole, June 13, 2022, 6:30 p.m.
 - c. Policy Development Committee, October 4, 2022, 6:30 p.m.
3. Other Committee Meetings: (Listed in chronological order.)
 - a. Catholic Parent Engagement Committee, May 30, 2022, 6:30 p.m.
 - b. First Nation Métis Inuit Advisory Committee, June 7, 2022, 6:30 p.m.
 - c. Special Education Advisory Committee, June 16, 2022, 6:30 p.m.
 - d. Student Council Liaison Committee, June 28, 2022, 4:15 p.m.
 - e. Accessibility for All Committee, TBA.
 - f. Faith and Equity Advisory Committee, TBA.
 - g. French as a Second Language Advisory Committee, TBA.
 - h. Audit Committee, TBA
 - i. SAL Committee, TBA

4. Board Events: (Listed in chronological order.)
 - a. Canadian Catholic School Trustees' Association (CCSTA) Annual General Meeting and Convention, June 2-3, 2022. (virtual event)
 - b. Secondary School Graduation Ceremonies, June 29, 2022.

M. Conclusion:

1. Report from the In-camera Meeting, May 24, 2022.
2. Closing Prayer.
3. Adjournment.



Minutes

The Minutes of the Open Session of the Regular Board Meeting, held on Tuesday, April 26, 2022, at 6:30 p.m. at the Catholic Education Centre, 1355 Lansdowne Street West, Peterborough, and virtually, by Google Meet.

PRESENT:

Trustees – Linda Ainsworth, David Bernier, Loretta Durst, Braden Leal (Chairperson), Kevin MacKenzie, Siobhan Marie (Student Trustee).

Administration – Jeannie Armstrong, Joan Carragher, Jonathan Di Ianni, Galen Eagle, Isabel Grace, Father Paul Massel, Stephen O'Sullivan, Sheila Piggott, and Julie Selby.

Recorder – Michelle Kennedy

A. Call to Order of the Open Meeting:

The Board Chairperson Braden Leal called the online meeting to order at 6:30 p.m.

1. Examen and Opening Prayer

Father Paul Massel, Board Chaplain and Faith Animator, led a daily examen and opened the meeting with prayer.

2. Land Acknowledgement

Braden Leal, Board Chairperson, respectfully acknowledged that the board meeting was taking place on the treaty and traditional territory of the Mississauga Anishinaabeg.

3. Singing of the National Anthem

The National Anthem was played.

4. Approval of the Agenda

MOTION: Moved by Linda Ainsworth, seconded by Loretta Durst
that the Agenda be approved.

Carried.

5. Declarations of Conflicts of Interest

There were no conflicts of interest declared.

6. Approval of the Minutes of the March 22, 2022 Regular Board Meeting.

MOTION: Moved by Loretta Durst, seconded by Linda Ainsworth
that the minutes of the March 22, 2022 Regular Meeting be approved.

Carried.

7. Business Arising Out of the Minutes.

There was no business arising out of the minutes.

B. Reports from the Office of the Director and Student Trustees:

1. Report from the Director of Education.

Joan Carragher gave the Director's Report, which included the following points:

- The Director of Education wished everyone a Happy Easter season.
- Congratulations were extended to His Excellency Bishop Daniel Miehm on his anniversary as Bishop of the Diocese of Peterborough. Thanks were extended to Superintendent Jeannie Armstrong who attend Bishop Miehm's celebration mass.
- On April 8, PVNCCDSB celebrated a board wide Faith Day with guest speaker Bishop Paul Andre Durocher, from Ottawa. It was a day of synodal discussions and faith formation with all staff throughout PVNCCDSB.
- The Everyday Heroes program has been up and running for three weeks and has experienced lots of response with nominations received for staff positions throughout the board.
- With the lifting of COVID restrictions, there have been many Professional Development sessions planned by our learning consultants.
- A Special Education Additional Qualification course has been offered for administrators and led by principals Shelley Adair and Christine Brodie. There are 12 principals and vice-principals taking part in this course on evenings and weekends.
- A two-day Environmental Symposium involving approximately 6,500 students in classrooms from PVNCCDSB and KPRDSB was held virtually and centered

around Earth Day activities.

- Attendance continues to be monitored with respect to COVID-19. Absenteeism is reported to public health units when student and teacher absences in a school reach the 30 per cent threshold. To date there have been no school closures to report.
- Plans are underway in all of our schools and everyone is very much looking forward to in person graduations and proms this year.
- Thanks were extended to trustees who were able to attend the Ontario Catholic School Trustees' Association Annual General Meeting and Conference held in Ottawa.
- At the Catholic Principals' Council of Ontario annual gala dinner, Gerard van den Wildenberg posthumously received their prestigious Principal of the Year award. Superintendents and Gerard's family were present to celebrate this honour.
- At the recent Ontario Catholic Supervisory Association Annual General Meeting and Conference, retirees from across the province were honoured for their service as superintendents in Catholic boards and included Michael Nasello, Tim Moloney, and Dawn Michie. As well, newly appointed superintendents were commissioned to their roles and included Superintendents Stephen O'Sullivan, Jeannie Armstrong, Sheila Piggott, Jonathan Di Ianni, and Julie Selby.

Following her report, Joan Carragher invited questions and comments from the trustees.

2. Report from the Student Trustee, Siobhan Marie.

Student Trustee Siobhan Marie gave the Student Trustee report which included the following highlights:

- The newly appointed Junior Student Council Liaison representatives from each school joined the monthly Student Council Liaison Committee meeting on April 26: These students will form the Student Council Liaison Committee for the 2022-2023 and 2023-2024 school year.
- Congratulations were extended to Madelyn Gaskel, who was chosen to join me at the Board table as the Junior Student Trustee for 2022-2023.
- The Voices that Accompany: Being Well Mental handbook has been completed and has been posted to the Student Voice page on the Board website.
- The final session of the Voices that Accompany retreat took place on April 14th when Asante Haughton spoke to student leaders about leadership, community and the importance of diversity.

Siobhan Marie invited questions and comments at the conclusion of her report. Siobhan

Marie was thanked representing the board well at the recent Ontario Catholic School Trustees' Association AGM and Conference.

3. Report from the Manager of Communications.

The Manager of Communications, Galen Eagle shared system achievements from all areas of the board which included the following highlights and initiatives from the PVNC Inspires newsletter:

- Grade 4 St. Anthony Catholic Elementary student, Sarah Patterson was honoured to throw out the first pitch at the Toronto Blue Jays game held on April 25. Sarah has been participating in two programs through Jays Care Foundation that are facilitated by her teacher, Allison Jaques. The programs, 'Girls at Bat' and 'Challenger Baseball' encouraging girls and differently abled students to gain confidence and skills through participation.
- Gerard van den Wildenberg was posthumously awarded 'Principal of the Year' by the Catholic Principals' Council of Ontario (CPCO) at its annual gala event on April 22nd.
- Catholic Education Week will be celebrated during the week of May 1-6 with the theme, Catholic Education: Rebuild, Restore, Renew Together. One of the week's highlights is the Catholic Student Leadership awards ceremony that takes place in-person at Holy Cross Catholic Secondary School on May 4 and will recognize student leaders from each school.
- PVNCCDSB students are heading to the Canada-wide Science Fair being held in New Brunswick. The students qualified through the Peterborough Regional Science Fair, held virtually.
- The Everyday Hero Award was launched during the month of April and so far there have been 10 board employees given the award. who. The winners, representing many different employee groups and positions were nominated by other PVNCCDSB employees to recognize their outstanding work on a daily basis.

At the conclusion of his report, Galen Eagle invited questions and comments from the trustees.

C. Presentations:

1. R.A. Holy Cross Catholic Secondary School Excursion to Guatemala, March 22-April 2, 2023.

Superintendent of Learning Jonathan Di Ianni introduced Sherry Davis, Principal, Holy

Cross Catholic Secondary School and Chris Clarke, Guidance Teacher, Holy Cross Catholic Secondary School. Ms. Davis and Mr. Clarke gave an outline of the excursion and the measures being taken to ensure student and staff safety and explained the benefits, religious experience and outcomes for the students who participate in the excursion to Guatemala. The presenters answered questions from the trustees.

MOTION: Moved by David Bernier, seconded by Kevin MacKenzie
that the proposed Holy Cross Catholic Secondary School Student Excursion to Guatemala, Central America, from March 22, 2023 to April 1, 2023, be approved in principle and that the trip will include mandatory insurance for all travelers. Such insurance must cover school board or principal rulings for cancellation of the trip.

Carried.

2. Proposed Holy Cross Catholic Secondary School, Peterborough, and St. Peter Catholic Secondary School, Peterborough, Student Excursion to Italy, March 9-17, 2023

Superintendent of Learning Jonathan Di Ianni introduced Sherry Davis, Principal, Holy Cross Catholic Secondary School, Christine Clarke, Teacher, Holy Cross Catholic Secondary School, Shannon Brady, Principal, St. Peter Catholic Secondary School, and Robin Clement, Teacher, St. Peter Catholic Secondary School. The team of presenters reviewed the excursion details and noted that the same trip was planned and approved to take place in March, 2020, when it was cancelled due to the COVID-19 pandemic. Following the presentation, the presenters answered the trustees' questions.

MOTION: Moved by Linda Ainsworth, seconded by David Bernier
that the proposed Holy Cross Catholic Secondary School and St. Peter Catholic Secondary School Student Excursion to Italy, from March 9-17, 2023, be approved in principle and that the trip will include mandatory insurance for all travelers. Such insurance must cover school board or principal rulings for cancellation of the trip.

Carried.

3. Expanding Technology: Updates on Board Technology Initiatives.

Sheila Piggott, Superintendent of Learning and Sean Heuchert, Manager of Information Technology gave a PowerPoint presentation to update the Board of Trustees on the

Expanding Technology Initiatives at PVNCCDSB. The presentation included an overview of the planning, consultations and survey data that has been gathered. The next step will be the use of the data to inform the future direction of the use and investment in technology and its use in classrooms throughout the board. Goals relating to the strategic priorities have been chosen as a focus. At the conclusion of the presentation, the presenters answered questions from the Trustees.

4. Providing Excellence in Teaching and Learning: Updates on Board Student Success Initiatives.

Jonathan Di Ianni, Superintendent of Learning introduced the presenters Alex Duketow, Learning Consultant and Lisa Cole, Principal of Continuing, Adult, and Experiential Learning, who provided an update on Student Success Initiatives.

Alex Duketow reviewed the Specialist High Skills Major Programs (SHSM) already existing in each of the secondary schools, and the newly introduced SHSM programs that will be providing enhanced opportunities for students. The Dual Credit Program was explained, which benefits students by enabling them to complete their high school credits at a Centre for Success with a College partner to PVNCCDSB.

Lisa Cole provided an overview of the Ontario Youth Apprenticeship Program and the Adult Education Program, where adults can have work experience assessed as part of their credit completion for their secondary diploma. Summer Learning programs, including Camp AIM, eLearning credit recovery and credit upgrades, Transitions to Secondary and the Focus on Youth program were also reviewed and explained. At the conclusion of the presentation, the presenters answered questions from the Trustees.

D. Programs and Services:

E. Business, Finance and Governance:

1. Ontario Catholic School Trustees' Association (OCSTA) Open Session Report.

Board Chairperson Braden Leal invited those who had attended the Ontario Catholic School Trustees' Association Annual General Meeting and Conference, held in Ottawa from April 21-23, 2022 to share their experiences.

Trustees David Bernier and Loretta Durst gave their impressions of the guest speakers, workshops and liturgical celebrations. There were a few hundred attendees present from across Ontario which provided an excellent opportunity to network in person once again. The business seminar presentation featured a cyber-security expert and a presentation from an economist about the impact of the current economic climate on school boards. A highlight of the conference was Dr. Jean Clinton who spoke about resiliency and empathy in education. Trustees who were not able to attend were encouraged to access the recordings on the OCSTA website.

Student Trustee, Siobhan Marie expressed her gratitude for the opportunity to attend the conference and meet other student trustees and experience a large conference with high-caliber speakers.

In her regional report, Trustee Linda Ainsworth noted that the highlights from the recent Board of Directors meeting were sent out to the trustees. It was reported that a new Catholic trustee handbook is being developed emphasizing its distinct role and responsibility. It was also reported that the distinction of Catholic e-learning courses has been recognized and that programming will be taught by Catholic teachers.

Board Chairperson Braden Leal noted that municipalities will be hosting information sessions regarding the upcoming municipal elections to provide information about running for public office.

2. STSCO Governance Committee, Open Session Report, March 30, 2022.

Board Chairperson Braden Leal reported on STSCO budget updates from the March 30, 2022 meeting. It was noted that even with the removal of vaccination status requirements, some drivers have not returned to their routes and the service providers continue to experience driver shortages. Work is being done to review bell-times which could support double runs, and thus reduce the number of drivers required. At schools where there will be minor changes to start times in September 2022, letters will be sent to parents to communicate the changes.

Braden Leal, Board Chairperson read a report that was shared at the STSCO meeting commending drivers of PVNCCDSB routes. From Hamilton Bus Line, Francis mitigated a very serious collision and protected the passengers by exercising safe driving skills and will receive a police commendation for his heroic actions. Joe, a driver from First Student, was recognized as being a kind, caring, and concerned driver who provides top-notch service to his students.

MOTION: Moved by Linda Ainsworth, seconded by David Bernier
that the board meeting curfew of 9:30 p.m. be extended to
10:15 p.m.

Carried.

3. Election of Policy Development Committee Chairperson.

An election took place to appoint a chairperson of the Policy Development Committee due to the vacancy left by the resignation of former trustee, Emmanuel Pinto.

Due to the need to have an electronic vote, the assistance of individuals to act as tellers to distribute, collect electronic ballots and report the results was deemed necessary.

MOTION: Moved by David Bernier, seconded by Loretta Durst
that Michelle Kennedy act as electronic teller.

Carried.

Two superintendents were also required oversee and verify the results of the electronic vote.

MOTION: Moved by David Bernier, seconded by Linda Ainsworth
that Jeannie Armstrong be appointed as a superintendent
teller to oversee the electronic vote.

Carried.

MOTION: Moved by Linda Ainsworth, seconded by Kevin
that Jonathan Di Ianni be appointed as a superintendent teller
to oversee the electronic vote.

Carried.

A nomination form was sent via email to the trustees.

Nominees

Kevin MacKenzie

Kevin MacKenzie was acclaimed the Chairperson of the Policy Development Committee for the remainder of the one-year term, ending November 14, 2022.

MOTION: Moved by Linda Ainsworth, seconded by David Bernier
that the ballots be destroyed.

Carried.

4. R.A. Trustee Professional Development, Canadian Catholic School Trustees' Association (CCSTA) Annual General Meeting and Conference (Virtual), June 2-3, 2022.

MOTION: Moved by Linda Ainsworth, seconded by David Bernier
that trustees, if wishing to do so, be authorized to attend the
Canadian Catholic School Trustees' Association (CCSTA)

Annual General Meeting and Conference, being held virtually,
June 2-3, 2022.

Carried.

5. R.A. Student Trustee Professional Development, Ontario Student Trustees' Association (OSTA-AECO) Annual General Meeting and Conference, May 26-29, 2022.

MOTION: Moved by Loretta Durst, seconded by Linda Ainsworth

that the student trustees, be authorized to attend the Ontario Student Trustees' Association (OSTA-AECO) Annual General Meeting and Conference, being held in Toronto, ON, May 26-29, 2022.

Carried.

F. Human Resources:

G. Policy Development:

1. Recommended Actions from the Policy Development Committee, March 29, 2022.

MOTION: Moved by Kevin MacKenzie, seconded by David Bernier

that the Board receive the report and recommendations from the Policy Development Committee dated March 29, 2022, for publication and implementation.

Carried.

H. Old Business:

1. Pride Flag

Braden Leal, Board Chairperson stated that each trustee would be allotted three minutes to present their opinion with respect to the presented motion. As the mover of the motion, Kevin MacKenzie was given the opportunity to speak first and was followed by the other trustees, including the student trustee, who were each granted three minutes to address the meeting. A request of the Chairperson to have the vote recorded was granted.

MOTION: Moved by Kevin MacKenzie, seconded by Loretta Durst

that the Board of Trustees authorizes the Director of Education to fly the pride flag at school board facilities during the month of June, to further the promotion of an environment of inclusion, diversity and equity in our community.

Votes in favour:

Kevin MacKenzie
Loretta Durst
Braden Leal
Siobhan Marie (Student Trustee)

Votes in opposition:

Linda Ainsworth
David Bernier

Carried.

I. New Business:

J. Bring Forward:

K. Information Items:

1. Chairperson's Report

Board Chairperson, Braden Leal reported that, although he greatly looked forward to it, he regretfully was not able to attend the Ontario Catholic School Trustees' Association Annual General Meeting and Conference this year and thanked the trustees who were able to attend and represent the board.

The Chairperson of the Board also noted the good news that planning is underway for spring proms and graduations and they will return as in person events.

2. Committee Chairperson's Report:

- a. Special Education Advisory Committee, March 24, 2022, and April 21, 2022.
- b. Catholic Parent Engagement Committee, March 28, 2022, and April 19, 2022.

Board Vice-chairperson, Kevin MacKenzie reported that the Sandra Connolly and Peter Bagnall were present at the meeting to give a presentation on the student census data and the student synodal discussions.

L. Future Meetings and Events:1. Board Meeting

- a. Regular Board Meeting Open Session, May 24, 2022, 6:30 p.m.
(In-camera Session, 6:00 p.m.)
- b. Special Board Meeting, In-camera Session, May 25, 2022, 6:30 p.m.

2. Board Standing Committee Meetings: (Listed in chronological order.)

- a. R.A. Cancellation of Committee-of-the-Whole, May 9, 2022.

MOTION: Moved by Linda Ainsworth, seconded by Kevin MacKenzie
that the Committee-of-the-Whole meeting, scheduled for May
9, 2022, be cancelled.

Carried.

- b. Chairperson's Committee, April 4, 2022, 5:00 p.m.
- c. Policy Development Committee, March 29, 2022, 6:30 p.m.

3. Other Committee Meetings: (Listed in chronological order.):

- a. Accessibility for All Committee, May 5, 2022, 1:00 p.m.
- b. Special STSCO Governance Committee, May 11, 2022, 3:00 p.m.
- c. Faith and Equity Advisory Committee, May 12, 2022, 6:30 p.m.
- d. Special Education Advisory Committee, May 19, 2022, 6:30 p.m.
- e. Student Council Liaison Committee, May 24, 2022, 4:15 p.m.
- f. Catholic Parent Engagement Committee, May 30, 2022, 6:30 p.m.
- g. First Nation Métis Inuit Advisory Committee, June 7, 2022, 6:30 p.m.
- h. French as a Second Language Advisory Committee, TBA.
- i. Audit Committee, TBA.
- j. Supervised Alternative Learning Committee (SAL), TBA.

4. Board Events:

- a. Catholic Education Week, May 2-6, 2022.
- b. Catholic Education Week, Province-wide Mass, May 4, 2022. 10:00 a.m. (virtual

event)

- c. Catholic Student Leadership Awards, May 4, 2022, Holy Cross Catholic Secondary School.
- d. Catholic Parent Engagement Event, May 18, 2022, 6:00 p.m., Holy Cross Catholic Secondary School.
- e. Canadian Catholic School Trustees' Association (CCSTA) Annual General Meeting and Convention, June 2-3, 2022. (virtual event).
- f. Secondary School Graduation Ceremonies, June 29, 2022.

M. Conclusion:

1. Report from the In-camera Meetings.

- a. Report from the March 30, 2022, Special Board Meeting, Double In-camera Session.

MOTION: Moved by David Bernier, seconded by Linda Ainsworth

that the Board approve the actions and the discussions arising from the March 30, 2022, double in-camera session, as follows:

A. Call to Order:

- 1. Opening Prayer
- 2. Motion for the Approval of agenda.
- 3. There were no conflicts of interest declared.

B. Presentations:

- 1. Confidential Report. Motions were approved that Helen McCarthy breached the trustee code of conduct and receive a letter of censure.

I. Conclusion:

- 1. Closing Prayer.
- 2. Motion to adjourn.

Carried.

- b. Report from the April 26, 2022, Regular Board Meeting, In-camera Session.

MOTION: Moved by Loretta Durst, seconded by David Bernier

that the Board approve the actions and the discussions arising from the April 26, 2022, in-camera session, as follows:

A. Call to Order:

1. Opening Prayer
 2. Motion for the Approval of agenda.
 3. There were no conflicts of interest declared.
 4. Minutes from the March 22, 2022 Regular In-camera meeting and the March 30, 2022 Special Double In-camera meeting were approved.
- D. Business, Finance and Governance:
1. OCSTA In-Camera Report.
 2. STSCO Governance Committee, In-camera Report.
- I. Convening in Open Session:
1. Closing Prayer.
 2. Motion to convene in Open Session.

Carried.

2. Closing Prayer

Trustee David Bernier led the closing prayer to end the meeting.

3. Adjournment

MOTION: Moved by Kevin MacKenzie, seconded by Loretta Durst that the open session meeting be adjourned at 10:00 p.m.

Carried.

Braden Leal
Board Chairperson

Joan Carragher
Director of Education, Secretary-Treasurer
per M.K.

Proposed St. Peter Catholic Secondary School, Peterborough,
Student Excursion to Guatemala, Central America, April 15-23, 2023.

R.A.: that the proposed St. Peter Catholic Secondary School Student Excursion to Guatemala, Central America, from April 15, 2023 to April 23, 2023, be approved in principle and that the trip will include mandatory insurance for all travelers. Such insurance must cover school board or principal rulings for cancellation of the trip.

May 17, 2022

Administration



Peterborough Victoria
Northumberland and Clarington
Catholic District School Board

CATEGORY 5 APPROVAL FORM

To be used for travel outside of Canada or travel requiring flights Teacher/Organizer: Ms Nolan, Mr. O'Neill, Mrs. Musclow	School: St. Peter Secondary
Adult Supervisors Attending: 3	
Destination: Antigua, Guatemala	Mode of Transportation: Airplane
Grade/Course: 10 - 12	Date of Submission: April 2023
Departure Date: April 15, 2023	Return Date: April 23, 2023
Number of Students: boys: 8 girls: 17	Number of Adult Supervisors: female: 2 male: 1
Name of Travel Agent: Merit Travel, 705 743 - 1635	Type of Excursion: Catholic Social Justice
Total cost to be paid by each Student: \$ 2600	

Summary of Proposed Activity: Students will work on construction projects deemed necessary by Maximo Nivel. Students will participate in a variety of religious, cultural and historical activities.

Curricular Relevance: (provide the overall expectations addressed) The objective of this excursion is for our students to implement their learned values and skills around Catholic Social Justice teachings in a developing country. This is also an awareness trip for our students, to learn the culture and values of the people of Guatemala and to work side by side with them; improving the living conditions in their community.

Estimated Cost for Entire Group:		Anticipated Sources of Revenue:	
Accommodation	\$ 1580	School Accounts	\$
Travel	\$ 25 682 (flight, bus, insurance, ground)	School Fund-raising	\$
Cost of Supply Teachers	\$ 2040	Student/Parent share	\$ 65 000
Meals	\$ 840	Other:	\$
Programs/Materials	\$22220	Other: Teacher contributions, if applicable	\$
Other (Cultural Activities, donations)	\$12638		
Total	\$65 000	Total	\$ 65 000

It is understood that this excursion will **not** proceed without the approval of the Board and signed parental forms completed.

Checklist of Criteria: Include all of the applicable information below in the package submitted to the Superintendent

- | | |
|---|--|
| <ul style="list-style-type: none"> X Itinerary (including Mass if on the weekend) X Contract Information X Additional Medical Coverage needs considered x History of Excursion – number of years: 0 x Certification required by staff attending: NA x Educational objectives stated | <ul style="list-style-type: none"> X Information and consent letter to parents X Liability waivers signed X Supervision ratio in alignment with A.P. 305 X List of destination/emergency phone numbers provided X Passports (if required) |
|---|--|

COMPLIANCE WITH OPHEA GUIDELINES FOR HIGH CARE ACTIVITIES

<p><i>Monica Nolan</i> Teacher Signature</p> <p><i>S. Brady</i> Principal Signature</p> <p><i>J.O.F.</i> Superintendent Signature</p>	<p><i>May 16, 2023</i> Date</p> <p><i>May 16, 2023</i> Date</p> <p><i>May 17, 2023</i> Date</p>
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INFORMED CONSENT/PERMISSION FORM FOR EDUCATION TRIPS

Category 4 or 5 - Students Under 18 Years

St. Peter Catholic Secondary School is arranging a Student Volunteer Construction and Cultural Brigade to Antigua, Guatemala, Saturday, April 15 through to Sunday, April 23, 2023.

**THIS FORM MUST BE READ AND SIGNED BY EVERY STUDENT WHO WISHES TO PARTICIPATE
AND BY A PARENT OR GUARDIAN OF A PARTICIPATING STUDENT.**

ELEMENTS OF RISK:

Educational activity programs, such as *travelling to Guatemala* involve certain elements of risk. Injuries may occur while participating in these activities. The following list includes, but is not limited to, examples of the types of injury which may result from participating in social and cultural activities and volunteering on a construction site:

1. Minor allergic reactions or infections due to insect bites and stings or scratches and cuts.
2. Gastro-intestinal issues including diarrhea and dehydration.
3. Sun-exposure or heat stroke due to careless application of sunscreen or protective clothing and hat.

The risk of sustaining these types of injuries result from the nature of the activity and can occur without any fault of either the student, or the school board, its' employees/agents or the facility where the activity is taking place. By choosing to take part in this activity, you are accepting the risk that you/your child may be injured.

The chance of an injury occurring can be reduced by carefully following instructions at all times while engaged in the activity.

If you choose to participate in the activity described above on the dates provided, you must understand that you bear the responsibility for any injury that might occur. In case of serious student misconduct during this trip, the staff in charge will have the authority to dismiss the student and contact you to pick him/her up at the location of the activity. Parents will be responsible for any applicable costs.

The Peterborough Victoria Northumberland and Clarington Catholic District School Board does not provide accidental death, disability, dismemberment or medical expense insurance on behalf of the students participating in this activity.

ACKNOWLEDGEMENT

WE HAVE READ THE ABOVE. WE UNDERSTAND THAT IN PARTICIPATING IN THE ACTIVITY DESCRIBED ABOVE, WE ARE ASSUMING THE RISKS ASSOCIATED WITH DOING SO.

Signature of Student: _____ Date: _____

Signature of Parent/Guardian: _____ Date: _____

PERMISSION

I give _____ permission to participate in the _____
(name of student) (description of activity)

to be held on or about _____
(date)

Signature of Parent/ Guardian: _____ Date: _____

The Peterborough Victoria Northumberland and Clarington Catholic District School Board will make available the opportunity of participating in a Student Volunteer Construction and Cultural Brigade to Antigua, Guatemala, Saturday, April 15 through to Sunday, April 23, 2023.

THIS FORM MUST BE READ AND SIGNED BY ALL STUDENTS WHO WISH TO GO.

ELEMENT OF RISK

Educational activity programs, such as, traveling to Guatemala, present various elements of risk. Accidents resulting from such activities may occur and cause injury. The risk associated with the activity **MUST** be assumed by the participants. The following list includes, but is not limited to, examples of the types of injury which may result from participating in social and cultural activities and volunteering on a construction site:

1. **Minor allergic reactions or infections due to insect bites and stings or scratches and cuts.**
2. **Gastro-intestinal issues including diarrhea and dehydration.**
3. **Sun-exposure or heat stroke due to careless application of sunscreen or protective clothing and hat.**

ACKNOWLEDGEMENT

I, _____ understand and accept the above and provide the Peterborough Victoria Northumberland and Clarington Catholic District School Board with the following waiver of liability and indemnification agreement:

RELEASE AND INDEMNIFICATION AGREEMENT

I, _____ hereby release the Peterborough Victoria Northumberland and Clarington Catholic District School Board and its staff and agents from any and all liability for any injury sustained by me, regardless of how caused, resulting from my participation in the _____ (describe activity) arranged through the Peterborough Victoria Northumberland and Clarington Catholic District School Board on or about _____.

I further agree to indemnify and save harmless the Peterborough Victoria Northumberland and Clarington Catholic District School Board and its staff and agents from any and all suits, demands, torts, and actions of any kind which may be brought against its staff or agents for which it/they may become liable by reason of any injury, loss, damage or death resulting from, or occasioned to, or suffered by any person or any property, by reason of any act, neglect or default of mine.

Signature of Student: _____ Date: _____

Guatemala Trip April 15 – 23, 2023

Objectives:

The main objective of this excursion is for our students to implement their learned values and skills around Catholic Social Justice in a developing country. This is also an awareness trip for our students, to learn the culture and values of the people of Guatemala and to work side by side with them; improving the living conditions in their community. Antigua is small historical town; a UNESCO world heritage site with much to see. We will be working with a well-established global organization, Maximo Nivel which has been leading brigades from Canada and other countries for several years (since 2003).

Staff Attending:

Monica Nolan:

Monica is a teacher at St. Peter. Monica has successfully organized three consecutive St. Peter's Secondary School Student Building Brigades to Honduras (2015 – 2017) and, most recently, one to Guatemala (2018). She has a strong interest in international development and social justice issues. She has some knowledge of Spanish and is very familiar with the volunteer organization Maximo Nivel and the country of Guatemala.

Kevin O'Neill:

Kevin is a teacher at St. Peter. He assisted in the planning/preparation and subsequently traveled with the 2017 brigade to Honduras and with the 2018 brigade to Guatemala. He has an ongoing interest in international development and justice issues. Having taught for two years in Mexico, he has excellent competence in Spanish, a definite asset during the trip.

Tracey Musclow:

Tracey is a teacher at St. Peter. She traveled to Honduras as a member of an education brigade (2013) through the organization, Friends of Honduran Children. Tracey has also organized a fundraiser for this organization. She has a strong interest in international development and social justice issues. Tracey has some knowledge of conversation Spanish and brings extensive international travel experience.

Cost of the trip:

The cost is \$2600. This includes our flights, accommodation and meals, transportation, and all expenses in Guatemala. Most of the cost is tax deductible and a charitable tax receipt will be issued by Maximo Nivel.

Transportation:

All transportation will be on a private arranged bus. Students and staff will be transported to and from the construction volunteer site and for all activities throughout the duration of the trip. They will be picked up and dropped off at their host families.

Sharing Arrangements:

Students will stay with host families in groups of 2, 3 or 4, all within short walking distances from staff and each other. The chaperones will organize the sleeping arrangements for the students. Family-stays are with approved host families who have been working with Maximo Nivel for years. Family-stays include a shared room with a shared bath. Host families offer comfortable beds, hot showers, and WiFi. Family-stays include breakfast and dinner 7 days/week. Our families are very accustomed to hosting international guests and are happy to cook vegetarian, vegan, and gluten free meals. All family-stays are within a 10-15 minute walk from Maximo Nivel. Free WiFi and computer labs are always available at Maximo Nivel.

Safety:

Maximo Nivel have been organizing trips to Guatemala since 2003. They are a family-owned organization and own a locally-based educational institute in Guatemala. They are well established with the families and businesses in Antigua. Their first priority is the safety and security for our students. Groups travel with experienced interpreters and guides. Emergency Procedures and Covid Precautions are included with the information here.

Medical coverage:

We include, in the flight package, a deluxe insurance package which includes medical coverage and cancellation insurance. The company is Bright Spark Travel. There are also hospitals and medical clinics within walking distance in Antigua. Doctors are available 24 hours of the day.

Food and Water:

Food is prepared within the homes of host families in a kitchen which follows strict guidelines in food preparation and cleanliness. Water is filtered and safe to drink. The host families are very experienced and trained in accommodating volunteers.

Free Time:

Antigua is a UNESCO world heritage site with much to see. Although we have a scheduled walking tour for Sunday, April 16, we also have 'free time' scheduled for Saturday, April 22. This is an opportunity as a group, for teachers and students to come together before we depart for a final reflective discussion and to do a little gift shopping for their own families at home. We will do this as a group with support staff from Maximo Nivel.

Emergency contacts:

The main contact at Maximo Nivel can be accessed via:

Simone Putters

international@maximonivel.com

+1 800 866 6358

While in Antigua, Guatemala, 24 hour access with

Isenia Romero – Director of International

6a. Avenida Norte #16-16A

La Antigua,

Guatemala

+502 7932 1500 (day)

+502 5584 9125 (night)

Consent letter

I..... support my son/daughter..... to participate in the St. Peter's Guatemala trip Date: April 15 - April 23, 2023. I have attended the June 7, 2022 parent information meeting and am aware of where my child will be staying and what she/he will be doing while in Guatemala. I have signed the board waiver form. I am also aware there will be 3 adult supervisors on this trip.

I am enclosing a \$400 non refundable deposit to ensure my son or daughter's place on this trip and will adhere to the payment schedule with all payment made through School CashOnLine at **St. Peter Secondary School**.

Signed.....

Dated.....

**St. Peter Catholic Secondary School
Guatemala Student Brigade
April 13 – April 23, 2023
Communication Plan**

Board Office: 705-748-4861

1. In case of emergency or delay, Monica Nolan, Kevin O'Neill, or Tracey Musclow will contact Shannon Brady or Krista McEwan at SPCSS. The St. Peter CSS contacts are:

Shannon Brady, during school days: SPCSS: 705-745-1358 ext. 171

Email: sbrady@pvnccdsb.on.ca

After hours: ~~XXXXXXXXXX~~

Krista McEwan, during school days: SPCSS: 705-745-1358 ext. 172

Email: kmcewan@pvnccdsb.on.ca

Throughout the duration of the entire trip, our group can be accessed 24 hours a day via:

Monica Nolan – Teacher in Charge

Cell: ~~XXXXXXXXXX~~

Kevin O'Neill – Teacher Supervisor

Cell: ~~XXXXXXXXXX~~

Tracey Musclow – Teacher Supervisor

Cell: ~~#####7###6~~

The main contact at Maximo Nivel can be accessed via:

Simone Putters

international@maximonivel.com

+1 800 866 6358

In addition, while in Antigua, Guatemala, 24 hour access with

While in Antigua, Guatemala, 24 hour access with

Isenia Romero – Director of International

6a. Avenida Norte #16-16A

La Antigua,

Guatemala

+502 7932 1500 (day)

+502 5584 9125 (night)

Group Name St Peter Secondary School
Place Antigua, Guatemala
Duration 1 week
Dates 15 Apr 2023 - 22 Apr 2023
Group Leader Monica Nolan
Program Type Volunteer Abroad

		20 Students + 3 Faculty		25 Students + 3 Faculty		30 Students + 3 Faculty	
		Participants	Total	Participants	Total	Participants	Total
PROGRAM FEES	Construction Volunteer Program	23	\$15,295.00	28	\$18,620.00	33	\$21,945.00
	Special Project Surcharge	23	\$1,725.00	28	\$2,100.00	33	\$2,475.00
	Student 1-hour Private Spanish Classes	20	\$1,200.00	25	\$1,500.00	30	\$1,800.00
	Student Housing	20	Included	25	Included	30	Included
	- Host Family Shared Room	3	\$150.00	3	\$150.00	3	\$150.00
	Faculty Housing Upgrade	20	\$1,000.00	25	\$1,250.00	30	\$1,500.00
- Host Family Private Room		3	\$180.00	3	\$180.00	3	\$180.00
Student, 2 Extra Nights							
- Host Family Shared Room							
Faculty, 2 Extra Nights							
- Host Family Private Room							
*Includes: This fee includes project administration, breakfast and dinner 7 days/week, Official Program Certificate, and letter of Recommendation.							
Total Base Fees			\$19,550.00		\$23,800.00		\$28,050.00

		Included		Included		Included	
		Participants	Total	Participants	Total	Participants	Total
TRANSPORTATION	Airport pick-up	1	\$1,260.00	1	\$1,680.00	1	\$1,680.00
	Daily Private Transport	23	\$322.00	28	\$392.00	33	\$462.00
*This fee is based on the whole group departing together. If participants depart on different flights, the fee will be higher.							
Total Transportation			\$1,582.00		\$2,072.00		\$2,142.00

		Included		Included		Included	
		Participants	Total	Participants	Total	Participants	Total
TOURS / ACTIVITIES	La Antigua Walking Tour	23	\$437.00	28	\$532.00	33	\$627.00
	Chocolate Museum Workshop	23	\$621.00	28	\$756.00	33	\$891.00
	Salva Dancing Class	1	\$100.00	2	\$200.00	2	\$200.00
	Irindie Ruins	23	\$1,334.00	28	\$1,624.00	33	\$1,914.00
	Cooking Class	2	\$158.00	2	\$158.00	3	\$237.00
	Yali Coffee Farm	23	\$1,334.00	28	\$1,624.00	33	\$1,914.00
	Mayan Cultural Exposition	23	\$1,104.00	28	\$1,344.00	33	\$1,584.00
	Spanish Language Tutoring	Included		Included		Included	
	Tandem Conversation Program	Included		Included		Included	
	Traditional Cooking Class	Included		Included		Included	
	Weekly Salva Dancing Lessons	Included		Included		Included	
Total Tours			\$5,088.00		\$6,238.00		\$7,367.00

		Included		Included		Included	
		Participants	Total	Participants	Total	Participants	Total
TRAVEL GRANTS	11th Person Travel Grant	2	\$1,330.00	2	\$1,330.00	3	\$1,995.00
Total Travel Grant			\$1,330.00		\$1,330.00		\$1,995.00

TOTAL GROUP FEES
TOTAL PER STUDENT FEE

Total Group Program Fees	\$24,890.00	Total Group Program Fees	\$30,780.00	Total Group Program Fees	\$35,564.00
Per Student Fee	\$1,245	Per Student Fee	\$1,231	Per Student Fee	\$1,185

St. Peter Secondary School - GT - 2023

Monica Nolan:
24 Group Members

Welcome to Maximo Nivel in La Antigua, Guatemala!

ARRIVAL:	<ul style="list-style-type: none"> - Arrival on Saturday, 15-April-2023 at Guatemala City Airport - Airport Pick-Up provided. - You will be met by your Field Manager upon arrival. - Walk out of the airport and look for the yellow smiley face flag ☺
DEPARTURE:	<ul style="list-style-type: none"> - Departure on Sunday, 23-April-2023

CONTACT INFORMATION:	<p>Pre-Departure: Simone Putters– Program Advisor at international@maximonivel.com or 1-800-866-6358</p> <p>In-Country:</p> <ul style="list-style-type: none"> - Isenia Romero – Director of International Programs at +502 7932 1500 - Urgent Services Manager—7pm to 7am support, at +502 5584 9125
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AIRPORT PICK-UP	<ul style="list-style-type: none"> - Airport Pick-up is included as part of your program fee. Our local team will meet you at the airport when you arrive, and will take you to your homestay. - You have elected to add Airport Drop-off. Our local team will meet you at the homestay, and take you directly to the airport in time for your departure. - Private transportation to and from your construction volunteer site will be provided on Monday through Friday of your volunteer week. You will be picked up and dropped off at your host family.
AIRPORT DROP-OFF	
& IN-COUNTRY TRANSPORTATION:	

ACCOMMODATION INFORMATION	<ul style="list-style-type: none"> - You will be staying in a traditional-style home with a local Guatemalan host family. Their service includes breakfast and dinner, as well as basic cleaning for the duration of your stay. - Our homestays are located in and around the La Antigua area, typically between a 10-20 minute from the institute.
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VOLUNTEER PROJECT INFORMATION	Construction volunteers join projects in the Antigua area to work on public buildings and schools, typically in communities in need of assistance and funding. You are supported by a local, Spanish-speaking project manager who is experienced in guiding and training international volunteers.
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SCHEDULE

 **MÁXIMO** NIVEL

OUTLINED DAILY

Saturday, 15-Apr	
AM	- Our local team will meet you at the airport when you arrive and will take you to your homestay.
PM	- Program & Safety orientation
Sunday, 16-Apr	
AM	- Attend mass in Iglesia de San Francisco El Grande
PM	- La Antigua Walking Tour (A great opportunity to take photos!)
EVE	- Dinner with the local host family
<u>Monday, 17-Apr</u>	
AM	- Construction Project
	- 1 hour of private group Spanish Classes
PM	- Chocolate Museum Workshop (Explore the process from cocoa bean to the bar)
EVE	- Dinner with the local host family
<u>Tuesday, 18-Apr</u>	
AM	- Construction Project
	- 1 hour of private group Spanish Classes

PM - SALSA DANCING CLASSES! Refreshments, Chips & Dips provided EVE - Dinner with local host family	
Wednesday, 19-Apr	
AM	- Construction Project
PM	- Trip to the Mayan Ruins of Iximche
EVE	- Return at 7:00 PM for Dinner
Thursday, 20-Apr	

 **MÁXIMO** NIVEL

AM	- Construction Project - 1 hour of private group Spanish Classes
PM	- Cooking classes - a unique chance to make local Guatemalan food and practice your Spanish. Not to be missed!
EVE	- Dinner with local host family
Friday, 21-Apr	
AM	- Construction Project
PM	- 1 hour of private group Spanish Classes
EVE	- Dinner with local host family
Saturday, 22-Apr	
AM	- Free morning to explore La Antigua - Go to a Mayan Community to enjoy dance, lunch and weaving demonstration
PM	- Attend mass at Iglesia San Francisco
EVE	- Final night in La Antigua; we are happy to make a reservation at a restaurant serving traditional food

Sunday, 23-Apr
Departure Day: Our local team will meet you at the homestay and take you directly to the airport in time for your departure.

PLEASE NOTE: This itinerary is subject to change depending on field conditions at the time of the project.

INVOICE

April 14, 2022

Monica Nolan
St. Peter Catholic Secondary School
730 Medical Drive
Peterborough, ON K9J 8M4

For the purchase of Travel Guard comprehensive insurance including trip cancellation, trip interruption, complete medical insurance, and School Board Ruling waiver for proposed trip to Guatemala/Antigua, April 15 – 23, 2023

25 Students @ \$155/passenger = \$3,875
3 Adults @ \$197/passenger = \$ 591
= \$4,466

Premium based on age of student/adult and cost of proposed trip. If final trip costs fall below \$2,500, insurance invoice will be adjusted with revised premium)

Please make cheque payable to Brightspark and forward to our office as follows:

Attn: Nina Chabot
Brightspark
3280 Bloor Street West
Centre Tower, Suite 901
Toronto, ON
M8X 2X3

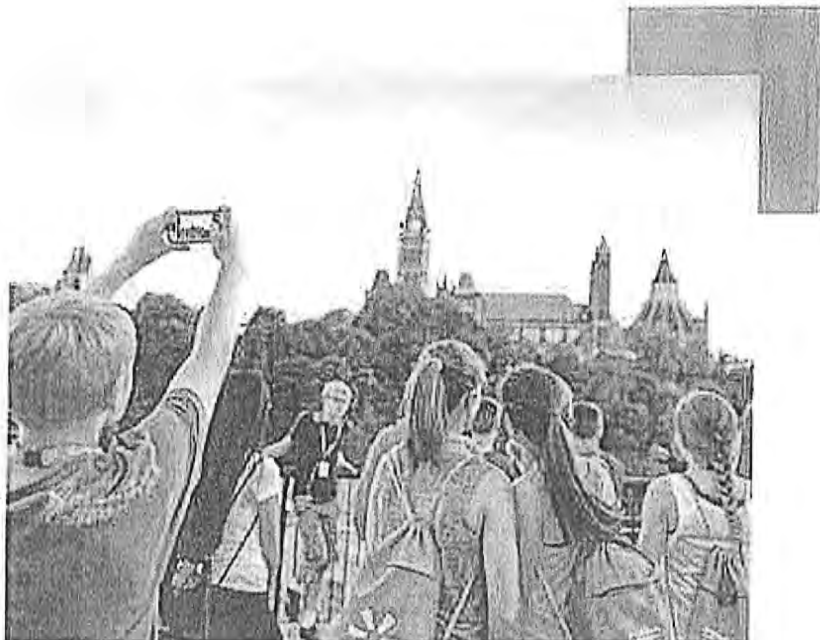
THANK YOU

Nina Chabot



Travel Guard®

Travel Insurance & Global Assistance



Schedule of Benefits

INSURANCE		DELUXE PACKAGE
Trip Cancellation, Interruption and Delay Coverage		YES
School Board Ruling Insurance		YES
Emergency Medical Coverage		YES
24-Hour Emergency Medical Assistance		YES
Baggage Insurance Coverage		YES
Accidental Death & Dismemberment	In Flight	100,000
	Non Flight	25,000

The Travel Industry Council of Ontario (TICO) strongly recommends that every passenger purchase travel insurance prior to departure as protection against unforeseen and costly events.

Questions?

If you have questions, please call:

1.866.648.8425

Please Quote Product 800209

All benefits and premiums are quoted in Canadian currency.



Brightspark™
Simplifying Student Travel

3280 Bloor Street West, Suite 901
Toronto, ON M8X 2X3
416.486.6440 or 1.800.267.6425

**Quote for St Peter's Secondary School
Toronto to Guatemala City April 15th to 23rd, 2023**

Delta Airlines

15APR Toronto 6:15am Atlanta 8:42am
15APR Atlanta 10:01am Guatemala City 11:30am

23APR Guatemala City 1:00pm Atlanta 6:32pm
23APR Atlanta 9:37pm Toronto 11:46pm

Rate - \$1012.00 + \$163.91 taxes + \$45.20 professional fee per person = \$1221.11 per person

*Does not include checked baggage. When we are able to confirm a group rate, it will usually include 1 piece of checked baggage per person, per direction.

*Rates can be secured 341 days in advance. Rates are subject to change at that time.

*Non-refundable deposit of \$100.00 per person is due at the time of booking.

*Final payment and names are due 90 days prior to departure.

A group must consist of a minimum of 10 passengers travelling together. If this number should not be met, the entire group will be cancelled and will have to be booked and issued on an individual basis at the price in effect on that day.

The Public Health Agency of Canada is advising travellers to practise enhanced health precautions when travelling internationally. In addition to the above standard travelling conditions, you confirm that you are aware of the following points:

- Effective October 30, 2021, all travelers 12 years of age or older must be fully vaccinated by an approved Health Canada COVID-19 vaccination at least 15 days prior to departure to board all flights using any Canadian airport. COVID-19 Boarding flights and trains in Canada – [Travel.gc.ca](https://travel.gc.ca)
- Each country/region has imposed their own health security measures. Having symptoms associated with COVID-19 may result in your refused entry or denied boarding. Any necessary Covid-19 testing, or quarantine measures are your responsibility and at your own expense.
- Understanding your insurance coverage is paramount in avoiding unnecessary frustrations and expenses should you suddenly become ill, need to quarantine, require a rescheduled flight home, or seek medical attention due to COVID-19 while travelling.
- All travellers entering Canada must use ArriveCAN to submit their contact information, quarantine plan, and condition of health electronically prior to boarding and are subject to testing on arrival. <https://www.canada.ca/en/public-health/services/diseases/coronavirus-disease-covid-19/arrivecan.html>
- Upon your entry to Canada, you may be randomly selected for a mandatory molecular test. As a fully vaccinated traveller, you can travel to your final destination, including connecting flights, without waiting for your arrival test results. To speed up the process, register in advance with the testing provider for the airport you will arrive at. COVID-19 vaccinated travellers entering Canada - Travel restrictions in Canada – [Travel.gc.ca](https://travel.gc.ca)

THIS IS A BRIEF OUTLINE OF COVERAGE - RESTRICTIONS APPLY

Please refer to the policy document for the Pre-Existing Medical Condition and Trip Cancellation and Trip Interruption Exclusions.

Trip Cancellation, Interruption and Delay Coverage

Trip Cancellation: If you must cancel your trip due to a covered risk prior to your departure date, this policy reimburses pre-paid non-refundable expenses up to the sum insured.

Trip Interruption: If your trip is interrupted due to a covered risk, on or after the departure date of the insured trip, we will pay for the non-refundable, unused trip arrangements for which you have already paid and additional travel/transportation expenses to return you to your original departure point.

Trip Delay: If your trip is delayed due to a covered risk after the scheduled return date of the insured trip we will pay for commercial accommodations and meals.

Next Occupancy Charge: If you have prepaid shared accommodations and your travel companion(s) cancel the trip for a covered risk and you had to travel as originally planned, you will be reimbursed the next occupancy charge.

Missed Connections: If you miss a connection or must interrupt your trip because of the delay of a private automobile or your connecting passenger plane, ferry, cruise ship, bus, limousine, taxi, or train, when the delay is caused by the mechanical failure of the vehicle; a traffic accident; an emergency; police-directed road closure; or weather conditions, we will reimburse you up to \$800 for the extra cost of your one-way airfare via the more cost-effective itinerary to your next destination or to your original point of departure.

Schneid and Howard Marketing International

If you have purchased the Deluxe Packing, and paid the additional premium, this coverage is included in your package.

School Board Ruling: If you must cancel your trip due to a school board ruling as a result of a union mandated teachers' labour strike, or a school board or principal of the school determination that there is a risk of harm to students travelling to a specific region of a country included in your trip, you will be reimbursed for the non-refundable prepaid travel arrangement cost up to the limits stated on your Application for Insurance.

If you must cancel your trip due to a school board ruling for any other reason, or the principal of the school advising of cancellation, you will be reimbursed for the non-refundable pre-paid travel arrangement cost up to the limits selected on your application for insurance.



UNIVERSITY OF NORTH CAROLINA

Hospital and Medical Expenses: Coverage for the other expenses related to the medical attention you need during your trip if a medical condition begins unexpectedly after your departure date.

Bodily Companion Travel and Subsistence: If you are travelling alone and are admitted to a hospital for 3 days or more, we will pay for someone to be with you.

Department of Insurance, Government of Ontario

Baggage & Personal Effects Loss Benefit: Can reimburse you if your baggage is lost, stolen, or damaged while on your trip, subject to the maximum benefit limit.

Baggage Delay Benefit: If your baggage is delayed more than 24 consecutive hours, you can be reimbursed for the purchase of necessary personal effects, subject to the maximum benefit limit.

PLEASE NOTE: This Baggage and Personal Effects insurance does not cover and no benefit is payable for any claim arising for loss or theft of: glasses of any type, contact lenses, prescription drugs, money, tickets, mobile phones, computers and accessories, CDs, DVDs and personal entertainment devices.

Annals of Death & Dying

Accidental Death & Dismemberment: Pays for loss of life or limb if an accidental bodily injury is sustained within 365 days of an accident during your trip.

RESTRICTED BENEFITS

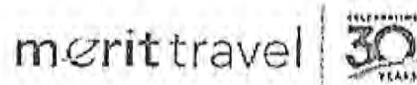
PLEASE NOTE: The policy does have restricted benefits. It is the passenger or passenger's guardian's responsibility to contact Travel Guard for clarification of coverage.

A free trading condition exchange, up to a fixed condition, may be applied to the entire population and, therefore, has no ecological effect on the system condition.

the impact of the random change of hand regarding whether when we switch to a personal telephone, results in a correlation of up to approximately 0.50, is not known.

[illegible]

This is only a brief description of the coverage(s) available. The Policy will contain exclusions, limitations and termination provisions. Insurance is underwritten by AIG Insurance Company of Canada, 120 Bloor Street East, Suite 2200, Toronto, Ontario, M5J 0A8. All policies are administered on AIG Canada's behalf by Travel Guard Group Canada, Inc. (Travel Guard Canada).



- Effective April 1, 2022, pre-entry tests will no longer be required for fully vaccinated travellers entering Canada
- It is the sole responsibility of the traveller to ensure they have all required documents and understand the current entry and exit requirements for each country on their itinerary. With changes being fluid, please ensure you check often for the most up-to-date information with the local embassy or consulate regarding travel restrictions. For more information please visit:
<https://www.iatatravelcentre.com/world.php>

While we are dedicated to assisting you through your travel arrangements, it is the responsibility of the traveller to comply to the latest regulations and entry requirements which can change at any time. The risk to travel is solely at the traveller's discretion; Merit Travel will not be held responsible for any additional charges you may encounter related, but not limited to, the above or any other COVID-19 risks.

Travel Guard®



Travel Insurance & Global Assistance



800209 P1, P4 0315; P2, P5, P6 0916
In the event of a claim, please refer to the above product number.

PRIVACY PRINCIPLES

We abide by the Privacy Principles of the AIG Insurance Company of Canada and want You, Our policyholders, insureds and claimants (referred to as "Customers" or "You"), to be aware of how and why We handle personal information. We work hard to respect and maintain Your privacy. However, the very nature of Our business is such that the collection, use and disclosure of personal information is fundamental to the products and services We provide.

For the purposes of the Privacy Principles, personal information means information that identifies an individual. For example: an individual's name, birth date, address, age, health and financial information is personal information which We may collect, use and in certain circumstances, where necessary, disclose, in the course of providing insurance services and carrying on business. By applying for or purchasing AIG's products and services, You are providing Your consent to Our collection, use, and disclosure of Your personal information for insurance purposes and carrying on business, as set out in the Privacy Principles.

You may obtain a copy of the Privacy Principles on Our website at www.aig.ca or request a copy by contacting Us at:

The Privacy Officer
c/o AIG Insurance Company of Canada
120 Bremner Boulevard, Suite 2200
Toronto, ON M5J 0A8
1-800-387-4481

PLEASE READ THIS POLICY CAREFULLY

Travel insurance is designed to cover losses arising from sudden and unforeseeable circumstances. It is important that You read and understand Your Policy before You travel as Your coverage may be subject to certain limitations or exclusions.

This Policy provides complete descriptions of the benefits, terms, conditions, limitations and exclusions of Your insurance coverage. This insurance is designed to cover certain medical expenses resulting from unanticipated accidents. Your Policy may not provide coverage for Medical Conditions and/or symptoms that existed before Your Trip. Check to see how this applies in Your Policy and how it relates to Your Departure Date, date of purchase or effective date.

In the event of an Accident, Injury or Sickness, Your prior medical history may be reviewed when a claim is made.

If Your Policy provides travel assistance, You may be required to notify the designated assistance company prior to Treatment. Your Policy may limit benefits should You not contact the assistance company within a specified period.

This Policy contains a clause that may restrict Your right to designate a beneficiary. See page (enter page number when all changes are made) of this Policy for detailed information with respect to this restriction. Further information can also be obtained from Travel Guard Canada.

Limitation of Action

Every action or proceeding against an Insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act (for actions or proceedings governed by the laws of Alberta and British Columbia). The Insurance Act (for actions or proceedings governed by the laws of Manitoba), the Limitations Act, 2002 (for actions or proceedings governed by the laws of Ontario), or other applicable legislation.

This Policy is the only contract under which benefits are paid. Please read Your Policy with care so You will understand the coverage.

This Policy is the only contract under which benefits are paid. Please read Your Policy with care so You will understand the coverage.

YOU ARE NOT ELIGIBLE FOR ANY COVERAGE UNDER THIS POLICY IF:

1. A licensed Physician has diagnosed You with a terminal illness.
2. You have undergone a bone marrow transplant or an organ transplant (excluding corneal transplant) that requires the use of anti-rejection (immune suppression) drugs.
3. You require dialysis of any type for a kidney disease.
4. In the last 12 months, You have been prescribed or utilized home oxygen therapy at any time.

SCHEDULE OF BENEFITS

COVERAGE	MAXIMUM LIMIT
OPTION/PLAN 1: MEDICAL PLAN	
Hospital & Medical Expenses	\$2,000,000
Expenses Related to Your Death	\$5,000
Accidental Death & Dismemberment (In-Flight Only)	\$100,000
Accidental Death & Dismemberment (Non-Flight Only)	\$25,000
Subsistence & Out of Pocket Expenses (Max \$300 per day)	\$1,200
Emergency Dental Expense	\$1,800
Emergency Air Transportation	Unlimited
Bedside Companion	Included
Emergency Assistance	Included
OPTION/PLAN 2: DELUXE PACKAGE	
Includes all the coverage in OPTION/PLAN 1 plus the following:	
Tip Cancellation	Up to \$15,000
Tip Interruption	Up to \$15,000
Next Occupancy	Unlimited
Missed Connection	\$800
Schedule Change	\$800
Flight Delay (\$50 per 12 hours)	\$200
Return of Vehicle	Unlimited
Baggage and Personal Effects (Max \$250 per article)	\$2,000
Baggage Delay (\$50 per 24 hours)	\$500
Bag Trunk	Included
Vacation Rain Check (Travel voucher)	\$500
OPTION ADDITIONAL COVERAGE*	
Available as optional additional coverage to Option/Plan 2 only	
School Board Ruling	Included

* Subject to payment of an additional premium.

RESTRICTED BENEFITS

1. This Policy covers losses resulting from unforeseeable and Emergency circumstances only.
2. Pre-existing condition exclusions apply to Medical Conditions and/or symptoms that existed prior to travel and, in certain coverage, prior to the date You purchased Your coverage. There may be no coverage if You have a pre-existing condition.
3. You must contact Us before seeking medical attention and a failure to call will result in Your being responsible for 30% of any eligible expenses incurred, or no reimbursement, unless Your Medical Condition prevents You from calling. You must call as soon as medically possible or have someone call on Your behalf.
4. Our medical department must approve all medical procedures (including, but not limited to, cardiac procedures and cardiac catheterization) in advance. A failure to call will result in Your being responsible for 30% of any eligible expenses incurred unless Your Medical Condition prevents You from calling, in which case You must call as soon as medically possible or have someone call on Your behalf.
5. If You choose not to receive Treatment or services from a Provider as directed by Us You may be responsible for 70% of any eligible expenses incurred.
6. The coverage provided by this Policy does not apply to risks and claims related to Cuba, as Cuba related risks and claims are not serviced and supported by Our United States affiliates (upon which We rely for service and support), unless such coverage would be permissible under all applicable sanctions.
7. The Insurer will not be liable to provide any coverage or make any payment hereunder if it is so would be in violation of any sanctions law or regulation which would expose the Insurer, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulations.
8. This Policy will not cover any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Iran, Syria, Sudan, North Korea or the Crimea region.
9. This Policy offers coverage only to individuals ordinarily resident in Canada and is null and void as to non-residents of Canada.

Despite any other provision contained in the contract, the contract is subject to the statutory conditions in the Insurance Act respecting contracts of Accident and Sickness insurance.

IMPORTANT INFORMATION

Some words have very specific meanings that are set out in the Definitions Section. These words are capitalized in this Policy document when the Policy definition applies with the exception of titles.

Along with this Policy document, You should have received a Confirmation of Coverage that sets out details specific to the product You purchased. Our medical questionnaire (if applicable) will be sent to You for Your review to ensure You have answered the questions correctly.

All of these documents make up Your contract of insurance. If You did not receive all of these documents, if any information contained in these documents is incorrect, or if You have questions regarding Your coverage, it is Your responsibility to contact Us. You should bring all of these documents with You when You travel.

DEFINITIONS

This Policy covers losses arising from sudden, unexpected and unforeseeable circumstances only. Some words have very specific meanings that are set out in the Definitions Section. These words appear capitalized in this Policy document when the Policy definition applies.

Accident/Accidental means a sudden, unexpected, unintended, unforeseeable, external event, occurring during an Insured Trip that independently of any other cause, results in injury (or damage, if the context relates to property loss or damage).

Accidental Bodily Injury means an injury sustained during Your Trip which is caused by external violent and purely Accidental means, directly and independently of all other causes.

AD&D means Accidental Death and Dismemberment.

Age means Your age on Departure Date.

Application for Insurance means computer printout, printed form, invoice or document which confirms the coverage for which You have paid the required premium. The application for insurance forms part of this Policy.

Change(s) in Medication means any change in the kind, type, dosage or action of medicine, and/or the treatment prescribed by a Physician to manage a Medical Condition, including but not limited to a diet or a pacemaker adjustment (a pacemaker battery change is not considered a Treatment change in type or dosage). The following are not considered alterations or change(s) in medication: the change from a brand-named medication to a generic brand medication provided the usage or dosage has not changed; the dosage changes of the regulatory medications insulin and coumadin; and the decrease or elimination of a medication dosage, recommended by a Physician, provided it has been changed more than 90 days prior to Your Departure Date and has not had an effect on Your Medical Condition.

Child/Children means an unmarried dependent son or daughter under the age of 21 or an unmarried, dependent son or daughter who is mentally or physically challenged.

Common Carrier means an air, land, or sea conveyance operated under a license for the transportation of passengers.

Controlled means a Medical Condition is not worsening and there has been no alteration in any medication or its usage or dosage for the condition, nor any Treatment, prescribed or recommended by a Physician, or received, within the period before Your Trip specified in this Policy.

Departure Date means the date on which You are scheduled to leave Your province/territory of residence as shown on Your Application for Insurance.

Destination means any place where the Insured expects to travel to on his/her Trip.

Emergency means an unforeseen Medical Condition that takes place during the period of coverage.

Emergency Medical Treatment means Treatment required for the immediate relief of an acute symptom or illness, according to a Physician, cannot be delayed until You return to Your original point of departure. It must

be ordered by a Physician (or in the case of dental Treatment, by a dentist) and administered by a licensed Physician, dentist, physiotherapist, chiropractor or podiatrist during Your Trip.

Family Member means Your Spouse, natural, step, or adopted Children, sons/daughters-in-law, persons for whom You are the legal guardian, parents, parents-in-law, step-parents, sisters, brothers, sisters/brothers-in-law, step-sisters/brothers, grandparents, grandchildren, aunts, uncles, nieces, and nephews.

Government Health Insurance Plan (GHIP) means the coverage that the provincial/territorial governments provide to residents of Canada.

Home means Your province/territory of residence or the place from which You leave on the first day of coverage and to which You are scheduled or expected to return on the last day of coverage.

Hospital means a facility that is licensed as a hospital where in-patients receive medical care that has a registered nurse on permanent duty and that includes a laboratory and operating theatre. A clinic, an extended or palliative care facility, a rehabilitation establishment, an addiction centre, a convalescence, rest, or nursing home, home for the aged, or health spa is not a hospital.

Hospitalized/Hospitalization means the state of being admitted to a Hospital and receiving Emergency Medical Treatment on an inpatient basis.

Injury/Injured means a bodily injury caused by an Accident occurring while the Insured's coverage under the Policy is in force and resulting directly and independently of all other causes of loss covered by the Policy. The injury must be verified by a Physician.

Insured means a person for whom:

- a. any required enrollment form has been completed;
- b. any required plan or package cost has been paid;
- c. is covered under this Policy.

Insurer means AIG Insurance Company of Canada, 120 Bremner Boulevard, Suite 2200 Toronto, ON M5J 0A8. This Policy is administered on AIG Insurance Company of Canada's, behalf by Travel Guard Group Canada, Inc. (Travel Guard Canada).

Key-person means someone to whom a dependent's full-time care is entrusted and who cannot reasonably be replaced, a business partner, or an employee who is critical to the ongoing affairs of Your business during Your Trip.

Medical Condition means complications of pregnancy within the first 31 weeks of pregnancy, a mental or emotional disorder that requires admission to a Hospital, Accidental Bodily Injury, illness, or disease validated by a Physician.

Mountain Climbing means the ascent or descent of a mountain requiring the use of specialized equipment, including pick-axes, anchors, bolts, crampons, carabiners and lead or top-rope anchoring equipment.

Passenger Plane means a certified multi-engine transport type aircraft provided by a regularly scheduled airline on any regularly scheduled Trip operated between licensed airports and holding a valid Canadian

Air Transport Board or Charter Air Carrier license, or its foreign equivalent and operated by a certified licensed pilot.

Physician means a medical doctor who is duly licensed in the jurisdiction in which he/she operates and who gives medical care within the scope of his/her licensed authority. A physician must be a person other than Yourself or Your Family Member.

Policy or Policies means this Policy, any riders or endorsements to the Policy and the Application for Insurance shall form the entire contract. This policy is void only if the required premium has been received by Us and only We have the authority to change the contract or waive any of its terms, conditions or provisions.

Policy Effective Date means the date Your coverage begins, as stated on Your Application for Insurance.

Policy Expiry Date means the date Your coverage ends, as stated on Your Application for Insurance.

Prescription Drugs means drugs or medicine that can only be prescribed by a licensed Physician or dentist and are dispensed by a licensed pharmacist.

Professional means a person who is engaged in a specific activity and receives remuneration.

Provider means the Hospital, clinics, Physicians, and other medical service providers, the use of which must be approved by Us at the time of the Medical Emergency.

Rental Car means a private passenger automobile used during Your Trip exclusively for transporting of passengers other than for hire.

Return Date means the date on which You are scheduled to return to Your original point of departure from Your Trip as shown on Your Application for Insurance.

Sickness means an acute illness, acute pain and suffering, or disease requiring Emergency Medical Treatment or Hospitalization due to the sudden onset of symptoms.
Spouse means someone to whom one (1) is legally married, or with whom one (1) has been living in a conjugal relationship for at least one (1) full year before the insurance starts.

Terminal Illness means a Medical Condition for which, prior to Your Policy Effective Date, a Physician gave a prognosis of eventual death or palliative care was received.

Terrorism means act(s) including but not limited to the use or threat of forces or violence (including hijacking and kidnapping) by an individual or group for the purpose of terrorizing or intimidating any person, government, group, association or the general public for ideological, political or religious reasons.

Travel Advisory means an advisory issued by the Department of Foreign Affairs and International Trade of the Canadian Government to advise Canadians not to travel to a country or a specific region of a country included in Your Trip.

Travel Companion means someone who shares travel arrangements with You up to a maximum of three (3) companions.

Travel Supplier means the tour operator, cruise line, and/or airline that provides pre-paid travel arrangements for the Insured's Trip.

Treatment means medical, therapeutic or diagnostic procedure prescribed, performed or recommended by a Physician, including but not limited to Prescription Drugs, investigative testing, and surgery. Treatment does not include a regular medical check-up where there is no medical clinical signs or patient-portrayed symptoms.

Trip means Your travel outside Your Home for which coverage under this Policy has been purchased and is in effect.

Violent Acts means human physical force which injures or abuses You but does not include Your involvement in an illegal activity, felonious assault or self-inflicted injury.

We, Us, Our means AIG Insurance Company of Canada, 120 Bremner Boulevard, Suite 2200 Toronto, ON M5J 0A8. This Policy is administered on AIG Insurance Company of Canada's behalf by Travel Guard Group Canada, Inc. (Travel Guard Canada).

You, Yourself, Your means the person named as the Insured on the Application for Insurance.

ELIGIBILITY, EFFECTIVE & TERMINATION DATES

Eligibility: Travellers who enroll, accept and purchase coverage through the Travel Supplier no later than final Trip payment.

Effective Date: After the premium has been paid, Trip Cancellation coverage will be effective for an Insured at 12:01 a.m. standard time on the date following receipt by the Insurer or the Insurer's authorized representative of any required plan cost.

All other coverages will begin on the later of:

a. 12:01 a.m. standard time on the scheduled Departure Date shown on the travel documents; or
b. the date and time the Insured starts his/her Trip, provided the required plan cost has been paid.

Termination Date: All coverage, other than Trip Cancellation, ends on the earlier of:

a. the date the Trip is completed;
b. the scheduled Return Date;
c. the Insured's arrival at the return Home on a round Trip.
The Trip Cancellation coverages ends on the earliest of:
a. the cancellation of the Insured's Trip; or
b. the date and time the Insured starts on his/her Trip.

Premium: By paying the premium for this insurance, You agree that:

1. We may verify Your health card number and other information required to process Your claim, with government and other authorities;
2. Physicians, Hospitals and other medical Providers are authorized by You to provide to Us any and all information they have regarding You, while under observation or Treatment, including Your medical history, diagnoses and test results; and
3. We may disclose the information available under 1) and 2) above and from other sources to such other persons, as may be required for the purposes of providing assistance about or processing Your claim for benefits.

Automatic Extension of Coverage: If You, Your Travel Companion or Family Member travelling with You is Hospitalized on Your Return Date or Policy Expiry Date, Your coverage will automatically be extended at no additional premium for the period of Hospitalization and up to 72 hours after discharge. In addition, coverage will automatically be extended for up to 72 hours when there is a delay of a Common Carrier on which You are a passenger.

GENERAL CONDITIONS

All of the following conditions apply to all coverage under this Policy.

1. We will insure You against eligible expenses incurred as the result of an Emergency or pay benefits for other covered losses in accordance with the product selected by You under the heading Schedule of Benefits. All benefits are subject to the terms, conditions, limits and exclusions of this Policy. The maximum period of coverage under this Policy shall not exceed 12 consecutive months. Your application for Emergency Medical Plan (Option/Plan 1) must be submitted and the premium must be paid prior to Your Trip Departure Date. Your application for Deluxe Package (Option/Plan 2) must be submitted and the premium paid at the time of booking your Trip. Coverage will be declared null and void if: a) the premium is not received; b) the cheque is not honoured; or c) credit card charges are declined for any reason.
2. The coverage provided by this Policy does not apply to risks and claims related to Cuba, as Cuba related risks and claims are not serviced and supported by Our United States affiliates (upon which We rely for service and support), unless such coverage would be permissible under all applicable sanctions.
3. You must, at all times while You are covered under this Policy, act in a prudent manner so as to minimize costs to Us.
4. If any benefits payable to You under this Policy are in addition to similar benefits payable to You by any other insurer, total benefits paid to You by all insurers must not exceed Your actual total expenses. If You are covered under more than one (1) of Our Policies, the total amount paid to You will not exceed Your actual expenses; and the maximum to which You are entitled is the largest amount specified for the benefit in any one (1) of Our Policies. We co-ordinate payment of benefits with all insurers who provide You benefits similar to those provided under this Policy, up to a maximum of the largest amount specified by each insurer. We are last payor. We have full rights of subrogation. In the event of a payment of a claim under this Policy, We have the right to proceed, in Your name but at Our expense, against third parties who may be responsible for giving rise to a claim under this Policy. You will execute and deliver documents as necessary and co-operate fully with Us so as to allow Us to fully assert Our rights. You will do nothing to prejudice such rights.
5. Notwithstanding any provisions contained herein, this Policy is subject to the statutory conditions of the Insurance Act applicable to contracts of Accident and Sickness insurance and the laws and regulations in Your province/territory of residence in Canada. For non-residents, the Insurance Act and the laws and regulations of the Province of Ontario will apply.
6. The Application for Insurance, this Policy and any riders or endorsements to the Policy shall form the entire contract. Only We have the authority to change the contract or waive any of its terms, conditions or provisions. Any provision of this Policy which is in conflict with any federal law or provincial/

territorial law of Your province/territory of residence in Canada is hereby amended to conform with the minimum requirements of that law, and all other provisions shall remain in full force and effect.

7. All premiums, benefits, and limits are quoted in Canadian currency. To facilitate direct payment to Providers, We may elect to pay the claim in the currency of the country where the charges were incurred, based on the rate of exchange established by any chartered bank in Canada on the last date of service, or where cheques are issued directly to doctors, Hospitals or other medical Providers, on the date of issuance. No refund of premium will be made in the event a claim has been incurred or paid under this Policy, or in respect of the Trip cancellation or interruption coverage after it is effective. Our liability under this Policy is limited solely to the payment of eligible benefits, up to the maximum amount specified herein for any loss or expense. Our maximum limit of liability resulting from all occurrences within a 168-hour period will be \$10,000,000 in the aggregate. If loss for all Insureds exceeds \$10,000,000, We will pay each Insured that portion of the benefit stated which \$10,000,000 bears to the total loss of all persons under all Travel Guard Canada Policies. We do not assume responsibility for the evolvability, quality, results or outcome of any Treatment or service, or Your failure to obtain any Treatment or service covered under the terms of this Policy.
8. If You have misstated or misrepresented any information on Your Application for Insurance which results in: (i) Your not paying the sufficient premium, or (ii) Your not being eligible for the option/plan which You have chosen, then any claim submitted by You will be denied and/or Your Policy will be declared null and void.
9. The Insurer will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose the Insurer, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulations.
10. This Policy will not cover any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Iran, Syria, Sudan, North Korea or the Crimea region.
11. This Policy offers coverage only to individuals ordinarily resident in Canada and is null and void as to non-residents of Canada.

GENERAL EXCLUSIONS

These exclusions apply to all benefits. In addition to any exclusions which apply to a particular benefit (outlined under the Exclusions section for each benefit section), this Policy does not cover and no benefit is payable for any claim arising from:

1. Routine or elective Treatment for pregnancy within the first 31 weeks of pregnancy; abortion; childbirth or complications of childbirth; pregnancy or complications thereof within the nine (9) weeks before or any time after the expected date of delivery; expenses incurred by an infant less than 15 days old or a person not named as an Insured on Your Application for Insurance; or a Medical Condition arising from or related to a congenital birth defect;
2. Emotional, mental or nervous disorders or other acute psychosis (including stress) while sane or insane by whatever cause that does not require admission to a Hospital;
3. Committing or attempting to commit suicide or intentionally self-inflicted injury;
4. Your being impaired or adversely influenced by medication, Prescription Drugs, alcohol, prohibited drugs or intoxicants of any kind;

5. A Trip undertaken in contravention of a Physician's recommendation or after the manifestation of medical symptoms which would cause an ordinarily prudent person to seek medical advice; or where a Terminal illness prognosis has been given;
6. A Trip undertaken for the purpose of securing medical Treatment, consultation or advice; whether or not recommended by any Physician;
7. Elective, non-Emergency, or cosmetic medical or dental Treatment or routine follow-up procedures including but not limited to Treatment for varicose veins, gout, arthritis, cataracts;
8. Any medical procedure, Hospitalization or air ambulance service that was not previously authorized or arranged in advance by Us;
9. Civil unrest, acts of foreign enemies, acts of war, or rebellion, whether declared or not;
10. Any loss arising directly or indirectly out of, or contributed to by, or resulting from actual, threatened, feared or perceived use of biological, chemical, radioactive or nuclear agent, material, device or weapon;
11. Any unlawful or criminal/criminal-like acts or contravention of any statutory law/regulation; participation in protests or commercial sexual transactions; (committed by You, Your Family Member, Your Travel Companion, or Your Travel Companion's Family Member whether an Insured or not);
12. Rock or Mountain Climbing; participation in a motor sport, motor racing or speed contests; or scuba diving (unless You hold an open water diving certificate);
13. Your Professional participation in an organized sport;
14. Operating or learning to operate any aircraft, as pilot or crew;
15. Engagement in manual labour for wages or profit including the operation of transport vehicles; performing employment duties on any aircraft or ship; performing duties in any regular armed forces service;
16. A travel, immigration or work visa that is not issued due to a late application, or has been previously refused;
17. Expenses incurred in Your province/territory of residence (unless specifically provided for in this Policy);
18. Any interest, finance or late payment charge;
19. Expenses incurred if You chose to travel to or in a country or to or in a specific region of a country if there was a Travel Advisory issued after Your Policy Effective Date by the Department of Foreign Affairs and International Trade of the Canadian Government to advise Canadians not to travel to a country or to a specific region of a country included in Your Trip;
20. The coverage provided by this Policy does not apply to risks and claims related to Cuba, as Cuba related risks and claims are not serviced and supported by Our United States affiliates (upon which We rely for service and support), unless such coverage would be permissible under all applicable sanctions;
21. Concealment or Fraud: The Insurer does not provide coverage if the Insured has intentionally concealed or misrepresented any material fact or circumstance relating to the Policy or claim;
22. The Insurer will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose the Insurer, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation;
23. This Policy will not cover any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Iran, Syria, Sudan, North Korea or the Crimea region;
24. This Policy offers coverage only to individuals ordinarily resident in Canada and is null and void as to non-residents of Canada.

TRIP CANCELLATION AND INTERRUPTION INSURANCE

If You have purchased and paid the applicable premium for Option/Plan 2, the following benefits, up to the limit shown below, will apply if an Insured cancels his/her Trip or is unable to continue on his/her Trip due to one (1) of the following unforeseen events subject to the General Conditions and General Exclusions listed in the Policy.

If You must cancel Your Trip before Your Departure Date, You must notify Us within 24 hours of notification of the need to cancel. Failure to do so will result in the benefits being restricted to the Trip cancellation benefits which were in effect on that date.

If You are unable to depart on Your scheduled Trip or return to Your original departure point, due to a covered risk, We will pay airfare and/or unused, non-refundable, prepaid travel arrangement costs up to the policy limit, provided that the charges are not recoverable from any other source.

The following risks are covered prior to Your Departure Date:

- a. You, Your Travel Companion, Your Family Member, Your Key-person, or Your Travel Companion's Family Member develops a Medical Condition or dies; Your friend dies; or the person who is providing care and supervision of Your Child/Children while You are on Your Trip becomes Hospitalized or dies.
- b. You, Your Spouse, Your Travel Companion, or Your Travel Companion's Spouse becomes pregnant after You book Your Trip and Your Departure Date falls during the nine (9) weeks before the expected delivery date or b) legally adopts a Child and the date of the adoption falls during Your Trip.
- c. You, Your Spouse, Your Travel Companion or Your Travel Companion's Spouse loses a permanent job which any of You have had for at least 12 months (excluding contract work) because of layoff or dismissal without just cause; or Your employer, Your Spouse's employer or Your Travel Companion's employer initiates a job transfer which necessitates relocation of principal residence within 30 days of Your scheduled Departure Date (not applicable to self-employed persons); Your parent or legal guardian loses a permanent job, provided the employment has been active and with the same employer for at least 12 months, because of layoff or dismissal without just cause (not applicable if Your parent or legal guardian has contract work or temporary employment or is self-employed).
- d. Your parent's or legal guardian's employer initiates a job transfer which necessitates relocation of Your principal residence within 30 days of Your scheduled Departure Date (not applicable if Your parents or legal guardians are self-employed).
- e. You, Your Spouse, Your Travel Companion or Your Travel Companion's Spouse is called to service during Your Trip as a reservist, firefighter, or military or police staff, or called to jury duty or to be a defendant in a civil suit; or You or Your Spouse are subpoenaed as a witness.
- f. You, Your Spouse, Your Travel Companion or Your Travel Companion's Spouse is quarantined or hijacked.
- g. You or Your Spouse is unable to occupy Your principal residence or to operate Your business because of a natural disaster.
- h. A Travel Advisory is issued by the Department of Foreign Affairs and International Trade of the Canadian Government to advise Canadians not to travel to a country or to a specific region of a country included in Your Trip after You purchase Your Policy.
- i. Your or Your Travel Companion's visa is not issued for a reason beyond Your or Your Travel Companions control.
- j. Violent Acts while on Your Trip except for Violent Acts which occur in countries where travel advisories have been issued.
- k. Your or Your Travel Companion's Common Carrier is delayed by weather conditions for at least 30% of Your Trip and You or Your Travel Companion chooses not to continue Your Trip.

The following risks are covered on, or after, Your Departure Date.

- a. You, Your Travel Companion, Your Family Member, Your Key-person, or Your Travel Companion's Family Member develops a Medical Condition or dies; Your friend dies; or the person who is providing care and supervision of Your Child/Children while You are on Your Trip becomes Hospitalized or dies.
- b. You, Your Spouse, Your Travel Companion or Your Travel Companion's Spouse is called to service during Your Trip as a reservist, firefighter, or military or police staff, or called to jury duty or to be a defendant in a civil suit; or You or Your Spouse are subpoenaed as a witness.
- c. You, Your Spouse, Your Travel Companion or Your Travel Companion's Spouse is quarantined or hijacked.
- d. A Travel Advisory is issued by the Department of Foreign Affairs and International Trade of the Canadian Government to advise Canadians not to travel to a country or to a specific region of a country included in Your Trip after you have departed on Your Trip.
- e. Violent Acts while on Your Trip except for Violent Acts which occur in countries where travel advisories have been issued.
- f. Your or Your Travel Companion's Common Carrier is delayed by weather conditions for at least 30% of Your Trip and You or Your Travel Companion chooses not to continue Your Trip.

Benefits for Trip Cancellation and Interruption

Trip Cancellation:

If You must cancel Your Trip due to a covered risk, prior to the Departure Date on Your Application for Insurance, You will be reimbursed for the non-refundable prepaid travel arrangement costs You selected on Your Application for Insurance and for which the premium You have paid.

Trip Interruption: If Your Trip is interrupted due to a covered risk, on or after the Departure Date shown on the Application for Insurance, We will pay for the non-refundable, unused Trip arrangements for which You have already paid and additional travel transportation expenses to return You to Your original departure point, [except Your prepaid unused return transportation].

Next Occupancy Change: If You have prepaid shared accommodations and Your Travel Companion(s) cancels for a covered risk and You elect to travel as originally planned, You will be reimbursed the next occupancy charge.

Missed Connection: If You miss a connection or must interrupt Your Trip because of the delay of a private automobile or Your connecting Passenger Plane, ferry, cruise ship, bus, limousine, taxi, or train, when the delay is caused by the mechanical failure of the vehicle, a traffic Accident, an Emergency, police-directed road closure, or weather conditions, We will reimburse You up to \$800 for the extra cost of Your one-way airfare via the most cost-effective itinerary to Your next Destination or to Your original point of departure. (You must have been scheduled to arrive at Your point of boarding at least two (2) hours before the scheduled time of departure.)

Schedule Change: We will reimburse up to the maximum of \$800 for the change fees charged by the airline(s) if Your or Your Travel Companion's Trip is cancelled, interrupted or delayed because Your or Your Travel Companion's next connecting flight leaves earlier or later than originally scheduled providing a two-hour connecting time was originally scheduled.

Flight Delay: If Your flight is delayed, You will receive \$50 for each full 12 hours of the Trip that is missed. (Maximum claim \$200)

Return of Vehicle: Expenses to return Your vehicle – if You are unable to drive Your vehicle to Your original departure point as a result of a medical Emergency. We will cover the reasonable costs charged by a commercial agency to return Your vehicle. If You used a Rental Car during Your Trip, We will cover its return to the rental agency.

Vacation Rain Check: We will provide payment in the form of a redeemable travel voucher payable only to You, up to a maximum of \$500, if Your Trip is interrupted and causes You to return earlier than Your contracted Return Date forcing You to miss at least 70% of Your Trip due to the death or Hospitalization of a non-travelling family member or Key-person (Hospital records and/or death certificate required). You must book the replacement Trip before the 180th day following the date of Your early return from Your interrupted insured Trip through the same Travel Supplier which booked Your original interrupted Trip. No benefit is payable if the Travel Supplier named on the coupon are insolvent.

Exclusions for all Trip Cancellation and Interruption Insurance

This coverage is subject to the General Exclusions listed in this Policy. Also, this Policy does not cover and no benefit is payable for any claim arising from:

1. Your or Your Travel Companion's knowledge at the time of booking or application for this insurance of any reason why the Trip might be cancelled or interrupted;
2. any Injury or Sickness incurred by You, Your Family Member, Your Travel Companion or his/her Family Member which manifests itself during the 90 days immediately preceding and including the date of Your Application for Insurance, unless the condition is Controlled through the taking of Prescription Drugs or medication and remains Controlled throughout the 90-day period. A Sickness has manifested itself when: a) medical care or Treatment has been given; or b) there exist symptoms which would cause a reasonably prudent person to seek diagnosis, care or Treatment;
3. travel which is planned contrary to medical advice, or where a Terminal Illness prognosis has been given, or after the manifestation of medical symptoms which would cause an ordinarily prudent person to seek medical advice;
4. travel for the purpose of visiting a person suffering from a Medical Condition and the Medical Condition (or ensuing death) of that person is the cause of cancellation or interruption of Your Trip;
5. expenses incurred as a direct result of Terrorism except when a Travel Advisory is issued by the Department of Foreign Affairs and International Trade of the Canadian Government to advise Canadians not to travel to a country or to a specific region of a country included in Your Trip:
 - after You purchase Your Policy (for Trip Cancellation);
 - or after You depart on Your Trip (for Trip Interruption);
6. expenses incurred as the result of inadequate or invalid passport, travel or visa documentation required by countries included in Your Trip.

SCHOOL BOARD RULING WITH CANCEL FOR ANY REASON

The following benefit is available only on Option/Plan 2

If You have purchased and paid the applicable premium for Option/Plan 2, the following benefits, up to the limit shown below, will apply if an Insured cancels his/her Trip or is unable to continue on his/her Trip due to one (1) of the following unforeseen events subject to the General Conditions and General Exclusions listed in the Policy:

If You must cancel Your Trip due to a school board ruling as a result of a union mandated teachers' labour strike or a school board or principal of the school determines that there is a risk of harm to students travelling

to a specific region of a country included in Your Trip, You will be reimbursed for the non-refundable prepaid travel arrangement cost up to the limits selected on Your Application for Insurance.

In addition should the school board cancel the Trip for any other reason, or the principal of the school advises of cancellation, You will be reimbursed for the non-refundable prepaid travel arrangement cost up to the limits selected on Your Application for Insurance.

EMERGENCY MEDICAL INSURANCE

This coverage is available if You have purchased and paid the applicable premium for Option/Plan 1 or Option/Plan 2 and is subject to the General Conditions and General Exclusions listed in this Policy. The Emergency medical attention You receive must be outside of Your Home unless specifically provided for in this Policy and be required as part of Your Emergency Treatment and ordered by a Physician or a dentist. The following benefits, up to the Policy limit shown below, will apply:

Emergency Medical:

1. We will pay for covered expenses incurred as a result of a medical Emergency, up to the Policy limits, for the actual expenses related to the medical attention You require if a Medical Condition begins unexpectedly after You leave Your province/territory of residence, and if these expenses are not covered by Your provincial/territorial health insurance plan or any other related insurance or reimbursement plan. Medical expenses will be limited to a maximum of \$25,000 if You are not covered under a Canadian provincial/territorial Government Health Insurance Plan (GHIP) or You are not a permanent resident of Canada. Canadian residents travelling outside their province/territory of residence for more than 182 days (212 days for Ontario and Newfoundland/Labrador) must receive written permission from their provincial/territorial government to maintain their GHIP.
2. We will pay covered expenses incurred as the direct result of Terrorism which causes Accidental Bodily Injury or Sickness to You during Your Trip. This Terrorism benefit is payable only after You have exhausted all other recovery sources. We will pay up to a maximum limit of \$10,000 as a direct result of Terrorism which causes Your death within 72 hours of the Terrorism occurrence. Our maximum limit of liability for all claims directly resulting from Terrorism occurring within a 72-hour period is \$500,000 in the aggregate. Our maximum limit of liability for all claims directly resulting from Terrorism occurring within a calendar year is \$1,000,000.

If loss for all insureds exceeds the maximum limits listed above, We will pay each insured their portion of the benefit scaled which the maximum limits bear to the total loss of all insureds under all Travel Guard Canada Policies after the end of the calendar year.

We, in consultation with Your attending Physician, reserve the right to return You to Your Home prior to any Treatment or following Emergency Treatment or Hospitalization for a Sickness or Injury, if on medical evidence You are able to return to Your Home without endangering Your health. If You elect not to return to Your Home of residence following the recommendation to do so, then any expenses incurred for continuing medical Treatment or surgery with respect to such Emergency will not be covered and all coverage and benefits under this Policy will cease.

Benefits for Emergency Medical Insurance

Emergency Medical Expenses:

1. Care received from a Physician in or out of a Hospital, the cost of a Hospital room to a maximum of semi-private rates, the rental or purchase (whichever is less) of a Hospital bed, wheelchair, brace, crutch or other medical appliance, tests that are needed to diagnose Your condition, and Prescription Drugs. All of the above must be prescribed by a Physician or a dentist. This benefit is limited to \$2,000,000.
2. Professional services referred by a Physician – care received from a licensed chiropractor, osteopath, physiotherapist or podiatrist, up to \$250 per category of practitioner.
3. Ambulance transportation – local ground ambulance service to a medical service Provider in an Emergency.

Emergency Evacuation and Repatriation: If approved in advance by Us, expenses to return You to Your original point of departure of the insured Trip if Your attending Physician recommends Your return because of Your Medical Condition or if Your attending Physician recommends Your return after Your Emergency Treatment. We will pay via the most cost-effective itinerary for one (1) or more of:

- The extra cost of an economy/charter class fare;
- A stretcher fare on a commercial flight;
- The return economy/charter class fare of a qualified medical attendant and the attendant's reasonable fees and expenses, if required by the airline;
- The cost of air ambulance transportation, pre-approved and arranged by Us; or
- A Travel Companion's extra fare to accompany You.

Expenses Related to Your Death: If You die during Your Trip from a covered risk, We will reimburse Your estate up to \$3,000 for the preparation of Your remains and the transportation container plus the transportation costs (using customary airline procedures) to Your original departure point of the insured Trip or up to \$2,000 for the cremation or preparation of Your remains and the cost of a standard burial container at the place of death. If someone is legally required to identify Your body and must travel to the place of Your death, We will pay the economy/charter fare via the most cost-effective itinerary for that person, and up to a maximum of \$300 for that person's hotel and meal expenses.

Subsistence Allowance: If a medical Emergency prevents You or Your Travel Companion from returning to Your original point of departure of Your insured Trip or if Your Emergency Medical Treatment or that of Your Travel Companion requires Your transfer to a location that is different from Your original Destination, We will reimburse Your expenses for meals, hotel, phone calls, and taxis, up to \$300 per day to a maximum of \$1,200. We will only reimburse these expenses if You have actually paid for them (receipts must be submitted).

Bedside Companion Travel and Subsistence: If You are travelling alone and admitted to a Hospital for three (3) days or more, We will pay the economy/charter class fare via the most cost-effective itinerary for someone to be with You. We will also pay up to a maximum of \$300 for that person's hotel and meals (receipts must be submitted) and cover him/her under this Policy, subject to the terms, conditions, limits and exclusions, until You are medically fit to return to Your Home. For an insured Child, a bedside companion is available immediately upon Hospital admission.

Emergency Dental: You are covered for the following dental expenses when required as Emergency Treatment and ordered or prescribed by a licensed dentist:

- a) If You need dental Treatment to repair or replace Your natural or permanently attached artificial teeth because of an Accidental blow to Your mouth, You are covered for the Emergency dental expenses You incurred during Your Trip and to a maximum of \$1,000 to continue necessary Treatment after You return to Your Home. This Treatment must be completed within 90 days after the Accident. This benefit is limited to a maximum of \$1,800.
- b) If You need dental Treatment in an Emergency, We will pay up to \$250 for the relief of dental pain.

Exclusions for Emergency Medical Insurance

This coverage is subject to the General Exclusions listed in this Policy. Also, this Policy does not cover and no benefit is payable for any claim arising from:

1. any injury or Sickness that You have sought or received medical Treatment
(a) within 90 days prior to Your Trip departure if You are Age 59 or younger; or,
(b) within 180 days prior to Your Trip departure if You are Age 60 or older;
UNLESS (applies to a and b): the condition is Controlled through the taking of Prescription Drugs or medication and remains Controlled throughout the applicable 90/180-day period. A Sickness has manifested itself when medical care or Treatment has been given, there has been a Change(s) in Medication, or there exists symptoms which would cause a reasonably prudent person to seek diagnosis, care or Treatment.
2. unless otherwise provided for in this Policy, expenses incurred for follow-up Treatment, recurrence of a condition or subsequent Emergency Treatment or Hospitalization for a condition or related condition for which You received Emergency Treatment during Your Trip.
3. cardiac procedures including cardiac catheterization, angioplasty or surgery, unless approval is specifically given by Us prior to the procedure being performed.

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

This coverage is available if You have purchased and paid the applicable premium for Option/Plan 1 or Option/Plan 2 and is subject to the General Conditions and General Exclusions listed in this Policy. The following benefits, up to the Policy limit shown below, will apply:

If the total amount of all AD&D benefits You have under Our Policies is more than Your in-flight Policy limit Our aggregate liability will not exceed Your in-flight Policy limit and any excess insurance will be void, and the excess premiums paid will be refunded. Our total aggregate limit is \$10,000,000 for any one (1) Accident.

Benefits for Accidental Death and Dismemberment

1. If an Accidental Bodily Injury sustained during Your Trip causes You:
 - a. to die, to become completely and permanently blind in both eyes, or to have two (2) of Your limbs fully severed above Your wrist or ankle joints in the 12 months after the Accident, We will pay 100% of the amount shown on the Schedule of Benefits;
 - b. to become completely and permanently blind in one (1) eye or have one (1) of Your limbs fully severed above a wrist or ankle joint in the 12 months after the Accident, We will pay 50% of the amount shown on the Schedule of Benefits;
2. If You have more than one (1) Accidental Bodily Injury during Your Trip, We will pay the applicable insured sum only for the one (1) Accident that entitles You to the largest benefit amount.
3. If Your body is not found within 12 months of the Accident, We will presume that You died as a result of Your injuries.

4. Unless You have notified Us in writing prior to Your Departure Date of the name of Your designated beneficiary, this benefit will be paid to Your estate.

In-Flight AD&D: This benefit, as described in 1 and 2 above, applies only to an Accidental Bodily Injury sustained by You while riding as a passenger (but not as a pilot, operator, or member of the crew) in, on, boarding or alighting from any Passenger Plane having a current and valid airworthiness certificate or any transport type Passenger Plane operated by the Canadian Armed Forces or by the similar air transport service of any duly constituted governmental authority of the recognized government of any nation.

Non-Flight AD&D: This benefit, as described in 1 and 2 above, applies only to an Accidental Bodily Injury sustained by You other than while riding in an aircraft of any type. Our maximum liability is limited to the amount shown on the Schedule of Benefits for non-flight.

Exclusions for Accidental Death and Dismemberment

This coverage is subject to the General Exclusions listed in this Policy. Also, this Accidental Death and Dismemberment insurance does not cover and no benefit is payable for any claim arising from a disease, even if the proximate cause of its activation or reactivation is the Accidental Bodily Injury.

BAGGAGE AND PERSONAL EFFECTS INSURANCE

This coverage is available if You have purchased and paid the applicable premium for Option/Plan 2 and is subject to the General Conditions and General Exclusions listed in this Policy. The following benefits, up to the Policy limit shown below, will apply:

Benefits for Baggage and Personal Effects:

This insurance is payable only after You have exhausted all benefits available from any other insurance or coverage.

1. We will pay this benefit up to \$2,000 after making proper allowance for wear and tear or depreciation for the loss of, or damage to the baggage and personal effects that belong to You and that You use during Your Trip. We cover the current actual cash value of Your property when it is lost or damaged up to \$2,000. We also reserve the option to repair or replace Your property with other of a similar kind, quality, and value. We may also ask You to submit damaged items for an appraisal of the damage. The limit for loss per single article including its attachments, accessories and equipment, or matched pair or set, or group of related articles is \$250. In the event of theft, burglary, robbery, malicious mischief, disappearance or loss of an item covered under this benefit, You must obtain written documented evidence from the police immediately or, if the police are unavailable, the hotel manager, tour guide, or transportation authorities. You must also take all precautions to protect, save or recover the property immediately, and advise Us as soon as You return Home. Your claim will not be valid under this Policy if You do not comply with these conditions.

Baggage Delay: If Your checked baggage is delayed due to a delay or misdirection by an airline or ground carrier but is subsequently recovered intact, You will receive \$50 for each full 24-hour period of delay. Maximum claim is \$500. This coverage provides reimbursement for necessary toiletries and clothing when Your checked baggage is delayed. This benefit applies only if the delay happens before Your return Home.

Bag Trick: The industry's premier baggage tracing service protects Your baggage and personal possessions if they are delayed.

Exclusions for Baggage and Personal Effects

This coverage is subject to the General Exclusions listed in this Policy. Also, this baggage and personal effects insurance does not cover and no benefit is payable for any claim arising from:

1. Loss or theft of: animals, perishable items, household items and furniture, artificial teeth or limbs, hearing aids, glasses of any type, contact lenses, Prescription Drugs, tobacco products, money, tickets, securities, documents, items related to Your occupation, mobile phones, computers and accessories, CDs, DVDs and personal entertainment devices, antiques or collectors' items, items that are fragile, items that are obtained illegally, or articles that are insured on a valued basis or are insured by another insurer.
2. Damage or loss resulting from wear and tear, deterioration, defect, mechanical breakdown, Your imprudence or omission.
3. Unaccompanied baggage or personal property, baggage or personal property left in an unattended vehicle and which was not locked in the trunk, or baggage or personal property shipped under a freight contract.

24-HOUR EMERGENCY MEDICAL ASSISTANCE

With all Hospital & Emergency medical expenses coverage, Your benefits include 24-hour Emergency medical assistance. Whether You need Emergency medical care or Emergency arrangements to return Home, You can count on Our Emergency assistance counselors, doctors and nurses to help You anywhere in the world, anytime of day.

Call Us 24-hours a day, seven [7] days a week:

- toll free 1-866-878-0192, if in Canada or Continental U.S.
 - collect 1-416-646-3723, if calling from elsewhere in the world
- for general inquiries, please call: 1-866-648-8425

CLAIM PROCEDURES

Payment of Claims - To Whom Paid:

Benefits are payable to the insured who applied for coverage and paid any required plan cost.

Any benefits payable due to that insured's death will be paid to the survivors of the first surviving class of those that follow:

1. the beneficiary named by that insured and on file with Us; if no beneficiary, then
2. to the insured's estate.

If a benefit is payable to a minor or other person who is incapable of giving a valid release, the Insurer may pay up to \$3,000 to a relative by blood or connection by marriage who has assumed care or custody of the minor or responsibility for the incompetent person's affairs. Any payment Insurer makes in good faith fully discharges Insurer to the extent of that payment.

To Claim For Emergency Medical and Dental Benefits:

1. You must contact Us at the numbers below before seeking medical attention and a failure to call will result in Your being responsible for 30% of any eligible expenses incurred, or no reimbursement, unless Your Medical Condition prevents You from calling. You must call as soon as medically possible or have someone call on Your behalf.
2. Our medical department must approve all medical procedures (including, but not limited to, cardiac procedures and cardiac catheterization) in advance. A failure to call will result in Your being responsible for 30% of any eligible expenses incurred unless Your Medical Condition prevents You from calling, in which case You must call as soon as medically possible or have someone call on Your behalf.
3. If You choose not to receive Treatment or services from a Provider as directed by Us You may be responsible for 70% of any eligible expenses incurred.

New Brunswick, Newfoundland and Saskatchewan Residents:
Canada and Continental USA: 1-888-566-8028 OR
International Collect at 1-819-566-8028

All Other Provinces, Call:
Canada and Continental USA: 1-866-828-0192 OR
International Collect at 1-416-646-3723

Benefits for Emergency Medical Expense/Emergency Evacuation and Repatriation of Remains services may be payable directly to the provider of the services. However, the provider:

1. must comply with the statutory provision for direct payment; and
2. must not have been paid from any other sources.

Our assistance coordinators will provide guidance. We will make every effort, although We cannot guarantee, to pay Providers directly. You must provide Us with original receipts for incurred expenses including those for Subsistence Allowance expenses.

We do not subrogate against any retiree plan benefit if the lifetime maximum limits for all in-country and out-of-country benefits is \$50,000 or less.

To Claim For Trip Cancellation, Interruption and Delay Benefits:

You must notify Us immediately of a cancellation, interruption or delay no later than the next business day following a cancellation, interruption or delay. You must provide:

1. proof of all non-refundable, prepaid deposits or payments;
2. completed documentation if a Medical Condition was the cause for cancellation;
3. complete unused transportation tickets and vouchers;
4. original receipts for Subsistence Allowance expenses;
5. original receipts for new tickets;
6. reports from police or local authorities documenting the missed connection or travel delay; and
7. invoices and original receipts from travel service providers.

To Claim For Baggage and Personal Effects Benefits:

You must notify Us immediately of the loss or damage to baggage or personal effects. You must also report the loss or damage to police, local or conveyance authorities, tour operator representatives, the hotel manager or official transportation representative and obtain a written report.

When filing Your claim You must submit:

1. a letter of coverage or denial from the transportation carrier;
2. the written report regarding the loss or damage;
3. original receipts or sales slips for all lost or stolen articles over \$149.99 Canadian per item claimed and proof that You owned the articles; and
4. original receipts or sales slips for all items claimed under

Baggage and Personal Effects Coverage.

Failure to submit the written report to Us with Your claim will place Your claim on hold until the report(s) is received.

If You have any questions regarding Your claim, please call: 1-866-648-8425.

For all claims, You must include the following where required:

- Fully completed Claim Form;
- Proof of travel and insurance payment;
- Originals of all travel tickets, bills, invoices and receipts;
- Written incident reports, police reports, doctor/hospital records and/or death certificate, autopsy or coroner's report (where lawful).

For Baggage claims:

- (a) the incident or police report must accompany Your claim;
- (b) claims for valuable items must be accompanied by original receipts;
- (c) You must also submit a letter of coverage or denial from the transportation carrier and/or Your homeowner's insurance company.

10 Day Right to Examine

You have the right to cancel Your Policy within ten (10) days from the date You purchased Your travel insurance coverage.

Please take the time to read Your Policy.

If You have any questions or You are unsure about Your coverage You must contact your Travel Supplier as soon as possible.

Beneficiary Designation and Change

The Insured's beneficiary(ies) is (are) the person(s) designated by the Insured and on file with Us. If no beneficiary has been designated, payment will be made to the Insured's estate.

An Insured over the age of majority and legally competent may change his/her beneficiary designation at any time unless the beneficiary designation is irrevocable, without the consent of the designated beneficiary(ies), by providing Us a written request for change. What the request is received, whether the Insured is then living or not, the change of beneficiary will relate back to and take effect as of the date of execution of the written request, but without prejudice to the Insurer on account of any payment made by it prior to receipt of the request.

24-HOUR EMERGENCY ASSISTANCE

You must notify Us prior to any Emergency Medical Treatment and prior to any surgery, invasive procedure or Hospitalization. Failure to do so will result in Your being responsible for 30% of any eligible expenses incurred.

New Brunswick, Newfoundland and
Saskatchewan Residents
Call Global Excel Management:
Canada and Continental USA: 1-888-566-8028 OR
International Collect at 1-819-566-8028
All Other Provinces Call Travel Guard:
Canada and Continental USA: 1-866-878-0192 OR
International Collect at 1-416-646-3723



MÁXIMO NIVEL

EMERGENCY PROCEDURES

Traveling Abroad

Traveling abroad involves a certain degree of risk, especially when traveling to developing countries. These include, but are not limited to: language barriers, different hygienic standards, infrastructure problems, natural disasters, civil unrest, mountainous terrain, high altitude, and accidents or illness in remote regions without means of rapid evacuation or the availability of medical facilities.

It's important to understand that the media frequently overstates and exaggerates reality. Whereas it's important to be careful, don't let the headlines keep you from leaving your mark on the world!

Natural disasters, crime, disease, and demonstrations DO HAPPEN in Costa Rica, Guatemala, and Peru. Whereas Maximo Nivel does everything it can to ensure a safe experience abroad, there are times when things are simply beyond human control.

Prior to Departure

Before traveling abroad, make a list of the following items and leave a copy with your family and/or emergency contact(s) at home:

- Passport number
- Bank account number(s)
- Credit card number(s)
- Insurance policy number(s)
- Copy of insurance policies – health/medical/travel
- Driver's license number
- Social Security number
- Birth certificate
- Prescription medicine

Be sure you have easy access to funds for emergencies. Many international insurance policies require you to pre-pay your medical expenses and the insurance company *reimburses* you. You may need access to thousands of dollars to ensure you receive medical care even if you have medical insurance.

Prior to your departure, you should record the location of your country's embassy and the embassy phone number. If you are going to stay for more than two weeks, you should register with your embassy so your government knows how many of its citizens are in country.

If you don't have a will, leave instructions with your emergency contact about any special wishes or directions in case of death or serious injury. Remember, you might not be conscious to help direct your medical care.

Be sure your emergency contact has Maximo Nivel's telephone numbers:

- | | |
|---------------|----------------|
| - U.S. Office | 1-800-866-6358 |
| - Costa Rica | +506 2253 9220 |
| - Guatemala | +502 7932 1500 |
| - Peru | +51 84 58 1800 |

In the Event of an Emergency

Be sure you have the EMERGENCY CONTACT CARD that Maximo Nivel gives you during orientation. This card has telephone numbers for the Maximo Nivel Team, taxi service, Police, and Fire Department.

Remain calm under all circumstances.

Stay with other people, even if you do not know them; work as a team to deal with the situation.

Notify the Maximo Nivel Team of your location as soon as possible.

Follow all instructions provided by the Maximo Nivel Team.

The first priority is always to find a safe location.

The second priority is to make contact with emergency personnel if possible.

In the event of a natural disaster and/or civil unrest, you should contact your embassy. They will be able to document your whereabouts, help you with evacuation procedures, give general advice, and help with travel documents.

Speak with your family-stay or people at your other accommodations, use internet, listen to radio, and watch television. Information helps you make better decisions.

You should stay alert and be prepared. Have your things packed and be ready to leave immediately! You should have your passport and other travel documents with you.

Store provisions—potable water, food, first aid kit, and flashlight if possible. Conserve food, water, and other resources. It may take time to get supplies delivered to your location.

If you're evacuating, pack only the essentials—leave things you do not absolutely need behind. This will make moving around and relocating quickly much easier!

Maximo Nivel will follow up as needed, including calling the authorities, contacting your family, notifying your embassy, arranging medical attention, and managing emergency transportation.

Illness, Accidents & First Aid

If you are sick, remember that you are not in your home country. You will NOT get better with time, and your condition will likely get worse! You should immediately notify Maximo's International Team, so we can make sure you're examined by a doctor. Please note that you will need to pay for the doctor's visit.

If you or someone else is seriously injured, immediately call the Police or Fire Department to report the incident; then notify Maximo Nivel. If medical personnel are not available, you should quickly perform the following steps to the best of your ability:

- Keep the victim still and comfortable. DO NOT move the victim!
- Ask the victim, "Are you okay? ; What is wrong?; Where does it hurt?"

- Check breathing and, if you are trained, provide mouth-to-mouth and/or CPR as needed.
- Control serious bleeding by applying direct pressure on the wound.
- Continue to assist the victim until help arrives.
- Look for medical I.D., question witnesses, and give this information to emergency personnel.
- Notify Maximo Nivel as soon as possible.

Ordered Quarantine

If a quarantine is ordered, Maximo Nivel will follow all recommendations as outlined by the local authorities, CDC, and WHO for each program location and take the following actions:

- Notify everyone in the Maximo Nivel building.
- Call every family-stay and other accommodations where program participants are staying.
- Call each project site and notify the onsite Director.
- Send an email to every program participant and employee who is in country.
- Where this information is provided, send an email to every participant's emergency contact.
- Where this information is provided, call every program participant's emergency contact.
- Local regulations will be followed if different from CDC or WHO recommendations.

If you are experiencing symptoms, advise the local Maximo Nivel Team immediately, so the Maximo Nivel Team can help you schedule a check-up with a local doctor (\$65/visit).

In addition, the Maximo Nivel Team will provide general support to all program participants with what they need. For example, but not limited to:

1. Provide transportation services.
2. Provide recommended hostels and hotels or extend homestay accommodations at a discounted rate (\$20/night).
3. Continue to update all participants in-country via email and social media, and phone calls.

To prepare for a quarantine, collect the following items to bring with you:

- Passport
- Cash
- Credit cards
- Prescription medicine
- Food
- Water
- Soap
- Hand Sanitizer

COVID Safety & Protocols

The following COVID protocols are currently implemented at each Maximo Nivel institute:

- Hand gel at entry and in public areas around the institute
- Body temperature check at entry
- Mask use is required; Masks are provided if needed
- Increased cleaning and sanitization across the institute
- Less furniture in common areas for social distancing
- Adjusted classroom layout to support social distancing
- Increased signage on handwashing, coughing/sneezing
- Online-only classes and blended learning for people who prefer these approaches

If you are experiencing COVID symptoms, follow these steps immediately:

1. Advise your Maximo Nivel Field Manager or the Urgent Services Manager, depending on the time of day, immediately.
2. You will be tested for COVID at a local clinic or laboratory.
3. You will be quarantined until test results are received, which may be up to 3 days, but usually just 24 hours.
4. Depending on test results, you may return to your project/classes (if negative) or receive additional medical assistance (if positive).
5. You will continue quarantine based on doctor recommendations.
6. The Maximo Nivel team will provide ongoing support throughout the process.

If you test positive for COVID while in-country:

1. Advise your Maximo Nivel Field Manager or the Urgent Services Manager, depending on the time of day, immediately.
2. Your current accommodations will be extended for 14 days at a discounted rate (\$20/night).
3. Assuming you are in a family-stay, you will be quarantined in a private room. Breakfast and dinner are provided each day. Lunch can also be provided for an additional fee (\$10/day).
4. The local Maximo Nivel team will be in touch with you daily. A doctor can be arranged for home visits if required (\$65/visit).
5. You and your doctor will determine if extra care or hospitalization is required.
6. The local Maximo Nivel team will help you arrange a follow-up COVID test (\$100). Results are available in 1-3 days, or usually just 24 hours.

7. Depending on test results, you may leave quarantine (if negative) or receive additional medical assistance (if positive).
8. You must continue quarantine based on the doctor's recommendations.
9. The Maximo Nivel team will provide ongoing support throughout the process.

Fire

Be aware of all the marked exits close to your work area, study area, or project site.

Know the location of fire extinguishers close to your work area, study area, or project site.

With a minor fire that appears controllable, immediately call the Fire Department and then promptly direct the charge of a fire extinguisher toward the *base* of the flame.

With large fires that do not appear controllable, immediately call the Fire Department. If time allows, close all doors and windows in your area. **DO NOT** lock doors.

Evacuate the building. Walk quickly to the nearest marked exit. Tell other people to do the same. Stay calm and do not run! Do not attempt to take personal items with you.

Please assist handicapped people in exiting the building.

Smoke is the greatest danger in a fire, so stay near the floor where the air is more breathable.

If you become trapped in a building and a window is available, place an article of clothing (shirt, coat, etc.) outside the window as a marker for emergency personnel. If there is no window, stay near the floor where the air is more breathable. Shout at regular intervals to alert others to your location. Once outside the building, move to a clear area away from the affected building. Keep streets and walkways clear for emergency vehicles and personnel.

DO NOT return to an evacuated building!

Civil Disturbance & Demonstrations

Most demonstrations are peaceful, and everyone should attempt to carry on business as normal. Avoid provoking or obstructing the demonstrators. Whenever possible, simply avoid the area where the demonstration is taking place. If violence breaks out:

- Move to the safest place possible. Try to move inside, lock the doors, and close the windows.
- Call the Police and then notify Maximo Nivel.
- Alert all individuals in the area about the situation.

Natural Disasters

EARTHQUAKE

Be aware of designated safe zones close to your work area, study area, or project site.

All emergency procedures will be directed by Maximo Nivel's staff until emergency personnel arrive.

Stay calm. Emergency response efforts will require clear thinking and cooperation from everyone.

If you're close to an exit, leave the building immediately. Walk quickly, but do not run. Tell other people to do the same.

If you cannot exit the building, take cover under tables, desks or other objects that give you protection against falling glass and debris. After the earthquake subsides, make your way to the nearest exit.

Be aware at all times of dangerous structural conditions around you.

Please assist handicapped people in exiting the building.

Once outside the building, move to a clear area away from the affected building. Keep streets and walkways clear for emergency vehicles and personnel.

DO NOT return to an evacuated building.

TSUNAMI

Tsunamis are a mass of waves that are usually caused by an earthquake in the floor of the ocean. If the earthquake that causes the tsunami happens far out in the ocean, there should be time for authorities to issue a tsunami warning. However, if the earthquake happens close to shore, then you may only have a few minutes to escape.

The first wave is generally NOT the strongest. Successive waves are often larger than the first. Waves can occur minutes apart and may continue for several hours.

If you are in a coastal zone and you feel the ground shake and/or you know an earthquake has occurred, you should take evasive action.

If you notice an abrupt change in the sea level—if the ocean suddenly recedes, this is a major warning sign that there is about to be a surge of water.

Immediately move inland and move to high ground! If possible, make sure you are at least fifty (50) feet above sea level. At this height, you should be clear of any waves.

Move away from the coast. Keep moving to higher ground, and if possible move into the hills or mountains. Always head away from the coast and keep moving inland!

If you cannot head inland, then head up! If it is your only option, choose a high, sturdy building and move up as high as you can, all the way to the roof if possible.

As a last resort, if you cannot move inland or climb a high building, find a strong tree and climb up as high as you can. The stronger the tree, the higher it will allow you to climb.

If you are caught in the water, grab onto something that floats and use it to keep yourself above water.

After the tsunami subsides, do not assume it is safe to return to the coast. Always wait until the local authorities state that it is safe to return to shore.

VOLCANIC ERUPTION

When a volcano erupts, immediately tune in to TV and radio advisories to determine if you are in immediate danger.

You may be ordered to evacuate. Leave the area immediately if you're told to do so. Conversely, if you are NOT instructed to evacuate the area, stay where you are unless you are in immediate danger.

If you're in immediate danger, get to high ground. Lava flows, mudflows, and flooding are common in a major eruption.

If you're caught in a hail of rocks and debris, crouch down on the ground, facing away from the volcano, and protect your head with your arms, a backpack, or anything else you can find.

If you're very close to the eruption, breathe through a surgeon's mask or moist piece of cloth. Try to get away from the volcano as quickly as possible.

Unless you need to evacuate, the safest place you can be is inside a strong structure. Close all the windows and doors to protect yourself from ash and burning cinders. Stay indoors to minimize exposure to ash fall.

As much as possible, keep ash out of buildings, machinery, air, and water supplies.

Driving in an ash fall is very hazardous—it is likely best to stay where you are unless you're in immediate danger.

Ordered Evacuation

If an evacuation is ordered, Maximo Nivel will take the following actions:

- Notify everyone in the Maximo Nivel building.
- Call each volunteer project site and notify the onsite Director.
- Call every family-stay and other accommodations where program participants are staying.
- Send an email to every program participant who is in country.
- If possible, send an email to every participant's emergency contact.
- If possible, call every program participant's emergency contact.

The emergency meeting point is the Maximo Nivel building in each country. If you can safely make your way to the Maximo Nivel building, then do so immediately.

If you are unable to get to Maximo Nivel, then go to your family-stay or other accommodation. If that's not possible, find a safe location close to where you are. Stay with other people if possible.

Make sure you only pack the essentials. This will make moving around much easier!

Make sure you have the following items:

- Passport
- Cash
- Credit cards
- Prescription medicine

Criminal Behavior & Violence

THEFT or ATTACK

Everyone is asked to assist in keeping Maximo Nivel and its project sites safe by being alert to suspicious people. Immediately notify Maximo Nivel's International Team of any suspicious behavior.

Maximo Nivel's team will help you report any theft/loss to the Police. This is an important step because your insurance company will likely require a formal police report before reimbursing you.

If you lose your passport, you will need to go to the embassy immediately to get it replaced.

If you are the victim of a crime, DO NOT take unnecessary chances! DO NOT attempt to fight back or chase your assailant.

Notify Maximo Nivel and the Police as soon as possible. Try to have the following information:

- Nature of incident
- Location of incident
- Description and names of person(s) involved
- Description of property involved

Safety measures will be discussed in your Maximo Nivel orientation. To minimize the risk of theft or attack, it is important to store valuables in a safe and place avoid carrying large sums of cash, important documents, or expensive electronics on your person.

KIDNAPPED or HELD HOSTAGE

Stay calm no matter what! Be alert to situations that you can exploit to your advantage.

The first objective of Maximo Nivel and law enforcement is to secure your safe return.

Do not attempt to fight back or to struggle physically.

The initial 45 minutes are the most dangerous. Avoid arguments and provocative remarks. Your abductors may react explosively and become violent and abusive.

Comply with your abductors' instructions as well as you can. Try to establish rapport with your captors.

Make a mental note of all movements including transit times, direction, distances, speeds, landmarks, special odors and sounds like transportation, bells, construction, etc.

Take note of your abductors' characteristics, their habits, surroundings, speech, and the contacts they make. This information can be of great value in locating you and/or in apprehending your abductors.

No attempt to escape should be made unless your life is in *imminent danger*.

ARMED INTRUDER

If you hear a weapon fired, take cover immediately and use all available means to conceal yourself.

If you can safely escape, leave the area of danger as quickly as possible.

If you can safely do so, call the Police.

Lock all exterior and interior doors and go to the nearest classroom, office, or storage area.

Active shooters are extremely unpredictable; however, the following guidelines can be effective:

- Be silent.
- Trust your instincts.
- Understand your situation and think of effective strategies to protect yourself and others.
- Locate a place to hide that offers protection. Avoid places that trap or restrict your movement. Lock doors, close windows, close curtains and blinds, and turn off the lights.
- When law enforcement arrives, they must assume that anyone could be a threat. Be quiet, make sure your hands are visible, do not move, and follow their orders.

Sexual Assault

KEEP IN MIND

Most people imagine a rapist as a psychotic stranger lurking in an alley. However, many rapes are committed by people you may know quite well—an acquaintance, classmate, co-worker, etc.

PRESERVING EVIDENCE

Preserving evidence is critical after a sexual assault. Victims should be careful not to bathe, douche, wash clothing, urinate, defecate, or tamper with other potential evidence on their person or in the area where the attack occurred. Your first inclination may be to do one or more of the above; however, you should resist the temptation because the evidence will be vital to criminal prosecution.

REPORTING A SEXUAL ASSAULT

If you are assaulted, you should report it immediately to Maximo Nivel's International Team. The International Team will get you immediate medical attention and notify the Police. Maximo Nivel will not pressure you to file charges. That is your decision alone.

SEXUAL ASSAULT EXAMINATION

A member of your same gender from Maximo Nivel's team will take you to the nearest medical facility for a complete physical exam by a physician. The doctor will treat you for any injuries and may obtain evidence necessary for law enforcement. The doctor will also give you antibiotics to decrease the chances of venereal disease. If you would like a friend to accompany you, every effort will be made to accommodate your request.

Following the examination, a member of your same gender from Maximo Nivel's team will assist you in obtaining a change of clothing so that your clothes can be secured as evidence.

POLICE INTERVIEW

You will be brought to a police office or another location for interviewing. Maximo Nivel will try to have a specialized counselor or victim advocate available for you at this time, but this is not always possible.

The police will ask you for a brief review of the events, a description of the attacker, the direction the assailant traveled, and a description of the vehicle used, if any.

The interview serves two purposes: 1) It assists the Police in their criminal investigation; and 2) It helps you firmly establish what happened. The interview may be recorded for future reference.

Following the interview, a member of your same gender from Maximo Nivel's team will assist you in getting to your family-stay or other accommodation.

Only at your *specific request* will Maximo Nivel notify your emergency contact of the assault.

COVID Safety & Protocols

The following COVID protocols are currently implemented at each Maximo Nivel institute:

- Hand gel at entry and in public areas around the institute
- Mask use is required; Masks are provided if needed
- Increased cleaning and sanitization across the institute
- Less furniture in common areas for social distancing
- Adjusted classroom layout to support social distancing
- Increased signage on handwashing, coughing/sneezing
- Online-only classes and blended learning for people who prefer these approaches

If you are experiencing COVID symptoms, follow these steps immediately:

1. Advise your Maximo Nivel Field Manager or the Urgent Services Manager, depending on the time of day, immediately.
2. You will be tested for COVID at a local clinic or laboratory (\$100).
3. You will be quarantined until test results are received, which may be up to 3 days, but usually just 24 hours.
4. Depending on test results, you may return to your project/classes (if negative) or receive additional medical assistance (if positive).
5. You will continue quarantine based on doctor recommendations.
6. The Maximo Nivel team will provide ongoing support throughout the process.

If you test positive for COVID while in-country:

1. Advise your Maximo Nivel Field Manager or the Urgent Services Manager, depending on the time of day, immediately.
2. Your accommodations will be extended for 14 days at a discounted rate (\$20/night).
3. Assuming you are in a family-stay, you will be quarantined in a private room. Breakfast and dinner are provided each day. Lunch can also be provided for an additional fee (\$10/day).
4. The local Maximo Nivel team will be in touch with you daily. A doctor can be arranged for home visits if required (\$65/visit).
5. You and your doctor will determine if extra care or hospitalization is required.
6. The local Maximo Nivel team will help you arrange a follow-up test (\$100). Results are available in 1-3 days, or usually just 24 hours.
7. Depending on test results, you may leave quarantine (if negative) or receive additional medical assistance (if positive).
8. You must continue quarantine based on the doctor's recommendations.
9. The Maximo Nivel team will provide ongoing support throughout the process.

Updated: 29-Nov-2021

Proposed St. Mary Catholic Secondary School, Cobourg, Student Excursion to France and Spain, March 10-17, 2023.

R.A.: that the proposed St. Mary Catholic Secondary School Student Excursion to France and Spain, from March 10-17, 2023, be approved in principle and that the trip will include mandatory insurance for all travelers. Such insurance must cover school board or principal rulings for cancellation of the trip.

May 17, 2022

Administration



Peterborough Victoria
Northumberland and Clarington
Catholic District School Board

CATEGORY 5 APPROVAL FORM

To be used for travel outside of Canada or travel requiring flights

Teacher/Organizer: Curtis Chornie

School: St. Mary Secondary School

Adult Supervisors Attending: Curtis Chornie, Laura Borecki, and the rest teachers from St. Mary Secondary

Destination: France and Spain	Mode of Transportation: flight/bus
Grade/Course: all grades	Date of Submission: May 11, 2022
Departure Date: March Break 2023 (specific date To Be Determined based on flights)	Return Date: March Break 2023 (specific date To Be Determined based on flights)
Number of Students: boys: 21 girls: 21 (specific numbers to be determined)	Number of Adult Supervisors: female: 4 male: 3 (specific chaperones to be determined after approval)
Name of Travel Agent: EF Tours	Type of Excursion: <input checked="" type="checkbox"/> Curricular <input type="checkbox"/> Co-instructional
Total cost to be paid by each Student: \$ 3564 (includes the Individual Payment Protection Plan Plus).	

Summary of Proposed Activity: We will be travelling from Paris to Barcelona, stopping in Bordeaux, Biarritz, San Sebastian, Pamplona, and Zaragoza along the way. Please see the itinerary attached for further information

Curricular Relevance: (provide the overall expectations addressed) Please see the attached information listing the educational objectives/curriculum expectations.

Estimated Cost for Entire Group: The student cost for the trip is \$3564, which includes accommodation, travel, breakfast and dinner, as well as all programs, tours, and a 24/7 Tour Guide. Full insurance is included and mandatory for the trip. Total Cost: \$149,688 (based on 42 students).

Anticipated Sources of Revenue:

Accommodation	\$ included in the \$3564	School Accounts	\$
Travel	School bus to and from the school to be covered by the EF Tours stipend if possible or by each individual student if needed.	School Fund-raising	The fundraising will be based on student/parent interest and will be determined at a later date. Monies raised by each student will be go toward each student's trip and all monies will be vetted through the office.
Cost of Supply Teachers	\$ To be covered internally by the school and by the EF Tours stipend.	Student/Parent share	\$3564
Meals	Included in the \$3564. Students will pay for their individual lunches.	Other:	\$

Other	\$	Other: Teacher contributions,	
Total	\$ 3564 X 42 = \$149,688	Total	\$ 3564 X 42 = \$149,688

It is understood that this excursion will not proceed without the approval of the Board and signed parental forms completed.

Checklist of Criteria: Include all of the applicable information below in the package submitted to the Superintendent

<input checked="" type="checkbox"/> Itinerary (including Mass if on the weekend)	<input checked="" type="checkbox"/> Information and consent letter to parents
<input checked="" type="checkbox"/> Contract Information	<input checked="" type="checkbox"/> Liability waivers signed
<input checked="" type="checkbox"/> Additional Medical Coverage needs considered	<input checked="" type="checkbox"/> Supervision ratio in alignment with A.P. 305
<input checked="" type="checkbox"/> History of Excursion – number of years: <u>10 similar</u>	<input checked="" type="checkbox"/> List of destination/emergency phone numbers provided <u>(to be determined)</u>
<input checked="" type="checkbox"/> Certification required by staff attending: <u>NA. itinerary</u>	<input checked="" type="checkbox"/> Passports (if required) <u>(copies will be made)</u>
<input checked="" type="checkbox"/> Educational objectives stated <u>a few different locations</u>	

☒ This excursion complies with the OPHEA Guidelines for the High Care Activities listed below: before the trip.

<u>Cristo Chuma</u> Teacher Signature	<u>May 12, 2022</u> Date
<u>J. Soler</u> Principal Signature	<u>May 2, 2022</u> Date
<u>[Signature]</u> Superintendent Signature	<u>May 17 2022</u> Date

PROPOSAL FOR TRIP TO EUROPE
"Paris to the Pyrenees"
St. Mary Secondary School
Friday, March 10th to Sunday, March 19th, 2023
(Dates may vary slightly)
Group Leader/Teacher: Curtis Chornie

Contents of this Proposal Package:

- Category 5 Approval Form
- Educational Objectives
- Subject Connections
- Itinerary
- About EF Tours
- EF Contract (Booking Conditions)
- Information on EF Insurance Policy (Mandatory/Included for all trip participants)
- Letter Confirming Mass Attendance
- Informed Consent/Permission Form for Education Trips – Category 5
- Release and Indemnification Form for Education Trips – Category 5
- Release and Indemnification Form/Contract Agreement - Trip Specific

NOTE:

1. Specific Itinerary details such as departure and arrival times, accommodation locations, mass times, etc. will be arranged closer to the travel date.
2. Actual dates of travel may vary, but travel will occur during March Break 2023 and may overlap the week prior and/or following.
3. "Accommodation" cost is an estimate based on 60% of total package price, and includes meals (B/D daily), coach bus, accommodation and attractions. "Travel" covers airfare only, and is based on 40% of total package price. No further cost breakdown is available at this time.

Educational Objectives

Curriculum Expectations addressed:

Grade 9 -12 International Languages

Demonstrate knowledge of the culture of countries where the language is spoken in a variety of activities (e.g., identify local customs of a country where the language is spoken)

Visual Arts Curriculum

- Examine and experience the Louvre, home to treasures like Leonardo da Vinci's Mona Lisa.
- Explore and experience the Plaza de Catalunya and Plaza Espana in Spain.

History Curriculum:

- Demonstrate an understanding of the nature of empires by discussing the influences of past empires as well as various faiths, on France and Spain.
- Evaluate significant changes in the international community from 1900 to the present.
- Assess various types of interactions that have occurred among diverse peoples and cultures, and the impact of these interactions, since the sixteenth century.
- Explain how key Western beliefs, philosophies, and ideologies have shaped the West and the rest of the world since the sixteenth century.
- Assess the range and diversity of concepts of citizenship and human rights that have developed since the sixteenth century.
- Students will investigate a range of factors that contributed to the rise, success, and decline of various ancient and pre-modern societies throughout the world and will examine life in and the cultural and political legacy of these societies.
- Students will analyze key social, economic, and political structures and developments in three or more flourishing societies/civilizations, each from a different region and a different period prior to the 1500.

Civics Curriculum:

- Students will analyze current political issues, and assess methods and processes that can be used to influence relevant political systems to act for the common good

International Politics:

Students will analyze the role of ideology, diplomacy, and conflict, including conflict-related to decolonization, in the evolution of politics in and relations between various countries around the world in the past century.

Other Educational Benefits:

- Students will be able to make connections with places and people that they have only read about or seen in the media.
- Students will apply prior knowledge as well as gain further knowledge and insight into these places, and the geography which identifies them.
- Students will gain further knowledge and insight into the historical importance of France and Spain in past and current world affairs.
- They will be exposed to various viewpoints of ethnic, religious and societal differences between France and Spain and their cultures, in relation to their own Canadian identity.

Linguistic Objectives

- Students will be exposed to a variety of languages and language structures, and begin to use everyday greetings in their daily communication and transactions.

Spiritual

- By visiting countries that have suffered religious persecution, students will increase their awareness of their own religious beliefs and be able to compare their own views to those held throughout the ages.
- By attending a Mass in France/Spain, students will be able to appreciate the works of art, architecture and their significance to the Catholic faith.

Global Learning Model Pillars:

Growth Mindset

- Saying yes to an adventure outside of community, city and country.
- Planning, preparing and anticipating daily activities and travels independently.
- Speaking a new language or practicing a language in the real world with locals.

Personal Growth

- By sharing a room with other students, students will have the opportunity to enhance cooperation and conflict resolution skills.

- Students will learn the importance of following a schedule and travel itinerary as well as navigating the transportation systems.
- Students will increase in confidence and will foster life skills of self-reliance and decision-making.
- Students will learn to budget money while on the trip and save monies to aid in paying for the trip

Global Perspective

- Students will develop an awareness of how understanding other cultures leads to a greater understanding of their own culture and builds tolerance.
- Develop a better sense of 21-century global learning and how our world is interconnected in many ways.

Inspiration and Action

- Increased independence.
- Desire to travel and broaden global perspective.
- Champion change and awareness in local communities.

Paris to the Pyrenees

"A walk about Paris will provide lessons in history, beauty, and in the point of Life." -Thomas Jefferson

History

Paris:

Discover the city on the Seine, beginning with the imposing **Arc de Triomphe**, commemorating Napoleon's Grande Armée. The triumphal arch is in honour of those who fought for France, in particular, those who fought during the Napoleonic Wars. Engraved on the inside and at the top of the arch are all of the names of the generals and wars fought. There are inscriptions in the ground underneath the vault of the arch which include the Tomb of the Unknown Soldier from World War I where the Memorial Flame burns.

Take a drive down the elegant **Champs-Élysées** to the **Place de la Concorde**. The 3300-year-old pink granite obelisk with the gilded top in the middle of Place de la Concorde once stood in the Temple of Ramses at Thebes (today's Luxor) and was given to France in 1831 by Muhammad Ali, viceroy and pasha of Egypt. The female statues adorning the four corners of the square represent France's eight largest cities.

Pass the **Conciergerie**, where prisoners of the Revolution spent their final days, and see **Les Invalides**, Louis XIV's grand retirement home for wounded soldiers. You'll also see the **École Militaire**, where Napoleon graduated to lieutenant and was told he'd go far if circumstances allowed. Marvel at the **Eiffel Tower** – the 6,000-ton centerpiece for the 1889 World's Fair. You'll hear the story of how this impressive—but once highly controversial—symbol of Paris was spared the wrecking ball in 1909. Pass the **Opéra Garnier**, where the famous Phantom of the Opera haunted his dear Christine, and marvel at **Église de la Madeleine**, designed as a temple of glory for Napoleon's army.

Optional Excursion to Versailles: Join an optional half-day excursion to Versailles, the elaborate palace of Louis XIV. Here, the Sun King held court in the most lavish style imaginable. At one point, 1,000 nobles were attended by 4,000 servants inside the palace, while 15,000 soldiers and servants inhabited the annexes. Stroll through the elegantly landscaped gardens designed by André Le Nôtre, tour the State Apartments of the King himself, walk through the historic Hall of Mirrors, admire the ornate decor of the State Apartments of the Queen, and enjoy free time for lunch.

Loire Valley:

Your excursion into the Playground of the Kings includes a visit to the most romantic château in the region: the exquisite **Château de Chenonceau**. Beginning in the 1500s with Catherine Bohier, Diane de Poitiers and Catherine de Médici, an extraordinary succession of women each had a strong hand in the design of the castle.

Biarritz:

As your tour director introduces you to the town of **Biarritz**, enjoy views of the Atlantic and the town's sandy beaches. The area has been a favorite among international royalty since the early 19th century.

St. Jean de Luz and San Sebastian:

Make your way to the charming fishing town of **St. Jean de Luz**, where your tour director leads a sightseeing tour of this popular resort. Louis XIV married the Infanta Maria Teresa here in 1660. Continue through the Basque region for your director-led sightseeing of oceanside **San Sebastián** (known as Donostia in Basque). While in the **Old Town**, notice the numbers on the balconies above. These used to be ringside seats for bullfights.

Pamplona:

Explore Pamplona, a town best known for its annual **Fiesta de San Fermín**, and especially its highlight, the running of the bulls. This dangerous but exciting tradition is said to have started in the 13th century as a way to move the animals through the town to be sold at market. Ernest Hemingway set his novel *The Sun Also Rises* amid the bullfights of Pamplona. See the **Plaza de Castillo**, the former bullring built in 1847. Today, the plaza houses the autonomous provincial government and boasts elegant tree-lined streets.

Barcelona:

Barcelona is Spain's second-largest city and the capital of Cataluña. Queen Isabella and King Ferdinand V received Columbus in Barcelona upon his return from the Americas in 1493. Barcelona played a prominent role in the overthrow of Spain's monarchy in 1931, and was also the last city in Spain to surrender to Franco in 1939.

Marvel at the **Monumento a Colon**, built in honor of Christopher Columbus ("Columbus" is Colon in Spanish). Located at the site where Columbus returned to Spain after his first voyage to the Americas, it is a commonly held belief that instead of pointing to the west towards the New World, the statue points east towards Columbus's supposed home city of Genoa. This, however, is not true, as the statue points south-southeast. It is more likely that the statue is situated in the current way simply to have Columbus point out to sea underscoring his achievements in naval exploration.

World Religions

Paris:

Your walking tour of Paris centers around the **Île de la Cité**, considered the birthplace of Paris. This island surrounded entirely by the Seine has been inhabited since the 3rd century B.C. and was the political and religious center of France for centuries. Île de la Cité houses three of Paris' most important buildings: **Notre Dame Cathedral**; the **Conciergerie**, Paris' first prison; and **St. Chapelle**, the Gothic Catholic church.

Built between 1163 and 1361 over the remains of an ancient Roman temple, it was at **Notre Dame Cathedral** that Napoleon crowned himself emperor in 1804. Victor Hugo once described the sculptured façade of Notre Dame as "a vast symphony in stone." Hugo's novel *The Hunchback of Notre Dame* helped inspire a 23-year restoration of the cathedral that began in 1841. Step inside to admire the stained-glass rose windows and seemingly weightless vaulted ceilings.

Pamplona:

Marvel at Pamplona's proud **cathedral**, dating from the 14th century; its Neoclassical and Baroque façade complements its Gothic interior.

Zaragoza:

A quintessential Iberian city, Zaragoza was founded by Caesar Augustus in 19 B.C. Part of the Aragón region, Zaragoza was a hub of Muslim activity in Moorish times. Visit the **Basilica del Pilar**, whose central pillar is said to have been a gift from the Virgin Mary to St. James. Also see the building that housed Zaragoza's 16th-century stock exchange.

Barcelona:

Your guided tour takes you past the controversial and still unfinished **La Sagrada Família** (the Church of the Holy Family). This masterpiece of twisting spires and colorful mosaics was designed by Gaudí, who estimated it would take 200 years to complete. Christian symbolism can be found in all of Gaudí's work, but the most evident example of its application is this church, which tells the life of Jesus and the history of the faith. To that end the church has been built over the years according to Gaudí's original idea, which expresses the Catholic faith in the architecture: Jesus and the faithful, represented by Mary, the apostles and the saints. This can be seen in the eighteen bell towers, which symbolize Jesus, the Virgin Mary, the four evangelists and the twelve

apostles; on the three facades, which represent the human life of Jesus (from birth to death); and in the interior, which suggests the celestial Jerusalem, where a set of columns, dedicated to Christian cities and continents, represent the apostles. Although incomplete, the church is a UNESCO World Heritage Site, and in November 2010 was consecrated and proclaimed a minor basilica by Pope Benedict XVI.

In addition, the 14th-century **Barri Gòtic** is the oldest surviving part of Barcelona and is home to the stunning **Barcelona Cathedral**, built in the Mediterranean Gothic style.

Optional Excursion to Montserrat: Journey northwest of Barcelona on a half-day excursion to Montserrat. Its mountain setting provides a dramatic backdrop for the 9th-century monastery whose basilica houses the Black Virgin Mary of Montserrat. Legend has it that Benedictine monks could not move the statue to construct their monastery, so instead they built around it. You may even hear the renowned boys' choir during your visit.

The Arts

Paris:

Built to defend the city in the 13th century, the **Louvre** today safeguards one of the world's greatest art collections. Enter the museum through world-renowned architect I.M. Pei's glass pyramid, constructed in 1989. Inside, discover priceless antiquities from Asia, Greece and Rome. You'll also see precious objects from the Middle Ages and the Renaissance, as well as iconic European paintings such as the *Mona Lisa*. Artists Edgar Degas, Henri Matisse, Claude Monet, Pierre-Auguste Renoir, and Henri de Toulouse-Lautrec have all called Paris home.

Barcelona:

Barcelona, known as "La Gran Encisera" (the Great Enchantress) has inspired countless artists—Miró, Picasso and Dalí all lived or studied here at the beginning of their careers.

Gaudí's **Parque Guell**, a UNESCO World Heritage Site, is a beautifully landscaped park is decorated with playful Modernist mosaics. Visit the **Room of a Hundred Columns**, a covered market with 84 pillars, and see the **Casa-Museu**, where Gaudí lived from 1906 to 1926.

Optional Barcelona Flamenco Evening: To better understand the soul of Spain, choose to attend an optional flamenco performance in the evening. Born of Indian, Moorish, Arabian and gypsy influences, flamenco dance is a passionate display of complex footwork, dramatic poses and colorful costumes, accompanied by song and guitar. Marvel at the intricate rhythms created by a dancer's steps, castanets (wooden finger cymbals) and clapping.

Business

Barcelona:

Stroll down **Las Ramblas**, the tree-lined pedestrian boulevard that W. Somerset Maugham called "the most beautiful street in the world." Wander among the newspaper kiosks, flower and bird stalls, performers, and local shops. Restaurants, cafés and hotels abound, as do tourists and locals alike, offering a chance for students to see firsthand a variety of marketing practices and business approaches and compare and contrast them to those in North America.

This information contains potential subject links for EF's Paris to the Pyrenees tour. Groups may or may not choose to take part in the activities listed or visit the sites listed based on the final itinerary chosen. The information presented is not inclusive of provincial curriculum expectations and does not take into account prior learning, individual learning needs, or in-class delivery of required curriculum.



Educational Tours

Watch videos, read
reviews, and enrol on your
teacher's Tour Website

eftours.ca/







This is also your tour number

PARIS TO THE PYRENEES

10 or 12 days | France | Spain

The Pyrenees separate Spain and France, making for an interesting blend of the two cultures. Bookended by Paris and Barcelona—where some of the world's best art and architecture are on display—border cities like Biarritz, San Sebastián, and Pamplona show subtle variations in French and Spanish culture. Experience the local flavor in the plazas and cathedrals.

EVERYTHING YOU GET:

-  **Full-time Tour Director**
-  **Sightseeing:** 3 sightseeing tours led by expert, licensed local guides (4 with extension); 3 sightseeing tours led by your Tour Director; 2 walking tours (3 with extension)
-  **Entrances:** Louvre; Notre-Dame Cathedral; Chenonceau; Park Güell; with extension: Palacio Real; Prado
-  **weShare:** Our personalized learning experience engages students before, during, and after tour, with the option to create a final, reflective project.
-   **All of the details are covered:** Round-trip flights on major carriers; comfortable motorcoach; AVE high-speed train with extension; 8 overnight stays in hotels with private bathrooms (10 with extension); European breakfast and dinner daily



Anyone can see the world.

YOU'RE GOING TO EXPERIENCE IT.

As you can see, your EF tour includes visits to the places you've learned about in school. That's a given. But it's so much more than that. Immersing yourself in new cultures—surrounded by the people, the language, the food, the way of life—creates inspirational moments that can't be listed in an itinerary. They can only be experienced.

And the experience begins long before you get your passport stamped and meet your **Tour Director** in your arrival city. It begins the moment you decide to go. Whether it's connecting with other travellers on Facebook, Twitter, or Instagram, or delving deeper into your destinations with our personalized learning platform, **weShare**, the excitement will hit you long before you pack your suitcase.

When your group arrives abroad, everything is taken care of so you can relax and enjoy the experience. Your full-time Tour Director is with your group around the clock, handling local transportation, hotels, and meals while also providing their own insight into the local history and culture. **Expert local guides** will lead your group on sightseeing tours, providing detailed views of history, art, architecture or anything you may have a question about.

When your journey is over and you're unpacking your suitcase at home, you'll realize the benefits of your life-changing experience do not end. They have just begun.

@EFtours I attribute my college semester abroad to the love for travel I discovered on an EF Tour in high school #traveltuesday

— MELISSA, TRAVELLER



Via Twitter



CHECK OUT WHAT A TOUR IS ALL ABOUT

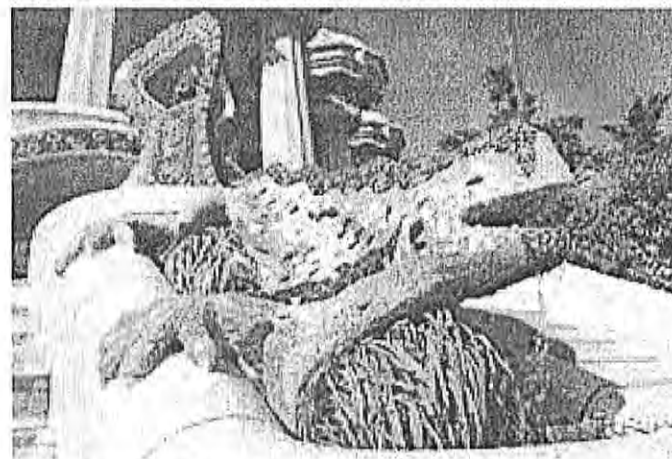
Watch the videos at
eftours.ca/

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Your teacher's Tour Website



Learn from your Tour Director
and expert local guides.



Via Instagram

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What you'll experience on your tour

Day 1: Fly overnight to France

Day 2: Paris

- Meet your Tour Director at the airport in Paris, the City of Light. During your stay you'll get a taste of Parisian style as you ride down the Champs-Élysées, an elegant boulevard packed with high-fashion boutiques. Pass the Place de la Concorde and the Arc de Triomphe and strike a pose in front of the Eiffel Tower. At the École Militaire, see where a promising young Napoleon launched his rise to power. I.M. Pei's iconic glass pyramid marks the entrance to the renowned Louvre, home to treasures like Leonardo da Vinci's *Mona Lisa*. Then, admire the Notre-Dame Cathedral's sculptured façade, stained-glass rose windows, and seemingly weightless vaulted ceilings.
- Take a walking tour of Paris: Opéra district; Place Vendôme; Rue du Faubourg St. Honoré; Tuileries.
- Visit the Louvre.

Day 3: Paris

- Take an expert-led tour of Paris: Place de la Concorde; Champs-Élysées; Arc de Triomphe; Les Invalides; Eiffel Tower.
- Visit Notre-Dame Cathedral.
- Time to see more of Paris or
 - visit Versailles.

Day 4: Loire Valley | Bordeaux

- Travel to the Loire Valley.
- Visit Chenonceau.
- Continue to Bordeaux.

Day 5: Bordeaux | Biarritz

- Take a tour of the Dune du Pilat, the tallest sand dune in Europe.
- Travel to Biarritz.
- Take a tour of Biarritz.

Day 6: Biarritz | Pamplona

- Cross the Spanish border.
- Take a tour of San Sebastián: Old Town.
- Walk up Monte Urgull for beautiful views of San Sebastián.
- Continue on to Pamplona, where the thunder of hooves and the thrill of the race draw thousands of eager spectators (as well as daring participants) every year.
- Take an expert-led tour of Pamplona: Plaza del Castillo; Pamplona Cathedral.

Day 7: Pamplona | Barcelona

- Travel via Zaragoza to Barcelona, an art lover's dream city and the place where masters like Miró, Picasso, and Dalí flourished. During your stay you'll explore open-air plazas dotted with avant-garde gems, like the Plaza de Catalunya and Plaza España. Snap photos of the twisting spires of La Sagrada Família and the Magic Fountain of Montjuïc, which delights with dazzling light and water shows. From atop Montjuïc Hill enjoy panoramic views of the harbour below. Here you'll also find the 1992 Olympic Stadium. Marvel at the landscaped greenery and playful Modernist mosaics on your visit to Park Güell. Flower vendors and street performers greet you on your walking tour of the tree-lined Las Ramblas.

Day 8: Barcelona

- Take an expert-led tour of Barcelona: La Sagrada Família; Montjuïc Hill; Barrio Gótico.
- Visit Park Güell.
- Take a walking tour of Barcelona: Las Ramblas
- Enjoy a free evening or
 - attend a Barcelona Flamenco evening.

Day 9: Barcelona

- Time to see more of Barcelona or
 - visit Montserrat.

Day 10: Depart for home

• 2-DAY TOUR EXTENSION

~~Days 10-11: Madrid~~

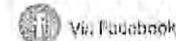
- Travel by AVE train to Madrid.
- Visit the Prado.
- Take an expertly guided tour of Madrid: Puerta del Sol; Plaza Mayor.
- Visit the Palacio Real.

~~Day 12: Depart for home~~



Barcelona was awesome. Best trip of my life.

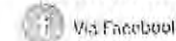
- NICOLE TRAVELLER



Via Facebook

My daughter just got home from France & Spain and I cannot say enough good things about her trip! We're already looking forward to picking a trip for next year! THANK YOU ER!

- NICKIE, PARENT



Via Facebook

TOP THREE THINGS I WILL SEE, DO, TRY, OR EXPLORE

1. _____

2. _____

3. _____

— The easiest ways to —
ENROL TODAY



Enrol on our website
 eftours.ca/enrol



Enrol by phone
 1-800-263-2806
Enrol by fax
 1-800-556-6046



Mail your Enrolment Form to:
 EF Educational Tours
 80 Bloor Street West, 16th Floor
 Toronto, ON M5S 2V1

My daughter has gained such an amazing view of the world and history from this experience. She has not stopped talking since I picked her up at the airport. Thank you for all the organization, helpful hints, flexible payment plan and knowledgeable tour guides.

—CHARLOTTE, DAUGHTER TRAVELLED JUNE 2014



Tour review

THE WORLD LEADER IN INTERNATIONAL EDUCATION

For over 50 years EF has been working toward one global mission: Opening the World Through Education. Your teacher has partnered with EF because of our unmatched worldwide presence, our focus on affordability, and our commitment to providing experiences that teach critical thinking, problem solving, collaboration, and global competence.

- We always offer the lowest prices, guaranteed so more students can travel.
- All of our educational tours feature experiential learning activities and visits to the best sites.
- We're completely committed to your safety. We have more than 500 schools and offices in over 50 countries around the world, so local EF staff members can react quickly and in person wherever you travel.
- Your full-time Tour Director is with your group every step of the way on tour, providing insight about your destinations as well as great local tips.

Questions?

From trip protection to better understanding what's options are available to you, our Traveller Support Team has all the answers. Get in touch at travellersupport@ef.com or 1-800-263-2806.

For complete details on all of our policies, please see our full [Booking Conditions](#).





Who we are

For over 50 years, Education First has led the educational travel industry, proudly partnering with schools and educators to transform the way students look at the world—and themselves. Our global presence and focus on safety and stability in times like these are some of the main reasons why schools and parents choose EF. And why we're the world leader in international education.

EF partners with teachers and schools to build diverse international and domestic travel programs that complement school curricula with experiential learning, helping students to gain new perspectives and build skills for the future. We collaborate with educators to create global education programs that broaden students' horizons, bring their classrooms to life, and challenge students to step outside of their comfort zones.

Commitment to Safety

The safety of our travellers always has been and always will be our first priority.

Risk Mitigation

EF's Risk Management Guidelines help our dedicated Safety and Incident Response Team—available 24 hours a day, 365 days a year—anticipate and address on-tour challenges in a flexible and swift way. And our global presence is truly unmatched. We have on-the-ground staff in over 50 countries and close working relationships with Canadian and international authorities, giving us the experience and local knowledge to keep our groups safe. Plus, EF conducts background checks on all adult travellers 20 years and older (at no cost to them or the school district).

Peace of Mind Program

This year made it pretty clear: Travel plans can change in a snap due to unforeseen circumstances. We want you to feel confident in sending students on tour and feel good about the investment they've made—that's why we provide EF's exclusive Peace of Mind Program at no cost to all travellers.

Schools can change current travel dates, work with EF to modify the current tour or find a brand new tour. Additionally, schools can cancel the tour and all travellers will receive a transferable EF Future Travel Voucher for all amounts paid.

Liability Insurance

All school districts, schools, and teachers travelling with EF are automatically insured under EF's \$50 million USD General Liability Policy for third party claims

and legal defense costs related to bodily injury or property damage, regardless of whether or not the tour is affiliated with the school or school district. EF can provide a Certificate of Insurance at the school district's request to show proof of coverage.

Risk-free Enrolment Period

For tours travelling between October 1, 2022 and September 30, 2023, you will have the option to cancel your tour for any reason up to 150 days prior to your tour's departure. EF will refund 100% of the money you paid to EF, including the \$199 non-refundable deposit and the cost of the Global Travel Protection Plan.

EF COVID Care Promise

If any EF customer is diagnosed with COVID-19 while on tour, we'll help facilitate the care and support they need. For specific details on the EF COVID Care Promise, visit eftours.ca/coverage-flexibility

Global Travel Protection Plan

All students are encouraged to purchase the Global Travel Protection Plan offered through Chubb Insurance Company of Canada. This insurance policy protects students in case of a medical emergency while on tour and provides cancellation and interruption coverage at the individual and school board levels.

Travelling together, safely

As the world opens and we all get ready to travel again, your students' health and safety will continue to be our top priority. We want you to travel confidently, which is why we're taking the steps to help keep our groups as healthy and safe as possible. We're proud to have earned the World Travel & Tourism Council's Safe Travels stamp—the world's first ever global safety and hygiene stamp for Travel & Tourism, designed specifically to address COVID-19 and similar outbreaks.



Global partnerships

We have strong, long-established relationships with some of the largest airline, hotel, and transportation companies, global governmental agencies, and health organizations. These partnerships, along with our leadership roles in major industry organizations, mean that we are actively shaping new worldwide cleanliness and safety standards.



Travel preparation

All travellers and parents will receive information about local COVID-19 guidelines and regulations expected to be in place during their tour.



Traveller health

We have policies in place to support traveller health before and during our tours. Depending on destination guidelines, travellers may be asked to complete a self-administered, pre-departure health screening that could include things like a temperature check to make sure they don't have a fever. On tour, EF groups are covered by our COVID Care Promise. If any EF customer is diagnosed with COVID-19 while on tour, we'll help facilitate the care and support they need.



On-tour experience

We do everything we can to maintain the integrity of our tour experiences, and our travellers' safety comes first. If we need to adjust an itinerary to, say, avoid a crowded location at a peak time or follow local health and safety guidance, we're able to do so quickly and easily. Our on-the-ground presence in the areas where we travel means we're continuously working with our local partners such as tourist sites and restaurants to provide as safe an experience as possible.



Hotels

We partner with hotels that practice enhanced cleaning measures such as frequent cleaning of common areas and thoroughly disinfecting rooms between guests.



Private motor coach

Your private coach will be thoroughly cleaned daily, and high touch areas will be wiped down throughout the day. Our bus drivers will be trained in best practices to provide the safest possible environment.



Hand sanitizer

Hand sanitizer will be provided on buses and at hotels. We also highly recommend travellers bring their own personal hand sanitizer for use throughout the tour.



Tour Director & local staff

All our local staff, including your expert Tour Director, will be ready to explain guidelines in the destinations you are travelling to. Your Tour Director and our Safety and Incident Response team are trained on how to support travellers should you or your students feel ill during your trip.



Looking ahead

As we enhance and innovate on our own health and safety protocols, we'll continue to monitor guidance from the Government of Canada, Public Health Agency of Canada and local and federal authorities worldwide. We will incorporate new procedures where appropriate as part of the comprehensive safety measures that are standard on every EF tour.

Questions?

Call us at 1-800-263-2806

<https://www.eftours.ca/help-centre/policies/coverage-flexibility>

Approving student travel with EF

A resource for school principals, superintendents, and senior administrators



We're a trusted global education company. Here's why.

- We have over 500 schools and offices worldwide
- Over one million people experience our programs every year
- We've been operating since 1965, with our Canadian offices opening in 1985
- Our programs are uniquely designed using our **Global Learning Model**, specifically created for Canadian educators

Our safety and support teams are truly unmatched. We have:

- A **Safety and Incident Response Team**—comprised of industry experts, healthcare experts, and professionals—that's available 24 hours a day, 365 days a year
- A **Traveller Support team** based in Toronto, plus a team of licensed Tour Consultants dedicated to helping teachers and administrators with trip planning. In addition to on-the-ground staff in every country we travel to, and a Tour Director you can contact anytime, anywhere
- **Free experiential training programs**, which prepare teachers to lead their groups safely and successfully, before going on tour
- A flexible **6:1 student to chaperone ratio**—for every six students who travel with us, an additional parent or teacher travels for free
- A **Safe Traveller Agreement** that follows health and safety guidelines from the Government and Public Health Agency of Canada, and local and federal authorities

We have flexible pricing and policies that make travel possible, including:

- Groups can change their travel plans at any point under our Peace of Mind Program
- Travellers can add industry-leading insurance plans to every tour, including the **Global Travel Protection Plan** and **Payment Protection Plan**. Learn about how to protect your investment with us.
- **School Districts are automatically insured** under our \$50 million General Liability Policy
- We're dedicated to providing the lowest prices. To promote accessibility and skill-building, the earlier students enrol for tour, the more time they have to fundraise, work, and pay for their trip.

Did you know:

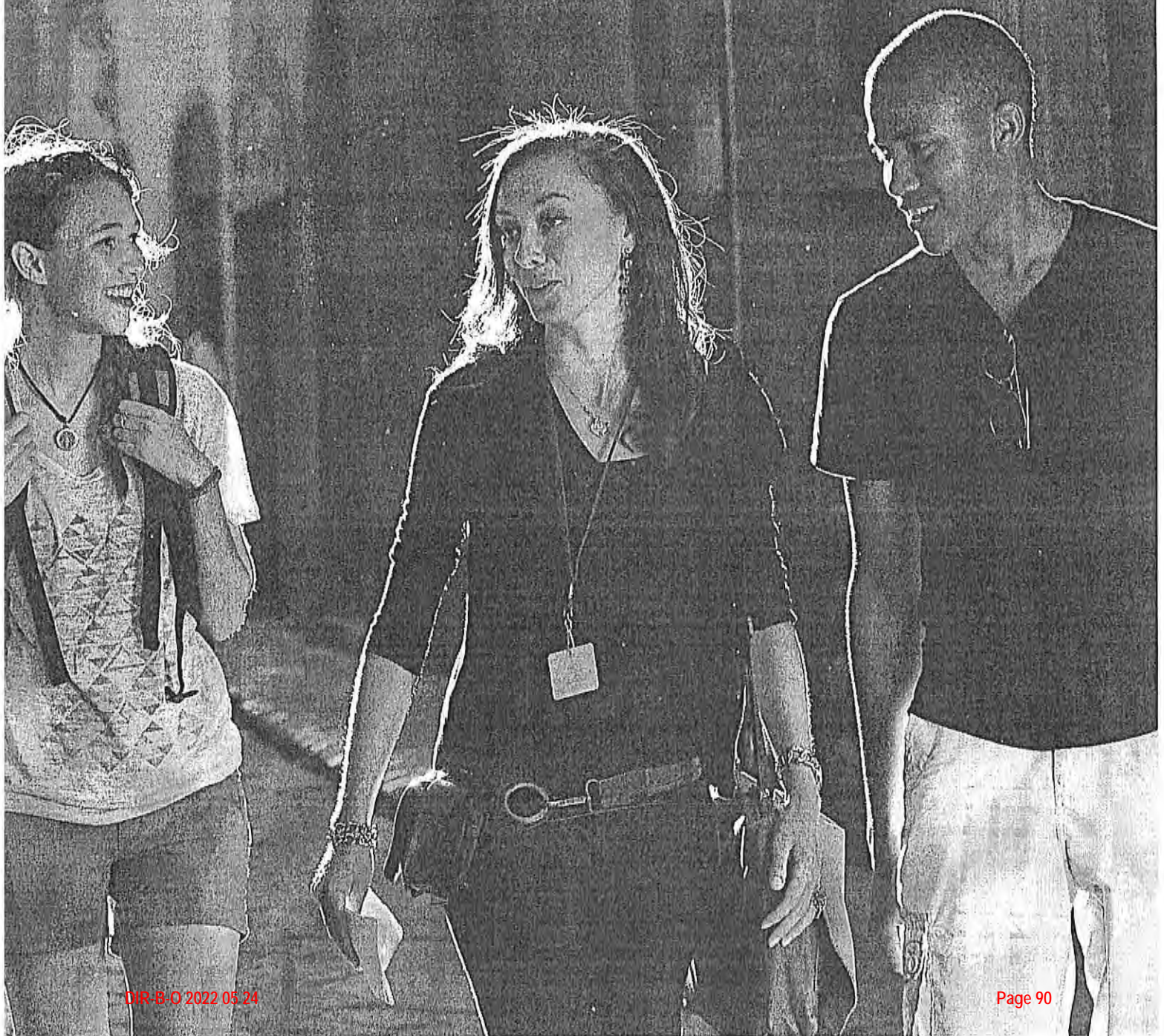
We're serious about responsible travel

- Our program, Hello Zero, is committed to achieving carbon negativity every year
- We're proud partners with **World Animal Protection**

We offer free lesson plans from our educational partners

- Our free digital content is created in partnership with the Anne Frank House, the MoMA, Juno Beach Centre, Historica, Canadian Geographic, and more
- We have a list of partners we collaborate with globally to provide EF-exclusive programming on tour

EF Booking Conditions



These Booking Conditions are valid for EF Educational Tours (Canada) departing on or after October 1, 2022. For Customized Tours, please also refer to any provided addendums specific to that tour program. All international tours (those travelling outside of North America) are operated by EF Education First International, Ltd., Switzerland. All domestic tours (those travelling within North America) are operated by EF Tours Canada, Ltd. EF Institute for Cultural Exchange, Ltd. (Canada) only provides marketing services related to the tour programs and is referred herein together with EF Education First International, Ltd. and EF Tours Canada, Ltd. as "EF".

What's included in your program price?

- Round-trip economy-class flights, including fuel surcharges, airport improvement fees, security charges, transfer, arrival, and departure taxes
- Accommodations in hotels with private bathrooms, roomed in triples or quads, unless otherwise indicated on your itinerary
- Continental breakfast and dinner daily in Europe, as specified. For non-European destinations different meal plans may apply
- Lunches on cruise ships (where applicable)
- Comprehensive sightseeing tours and excursions led by licensed local guides and cultural activities as specified
- Airport transfers and transportation between destination cities
- Select entrance fees and theatre tickets as specified
- A Tour Director available 24 hours a day for all tours, from when you arrive at the airport of the first city on your tour itinerary until you depart from the airport of the last city on your tour itinerary, except where specified
- Support from EF offices worldwide
- EF walking tours, orientation tours, and Tour Director-led sightseings as specified
- Transportation to and from walking tours via coach or public transportation
- Cruises, trains, and ferries as specified
- Customary gratuities for tours travelling within North America (for your Tour Director, local guides, and coach drivers)
- Professional night security at your hotel for tours within North America
- 24-hour worldwide emergency service
- EF's Peace of Mind Program
- EF backpack and luggage tag for each tour
- Preliminary processing services by EF staff
- Dedicated pre-tour support from a Tour Consultant and Traveller Support Team located in Canada
- For residents of Quebec: Office de la protection du consommateur (OPC) Travel Agent Compensation Fund (FICAV) contribution of \$3.50 per \$1000 effective November 1, 2021. Between January 1, 2019 to October 31, 2021, the contribution was not due.

What's not included in your program price?

- Beverages and lunches (except where specified)
- Optional excursions (except where specified)
- Transportation to free-time activities
- Expenses caused by airline rescheduling, cancellations or delays caused by the airlines, bad weather, or events beyond EF's control
- Any applicable baggage fees charged by the airlines
- Adult supplement, roomed in twin accommodation (if applicable)
- Weekend supplement (\$50 for any flight departing Friday, Saturday, or Sunday in either direction) or High Season Surcharge (\$65 for any flight departing on Thursday, Friday, Saturday, or Sunday of a peak travel period based on airline rates and/or capacity)
- Global Travel Protection Plan
- Payment Protection Program
- Customary gratuities for tours travelling outside North America (for your Tour Director, local guides, and coach drivers)
- Passport, visa, vaccinations, reciprocity fees, or any other destination entry or exit requirements and/or fees
- Portage

Group travel

How does group travel work?

We believe that all students should have the opportunity to travel, which means we do everything we can to keep our program prices the lowest in the industry without sacrificing quality. One of the ways we do that is by combining groups to fill a tour bus, so that all travellers help cover the cost of the bus, the Tour Director, local guides, etc. Consolidating groups also allows travellers to meet students from other schools, although groups may not be at the same age level. Group travel requires flexibility. Depending on your group's size, you may be combined with other groups and travel together on the same tour. To best serve the group as a whole, your requested tour dates and itinerary may be modified. This is why we ask for a range of dates during which your group is able to travel, as well as alternative destination choices.

How does EF keep its prices so low?

By allowing EF flexibility with your tour and travel dates, EF is able to offer our travellers the best possible value while maintaining high quality.

What is group consolidation?

EF's Program Prices are based on a minimum of 35 full-paying travellers, with the exception of some Customized Tours and private groups. To qualify for these low prices, we may combine smaller groups into a larger one to achieve the required number of travellers. This ensures our travellers receive the best value and allows you to meet teachers and students from other schools, although groups may not be of the same age level.

What if my group can't be booked on our requested tour?

If we are unable to consolidate your group on your chosen tour, we will offer you a comparable tour. The new tour's Program Price will apply. Please keep in mind that the replacement tour may not include all countries on the original tour. In the event we cannot offer for booking a tour comparable to your first-choice tour, travellers can opt to receive a full refund. Once a program is booked, EF's Standard Cancellation Policy applies. EF defines a comparable tour as having 50% of the same overnight destinations as your requested tour.

Will my tour itinerary change?

While we make every effort to keep your itinerary as is, there are times when we may need to modify it. Sometimes this involves changing the order in which cities are visited, altering your length of stay in a city or country/destination, using an alternate airport or a change in the departure, arrival, or return date of a tour. If a change made by EF results in increases to the total weekend supplement and/or High Season Surcharge fees, EF will absorb the increased cost. EF strives to keep the new departure dates within one to two days of the original date on tours departing October through April, and within four days of the original date on tours departing May through September. On certain dates, especially holidays, some tour inclusions may be unavailable. In such cases, we may have to substitute different inclusions or change the order in which they occur. Group Leaders also retain the ability to change the requested tour or travel dates on behalf of their group. Once a tour commences, itineraries cannot be changed by the Group Leader or any tour traveller. EF reserves the right to make any changes as necessary.

Private groups

What if my group wants to travel on our own without being consolidated?

If you want the privacy of your own tour bus and a Tour Director just for your group, you can choose to travel as a private group. This option is available for an additional fee, which varies based on the final number of full-paying travellers, per bus. Please note that all Customized Tours will be considered private groups and travellers will be charged according to group size. If your group fills a standard-size tour bus, the private group option is free. The itinerary may not be modified while on tour (i.e. you do not have the tour bus at your disposal), however you are able to make certain tour modifications prior to the tour departure. Although your base itinerary will include only your group, you may be consolidated with others during optional excursions. Also, due to flight and hotel availability, we require the same departure date flexibility as described above. Let EF know prior to your first enrolment if you would like to be a private group.

What if my group is travelling on a customized tour?

If your group is travelling on a customized tour, you will automatically be travelling as a private group. The tour price for your customized tour can fluctuate based on your group size and will be finalized based on the number of paying travellers at the time of departure.

Enrolment

Group Leaders should encourage travellers to apply as soon as possible because tours tend to fill up quickly. Applications must be received by EF by 110 days prior to departure, including chaperones/free place travellers. Travellers should provide complete first, middle, and last names, and dates of birth as they appear (or will appear) on their passports.

How do travellers enrol?

Applications and payment can be submitted to EF in any of the following ways:

Online (recommended for fastest enrolment)

eftours.ca/enrol

Mail

EF Educational Tours
80 Bloor Street West, 16th Floor
Toronto, ON
M5S 2V1

Phone

1-800-263-2806

Fax

1-800-556-6046

Please note all calls may be recorded for training and quality assurance purposes. For your convenience, travellers are automatically enrolled in paperless billing. Travellers who prefer to receive invoices by mail may request this by calling 1-800-263-2806 or by logging into their account at eftours.ca

Can a traveller enrol on a waitlist if the tour is full?

At the discretion of your Group Leader, a waitlist may be offered for full tours. If space becomes available on the tour, you will be contacted to make the minimum payment as outlined in EF's Booking Conditions. Once payment has been received, EF's Booking Conditions will take effect, including EF's payment plan and cancellation policy.

Can children 10 and under go on tour?

Applications for children 10 years of age and under are subject to individual review. Travellers aged 6 to 10 must have an adult chaperone other than the Group Leader and will have to room with an adult in a twin room (two beds) and pay all applicable charges. Children under the age of 6 are not allowed to travel on an EF tour.

Can adults go on tour?

EF's Program Prices are based on student rates for transportation, admissions, accommodations, etc. We welcome adults, anyone 20 years old or above, while on tour, but have to charge a per-person flat fee supplement of \$100, plus \$40 per tour day, to cover the difference between student and adult rates (except where specified). Adults will pay an additional \$60 per night for the sea portion of their tour on overnight ferries and cruises. EF reserves the right to conduct a background check on all adult travellers prior to travel. Any traveller that EF perceives as posing a risk to the group's safety or well-being will be cancelled in EF's sole discretion. Because the EF tour product caters to students, EF accepts adult groups only if they wish to travel as a private group and pay the associated private group fees.

Late enrolments

Can a traveller enrol after 110 days prior to departure?

If you're enrolling or have cancelled and are re-enrolling after 110 days prior to departure, your application is considered a Late Application. Once we have received your full payment by certified cheque, credit card, or money order, including a non-refundable \$145 Late Application Charge, you will be placed on a Late Application List while we check bus, hotel, and flight availability. If we are unable to place you on a tour or offer you an alternate flight to meet up with your tour, you will receive a full refund. If we are unable to find flights with our contracts we may be able to offer you a flight option at an increased cost. We may also offer you the option of arranging your own flight and buying the land-only portion of your tour.

Passports, visas, other travel documents & entry and exit requirements

Who is responsible for obtaining a traveller's passport, visas, and other travel documents and for complying with a destination's entry and exit requirements? Each traveller is solely responsible for obtaining prior to departure a valid passport, applicable visas, and any other required travel documents, as well as verifying and satisfying the entry and exit requirements necessary for each destination of the tour itinerary. This may include required medical documents, testing, or proof of vaccinations (including any requirement to provide proof of full and up to date COVID-19 vaccination). For tours travelling outside of Canada, travellers will need to provide passport information to EF by 110 days prior to departure. All passports must be valid for at least six months following the tour's return date. Non-Canadian citizens will need to contact the embassy or consulate of their destination countries to ensure they meet specific entry requirements. Remember to check your itinerary carefully for all countries that you will visit or pass through, including transfers between airports in foreign countries and re-entry into Canada. Visit the Government of Canada travel website at travel.gc.ca for the most up-to-date requirements. If a traveller is unable to obtain these travel documents or meet any applicable entry or exit requirement, EF's Standard Cancellation Policy will apply and travellers will be solely responsible for any incurred expenses. Please note that entry into another country may be refused even if the required information and travel documents are complete.

How do I find which vaccinations are required for my travel destination?

Please call Traveller Support at 1-800-263-2806 or visit travel.gc.ca for the most up to date vaccination recommendations.

Name changes and applicable fees

Each traveller must provide EF with their first, middle (if applicable,) and last names and date of birth exactly as they appear (or will appear) on their passport. Any changes after 110 days prior to departure are subject to a minimum fee of \$200, plus any additional fees from the airline(s), or may be impossible to accommodate. If the traveller's first, middle, and last names on the ticket do not match their passport exactly, they may be denied boarding by the airlines. Travellers who have not yet applied for a passport should provide their full name and date of birth as they appear on their birth certificate.

Can I help protect my investment?

Global Travel Protection Plan

Travellers can protect their investment from the unexpected with the offered Global Travel Protection Plan.

Payment Protection Program

Available at two affordable levels, in addition to the Global Travel Protection Plan, travellers can add Payment Protection Program to their account.

Flight information

Which airlines does EF use?

EF reserves seats with major airlines, including Air Canada, Air France, Aer Lingus, Air New Zealand, Air Transat, American Airlines, British Airways, Austrian Airlines, Delta, Iberia, KLM, LATAM Airlines, Lufthansa, Qantas, SAS, Swiss, United, Virgin Atlantic, WestJet, and other domestic and international carriers. Our contracts do not allow upgrades, stopovers, or the accrual of frequent flier miles. Some countries may require aircraft insecticide treatment for inbound foreign flights. A list of such countries is available from Transport Canada at tc.gc.ca.

How do flight itineraries work?

EF always strives to provide the most direct route to your destination based on flight routings and seat availability. We cannot guarantee non-stop or direct flights.

Is my flight itinerary fixed?

Yes, you must follow the exact flight itinerary as booked by EF. Should you choose not to travel on any portion of your flight itinerary, you cannot resume your travel at a subsequent departure point and your remaining flights will be cancelled automatically by the airline. You will also be responsible for any costs incurred as a result of not completing your itinerary.

Will my group fly together?

Depending on seat availability and the size of the plane, we may not be able to accommodate all members of a group on the same flight. In some cases, groups may have a domestic and/or international overnight, layover, and/or bus transfer due to space availability, routings, and legal connection times. EF is not responsible for airline schedule changes, or mechanical-, weather-, or capacity-related flight delays.

Will my group sit together on the plane?

Seating arrangements and upgrades are at the sole discretion of the airlines. Seats will be assigned upon check-in.

Are any airports interchangeable?

Flights to and from the following destinations may originate/end at any of the airports in that vicinity.

Canada

- Québec City or Montréal
- Montréal or Ottawa

Europe

- Glasgow or Edinburgh
- Milan or Venice
- Split or Dubrovnik
- Paris or Brussels
- Cork or Shannon

Destinations with more than one airport will use the local airports interchangeably as needed. For example, New York: Newark, LaGuardia, or JFK.

Group special travel requests

Where possible, EF will provide altered flight and/or land arrangements for a group of at least six paying travellers plus the Group Leader. Each traveller will have to pay any additional air and/or land costs. The Group Leader should submit one request for the whole group, which needs to be received prior to your first enrolment.

Optional excursions

What are optional excursions?

EF offers these exciting activities as a supplement to what's already included on your itinerary. Most Group Leaders choose to add optional excursions to all traveller accounts which could result in additional payments due to EF.

When should I purchase optional excursions?

To secure a discounted price, optional excursions must be purchased by 110 days prior to departure. Please note that quoted optional excursion prices are subject to change prior to their purchase.

Can I get a refund on optional excursions?

If EF has to cancel an optional excursion during a tour (due to site closure or low enrolment, for example), you will be refunded the full price of the optional excursion upon your return. To receive a refund for an optional excursion that you simply no longer wish to be enrolled in, you must let us know by 110 days prior to departure or no refund will be given.

Rooming

EF handles final rooming assignments for all travellers. We make rooming assignments based on the sex identified on your passport. If you tell us you identify as a different sex, we will work to accommodate you. Please ensure that all rooming requests are submitted by 110 days prior to departure.

How many students are in a room?

Students will room in triples or quads with others of the same sex from the entire tour group. Rooms may contain two double beds (beds for two people), and two students may be expected to share each bed. On cruises, student rooming is only available in quads. This may require that students from different schools/groups room together.

Can students request a twin room?

Students may request twin accommodations (a hotel room with two single beds) for the following additional charges:

- \$40 per hotel night per student (additional charges apply for New York City hotel nights; for details and pricing, please contact EF at 1-800-263-2806).
- \$100 per ferry or cruise night per student

How are adults roomed?

Adults are placed in twin accommodations (a hotel room with two beds) with another adult of the same sex from the entire tour group. This may require that adults from different schools/groups room together.

Can adults request a room with a double bed?

Adults can request double-bed accommodations (a room with one bed for two people) by simply providing EF with the name of their roommate by 110 days prior to departure.

Can adults request a single room?

Adult travellers can request a single room for an additional \$40 per cruise, ferry or hotel night (additional charges apply for New York City hotel nights; for details and pricing please contact EF at 1-800-263-2806).

Other tour information

When does my tour officially start and end?

Each tour begins with the take-off from the departure airport, and ends when the flight lands at the return airport. For those making their own flight arrangements, the tour begins upon arrival at the first EF hotel and ends upon departure from the last EF hotel, according to the itinerary. The official length of an EF tour does not include stay-ahead, stay-behind, or any optional periods or activities when travellers are not escorted by a Tour Director.

What happens if a tour is delayed?

EF cannot refund tour components that are missed due to weather conditions or airline delays. If your tour starts later than scheduled for these reasons, your tour start date is still considered the date that you were originally scheduled to depart. (For example, if your tour is 10 days and is delayed for two, no refund will be provided for components missed for those first two days.)

What about travellers with food allergies?

EF recognizes that some travellers may have severe food allergies. EF will do its best to ensure that all our suppliers are aware of the situation and will try to accommodate any special needs, but cannot guarantee that any accommodations will be able to be made. Travellers are responsible for making their own arrangements for all in-flight meal requests relating to allergies. All travellers and parents and/or guardians of minor travellers agree and acknowledge that they assume certain risks in participating in an EF Tour, which may include the risk of harm, injury, illness, or death from allergies, allergic reactions, or any adverse symptoms to any meals, foods, beverages (whether alcoholic or non-alcoholic), candies, medications, or drugs of any kind, or any other consumables, or in connection with allergies, or allergic reactions to any environmental, seasonal, natural, synthetic, chemical, or biological causes, or sources, whether caused by the negligence of EF, or otherwise.

What about travellers with special diets?

EF is able to offer vegetarian meal options to our travellers. EF will attempt to accommodate other special diets (e.g., vegan, gluten free, kosher, halal, or diabetic meals) but there may be situations when we are unable to do so. If a meal is included on your flight EF can submit a meal request on your behalf. Flight meal requests must be submitted to EF by 30 days prior to departure.

What about lost belongings?

EF is not responsible for passports, airline tickets, or other documents that are lost or stolen, or for loss of or damage to luggage or any other passenger belongings. EF is not responsible for locating lost property.

How can I protect myself from the risk of COVID-19 while on tour?

Taking personal responsibility for your wellbeing begins with packing any personal protective equipment and sanitizers you require. Adopt physical distancing and hygiene practices throughout your pre-trip travel arrangements and follow all health instruction whether physical signage, or requests from the Tour Director or our staff once on tour.

Protection for travellers' payments

EF Educational Tours is registered in accordance with the Travel Industry Act and upholds the standards and policies of this Act, including securing all advanced

payments of its customers, regardless of province or territory of origin, through the affiliation of the following organizations. EF Educational Tours is registered with TICO (international registration #2395858, domestic registration #50018789), Consumer Protection BC (international registration #73991, domestic registration #73990), and is a holder of a Quebec permit with the Office de la protection du consommateur (OPC permit #702732).



Cancellations and Modifications

The cancellation policies outlined below take into consideration the costs EF incurs often years before groups ever depart. Notice of cancellation from an EF tour will only be accepted from the traveller, their legal guardian, or Group Leader. The date of cancellation is determined by the date on which EF receives notice. Cancellation refunds can only be made to the person whose name appears on the account; monies cannot be transferred to another account.

EF's Standard Cancellation Policy*

150 days or more before departure: Full refund less the \$199 non-refundable enrolment deposit, all non-refundable fees, and a \$400 cancellation fee.

149 to 110 days before departure: Full refund less the \$199 non-refundable enrolment deposit, all non-refundable fees, and a \$600 cancellation fee.

109 to 45 days before departure: Full refund less the \$199 non-refundable enrolment deposit, all non-refundable fees, and 50% of program price.

44 days or less before departure: No refund will be issued.

Cancellation with replacement*

150 days or more before departure: Full refund less the \$199 non-refundable enrolment deposit, all non-refundable fees, and \$200 cancellation fee.

149 to 110 days before departure: Full refund less the \$199 non-refundable enrolment deposit, all non-refundable fees, and a \$400 cancellation fee.

109 days or less before departure: Replacements no longer accepted.

*Non-refundable fees, such as the Global Travel Protection Plan, Payment Protection Program, and any late fees, Late Payment Charge, Late Application Charge, Automatic Payment Plan decline charges, return or decline cheque/direct debit fees, late special travel request fees and canceled cheque fees which have been applied to the account at the time of cancellation, are also deducted from refunds. Travellers who have transferred between tours and subsequently cancel will be subject to the higher cancellation fee between the original tour and the new tour. Cancellation with replacement refers to a traveller who cancels but finds a person to replace him or her for the same program. The replacement's application must be submitted at the same time as the notification of cancellation. Applications received fewer than 110 days prior to departure are treated as Late Applications and are therefore subject to late application penalties. EF cannot guarantee the replacement traveller a place on the tour or the same flights as the group. This is primarily due to restrictions outlined in our airline agreements.

Refunds

Where applicable, refunds will be issued only upon request and after a traveller's payment(s) has (have) been on the account for 21 days. All refunds are processed approximately 4 to 6 weeks after the request. Refunds will be issued to the original payment method if all payments were made by the same Credit Card or Direct Debit bank account, otherwise refunds will be issued via cheque. Refund cheques will be issued in the name that appears on the EF account. There will be a non-refundable \$50 stop-payment fee for lost or expired refund cheques. Late refund requests for monies that have been on the account more than six months post tour return date will be subject to a non-refundable \$50 late issuing fee.

Group Leader cancellation

A Group Leader must accompany travellers on every tour. If a Group Leader cancels for any reason, EF will ask them to assign a new Group Leader to the group's travellers. The new Group Leader is responsible for any increases in their own airline costs. Any travellers who cancel at this point and choose not to travel with their replacement Group Leader will be treated as standard cancellations. If no replacement Group Leader is found, all travellers are required to provide EF with notice of cancellation in order to be eligible for EF's Standard Cancellation Policy.

Those travellers interested in being placed with a new tour group should contact EF at 1-800-263-2806. If we cannot find a new tour for these travellers, EF's Standard Cancellation Policy will apply.

Cancellations or Modifications Required by External Events Beyond EF's Reasonable Control

EF shall not be liable to any traveller for the need to cancel, modify, or postpone the tour as a result of events that are beyond EF's reasonable control. These matters include such "acts of God" or force majeure events as actual or threats of: epidemics or pandemics, or other public health issues or emergencies (such as but not limited to the current COVID-19 pandemic); severe weather events or natural disasters such as but not limited to hurricanes, earthquakes, tsunamis, tornadoes, fires, floods, volcanic activity, or landslides; war (whether declared or undeclared); terrorist activities; instability in a destination location; incidents of violence, riot, sabotage, civil commotion, or nationalization; strikes or labor disputes or lockouts; government orders, sanctions, actual or potential quarantines, or other restrictions affecting travel in, to, or around a location; disruption to transportation; chemical or radioactive contamination; or any other reason that makes it actually or potentially impossible or illegal for EF to conduct the tour as originally contracted. EF incurs substantial non-recoverable costs and expenses of its own in planning, preparing, and pre-paying amounts for such tours. Accordingly, if EF cancels a tour for any such reason, travellers will receive an EF Future Travel Voucher for all monies paid including the non-refundable enrolment deposit, less Global Travel Protection Plan fees, Payment Protection Program fees, and any non-refundable fees. Cancellation, modification, or postponement by EF for causes described in this section shall not be a violation of its obligations to any traveller and will not be deemed a "failure" to provide travel services.

COVID-19 Cancellations, Modifications, or Requirements

In the event external events beyond EF's reasonable control have not rendered a tour program impossible or illegal to depart as scheduled yet EF reasonably decides in its sole discretion that the program must nevertheless be cancelled, modified, or postponed due to health or safety concerns related to the COVID-19 pandemic or because issues related to the COVID-19 pandemic would affect the quality of the program, travellers acknowledge that EF's sole obligation to them will be to issue an EF future travel voucher in the amount of all monies paid including the non-refundable enrolment deposit, less Global Travel Protection Plan fees, Payment Protection Program fees, and any non-refundable fees. EF and the enrolled traveller agree that a cancellation, modification, or postponement by EF for causes described in this section shall not be a violation of its obligations to any traveller and shall not be deemed a "failure" to provide travel services.

EF is not responsible and shall not be liable to any traveller for any destination-imposed travel or entry requirement related to COVID-19, including but not limited to vaccination, testing, or other public health requirements. Customers who are unwilling or unable to comply with such travel or entry requirements and who choose to cancel their tour are subject to EF's Standard Cancellation Policy. EF also reserves the right in its sole discretion to, in good faith efforts to protect against health concerns, exceed destination-imposed travel or entry or exit requirements and require full vaccination against COVID-19, pre-tour and on-tour testing for COVID-19, and other public health measures for travellers to certain destinations. In such an event, travellers unable or unwilling to meet such requirements must notify EF of their decision to cancel. EF's Standard Cancellation Policy applies to travellers who cancel for a reason covered by this provision.

Payment Protection Program

For travellers who wish to have additional investment protection, there are two levels for individuals to choose from. Available at two affordable levels, in addition to the Global Travel Protection Plan individuals can add Payment Protection to their account up to 30 days after enrolment. It allows travellers to receive an enhanced refund in the event of a group cancellation for a specified reason that occurs between 1 and 44 days before departure.

Standard: Receive an 85% refund less the initial \$199 enrolment deposit and any other non-refundable fees*

Plus: Receive a 100% refund less the initial \$199 enrolment deposit and any other non-refundable fees*

*Non-refundable fees include: The cost of the Global Travel Protection Plan and the Payment Protection Program as well as any other non-refundable fees.

Eligibility depends on a group cancellation for one of the following reasons:

- The Government of Canada issues an "Avoid Non-Essential Travel" or "Avoid All Travel" travel advisory for region of the country that is a destination on the EF tour. If a Canadian provincial order that would restrict Non-Essential or All Travel to the province(s) located on your tour is issued.
- An act of terrorism as certified by the Government of Canada occurs in the

- departure city or in a city which is a scheduled destination for the EF tour.
- Pandemic or epidemic diseases as declared by the World Health Organization or the Government of Canada for a region of a country that is a destination on your EF tour or that a quarantine is required upon your return to your province of residence in Canada.
- Your school board or Group Leader cancels the EF Tour due to a teachers' labour strike, which results in a complete work stoppage at your school; or a union directed work to rule job action directly affecting your school's extracurricular activities.

Payment Protection Program Terms and Conditions

These events must be in effect in any one of your EF tour destinations between 1 and 44 days before your departure. In order to qualify for Payment Protection, the Group Leader must be cancelling the tour on behalf of the entire group. The Payment Protection Program fee is a non-refundable fee. Non-refundable fees include: \$199 non-refundable enrolment deposit, the cost of the Global Travel Protection Plan, the cost of the Payment Protection Program, as well as any other non-refundable fees. Payment Protection Program level changes can not be made past 30 days after enrolment. Benefits under the Payment Protection Program are administered by EF Educational Tours and is not an underwritten insurance product.

If you have any questions about our coverage or programs, please reach out to our Traveller Support Team at 1-800-263-2806 or visit [ef-tours.ca/coverage-flexibility](https://www.ef-tours.ca/coverage-flexibility).

EF's Peace of Mind Program

We understand that plans can change due to unforeseen circumstances. EF provides an exclusive Peace of Mind Program to account for such situations. This program is automatically included for all travellers and can be enacted at the group level for any reason, including terrorism or other world events. Your Group Leader may choose from the following options:

45 days or more prior to departure:

- Change the travel dates of your group's current tour.
- Work with EF to modify your group's current tour or find a new tour.
- Cancel your tour and travellers will receive a transferrable future travel voucher.

44 days or less prior to departure:

If a formal travel warning status of "Avoid Non-Essential Travel" or "Avoid All Travel" is newly issued by the Government of Canada for any country or a region of a country that you are travelling to, or a Canadian Provincial order has newly imposed a travel ban to your destination, or newly issued an order requiring a self-quarantine for travellers in your group upon arrival to a location on your itinerary or upon return home from a location on your group's itinerary, your Group Leader or the individual traveller may choose not to depart on the tour as scheduled and will have the same Peace of Mind Options set forth above.

EF's Peace of Mind Program Terms and Conditions

Benefits of the Peace of Mind Program are only available to the entire group and not to individual travellers unless specifically indicated. Individual travellers should refer to their certificate of insurance. Travellers missing any payment deadlines must pay any incurred late fees to qualify for this program. Revised tours must depart within 1 year of the original tour. If the revised tour has a higher price than the original tour, travellers will be required to pay the difference as a condition of travelling on the revised tour. If EF cannot accommodate a revised tour request and/or the group decides not to travel on the original tour, then the group may opt for future travel vouchers, if the group does not travel on the original tour, travel on a revised tour, or receive a future travel voucher, standard cancellation fees will apply. Travellers cancelling from a revised tour will be charged a cancellation fee based on the date that the original tour was revised or the date of cancellation from the revised tour, whichever is higher. EF will make every effort to accommodate revised tour requests. Future travel vouchers will be issued in the amount of all monies paid by a traveller for the original tour including the \$199 non-refundable enrolment deposit, less Global Travel Protection Plan fees, Payment Protection Program fees, and any non-refundable fees. Travel vouchers are valid for the current and following two travel years. Future travel vouchers are transferrable at the face value of the voucher to members of the traveller's immediate family or school community. The future travel voucher is not a merchandise credit or a gift certificate and may not be redeemed for cash. In order to qualify for the Peace of Mind Program 44 days or less prior to departure, a formal Travel Warning must be issued by the Government of Canada or by Canadian provincial order stating that Canadians should not travel to any location or locations that are included in the group's tour itinerary. Full Terms and Conditions appear on the future travel vouchers.

Global Travel Protection Plan*

EF's recommended coverage plans let you explore the world with confidence. EF offers a Global Travel Protection Plan that gives you all the coverage below at one great price. With this plan, you have access to representatives knowledgeable of these benefits 24 hours a day, so you can relax and enjoy your trip of a lifetime!

The Global Travel Protection Plan includes*:

- Illness and Accident Coverage
- Baggage and Property Coverage
- Tour Cancellation and Interruption Coverage**
- 24-hour Emergency Assistance

May only be purchased or removed up to 30 days after enrolment.

The Global Travel Protection Plan will be automatically added to your account upon enrolment, except for residents of Quebec. *If you are a resident of Quebec, you may only purchase this plan if travelling on an International Tour. Please call Traveller Support at 1-800-263-2806 for details.*

There are similar products available in the market, so EF tour travellers may wish to look at the other products that are available to protect your investment.

Please visit eftours.ca/coverage or contact Traveller Support at 1-800-263-2806 for details.

*The insured benefits of the Global Travel Protection Plan are underwritten by Chubb Insurance Company of Canada, 199 Bay Street, Suite 2500, P.O. Box 139, Commerce Court West Postal Station, M5L 1E2, Toronto, Ontario, Canada, through a Master Policy issued to EF Travel Canada Ltd. For complete terms, conditions and exclusions, please refer to the Chubb Certificate of Insurance, which may be obtained by calling EF at 1-800-263-2806 or by visiting eftours.ca/coverage.

**In order for you to obtain Tour Cancellation benefits the Claims Agent and EF must be notified of the need to cancel a tour. If the event which causes the cancellation occurs 120 days or more before your departure on your EF Tour, you must notify the Claims Agent and EF no later than 110 days before your departure on your EF Tour. If the event which causes the cancellation occurs less than 120 days before your departure on your EF Tour, you must notify the Claims Agent and EF as soon as reasonably possible after said event and in all cases before your departure on your EF Tour. NB: Tour cancellation and interruption coverage does not apply to any amounts added to Your account via a Future Travel Voucher.

Payment schedule

Your enrolment is considered active once EF has received the minimum enrolment deposit as well as a signed application, signature form, or online acceptance.

Payment Plan Terms and Conditions

Should you choose the Automatic Payment Plan or Manual Payment Plan, the following Terms and Conditions apply.

Automatic Payment Plan

- EF must have the pre-authorized debit information on the Enrolment Form, and electronic or written authorization indicating agreement to EF's Automatic Payment Plan Terms and Conditions before the plan is activated.
- A minimum of three withdrawals of automated payments are required. Travellers who are not eligible for the Automatic Payment Plan must pay in full upon enrolment.
- Travellers must pay the tour's \$199 non-refundable minimum enrolment deposit before the plan is activated.
- Travellers who choose monthly payments must choose a date between the 1st and 26th of the month on which their account will be automatically debited.
- Travellers who choose bi-weekly payments must choose a weekday on which their account will be automatically debited.
- If no monthly withdrawal date is selected, travellers withdrawal date will be the 14th of each month. If no bi-weekly withdrawal date is selected, travellers withdrawal day will be Thursday.
- Due to weekends and holidays, EF reserves the right to debit the travellers' account up to three days after the scheduled date.
- A non-refundable \$30 fee will be assessed each time a payment is returned or declined. In these cases the plan will be recalculated to have the missed payment redistributed across the remaining schedule. EF reserves the right to withdraw travellers from the plan for returns or declines in two consecutive payments. Should the final payment be returned or declined, travellers will automatically be withdrawn from the plan.
- The Automatic Payment Plan amounts are subject to change if tour items or payments (other than the Automatic Payment Plan) are added or removed in excess of \$20, and travellers will be notified of the new amount via billing email address. All other items or payments totaling \$20, or less that are added or removed will

only be reflected in the final payment.

- After the Automatic Payment Plan's final scheduled payment, any additional items are due at time of purchase. Payments will no longer be automatically deducted.
- Travellers are not charged late fees while enrolled in the Automatic Payment Plan. Should the traveller opt to withdraw from the plan or is withdrawn by EF, the traveller will be enrolled in the Manual Payment Plan.

Manual Payment Plan

- If travellers do not pay in full upon enrolment or choose the Automatic Payment Plan, they will be enrolled in the Manual Payment Plan.
- Travellers must pay the tour's \$199 non-refundable minimum enrolment deposit, and if applicable the Global Travel Protection Plan and Payment Protection Program, upon enrolment. Based on date of enrolment, travellers will be invoiced up to three payments. The first payment of \$500 is due 30 days after enrolment. The second payment of \$500 is due 90 days after enrolment. The remaining balance is due 110 days prior to departure.
- Full payment is due immediately for any enrolments less than 110 days prior to departure.
- A late fee of \$95 will be assessed for any missed payment. All late fees are non-refundable.
- Travellers can pay with credit card (card must display the Visa or MasterCard logo), certified cheques, personal cheques (personal cheques are accepted up until 110 days prior to departure—after that date they must be certified), money order, direct debit, or electronic bill payment.
- All payments must be received 110 days prior to departure.
- EF reserves the right to cancel the traveller's reservation if any payment is past due by 30 days (or 15 days after final payment).
- A non-refundable \$30 fee will be assessed each time a direct debit or cheque payment is returned or declined.
- Travellers are responsible for making on-time payments even if an invoice is not received.
- All payment due dates refer to the dates by which each payment must be received by EF.

Paperless Billing Terms & Conditions

For travellers enrolled in Paperless Billing, the following Terms and Conditions apply:

- Travellers or primary contacts (for travellers under the age of 20) will receive electronic invoices for all information related to their EF account and other notices that are available in electronic format. Once enrolled, no paper copies will be received. Travellers may view and print invoices by logging into their account at eftours.ca.
- EF is not responsible for any delay or failure to deliver any invoice, and travellers understand that nothing in these Terms and Conditions relieves any obligation to pay the invoice.
- Travellers may elect not to receive electronic invoices and change to billing by mail at any time by logging into their account at eftours.ca or by calling 1-800-263-2806.
- To the extent permitted by law, paperless billing is provided "as is" with faults and without warranties of any kind, either expressed or implied. The traveller assumes all responsibility and risk for use of paperless billing. EF does not warrant that the information, processes, or services will be uninterrupted, or bug- or error-free.

Pre-authorized debit agreement

I/we authorize EF and the financial institution designated to begin deductions as per the pay schedule I/we selected in the Automatic Payment Plan and/or a one-time payment as outlined in writing to EF, per transaction.

I/we understand that by enrolling in the Automatic Payment Plan, I/we authorize variable monthly or biweekly reoccurring payments for the amount of the account balance, which is divided into the number of charge dates available 25 days prior to departure, to be debited from my/our specified account until paid in full.

This authorization is to remain in effect until EF has received written notification from me/us of its change or termination, or upon completion of my scheduled Automatic Payment Plan as outlined in the Automatic Payment Plan Terms and Conditions. This notification must be received at least ten (10) business days before the next debit is scheduled by logging into my EF secure website or by mailing EF a cancellation form. I/we may obtain a cancellation form by calling EF at 1-800-263-2806.

EF may not assign this authorization, whether directly or indirectly, by operation of law, change of control, or otherwise, without providing at least ten (10) days prior written notice to me/us.

I/we have certain recourse rights if any debit does not comply with this agreement. For example, I/we have the right to receive reimbursement for any debit that is not authorized or is not consistent with this pre-authorized debit agreement. To obtain more information on my recourse rights, I/we may contact my/our financial institution or visit payments.ca.

Questions? Call us at 1-800-263-2806

Other terms and conditions

The terms and provisions of these Booking Conditions supersede any other warranties, representations, terms, or conditions, unless they are expressly stated within a Booking Conditions Addendum or in a letter signed by an EF officer. Booking Conditions are subject to change.

While EF makes every effort to ensure the accuracy of its publications, it cannot be held responsible for typographical or printing errors (including prices). In the event of a major currency fluctuation, EF reserves the right to apply a currency surcharge. This contract permits price increases until the customer has paid in full. If the price increase is more than 7%, except increases resulting from an increase in retail sales tax or federal goods and service tax, the customer has the right to cancel the contract and obtain a full refund.

Enrolling travellers acknowledge that EF may change the Booking Condition terms from time to time and those changes become effective immediately. Notice will be provided to you in the event of a material change. A traveller's continued use of EF's services following such notice constitutes acceptance and agreement to be bound by such changes. Travellers agree that the current version of the Booking Conditions in effect at the time of travel or cancellation applies to their tour program, which is available at eftours.ca/bc.

The tour operator for your international tour is EF Education First International Ltd, Selnastrasse 30, 8001 Zurich, Switzerland, organization number CHE-109.874.655, VAT number CHE-116.325.678 MWST. EF Institute for Cultural Exchange, Ltd. is an affiliate of EF Education First International Ltd., and acts only as a marketing service for that company. EF Institute for Cultural Exchange, Ltd. is not an agent of EF Education First International Ltd., does not provide any goods or services for your trip, and is located at 80 Bloor Street West, 16th Floor, Toronto, Ontario, M5S 2V1 (t: 1-800-263-2806). Invoices pertaining to such tours are issued by EF Institute for Cultural Exchange, Ltd. on behalf of EF Education First International Ltd. Note: The services provided are tax-exempt with credit in accordance with Swiss Federal Law with regard to Value-Added Tax Art. #23.

The tour operator for your domestic tour is EF Tours Canada Ltd. ("EF"), 80 Bloor Street West, 16th Floor, Toronto, Ontario, M5S 2V1 (t: 1-800-263-2806). GST/HST number 85401 0311. EF Tours Canada Ltd. also acts as a sales and marketing provider and will issue invoices for tours in Canada and the United States.

Diversity, Equity, Inclusion and Belonging

EF is committed to providing an inclusive tour experience, and all of our travellers play a role in this. On tour, you will meet people who represent a variety of backgrounds and beliefs and explore diverse cultures and histories. Our goal is to create an environment that celebrates these differences and fosters learning more about the world, yourself, and yourself in the world.

EF's Rules of the Road

The Tour Director and Group Leader will work together to provide a safe travel experience, but everyone must cooperate and use good common sense while on tour.

When the traveller enrolls on tour, they agree to EF's Rules of the Road which can also be found on their personalized website. If the traveller does not conform to these regulations or any specific rules set by the Group Leader, they risk disciplinary action and possible dismissal from the tour, returning home at the traveller's expense with no refund for the missed tour portion. That decision is up to EF and/or the Group Leader. Additionally, if the traveller does not adhere to specific rules set by the Group Leader, the Group Leader has the ability and support of EF to send the traveller home early from tour at the traveller's expense.

All travellers must adhere to the following regulations while on tour:

All scheduled activities are obligatory. If the traveller is sick, has signs of becoming sick, or has a physical ailment that might prevent them from participating in an activity, they must tell the Group Leader, who will notify the Tour Director.

If the traveller wants to visit friends or relatives while on tour, they must tell the Group Leader before the tour departs. The Group Leader must obtain the permission of the parents and school administration and give the details to their EF Tour Consultant by 30 days prior to departure.

Travellers are expected to respect any nightly curfew. For the traveller's own safety and security, room checks will be conducted at the Group Leader's discretion. Visitors or group members of the opposite sex are not permitted in your room.

Smoking is not allowed on buses, during meals, in hotel rooms, or any other shared, enclosed space.

Hitchhiking or the driving/renting of any motor vehicle is strictly forbidden for all travellers.

Travellers are required to pay for any phone calls or incidental personal expenses incurred at hotels. These will be payable the evening before departure at each hotel.

Travellers under the age of 18 may not consume alcohol on tour. Travellers over the age of 18 (or older, if local laws require) may consume beer or wine in moderation. The consumption of hard liquor is strictly forbidden. The Group Leader and/or parents may prohibit alcohol consumption at their discretion. Excessive drinking by any traveller will not be tolerated and will result in dismissal from tour at the traveller's own expense.

Illegal activities will not be tolerated and are punishable by immediate dismissal from the tour. If the traveller is involved in any illegal activities, all costs to return home are at the traveller's own expense. If the local authorities are involved, the traveller will be subject to the laws of the country they are visiting.

Payment for damage done to hotel rooms or to buses is the traveller's responsibility. If they notice any damage upon arrival at a hotel, they should notify the Tour Director immediately.

Release & Agreement

I (or parent or legal guardian if enrollee is a minor) have read, understand and agree to the following in exchange for enrolment on an EF Educational Tour:

1. That all international tours are operated by EF Education First International Ltd., Switzerland, marketed by EF Institute for Cultural Exchange Ltd. and that all domestic tours are operated and marketed by EF Tours Canada Ltd.

2. EF Institute for Cultural Exchange, Ltd., EF Tours Canada, Ltd., EF Education First International, Ltd., and their affiliated companies, partners, and any companies acting on their behalf, along with their officers, directors, employees, agents, and authorized representatives (collectively referred to herein as "EF") do not own or operate any entity which is to or does provide goods or services for my program, including, for example, hotels; arrangements for, ownership of, or control over houses, apartments, or other lodging facilities; tour directors; airline, vessel, bus, or other transportation companies; local ground operators; visa processing services; providers or organizers of optional excursions; or food service or entertainment providers; etc. I acknowledge that all such persons and entities, specifically the Tour Director assigned to my tour, are independent contractors and not employees or agents of EF. As a result, EF is not liable for any negligent or willful act or failure to act of any such person or entity or of any third party.

3. Without limitation, EF is not responsible for any injury, loss or damage to person or property, death, delay, or inconvenience in connection with the provision of any goods or services occasioned by or resulting from, but not limited to, acts of God; force majeure; acts of government; acts of war or civil unrest; insurrection or revolt; strikes or other labor activities; public health issues or emergencies, epidemics, pandemics, plagues, outbreaks of infectious disease, mass-illness; criminal, terrorist, or threatened terrorist activities of any kind; overbooking or downgrading of accommodations; structural or other defective conditions in houses, apartments, or

other lodging facilities (or in any heating, plumbing, electrical, or structural problem therein); mechanical or other failure of airplanes or other means of transportation or for any failure of any transportation mechanism to arrive or depart timely or safely; financial failure or other defaults by suppliers; dangers associated with water-based activities; dangers associated with or bites from animals, insects, or pests; sanitation problems; food poisoning, lack of access to or quality of medical care; difficulty in evacuation in case of a medical or other emergency; or any negligent or willful act or failure to act of any third party or for any other cause beyond the direct control of EF.

4. I understand that travel in other nations is not similar to travel within Canada. Living standards and practices at the destination and standards and conditions there with respect to the provision of utilities, services and accommodations may differ from those found in Canada. Travel outside of Canada can involve inconvenience and risk, including, but not limited to, forces of nature, geographic and climatic conditions, different hygienic standards, infrastructure problems (including road maintenance, transportation delays and accommodation conditions), civil unrest, vandalism, crime, political instability, and terrorism. Medical services or facilities may not be readily available or available at all during all or part of a program and, if available, may not be equal to standards in the participant's home country. I understand that a Service Learning Tour is a physically demanding excursion in a developing country, and I knowingly assume the risks of such an excursion. I further understand that different parts of the world present unique health, disease, and safety concerns, and I agree to review any specific risks related to my destination by visiting the Public Health Agency of Canada's Travel Health website at www.canada.ca/en/public-health/services/travel-health and the Government of Canada Travel Advice and Advisories website at www.travel.gc.ca/travelling/advisories. I knowingly assume all risk of bodily injury, death, emotional trauma, property damage, inconvenience, and/or loss resulting from negligence or any other acts of any and all persons or entities, however caused, including, but not limited to, those risks mentioned above. I have read and understand these risks and have been given an opportunity to ask any questions related to these risks and it is my intention fully to assume all of the risks of travel and participation in the program.

5. I agree to release EF and my school, my school district, my school board, my Group Leader, and Tour Director (collectively, the "Released Parties") from, and agree not to sue the Released Parties for, any and all claims of any nature related in any manner to my participation in an EF-sponsored tour or a Service Learning Tour, including, but not limited to, claims for negligence, breach of contract, breach of express or implied warranties, negligence or wrongful death, or any statutorily based claim. I hereby unconditionally and unequivocally waive any and all claims and demands for all damages, losses, costs and expenses of any nature whatsoever (including attorneys' fees) on account of or arising out of any and all personal injury, death, bodily injury, mental anguish, emotional distress, or property or other damage that I may suffer from any cause whatsoever related in any way to my participation in any EF-sponsored tour or a Service Learning Tour.

6. I further understand and assume any risk, financial or otherwise, related to EF's decisions to cancel, modify, or delay the tour as a result of unforeseeable events that are beyond the reasonable control of EF or which become necessary or advisable for my safety or for the quality of the tour experience.

7. I agree that this Release and Agreement applies to and binds myself and my minor child enrolling on tour (if applicable) along with my personal representatives, executors, heirs, and family.

8. In addition, EF shall have no responsibility for me whatsoever when I am absent from an EF-supervised activity or for non-supervised activities, such as visits to friends or relatives or during stay-ahead/stay-behind option periods or any other optional period or activity when not escorted by a Tour Director.

9. My tour begins with the takeoff from the EF departure airport and ends upon completion of the flight back to the origination (or other arrival) airport.

10. The air carrier's liability for loss of or damage to baggage or property, or for death or injury to person, is subject to and limited by the airlines' contract of carriage, its tariff, the Montreal Convention or Warsaw Convention and their amendments or both.

11. EF or my Group Leader reserves the right to refuse or cancel my registration at its sole discretion in accordance with standard cancellation policies as outlined in the

Booking Conditions apply.

12. I agree to abide by EF's regulations and the directions of my Group Leader, my Tour Director, and EF's personnel during my tour. Failure to do so may result in my Group Leader or EF terminating me from the tour immediately. I understand that to disobey such rules or directions is to waive the right to a refund of any part of my program price, and that my Group Leader or EF may then send me home at my own expense.

13. I agree to abide by all local laws when on tour. I understand that if I abuse or disobey such laws, even unintentionally, I waive my right to a refund of any part of the program price, and my Group Leader or EF may send me home at my own expense. I also understand that, should local authorities be involved, I will be subject to the laws of the country I am visiting.

14. If I become ill or incapacitated, EF and their employees, or my Group Leader, may take any action they deem necessary for my safety and wellbeing, including notifying parents/guardians and/or securing medical treatment (at my own expense) and transporting me home. EF retains the right, in its sole discretion, to contact the traveller's parents/guardians with regards to health issues or any matter whatsoever that relates to the traveller's tour. These rights transcend any and all privacy regulations that may apply. In the event of a medical emergency, EF will attempt to cause appropriate treatment to be administered, and the traveller authorizes EF to do so. EF, however, makes no warranty that it will be able to cause effective (or any) emergency treatment to be administered or to be timely administered.

15. I have made the choice to travel with the teacher/Group Leader organizing my group. I understand that this choice is not the responsibility of EF. I understand that my Group Leader is able to make decisions on my behalf, including but not limited to changing the group's requested tour or travel date and requiring that I purchase items such as the Global Travel Protection Plan and optional excursions. I understand that a Group Leader must accompany me on tour. If my Group Leader cancels for any reason, EF will ask them to assign a new Group Leader. If I cancel at this point and choose not to travel with the replacement Group Leader, I will be treated as a standard cancellation. If no replacement Group Leader can be found, I will need to cancel and EF's Standard Cancellation Policy will apply. I may also request that EF place me with a new tour group. If EF cannot find a new tour group for me, EF's Standard Cancellation Policy will apply.

16. If I will be age 20 or older at any time during my tour, I acknowledge that EF reserves the right to conduct a background check ("BC") as a pre-condition to travel. If such a traveller refuses to consent to the BC, EF reserves the right to refuse travel and it will be deemed a cancellation and EF's Standard Cancellation Policy will apply.

17. This Release and Agreement and EF's Booking Conditions constitute the entire agreement between EF and me with reference to the subject matter herein, and I do not rely upon any promises, inducements, marketing materials, or agreements not herein, including, but not limited to, any oral statements made to me by any agents or employees of EF or by my school or Group Leader. This agreement may be amended or modified only in a writing, signed by EF. The waiver by EF of any provision of this agreement shall in no way affect the remaining provisions of this agreement, and this agreement shall be interpreted as if such clause or provision were not contained herein.

18. That this agreement shall be governed in all respects, and performance hereunder shall be judged, by the laws of the Province of Ontario and the laws of Canada applicable thereto. In the event of any claim, dispute, or proceeding arising out of my relationship with EF, or any claim which in contract, tort, or otherwise at law or in equity arises between the parties, whether or not related to this agreement, the parties submit, attorn to and consent to the exclusive jurisdiction of the laws and regulations of the Province of Ontario.

19. EF may use any film or digital likeness taken of me and any of my comments while on an EF tour as well as any project work (including, but not limited to, online learning programs offered by EF) for future publicity without compensation to me and also use my contact information for future EF promotions. I have read and agreed to the Terms of Use and Privacy Policy outlined at www.ettours.ca/legal/privacy-policy and I consent to EF's processing of my personal data.

20. EF will process your personal data in compliance with applicable data protection

legislation for the purposes of completing your enrolment, customer service, the purchase of an offered travel protection plan, and providing you with the products and services related to your tour. This may entail sharing your personal data with corporate affiliates, claims handlers, insurance providers, my school, my school board and Group Leader and other business partners both within and outside of Canada, including but not limited to the U.S. and EEA/Switzerland. We have put appropriate safeguards in place for such transfers of your personal data, including the standard data protection clauses adopted by the European Commission and the Canadian Personal Information Protection and Electronic Documents Act (PIPEDA). We will only keep your personal data for as long as it is necessary for the purposes for which it has been collected or in accordance with time limits stipulated by law and good market practice, unless further retention is necessary for compliance with a legal obligation or for the establishment, exercise or defense of legal claims. If you have questions about the processing or use of your personal data, would like to have a copy of the information EF holds about you, or have inaccurate personal data corrected or erased, please contact Traveller Support at 1-800-263-2806.

Sign your enrolment form only when you have read in full and understood the contents of this release and agreement.



Enjoy worry-free wandering

We're doing everything we can to make planning for the future as risk-free as possible. We offer affordable insurance coverage and Payment Protection that you can add to your tour and provide additional protection programs that are included for no additional fee.



Risk-Free Enrolment Period (Provided to all groups)

Travellers who enrol or enrolled on an EF Educational Tour no later than 150 days prior to tour departure date, will have the option to cancel their tour for any reason by 150 days prior to tour departure date, for a full refund of 100% of the money paid to EF, including the \$199 non-refundable deposit and the cost of the Global Travel Protection Plan. To be eligible, the traveller must be enrolling or enrolled on a tour with a scheduled departure date between October 1, 2022, and September 30, 2023. Travellers' accounts must be in good financial standing with all payments up to date at the time of cancellation to remain eligible. To ensure the account is in good financial standing, we highly recommend enrolling on our Automatic Payment Plan (or making a payment in full at the time of enrolment). Travellers that enrol or enrolled on a tour for this travel period using a Future Travel Voucher will receive the refund in the form of a Future Travel Voucher that will expire on September 30, 2023.

The details:

- You must be travelling between October 1, 2022 and September 30, 2023
 - Your account must be in good financial standing with all payments up to date
 - To ensure your account is in good financial standing, we highly recommend enrolling on our [Automatic Payment Plan](#) (or making a payment in full at the time of enrolment)
 - If you enrolled on a tour for this travel period using a Future Travel Voucher, you will receive your refund in the form of a Future Travel Voucher that will expire on September 30th, 2023
-



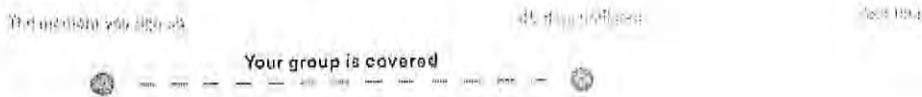
Peace of Mind Program (Provided to all groups)

This year made it pretty clear: Travel plans can change in a snap due to unforeseen circumstances. We want you to feel confident in sending your child on tour and feel good about the investment you've made—that's why we provide EF's exclusive Peace of Mind Program.

You can feel secure planning your group trip in the event that COVID-19 is a continued threat at the time of your scheduled tour.

Here's how it works:

You're 45 days (or more) from departure



The details:

- Your group can change current travel dates
- Your group can work with EF to modify your current tour or find a brand new tour!
- Your group can cancel the tour and all travellers will receive an EF Future Travel Voucher
- We also have options for individual travellers—to learn what's available to you please call Traveller Support at 1-800-263-2806.

Your departure date is less than 45 days away



Note: If a formal travel warning status of "Avoid Non-Essential Travel" or "Avoid All Travel" is issued for any country, region of a country, or Canadian province on your itinerary, or prohibits travellers from your region from entering, your group may still choose any of the above options.



EF COVID Care Promise (Provided to all groups who travel from October 1, 2021 to September 30, 2022) → I've been told that this will be extended through next Spring.

If any EF traveller is exposed to COVID-19 while on tour, we will:

- Provide EF representatives to support them throughout any quarantine period
- Provide translation services and help connect to local healthcare providers
- Facilitate communication with the traveller's family back home
- Secure a comfortable and safe quarantine location, working with local authorities as necessary
- Book flights home at no incremental cost when the traveller is cleared to fly by the airline
- Fly a parent or guardian to the tour location if necessary

For more information, read more about our [coverage and policy flexibility](#).



Global Travel Protection Plan* (Individual Coverage)

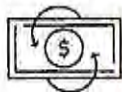
EF's recommended coverage plans let you explore the world worry-free. EF offers a Global Travel Protection Plan that gives you all the coverage below at one great price. With this plan, you are covered wherever you are in the world and have access to Insurance representatives 24 hours a day. All your plan details are kept with your Tour Director while on tour, so you can relax and enjoy your trip.

International tour \$199

- ✓ Illness and Accident Coverage
- ✓ Baggage and Property Coverage
- ✓ Tour Cancellation and Interruption Coverage
- ✓ 24-hour Emergency Assistance

Note: There are similar products available on the market, so EF travellers may wish to look at other insurance options to protect their investments.

*The Global Travel Protection Plan is underwritten by Chubb Insurance Company of Canada. For complete terms, conditions and exclusions, please refer to the Chubb Certificate of Insurance, which may be obtained by visiting eftours.ca/coverage



Payment Protection Program (Individual Coverage)

We understand that plans can change due to unforeseen circumstances. That's why we provide the EF-exclusive Payment Protection Program.

Available at two affordable levels, in addition to the Global Travel Protection Plan individuals can add Payment Protection to their account up to 30 days after enrolment. It allows travellers to receive an enhanced refund in the event of a group cancellation for a specified reason that occurs between 1 and 44 days before departure.

Standard: \$49

Receive an 85% refund less the initial \$199 deposit and any other non-refundable fees*

Plus: \$195

Receive an 100% refund less the initial \$199 deposit and any other non-refundable fees*

* Non-refundable fees include: The cost of the Global Travel Protection Plan and the Payment Protection Program as well as any other non-refundable fees.

The details:

- Add this coverage to your account up to 30 days after enrolment
- In order to qualify for Payment Protection, the Group Leader must be cancelling the tour on behalf of the entire group.
- To view reasons for cancellation, visit our [Help Centre](#)



Coverage and policy flexibility

When you decide to travel with EF, we want you to feel secure in that decision. That's why as the world changes, so do we. Below are a range of policy updates and additions that flex to meet our travellers' specific needs—no matter where they are in the planning process.

We're covering:

1. Risk-free enrolment period
2. Peace of Mind Program
3. EF COVID Care Promise
4. Global Travel Protection Plan
5. Payment Protection Program



Risk-Free Enrolment Period

Travellers who enrol or enrolled on an EF Educational Tour no later than 150 days prior to tour departure date, will have the option to cancel their tour for any reason by 150 days prior to tour departure date, for a full refund of 100% of the money paid to EF, including the \$199 non-refundable deposit and the cost of the Global Travel Protection Plan. To be eligible, the traveller must be enrolling or enrolled on a tour with a scheduled departure date between October 1, 2022, and September 30, 2023. Travellers' accounts must be in good financial standing with all payments up to date at the time of cancellation to remain eligible. To ensure the account is in good financial standing, we highly recommend enrolling on our Automatic Payment Plan (or making a payment in full at the time of enrolment). Travellers that enrol or enrolled on a tour for this travel period using a Future Travel Voucher will receive the refund in the form of a Future Travel Voucher that will expire on September 30, 2023.



Peace of Mind Program

This year made it pretty clear: Travel plans can change in a snap due to unforeseen circumstances. We want you to feel confident in sending your child on tour and feel good about the investment you've made—that's why we provide EF's Peace of Mind Program.

If you're enrolled in a tour that's travelling from October 1, 2021, you can feel secure planning your group trip as COVID-19 is a continued threat at the time of your scheduled tour.

Here's how it works: [DIR-B-O 2022 05 24](#)

Thank you for visiting. Have a question or need assistance? Kindly click here:

You're 45 days (or more) from departure

The moment you sign up

45 day window tour

Your tour

Your group is covered

- Your group can change current travel dates
- Your group can work with EF to modify your current tour or find a brand new tour!
- Your group can cancel the tour and all travellers will receive an EF Future Travel Voucher
- We also have options for individual travellers—to learn what's available to you please call Traveller Support at 1-800-263-2806.

Your departure date is less than 45 days away

The moment you sign up

45 day window tour

Your tour

Your group is covered

- If a formal travel warning is issued for any country, region of a country, or Canadian province on your itinerary, or prohibits travellers from your region from entering, your group may still choose any of the above options.

EF COVID Care Promise

Provided to all groups

If a traveller is diagnosed with, or requires quarantine because of, COVID-19 while on tour, EF will provide or arrange for the following, consistent with local requirements, at no additional expense to the traveller throughout the duration of any on-tour quarantine period:

- Lodging and meals
- EF representatives available to support the traveller and to coordinate with local authorities on their behalf where necessary
- Assistance connecting with local health care providers
- Translation services
- Communication between the traveller and the traveller's family back home
- EF arranged flights home, based on existing itinerary, for the traveller once cleared to return
- If the diagnosed traveller is a minor, flights for their parent or guardian to join them at the tour location

If a traveller or group is not diagnosed with, yet is required to quarantine on account of, COVID-19 while on tour, EF will provide or arrange for the following, consistent with local requirements, at no additional expense to the travellers throughout the duration of any on-tour quarantine period:

- Lodging and meals
- EF representatives available to support the traveller and to coordinate with local authorities on their behalf where necessary
- Assistance connecting with local health care providers
- Translation services
- Communication between the traveller and the traveller's family back home
- EF arranged flights home for the traveller or group once cleared to return

Thank you for visiting. Have a question or need assistance? Kindly click here:

The safety and well-being of travellers remains our top priority.

[COVID-19 updates](#) | [Health & safety on tour](#)



EDUCATIONAL
TOURS

MENU

< [Help Centre: Safety](#)

Global Travel Protection Plan

Comprehensive and affordable, EF's recommended coverage plans let you explore the world with confidence.

EF's recommended Global Travel Protection Plan gives you all the coverage below. The plan must be purchased or removed no later than 30 days after enrolment. With this plan, you have access to representatives knowledgeable of these benefits 24 hours a day, so you can relax and enjoy your trip of a lifetime!

The Global Travel Protection Plan includes:

- Illness and Accident Coverage
- Baggage and Property Coverage
- Tour Cancellation and Interruption Coverage
- 24-hour Emergency Assistance

If you are a resident of Québec you may only purchase this plan if travelling on an International Tour. Consultez la page en Français ici.

The Global Travel Protection Plan is underwritten by Chubb Insurance Company of Canada, 199 Bay Street, Suite 2500, P.O. Box 139, Commerce Court West Postal Station, M5L 1E2 Toronto, Ontario, Canada, through a Master Policy issued to EF Travel Canada Ltd. For complete terms, conditions and exclusions, please refer to the Chubb Certificate of Insurance below.

To make a claim:

If you need to make a claim, please reference your EF account number to identify your individual insurance policy. Complete a Claim Form and attach all the documentation (including but not limited to bills, medical reports, death certificate, police or insurance reports, receipts, school board cancellation letter, etc.). Send the Claim Form to the Claims Agent as soon as possible and latest within one year of the time of the loss. If you wait longer than one year, your claim may not be paid.

Please attach the latest copy of the EF Tours Statement of Account outlining details of the tour price, payments and refunds received from EF Tours. This information is available online through your EF Tours account. Failure to include the statement may result in a delay in the adjudication of your claim.

Policy Number 9908-9942 (Purchased after April 1, 2022)

Certificate of Insurance

Summary of Coverage

Additional documents for residents of Quebec:

Summary - which highlights key elements of the Global Travel Protection Plan

Fact Sheet - which informs you of your rights

Notice of Cancellation of Insurance Contract

Policy Number 9908-59-85 (Purchased between February 1, 2021 and March 31, 2022)

Certificate of Insurance

Summary of Coverage

Additional documents for residents of Quebec:

Thank you for visiting. Have a question or need assistance?
Kindly click here:

DIR-B-O 2022.05.24

Individual Coverage

EF's recommended coverage plans let you explore the world with confidence. EF offers a Global Travel Protection Plan that gives you all the coverage below at one great price. With this plan, you have access to representatives knowledgeable of these benefits 24 hours a day, so you can relax and enjoy your trip of a lifetime!

The Global Travel Protection Plan includes:

- Illness and Accident Coverage
- Baggage and Property Coverage
- Tour Cancellation and Interruption Coverage
- 24-hour Emergency Assistance

Please visit eftours.ca/coverage or contact Traveller Support at 1-800-263-2806 for details.

*The insured benefits of the Global Travel Protection Plan are underwritten by Chubb Insurance Company of Canada, 199 Bay Street, Suite 2500, P.O. Box 139, Commerce Court West Postal Station, M5L 1E2, Toronto, Ontario, Canada, through a Master Policy issued to EF Travel Canada Ltd. For complete terms, conditions and exclusions, please refer to the Chubb Certificate of Insurance, which may be obtained by calling EF at 1-800-263-2806 or by visiting eftours.ca/coverage

Payment Protection Program Individual Coverage

We understand that plans can change due to unforeseen circumstances. That's why we provide the EF-exclusive Payment Protection Program. This new option provides individual travellers with an upgraded level of investment protection to help take the worry out of planning future travel. Available at two affordable levels, in addition to the Global Travel Protection Plan individuals can add Payment Protection to their account up to 30 days after enrolment. It allows travellers to receive an enhanced refund in the event of a group cancellation for a specified reason that occurs beyond the window of our Peace of Mind Program—between 1 and 44 days before departure.

Standard

Receive an 85% refund less the initial \$199 deposit and any other non-refundable fees*

Plus

Receive an 100% refund less the initial \$199 deposit and any other non-refundable fees*

* Non-refundable fees include: The cost of the Global Travel Protection Plan and the Payment Protection Program as well as any other non-refundable fees.

Eligibility depends on a group cancellation for one of the following reasons:

- The Government of Canada issues an "Avoid Non-Essential Travel" or "Avoid All Travel" travel advisory for region of the country that is a destination on the EF tour. If a Canadian provincial order that would restrict Non-Essential or All Travel to the province(s) located on your tour is issued.
- An act of terrorism as certified by the Government of Canada occurs in the departure city or in a city which is a scheduled destination for the EF tour.
- Pandemic or epidemic diseases as declared by the World Health Organization or the Government of Canada for a region of a country that is a destination on your EF tour or that a quarantine is required upon your return to your province of residence in Canada.
- Your school board or Group Leader cancels the EF Tour due to a teachers' labour strike, which results in a complete work stoppage at your school; or a union directed work to rule job action directly affecting your school's extracurricular activities.

These events must be in effect in any one of your EF tour destinations between 1 and 44 days before your departure. In order to qualify for Payment Protection, the Group Leader must be cancelling the tour on behalf of the entire group.

If you have any questions about our coverage or programs, please reach out to our Traveller Support Team at 1-800-263-2806.

Benefits under the Payment Protection Program are administered by EF Educational Tours and is not an underwritten insurance product.

Thank you for visiting. Have a question or need assistance?
Kindly click here:

Summary - which highlights key elements of the Global Travel Protection Plan
Fact Sheet - which informs you of your rights
Notice of Cancellation of Insurance Contract

Policy Number 9908-60-37 (Purchased between April 1, 2019 to March 31, 2020)

Chubb Insurance Policy
Certificate of Insurance

Additional documents for residents of Quebec:

Summary - which highlights key elements of the Global Travel Protection Plan
Fact Sheet - which informs you of your rights
Notice of Cancellation of Insurance Contract

For policies purchased before April 1, 2019, please contact Traveller Support at 1-800-263-2806.

We're here to help, call us:

Teachers and Group Leaders

1-800-387-1460

Students and Parents

1-800-263-2806

Careers at EF

View Opportunities

Resources

Help Centre
How It Works
Our Story

Stay connected



Select Language

Français

Other EF tour brands

EF College Study Tours

EF Tours Girl Trips

EF Educational Tours US

EF Ultimate Break

EF Go Ahead Tours

EF Gap Year



Thank you for visiting. Have a question or need assistance?
Kindly click here:



Educational Tours

May 6, 2022

*St. Mary Catholic Secondary School
1050 Birchwood Trail
Cobourg, ON
K9A 5S9 CA*

Dear Curtis,

EF Educational Tours (EF) is thrilled to be involved in your 2023 travel plans to Paris to the Pyrenees. With over 55 years as the leader in educational travel, we are uniquely qualified to provide your students with the international learning experience of a lifetime.

We understand that your school group must attend Catholic Mass while on tour and we are happy to accommodate your request.

Details of your Catholic Mass will be confirmed by your Tour Director during your pre-tour communication, approximately 14 days prior to departure. Please note we cannot guarantee that your Mass will be conducted in English.

Please do not hesitate to contact us should you have any questions or concerns. We look forward to providing your school group with an unforgettable and rewarding educational travel experience.

Kind Regards,

Lisa Willis
Senior Relationship Manager



RELEASE AND INDEMNIFICATION FORM FOR EDUCATION TRIPS

Category 4 or 5 - Students over 18 Years

The Peterborough Victoria Northumberland and Clarington Catholic District School Board will make available the opportunity of participating in _____ (*describe activity*) to its students on or about _____.

THIS FORM MUST BE READ AND SIGNED BY ALL STUDENTS WHO WISH TO GO.

ELEMENT OF RISK

Educational activity programs, such as, _____ (*describe activity*), present various elements of risk. Accidents resulting from such activities may occur and cause injury. The risk associated with the activity **MUST** be assumed by the participants.

ACKNOWLEDGEMENT

I, _____ understand and accept the above and provide the Peterborough Victoria Northumberland and Clarington Catholic District School Board with the following waiver of liability and indemnification agreement:

RELEASE AND INDEMNIFICATION AGREEMENT

I, _____ hereby release the Peterborough Victoria Northumberland and Clarington Catholic District School Board and its staff and agents from any and all liability for any injury sustained by me, regardless of how caused, resulting from my participation in the _____ (*describe activity*) arranged through the Peterborough Victoria Northumberland and Clarington Catholic District School Board on or about _____.

I further agree to indemnify and save harmless the Peterborough Victoria Northumberland and Clarington Catholic District School Board and its staff and agents from any and all suits, demands, torts, and actions of any kind which may be brought against its staff or agents for which it/they may become liable by reason of any injury, loss, damage or death resulting from, or occasioned to, or suffered by any person or any property, by reason of any act, neglect or default of mine.

Signature of Student: _____ Date: _____



INFORMED CONSENT/PERMISSION FORM FOR EDUCATION TRIPS

Category 4 or 5 - Students Under 18 Years

The _____ is arranging
(name of school)

(description of activity and dates)

**THIS FORM MUST BE READ AND SIGNED BY EVERY STUDENT WHO WISHES TO PARTICIPATE
AND BY A PARENT OR GUARDIAN OF A PARTICIPATING STUDENT.**

ELEMENTS OF RISK:

Educational activity programs, such as _____ involve certain elements of risk. Injuries may occur while participating in these activities. The following list includes, but is not limited to, examples of the types of injury which may result from participating in _____:
(describe activity)

1. _____
2. _____
3. _____

The risk of sustaining these types of injuries result from the nature of the activity and can occur without any fault of either the student, or the school board, its' employees/agents or the facility where the activity is taking place. By choosing to take part in this activity, you are accepting the risk that you/your child may be injured.

The chance of an injury occurring can be reduced by carefully following instructions at all times while engaged in the activity.

If you choose to participate in _____ on _____, you must understand that you bear the responsibility for any injury that might occur. In case of serious student misconduct during this trip, the staff in charge will have the authority to dismiss the student and contact you to pick him/her up at the location of the activity. Parents will be responsible for any applicable costs.

The Peterborough Victoria Northumberland and Clarington Catholic District School Board does not provide accidental death, disability, dismemberment or medical expense insurance on behalf of the students participating in this activity.

ACKNOWLEDGEMENT

WE HAVE READ THE ABOVE. WE UNDERSTAND THAT IN PARTICIPATING IN THE ACTIVITY DESCRIBED ABOVE, WE ARE ASSUMING THE RISKS ASSOCIATED WITH DOING SO.

Signature of Student: _____ Date: _____

Signature of Parent/Guardian: _____ Date: _____

PERMISSION

I give _____ permission to participate in the _____
(name of student) (description of activity)
to be held on or about _____
(date)

Signature of Parent/ Guardian: _____ Date: _____

Release and Indemnification Form

"Paris to the Pyrenees"

NOTE TO PARENTS AND STUDENTS

The Peterborough Victoria Northumberland Clarington Catholic District School Board is arranging an excursion to France and Spain through EF Educational Tours during the period

March. 10, 2023 to March. 19, 2023

THIS FORM MUST BE READ AND SIGNED BY EVERY STUDENT WHO WISHES TO PARTICIPATE AND BY A PARENT OR GUARDIAN OF A PARTICIPATING STUDENT.

The PVNCCDSB (St. Mary Secondary School) does NOT provide any accidental death, disability, dismemberment or medical expense insurance for students participating in this excursion; however each student may be covered by additional medical insurance, purchased privately at their own expense.

I _____, as legal guardian, understand and accept the above and provide the PVNCCDSB (St. Mary Secondary School) with the following waiver of liability and indemnification agreement.

I _____, as legal guardian, hereby release the PVNCCDSB (St. Mary Secondary School) and its staff and agents from any and all liability for any injury sustained by my child, regardless of how caused, resulting from their participation in the "Paris to the Pyrenees" trip arranged through the PVNCCDSB (St. Mary Secondary School) during the dates above.

I _____, as legal guardian, give the teachers in charge of this trip, as well as agents of EF EDUCATIONAL TOURS, permission to take my child out of the country and to be in charge of their well-being while traveling abroad. I designate them to provide medical treatment as deemed necessary while away and to act as a judicious parent while on the trip. I further agree to indemnify and save the PVNCCDSB (St. Mary Secondary School) and its staff and agents from and against any and all suit, demands, torts, and actions of any kind which may be brought against its staff or agents for which it/they may become liable by reason of any injury, loss, damage, or death resulting from, or occasioned to, or suffered by any person or any property, by reason of any act, neglect or default of mine or my child's.

WE HAVE READ THE ABOVE. WE UNDERSTAND THAT IN PARTICIPATING IN THE ST. MARY TRIP TO FRANCE AND SPAIN, WE ARE ASSUMING THE RISKS ASSOCIATED WITH DOING SO.

(Parent/Guardian signature)

(Date)

NOTE TO STUDENTS

The Peterborough Victoria Northumberland Clarington Catholic District School Board is arranging an excursion to Europe through EF Educational Tours during the period

March. 10, 2023 to March. 19, 2023

READ THE FOLLOWING WITH A PARENT/GUARDIAN

I, _____, as a student participating on this excursion, agree to cooperate fully with the supervisors of this trip and agents of EF EDUCATIONAL TOURS , by:

- not putting myself or the group at risk at any time (including theft, vandalism, ignorance of the law...)
- I will not wander from the group or “pair off” but will join with everyone as a group, or in an assigned group.
- I will follow the curfew outlined by the teachers each night and stay in my own room after the curfew check is done.
- Students must be accompanied by a teacher or adult chaperone at all times.
- I will participate fully in all group activities and be punctual.
- I will adhere to the school rules as outlined in the Code of Conduct, which include being respectful of all timelines, curfews and limits set by my supervisors.
- I will abstain from all alcohol, non-medicinal drug consumption and any other illegal substances, including cannabis. I will also abstain from all tobacco products, including vaping and electronic cigarettes.
- I will not bring or purchase/view inappropriate visual or auditory material

If I fail to observe these expectations, I realize the consequences may include being sent home, suspension from school, and the loss of any redemption for remaining tour activities and costs.

(Student Signature)

(Date)

STUDENT EXCURSION PARENTAL CONSENT FORM

I HEREBY GIVE MY PERMISSION for _____ to participate on the Paris to the Pyrenees trip from March. 10, 2023 to March. 19, 2023.

SUMMARY OF THE TRIP:

The ten-day excursion is outlined in the itinerary provided. Students will be required to attend mass for Sunday obligations.

I UNDERSTAND THAT:

- the students are responsible for meeting at St. Mary Secondary School at the designated time on or about March. 10, 2023; boarding a bus to Pearson Airport and from Pearson Airport upon our arrival back to Canada; and for arranging their own transportation back home on or about March. 19, 2023 upon arrival back to the school. There will be an additional cost for this bus transportation, to be collected closer to the travel date.
- I will be responsible for transporting my son/daughter to/from St. Mary Secondary School at the appropriate times.
- students will provide their own dinners /snacks for flights and money for lunches .
- An additional fee will be collected by Mr. Chornie to cover gratuities for tour guides and bus drivers. This amount is based on standard practice as recommended by EF tours.

**** please contact EF tours at eftours.ca tour number 2547379EN- Tour Consultant LISA WILLIS lisa.willis@ef.com for information on cancellation/refund policies.**

- group fundraising opportunities are available. Funds earned from fundraising events will be credited to the individual students who participate, and not distributed through the group.
- my son/daughter is expected to participate in all activities
- my son/daughter can be sent home (at the parents' expense) if any of the School Policies have been violated.

I APPOINT Mr. Curtis Chornie and Mrs. Laura Borecki as my agents to engage medical attention or hospitalization should the need arise.

Parent/Guardian Signature

Date

Parent Meeting:

Our Initial Parent-Student information meeting will be May 26th.

HOTELS:

Sample Hotels (Specific Hotels Will Be Arranged Closer to Departure and Shared with all Travelers including Parents and Students via email and reviewed again at the pre-departure meeting. This information will also be shared with the school board and St. Mary Principal and Vice-Principals as well)

Please find a sample hotel from a chain that EF has used in the past:

Ibis Paris Porte d'Italie

Gentilly Paris 94250 France

https://all.accor.com/hotel/0634/index.en.shtml?utm_campaign=seo+maps&utm_medium=seo+maps&utm_source=google+Maps#section-rooms

Another hotel that EF has used, that we have stayed at in the past is found below:

<https://all.accor.com/hotel/3327/index.en.shtml>

Novotel Suites Paris Velizy

1 Ter rue du petit Clamart
78140 VELIZY VILLACOUBLAY
FRANCE

EMERGENCY COMMUNICATION PLAN:

CURTIS CHORNIE AND LAURA BORECKI WILL CONTACT PRINCIPAL JASON ROBERTS AND VICE-PRINCIPAL LISA HEITZNER IN THE CASE OF EMERGENCIES. OUR EF TOUR DIRECTOR (WHO IS WITH US ON TOUR) AND THE EF OFFICE WILL ALSO HAVE ALL TRAVELER EMERGENCY CONTACT NUMBERS AND SCHOOL ADMIN NUMBERS TO CONTACT IN THE CASE OF EMERGENCY.

PRINCIPAL JASON ROBERTS WILL CONTACT PARENTS OF STUDENTS WITH THE LAST NAMES A-L AND VICE-PRINCIPAL LISA HEITZNER WILL CONTACT PARENTS OF STUDENTS WITH THE LAST NAMES M-Z

JASON ROBERTS WILL ALSO CONTACT THE FAMILIES OF THE TEACHERS.

A MASTER LIST OF ALL TRAVELERS ALONG WITH EMERGENCY CONTACT INFORMATION WILL BE GIVEN TO THE PRINCIPAL AND VICE-PRINCIPALS, ALL CHAPERONES, THE SCHOOL BOARD AND EF TOURS.

ALL TRAVELERS AND PARENTS/CHAPERONE FAMILY MEMBERS WILL JOIN A TRIP REMIND ACCOUNT TO BE USED BEFORE OUR DEPARTURE AND DURING OUR TRIP (THIS HAS BEEN VERY EFFECTIVE IN THE PAST)

Human Resource Services

Report to the Board

Meeting: ☒ Open
☐ In-Camera

Presented for: ☒ Information
☐ Approval

Meeting Date: **May 24, 2022**

Presented by: **Stephen O'Sullivan**

Submitted by: Stephen O'Sullivan

Subject: **2022-2023 Staffing Report**

Recommended Action(s): N/A

	Current FTE 2021-2022	Projected FTE 2022-2023	Difference In FTE
Elementary Teachers	580.6 *	566	-14.6
Secondary Teachers	302.5 **	305.67	3.17
Centrally Assigned Teachers	17	TBD	TBD

*does not include 10.33 FTE COVID funding for Semester 2 only

** does not include 3.34 COVID funding for Semester 2 only

Anticipated Staffing Needs:

- Enrolment is expected to increase –classes will be added as needed
- Retirements, resignations and growth will continue to mitigate surplus teachers and may result in new hires

Retirements Confirmed to Date:

Teachers: 26 retiring as of June 30, 22.
9 have already retired during the 21/22 school year.
6 resignations during the 21/22 school year

Surplus:

Elementary- We have issued approximately 52 Surplus notices (not FTE). This includes 33 new hires which are automatically surplus.

Secondary- We issued 20 surplus notices (18 new hires and 2 virtual secondary).

Centrally Assigned Teachers – 0 surplus

We are confident that most of our surplus teachers will be awarded postings and/or placed by HR in assignments, including LTO assignments if necessary for September.

Occasional List & LTO List:

Since September 1, 2021, we have hired 38 occasional teachers

Currently on the supply list: 302 OTs/65 Retiree Reserve)

OECA Supporting Student Funds

\$828,726

Elementary - 5.4 FTE

Secondary - 2.5 FTE

Total FTE 7.9

CUPE System Investment Funds/Staffing

\$434,405 - Special Education: one (1) Spec Ed Facilitator, one (1) Central EA Support Position, one (1) Social Worker, three (3) EAs, one (1) ASDW.

\$354,125 - Other: two (2) Custodians, one (1) Carpenter, one(1) Maintenance Position, one (1) Continuing Education Secretary.

Principals and Vice-Principals:

No Principal/Vice-Principal Retirements effective June 30, 2022

1 Vice-Principal retirement during the 21/22 year

New posting will go out in the fall 2022.

Recommended Action from the Policy Development Committee Meeting, May 17, 2022.

R.A.: Mover: Kevin MacKenzie
that the Board receive the report and recommendations from the Policy Development Committee dated May 17, 2022, for publication and implementation.

Policy Development Committee

May 17, 2022.

**Report of the Recommended Actions from the Policy Committee Meeting,
May 17, 2022:**

1. R.A.: Draft Administrative Procedure – Revised AP #1203 (includes Old AP #1204) Ontario Student Record (OSR) Management.

Moved by David Bernier, seconded by Linda Ainsworth that the Policy Development Committee recommend to the Board revised and newly formatted Administrative Procedure – #1203 – *Ontario Student Record (OSR) Management*, be received and posted as amended under Directional Policy – #1200 – *Records and Information*, and that old Policy and Administrative Procedure – #1204 (#303) – *Parental and Guardian Access to Student Information* be deleted. Carried.

2. R.A.: Draft Administrative Procedure – Revised AP #506 *Reporting Absences from Work*.

Moved by Linda Ainsworth, seconded by Braden Leal that the Policy Development Committee recommend to the Board revised and newly formatted Administrative Procedure – #506 – *Reporting Absences from Work*, be received and posted as amended under Directional Policy – #500 – *Employee Relations*. Carried.

3. R.A.: Draft Administrative Procedure – New AP #515 *Disconnecting from Work*.

Moved by Braden Leal seconded by Linda Ainsworth that the Policy Development Committee recommend to the Board that new Administrative Procedure – #515 – *Disconnecting from Work*, be received and posted under Directional Policy – #500 – *Employee Relations*. Carried.

4. R.A.: Directional Policy – Revised DP #700, *Equity and Inclusive Education*.

Moved by Loretta Durst, seconded by Braden Leal that the Policy Development Committee recommend to the Board revised and newly formatted Directional Policy – #700 – *Equity and Inclusive Education*, be received and posted as amended. Carried.

5. R.A.: Draft Administrative Procedure – Revised AP #912 *Supporting Positive Student Behaviour: Safety for All*.

Moved by David Bernier, seconded by Braden Leal that the Policy Development Committee recommend to the Board revised and newly formatted Administrative Procedure – #912 – *Supporting Positive Student Behaviour: Safety for All*, be received and posted as amended under Directional Policy – #900 – *Safe and Accepting Schools*. Carried.

6. R.A.: Draft Administrative Procedure – New AP #907 *Anti-sex Trafficking Protocol*

Moved by Linda Ainsworth, seconded by Braden Leal that the Policy Development Committee recommend to the Board that new Administrative Procedure – #907 – *Anti-sex Trafficking Protocol*, be received and posted under Directional Policy – #900 – *Safe and Accepting Schools*. Carried.

7. R.A.: Draft Administrative Procedure – New AP #906 (Old Policy and AP #803) *Bullying Prevention and Intervention*

Moved by Loretta Durst, seconded by David Bernier that the Policy Development Committee recommend to the Board that old Policy and Administrative Procedure – #803 – *Safe Schools - Bullying Prevention and Intervention*, be deleted and the revised, newly formatted Administrative Procedure – #906 – *Bullying Prevention and Intervention*, be received and posted as amended under Directional Policy – #900 – *Safe and Accepting Schools*. Carried.

8. R.A.: Draft Administrative Procedure – New AP #908 (Old Policy and AP #802) *Progressive Discipline and Promoting Positive Student Behaviour*

Moved by Linda Ainsworth, seconded by Braden Leal that the Policy Development Committee recommend to the Board that old Policy and Administrative Procedure – #802 – *Safe Schools - Progressive Discipline and Promoting Positive Student Behaviour*, be deleted and the revised, newly formatted Administrative Procedure – #908 – *Progressive Discipline and Promoting Positive Student Behaviour*, be received and posted as amended under Directional Policy – #900 – *Safe and Accepting Schools*. Carried.